

**THE IMPACT OF CUSTOMER TRUST, CUSTOMER IDENTIFICATION AND  
CUSTOMER SATISFACTION TOWARDS CUSTOMER LOYALTY IN  
BANKING SECTOR.**

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**FACULTY OF BUSINESS & MANAGEMENT  
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CAWANGAN BANDARAYA MELAKA**

**JULY 2018**

## **DECLARATION OF ORIGINAL WORK**



### **BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (MARKETING) FACULTY OF BUSINESS & MANAGEMENT UNIVERSITI TEKNOLOGI MARA “DECLARATION OF ORIGINAL WORK“**

I, SHAHRUL RIDZUAN BIN JAMARI, (I/C Number: (940717-06-5275)

Hereby, I declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: \_\_\_\_\_

Date: **July 2018**

## LETTER OF SUBMISSION

JULY 2018

Head of Program  
Bachelor of Business Administration (Hons) Marketing  
Faculty of Business & Management  
Universiti Teknologi Mara  
Kampus Bandaraya Melaka

Dear Madam,

### **SUBMISSION OF PROJECT PAPER (MKT 672)**

With reference to the above matter, I am student of BBA (HONS) Marketing would like to hand in my project paper entitled “**The Impact Of Customer Trust, Customer Identification And Customer Satisfaction Towards Customer Loyalty In Banking Sector**” to fulfil the requirement as needed by Faculty of Business & Management, University Teknologi Mara.

Thank You,

Yours Sincerely.

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(Shahrul Ridzuan Bin Jamari)

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Bachelor of Business Administration (HONS) Marketing

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## **ABSTRACT**

The purpose of this study is to identify the impact of customer trust, customer identification and customer satisfaction towards customer loyalty in banking sector. The research is based on a sample of 136 respondents. The results show that Customer trust, Customer identification and Customer satisfaction have significant influence on customer loyalty in banking sector.

The emergence of new banking channels like as phone banking, Internet banking, Automated Teller Machines (ATM), furthermore developing financial market & global competition have constrained bankers to explore the importance of customer loyalty. For the banks to be successful in the intensively competitive environment, they are bound to attach importance to customer loyalty.

Results of the current study reveal that customer trust, customer identification and customer satisfaction have significant effect on customer loyalty. Moreover, the study revealed that customer trust is found as the most influential variable for customer loyalty. The managerial implication of this research is the considerations of bank managers for the enhancement of their customer loyalty.

Key words: Customer loyalty, Customer trust, Customer identification, Customer satisfaction