



UNIVERSITI TEKNOLOGI MARA CAWANGAN KEDAH
FACULTY OF ADMINISTRATIVE SCIENCE AND POLICY STUDIES

The Factors Contribute Towards Customer Satisfaction at Bank Simpanan
Nasional (BSN) Merbok

Nur Syuhada Binti Muhamad Sabri
2015140027

Nur Wahida Binti Abdul Talib
2015180075

Supervised by
Encik Adnan Bin Aminuddin

JANUARY 2018

**CLEARANCE FOR SUBMISSION OF THE RESEARCH PROPOSAL BY
THE SUPERVISOR**


Name of Supervisor : Encik Adnan Bin Aminuddin

Title of Research Report : The Factors Contribute Towards Customer Satisfaction
at Bank Simpanan Nasional (BSN) Merbok

Name of Student I : Nur Syuhada Binti Muhamad Sabri

Name of Student II : Nur Wahida Binti Abdul Talib

I have reviewed the final and complete research proposal and approve the
submission of this report for evaluation.


.....
(EN. ADNAN BIN AMINUDDIN)

CONTENTS

	PAGES
Chapter One: Introduction	
Introduction	1
Problem Statement	4
Research Questions	5
Research Objectives	6
Scope of Study	6
Significance of the proposed study	7
Definition of terms, terminology and concepts	7
Chapter Two: Literature Review & Conceptual Framework	
Satisfaction	12
SERVQUAL Model	17
Concept that interrelated with customer satisfaction	18
Variables related to customer satisfaction	20
Conceptual framework	29
Relationship between independent variables and dependent variable	30
Hypothesis	32
Chapter Three: Research Methodology	
Research Design	35
Unit of analysis	35
Sample size	36
Sampling technique	37
Measurement	37
Data Collection	42
Data analysis	43

Chapter Four: Analysis	
Demographic Section	47
Analysis of Finding	51
Chapter Five: Discussion and Conclusion	
Discussion on Finding	57
Limitations of the study	65
Recommendations	65
References	
Appendix	

CHAPTER 1

INTRODUCTION

1.1 Introduction

This chapter focused on the background of the study which is the factors contribute towards customer satisfaction at Bank Simpanan Nasional (BSN) Merbok. The presentation of this chapter begins with the research background, followed by the problem statement, research questions, research objectives, scope of the study, significant of the study and lastly the definition of terms and concepts used in this study.

1.2 Research background

Nowadays, customer satisfaction is the most important aspect in an organization and should be concern by the upper management to make sure that the service or product that provided by them can make customer satisfy and exceed their expectation. This can give impact to the organization in order to maintain the good reputation and name of that particular organization which can enhance customer loyalty for customers continuously use their service or products. Most organizations viewed the customer satisfaction as the primary goal that needs to be achieved by the organization and be a competitive advantage for the organization to make their organization look different from the other organizations (Chiung, 2013). According to Anton (1996), customer satisfaction is the evaluation of the pre-purchasing expectations from the product, with the results achieved after the act of purchasing. It means that the customers already make the expectation about the service or product before get the service and product compare to actual performance after getting the service or purchasing of products. This comparison can show to the customer