

## A STUDY ON PROFILE OF COOPERATIVE RETAIL BUSINESS OUTLET IN SARAWAK: PRESENT CAPACITY AND FINANCIAL GROWTH

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### ***Abstract***

*This exploratory study was undertaken to establish and describe the profile of cooperatives in Sarawak involved in the running of retail business. It is noted that most of these cooperative-run retail outlets are located in the rural areas. Establish prior to 1990, most of these cooperative have only one line of business with no ancillary or other complementary business activity. From the study also found that the acquiring of share capital, profits and dividends paid were still not encouraging. The financial growth of the cooperative retail business outlet in Sarawak need to be enhanced in order to improve their socio-economy and the country as a whole.*

*Key Words: Profile, Cooperative Retail Business Outlet, Present Capacity, Financial Growth*

## **INTRODUCTION**

According to Section 4(1) of the Cooperative Act 1993, a cooperative is an organisation strictly made up of individual members, and is established to improve their socio-economy based on cooperation, and operated according to its own business principles. As a business entity, a cooperative seeks profit and strives to achieve its socio-economic objective. For this, a cooperative has to look into a wider range of business activities to remain viable and competitive.

The cooperative movement in Sarawak started in 1949 with the setting up of Koperasi Memproses Sagu at Oya in Mukah. It was the first cooperative registered under the Sarawak Cooperative Ordinance 1949. From its inception to this day, the cooperative movement has been deemed to be vital to the economic development of the rural areas in the state. Later, a cooperative to process rice was established to serve farmers, and this was followed by the formation of retail cooperatives to provide sundries to the people in the interior (Ngadi, 2010).

The retailing business is one that is synonymous with the consumerism function of cooperatives. Kotler & Armstrong (2008) in their book 'Principles of Marketing 12<sup>th</sup> Edition', referred to marketing activities as the selling of products and services directly to the final consumers for their personal use. In Malaysia, the retail business of cooperatives extends beyond the boundaries of the urban areas and into the interior. In these retail premises, products are displayed prominently for prospective customers to see and select. Customers can purchase products on the spot (Baines *et.al*, 2008). According to Abu Bakar A.H., *et. al* (2007), a retail business may operate without a specific premise. Examples are

direct selling, sales and purchases through post, sales through catalogues, sales via internet, the use of vending machines, and door-to-door selling.

In Malaysia, the retail business is an important industry deemed capable of contributing substantially to the economic development of the country. It is asserted that an economy cannot function without the involvement of the retailing activities, and in the present competitive environment, many entrepreneurs are emerging, cooperatives included, to fill the needs. The involvement of the cooperative movement in Malaysia in retail and wholesale business is indeed timely. This is in line with the objective of the National Cooperative Policy 2011-2020, which is to ensure that the cooperative movement is capable of contributing 5 per cent of the Gross Domestic Product (GDP) by 2013, and 10 per cent by 2020. Indeed, the retail and wholesale businesses are important to the consumer cooperative movement and are considered one of the national key result areas in the New Economic Model. According to Malaysia's New Economic Model, it is expected that the retail sector would contribute RM165 billion a year to the gross National Income by the year 2020.

The retailing activities in Sarawak have predominantly been on small-scale, mostly by traders of Chinese ethnicity, operating from small and medium-sized shops lining up the main roads in towns and villages. There are very few cooperatives involved in the running of retail outlets in the urban areas. . Jamilah *et.al* (2008) found that 24.5 per cent or 52 of the Bumiputra-owned sundry shop cooperatives operated small-scale retail outlets in the rural areas. Poor management is prevalent among the cooperatives resulting in ineffectiveness and inefficiency. This has led to low revenue and profit. Mohd Irwan (2010) was of the view that the retailing business as a whole lacked skills in operation management. Operation management here refers to a management that is transparent and efficient, with the managers and staff being energetic and innovative, and are willing to learn and change. Consequently, in order that the government is successful in establishing high-income retail cooperatives, which is in line with the national vision, all organisations and agencies involved in the development of the cooperative movement will have to work extra hard to make it happen. Thus, the study's emphasis of looking at the present capacity and financial growth among the cooperative retail business outlet for the future of cooperatives in Sarawak is in its proper context.

