

EXPECTED SERVICE QUALITY IN RETAIL BANK:
A SEGMENTATION ANALYSIS OF BUSINESS CUSTOMER IN
NORTHERN REGION OF MALAYSIA

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fulfilment of the requirements for the degree
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by
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ABSTRAK

Pemberian perkhidmatan yang berkualiti kepada pelanggan adalah mustahak untuk berjaya dan ber-terusan dalam bidang perbankan yang saling bersaing. Demi mengharungi suasana persaingan yang sengit, bank telah menumpukan usaha mereka untuk mengekalkan pelanggan utama mereka. Perkhidmatan yang berkualiti terus menjadi satu isu yang penting dalam industri ini. Oleh kerana wang dan perkhidmatan kewangan yang lain ialah sesuatu yang tidak dapat diasingkan, bank terus berusaha untuk meningkatkan perkhidmatan yang berkualiti supaya dapat mencapai dan mengekalkan kedudukannya dalam pasaran persaingan. Kini, salah satu cabaran yang dihadapi oleh pengurus perkhidmatan ialah cara untuk memberikan perkhidmatan yang berkualiti tinggi. Kepentingan dalam peningkatan perkhidmatan yang berkualiti adalah untuk menentukan kategori-kategori perkhidmatan berkualiti tertentu yang dianggap penting oleh pelanggan. Di samping itu, adalah mustahak untuk memahami keutamaan elemen-elemen perkhidmatan berkualiti tertentu yang penting untuk kumpulan pelanggan yang berlainan. Kajian ini mengenalpasti elemen-elemen perkhidmatan bank berkualiti yang jelas dan menentukan elemen-elemen yang terpenting untuk kategori pelanggan perniagaan yang berlainan.

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CHAPTER I

1.1 Introduction

Services are today the dominant form of economic activity. Achieving improvements in customer service is now recognised as a major challenge facing manufacturing and service industries throughout the world (Davies, Baron, Gear and Read, 1999). Provision of high quality service enhances customer retention rates, helps attract customers through word of mouth advertising, increases productivity, lead to higher market shares, lowers staff turnover and operating cost, and improves employee morale, financial performance and profitability (Yavas, Bilgin and Shemwell, 1997)

Customers are educated through experience and possess the financial ability to seek for both goods and service that continuously satisfy their needs and wants (Berry, Bennett and Brown, 1989). Competing financial institutions are much alike in the services they offer, because money and other financial services are generally undifferentiated products (Stafford, 1996) and their prices are comparative, and they often offer comparable convenience of location. They may even look alike. Mere competence does not constitute a competitive advantage. In response, many banks are directing their strategies towards increasing customer satisfaction and loyalty through improved service quality (Levesque and McDougall, 1996).

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