BANK SELECTION CRITERIA AND SERVICE QUALITY OF ISLAMIC BANKING: A COMPARISON BETWEEN MUSLIM AND NON-MUSLIM STUDENTS AND ITS EFFECT ON STUDENT’S SATISFACTION

Cheng Wei Hin, Chuah Chin Wei, Abdul Manaf Bohari, dan Mohamad Zainol Abidin Adam
College of Business Universiti Utara Malaysia

Abstract: This study examines the relationship between bank selection criteria and service quality towards the level of student’s satisfaction using a field study of 270 students in one of the university in Malaysia. The findings reveal that both bank selection criteria and service quality are vital factors that determine the level of student’s satisfaction towards a banking institution. Specifically, this study illustrate that the more the bank are able to achieve the criteria of bank selection required by its customer and also meeting up the level of service quality demanded by its customer, the more satisfied the customer will be. The findings of this study have significant contribution to the body of knowledge in customer satisfaction management in banking institution as well as practical implication to management of banking institution especially in the area of service quality and bank selection preference that requires improvements and attentions.

Keywords: customer satisfaction, and bank selection

INTRODUCTION

Over the past three decades, Islamic banking has emerged as one of the fastest growing industries in the world (Iqbal & Molyneux, 2005). According to (Al-Ajmi, 2009) there are now more than 500 institutions worldwide which indicate that Islamic banking has become an important part of investment and finance industries. The consumers are able to locate Islamic banking anywhere in any country. Moreover, Islamic banking does not only provides the service or fulfill the needs of the Muslims only, but also to the Non-Muslims. According to Abdullah and Dusuki (2006) Islamic banking has spread to all corners of the globe and receive wide acceptance by both Muslims and non-Muslims alike. Nowadays, Islamic banking has gain recognition as an alternative to the traditional commercial banking because of its inherent commitment to transparency and ethical values. This has led to the fast growing of the industry in the country. However, there lies an interesting issue whether non-Muslims and Muslims chooses Islamic banking based on similar criteria or different criteria. There is a need to study such differences and to understand its implication on the Islamic banking industry in the near future. It is also crucial to understand what are the interesting factors that will determine the satisfaction of both Muslims and non-Muslims customer towards Islamic banking.

THEORETICAL DEVELOPMENT AND HYPOTHESES

Student Satisfaction

The issue of satisfaction has been an intensively discussed subject in the area of consumer and marketing research for the past 30 years. Wilkie (1990) and Perkins (1991) highlighted that there have been more than 1200 articles published in the area of customer satisfaction research and the number of the articles published should be doubled or tripled by now since the topic itself has manage to gain more and more attention from scholars around the globe. In this study, the student’s satisfaction is referred to as customer satisfaction as the students are considered as a customer for the higher learning institutions.

Customer satisfaction is defined as “a cognitive or affective reaction that emerges in response to a single or prolonged set of service encounters.”
Cheng Wei Hin, dkk. : Bank Selection Criteria and Service Quality...

(McDougall & Levesque, 2000). It can be a multi dimensional construct (Hu, 2009; Bitner and Hubbert, 1994; Tierney. 1995’ Sureshchandar et.al., 2002) or a one dimensional constructs (Cronin and Taylor, 1992).

In the scenario of banking institution, most of the literature on individual consumers’ attitudes towards conventional banking products and services already had a positive perception, especially perception of the bank selection criteria and service quality of bank. However, the study on the attitudes of individual consumer towards Islamic banking has been less explored and it is said that there seems to exists some misunderstanding that Islamic bank institution only provide services to Muslims where as in reality, Islamic banking also provide services to the non-Muslim. However, the product and service provided by the Islamic bank are some of the reasons that affect the consumer selection and satisfaction towards Islamic banking especially the non-Muslims.

According to Haque et. al. (2009), understanding the customer’s expectation to the product or services is very important for the management. This could provide them a foundation on how to produce a good service to fulfill the needs of the customers. Besides that, the customer’s expectation is also an important factor that will influences the service provided by the management team of the bank. The study found a high degree of service quality can lead to increase of customers’ satisfaction. There were positive relationships between customer perception and service quality, social and religious perspective and finally availability of services in the Islamic bank.

