



UNIVERSITI TEKNOLOGI MARA

**A STUDY OF FACTORS AFFECTING CUSTOMERS'
DEMAND TOWARDS LOAN PROVIDED
BY SABAH CREDIT CORPORATION**

SITI NOORHAZWANIE BINTI ROSLI

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**BACHELOR OF BUSINESS ADMINISTRATION
WITH (HONS) MARKETING
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MELAKA**

JUNE 2014

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**Submitted In Partial Fulfilment Of The
Requirement For The
Bachelor Of Business Administration With (Hons) Marketing**

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITY TECHNOLOGY MARA

MALACCA CITY CAMPUS

JUNE 2014

DECLARATION OF ORIGINAL WORK



UNIVERSITI TEKNOLOGI MARA

BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS

(MARKETING)

FACULTY OF BUSINESS MANAGEMENT

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“DECLARATION OF ORIGINAL WORK”

Siti Noorhazwanie Binti Rosli , (I/C Number : 910118126518)

Hereby, declare that :

- This work has not previously been accepted in substances for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project-paper is the result of my independent work and investigation, expect where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____ Date: _____

LETTER OF SUBMISSION

JUNE 2014

The Head Of Program

Bachelor Of Business Administration With Honours (Marketing)

Faculty Of Business Management

Universiti Teknologi Mara

Kampus Bandaraya Melaka

75300 Melaka

Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “A Study Of Factors That Affecting Customers Demand Towards Loan In Sabah Credit Corporation” to fulfil the requirement as needed by the Faculty Of Business Management, Universiti Teknologi Mara.

Thank you.

Your sincerely,

SITI NOORHAZWANIE BINTI ROSLI (2011418348)

Bachelor Of Business Administration With Honours (Marketing)

ABSTRACT

The purpose of this study was to investigate the relationship of the selected independent variables : customer satisfaction, interest rate, service quality and demographic and dependent variable which is customer demand. In order to provide a guide of this study, three research objective were formulated. Data were collected from 100 respondents using the questionnaire. This study was conducted at sabah credit corporation, keningau Branch which is around keningau town, sabah and covers only by customers of Sabah Credit Corporation. Then, the results was analysed by using SPSS to discover the significant relationship between independent variable with the dependent variable. Through this research, it may help Sabah Credit Corporation know about their product performance and can get the new strategy for improve their service and product that they provide to their customer in future. Based on the findings, researcher can see most of the customer of sabah credit corporation actually from public sector. Besides, there also have determine the most factor that affecting customer demand towards loan provided by sabah credit corporation which is interest rate. From this findings, all the independent variables which is the factors also have a strong relationship with the customer demand towards loan that provided in sabah credit corporation.