



THE NON-PERFORMANCE OF BCB PARENTCARE
ACCOUNTS
CASE OF BCB TWIN TOWERS BRANCH

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ABSTRACT

Present the result of a survey of BCB Twin Towers' customers concerning the relationship between the sales performance of ParentCare, the bank products and the impact the advertising, the service quality and the salesperson.

Researcher only manages to secure 204 respondents out of the targeted element of 291 against the total population of 1,138 active individual account holders. This final figure represented 70 percent of the targeted elements and still represents a sizable population of 27.2 percent.

The reliability of the research instrument, i.e. the questionnaire **is proven** by the higher level of overall Cronbach's Alpha of 0.629 against the minimum of 0.5. This indicates that the instrument is able to achieve the objective and able to determine the consistencies of response by the respondents.

The survey results provide evidence of a significant relationship between the advertising and the complimentary effort by the sales person and the important of direct marketing in pushing the banking product.

In addition to the survey results, the findings also contain several marketing implications, including the need to revamp the bank marketing strategies.

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CHAPTER ONE

1.0 INTRODUCTION

1.1 BACKGROUND

There are five Bumiputra-Commerce Bank (BCB) branches within Kuching City and Twin Towers Branch is located at the 3rd Mile Rock Road.

The Twin Towers branch was first opened in 1995 under the then Bank of Commerce and was called Rock Road Branch. The name changed to Twin Towers Branch since the merger of Bank Bumiputra Malaysia Berhad (BBMB) and Bank of Commerce (BOC) in 1999. The branch offer unlimited banking services including loan and advances and trade finance facilities, bancassurance and hire-purchase facilities.

There are a total of 25 staffs consists of five (5) sales persons and headed by a Branch Manager. There were involved in customer service and operational matters.

The product, BCB ParentCare is designed to meet the needs of busy individuals who want convenience. Monies are remitted automatically without the need for cheques or regular trips to and from the bank. The individual and parent must have a BCB account. Through a standing instruction from the individual, a fixed sum of money will be