



**SABAH CREDIT CORPORATION :
ATTRACTIVE MARKETING APPROACH
IN SUSTAINING CUSTOMER LOYALTY
TO ITS EXECUTIVE LOAN FACILITY**

**CARL GEORGE
2006142005**

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) MARKETING
FACULTY OF BUSINESS MANAGEMENT
MARA UNIVERSITY OF TECHNOLOGY (UiTM)**

NOVEMBER 2008

ACKNOWLEDGEMENT

Most of all, I would like express my thanks to GOD for the blessing and for giving me the faith in believing myself to moved on against all odds. My special gratitude to my advisor, Associate Professor Dr. Woran Haji Kabul for his guidelines, encouraging advices and written amendment by which has made this research paper fall in its own category until its completion.

I would also like to extend my appreciation to Datuk Vincent Pung, General Manager of Sabah Credit Corporation (SCC) and the management for giving me the opportunity to undergo this research study at SCC. I would also like to thank you Mr. Partama @ Victor Monsibol, Executive Loan Manager of Sabah Credit Corporation for his personal advices and ideas.

I would like to express my appreciation to all staffs at Account Section for their extra attention in providing vital information. Not forgetting to Mr. Neezm Teo who gives favorable respond as my supervisor and to Mdm. Fiona Kau for her patience and understanding.

Last but not least, to my lovely family, my parents for showering me with splendid love and also to my siblings for being my inspiration to succeed. To all parties involved in the completion of this study, directly and indirectly without whom this research study wouldn't be one of its kind.

TABLE OF CONTENT**PAGE**

ACKNOWLEDGEMENT	iv
LIST OF TABLES	v
LIST OF FIGURES	vi
EXECUTIVE SUMMARY	vii

CHAPTERS

1.0 INTRODUCTION	1
1.1 Background history of Sabah Credit Corporation (SCC)	1
1.1.1 Services provided by Sabah Credit Corporation (SCC)	2
1.1.2 Objectives of Sabah Credit Corporation (SCC)	3
1.1.3 Vision of Credit Corporation (SCC)	3
1.1.4 Mission of Credit Corporation (SCC)	3
1.2 Problem Statement	4 – 6
1.3 Research Objectives	7
1.4 Research Questions	7 – 8
1.5 Limitation of the study	8 – 9
1.6 Scope of the study	10
1.7 Significance of the study	10 – 12
1.8 Definition of terms	12 – 13
2.0 LITERATURE REVIEW	14
2.1 Marketing mix and customer loyalty	14 – 15
2.2 Sustaining customer loyalty	16 – 17
2.3 Customer behavior and loyalty	17 – 19
2.4 The five stages of customer loyalty	19 – 23
3.0 RESEARCH METHODOLOGY	
3.1 Research design	24
3.2 Target population and sample size	24
3.3 Data collection method	25 – 27
3.4 Data analysis	27 – 28
3.5 Theoretical Framework	28
4.0 FINDINGS ANALYSIS AND DATA INTERPRETATION	
4.1 Results of the survey	29 – 54
4.2 Cross tabulation data analysis	55 – 61

5.0 CONCLUSIONS AND RECOMMENDATIONS

5.1	Conclusions	62
5.2	Recommendations	62 – 64
BIBLIOGRAPHY		65 – 67
APPENDICES		68 – 74
	Appendix I – Questionnaire	69
	Appendix II – Photograph of SCC	70
	Appendix III – SCC Official Address	71
	Appendix IV – SCC Logo	72
	Appendix V – Organization Chart of SCC	73
	Appendix VI – Location of SCC Branches	74
	Appendix VII – Executive Loan Application Form	75

EXECUTIVE SUMMARY

1.1 Background history of Sabah Credit Corporation (SCC)

Customer loyalty is one of the important fundamentals behind organization's successful story. Amid the financial market getting tougher and much more competitive, financial institutions and banks are vying for customers and more importantly to sustain loyalty towards their product and brand.

1.2 Purpose of the Study

This research study challenged to observe customer's interest and tendency of being loyal to Sabah Credit Corporation's executive loan facility. Besides, the aim of this research is otherwise to disclose the successful factors that lead to build up SCC's competitive advantage. 110 respondents that are happened to be borrowers of executive loan at Sabah Credit Corporation participated in this research study. Final data were analyzed and interpreted by using the SPSS program which then performed finding results and cross tabulation analysis for 2 or 3 different variables.

1.3 Summary of Findings

From the survey of this study, the findings show that Sabah Credit Corporation's customers are loyal. Yet, this has proved that Sabah Credit Corporation attractive marketing approach manage to sustain its present customer whilst attract new customer. Recommendations initiated out of this study were based on all gathered data and available information so as sincere observation made in this research.