

**A STUDY ON CUSTOMER SERVICES COUNTERS
PROVIDED BY BANKS AT BANDARAYA JOHOR BAHRU**

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ABSTRACT

The purpose of this paper is to study on customer services counters provided by banks at Bandaraya Johor Bahru. This is an analytical study based mainly on the primary data collected through a questionnaire. The questionnaire has been personally administered on a sample size of 167 correspondents from the area at Bandaraya Johor Bahru. The questionnaire has been designed on the basis of the study of previous scholar such as Mohammad Hossain & Leo, (2018), and Stranberg et.al, (2012). Both results either positive or negative relationship independent variable towards dependent variable were shown in data collected. The author using correlation, descriptive analysis and reliability test as measurement to study the effectiveness on customer services in bank. The study shows that relationship variables such as the types of customer services, level of customer satisfaction and relationship between customer satisfaction and banking services.

INTRODUCTION

CHAPTER ONE

1.1 INTRODUCTION

In the current banking scenario, it is obvious that banks gain competitive advantage by rendering efficient service and thereby enhancing customer relationship. More emphasis on creating loyal customers is the need (Rajagopal, 2016). The customer services in the banking industry are important to our daily life. Customer service is the act of taking care of the customer's need by providing and delivering professional, helpful, high quality service and assistance before, during, and after the customer's requirements are meet (Paul Mckinney, 2015)

Customers are the heart of every successful business and therefore businesses need to more concentrate on customers more than ever. Politicians, bankers, clerks, messengers, bus conductors, mortuary attendant, ticket agents, market women and everyone who provides a trade or services has a customer (George K Amoako, 2012). According to (Scott, 2002), customer service is a series of activities designed to enhance the level of customer satisfaction, that is, the feeling that a product or service has meet the customer expectation. The level of satisfaction can also vary depending on other options the customer may have and other products against which the customer can compare the organization's products.

1.2 BACKGROUND OF STUDY

The trust and confidence of the consumer can have a direct profound effect on a company's bottom line (Leon Bracey, 2018). This research focuses to determine the effectiveness on role of customer services counter in providing banking services in Malaysia. The independent variables are the types of customer services counter in banking services, the level of customer satisfaction on customer services counter offered by banking services and the relationship between customer satisfaction and banking services in bank at Bandaraya Johor Bahru. The dependent variable is an effectiveness of customer service in bank. The information was collected from the many sources such as questionnaire from the customer