THE STUDY ON CUSTOMERS' PERCEPTION TOWARDS THE QUALITY OF CUSTOMER SAVING SERVICES AT TABUNG HAJI KUALA TERENGGANU

SHAMSUL KAMAL BIN AHMAD 98402662

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

OCTOBER 2000

LETTER OF TRANSMITTAL

Bachelor of Business Administration (Hons) Marketing Faculty of Business and Management Universiti Teknologi MARA 23000, Dungun Branch Terengganu

October 2000

Tuan Haji Mohd Razali bin Abdul Rahman Research Advisor Faculty of Business and Managemant Universiti Teknologi MARA 23000, Dungun Branch Terengganu

Assalamualaikum WBT,

Dear Sir,

SUBMISSION OF MARKETING INTERNSHIP (MKT 650) PROJECT PAPER

Enclosed here with a Marketing Internship (MKT 650) project paper entitled "The Study On Customer's Perception Towards The Quality Of Customer Saving Services At Lembaga Tabung Haji Kuala Terengganu". This project paper will lead to some recommendation to be considered for the *Tabung Haji Kuala Terengganu* in the future.

I hope this thesis will meet your requirement and achieve its desired objectives.

Thank you.

Yours sincerely,

(SHAMSUL KAMAL BIN AHMAD)

ACKNOWLEDGEMENT

Assalamualaikum WBT

By the name of Allah Al Mighty Generous and Al Mighty Merciful with His Blessing and Goodness, this thesis has been completed.

First and foremost a special thank to Tuan Haji Mohd Razali bin Abdul Rahman, my advisor for this thesis, for his support, encouragement, patient, understanding and constructive criticism throughout the preparation of this thesis.

Special thanks also to the State Director of *Lembaga Tabung Haji Negeri Terengganu*, YM Haji Tengku Aziz bin Raja Abdullah for his permission in allowing me to make a practical training. To my supervisor, Haji Mohamad Ghazali bin Ahmad Ismail and to all staffs of *Tabung Haji Kuala Terengganu*, whose assistance in providing me with valuable information and helping me to complete this thesis was invaluable.

Special thanks also to all my friends who share their opinion and guidance in completing this thesis. To all parties who have assisted me, directly or indirectly in completing this thesis, my big thanks for each every one of you.

TABLE OF CONTENTS

		PAGE
LETTER OF TRANSMITTAL		ii
ACKNOWLEDGEMENT		iii
TABLE OF CONTENTS		V
LIST OF TABLES		viii
LIST OF FIGURES		xi
LIST OF ABBREVIATIONS		xii
ABSTRACT		xiii
CHAPTERS	:	
1. INTRO	ODUCTION	
1.1	Company's background	1
	1.1.1 Company's mission statement	2
	1.1.2 Company objectives	3
	1.1.3 Services provided by <i>Tabung Haji</i>	4
1.2	Scope of the study	6
1.3	Problem statement	7
1.4	Objectives of the study	9
1.5	Hypothesis	10
1.6	Significance of the study	11
1.7	Limitation of the study	12
1.8	Definitions of terms	14

ABSTRACT

Delivering service quality on a consistent basis does not mean delivering

the same service over and over again; it means continuously delivering a

service, which matches or exceeds customers' expectations. Delivering

service quality is like trying to hit a moving target since customers'

expectations will vary from situation to situation, and from customer to

customer. However if the management are continuously analyzing and

adjusting the service they provide in line with customers' changing

expectations, then good service quality can always be achieved.

Interest in customer service, as an overriding management objective is

now widespread. Customer satisfaction and dissatisfaction has become an

important issue for marketing practitioners. Counter service is one of the

crucial factors to be considered in view of the fact that it deals with a

direct contact with the customer. Retaining the customer satisfaction is the

objectives of many firms and this become one of the *TH* objectives.

To maintain the quality service is quite difficult since many challenges

take places, such as the increment of customer of TH counter, while the

number of teller is limited. Then, when the peak hours such as Saturday,

TH waiting place is always crowded with the customers that want to make

a transaction. The waiting time to make a transaction is always long since