

**A STUDY ON CUSTOMERS AWARENESS
TOWARD SAVE-AS-YOU-EARN SCHEME
OFFERED BY
BANK SIMPANAN NASIONAL**

**ZAHARUDDIN ZAINUDIN
96066979**

**BBA (HONS) MARKETING
SCHOOL OF BUSINESS & MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MELAKA
OCTOBER 1999**

ACKNOWLEDGEMENT

Praise to Allah s.w.t. Who has given me the strength, courage and good health to complete this project paper.

I would like to express my appreciation and warmest gratitude to my respectable advisor, Puan Zubaidah Zahirudin for her guidance, encouragement and patience at all stages in the course of preparation and completion of this project paper.

My note of thanks also goes to Encik Albhar Mohd Tahar , Senior Officer of Bank Simpanan Nasional Seremban, and his staffs for providing informations and relevance materials needed for this project.

Special thanks to all my lecturers in Universiti Teknologi Mara, Melaka branch from whom I learned so much throughout completing the BBA (Hons) Marketing course.

And finally, my appreciation and dedication go to my parent. Their constant support, understanding and encouragement enable me to finish this course. Thank you very much.

ZAHARUDDIN ZAINUDIN

96066979

BBA (Hons) Marketing

Universiti Teknologi Mara

Lendu, Alor Gajah, Melaka

OCTOBER 1999

ABSTRACT

This research was carried out to find out the customers awareness toward SEDAR for Bank Simpanan Nasional (BSN), where by it will help the bank in their marketing activities for the scheme.

The finding showed that BSN has fail to create their customers awareness on the major benefit of SEDAR scheme..

Due to the fact, the researcher hopes that the finding and recommendation will represent the effectiveness of BSN to create the awareness and increase the numbers of depositors in SEDAR.

As a fully guaranteed by the government and the only saving bank in Malaysia, BSN can make this scheme one of the main product for saving campaign to the Malaysian with a proper marketing activities to create the awareness about the existing SEDAR.

TABLE OF CONTENT

	Page
Acknowledgements	ii
Table of Content	iii
List of Figures	vii
Abstract	viii

Chapter	Page
1.0 Introduction	1
1.1 BSN Background	1
1.1.1 BSN Corporate Mission Statement	4
1.1.2 BSN Corporate Vision Statement	5
1.1.3 Banking Services Offered	6
1.1.3.1 Ordinary Saving Account	6
1.1.3.2 GIRO Account	6
1.1.3.3 Fixed Deposit	7
1.1.3.4 Gift Voucher	7
1.1.3.5 Giro Home (Housing Loan)	7
1.1.3.6 Personal Loan	7
1.1.3.7 Giro VISA/ MasterCard	8
1.1.3.8 Hire Purchase	8
1.1.3.9 Premium Saving Certificate (SSP)	8
1.1.3.10 Scheme Perbankan Tanpa Faedah	8
1.1.3.11 International Guaranteed Giro Order	9
1.1.3.12 Guaranteed Giro Order	9
1.1.3.13 Fixed Deposit Loan Scheme	9
1.1.3.14 Save As You Earn (SEDAR)	9
1.1.3.14.1 Opening Account	10

1.1.3.14.2 Who May Open Account	10
1.1.3.14.3 Type of Account	10
1.1.3.14.4 Interest & Bonus	10
1.1.3.14.5 End of 24 Month	11
1.1.3.14.6 Eligibility For Personal Loan	11
1.1.3.14.7 Termination of Account	12
1.1.3.14.8 Withdrawals	12
1.1.3.14.9 Nomination	12
1.1.3.14.10 Special Features	12
 1.2 Scope Of Study	 13
1.2.1 Place of Study	13
1.2.2 Time & Duration	13
 1.3 Problem Statement	 13
1.3.1 Customer Awareness	14
1.3.2 Advertising Activities	14
 1.4 Objectives	 14
 1.5 Significant of Study	 14
 1.6 Limitation	 15
1.6.1 Private & Confidentiality	15
1.6.2 Duration	15
1.6.3 Accuracy of Public Feedback	15
 2.0 Literature Review	 16
2.1 Nature and Characteristics of Service	16
2.2 Marketing Communication & Promotion Management	18