



**“CLIENTS’ PERCEPTION
TOWARDS THE SERVICES PROVIDED BY
YAYASAN USAHA MAJU
IN RANAU”**

**“CLIENTS’ PERCEPTION
TOWARDS THE SERVICES PROVIDED BY
YAYASAN USAHA MAJU
IN RANAU”**

**HALIK @ HANIF FUAD GILONG
2004651907**

**Bachelor of Business Administration
(Hons) Marketing**

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) MARKETING
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KOTA KINABALU
SABAH**

MAY 2008

ACKNOWLEDGEMENT

PAGE

Alhamdulillah, with grace from Allah, I am able to conduct and complete this project paper and hopefully with the completion of this project paper I can have a better understanding not just on the process of conducting a proper research but also enables me to have better confidence and strength to confront the more challenging world that awaits for me.

I would like to take this opportunity to thank all the people involved in making this research a success especially to my family and friends for their support.

I would like to thank all the staffs of Yayasan Usaha Maju particularly Mr Juif @ Annuar Bin Adzim (General Manager, YUM Sabah) and Mr Pius Akau (Branch Manager, YUM Ranau), for their assistance and contribution to this project.

Thanks also to the respondents or clients of Yayasan Usaha Maju Ranau branch who spent their time in providing the most crucial data for this project.

Lastly, I would like to thank my advisor Cik Rusalbiah Che Mamat, Cik Habibun Nisa Md. Ajmal and the staffs of InED UiTM Kota Kinabalu for their assistance in completing this

project.

Halik @ Hanif Fuad Gilong
2004651907
Bachelor of Business Administration (Hons) Marketing

TABLE OF CONTENTS

	PAGE
ACKNOWLEDGEMENT	iv
LIST OF TABLES	vii
LIST OF FIGURES	ix
DEFINITION OF TERMS	x
ABSTRACT	xi
CHAPTERS	29
1. INTRODUCTION	
1.1 Background of the Study	1
1.1.1 Introduction to YUM	2
1.1.2 Vision and Mission of YUM	3
1.1.3 Objectives of YUM	3
1.1.4 Functions of YUM	4
1.1.5 Conditions and Criteria to Join YUM	4
1.1.6 Promotional Efforts to Attract the Target Group to Join YUM	5
1.1.7 Activities to Improve the Economical Status of the Target Group	5
1.1.8 Economic Sectors Finance by YUM	6
1.1.9 Strategies Adopted by YUM	7
1.1.10 Loans and Services Provided by YUM	7
1.1.11 YUM Modus Operandi	9
1.1.12 YUM in Ranau	10
1.2 Scope of Study	11
1.3 Problem Statements	11
1.4 Research Objectives	12
1.5 Research Questions	12
1.6 Significance of Study	13
1.7 Limitations of Study	14
2. LITERATURE REVIEW	
2.1 Introduction	15
2.2 Perception towards Services	
2.2.1 What is Perception?	15
2.2.2 What is Service?	16
2.2.3 Customers' Perceptions towards Services	16
2.3 Factors Influencing Clients' Selection of Services	
2.3.1 Characteristics of Services	16
2.3.2 Services Marketing Mix	18
2.4 Application of the Services marketing Mix	20
3. RESEARCH METHODOLOGY AND DESIGN	
3.1 Introduction	21
3.2 Variables and Theoretical Framework	
3.2.1 Variables	22
3.2.3 Theoretical Framework	23
3.3 Sources of Data	
3.3.1 Primary Data	24
3.3.2 Secondary Data	24

TABLE OF CONTENTS

	PAGE
3.4 Research Design	31
3.4.1 Population and Sampling Design	25
3.4.1.1 Target Population and Size	32
3.4.1.2 Sampling Technique	32
3.4.2 Data Collection	26
3.4.3 Questionnaire Design	26
3.5 Data Analysis Techniques	29
4. ANALYSIS AND INTERPRETATION OF DATA	33
4.1 Introduction	30
4.2 Part A: Respondents' Demographic Profile	30
4.3 Part B: Respondents' Perception towards YUM	38
4.4 Part C: Factors Influencing the Respondents' Selection of Services	42
4.5 Part D: Respondents' Suggestions to Improve YUM's Services	48
4.6 The Importance of the Demographic Variables in Influencing the Respondents' Perceptions	50
4.7 The Importance of the Demographic Variables in Influencing the Respondents' Selection Decision	52
5. CONCLUSIONS AND RECOMMENDATIONS	38
5.1 Conclusion	54
5.2 Recommendations	54
5.2.1 Recommendations from the Respondents	55
5.2.2 Recommendations to YUM	55
BIBLIOGRAPHY	39
APPENDICES	40
Appendix I – Letter of request to conduct research by YUM in Ranau is excellent	-2-
Appendix II – Letter of permission to conduct research	-3-
Appendix III – Questionnaire's cover letter	-4-
Appendix IV – Respondents' demographic profile	-5-
Appendix V – Respondents' perception towards YUM	-6-
Appendix VI – Factors influencing the respondents' selection of services	-7-
Appendix VII – Respondents' suggestions to improve YUM's services	-9-
Appendix VIII – Interview questions for YUM's representatives	-10-
Appendix IX – YUM organizational structure	-12-
Appendix X – Crosstabs with correlation results	-13-
4.19 The repayment rate for the amount borrowed from YUM is acceptable which I can afford to pay	44
4.20 The promotion made by YUM to attract the target group is good and effective	44
4.21 I am satisfied with the attitude and treatment given by the staffs and officers of YUM	45
4.22 The process to get the help from YUM is efficient and satisfactory	46

ABSTRACT

The main purpose of this project paper titled “Clients’ Perception towards the Services Provided by Yayasan Usaha Maju in Ranau” is to determine whether Yayasan Usaha Maju (YUM) has efficiently and effectively achieved its objective in assisting and helping the target group especially the poor families, particularly in Ranau, in increasing their income and economical status. This project attempts to answer four research questions that are to determine the clients’ perception towards YUM, the most important factor influencing the clients’ perception, the role of the demographic variables in influencing the clients’ perception and the importance of the demographic variables in influencing the clients’ decision to select the services provided by YUM.

CHAPTER I

This project has achieved to show that the clients of YUM particularly in Ranau responded positively towards the services provided by YUM. The clients acknowledge their support towards the efforts done by YUM in helping the target group particularly the poor families in Ranau. The research has shown that influencing factors does exist towards the clients’ selection of the services provided by YUM. The research had also obtained some feedback and suggestions from the clients of YUM on what could be done to improve the services provided by YUM. These feedback and suggestions are important for YUM to consider in its efforts to serve the target group more effectively and efficiently therefore achieving its objective in helping the target group.