

Abstract

Nowadays, almost everyone has some degree of contact with bank: depositing, borrowing, investing through bank, remitting, exchanging currencies or even working for it. Scholars have made studies on the management strategies, management techniques or the overall performances of a bank but seldom on the banking policies and practices that affect the customers - the largest group of people that make contact with the bank. The aim of this research is to study the "tying of mortgage loan in fire insurance", the "disclosure of financial information and bank charges" and the "banks' attitude towards educating and training of staff". Hoping that this can arise the interest of other scholars to study this aspect of the banking industry.

The Kruskal-Willis 1-Way Anova, financial ratios and comparison are adopted to this research. From this preliminary study, it is discovered that most of the banks in Macau practice tie-in and yet they do not charge higher total lending cost; all banks disclose few information and bank charges that make customers not easy to make an appropriate choice, and most of the banks are positive in training their staff to provide better services to customers.