CUSTOMER SATISFACTION TOWARDS AMANAH SAHAM NASIONAL BERHAD (ASNB) AGENTS SERVICE LEVEL IN KUALA LUMPUR

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Submitted in Partial Fulfillment of the Requirement for the Bachelor of Business Administration (Hons) Marketing

FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA MELAKA

2006

DECLARATION OF ORIGINAL WORK

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

"DECLARATION OF ORIGINAL WORK"

I, Nani Binti Ajit, (I/C Number: 820305-07-5008)

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally
 or overseas and is not being concurrently submitted for this degree or any other
 degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

LETTER OF SUBMISSION

28 April 2006

The Head of Program

Bachelor of Business Administration (Hons) Marketing

Faculty of Business Management

Universiti Teknologi MARA

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Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "Customer Satisfaction towards Amanah Saham Nasional Berhad (ASNB) Agents Service Level in Kuala Lumpur" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you

Yours sincerely

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Bachelor of Business Administration (Hons) Marketing

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ABSTRACT

Customer satisfaction is increasingly becoming more important as more companies strive for quality in their products and services. Hence, if the company's perceived performance exceeds a customer's expectations (a positive disconfirmation), then the customer feels satisfied. On the other hand, if the company's perceived performance falls short of a customer's expectation (a negative disconfirmation), then the customer feels dissatisfied.

ASNB have identified five levels of ASNB service agents and is measuring of ASNB own service counters, ASNB agents customer service counter and including agents knowledge and services, ASNB agents for unit trust fund information and ASNB agents environment facilities. To serve the purpose, an exploratory research is carried-out to obtain result about how customer's satisfaction based on the perceived expectation and actual satisfaction on ASNB agents' service level.

The basis of study is on a systematic random sampling method based on ASNB agents' customers. The data collected through face-to-face interview questionnaire, which contribute at each agent (Malayan Bank Berhad (MBB), Bumiputra-Commerce Bank Berhad (BCBB), RHBB Bank Berhad (RHBB) and Pos Malaysia Berhad (PMB).

From the result, expected perceived of ASNB agents customer service counter 99.22% which registered one favorable, followed by ASNB agents knowledge and services is 98.74%, ASNB agents environment facilities 98.61% and ASNB agents service counter is 96.37%. While for actual satisfaction, most respondent state the higher is ASNB agents environment facilities 96.44%, ASNB agents' customer service counter 96.03%,

ASNB agents' knowledge and services is 93.78% and ASNB agents service counter is 89.47%. While for ASNB agents' unit trust fund information, all respondents are satisfied with the service provided.

From the research findings show that there are gap difference between the perceived expectation and actual satisfaction whereby the result show the higher gap percentage difference for ASNB agents service counter is 14% and 13% for sufficiency (number of staff) especially at peak hours and availability at the counter (number of staff). Next, the gap difference is 9% for quality of the system that not satisfied the respondents. Then, for ASNB agents' customer service counter is the friendliness with 8% gap difference. As for ASNB agents' knowledge and services is 5% for greetings and interaction skills.

Also, the research findings show that there are four variables include the perceived expectation and actual satisfactions are statistical significant correlation. The four variables are ASNB agents' service counter for perceived expectation and actual satisfaction, ASNB agents' customer service counter for perceived expectation and actual satisfaction, ASNB agents' knowledge and services for perceived expectation and actual satisfaction and ASNB agents' environment facilities for perceived expectation and actual satisfaction.

By recognizing the problem and the consequences of the ASNB agents' service level, it will be then providing a general guideline to improve the ASNB agents' service level as well as gaining good services. The recommendations and suggestions on how the ASNB can improve their agents' service level been recognized. Furthermore, the implications for future taking were considered for achieving to higher service level for ASNB agents' service level towards customers.