



**CUSTOMER SATISFACTION TOWARD ONLINE BANKING  
SERVICE : A STUDY ON COMMERCIAL BANK  
(MAYBANK) IN KUCHING SARAWAK**

**NURUL TIARA BT ABDUL RAZAK  
2013141767**

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

**DECEMBER 2015**

## **ACKNOWLEDGEMENT**

These theses become a reality with the kind support and help of many individuals. I would like to extend my sincere thanks to all of them.

Foremost, I want to offer this endeavor to Allah S.W.T for the wisdom he bestowed upon me, the strength, peace of mind and good health in order to finish this research.

I would like to express my gratitude towards my family for the encouragement which helped me in completion of this paper. To my beloved Family who always support me by my side when times I needed them the most and helped me a lot in making this study.

I am highly indebted to Malayan Banking Berhad for their guidance and constant supervision as well as for providing necessary information regarding this research and also for their support in completing this dissertation.

I would like to express my special gratitude and thanks to my advisers, Prof Madya Dr Haji Mohd Rashidee bin Haji Alwi and Dr Hajjah Oriah Binti Akir for imparting their knowledge and expertise in this study.

My thanks and appreciations also go to my colleague and a person who has willingly helped me out with their abilities.

## **TABLE OF CONTENTS**

<b>CONFIDENTIALITY</b>	<b>II</b>
<b>LETTER OF TRANSMITTAL</b>	<b>III</b>
<b>ACKNOWLEDGEMENT</b>	<b>IV</b>
<b>TABLE OF CONTENTS</b>	<b>V</b>
<b>LIST OF TABLES</b>	<b>VIII</b>
<b>LIST OF FIGURES</b>	<b>IX</b>
<b>ORIGINAL LITERATURE WORK DECLARATION</b>	<b>X</b>
<b>ABSTRACT</b>	<b>XI</b>
<b>CHAPTER 1: INTRODUCTION</b>	
<b>1.0 Introduction.....</b>	<b>1-2</b>
<b>1.1 Problem Statement.....</b>	<b>3</b>
<b>1.2 Research Question.....</b>	<b>4</b>
<b>1.3 Research Objective.....</b>	<b>5</b>
<b>1.4 Significance of the Study.....</b>	<b>6</b>
<b>1.5 Definition of Term/ Concept.....</b>	<b>7</b>
<b>1.6 Limitation of Study.....</b>	<b>8</b>
<b>1.7 Scope of Study.....</b>	<b>9</b>
<b>CHAPTER 2: LITERATURE REVIEW</b>	
<b>2.0 Literature review.....</b>	<b>10</b>
<b>2.0.1 Online banking.....</b>	<b>10</b>

## **ABSTRACTS**

The purpose of the research is to analyze factors of customers' satisfaction towards online banking services in Kuching Sarawak. Moreover, the paper also tries to explain the relationship among customers' satisfaction toward online banking services.

The data demonstrated that online banking services and customers' satisfaction have a direct and significant relationship. Finally, it is observed that safety, reliability, transaction efficiency, customer support, service security, ease of use, performance, and service content are the key factors that affect customer satisfaction in internet banking sectors.

After the validation of measurement scales, the hypotheses are contrasted through structural modeling. The authors validate the hypotheses and measurement model. The paper proposes a model for analyzing empirically the link among customers' satisfaction toward online banking services.

# CHAPTER 1

## INTRODUCTION

### 1.0. INTRODUCTION

According to Daniel (1999), online banking services delivery as information for the customer as service banking. These are delivery by using any digital device such as computer, laptop, mobile phone and many more.

According to Khan (2007), online banking services are including enables economic foundation to the customers, individuals or business so they can access accounts, transact business, or obtain information on financial products and service on public or private sector.

According to Saha and Zhao (2005), are define that customer satisfaction as an assortment of perception and evaluation reaction to the customer experience with the product or service.

The online banking services are allowing customer to access bank service every day. The online banking services are empowering the customer to prefer their banking transactions.

According to the use of Information Technology and Communication (ICT) (2007), every household are using the internet constantly. Therefore the online banking service can be measured as a significant channel.