

University of Malaya
Faculty of Business and Accountancy
Graduate School of Business

Dear Ladies and Gentlemen,

This is purely an academic research which shall be submitted in fulfilment for the degree of Master of Business Administration at University Malaya, the objective of this research is to study the factors influencing Arab and Non-Arab customers' satisfaction towards Banks in Malaysia.

There is no right or wrong answer, but it is your honest and frank opinion that matters. Your response will be treated with utmost confidentiality and no names of individual shall be revealed. The information collected will be used for our research purpose only.

I would like to seek your kind assistance and valuable time in completing the attached questionnaire and return it directly to me through email or by hand.

Thank you in advance for your time spent in completing this questionnaire. Should you have any queries, please do not hesitate to contact me at:-

Nada Tareq Al-Mallah

Supervised by:

Dr. Mohammad Al-Baity

Thank you

Section 1: Service quality

Instruction:

Below are a series of statements that provide a description of service quality dimensions (Core, Relational, and Tangible), please indicate the extent to which you **agree** or **disagree** with the following statements by ticking the appropriate understanding the scale below:

1= strongly disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly

Agree

Core Dimension	1	2	3	4	5
1- When my bank promises to do something by a certain time, it does so					
2- My bank performs the service right the first time					
3- My bank provides the services at the time it promises to do so					
4- My bank performs the services accurately					
5- My bank tells you exactly when services will be performed.					
Relational Dimension	1	2	3	4	5
1- Employees in my Bank are always willing to help					
2- Employees in my Bank are consistently courteous					
3- My bank gives me individual attention					
4- Employees in my bank understand my specific needs					
Tangible Dimension	1	2	3	4	5
1- The fiscal facilities of my bank are visually appealing					
2- Parking facilities provided to customers are adequate					
3- My bank personnel are neat in appearance					
4- My bank has convenient branch locations					
5- My bank offers a complete range of services					
6- My bank provides easily understood statements					
7- It is very easy to get into and out of my bank quickly					
8- My bank personnel have the required skills and knowledge					

Section 2: Value

Choose the value from the following list that you think you should most emphasize in service quality

(Choose one):

My perception about service value that I get from my bank

- Value is low price
- Value is whatever I want in a product
- Value is the quality I get for the price I pay
- Value is what I get for what I give.

Section 3: Customer expertise (five- point scales)

Instruction: Below are a series of statements that provide a description of customer expertise. Please tick the appropriate answer for each statement:

I know very little about banking 1 2 3 4..... 5 I know a lot about banking

I am inexperienced 1 2 3 4..... 5 I am experienced

I am uninformed 1 2 3 4..... 5 I am well informed

I am a novice buyer 1 2 3 4..... 5 I am an expert buyer

Section 4: Customer satisfaction

Instruction: using the same scale in section 1, please indicate your response to each of the items that following by ticking the number that best describe of customer satisfaction:

Customer satisfaction	1	2	3	4	5
1-After considering everything, I am extremely satisfied with my bank					
My bank always meets my expectations					
The overall quality of the services provided by my bank is excellent					

Section 5: about yourself

We need some basic information about you to ensure that the objective of this survey is met, please tick (√) against the most appropriate box in respect of the following items:

1- Your gender : Male Female

2- Your age:

18-25 26-35 36-45

46-55 above 56

3- Education :

Diploma Master

Degree PhD

4- Occupation: (what is your current occupation / profession?):

Managerial Professional Lecturer/ Teacher

Supervisor Sales Personnel Executive

Production staff Self-employed Retiree

Housewife Student Unemployed

Others, please specify

5- Your monthly income:

Less than RM 1000 RM 1001-3000 RM 3001-5000

RM 5001- 7000 RM 7001-9000 RM 9001- 11000

RM 11001- 13000

RM 13001- 15000

RM 15000 and above

6- Religion :

Islam

Buddhism

Christianity

Hinduism

Others, specify please

7- What country were you born?