On the other hand, Jamal and Naser (2002) pointed out that satisfaction of customers not only base on the reliability of the delivered service, but also is base on the past experience to evaluate the service received. So, result of this study showed the expertise was negative to the satisfaction of the customer as for the length of stay there was positive relationship with customers satisfaction. Besides that, different education and income will influence satisfaction of customers and the demographic differences will also influence the customers’ satisfaction towards the bank. Similarly in the past study of Naser et. al. (1999) demographic differences were found in the degree of customers’ satisfaction towards Islamic bank.

In Malaysia, Tan (2009) explored a study on customer satisfaction towards the services provided by Islamic banking. She found that customers were most satisfied with the speed of transaction, then followed by convenience of location, fast and efficient service, reception received at bank, parking facilities and accessibility. In contrast, the customers had low satisfaction in external appearance of bank, size of bank, ability to fulfill individual needs, overdraft privileges and mass media advertising in the Malaysia Islamic banking scenario.

A research by Almossawi (2001) investigated the satisfaction of Bahrain students towards bank institution. He found that they were highly impacted by the bank’s reputation, friendliness of bank personnel, convenient location, ATM, and parking place in their selection of a favorable bank. Gerrard and Cunningham (1997) reported that criteria relating to ATM and speed service were of paramount importance in influencing Singapore’s University and Polytechnic student’s satisfaction. The influence by the third party was not so significant for students’ satisfaction.

A study by Amin and Isa (2008) showed that the proportion of Malaysian Muslims’ awareness of the Islamic banking products and services were high compared to non-Muslim customers. The majority of the Islamic banking customers were satisfied with the overall service quality provided by their banks. The study suggested that the standard model of Islamic banking service quality dimensions should consist of six dimensions and good determinants of satisfaction. The study also showed the relationship between service quality and customers’ satisfaction was significant.

**Bank Selection Criteria**

Bank selection criteria refer to the bank which is most favorable and customers will choose it as their conducting bank between the wide variety of bank in
the industry of banking and finance institution. Furthermore, customers also have their own point of view and selection measurement to select their most favorable bank to deal with their daily monetary transaction. These criteria will directly influence the satisfaction of the customers.

Erol and El-Bdour (1989) had found that the efficient service, bank’s reputation and image, and confidentiality were the primary criteria for choosing a bank. He also found that a religious motivation in bank selection did not appear very important. And from the study also found that the consumers were usually aware of Islamic banks and their method of Islamic banking was provided by the relatives and neighbors.

Erol et al. (1990) further conducted a study on bank selection criteria and discovered the selection criteria of the customer most significant which were the like fast and efficient service of the bank and followed by the confidentiality of the bank. The study also found that religious motivation has no significant effect to consumer on the use of Islamic banking service. Dusuki and Abdullah (2007) also found that religious motivation was not the sole criterion for the selection of Islamic banking institutions.

Similarly, in Egypt, Hegazy (1995) found that Islamic bank customers also ranked speed and efficiency of banking service as the top of their selection criteria, though Islamic bank customers were also motivated partly by the bank’s vision to serve the community irrespective of the expected profitability.

Moreover, in the study of Gerrard and Cunningham (1997) found that for those who patronized Islamic banks alone, there had three significant bank selection criteria influencing them such as the provision of a fast and efficient service, followed by bank’s reputation and image and lastly was confidentiality of the bank. On the other hand, the study found two different perception in selecting a bank which were the wide range of service was more important for the customer patronizing conventional banks, and the customer patronized Islamic banks was more concern on financial consulting services to be provided by the banks.

Kyanak (1986) evaluated a group of samples which were bank customers and bank managers in Canada. The study showed that customers preferred a bank with fast and efficient service, while the managers preferred reputation as the main factor of the most ideal bank in their own perception. In addition, Kyanak et al. (1991) reveals that male customers were more influenced by financial criteria than the female customers. In this study, they found that, the common bank selection criteria of the customer were parking facilities, speed and range of service offered by the bank.

Metawa and Almossawi (1998) found that Islamic principles were the most important factor in selecting an Islamic bank. The second important factor was rate of return which adhered to Islamic principles. The following selection criteria were the advice and recommendations from family and friends, followed by convenience of bank location.

