THE DETERMINANT OF CUSTOMER CHOICE OF CONVENTIONAL BANK IN MAJLIS PERBANDARAN BATU PAHAT, JOHOR.

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“DECLARATION OF ORIGINAL WORK”

I, **NORHAZLINDA BINTI ADAM,** and **SITI NAJIHAH BINTI MOHD SUKIMAN,**

Hereby, declare that,

- This work has not previously been accepted in substance for any degree locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is result of both independent work and investigation, except where otherwise stated.
- All verbatim extract have been distinguished by quotation marks and sources of my information have been specifically acknowledgement.

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ACKNOWLEDGEMENT

"In the name of Allah the Most Gracious, the Most Merciful"

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ABSTRACT

People were found to be more precise on choosing the best bank services. Therefore, it is important to identify the determinant of choosing conventional bank as a lot of competitor that exists in the market for financial services presents a big resistance to the profitability of the bank. However there is lack of research on the determinants of factor affecting customer choice of conventional bank. Six determinants are identified which are follows: reliability, convenience, assurance, value added service, accessibility and responsiveness. Questionnaires were distributed to the 150 respondents. The sampling procedure adopted was stratified random sampling. The data obtain were analyzed using SPSS 20.0 which involve scale reliability, frequency analysis, descriptive analysis and Pearson Correlation Coefficient. The result indicates that for responsiveness, reliability, convenience, accessibility and value-added service have a moderate significant relationship that influences the customer choice of conventional bank. Moreover, assurance becomes the high significant relationship with the customer choice of conventional bank. This study makes a contribution to the literature on choosing a bank services. The finding achieved in this study will be of interest for bank in order to increase their profitability for long term.

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