Malaysia

Others

8- Ethnic :

Arab

Non-Arab

9- How many years you have been in Malaysia? (only for
foreigner)

Appendices

Appendix (1) Factor loading and reliability for the pilot study of 50 respondents

Factor code	Factors loading					Cronbach's Alpha
	Service Quality			Customer expertise	Customer satisfaction	
	1	2	3			
SQ-CD1	.834					.894
SQ-CD2	.690					
SQ-CD3	.841					
SQ-CD4	.807					
SQ-CD5	.722					
SQ-RD1		.856				.807
SQ-RD2		.835				
SQ-RD3		.687				
SQ-RD4		.729				
SQ-TD1			.659			.843
SQ-TD2			.546			
SQ-TD3			.730			
SQ-TD4			.638			
SQ-TD5			.830			
SQ-TD6			.758			
SQ-TD7			.576			
SQ-TD8			.760			
C_ex1				.907		.848
C_ex2				.867		
C_ex3				.847		
C_ex4				.828		
CS1					.777	.916
CS2					.794	
CS3					.807	

Appendix (2) Multiple Comparisons of respondent occupation

I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Managerial	Lecturer/ Teacher	-.05370	.15773	1.000	-.5569	.4495
	Executive	-.04113	.19550	1.000	-.6649	.5826
	Supervisor	.42857	.35143	.969	-.6926	1.5498
	Sales Personnel	.56190	.26138	.494	-.2720	1.3958
	Student	-.13492	.13236	.991	-.5572	.2874
	Production stuff	.18615	.25160	.999	-.6166	.9889
	Self-employed	-.07143	.26138	1.000	-.9053	.7625
	Unemployed	-.34921	.44394	.999	-1.7655	1.0671
	Others	.51190	.38871	.949	-.7282	1.7520
Lecturer/ Teacher	Managerial	.05370	.15773	1.000	-.4495	.5569
	Executive	.01257	.19190	1.000	-.5997	.6248
	Supervisor	.48227	.34944	.932	-.6326	1.5971
	Sales Personnel	.61560	.25870	.342	-.2097	1.4409
	Student	-.08122	.12697	1.000	-.4863	.3239
	Production stuff	.23985	.24881	.994	-.5540	1.0337
	Self-employed	-.01773	.25870	1.000	-.8431	.8076
	Unemployed	-.29551	.44236	1.000	-1.7068	1.1158
	Others	.56560	.38691	.906	-.6688	1.8000
Executive	Managerial	.04113	.19550	1.000	-.5826	.6649
	Lecturer/ Teacher	-.01257	.19190	1.000	-.6248	.5997
	Supervisor	.46970	.36803	.958	-.7045	1.6439
	Sales Personnel	.60303	.28331	.509	-.3008	1.5069
	Student	-.09380	.17165	1.000	-.6414	.4538
	Production stuff	.22727	.27432	.998	-.6479	1.1024
	Self-employed	-.03030	.28331	1.000	-.9342	.8736
	Unemployed	-.30808	.45719	1.000	-1.7667	1.1505
	Others	.55303	.40378	.935	-.7352	1.8413

