



IMPROVING SERVICE EFFICIENCY AT SIME BANK
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ABSTRACT

This paper focused on studies about the Service Banking Industry. To measure how to evaluate and improve service efficiency and quality at SME Bank, Kota Kinabalu branch. The respondents are among our customer located area in Kota Kinabalu, studies on Service Banking Industry are using journal and data related from years 2000 to 2012 with 50 observations. Several types of analyses are performed in determine each of explanatory variable towards variable that need to be explained. Firstly the study covered about the evaluation of efficiency in banking industry which is to knowing their relationship in various forms using the Pearson Chi-Square Test. The study found that a various factors related to improve service efficiency.