

Title of Thesis	The Study of College Students' Satisfaction towards Banking Services in Miri
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Abstract

Commercial banks need to identify the criteria on which customers determine their bank selection decision to plan a suitable marketing strategy to retain existing customers and for attracting new customers. Hence, the purpose of this research is to study college student's perceptions towards banking services in Miri. It also intended to present an analysis of gender differences in the relative importance of choice criteria in respect of selecting a bank and the most frequently used banking facilities. The researcher adopted quantitative method and the collection was through self-designed questionnaire to get the research data. The data are collected and analyse using simple statistic method.

The study revealed that most of the respondents are user of Maybank. Findings from this study also reveal that the most important bank selection criteria for college students is "banking facilities" from the entire respondents while it is "accessibility and location" as the second most important factor. Given this findings, it is recommended that the information integration may be a potentially useful method for bank managers to study complex decision making problems such as bank choice.

From the results, the researcher suggests several recommendations for implementation. The recommendation advised banks put more effort to improve their customer services in terms of responsiveness. Also suggests that banks in designing their marketing strategies by widening

their branches and make bank location more convenient and easily accessible to customers. Banks should also developed new customer's strategies and focus on loyalty program as a long run source of income and enhanced relationships. Furthermore, it also suggested that banks should develop their internet banking services to a multi-lingual website which enable students with low proficiency in English can use online banking smoothly.

Future research suggest that similar researches must be done in other cities besides Miri and data must be analysed more in order to make a holistic conclusion toward the college student's perceptions towards banking services in Miri. Future researcher can also conduct research as to figure out whether bank selection behaviours would change after graduation. Besides that future research can increase the awareness of the bank management of the efficient communication channel in college students.