## **OBJECTIVE OF STUDY**

### **i. General Objective**

The general objective of the study is to identify and describe the present capacity and financial growth of the cooperative involved in retail outlet activity in Sarawak.

### **ii. Specific Objectives**

The specific objectives are as follows:

- To describe the profiles of cooperatives operating retail outlets in Sarawak
- To describe the financial performance of cooperatives operating retail outlets in Sarawak

### iii. Research Questions

- How do the cooperatives that run retail outlets in Sarawak perform with respect to the administration, financial, management and operation?

## SCOPE OF STUDY

The study covers consumer cooperatives that operate retail outlets, irrespective of size, geographical location and product line. These cooperatives were registered under the Cooperative Commission of Sarawak as at December 2009. School cooperatives, which are also consumer cooperatives, were excluded from the study because these were homogenous and had uniform in features.

## METHODOLOGY

### i. Study Population

The population for the study comprises cooperatives involved in the retail outlet activity in Sarawak. As of December 2009, there were 256 mature cooperatives but only 58 of these cooperatives were involved in retail business (with a total of 14980 members). Table 1 shows the distribution of the consumer cooperatives by Division and Type as of December 2009.

**Table 1: Distribution of Consumer Cooperatives in Sarawak by Division  
December 2009**

No.	Division	Number of Consumer Cooperatives		Number of Cooperatives with Retail Outlets
		Adult	School	
1	Kuching	70	45	11
2	Kota Samarahan	42	14	32
3	Sri Aman (including Betong)	25	20	4
4	Sarikei	16	11	5
5	Sibu (including Mukah)	27	30	1
6	Kapit	6	7	-
7	Miri	43	25	4
8	Bintulu	15	8	-
9	Limbang	12	9	1
	<b>Total</b>	<b>256</b>	<b>169</b>	<b>58</b>

Source: *Sarawak Cooperatives Commission (2009)*

## **ii. Study Method**

The study was obtained using census study, with all the subjects (cooperatives) were involved in retail outlet will be interviewed. Each cooperatives was represented by existing Board of Directors and Manager to answer the question stated in the instrument by using face to face interview.

## **iii. Study Instrument**

The instrument used to collect data for the study is a survey questionnaire, adopted and developed based on a previous research titled 'A Study on Profiling of Cooperatives in Sarawak: Potential For Growth' (Jamilah et.al, 2008).

## **iv. Data Collection**

Both primary and secondary data were used in the study. Primary data pertain to the background of cooperatives and members of cooperatives covered by the study, information on management, approaches in handling the retail operation. Data collection was by way of face-to-face interviews of respondents using the survey questionnaire. The interviews were conducted on the specified dates.

Secondary data on size of membership, age of members and average monthly income of members were obtained from the cooperatives' annual reports (2006, 2007, 2008 and 2009) and records on membership. These were to supplement primary data. Collection of secondary data was by way of interviews with the relevant personnel and examination of official records.

# **RESULTS AND DISCUSSION**

## **i. Profiles of Cooperatives**

The distribution of the sample of cooperatives and members in this study by selected characteristics is presented in Table 1. The study team managed to interview 55 of the 58 cooperatives targeted.

Table 1: Distribution of Cooperatives by Selected Characteristics

Background		Number	%	
1	Year Established	Before 1990	35	63.6
		1990 – 1995	5	9.1
		1996 – 2000	1	1.8
		2001 – 2005	3	5.5
		After 2005	11	20.0
2	Location of Headquarters	Kuching	11	20.0
		Samarahan	28	50.9
		Sri Aman	2	3.6
		Betong	2	3.6
		Sarikei	5	9.1
		Mukah	1	1.8
		Miri	5	9.1
		Limbang	1	1.8
3	Branch (If any)	2	1	1.8
		4	1	1.8
		No branch	53	96.4
4	Location of Premise	Urban area	10	18.2
		Small town	5	9.1
		Rural/Village	37	67.3
		Interior	3	5.5
5	Distance from nearest town (km)	0 – 25 km	24	43.6
		26 – 50 km	23	41.8
		51 – 100 km	8	14.5
6	Access Road	Metalled road	55	100.0
7	Other Activity	Loan/Credit	1	1.8
		Transportation	1	1.8
		Renting of premises	3	5.5
		Services	8	14.5
		Agriculture	3	5.5
		Loan & Services	1	1.8
		Other activities	9	16.4
		No other activities	29	52.7

