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1.1 BACKGROUND OF STUDY

This study investigates the banking behaviour of retail banking customers in UTC Kota Kinabalu. By collecting a data from a sample of customers of retail banks convenience sampling was adopted for collecting a sample. A researcher conducted a comprehensive profile analysis and factor analysis used for finding the banking behaviours of retail banking customers. First, most of the customers fall in the age group of 18-50 years and they are highly educated and have durable relations hip with the banks. By getting information by distributing questionnaires to the customers in order to know their awareness and loyalty towards Retail Banking services. Basically, the total of 150 questionnaires been distributed to the customers of Retail Banking in UTC Kota Kinabalu.

Retail banking is when a bank doing transaction directly to consumers not to corporations or other banks. Usually retail banking offer services such as savings and transactional accounts, credit cards, debit cards, personal loans, and mortgage. The term is generally used to differentiate these banking services from commercial banking, investment banking and wholesale banking. Sometime it also can be used to refer a division of a bank with retail customer and also can be known as Personal Banking services. Other than that Retail Banking can be relating to the consumer-oriented services that offered by commercial banks. Thus, these services can be regarded as saving account and checking, mortgage and very is types of loans and investment activities relating to the educational planning and retirement. This is important because Retail Banking is a framework that allows commercial banking to offer banking products and services in one place that means from their branch network. The Retail banking will turn commercial banking to be known as a