



**A STUDY ON THE LEVEL OF AWARENESS ON THE EXISTENCE  
OF SMALL AND MEDIUM INDUSTRIES LOAN SCHEME ( SPIKS )  
AMONG THE SMI ENTREPRENEURS IN KUCHING**

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**MARCH 2005**

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## **Chapter 1 : INTRODUCTION**

### **1.1. Back Ground Of The Study**

As SMI play a significant role in the industrial development of the state, government places an emphasis on the development of SMIs in Sarawak. In order to meet this objective, Sarawak Government has adapted some of the roles that are played by the Federal Government through their agencies such as SMIDEC where they are established to assist SMI entrepreneurs through their programs and financial package.

To meet these objectives, several Ministries and agencies have been directed to provide assistance and advisory services to help the SMI to grow and develop and also to give the space for them to go global. One of the programs that adapted by the Government in order to assist the SMI entrepreneurs is through the implementation of SPIKS program which serve as and give the services in term of financial loan to the SMI entrepreneurs.

One of the government's roles is to develop bumiputra entrepreneurs through small and medium industries. It is implemented by the government bodies and related agencies throughout the state. Sarawak is one of the state which implement this role by offering the facilities needed by the small and medium industries entrepreneurs. Small and Medium Industries Loan Scheme or in short SPIKS ( Skim Pinjaman Industri Kecil dan Sederhana ) is one of the facilities that is offered by Small and Medium Industries Unit under Ministry of Industrial Development, Sarawak to SMI entrepreneurs.

## **Chapter 2 : LITERATURE REVIEW**

### **2.1. Marketing as a Management Philosophy**

Marketing plays a very important role in the future success of businesses. Marketing related activities are not committed to industrial firms, large corporations or people called ' marketers '. Nowadays marketing takes on a new significance and not just within the industrial sector. Non-profit organization, which has thought themselves exempts from pressure of marketplace, are also beginning to recognize the need for marketing in the management of their affairs. They are beginning to give attention to the marketing concepts :- to communicate to the consumers what are the services that they are giving or made available to the market. However marketing is much more than just an isolated business functions. It is a philosophy that guides the entire organization.

Marketing is an exciting fast paced and contemporary field. It influences us daily in our role as provider of goods and services and consumers. Professional people like doctors, lawyers, and accountants use marketing to manage their demand for their service. And they need to know how to advertise and promote their products or services so that customer will now aware. Clearly, marketers need broad range of skill in order to sense, serve, satisfy consumer needs.

## **Chapter 3 : RESEARCH METHODOLOGY AND DESIGN**

### **3.1. Research Design**

A research design is a framework or blueprint for conducting a research project. Research Design can be classified as Exploratory Research and Conclusive Research.

Exploratory Research is to provide into and an understanding of the problem confronting the respondent while the primary objective of the conclusive research is to conclude where the information gathered should be able to give enough evidence to test hypotheses or solve problems.

For this study, the researcher chooses exploratory research in conduction the research. It is to get deep understanding of the problems at hand. In order to develop an understanding of the problems, the researcher has to conduct an exploratory research. The information gathered might be loosely defined and the research process is flexible and unstructured.

### **3.2. The Data Collection**

Several approaches have been taken by the researcher to undertake this research. The research includes primary data, secondary data and also sampling techniques.