Supervisor	Managerial	-.42857	.35143	.969	-1.5498	.6926
	Lecturer/ Teacher	-.48227	.34944	.932	-1.5971	.6326
	Executive	-.46970	.36803	.958	-1.6439	.7045
	Sales Personnel	.13333	.40688	1.000	-1.1648	1.4314
	Student	-.56349	.33874	.815	-1.6442	.5172
	Production stuff	-.24242	.40066	1.000	-1.5207	1.0359
	Self-employed	-.50000	.40688	.967	-1.7981	.7981
	Unemployed	-.77778	.54250	.916	-2.5086	.9530
	Others	.08333	.49832	1.000	-1.5065	1.6732
Sales Personnel	Managerial	-.56190	.26138	.494	-1.3958	.2720
	Lecturer/ Teacher	-.61560	.25870	.342	-1.4409	.2097
	Executive	-.60303	.28331	.509	-1.5069	.3008
	Supervisor	-.13333	.40688	1.000	-1.4314	1.1648
	Student	-.69683	.24405	.124	-1.4755	.0818
	Production stuff	-.37576	.32457	.978	-1.4113	.6598
	Self-employed	-.63333	.33221	.665	-1.6932	.4266
	Unemployed	-.91111	.48900	.694	-2.4712	.6490
	Others	-.05000	.43948	1.000	-1.4521	1.3521
Student	Mangerial	.13492	.13236	.991	-.2874	.5572
	Lecturer/ Teacher	.08122	.12697	1.000	-.3239	.4863
	Executive	.09380	.17165	1.000	-.4538	.6414
	Supervisor	.56349	.33874	.815	-.5172	1.6442
	Sales Personnel	.69683	.24405	.124	-.0818	1.4755
	Production stuff	.32107	.23355	.934	-.4241	1.0662
	Self-employed	.06349	.24405	1.000	-.7151	.8421
	Unemployed	-.21429	.43396	1.000	-1.5988	1.1702
	Others	.64683	.37727	.786	-.5568	1.8505
Production stuff	Mangerial	-.18615	.25160	.999	-.9889	.6166
	Lecturer/ Teacher	-.23985	.24881	.994	-1.0337	.5540

	Executive	-.22727	.27432	.998	-1.1024	.6479
	Supervisor	.24242	.40066	1.000	-1.0359	1.5207
	Sales Personnel	.37576	.32457	.978	-.6598	1.4113
	Student	-.32107	.23355	.934	-1.0662	.4241
	Self-employed	-.25758	.32457	.999	-1.2931	.7779
	Unemployed	-.53535	.48385	.984	-2.0790	1.0083
	Others	.32576	.43373	.999	-1.0580	1.7095
Self-employed	Mangerial	.07143	.26138	1.000	-.7625	.9053
	Lecturer/ Teacher	.01773	.25870	1.000	-.8076	.8431
	Executive	.03030	.28331	1.000	-.8736	.9342
	Supervisor	.50000	.40688	.967	-.7981	1.7981
	Sales Personnel	.63333	.33221	.665	-.4266	1.6932
	Student	-.06349	.24405	1.000	-.8421	.7151
	Production stuff	.25758	.32457	.999	-.7779	1.2931
	Unemployed	-.27778	.48900	1.000	-1.8379	1.2823
	Others	.58333	.43948	.947	-.8188	1.9854
Unemployed	Mangerial	.34921	.44394	.999	-1.0671	1.7655
	Lecturer/ Teacher	.29551	.44236	1.000	-1.1158	1.7068
	Executive	.30808	.45719	1.000	-1.1505	1.7667
	Supervisor	.77778	.54250	.916	-.9530	2.5086
	Sales Personnel	.91111	.48900	.694	-.6490	2.4712
	Student	.21429	.43396	1.000	-1.1702	1.5988
	Production stuff	.53535	.48385	.984	-1.0083	2.0790
	Self-employed	.27778	.48900	1.000	-1.2823	1.8379
	Others	.86111	.56736	.884	-.9490	2.6712
Others	Mangerial	-.51190	.38871	.949	-1.7520	.7282
	Lecturer/ Teacher	-.56560	.38691	.906	-1.8000	.6688
	Executive	-.55303	.40378	.935	-1.8413	.7352
	Supervisor	-.08333	.49832	1.000	-1.6732	1.5065

Sales Personnel	.05000	.43948	1.000	-1.3521	1.4521
Student	-.64683	.37727	.786	-1.8505	.5568
Production stuff	-.32576	.43373	.999	-1.7095	1.0580
Self-employed	-.58333	.43948	.947	-1.9854	.8188
Unemployed	-.86111	.56736	.884	-2.6712	.9490

