



**A STUDY ON THE PROBLEMS OF COUNTER SERVICE IN
BANK PERTANIAN MALAYSIA, SIBU BRANCH**

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FEBRUARY 2004

ACKNOWLEDGEMENT

I am indeed most grateful to many people for giving me the inspiration, wisdom, and rendering their support in completing this project paper. And I am especially grateful to all the staff of Bank Pertanian Malaysia, Sibul Branch for their co-operation and support in making this project paper a success.

Most of all, I would like to give very special recognition, heartfelt gratitude, appreciation, and thanks to my Project Advisor, Encik Mohd. Ghazali Daud who has rendered invaluable advice, guidance and continuous support throughout the course of my research work on "The Problems of Counter Service in Bank Pertanian Malaysia, Sibul Branch", and during the process of writing the report, without which this project paper could not have been done.

I owe a great deal to the Branch Manager of Bank Pertanian Malaysia, Sibul Branch, Encik Andy Rengkai for his assistance, support and kind permission in allowing me to access to relevant information required in this study.

I would also like to express my special thanks to my beloved wife, Nantie Adam for her patience, sacrifice, and words of encouragement as well as to my family members, relatives and close friends for their constant support and moral encouragement. Last but not least, I would like to dedicate this project paper to my daughters, Rachelle and Rosabelle. May this project paper provide a continuing source of inspiration to explore your full potential in education and to strive for success in life.

THANK YOU VERY MUCH

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ABSTRACT

The research was conducted with its main objective to identify the problems of counter service in Bank Pertanian Malaysia (BPM), Sibul Branch.

The area of the study was confined to the population in Sibul Division only, whereas the research sample comprised of the existing customers of BPM, Sibul Branch. The sampling size for this study was 130, and considered a representation of the population. In this study, a descriptive research design was used and structured questionnaires were distributed personally to the targeted respondents by the researcher. The purpose of doing so was to ensure a fair representation from various levels of employment from all sectors. Besides that, informal personal interviews were also conducted with the Branch Manager of Bank Pertanian Malaysia, Sibul Branch, Bank's customers to verify some pertinent information that has a significant relationship with the objectives of this study.

The findings of the study revealed that the main problems of counter service BPM, Sibul Branch were inadequacy of counter to serve the customers, and long queue in the banking hall especially during 3rd and 4th of the month.

In order to mitigate and overcome these problems the researcher recommended that BPM, Sibul should create additional counter and introduce Queue Management System to better regulate the process of service delivery.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Bank Pertanian Malaysia (BPM) was established by the Act of Parliament No.6/69, and commenced operations in 1970. The main objective of the establishment was to promote the agricultural development in the country through lending facilities as well as to mobilize deposits especially from the agricultural sectors. BPM is wholly owned by the Government of Malaysia and as a statutory body, BPM is required by the Act to report its annual activities to the Parliament. However, the BPM's supervision rests with the Ministry of Agriculture of Malaysia.

The other objectives of BPM are as follows:

- i) To promote sound agricultural development in Malaysia or any part thereof;
- ii) To coordinate and supervise the grant of credit from public for public funds for agriculture purposes by various persons or bodies of persons whether incorporated or unincorporated