From the study of Naser et al. (1999) the customer considered adherence to Shariah principle as overwhelming reason for banking with Islamic banks. However, the most important factor that influences customer choice in the research of Naser was the reputation of the bank. Second significant factor was the religious influencing, and followed by observation of Shariah principles, confidentiality, profitability, and advice from relatives and friends.

Both the study of Metawa and Almossawi (1998) and Naser et al. (1999) highlighted two similar point of view of the customer. First, the adherence to Islamic tents was the main motivating factor customers to patronise Islamic banks and secondly, friends and family influences and provision of quality services were equally important for customers when making decision on their choice of bank.

Martenson (1985) found that the most important bank selection criteria was location and parental. However, in the study of Denton and Chan (1991) showed that multiple bank customer display preferences like risk alleviation, convenience and the need for prestige was the important factors when selecting a bank.
From the study of Ahmaed et al. (2008) profitability motivation supersedes religious motivation when selecting banks. Moreover, the study also showed only the most religious customer were more likely to choose an Islamic bank to raise finance or as a holder of their deposits.

Khazeh and Decker (1992) who investigated bank customer’s decision criteria found that service-charge policy, reputation, competitiveness of loan rates, time required for loan approval and friendliness of tellers were the most important factors when they select a bank. Besides that, the study also found that low banking fees were the most important factor that influence customer to choose their bank.

In recent years, Mansor et. al. (2010) investigated Islamic banking in UK financial environment, in the dimension of low service changes, Islamic nature of bank, bank reputation, recommendation from friends and relatives, fast and efficient services, uniqueness of products or services, staff friendliness, parking facilities and bank location. In his study, he found that the low service changes were the main factor that will influence the customer in choosing a bank followed by nature of Islamic bank and the third factor was bank reputations.

Service Quality

Service quality has been viewed as a significant issue in the banking industry (Stafford, 1994). It is because the service quality is both directly and indirectly related to bank loyalty via satisfaction of the customers (Ting, 2006). Therefore, nowadays the banks managers are more focused to enhance their service to enable banks to strive to improve service quality if they want to distinguish themselves from the competitor (Stafford, 1994). Therefore according to Roth and Velde (1991) and Bennet (1992) found there were positive relationship between high levels of service quality and improved financial performance has been established.

In addition, according to Dabholkar et al. (1996) found that customer’s perception will influence the service quality performed by the staff. Spathis (2004) demonstrated that gender differences as a factor influencing customer perception of service quality also. As a result, the gender factor was mainly affecting the service quality perceptions factor when they choosing a bank to utilize.

Hassan and Shirley (2009) examined the customer’s perception on service quality in retail banking in the Middle East at Qatar. They found that tangible factor such as infrastructure facilities of bank was the most important dimension influencing customers perceptions to the service quality of bank, followed by the empathy dimension such as timing of bank and returns on deposit. The lower perceptions were the competence dimension such as the method of imposing service charges, and reliability dimension such as customers’ guidance.

Amin (2008) examined the relationship between service quality and customers ‘satisfaction among the Islamic bank in Malaysia. The research showed that the majority of dealing with Islamic bank were satisfied with the overall service quality which are provided by the Islamic bank.

Parasuraman et al (1991) noted that the service quality had a positive relationship with customers’ satisfaction and reliability was the most concern dimension by the customers. Similarly, in the study of Arasly et al, (2005) examined the SERVQUAL dimension was found normally to used to predict the customers’ satisfaction and the reliability dimension which have the most significant impact on the customers’ satisfaction.

From the study of Othman and Owen (2001) finding result showed that the
most important dimension evaluated by the customer was compliance. The second important was assurance, followed by reliability, the next was responsiveness and the least important dimension was tangible and the least important dimension was empathy.

In contrast, in the study of Shafie et al (2004) found that the customers evaluated reliability as the important dimension when they choose an Islamic bank. It was followed by assurance, tangible, empathy and responsiveness. Lastly, the customers’ evaluated compliance as the least important criteria in their bank selection. The study also showed significant relationship between service quality and customer satisfaction.