Appendix (3): Multiple Comparisons of religion

(I) religion new	(J) religion new	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Islam	Buddhism	.30015	.15391	.210	-.0977	.6980
	Christianity	.21611	.18195	.635	-.2542	.6864
	Hinduism	.44203	.19806	.117	-.0699	.9540
Buddhism	Islam	-.30015	.15391	.210	-.6980	.0977
	Christianity	-.08405	.22761	.983	-.6724	.5043
	Hinduism	.14188	.24068	.935	-.4802	.7640
Christianity	Islam	-.21611	.18195	.635	-.6864	.2542
	Buddhism	.08405	.22761	.983	-.5043	.6724
	Hinduism	.22593	.25952	.820	-.4449	.8967
Hinduism	Islam	-.44203	.19806	.117	-.9540	.0699
	Buddhism	-.14188	.24068	.935	-.7640	.4802
	Christianity	-.22593	.25952	.820	-.8967	.4449

Appendix (4): Multiple Comparisons of customers' type of bank

(I) Type of Bank	(J) Type of Bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Islamic	Conventional	.09583	.09125	.546	-.1192	.3109
	Both	-.50531	.31080	.236	-1.2377	.2271
Conventional	Islamic	-.09583	.09125	.546	-.3109	.1192
	Both	-.60114	.31275	.134	-1.3381	.1358
Both	Islamic	.50531	.31080	.236	-.2271	1.2377
	Conventional	.60114	.31275	.134	-.1358	1.3381

Appendix (5): Multiple Comparisons of household monthly income

(I) income	(J) income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Less than RM 1000	RM 1001-3000	-.18324	.12296	.751	-.5485	.1820
	RM 3001-5000	.01595	.12759	1.000	-.3630	.3950
	RM 5001- 7000	.54074*	.16008	.015	.0652	1.0163
	RM 7001-9000	.15954	.21983	.991	-.4935	.8126
	RM 9001- 11000	.07407	.20733	1.000	-.5418	.6899
	Above RM 11000	.46296	.19287	.202	-.1100	1.0359
RM 1001-3000	Less than RM 1000	.18324	.12296	.751	-.1820	.5485
	RM 3001-5000	.19919	.12192	.661	-.1630	.5614
	RM 5001- 7000	.72398*	.15560	.000	.2618	1.1862
	RM 7001-9000	.34278	.21659	.694	-.3006	.9862
	RM 9001- 11000	.25731	.20389	.869	-.3483	.8630
	Above RM 11000	.64620*	.18917	.013	.0843	1.2081
RM 3001-5000	Less than RM 1000	-.01595	.12759	1.000	-.3950	.3630
	RM 1001-3000	-.19919	.12192	.661	-.5614	.1630
	RM 5001- 7000	.52479*	.15929	.019	.0516	.9979
	RM 7001-9000	.14359	.21926	.995	-.5077	.7949
	RM 9001- 11000	.05812	.20672	1.000	-.5559	.6722
	Above RM 11000	.44701	.19221	.236	-.1239	1.0180
RM 5001- 7000	Less than RM 1000	-.54074*	.16008	.015	-1.0163	-.0652
	RM 1001-3000	-.72398*	.15560	.000	-1.1862	-.2618
	RM 3001-5000	-.52479*	.15929	.019	-.9979	-.0516
	RM 7001-9000	-.38120	.23963	.688	-1.0930	.3306
	RM 9001- 11000	-.46667	.22821	.389	-1.1446	.2112
	Above RM 11000	-.07778	.21516	1.000	-.7169	.5613
RM 7001-9000	Less than RM 1000	-.15954	.21983	.991	-.8126	.4935
	RM 1001-3000	-.34278	.21659	.694	-.9862	.3006
	RM 3001-5000	-.14359	.21926	.995	-.7949	.5077
	RM 5001- 7000	.38120	.23963	.688	-.3306	1.0930
	RM 9001- 11000	-.08547	.27346	1.000	-.8978	.7268
	Above RM 11000	.30342	.26267	.910	-.4768	1.0837
RM 9001- 11000	Less than RM 1000	-.07407	.20733	1.000	-.6899	.5418
	RM 1001-3000	-.25731	.20389	.869	-.8630	.3483
	RM 3001-5000	-.05812	.20672	1.000	-.6722	.5559
	RM 5001- 7000	.46667	.22821	.389	-.2112	1.1446
	RM 7001-9000	.08547	.27346	1.000	-.7268	.8978
	Above RM 11000	.38889	.25229	.719	-.3605	1.1383
Above RM 11000	Less than RM 1000	-.46296	.19287	.202	-1.0359	.1100
	RM 1001-3000	-.64620*	.18917	.013	-1.2081	-.0843
	RM 3001-5000	-.44701	.19221	.236	-1.0180	.1239

