



THE ASSESSMENT OF SERVICE COUNTER  
DELIVERY BY TABUNG HAJI KUALA  
TERENGGANU

NOR ASMAHANI BINTI IBRAHIM  
2003338855

BACHELOR OF BUSINESS ADMINISTRATION  
(HONS) MARKETING  
FACULTY OF BUSINESS AND MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA

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**Nor Asmahani Binti Ibrahim**

**2003338855**

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## **ABSTRACT**

The formation of Lembaga Tabung Haji is one of the ways for the government to attract Muslims who want to perform Hajj to save. Therefore, the TH Kuala Terengganu has been a banking institution that has contributed to the development of the finance sector since majority of the people here is Muslims.

Service counter is an important thing when dealing with customers. The number of depositors at TH has been increasing year by year. This happens because it was the financial institution that operates Islamic rules in banking industry. In fact, this is the only one institution that manages depositors to save in order to perform Hajj. However, there are several ways that influence customers' satisfaction toward the counter service delivery at TH Kuala Terengganu. Those are; the customer expectation, customer experience and staff courtesy.

With the three factors, I will examine respondents' feedback towards those factors in order to identify which factor or factors that could increase the satisfaction toward counter service delivery.

Some recommendations would be given to enable the TH in Kuala Terengganu to offer quality and efficient services to customers.