

ACKNOWLEDGEMENT

First of all, I would like to say Alhamdulillah, for giving me the strength and health to do this project paper work until it done. I am grateful to have the support and motivation from many people throughout completing this study and I would love to take this opportunity to thank those who are either directly or indirectly involved during the process this study is conducted.

My particular thanks go to my respective advisor and second advisor, Madam Imelda Albert Gisip and Madam Cynthia @ Annamaria Robert Dawayan respectively, for the great support, advice, guidance, and understanding enabled the completion of this research. Besides, I would like to thank to UiTM Sabah for their corporation and help throughout finish this study. Not forgotten to Bank Rakyat Kota Belud branch for accepting my appearance there. A sincere appreciation and special thanks to the respondents for their kind assistance and support throughout the data collection process of this research. Great appreciation is also extended to friends and family who always gave a great support during this research. Without their endless care, constant love, encouragement and sacrifice, I would never have reached this level.

As a final word, for the intellect, which is the most fundamental total necessary for academic work, the emotional strength to withstand academic critiques which are sometimes cutting, and the ups and downs seemingly unhurried lifestyle, I owe entirely to the grace of almighty God to whose glory this research is dedicated. May Allah blessings be upon readers for this research.

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ABSTRACTS

This research explores the patronage factors of Bank Rakyat Kota Belud. A survey of walk in customer was conducted to determine the significance and influence of the underpinnings of the patronage factors such as customer satisfaction, switching cost, perceived quality, trust and commitment. A total of 116 usable questionnaire were obtained from a total of 120 questionnaire distributed. The finding shows that the five variables namely customer satisfaction, switching cost, perceived quality, trust and commitment were important in determining and influencing patronage factor. Since the results of the research showed that customers' patronage is related to customer satisfaction, switching cost, perceived quality, trust and commitment factor, therefore banks need to consider these factors and provide the right services and other facilities that are essentials for attracting customers to repeated patronage.