

A STUDY ON CUSTOMERS RESPONSE TOWARDS CREDIT
SERVICES AT BIMB MACHANG KELANTAN

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LETTER OF TRANSMITAL

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Madam,

Submission of Thesis “ A study On Customers Response Towards Credit Services At BIMB Machang, Kelantan”

I hereby would like to submit my thesis on “ A Study On Customers Response Towards Credit Services At BIMB Machang, Kelantan”. This thesis is a partial requirement to fulfill the subject of Marketing Internship (MKT 650).

I hope the thesis will fulfill the requirement and meet the objectives of the research besides giving valuable benefit to many parties.

I am grateful for all your guidance, kindness, and support during the completion of the project paper.

Thank you

Yours sincerely,

(Mohammed Haziman Bin Awang)

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ABSTRACTS

The level of satisfaction and preferences factors towards a bank is closely related to as called Bank Selection Criteria. This unique factor can come in a different way from people to people.

Initially, the Demographics and Sociopsychological factors such as age, gender, occupation, income and educational level being determined as a basis line for targeting customers in banking system, but, it should be realized that customers are always depending on their unique minds and instincts in making the decision beside the traced Demographics and Sociopsychological factors.

This Selection Criteria can be deeply understood as the researcher is going to seek for the answers of its factors. The research is viewing the degree of the satisfaction, degree of knowledge besides, determining the criterion for bank selection decision among the respondents. The respondents are among the existing customers at the Credit Department of Bank Islam Machang, Kelantan.

From the findings that researcher had analyzed, it had been determined that the factors for doing the bank selection or as it known as Bank Selection Criteria, are too vary among respondents. Therefore, this research is good for knowing the one of the important elements, which is Bank Selection Criteria in doing the bank selection decision. Besides, it is good for seeing the degree of customers' knowledge and satisfaction among the customers of Bank Islam Machang, Kelantan.