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## FACTORS INFLUENCE THE PERFORMANCE OF LOAN APPLICATION PROCESS: THE CASE OF MARA EDUCATION SPONSORSHIP DIVISION

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### ABSTRACT

Majlis Amanah Rakyat (MARA) Education Sponsorship Division (BPP) deals with massive number of loan application from students throughout the year. This situation creates concerns for staffs and related stakeholders to managing the process and also providing continuous improvements to satisfy customers' needs and demands i.e. students. Evidently, BPP received quite a tremendous amount of complaints from time to time with regards to the loan application process from application until approval stages. This situation warrants an improvement, where management need to find ways on how to speed up the delivery of good quality services without having so much delays and bureaucracy along the process of educational loan application. Obviously, the public and stakeholder demands fast education loan approval especially when it comes from the average and poor family background. To elaborate further, the reputation and sustainability of an organization such as MARA is very much at stake if it is not performing well in the eyes of the public. The aim of this paper is to determine the factors that influence the performance of educational loan application process in the context of MARA BPP division. Furthermore, data collected via questionnaires from students and staffs as the samples and analyzed using latest version of SPSS. Factors such as Subject Matter Expert (SME) personal, system infrastructure, bureaucracy and competencies are the main variables in determining the factors that influence the performance of educational loan application process.

Keywords: Performance, Loan Application, Delivery Services, Subject Matter Expert (SME)