

A STUDY ON THE SERVICE FUNCTIONALITY  
OF SABAH CREDIT CLIENT CENTER

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# TABLE OF CONTENTS

	PAGE
<b>ACKNOWLEDGEMENT</b> .....	iv
<b>LIST OF TABLES</b> .....	v
<b>LIST OF FIGURES</b> .....	vi
<b>LIST OF ABBREVIATIONS</b> .....	vii
<b>LIST OF DEFINITION OF TERMS</b> .....	viii
<b>ABSTRACT</b> .....	ix
<b>CHAPTER ONE</b>	
<b>1.0 INTRODUCTION</b> .....	1
1.1 Company's Background .....	1
1.2 Background of Study .....	1
1.3 Scope of Study .....	3
1.4 Problem Statement .....	3
1.5 Objectives of Study .....	4
1.6 Research Questions .....	4
1.7 Limitations of Study .....	5
1.8 Significance of Study .....	5
1.9 Definition of Terms .....	6
1.10 Theoretical Framework .....	8
1.10.1 Independent Variables .....	8
1.10.2 Dependent Variable .....	9
<b>CHAPTER TWO</b>	
<b>2.0 LITERATURE REVIEW</b> .....	10
2.1 Increasing Field Service Efficiency and Quality .....	10
2.2 Efficiency: Staying On Time, On Task and On Quality .....	11
2.3 A Service Efficiency Framework .....	12
2.4 Service Productivity / Efficiency: Quality Counts .....	12
2.5 Customer Efficiency and Firm Performance .....	13

**CHAPTER THREE**

**3.0 RESEARCH METHODOLOGY ..... 14**

3.1 Research Design ..... 14

3.2 Target Population and Sample Size ..... 14

    3.2.1 Target Population ..... 14

    3.2.2 Sample Size ..... 14

3.3 Research Sampling ..... 15

3.4 Data Collection Method ..... 15

    3.4.1 Primary Data ..... 15

    3.4.2 Secondary Data ..... 15

        3.4.2.1 Internal Sources ..... 16

        3.4.2.2 External Sources ..... 16

3.5 Data Analysis Procedure ..... 16

    3.5.1 Preliminary Analysis ..... 16

    3.5.2 Details Analysis ..... 17

    3.5.3 Cross Tabulation ..... 17

**CHAPTER FOUR**

**4.0 FINDINGS AND ANALYSIS ..... 18**

4.1 Findings ..... 18

    4.1.1 Respondents' Demographic ..... 18

    4.1.2 Respondents' Evaluation ..... 24

4.2 Analysis ..... 39

    4.1.1 Respondents' Demographic ..... 39

    4.1.2 Respondents' Evaluation ..... 41

**CHAPTER FIVE**

**5.0 CONCLUSION AND RECOMMENDATION ..... 46**

5.1 Conclusion ..... 46

    5.1.1 Conclusion on the Service Efficiency ..... 46

    5.1.2 Conclusion on the Customer Efficiency ..... 47

5.2 Recommendation..... 49

## **ABSTRACT**

Customer complaints may come from the inefficiency of the Service Functionality of an organization. The study aimed to identify the Service Functionality of Sabah Credit Corporation Client Center, to study whether the service designed at the Client Center is efficient enough as well as whether customer involved in the service could interact with the Client Center with the most efficient way.

Key findings were that certain area in the service at the Client Center was not efficiently designed. Responses from the customers tell that even though the staffs delivered the service proficiently but still quite a number of customers were unhappy on certain matter especially the queue and waiting time. The paper concludes with suggestions for future research and managerial implications.