Table 1: Distribution of Cooperatives by Feature (*Cont.*)

Background		Number	%		
8	Form of Business	Owner-operated (by cooperative itself)	51	92.7	
		Joint-venture with other companies	1	1.8	
		Franchise	1	1.8	
		Other forms	1	1.8	
		Owner-operated & Joint- venture with other companies	1	1.8	
9	Size of Membership (Number of members)	2006	Less than 100	13	23.6
			101 – 200	19	34.5
			201 – 300	3	5.5
			301 – 400	1	1.8
			401 & more	1	1.8
		2007	Less than100	11	20.0
			101 – 200	22	40.0
			201 – 300	3	5.5
			301 – 400	1	1.8
			401 & more	1	1.8
		2008	Less than 100	13	23.6
			101 – 200	22	40.0
			201 – 300	4	7.3
			301 – 400	1	1.8
			401 & more	1	1.8
		2009	Less than 100	15	27.3
			101 – 200	27	49.1
			201 – 300	4	7.3
			301 – 400	1	1.8
			401 & more	1	1.8
10	Age of member (years)	Below 30	7	12.7	
		31- 40	11	20.0	
		41 – 50	21	38.2	
		51 – 60	15	27.3	
		61 and older	1	1.8	
11	Average Monthly Income of Members	Less than RM500	29	52.7	
		RM501 – RM1000	13	23.6	
		RM1001 – RM1500	4	7.3	
		RM1501 – RM2500	5	9.1	
		RM2501 & higher	4	7.3	

The results show that the majority (63.6%) of the cooperatives were established prior to 1990, with another 20 per cent were only formed recently, after 2005. About half (28 – 50.9%) of the cooperatives had their headquarters located in Samarahan Division, followed by 11 (20.0%) in Kuching Division. The rest are scattered in seven other divisions. Further, almost three-quarters (72.8%) of these cooperatives are located in rural areas, while only 18.2 percent are based in urban areas. As for proximity to urban centres, 24 cooperatives (43.6%) are located within 25 km of the nearest town, 23 (41.8%) are within 26-50 km, while the rest (8 cooperatives – 14.5%) are more than 50 km away.

Other than the retail business, more than half (52.7%) of these retail cooperatives do not have other lines of businesses. As for the others, apart from operating retail outlets, 8 of the cooperatives (14.5%) provide other services, 6 (11.0%) are involved in agricultural activities and the renting of premises, while another 3 (5.4%) are into loan and credit, transportation and services. Finally, an overwhelming number of cooperatives (92.7%) in the study sample own and operate the retail business themselves.

Meanwhile, the largest proportion (38.2%) of the members of these cooperatives is between 41 to 50 years old, followed by those in the 51-60 age group (27.3%) and the 31-40 age group (20.0%). The average monthly income of slightly more than half of the members (52.7%) of these cooperatives is at most RM500 while about a quarter (23.6%) earned between RM501 to RM1000. Less than ten percent (7.3%) stated a monthly income in excess of RM2500. Thus, many of the cooperative members had low income and were below the state's poverty line.

