

UNIVERSITI TEKNOLOGI MARA
FACULTY OF BUSINESS MANAGEMENT



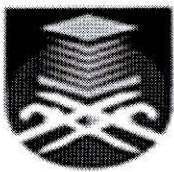
LOAN CUSTOMER EXPERIENCE AND REPAYMENT BEHAVIOURS.
THE CASE OF MARA KUCHING

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APPENDIX B

THE DECLARATION



Declaration

I hereby declare that the work contained in this research proposal is original and my own except those duly identified and recognized. If I am later found to have committed plagiarism or acts of academic dishonesty, actions can be taken in accordance with University Teknologi Mara (UiTM) rules and academic regulations.

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Table of contents

TOPIC	PAGE
Letter of Submission	i
Declaration of Work	i
Acknowledgement	iii
Abstract	iv
Chapter 1	
Introduction and background of study	1
1.1 History of Majlis Amanah Rakyat (MARA)	2
1.2 Problem statements	3
1.3 Objective of study	4
1.4 Research question	5
1.5 Scope of study	5
1.5.1 Type of loans	
1.6 Significant of study	
1.6.1 MARA	6
1.6.2 Consumer	6
1.6.3 government	7
1.6.4 Researcher	7
1.7 Limitation of study	
1.7.1 Area of research	8
1.7.2 Number of respondents	8
1.7.3 Information from respondent	8
1.8 Definition of term	
1.8.1 Loans repayment	8
1.8.2 Customer experiences	8
1.8.3 Linear regression	9
1.8.4 Interest on loans	9
Chapter 2	
Literature review	10
2.1 Parasuraman dimension	
2.1.1 tangibility	10
2.1.2 reliability	13
2.1.3responsiveness	14
2.1.4 assurance	15
2.1.5 empathy	15
2.2 Theoretical framework	16
2.3 Hypothesis	17
Chapter 3	
Research methodology	19
3.1 Type of research design	20
3.2 Nature of investigation	20
3.3 Time horizon	20

Abstrak

Saya memilih kajian mengenai tahap kepuasan peminjam-peminjam Majlis Amanah Rakyat (MARA) serta corak bayaran balik pinjaman yang dibuat di Pejabat MARA Negeri Sarawak kerana saya sedang menjalani latihan industri di pejabat MARA Kuching. Kajian ini tertumpu pada kepuasan pelanggan terhadap industry perkidmatan pada sektor perbankan. Dalam sektor perkhidmatan, kepuasan pelanggan adalah berkaitan dengan persepsi dan permintaan perkhidmatan terhadap ruang kerja pejabat dan pekerja syarikat itu sendiri. Tujuan kajian ini dijalankan adalah untuk mengetahui kualiti perkhidmatan syarikat perbankan terhadap kepuasan pelanggan dengan menggunakan cara SERVQUAL mode dan teori Herzberg. Metodologi digunakan termasuk SERVQUAL untuk mengintegrasikan model jurang antara harapan pelanggan dan persepsi perkhidmatan teori Herzberg adalah kaedah digunakan untuk mengenali sikap pekerja dan motivasi untuk menentukan faktor-faktor intrinsik dan ekstrinsik terhadapkepuasan atau ketidakpuasan.

Terdapat satu set kaji selidik dan pertannyaan dilakukan mengenai pelanggan dan perkerja untuk mengumpul data dan menganalisis kepuasan pelanggan terhadap ruang kerja pejabat dan pekerja syarikat. Keputusan kepada soalan kaji selidik tersebut diukur menggunakan skala Likert, SERVQUAL, teori Herzbert. Keputusan akan dimanipulasi dengan menggunakan software SPSS dan cadangan untuk kajian yang lebih lanjut akan dibahas.

1.0 Introduction and background of study

Service is a form of product that consists of activities, benefits, or satisfactions offered for sales that are essentially intangible (Papasolomou & Vrontis, 2006:37) whereby business loans means product that are being offered by financial institute such as bank, government society and so on. For a business loans to be approved, it will take many factors to be considered by the finance institute. For example, the past track customer business profit. This will consider the track record data of the debtor from their amount of shop rental and their business profit.

Generally, business activities are an important subject in marketing and business industry. Different kinds of business vary for individual and businessman and may depend on type of business, length of time in business field. For example, for a new entrepreneur comes to business field may find it is hard to start the business.

Loans is an agreement in which is lender gives money or property to a borrower and the borrower agrees to return the property or repay the money that usually including interest at some future specific time. Usually, there is predetermination time for repaying the loans and the lender may face the risk that maybe the borrower may not repay back the loans as mentioned in agreement. So, business loans can be simply defined as an agreement to let the entrepreneur improve their business.

Generally, a person or entrepreneur decides to consider business loans based on many factor. One of those factor is their emotional behaviour. Another factor usually are based on the income may earn, loans interest rate and so on.

The past experience from the borrower may give result to on how do their business doing and their repayment behaviour. In order to achieve customer satisfaction, a good service quality provided is matching specifications, stage where consumer specifications are met, fair exchange of a value at a price and potential for utilization to achieve customer satisfaction in service (Collier et