FACTORS INFLUENCE CUSTOMERS' SATISFACTION TOWARD ISLAMIC FINANCING AT BANK ISLAM MALAYSIA BERHAD (BIMB) IN PASIR MAS, KELANTAN

REPORT

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ABSTRACT

This paper aimed to investigate the customer's satisfaction towards Islamic financing products at BIMB Pasir Mas. Even though the products and services are available and conducted in the same operating procedures and comply with Islamic rules, but still the satisfaction rendered to the customers differ. With the intention of knowing and assisting BIMB to improve their services, I decided to focus our study on BIMB Pasir Mas branch. The main objective of this study is to identify the factors that influencing customers' satisfaction towards Islamic financing products at BIMB Pasir Mas. The data were collected cross-sectionally using self-administered questionnaire for 150 respondents which covers 30% of the 500 population. The dimensions service quality, documentation and religiosity were selected to be the predictor of the dependent variable which is customer's satisfaction. The findings revealed that, there were significant relationships the service quality, documentation and religiosity on the customers satisfaction.

Keywords: Customer satisfaction, services quality, documentation and religiosity.