On the average, each cooperative had only 100-200 members. Therefore, there is a need to increase membership from time to time to enable the organisations to venture into a wider range of activities that entails entrepreneurship for members to participate.

ii. **Financial Performance**

Table 2: Accumulated Share Capital

	<b>Share Capital</b>	<b>Number</b>	<b>%</b>
2006	Below RM5000	10	18.2
	RM5001 – RM20 000	22	40.0
	RM20 001 – RM50 000	4	7.3
	RM100 001 & higher	3	5.5
2007	Below RM5000	11	20.0
	RM5001 – RM20 000	22	40.0
	RM20 001 – RM50 000	4	7.3
	RM50 001 – RM100 000	1	1.8
	RM100 001 & higher	3	5.5
2008	Below RM5000	11	20.0
	RM5001 – RM20 000	21	38.2
	RM20 001 – RM50 000	6	10.9
	RM50 001 – RM100 000	1	1.8
	RM100 001 & higher	3	5.5
2009	Below RM5000	14	25.5
	RM5001 – RM20 000	22	40.0
	RM20 001 – RM50 000	5	9.1
	RM50 001 – RM100 000	4	7.3
	RM100 001 & higher	10	18.2

Cooperative share capital performance for year 2006, 2007, 2008 and 2009 made by comparison. Overall, in 2009, 74.6 percent of the cooperatives own their share capital below RM50, 000 while 25.5 percent of the cooperatives own the share capital more than RM50, 000. For four years of study (2006, 2007, 2008 and 2009) the performance of acquiring the share capital was found to be not so much of an improvement. The share capital of RM50, 000 and above representing shares of 14 cooperatives.



**Table 3: Accumulated Total Assets**

<b>TOTAL ASSETS</b>		<b>Number</b>	<b>%</b>
2006	Below RM20 000	4	7.3
	RM20 001 – RM100 000	18	32.7
	RM100 001 – RM500 000	14	25.5
	RM500 001 – RM1 Mil	2	3.6
	RM1 Mil & Higher	1	1.8
2007	Below RM20 000	2	3.6
	RM20 001 – RM100 000	18	32.7
	RM100 001 – RM500 000	17	30.9
	RM500 001 – RM1 Mil	3	5.5
	RM1 Mil & Higher	1	1.8
2008	Below RM20 000	2	3.6
	RM20 001 – RM100 000	16	29.1
	RM100 001 – RM500 000	19	34.5
	RM500 001 – RM1 Mil	3	5.5
	RM1 Mil & Higher	1	1.8
2009	Below RM20 000	5	9.1
	RM20 001 – RM100 000	14	25.5
	RM100 001 – RM500 000	19	34.5
	RM500 001 – RM1 Mil	5	9.1
	RM1 Mil & Higher	1	1.8

In year 2009, Cooperative asset position showed that most cooperatives have assets below RM500, 000 representing 69.1 percent of the cooperative. Cooperatives have found that the share of more than RM500, 000 is too small values of 10.9 per cent. The findings show that most of the cooperatives in the State has small scale in terms of asset value.

**Table 4: Total Dividen Paid**

<b>DIVIDEND PAID</b>		<b>Number</b>	<b>%</b>
2006	Below RM500	5	9.1
	RM501 – RM1000	11	20.0
	RM1001 – RM5000	9	16.4
	RM5001 – RM10 000	1	1.8
	RM10 001 & Higher	3	5.5
2007	Below RM500	6	10.9
	RM501 – RM1000	10	18.2
	RM1001 – RM5000	9	16.4
	RM5001 – RM10 000	2	3.6
	RM10 001 & Higher	4	7.3
2008	Below RM500	6	10.9
	RM501 – RM1000	7	12.7
	RM1001 – RM5000	10	18.2
	RM5001 – RM10 000	-	-
	RM10 001 & Higher	5	9.1
2009	Below RM500	7	12.7
	RM501 – RM1000	9	16.4
	RM1001 – RM5000	10	18.2
	RM5001 – RM10 000	-	-
	RM10 001 & Higher	6	10.9

The study found that for the period of 4 years financial year, nearly 54 percent of the cooperative have made the distribution of dividends to its members. 41.8 percent to 47.3 percent of the cooperatives distribute dividends to the members amounting RM5000 below for year 2006, 2007, 2008 and 2009. The dividends exceeding RM5000 and above recorded by 7.3 percent to 10.9 percent of cooperatives in the State between year 2006 till 2009. Results showed that the dividend is directly related to the net profit generated.