RM 5001- 7000	.07778	.21516	1.000	-.5613	.7169
RM 7001-9000	-.30342	.26267	.910	-1.0837	.4768
RM 9001- 11000	-.38889	.25229	.719	-1.1383	.3605

*. The mean difference is significant at the 0.05 level.

Appendix (6): Multiple Comparisons of respondent education

(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Diploma	Degree	-.08365	.19211	.992	-.6112	.4439
	Master	-.15491	.19925	.937	-.7020	.3922
	PhD	-.29167	.21400	.652	-.8793	.2960
	Professional certificate	.81944*	.27724	.028	.0581	1.5807
Degree	Diploma	.08365	.19211	.992	-.4439	.6112
	Master	-.07127	.10354	.959	-.3556	.2130
	PhD	-.20802	.12969	.496	-.5641	.1481
	Professional certificate	.90309*	.21883	.000	.3022	1.5040
Master	Diploma	.15491	.19925	.937	-.3922	.7020
	Degree	.07127	.10354	.959	-.2130	.3556
	PhD	-.13675	.14004	.866	-.5213	.2478
	Professional certificate	.97436*	.22512	.000	.3562	1.5925
PhD	Diploma	.29167	.21400	.652	-.2960	.8793
	Degree	.20802	.12969	.496	-.1481	.5641
	Master	.13675	.14004	.866	-.2478	.5213
	Professional certificate	1.11111*	.23828	.000	.4568	1.7654
Professional certificate	Diploma	-.81944*	.27724	.028	-1.5807	-.0581
	Degree	-.90309*	.21883	.000	-1.5040	-.3022
	Master	-.97436*	.22512	.000	-1.5925	-.3562
	PhD	-1.11111*	.23828	.000	-1.7654	-.4568

*. The mean difference is significant at the 0.05 level.

Appendix 7: Multiple Comparisons of Number of years lived in Malaysia

(I) Number of years lived in Malaysia	(J) Number of years lived in Malaysia	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
One year	Two years	.47727	.26513	.467	-.2836	1.2382
	Three years	.16935	.25118	.985	-.5515	.8902
	Four years	.50758	.24904	.324	-.2072	1.2223
	Five years	-.10507	.26308	.999	-.8601	.6500
	Five years and above	.31184	.22117	.721	-.3229	.9466

