

UNIVERSITI TEKNOLOGI MARA

**ANALYSIS OF CUSTOMER SATISFACTION ON MAYBANK
ISLAMIC SERVICES IN SEBERANG JAYA**

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ABSTRACT

The rapid growth of Islamic banking has intensified competition with conventional banking. To remain competitive, improving service and product quality has become a priority for customer satisfaction. Customer satisfaction reflects an institution's ability to meet consumer needs and plays a key role in fostering customer loyalty and ensuring sustained growth. This study aims to analyze customer satisfaction with Maybank Islamic's services in Seberang Jaya. While previous research has focused on conventional or general Islamic banking, studies on customer satisfaction specific to Maybank Islamic are limited. This research addresses that gap by examining factors influencing satisfaction. The study employs a quantitative approach, using Krejcie and Morgan's formula to determine the sample size from 150 customers at Maybank Islamic Seberang Jaya. A total of 108 customers participated through structured questionnaires. Respondents were aged between 20 and 60 years and were active customers at the Seberang Jaya branch. Data collected were analyzed using the Statistical Package for the Social Sciences (SPSS) software to ensure precise and reliable analysis. SPSS was used to perform descriptive statistics, reliability tests, and inferential analyses to interpret the data effectively. The findings show that location, staff professionalism, and convenience are key factors in customer satisfaction. A strategic location enhances accessibility, while professional staff build trust. Convenience in banking services, such as efficient transactions, also contributes significantly to satisfaction. The results suggest that Maybank Islamic should enhance these areas by improving location strategy, staff training, and service convenience to better meet customer needs.

Keywords: *Customer Satisfaction, Service Quality, Islamic Banking and Maybank Islamic In Seberang Jaya*

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TABLE OF CONTENTS

	Page
CONFIRMATION BY PANEL OF EXAMINERS	II
AUTHOR’S DECLARATION	III
ABSTRAK	IV
ACKNOWLEDGEMENT	VI
TABLE OF CONTENTS	VII
LIST OF TABLES	X
LIST OF FIGURES	XI
LIST OF ABBREVIATIONS	XII
CHAPTER 1 INTRODUCTION	1
1.0 Introduction	1
1.1 Research Background	2
1.1.1 Background of Maybank Berhad Malaysia	3
1.2 Problem Statement	4
1.3 Research Objectives	5
1.4 Research Question	6
1.5 Scope Of Study	6
1.6 Significance Of Study	6
CHAPTER 2 LITERATURE REVIEW	8
2.0 Introduction	8
2.1 The Concept of Customer Satisfaction	8
2.1.1 Definition of Customer Satisfaction	8
2.1.1 Relationship Between Service Quality And Customer Satisfaction	10
2.1.3 The Importance of Customer Satisfaction In Islamic Banking	11

CHAPTER 1

INTRODUCTION

1.0 Introduction

Islamic banking has gained widespread recognition, and its competitiveness has sparked a renewed focus on Islamic economics (Nur Athirah & Mohammad Ismail, 2020). The global growth of Islamic banking has transformed it into a dynamic industry, driven by its rivalry with conventional banks (Boy Syamsul Bakhri, 2021). As both types of banks provide comparable products and services, the competition heightens the importance of customer perceptions in determining their success and market position. To remain resilient and enhance their competitiveness, organizations must prioritize meeting customer needs and expectations, encouraging positive word-of-mouth promotion among customers. Consequently, banks must place greater emphasis on understanding and enhancing customer satisfaction (Nur Athirah & Mohammad Ismail, 2020).

As a leading Islamic banking institution in Malaysia, Maybank Islamic has established itself as a key player in providing Shariah-compliant financial services. However, the increasing competition with conventional banks and the diverse demands of its clientele require the institution to enhance its service delivery consistently. In the Seberang Jaya branch, customers bring unique needs and preferences that challenge the bank to maintain high levels of satisfaction.

Customer satisfaction is a crucial indicator of a bank's performance, as it reflects the ability to meet customer expectations while fostering loyalty and trust. While much research has explored customer satisfaction in conventional banks, studies specifically addressing Islamic banking—particularly at the branch level—remain limited. This creates an opportunity to investigate specific factors influencing customer satisfaction at Maybank Islamic and address the distinct challenges its branches face (Qosdan Dawami, 2020).