**Table 5: Total Net Profit**

<b>NET PROFIT</b>		<b>Number</b>	<b>%</b>
2006	Below RM10 000	11	20.0
	RM10 001 – RM50 000	17	30.9
	RM50 001 – RM100 000	5	9.1
	RM100 001 – RM250 000	-	-
	RM250 001 & Higher	-	-
2007	Below RM10 000	15	27.3
	RM10 001 – RM50 000	16	29.1
	RM50 001 – RM100 000	5	9.1
	RM100 001 – RM250 000	-	-
	RM250 001 & Higher	1	1.8
2008	Below RM10 000	11	20.0
	RM10 001 – RM50 000	17	30.9
	RM50 001 – RM100 000	4	7.3
	RM100 001 – RM250 000	2	3.6
	RM250 001 & Higher	-	-
2009	Below RM10 000	12	21.8
	RM10 001 – RM50 000	18	32.7
	RM50 001 – RM100 000	3	5.5
	RM100 001 – RM250 000	3	5.5
	RM250 001 & Higher	1	1.8

The study found that the net profit generated by the cooperative amounting below RM100, 000 is in the range of 58.2 percent to 65.5 percent. While for the cooperatives that generate a net profit above RM100, 000 is in the range of 1.8 percent to 7.3 percent which is in the lowest category of the study. Gross profit recorded 20-27.3 percent of the cooperative generated below RM10, 000 in the four years of study. The findings of the study showed that most of the cooperatives only achieved a net profit in the low category.

**Table 6: Net Profit of Retail Outlet**

<b>NETT PROFIT (Retail Outlet)</b>		<b>Number</b>	<b>%</b>
2006	Below RM10 000	2	3.6
	RM10 001 – RM100 000	9	16.4
	RM100 001 – RM500 000	18	32.7
	RM500 001 – RM1 Mil	1	1.8
	RM1 Juta & Higher	1	1.8
2007	Below RM10 000	2	3.6
	RM10 001 – RM100 000	11	20.0
	RM100 001 – RM500 000	17	30.9
	RM500 001 – RM1 Mil	2	3.6
	RM1 Mil & Higher	1	1.8
2008	Below RM10 000	4	7.3
	RM10 001 – RM100 000	7	12.7
	RM100 001 – RM500 000	19	34.5
	RM500 001 – RM1 Mil	1	1.8
	RM1 Mil & Higher	1	1.8
2009	Below RM10 000	4	7.3
	RM10 001 – RM100 000	9	16.4
	RM100 001 – RM500 000	20	36.4
	RM500 001 – RM1 Mil	1	1.8
	RM1 Mil & Higher	1	1.8

Based on the table 6 above, for four consecutive years (2006, 2007, 2008 and 2009), most cooperatives generate profits from retail store business between RM100 thousand to 500 thousand, respectively representing 32.7 percent (2006), 30.9 percent (2007), 34.5 percent (2008) and 36.4 percent (2009). While only one cooperative representing only 1.8 percent generating profit for more than RM 1 million for four consecutive years (2006 to 2009).

## **CONCLUSION**

The study seeks to identify and describe the profile of the consumer cooperative in Sarawak involved in retail business activity.. Most of these cooperatives are located in rural areas, with only one line of business, and are mostly owner-operated. That is, the retailing activities are done by the cooperatives themselves. The largest proportion (65.5%) of the members belong to the 41-60 age group, with more than half (52.7%) earning an average monthly income of only RM500. Moreover, the cooperatives are mostly small in size, each with only 100-200 members.

The share capital is quite small in terms of value. This can lead to problems for the cooperatives to expand their business. Ownership of the assets still in a small level. The acquiring of asset valued at RM500, 000 is quite small when compared to the number of years established. 70 percent of the cooperative has been over 15 years establishment. Overall, the performance of cooperatives in the accumulation of property is still not

encouraging. The findings of this study also found that the net profit performance is low due to the small scale of operation at present.

In Malaysia, the retail and wholesale business is becoming widely popular. It is now listed as one of the 12 National Key Economic Areas (NKEA) (Pemandu, 2011). From the perspective of the public and cooperatives, they need to empower their entrepreneurship activities not only looking at only one business activity. The entrepreneurship qualities and the capability to exploit opportunities are the key success for betterment of the organisation's business.

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