



**AKPK CUSTOMER EXPERIENCE AND SATISFACTION:
SERVICE QUALITY OF AKPK COUNTER SERVICE IN KUCHING**

**JASMINE BINTI SABRI
2008599637**

**BACHELOR OF BUSINESS ADMINISTRATION
(HONOURS) (MARKETING)
FACULTY OF BUSINESS MANAGEMENT
MARA UNIVERSITY OF TECHNOLOGY**

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ABSTRACT

AKPK Customer Experience and Satisfaction: Service Quality of AKPK Counter Service in Kuching

In light of the challenges facing the service industry, this report emphasises that the future success of service provider relies upon delivering a 'good customer service experience'. In addition, it has recognised that the underpinning critical success for the service industry is all about bringing customers back and to pass positive feedback about the business along to others, who may then try the product and service you offer for them. A review of literature indicates a general consensus that quality, experience and satisfaction are major determinants of customer service. However, while much is known about the relationship between the aforementioned variables and quality service these variables do not fully explain how service quality is made. Therefore, this research study seeks to reduce the existing gap in extant knowledge by identifying and examining a new determinant of customer experience – the customer satisfaction. The overarching objective of this research was to examine the relationship between service quality, customer experience and satisfaction. The service quality has been defined as involving six components: tangibles, assurance, reliability, responsiveness, empathy, and customer satisfaction. Each one of these components sets have been investigated individually in relation to their impact on quality. Based on the literature, the relationship between customer experience and satisfaction in this study has been hypothesised to

- H1 : The relationship between service quality of counter service and customer experience
- H2 : The relationship between service quality of counter service and customer satisfaction

This study utilised two phases of data collection – an initial primary and secondary data. This study collected data from both sides and was analysed using the Statistical Package for Social Science (SPSS V.20).

This study offers contributed fully for academic knowledge and purposes only.

CHAPTER ONE: INTRODUCTION

1.1 Introduction on Agensi Kaunseling dan Pengurusan Kredit

This study is about the service quality of Agensi Kaunseling dan Pengurusan Kredit (AKPK) customer counter service in Kuching branch. We often heard people talking about service quality of the banks, restaurants, government departments and agencies, clinics, etc. Therefore, it is understandable why there have been numerous studies carried out in this area. This study intends to examine the possible positive relationship between service quality and performance affect to customer satisfaction. The scope of the research also covers the approach to the research and instruments used to obtain the required information.

↓ History of AKPK

Credit Counselling and Debt Management Agency or commonly known as Agensi Kaunseling dan Pengurusan Kredit (AKPK), is an agency set up by Bank Negara Malaysia in April 2006 to help individuals take control of their financial situation and gain peace of mind that comes from the wise of use of credit.

Agensi Kaunseling dan Pengurusan Kredit (AKPK) was established as part of Bank Negara Malaysia's (BNM) Financial Sector Master Plan, a 10-year plan aimed at developing and boosting the country's financial sector. AKPK was put in place to provide financial counselling and advice, debt management and financial education to help Malaysian take control of their finances.

AKPK offers the following services to individuals, free of charge:

- Financial education on the responsible use of money and credit management skills

CHAPTER TWO: LITERATURE REVIEW

2.1 Service quality

Service quality is a situation of an action whereby how we encounter an intangible activity that we normally cannot see. We may find services at fast food restaurant, service counter at the bank, immigration counter at the airport and at anywhere we can found. Even now, telephone operator or internet banking give quality service to their customers by making courtesy call to get a feedback on the service that they provided. At the modern economic world nowadays employers are paid to do services with quality.

Most services involve direct contact between the customer and the service provider. This means that, in addition to task proficiency, interpersonal skills like courtesy, friendliness, tolerance and pleasantness are important dimensions of quality, particularly in high contact services where front-line employees are the key to customers' satisfaction (Tigineh & Veena, 1992).

Even though providers provide their services to the customers do not mean that customer would satisfy with the service that has been offered. They may encounter few employees with lack of experience or someone that possible does not want to provide extra service to the customers. A service (contemplated, expected or received) is different from perceptions of quality of service (contemplated, expected or perceived as received). Furthermore, customer criteria determine the definition of quality and the variables that affect perception of quality (Groth & Dye, 1999).

In the current economy situation today, customers giving higher expectations to service provider because they willing to pay more if the service is good. Once they feel comfortable to one provider they will definitely come to accommodate themselves