



**A STUDY ON THE CUSTOMER PERCEPTION BASED ON  
EXECUTIVE LOAN IN SARAH CREDIT CORPORATION**

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**ABSTRACT**

DECLARATION OF ORIGINAL WORK  
 LETTER OF SUBMISSION  
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 ABSTRACT

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Being the only State Financial Institution, Sabah Credit Corporation (SCC) will continue its effort to diversify its financing alternatives and seek to be a self sustaining organization while contributing to the improvement of the socio-economic of the State. SCC will strive to provide quality service to ensure customer satisfaction in terms of speedy processing, attractive interest rates, innovative financial products and service. And to do so, good corporate governance, risk management, intensive KPIs, ICT, processes and people will be the main key pillars for SCC to continually progress. The products and services offer by Sabah Credit Corporation are Executive Loan, Housing Loan, Project Loan, Mortgage Loan, Community Loan Scheme, Organic Farming Loan Scheme and Hire Purchase Loan.

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In June 15 1955, the North Borneo Credit Corporation (NBCC) was incorporated under the Credit Corporation Ordinance No. 1 of 1955. NBCC commenced operations with a launching grant of \$1 million from part of the Japanese Compensation Fund. NBCC was then under British Colonial Administration and was manned with a grain staff strength of four. In 1972, the North Borneo Credit Corporation (NBCC) was renamed Sabah Credit Corporation (SCC). In 1981, the Ordinance was replaced by the State Enactment No. 22 of 1981. From then on, the activities of the Corporation are governed by this Enactment. Being the only State Financial Institution, Sabah Credit Corporation (SCC) will continue its effort to diversify its financing alternatives and seek to be a self sustaining organization while contributing to the improvement of the socio-economic of the State. SCC will strive to provide quality service to ensure customer satisfaction in terms of speedy processing, attractive interest rates, innovative financial products and service. And to do so, good corporate governance, risk management, intensive KPIs, ICT, processes and people will be the main key pillars for SCC to continually progress.

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PPS is managed like any other statutory body, with a civil service type of administration, salary structure and performance evaluation. The conventional management tools of carrot and stick are mostly lacking. As such, PPS has been evolving closely with a civil service work culture of sticky bureaucratic cobwebs and inertia.

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