

**COMPARATIVE STUDY ON SERVICE QUALITY IN BANK ISLAM (BIMB):
SUNGAI PETANI, KEDAH.**

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ABSTRAK

Describes a study performed in Sungai Petani, Kedah, Malaysia to develop a reliable and valid scale for the measurement of the perceived service quality of bank services. The Bank Islam which located in Sungai Petani, Kedah, Malaysia has been chosen as a sample for the research field study. A sample of retail banking customers in Bank Islam was surveyed through a questionnaire. The proposed scale is called SERVQUAL and comprises 33 items named 'CARTER' with six dimensions (Compliance, Assurance, Reliability, Tangible, Empathy and Responsiveness), which customized for suitability of Bank Islam. The Bank Islam were chosen because the bank was identified to have a different operational principles as compared to other conventional banks in Malaysia. The Bank Islam is recognized and operated its business according to the Islamic principles and must syaria' compliance and therefore riba is strictly prohibited. The data gathered, which were derived from customers of Bank Islam through questionnaire and was analyzed by using SPSS to compare the perception of customers in relation to their feeling about the given issues. The results indicated that compliance issues are very important for Bank Islam customers, and the customers seemed more appreciate Bank Islam for its religious provision rather than its service quality offered.