

**CUSTOMER SATISFACTION AT COUNTER
SERVICE IN MAYBANK TMN UNIVERSITI SSC**

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ABSTRACT

This study was conducted to identify the factors that will lead to customer satisfaction in Maybank Tmn. Universiti (MTU). In the current scenario of banking industry, the question arises whether the customers are satisfied or otherwise and what are the elements that may lead to the satisfaction or dissatisfaction of customers. For this study, this branch has to focus on customer satisfaction since it has offered many services that are necessitate by customers. Some of the services offered are remittance, savings account, current account, fixed deposits and electronic banking. The objective of this study is to identify the level of customer satisfaction in terms of friendly and courteous staff; fast and efficient service, knowledgeable staff, trustworthiness and confidentiality, responsiveness to customer requests, staff maintaining professionalism and condition of the bank

A sample of 62 respondents took part in this study. This study was conducted using descriptive research to discover and determine the characteristics of a population. The population of this study includes all bank customers of MTU. There are two approaches of collecting data were used in this study which are primary and secondary data. The main data is collected using primary data through the distribution of questionnaire. While for secondary data, it was used to provide the starting point for this study and supportive information that cannot be obtained by primary data. The analysis of their responses revealed a certain degree of satisfaction of service given by the bank at counter service. The respondents also gave some suggestion and comments with certain aspects in order to increase their satisfaction to the services given. This research presents the findings of a study on the degree of customer satisfaction at counter service in MTU.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Customer satisfaction is considered to be one of the most important competitive factors for the future and one of the best indicators of a firm's future profits.

As we can see, some consequences of customer satisfaction are: improvement of the firm's reputation and image; reduction of customer turnover; increased attention to customer needs in TQM planning; reduction of marketing costs and, vice versa, lower transaction costs; reduction of costs related to product/service failures; and, lastly, increased satisfaction among personnel and greater stability of the workforce. Furthermore, customer satisfaction also can create very strong switching barriers, above all, in business to business relationships.

According to (Heskett *et al.*, 1994), the service profit chain of customer satisfaction will lead to customer loyalty which may increase the profitability of the organization. In order to increase the profitability, an organization should do some effort which can differentiate it organization from others. According to (Howcraft, 1991), there is a proven research that customer dissatisfaction has a greater psychological impact and a greater longevity compared to good experiences as it has been estimated that two out of three times as many customers will tell others of a bad experience than relate a good one. Therefore, there is a multiplier effect of bad service; it hurts not only the bottom line of the bank and its reputation, but implies additional costs of losing potential customers apart from