Drawing from the above literature discussion, we propose the following hypotheses.

\[ H_1: \] There is a relationship between bank selection criteria and student’s satisfaction

\[ H_2: \] There is a relationship between service quality and student’s satisfaction

From the above literature discussion and proposed hypothesis, we developed a conceptual framework for this study as shown in Figure 1.

![Figure 1: Research model of the effects of bank selection criteria and service quality towards the student’s satisfaction](image)

**METHODODOLOGY**

Data were obtained from students using a structured questionnaire through a survey. Respondents for the study were students who are currently studying in the university. A total of 270 students were selected to participate in this study by using simple random sampling method which consists of 135 Muslim students and 135 non-Muslim students. The questionnaire were divided equally for both Muslim and non-Muslim students to answer.

The sample included 78 (28.9%) male students and 192 (71.1%) female students. We studied 128 (47.4%) Malay students, 101 (37.4%) Chinese students, 27 (10.0%) Indian students and the rest of 14 (5.2%) students are from other races. The other races mentioned here include the Aborigines, Iban, Kadazan, Kenyah, Bidayuh, India Muslim, Dusun, Brunei, and Somali. 93 (34.4%) students out of 135 non-Muslims student participated in the study are Buddhist, 12 (4.4%) are Christians, 26 (9.6%) are Hindus and the rest of 4 (1.5%) students are from other religion which includes Taoism and Free Thinkers. A total of 129 (47.8%) students prefers conventional bank and 141 (52.2%) student prefers Islamic bank. 26 (9.6%) of the students visited the bank two or three times a week, 67 (24.8%) students visited the bank once in a week, 88 (32.6%) students visited the bank once a month and 89 (33%) students visited the bank less than one time in a month.

**Measures**

**Bank selection criteria**

Bank selection criteria were measured with a 5-items instrument adopted from Almossawi (2001) questionnaires on bank selection criteria. The questionnaire was designed to scoop information from the respondent in regards to their Islamic principles Sample items include the preference towards Islamic banking because of Islamic principles, preference towards Islamic banking because of friends and family members influence, preference towards Islamic banking because of location conveniences, preference towards Islamic banking because of high rates of return and preference towards Islamic banking because of the requirement from the university or company. Respondents are asked to use a ten-point Likert-type scale to indicate the extent to which each item describes their level of agreement towards the statement. The ten-point Likert-type scale ranges from strongly disagree (1) to strongly agree (10).

**Service Quality**

Studies on banking service quality revolve around SERVQUAL (Parasuraman et al. 1988). An adopted version of this generic instrument is developed which...
consist of 6-items that measures overall service quality of the bank. The respondent were asked to use a seven-point Likert-type scale to indicate the extent to which each item describe their level of agreement towards the statement. Response choice alternatives ranged from 1 (strongly agree) to 10 (strongly disagree).

**Satisfaction**

The questionnaire used in this study includes four questions that measure overall student satisfaction towards the service quality and bank selection criteria of the students. A ten-point Likert-type scale was used to measure the level of agreement towards a given statement. Response choice ranged from 1 (strongly agree) to 10 (strongly disagree).

**RESULTS**

**Descriptive Statistics, Reliability Coefficients and Correlations**

The descriptive statistics for all variables are presented in Table 1, along with the correlation matrix. Both bank selection criteria and service quality of the bank are correlated positively with student’s satisfaction (bank selection criteria \( r = .601 \), service quality \( r = .891 \), all \( ps < .05 \)). The service quality of the bank has a higher correlation to the student’s satisfaction compared to bank selection criteria.

Table 2 below shows the breakdown of mean score for both bank selection criteria and service quality with a comparison between Muslim student and non-Muslim students. From the table, it is obvious that the Muslim student rate Islamic banking following Islamic principles as the main criteria when selecting banking institution \( (m = 8.43) \) followed by the needs or requirement from the university \( (m = 7.42) \), the conveniences of the location \( (m = 7.17) \), recommendations by family and friends \( (m = 6.23) \) and high rate of return \( (m = 5.59) \). As for non-Muslim student, they select the banking institution basically is due to the needs or requirement from the university \( (m = 8.48) \) followed by the criteria of Islamic principles \( (m = 4.97) \), convenient location \( (m = 4.93) \), high rate of return \( (m = 4.56) \), and finally, recommendations by family and friends \( (m = 3.10) \).

