"Factors influencing Arab and Non-Arab customers' satisfaction towards Banks in Malaysia"

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Submitted to:
The graduate School of Business
Faculty of Business and Accountancy
University of Malaya

In partial fulfilment of the requirements for the degree of
Master of Business Administration
June 2012

Abstract:

In this study different dimensions of service quality, customer expertise's and customer demographics have been considered and viewed as a direct determinant of customer satisfaction with an indirect determinant of service value moderating the service quality dimension in the process leading to overall customer satisfaction among Arabs and non-Arabs customers towards Malaysian Banks, to emphasize on the impact of ethnicity over customer satisfaction as many researches had shown like (Snow et al., 1996; Lassar, Manolis & Winsor, 2000; Lopez, Hart & Rampersad; 2007; Hart, Lopez, Jalbert, Jalbert & Rampersad, 2007). An empirical research methodology was used; model was proposed, online and self administrated survey was conducted. This explanatory study uses factor analysis to identify the most important factors of customer satisfaction. A modified SERVQUAL scale is utilized to determine the functional dimensions of service quality and customer satisfaction, and five- point Likert scale for customer expertise is used. The findings indicate that different ethnic group reflects different level of satisfaction, also the study findings shows that the relational dimensions of service quality appears to be linked to customer satisfaction in the presence of service value, and customer expertise is positively related to satisfaction, it was identical to results of previous studies, while some but not all of the demographic variables are positively related to customer satisfaction such as age, education, income...etc.

Acknowledgements

In the name of Allah, Most gracious, Most merciful, Alhamdulillah, all praises to Allah for the strengths and His blessing in completing this thesis.

First of all I would like to express my special deep appreciation to my supervisor Dr. Mohammad Albaity, for his supervision and constant support. His invaluable help of constructive comments and suggestions throughout the thesis works, especially in data collection and analysis of the research findings, have contributed to the success of this research.

Many thanks to my second examiner Datin Izlin Ismail for the valuable comments. Not forgotten, I am also extremely grateful to Manal Sharabati, Ali Hachim, and Huda Al Imam who had helped me to distribute the survey questionnaire during the data collection period.

My acknowledgement also goes to all my postgraduate fellows, the technicians and office staffs of Graduate School of Business and accountancy for their co-operations.

Last but not least, my deepest gratitude goes to my family, especially my beloved sons, Yusuf and Sarmad, also to my sister Mayadah for her support, endless love, prayers and encouragement. To those who indirectly contributed in this research, your kindness means a lot to me. Thank you very much.

Nada Al-Mallah, June 2012

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