THE IMPACT OF DEMOGRAPHIC FACTORS TOWARD CUSTOMER LOYALTY: A STUDY ON CREDIT CARD USERS.

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JUNE 2010

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Tarikh   :   26 April 2009

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Tuan/Puan,

TAJUK PROJEK DANA KECEMERLANGAN KATEGORI (C) :"THE IMPACT OF DEMOGRAPHIC FACTORS TOWARDS CUSTOMER LOYALTY: A STUDY ON CREDIT CARD USERS"

Dengan hormatnya perkara di atas adalah dirujuk.

Sukacita dimaklumkan bahawa Mesyuarat Jawatankuasa Penyelidikan Dana kecemerlangan Kampus Kedah telah meluluskan cadangan penyelidikan yang telah dikemukakan oleh tuan/pun bertajuk di atas dengan syarat-syarat seperti berikut :-

i   Tempoh projek penyelidikan ini ialah satu tahun iaitu bermula 1 Mei 2009 hingga 30 April 2010.

ii   Kos yang diluluskan ialah sebanyak RM 4,800.00 sahaja.

iii   Semua pembelian bahan/peralatan adalah diminta agar tuan/puan mematuhi prosedur perbendaharaan di mana pembelian melebihi RM 500.00 hendaklah megemukakan sebutharga dan borang analisa harga.

iv   Pihak tuan/puan dikehendaki mengemukakan laporan prestasi secara ringkas pada tiap enam bulan sekali sepanjang penyelidikan tuan/puan berjalan.

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**Bahagian Penyelidikan
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v   Tuan/puan perlu menandatangani Borang Perjanjian Penyelidikan dengan kadar segera kerana penggunaan geran hanya dibenarkan setelah perjanjian ditandatangani.

vi   Laporan akhir perlu dihantar kepada RMU Kedah sebanyak satu (1) naskah berjilid bersama CD dan kepada pihak RMI dua (2) naskah berjilid + CD. Laporan ini perlu dihantar sebaik projek penyelidikan disiapkan dan format manulis lporan akhir bolah diperolahi di laman web RMI.

Sekian, terima kasih.

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'UiTM KEDAH MENGAMALKAN SISTEM PENGURUSAN KUALITI ISO 9001 : 2000'

Yang Benar

PROF. MADYA DR. MAZNAH WAN OMAR
Timbalan Pengarah Kampus
Penyelidikan & Jaringan Industri
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       2.   Simpanan PJI
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       3.   Bahagian Kewangan
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APTER TWO: LITERATURE REVIEW

ABSTRACT

In today competitive, complex and dynamic environment of the banking industry, the very slight differences which exist in financial services and products together with an increasingly demanding customer have led to a great transformation in the industry. The traditional product-oriented bank is becoming increasingly customer-oriented in accordance with the basic principles of relational marketing, which focuses on customer loyalty as its main goal (Gilmore 1997). Thus, the purpose of this paper is to empirically examine the extent to which demographics correlate with service loyalty focusing on credit card service. According to Naresh K. Malhotra (2003), convenience sampling attempts to obtain a sample of convenience elements. Taking this into consideration, sample of 200 respondents were randomly chosen in this survey which 150 respondents gave the feedback. Correlation Pearson test being used to determine the relationship between demographic factors (age, gender, income level, occupation and lifestyle) and customer loyalty. The result from hypotheses testing has shown that only income level having positive relationship with customer loyalty as compared to other four demographic factors. The evidence behind this statement is because of the value of r achieved in Pearson Correlation Test. The value of r for income factor was 0.223 while for the occupation factor; the r-value was result -0.163 and the rest age, gender and lifestyle do not influence much in the area of study. Thus, this finding is in line with what has been found by East (1995) indicated that shoppers who are more concerned about prices are less loyal, with high income groups being more loyal than low income groups.