



**THE EFFECT OF TRUST, CUSTOMER
SATISFACTION AND IMAGE ON
CUSTOMERS' LOYALTY IN BANK ISLAM
IPOH,
PERAK DARUL RIDZUAN**

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“DECLARATION OF ORIGINAL WORK”

I, Nurul Huda Binti Mohamad Jaffar, (I/C Number: 850317-08-5876)

Hereby, 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 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:.....

LETTER OF SUBMISSION

25th October 2010

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled **“THE EFFECT OF TRUST, CUSTOMER SATISFACTION AND IMAGE ON CUSTOMERS’ LOYALTY IN BANK ISLAM IPOH”** to fulfill the requirement as needed by the Faculty of Business Management, University Teknologi MARA

Thank you

Yours sincerely,

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ABSTRACT

This research attempts to find the factors of customer loyalty and their relationships in Bank Islam Ipoh. In order to do this, a questionnaire is designed and validated, then based on the data which is gained from the sample of 80 respondents' that volunteered to complete multiple self-administered questionnaire for the data collection process, the analysis is done and the results and the relations among the factors are explained. Data was then aggregated and analyzed using descriptive analysis, and correlation. Trust, customers' satisfaction and image are the factors that influence customers' loyalty of the customers in Bank Islam in this study. These factors also influence each other as well. The relationships of different factors with each other are also studied and the SPSS software is used to analyze the data gathered from the respondents. From the study, it was found that most of the customers in Bank Islam had experienced high level in customers' loyalty whereas others considered as moderate. Besides that, trust and customers' satisfaction was positively significant towards customers' loyalty in Bank Islam Ipoh. The results demonstrate that most of the customers are trusted and satisfied, however the possibility of customers dissatisfied of the banks always exists.

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