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KAMPUS DUNGUN

FACULTY OF BUSINESS MANAGEMENT

A STUDY ON THE FACTORS THAT ENCOURAGE
EPIC STAFF MAKING LOAN

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NOVEMBER 2009

DECLARATION OF ORIGINAL WORK



BACHELOR BUSINESS ADMINISTRATION

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“DECLARATION OF ORIGINAL WORK”

I, Nurulhuda Binti Roslan, (I/C Number: 860519-43-5490)

Hereby declare that:

This work has not previously been accepted in substance for any degree, locally or overseas and is not being currently submitted for this degree or any other degrees.

This project paper is the result of my independent work and investigation except when otherwise stated.

All verbatim extracts have been distinguished by quotation marks and sources of my information have been specially acknowledged.

ABSTRACT

EPIC owns the Kemaman Supply Base (KSB), a leading petroleum supply base located within the Petroleum Development Zone in Kemaman, Terengganu. KSB hosts more than 250 services companies supporting the petroleum industry with services such as fabrication, engineering works, manufacturing and assembly, wire line and rigging, equipment testing and inspection, handling and supplies; among others.

This study was focusing on present Staff of EPIC Berhad. 100 respondents, who making a personal loan had been selected to answer the questionnaire and the respondents are being select with the time and budget constraint as a guideline. Researcher used non-probability sampling which was convenience sampling technique.

In this study, the researcher selected the involvement of EPIC Berhad staff in making personal loan as a dependent variable. The factors that researcher choose for independent variable were interest rate, term of payment, service quality and quality of product.

From the findings and hypotheses, it shows that the relationship between dependent variable and all independent variables are significant and the alternate hypotheses are accepted. In conclusion, the researcher had made some recommendation and suggestion that could help EPIC staff in making their personal loan.

TABLE OF CONTENT

| DESCRIPTIONS | PAGE |
|--------------------------------|------|
| Declaration of Original Work | ii |
| Letter of Submission | iii |
| Abstract | iv |
| | |
| CHAPTER | |
| 1 1.1 Introduction | 1 |
| 1.2 Background of Study | 2 |
| 1.3 Scope of Study | 4 |
| 1.4 Research Problem Statement | 5 |
| 1.4.1 Article 1 | |
| 1.4.2 Article 2 | |
| 1.5 Research Objective | 8 |
| 1.5.1 General Objective | |
| 1.5.2 Specific Objective | |
| 1.6 Significance of Study | 10 |
| 1.6.1 To Student | |
| 1.6.2 To Body of Knowledge | |
| 1.6.3 To Public | |
| 1.7 Theoretical Framework | 11 |
| 1.7.1 Dependent Variables | |
| 1.7.2 Independent Variables | |

| | |
|-------------------------------------|----|
| 1.8 Hypotheses | 13 |
| 1.8.1 Hypotheses 1 | |
| 1.8.2 Hypotheses 2 | |
| 1.8.3 Hypotheses 3 | |
| 1.8.4 Hypotheses 4 | |
| 1.9 Limitation of Study | 16 |
| 1.9.1 Time Constraint | |
| 1.9.2 Confidentially of Information | |
| 1.9.3 Choices of Variables | |

2 LITERATURE REVIEW

| | |
|------------------------------|----|
| 2.1 Introduction | 18 |
| 2.2 Interest Rate | 19 |
| 2.3 Term of Payment | 21 |
| 2.4 Service/ Product Quality | 22 |
| 2.5 Quality of Product | 25 |

3 RESEARCH METHODOLOGY

| | |
|---|----|
| 3.1 An Overview of Research Methodology | 27 |
| 3.2 Methods of Data Collection | |
| 3.2.1 Primary Data | |
| 3.2.2 Secondary Data | |
| 3.3 Research Design | 30 |
| 3.4 Sampling Method | 31 |