Two years	One year	-.47727	.26513	.467	-1.2382	.2836
	Three years	-.30792	.20595	.668	-.8990	.2832
	Four years	.03030	.20334	1.000	-.5533	.6139
	Five years	-.58235	.22032	.091	-1.2147	.0500
	Five years and above	-.16543	.16805	.923	-.6477	.3169
Three years	One year	-.16935	.25118	.985	-.8902	.5515
	Two years	.30792	.20595	.668	-.2832	.8990
	Four years	.33822	.18479	.448	-.1921	.8686
	Five years	-.27443	.20331	.757	-.8579	.3091
	Five years and above	.14249	.14505	.923	-.2738	.5588
Four years	One year	-.50758	.24904	.324	-1.2223	.2072
	Two years	-.03030	.20334	1.000	-.6139	.5533
	Three years	-.33822	.18479	.448	-.8686	.1921
	Five years	-.61265*	.20067	.030	-1.1886	-.0367
	Five years and above	-.19573	.14132	.736	-.6013	.2099
Five years	One year	.10507	.26308	.999	-.6500	.8601
	Two years	.58235	.22032	.091	-.0500	1.2147
	Three years	.27443	.20331	.757	-.3091	.8579
	Four years	.61265*	.20067	.030	.0367	1.1886
	Five years and above	.41692	.16481	.119	-.0561	.8899
Five years and above	One year	-.31184	.22117	.721	-.9466	.3229
	Two years	.16543	.16805	.923	-.3169	.6477
	Three years	-.14249	.14505	.923	-.5588	.2738
	Four years	.19573	.14132	.736	-.2099	.6013
	Five years	-.41692	.16481	.119	-.8899	.0561

*. The mean difference is significant at the 0.05 level.

Appendix 8: Multiple Comparisons for respondent age

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
18-25	26-35	-.17736	.11358	.523	-.4892	.1345
	36-45	.09622	.12456	.938	-.2458	.4382
	46-55	.13319	.16917	.934	-.3313	.5977
	above 56	.48704	.24951	.293	-.1981	1.1722
26-35	18-25	.17736	.11358	.523	-.1345	.4892
	36-45	.27358	.11502	.124	-.0423	.5894
	46-55	.31056	.16227	.312	-.1350	.7561
	above 56	.66440	.24489	.055	-.0081	1.3369
36-45	18-25	-.09622	.12456	.938	-.4382	.2458
	26-35	-.27358	.11502	.124	-.5894	.0423
	46-55	.03698	.17014	1.000	-.4302	.5042
	above 56	.39082	.25017	.523	-.2961	1.0778
46-55	18-25	-.13319	.16917	.934	-.5977	.3313

	26-35	-.31056	.16227	.312	-.7561	.1350
	36-45	-.03698	.17014	1.000	-.5042	.4302
	above 56	.35385	.27512	.700	-.4016	1.1093
above 56	18-25	-.48704	.24951	.293	-1.1722	.1981
	26-35	-.66440	.24489	.055	-1.3369	.0081
	36-45	-.39082	.25017	.523	-1.0778	.2961
	46-55	-.35385	.27512	.700	-1.1093	.4016

Appendix (9) details the items used to measure each construct

Construct	Sources	Dimensions	Items
Bank Service quality	Levesque and McDougall, 1996; Naser et al., 1999	Core dimensions	When my bank promises to do something by a certain time, it does so
			My bank performs the service right the first time
			My bank provides the services at the time it promises to do so
			My bank performs the services accurately
		Relational dimensions	My bank tells you exactly when services will be performed.
			Employees in my Bank are always willing to help
			Employees in my Bank are consistently courteous
			My bank gives me individual attention
		Tangible dimensions	Employees in my bank understand my specific needs
			The fiscal facilities of my bank are visually appealing
			Parking facilities provided to customers are adequate
			My bank personnel are neat in appearance
			My bank has convenient branch locations
My bank offers a complete range of services			
Value	Zeithaml, 1988		My bank provides easily understood statements
			It is very easy to get into and out of my bank quickly
			My bank personnel have the required skills and knowledge
			Value is low price
Customer expertise	Cowley, 1994		Value is whatever I want in a product
			Value is the quality I get for the price I pay
			Value is what I get for what I give
			Bank knowledge
Customer satisfaction	Levesque and McDougall, 1996		Bank experience
			Bank information
			Buying experience
Demographic factors			After considering everything, I am extremely satisfied with my bank
			My bank always meets my expectations
			The overall quality of the services provided by my bank is excellent
			Gender
			Age
			Education
			Occupation
Household income			
Years of staying in Malaysia			
Religion			
Ethnic			