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SATISFACTION LEVEL AMONG CUSTOMERS TOWARD THE SERVICE QUALITY GIVEN BY STAFF OF BANK RAKYAT W.P LABUAN.

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TABLE OF CONTENT

<i>Particular</i>	<i>Pages</i>
Chapter 1 Introduction	
1.1 Background Of The study	1-2
1.2 Problem Statement	3
1.3 Objective Of The Study	3
1.4 Scope Of The Study	4
1.5 Significance Of Study	4-6
Chapter 2 Research Context	
2.1 Introduction	7
2.2 Islamic Banking And Conventional Banking System.	7-10
2.3 Overview Of Islamic Banking	10-11
2.4 Overview Of Islamic Banking In Malaysia	11-12
2.5 Overview Of BKRM	12-15
2.6 What Is Service Quality	15-16
Chapter 3 Literature Review	17-22
Chapter 4 Research Methodology And Design	
4.1 Data Collection	23-24
4.2 Sampling Size	24-26

Chapter 5	Analysis And Interpretation Of Data	
5.1	Frequency And Characteristic of The respondent.	27
5.2	Frequency And Characteristic Respondent.	27-36
Chapter 6	Conclusion	
6.1	Limitation Of Study	37-38
6.2	Conclusion	39-40
6.3	Recommendation	41-44
Bibliography		45
Appendices		46-48

CHAPTER 1

1.1 BACKGROUND OF THE STUDY

As we know, service quality is the most important thing is given bank to their customer. Demand for services come form the business firms and the consumers in the society at large. With strong competition among domestic and foreign banks, therefore it is important for the commercial banks in Malaysia to improve the quality of their services. Further, increased in consumer preferences toward banking products choosing the banks that give them the best service quality is a priority. As globalisation and liberalisation of financial institutions accelerate, competition among banks in offering products and services becomes more intense. Customers in Malaysia become more educated better informed, more internalized, and as Malaysian economy becomes more and more knowledge based, the demand for high quality services expands with increases in customers' buying power. Furthermore, with the merger process between banks in Malaysia to form only ten big banks with their partners, competition for clients among them is intense. Hence, commercial banking industry in Malaysia has to think strategically by providing high quality products and services to satisfy their customers. In order for these banks to provide high quality products and services, they need firstly to investigate the level of customers' perceptions and expectations to their service quality from their customers' perspective. Through that information, they could then strategically adjust their service quality to fit the local and global markets.