



**A STUDY ON THE FACTORS THAT INFLUENCING CUSTOMERS'
LOYALTY TOWARDS ISLAMIC BANKING AMONG PEJABAT DAERAH
DAN TANAH MARAN'S (PDTM) STAFFS**

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DECLARATION OF ORIGINAL WORK



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'DECLARATION OF ORIGINAL WORK'**

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Hereby, declare that:

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

Signature:

A handwritten signature in black ink, appearing to read 'Zubairi', enclosed within a large, loopy oval scribble.

Date: 28/10/2009

ABSTRACTS

The reason for this study is to gain a better understanding about factors that influencing customer loyalty towards Islamic banking. The research was conducted through survey. The study generated a full response of 108 respondents. Responses from the survey were statistically analyzed with several statistical tools using SPSS version 16.

The result indicated that factors influencing customers' loyalty towards Islamic banking are trust, commitment, conflict handling and trust. The respondents are the public sector's staffs that work at Pejabat Daerah & Tanah Maran.

The findings of this research that are all four independent variables (trust, commitment, conflict handling and value) will be tabulated and interpreted in chapter 4 to know whether they have relationship with customers' loyalty. Besides that, this strong relationship had been determined through primary data method. Moreover, this research is conducted to find and suggest some recommendation for the Islamic banking to improve their weaknesses and enhance what people perceived towards their product or services.

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