As for service quality, the Muslim students and non-Muslim students feel that the availability of ATM service is very important in reflecting the service quality of a bank \( (m = 8.18 \ & \ m = 6.38) \). Both Muslim and non-Muslim student rated other elements of service quality such as wide range of facilities offered, speed and efficiency of transaction, staffs are able to solve problem & cooperate, provision of Islamic product & service, friendly and helpful personal as mutually important in securing a good service quality of the bank.

**Table 1: Construct intercorrelations and scale reliability values a complete standardized solution**

<table>
<thead>
<tr>
<th>Variable</th>
<th>No of Item</th>
<th>Mean</th>
<th>SD</th>
<th>Bank Selection Criteria</th>
<th>Service Quality</th>
<th>Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Selection Criteria</td>
<td>5</td>
<td>6.09</td>
<td>1.65</td>
<td>(.65)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Quality</td>
<td>6</td>
<td>6.62</td>
<td>1.84</td>
<td>.598</td>
<td>.891</td>
<td>(.91)</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>4</td>
<td>6.32</td>
<td>1.94</td>
<td>.601</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Correlation is significant at the 0.01 level (2-tailed)**

Coefficient alphas are presented along the diagonal.
Table 2: Descriptive statistic on bank selection criteria and service quality perception of UUM students according to Muslim and non-Muslim students (N=270)

<table>
<thead>
<tr>
<th>Items</th>
<th>Mean (Muslim)</th>
<th>Mean (non-Muslim)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bank selection criteria</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Islamic banking following Islamic principles</td>
<td>8.43</td>
<td>4.97</td>
</tr>
<tr>
<td>• Recommendations by family and friends</td>
<td>6.23</td>
<td>3.10</td>
</tr>
<tr>
<td>• Convenient location</td>
<td>7.17</td>
<td>4.93</td>
</tr>
<tr>
<td>• High rate of return</td>
<td>5.59</td>
<td>4.56</td>
</tr>
<tr>
<td>• Needs of University or company</td>
<td>7.42</td>
<td>8.48</td>
</tr>
<tr>
<td><strong>Service Quality</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• The wide range of facilities offered</td>
<td>7.51</td>
<td>5.24</td>
</tr>
<tr>
<td>• Speed and efficiency of transaction</td>
<td>7.61</td>
<td>5.16</td>
</tr>
<tr>
<td>• Availability of ATM service</td>
<td>8.18</td>
<td>6.38</td>
</tr>
<tr>
<td>• Staffs are able to solve problem &amp; cooperate</td>
<td>7.50</td>
<td>5.39</td>
</tr>
<tr>
<td>• Provision of Islamic product &amp; service</td>
<td>7.80</td>
<td>5.17</td>
</tr>
<tr>
<td>• Friendly and helpful personnel</td>
<td>7.81</td>
<td>5.64</td>
</tr>
</tbody>
</table>

**Hypothesis Testing**

The first hypothesis was: There is a relationship between bank selection criteria and student’s satisfaction. A simple linear regression analysis was conducted to test the hypothesis. The result of the regression analysis for this hypothesis was statistically significant, $R^2 = .361$, Adjusted $R^2 = .359$, $F (1, 269) = 151.69$, $p < .05$. Bank selection criteria is statistically significant ($\beta = .708$, $p = 0.001$), indicating that 36.1% of the variance in student’s satisfaction is accounted by bank selection criteria.

The second hypothesis was: There is a relationship between service quality and student’s satisfaction. Another simple linear regression analysis was conducted to test the hypothesis. The result indicate that the hypothesis was statistically significant, $R^2 = .794$, Adjusted $R^2 = .793$, $F (1, 269) = 1.04$, $p < .05$. The service quality is statistically significant ($\beta = .939$, $p = 0.001$), indicating that 79.4% of the variance in student’s satisfaction is accounted by service quality.

A multiple regression analysis was conducted to test both independent variables (bank selection criteria & service quality) with the dependant variable (student’s satisfaction). The result of the multiple regression analysis is shown in Table 3. The regression model is statistically significant. $R^2 = .801$, $F (2, 269) = 538.822$, $p < .05$.

