



**THE STUDY ON FACTORS AFFECTING CUSTOMER LOYALTY BY  
USING INTERNET BANKING: CASE STUDY AT LEGOLAND  
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## **Abstract**

Internet banking (IB) has become one of the widely used banking services among Malaysian retail banking customers in recent years and is gaining popularity in Malaysia. Currently there are 23 commercial bank (local and foreign banks) operating in Malaysia that provides Internet banking services. The Internet banking business competition is fierce and Internet banks could gain or lose customers' loyalty by just a mouse click by customers. Customers' loyalty in this study, is very valuable to banks as it is a competitive advantage. Internet banks generally will focus to build customer loyalty by providing good service to satisfy customers' need and want. The aim of this study is to identify the factors affecting customer loyalty by using Internet banking. Questionnaires were distributed to the 80 respondents at Legoland Malaysia Taman Tema Sdn Bhd staffs. The data obtained were analyzed SPSS 19.0 which involves scale reliability, descriptive, Pearson Correlation Coefficient and regression analysis. The study also attempts to identify the most essential factors among those investigated: service quality, trust and habit.

Based on findings, Service quality, trust and habit are found to have significant factors affecting customer loyalty towards Legoland Malaysia Taman Tema Sdn Bhd staffs. Moreover, service quality is found to be most influential factors in affecting customer loyalty by using Internet banking. The findings archived in this study will be of interest for financial institutions in order to increasing their customer loyalty for long term.

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