



UNIVERSITY TEKNOLOGI MARA

**INNOVATION APPROACHES IN MEASURING THE
PERFORMANCE OF COOPERATIVE BANK**

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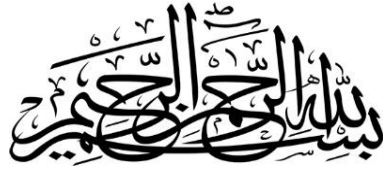
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His Messenger our Prophet Muhammad SAW.”**

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ABSTRACT

This research was conducted in order to identify the innovation approaches in measuring the performance of cooperative bank. The research was to identify the innovation factors that influences the performance of cooperative bank, examine whether which different types of innovation will give positive impact to the performance of cooperative bank and lastly to determine the best innovation approach towards the performance of cooperative bank. There were three types of banking innovation approach which were organizational innovation, technological innovation and lastly product and services innovation. Primary data was used in this study, where the surveys were conducted and questionnaires were personally administered to 100 respondents. The data was interpreted and tested using frequencies analysis, reliability analysis and regression analysis. From the reliability analysis, dependent and independent variables were all reliable as all the results were above 0.6 therefore; all the elements in the questionnaires were consistent. From the regression analysis, the independent variables were all significant as the independent variable can explain the dependent variable above 80% thus rejecting the entire null hypothesis and achieve the entire objective for this study. The study also provide recommendation in order to increase the performances of the bank such as, introduce new product, opening more branch, introducing an ATM machine and shorten the time approval. In a nut shell, this study shows a significant impact on the performances of the cooperative bank especially Bank Persatuan

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