

TABLE OF CONTENTS

ABSTRACT	Page
	ii
ACKNOWLEDGEMENTS	iii
LIST OF TABLES	vi
LIST OF FIGURES	vii

Chapter

1. INTRODUCTION	1
Services Sector in Malaysia.....	3
Commercial Banks in Malaysia	6
Background on UMBC	9
Objectives of Study	12
Significance of Study.....	13
Scope of Study	13
Limitations.....	14
Organisation of Study	15
2. THEORETICAL FRAMEWORK AND PAST RESEARCH	17
Definition of Services	16
Definition of Financial Services	20
Conceptualisation of Quality	
and Perceived Quality.....	21
Concept of Quality	21
Construct of Perceived Quality	24
Conceptualisation of Service Quality	26
Service Quality More Difficult	
to Evaluate.....	27
Quality is a Comparison Between	
Expectations and Performance	27
Quality Evaluations Involve	
Outcome and Processes.....	28
Past Studies and Research on	
Service Quality	29
Nordic School	31
Gap Analysis School	32
Current Practices in Measuring	
Quality and Replication Studies	
Using SERVQUAL Measurement Scale.....	36

3.	RESEARCH DESIGN AND METHODOLOGY.....	52 ✓
	General Approach of Research Design.....	52 ✓
	Questionnaire Design.....	54 ✓
	Sampling and Data Collection.....	57 ✓
	Data Analysis.....	58 ✓
4.	RESEARCH FINDINGS.....	61
	Profile of Respondents.....	65
	Dimensions of Service Quality.....	66 ✓
	Reliability of Dimensions Extracted.....	74 ✓
	Service Quality Scores.....	77
	Analysis of Demographic Variables	
	With SERVQUAL Scores.....	82
	Further Analysis of General Variables.....	84
	Relative Importance of The	
	SERVQUAL Dimensions.....	86
	Importance of The Five Dimensions on	
	Overall Service Quality.....	87 ✓
5.	CONCLUSION.....	92
	Summary of Findings.....	96
	Implication of Study.....	94
	Limitations of Study.....	96
	Recommendations For Further Research.....	97
	BIBLIOGRAPHY.....	100
	APPENDICES.....	111
	Appendix 1 : Survey Questionnaire - English Language	
	Appendix 2 : Survey Questionnaire - Bahasa Malaysia	
	Appendix 3 : Factor Analysis Computer Results	
	and Scree Plot	
	Appendix 4 : Means Scores of Demographic	
	and General Variables	
	Appendix 5 : Stepwise Regression Computer Results	

LIST OF TABLES

Table	Page
1.1 Profitability of UMBC.....	11
1.2 UMBC Market Share.....	11
4.1 Characteristics of Respondents.....	63
4.2 Dimensions Extracted with Eigenvalue Greater Than One.....	67
4.3 Factor Loadings Matrix Following Varimax Rotations Using Latent Root Criterion.....	68
4.4 Factor Loadings Matrix Following Varimax Rotations Using A Priori Criterion.....	69
4.5 Items Assigned to Each Dimension of Service Quality in Original Study.....	70
4.6 Items Assigned to Dimensions Extracted.....	70
4.7 Cronbach's Alpha Scores for Dimensions Extracted.....	76
4.8 Unweighted SERVQUAL Scores.....	78
4.9 Expectations Scores.....	79
4.10 Perceptions Scores.....	79
4.11 Weightage of SERVQUAL Scores.....	80
4.12 Weighted SERVQUAL Scores.....	81
4.13 Kruskal Wallis One-Way ANOVA on Demographic Variables.....	83
4.14 Frequencies Table for General Variables.....	85
4.15 Ranking of Dimensions.....	86
4.16 Relative Importance of The Dimensions of Overall Service Quality.....	89

LIST OF FIGURES

Figure		Page
1.1	The Financial System Structure.....	8
2.1	A Dynamic Process Model of Service Quality.....	30
2.2	Conceptual Model of Service Quality.....	34
2.3	Extended Model of Service Quality.....	38