**TABLE 3**

Result of multiple linear regression analysis with Bank Selection Criteria and Service Quality as predictor for Student’s Satisfaction (N = 270)

<table>
<thead>
<tr>
<th>Variable</th>
<th>$\beta$</th>
<th>$t$</th>
<th>$p$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Selection Criteria</td>
<td>.124</td>
<td>3.105</td>
<td>.002</td>
</tr>
<tr>
<td>Service Quality</td>
<td>.873</td>
<td>24.324</td>
<td>.000</td>
</tr>
</tbody>
</table>

$R^2 = .801$, Adjusted $R^2 = .800$, $F (2, 269) = 538.822$, $p = 0.001$.
The result indicated that both bank selection criteria ($\beta = .124, p = 0.001$) and service quality ($\beta = .873, p = 0.001$) was positively related to student’s satisfaction indicating that the better the service quality and the better the bank fulfill the criteria of bank selection that is required by the student, the higher the level the satisfaction of the students. The above finding support all the hypothesis developed. $R^2$ value of .801 indicates that 80.1% of the variance in student’s satisfaction is explained by both bank selection criteria and service quality.

**CONCLUSION AND DISCUSSION**

This study explored how bank selection criteria and service quality is related to the student’s satisfaction. The result indicates that overall both bank selection criteria and service quality is related to student’s satisfaction. This means that the better the service quality and the better the criteria of the bank in meeting the student’s expectation, the higher the student’s satisfaction will be. Among the five elements of bank selection criteria measured, Islamic banking following Islamic principles was ranked as most important factor in bank selection by Muslim students while non-Muslim student ranked the requirement of University or company as their main consideration while choosing for banks. As for service quality of the bank, both Muslim and non-Muslim student agrees that the availability of ATM services is very crucial. The finding of the present study is consistent with the result of previous studies. (Metawa & Almossawi, 1998; Dusuki & Abdullah, 2007; Ma et.al., 1996; Huu & Kar, 2000; Poh, 1996; Loravhe et.al., 1986; Haron et.al., 1994; Gerrard & Cunningham, 1997; Akmal, 2006; Parasuraman et.al., 1991; Shafie et.al., 2004; Amin & Isa, 2008).

**Theoretical and Practical Implications**

Theoretically, this study contributes to the body of knowledge by highlighting the importance of bank selection criteria and service quality between the Muslim and non-Muslim student’s satisfaction. The findings of this study help to fill the void in the existing dearth knowledge on banking industry in the country. Findings from this study can be used to predict the criteria that meet up customer expectation in order to gain preference of customer when the customer is selecting banking institution. Next, it can be used to predict the type of services which are able to satisfy the customer.

The result from this study also contain practical implication in which it help bank managers to identify factors that influences customer satisfaction from the perspective of both Muslim and non-Muslim customers. This study also provides clear view to the banking industry on the area that needs improvement when delivering services to the customer.

**Limitation and Future Research Directions**

This study surfaced several limitations which provide opportunities for future research. First of all, this study includes only respondents from public higher learning institution. There is a need of study among students in private higher learning institution as it would provide a better understanding about the phenomena of bank selection criteria, service quality and student’s satisfaction. A comparison study can be done to see if students from private higher learning institution possess the same thoughts in terms of bank selection criteria and service quality of bank.

Future researchers could also focus on identifying additional variable for example the influences of brand image which can influence or enhance the relationship between bank selection criteria and service quality towards student’s satisfaction.

**CONCLUSION**

In conclusion, the research finding presented in this study contributes to the knowledge of bank management (bank selection criteria), service quality and customer satisfaction both theoretically and practically. The result of this study demonstrate the important of meeting customer’s criteria or requirement on a bank and fulfilling the expectation of customer in terms of services provided is crucial for a bank in terms of securing the customer’s satisfaction. The results from this study provide room for banking
institution to identify specific criteria that banks suppose to have to win the heart of the customers. It also provides an insight to the bank institution on the element of services that a bank should have improve in order to attract the attention and to retain the customers. We hope that this research would stimulate more research attention on how service quality and bank selection criteria would affect bank institution in terms of securing its customer satisfaction and parallel, expand this research framework by examining and identifying various moderators and mediators that is possible to enhance or modified the relationship of the variables mentioned in this study.

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