



**A STUDY ON THE PROBLEMS OF COUNTER SERVICE IN  
BANK PERTANIAN MALAYSIA, SIBU BRANCH**

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## **ABSTRACT**

The research was conducted with its main objective to identify the problems of counter service in Bank Pertanian Malaysia (BPM), Sibul Branch.

The area of the study was confined to the population in Sibul Division only, whereas the research sample comprised of the existing customers of BPM, Sibul Branch. The sampling size for this study was 130, and considered a representation of the population. In this study, a descriptive research design was used and structured questionnaires were distributed personally to the targeted respondents by the researcher. The purpose of doing so was to ensure a fair representation from various levels of employment from all sectors. Besides that, informal personal interviews were also conducted with the Branch Manager of Bank Pertanian Malaysia, Sibul Branch, Bank's customers to verify some pertinent information that has a significant relationship with the objectives of this study.

The findings of the study revealed that the main problems of counter service BPM, Sibul Branch were inadequacy of counter to serve the customers, and long queue in the banking hall especially during 3<sup>rd</sup> and 4<sup>th</sup> of the month.

In order to mitigate and overcome these problems the researcher recommended that BPM, Sibul should create additional counter and introduce Queue Management System to better regulate the process of service delivery.

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Bank Pertanian Malaysia (BPM) was established by the Act of Parliament No.6/69, and commenced operations in 1970. The main objective of the establishment was to promote the agricultural development in the country through lending facilities as well as to mobilize deposits especially from the agricultural sectors. BPM is wholly owned by the Government of Malaysia and as a statutory body, BPM is required by the Act to report its annual activities to the Parliament. However, the BPM's supervision rests with the Ministry of Agriculture of Malaysia.

The other objectives of BPM are as follows:

- i) To promote sound agricultural development in Malaysia or any part thereof;
- ii) To coordinate and supervise the grant of credit from public for public funds for agriculture purposes by various persons or bodies of persons whether incorporated or unincorporated