

FACTORS THAT AFFECTING CUSTOMERS
SATISFACTION TOWARDS JOMPAY SERVICES

MOHAMMAD SHAFIK BIN NOORAZAM

2016422012

NURUL SHUHADA BT ABD. RAHIM

2016421656

SUPERVISED BY: MISS NOORLAILAHUSNA BT MOHD.
YUSOF

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**CLEARANCE FOR SUBMISSION OF THE RESEARCH PROPOSAL BY
THE SUPERVISOR**

Name of the Supervisor : Miss Noorlailahusna Bt. Mohd Yusof
Title of Research Report : Factors that affecting customer satisfaction
towards JomPay services
Name of Student I : Mohammad Shafik Bin Noorazam
Name of Student II : Nurul Shuhada Bt Abd. Rahim

I have reviewed the final and complete research proposal and approve the submission of this report for evaluation.

(Signature)

ABSTRACT

The payment systems in Malaysia have growing significantly in line with the technological advancement and there is a significant progress been achieved in improving the e-payment systems infrastructures. Besides, there is an increasing of number of electronic payment transactions made when most of retail payment transactions are conducted electronically. It can be seen that, nowadays citizens are satisfied with the electronic payments service where it is more convenience for them and JomPay is one of the e-payment services that are provided to the citizen. The study is to examines the factors affecting customer satisfaction towards JomPay services in Bandar Laguna Merbok, Kedah. A cross sectional survey among customers in Bandar Laguna, Merbok was applied and used in this study. The numbers of questionnaire distributed were 500 completed questionnaires but only 360 questionnaires were returned and useable. The data obtained were analyzed and these following findings were found out. The relationships of benefits, trust, and ease of use and customers satisfaction towards JomPay Services that are the variables in this study were further examined. All of these relationships were found to be significant. However, the levels of customer satisfaction towards JomPay services were high level of customer satisfaction since the issues are nationwide. The study also provides strong evidence that it is essential to raise the intention to increase numbers user of JomPay services.

Keywords: *Customer Satisfaction, trust, benefits, ease of use, JomPay Services.*

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter focuses on the background of the study which is the factor affecting customer satisfaction towards JomPay services. The presentation of this chapter begins with the research background, followed by the problem statement, research questions, research objectives, scope of the study, significant of the study and last but not least the definition of terms and concepts that used in this study.

1.2 Background of Study

Nowadays, e-government is one of the medium that have been established by the government to deliver information in a wide coverage. E-government has been used by many governments that existed. E-government that known as electronic government is the strategies that use the electronic communications device (ICTs), computers and internet to provide services to citizens and other persons in a country. E-government is the terms that represent digital interactions between a citizen and the government (C2G), between governments and other government agencies (G2G), between government and citizens (G2C), between government and employees (G2E), and between government and businesses or commerce (G2B). This interaction requires participation of the citizens in communicating with all levels of government whether at city level, state level, national level, or the international level. In another words e-government is facilitating citizen involvement in governance using information and communication technology.