

**BRAND LOYALTY  
IN THE MALAYSIAN BANKING SECTOR**

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# **BRAND LOYALTY IN THE MALAYSIAN BANKING SECTOR**

**A thesis submitted to the Graduated School in partial  
fulfillment of the requirements for the degree  
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**By**

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# Abstract

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This research explores the factors that contribute to brand loyalty in the Malaysian banking sector. A field survey of bank customers that visited banks around Kangar, capital of Perlis, was conducted to determine the significance and influence of the dimensions such as satisfaction, communication, trust, image and perceived quality on brand loyalty in the Malaysian banking sector. A total of 500 questionnaires were distributed to ten participating banks through systematic quasi-random sampling, 438 questionnaires were obtained and usable. Pearson correlation test showed that 'perceived quality' is the most significant towards brand loyalty, followed by 'image', 'communication', 'trust' and 'satisfaction'. On the other hand, regression analysis indicated that perceived quality, image, satisfaction and communication were factors that influence brand loyalty, while trust was not influencing respondents towards brand loyalty. Therefore, banks need to give quality services perceived by their customers, build and sustain a positive brand image, should be trustworthy and committed to the service ethics, should communicate timely and accurately, and make their customers satisfy with services given.

# Abstrak

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Tujuan utama kajian ini adalah untuk mengetahui faktor-faktor yang menyumbang kepada kesetiaan jenama dalam sektor perbankan di Malaysia. Lapangan tinjauan terhadap pelanggan-pelanggan bank yang melawati bank di sekitar ibu negeri Perlis telah dijalankan untuk mengenalpasti niat yang mempengaruhi dimensi seperti kepuasan, komunikasi, kepercayaan, imej dan tanggapan kualiti terhadap kesetiaan pelanggan dalam sektor perbankan di Malaysia. Sejumlah 500 borang kaji selidik telah diedarkan kepada sepuluh bank yang terpilih, hanya 438 borang kaji selidik diterima dan boleh digunapakai. Kajian ini mendapati 'tanggapan kualiti' adalah yang paling signifikan terhadap kesetiaan pelanggan, diikuti dengan 'imej', 'komunikasi', 'kepercayaan' dan 'kepuasan'. Dalam pada itu, analisis juga menunjukkan yang tanggapan kualiti, imej, kepuasan dan komunikasi adalah faktor yang mempengaruhi kesetiaan jenama, manakala kepercayaan tidak mempengaruhi pelanggan untuk setia pada jenama. Oleh itu, pihak bank perlu memberi perkhidmatan berkualiti yang diperlukan pelanggan, membina dan mempertahankan imej jenama yang positif, boleh dipercayai dan komited terhadap khidmat yang beretika, berkomunikasi pada waktu yang tepat, dan perlu membuatkan pelanggan mereka berpuas hati dengan khidmat yang diberi.

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# 1

## Background and Aims

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### 1.0 INTRODUCTION

This study explores brand loyalty in the Malaysian banking sector. In particular, it will discuss the significance and influence of brand loyalty such as customer satisfaction, communication, image, trust, and perceived quality in the banking sector. This chapter contains; (1) Background of the Study, (2) Problem Statement, (3) Purpose of the Study, (4) Research Questions, (5) Theoretical Framework, (6) Hypothesis, (7) Significant of the Study, (8) Limitations of the Study, (9) Definition of Terms and (10) Organizations of the Thesis.

Part One (1) will describe about the background and theories which are related to this study. Part Two (2) discusses the issue related to the study. Part Three (3) highlights the research objectives of this study. Part Four (4) discusses what are the questions which needed to be answered in this study, followed by

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the thesis is for  
internal user  
only



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