



**CUSTOMER SATISFACTION TOWARDS COUNTER  
SERVICE AT  
BANK PERTANIAN MALAYSIA**

**ZALEHA BINTI HASBULLAH  
2004116446**

**BACHELOR OF BUSINESS ADMINISTRATION  
WITH HONOURS (MARKETING)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
KOTA SAMARAHAN**

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## **ABSTRACT**

This report is about 'Customer Satisfaction towards Counter Service at Bank Pertanian Malaysia'. The case study is in Headquarter of Bank Pertanian Malaysia. The objective of the study is to determine the level of customer satisfaction and to identify the factors that affect customer satisfaction at counter service of Bank Pertanian Malaysia.

Researcher used questionnaire in order to obtain data. The questionnaires are based on the elements of service quality, elements of service features and customer complaint handling. Likert scales were used in that questionnaire. In this study, the researcher analyzed and interpreted data from the questionnaires and the results was compute through descriptive statistics of frequency and means procedure. There where 100 numbers of respondents were involved in this study.

Based on the findings, Bank Pertanian Malaysia can improve the service quality, service features and customer complaint handling in order to increase the customer satisfactions toward counter service of Bank Pertanian Malaysia.

# CHAPTER 1

## INTRODUCTION

### 1.1 BACKGROUND OF STUDY

Customer satisfaction is an important issue in the organization such as in the retail banking. Thus, satisfaction is use as a common marketing benchmark of an organization's performance. Kotler P. (2004) agreed that customer satisfaction as extent to which a product is perceived performance matches a buyer's expectations.

Kotler A. (2004) added that with a purchase depends on how well the product's performance lives up to the customer's expectations. Customer satisfaction is a key influence on future buying behavior. Satisfied customers buy again and tell others about their experiences. Dissatisfied customers often switch to competitors and disparage the product to others.

According to Kotler P. (1994), customer satisfaction is the outcome felt by buyers who have experienced a company performance that has fulfilled expectations. Customers are satisfied when their expectations are met and delighted when their expectations are exceeded. Satisfied customers remain loyal longer, buy more and less price sensitive and talk favorably about the company.

Customer satisfaction is an important theoretical as well as practical issue for most marketers and consumer researchers (Dabholkar *et al.*, 1996; Fournier and Mick, 1999; Meuter *et al.*, 2000). Customer satisfaction can be considered the essence of success in today's highly competitive world of business. Thus, the significance of customer satisfaction and customer retention in strategy development for a "market oriented" and "customer focused" firm cannot be underestimated (Kohli and Jaworski, 1990). Consequently, customer satisfaction is increasingly becoming a corporate goal as more and more companies strive for quality in their products and services (Bitner and Hubbert, 1994).

This research is particularly important, to identify the determinants factors of customer satisfaction at Bank Pertanian Malaysia. Further, this research could clarify the impact of determinants factors toward the customer satisfaction's level. This research also