

Title of Thesis	A STUDY ON CUSTOMER PREFERENCE TOWARDS LOCAL BANKS WITH THE BANKING SERVICES AMONG YOUNG ADULTS IN MIRI
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ABSTRACT

Since bank is a financial institution that manages money and helps in developing the country economic, it is important for the bank to understand the customer preference towards the banks with banking services to stay competitive as the customer is the ultimate source of income. This research was aims on the understanding customer preferences towards local banks with banking services among young adults in Miri. In this research, the researcher adopted quantitative method and the collection was through self-designed questionnaire. The data was collected and analyzed using pie chart and table by finding average and percentage.

The research result indicated 4 major finding and discussed later on. First of all, majority of the respondents most prefer commercial bank and Islamic bank is Public Bank Berhad and Bank Islam Malaysia Berhad. Next, Automatic Teller Machines (ATM) is the respondents frequently use in banks. Besides that, service quality is a major factor will influence them to choose the banks. Also, most of the respondents suggest banks could improve in their banking services by automate customer care to fast respond the customer's queries.

From the findings, the researcher suggests several recommendations for implemented. The recommendation for Islamic Banks should do marketing plan in order to increase banking awareness among customers towards the Islamic banking services. Also, for commercial banks should put more effort to improve their performance on the banking services. Moreover, banks should respond to consumer needs by expanding their ATM beyond their branch offices. In addition, banks should also improving their performance

based on the service quality. Furthermore, banks should focusing on automating customer care by using the communication tool.

In this study found out that there are several limitations in order to overcome these problems some solutions had recommended for future researchers. At first future researchers should expand the coverage of the location. Next, future research could increase the respondents sample size in order to get more accurate result. Moreover, future research also can include other different backgrounds of respondents. Besides that, future research can further explore the customer satisfaction and expectation towards of local banks for banking services.

