

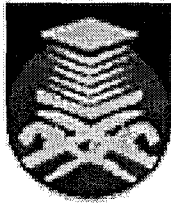
**BANK RAKYAT: WINNING CUSTOMERS
THROUGH ITS PRODUCTS OFFERINGS**

NUR SHAZWANI BINTI CHE AMAT

**FACULTY OF BUSINESS MANAGEMENT
UiTM, SHAH ALAM**

APRIL 2006

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS
(MARKETING)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
SHAH ALAM**

“DECLARATION OF ORIGINAL WORK”

I, NUR SHAZWANI BINTI CHE AMAT, (I/C number 821105-10-5000)

Hereby, declare that:

- This work has not previously being accepted in substance for any degree, locally, overseas, and is not being concurrently submitted for this degree or any other degree.
- This project paper is the result of my independent work investigation, except otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of information have been specifically acknowledged.

Signature: _____

Nur Shazwani

Date: 27 APRIL 2006

ACKNOWLEDGEMENT

ALHAMDULILLAH to Allah s.w.t because with all HIS mercy and permission, I be able to complete this proposal, that entitled "BANK RAKYAT – WINNING CUSTOMERS THROUGH ITS PRODUCTS OFFERINGS."

My deepest thank to my family because with all their support and encouragement, I hardly try my best to finish this proposal.

Special thank to all Bank Rakyat's staff especially General Manager Pn. Normah Abdul Samad, with all her guide and help in collecting information regarding this proposal. Also to Pn Sabrinah bte Abu Bakar, as a Head of Credit Department, those kindly give me all materials related to this research.

Thank to my advisor Assoc. Prof. Rosli Abdul Rahim with all his guide and support in completing my proposal. Not to forget, my second examiner, En. Nasarudin Husin with all his help.

Finally, thank to my very helpful friend, Siti Hajar bte Ahmad @ Subari with all her advice, contributing ideas and information that help me in completing my proposal. Thank you and May Allah SWT bless all of us.

TABLE OF CONTENTS

| CONTENTS | PAGE |
|---|-------------|
| ACKNOWLEDGMENT | iv |
| LIST OF FIGURE | v |
| LIST OF CROSSTABULATION | vi |
| ABSTRACT | vii |
| | |
| CHAPTER | |
| | |
| 1. INTRODUCTION | |
| 1.1 Background of Study | 1 |
| 1.2 Problem Statement | 7 |
| 1.3 Objective of Research | 9 |
| 1.4 Significance of Study | 9 |
| 1.5 Research Question | 11 |
| 1.6 Limitation of Study | 11 |
| 1.7 Definition of Terms | 12 |
| | |
| 2. LITERATURE REVIEW | |
| 2.1 Customers | 15 |
| 2.2 Consumer Behavior | 15 |
| 2.3 Customer Service | 16 |
| 2.4 Customer Relationship | 17 |
| 2.5 Customer Satisfaction | 19 |
| | |
| 3. RESEARCH METHODOLOGY AND DESIGN | |
| 3.1 Research Design | 22 |
| 3.1.1 Exploratory Research | 22 |
| 3.1.2 Descriptive Research | 22 |
| 3.2 The Data Collection | 23 |
| 3.2.1 Primary Data | 23 |
| 3.2.2 Secondary Data | 29 |
| 3.3 Sampling Design | 30 |
| 3.3.1 Population | 30 |
| 3.3.2 Sampling Frame | 31 |
| 3.3.3 Sampling Size | 31 |
| 3.4 Procedure for Analysis Data | 32 |
| 3.5 Methods of Data Analysis | 33 |
| 3.5.1 Cross Tabulation | 33 |
| 3.5.2 Frequency Distribution | 33 |

ABSTRACT

Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat) has undergone rapid development grown progressively since its inception on September 28th, 1954. It has involved into premier cooperative Syariah Banking Institution that continues to provide exceptional products and services for its members and banking clients. The purpose of this research to examine the way to win customers through Bank Rakyat's products offerings and its limitations of marketing strategies towards their customer's relationship, customer value and services offered. This research was conducted in Bank Rakyat Shah Alam branches, which located at Jalan tunku Ampuan Zabedah, section 9. The purpose of this study is to identify the factor those influence the customer in not taking products offered by Bank Rakyat Bank, limitations and barriers faced by Bank Rakyat in promote their products and to suggest strategies to improve the customer's level acceptance of the Bank Rakyat . There are several problems that faced in this study. The common problem is inefficient online system, lack of personnel contact behavior and lack of customer individual attention. The duration to conduct this study is during the whole of practical which I am having 3 month to conduct it.

All data were obtained through observations, interviews and distribution of questionnaires to the staff of Bank Rakyat and customers as sample. Data were analyzed via SPSS version 12.00 for Windows and Microsoft Excel 2003.