

**A STUDY ON SABAH CREDIT CORPORATION'S (SCC) MARKETING
OF ITS UNSECURED REVOLVING EXECUTIVE LOAN**

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EXECUTIVE SUMMARY

Strategic marketing management is the key element in determining the success of a marketing organization. Ability to plan and understanding of the current market trend are vital if a firm is to remain a competitive player in the market. It is therefore essential that continuous study is made on the strategy being employed by the firm.

The ever changing of both micro and macro environment that are affecting the market should be countered by all marketing firms with necessary changes in the strategies being employed. There is no marketing firm known to have been able to sustain by remaining to be a status quo firm in the outdated style of marketing.

Any product that is competitive in the market needs to be modified or extend as consumers nowadays are becoming more educated and very knowledgeable of their purchasing power. Understanding the customer's needs is a must and all indicators of change in consumer's purchasing behavior must therefore be studied and researched if a marketing firm wishes to enjoy improved revenue.

Effective and efficient marketing management should be able to navigate a marketing firm in the right direction. As Drucker (1978) says: "Effective management is doing the right thing and efficient management is doing things right".