

A STUDY ON THE AWARENESS OF SABAH CREDIT CORPORATION'S CUSTOMERS ON ISLAMIC FINANCING

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CGTOBER 2007

ACKNOWLEDGEMENT

First and foremost I would like to take this opportunity to give a big thank to my advisor for this course (MKT660) namely Mr. Spencer Henry Mogindol for his kindness, passion, support, and on top of all, his guidance and ability to pinpoint me through and during the completion of this final report. He has taught me a lot not only in how to make a good report but also how to provide a better questionnaire. Without his assist, this report would not be as complete as it is now. Not forgetting also to my second examiner, Mrs. Zabidah Zain Abidin, where her guidance, understanding, comments and support helps me a lot in making out this report.

Appreciation also goes to Sabah Credit Corporation, which have been helping and supporting me directly or indirectly, with or without realizing it through the finishing point of this report. It is good to have such a nice group of people that I can rely in on showing me what to do in order to complete this final report.

To my family, who has contributed ideas, morally and financially support to me during the working period on this report, I send you my gratitude for your love, understanding, and support.

Once more, I would like to say a million thanks for all the mentioned as well as the not mentioned above. Thanks to all for supporting this research before it even became one. With your assistance and supports, I manage to do this final report smoother than I have expected. Thank you. You guys are the best!!!

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ABSTRACT

The main purpose in conducting this study is to determine the level of awareness of Sabah Credit Corporation's (SCC) customers towards Islamic financing and it is conducted around SCC and Donggongon, Penampang area. This study is important as SCC is implementing or offering Islamic financing early next year (2008). The respondents are the existing customers as well as the potential customer of the corporation. Data are collected from primary and secondary data which consist of internal and external data, while the survey method used are through questionnaires and personal interviews. Random sampling is also used in this study where any customers that walks in SCC are randomly picked as to answer questionnaire. Also, other people within the district of Donggongon are also selected as respondents.

Majority of the customers aware to Islamic financing but only a few of them are currently using the service. Therefore, SCC should start to promote this new service of them so that people will be more concern and expose to this type of financial system. Other than that, it is also found out that the three most commonly known products by the people are Al-Ijarah, Al-Wadiah and Mudarabah. Thus, SCC can implement these three products first just to see how it attracts the market.