



**A STUDY ON TRAINING PROGRAMME OF
RETAIL BANKING OFFICER:
BANK UTAMA (MALAYSIA) BERHAD,
KUCHING REGION**

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ABSTRACT

The study mainly captures on the training programs of the Retail Banking Officer conducted by the Training Department, Bank Utama (M) Berhad, Kuching Region. At the same time appropriate suggestions and recommendations are given to improve the training program.

The sales force of Bank Utama (M) Bhd, namely Retail Banking Officer (RBO) are responsible to promote the bank's product to potential customers, from pre-sales to post sales activities. Therefore, an effective and proper training is important to make them a successful salesperson.

The data and information were collected via primary data and secondary data. About 26 questionnaires were distributed to all the Retail Banking Officers in Kuching Region. However only 18 responded to the questionnaires.

The overall findings indicated that the existing training process is well designed but too general. The Training Department should emphasize more on the sales training programs rather than generally on the credit management. Proper training for both initially and continually, is the second most important factor after good/positive attitude for ensuring the success a salesperson. This will give benefit to both the Retail Banking Officer and the bank as a whole.

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CHAPTER 1

INTRODUCTION

1.1. Background of the Study

Bank Utama (M) Bhd, one of Malaysia's fastest growing retail and commercial banks was incorporated in Kuching, Sarawak on 26 May 1976. The first branch of Bank Utama was set up in Kuching and commenced operation on 15 January 1977. After been operating for 25 years, Bank Utama (M) Bhd have 35 branches all over Malaysia.

Traditionally, Bank Utama (M) Bhd was like government agencies that will just sit and wait for customers to approach them for various banking facilities and services. However, that culture is no more being practiced, due to the overwhelming competition amongst the banks, the situation has been reversed. Today, Bank Utama (M) Berhad has develop its corporate vision and mission statement, to give a clear picture of what the bank's business and directions. The bank's corporate vision are as follows:

We are committed to:-

- **Provide innovative financial solutions to meet customers' needs**
- **Professionalism, prudence and integrity**
- **Having friendly, efficient, motivated staff, and**
- **Providing consistent returns to shareholders**

CHAPTER 2

LITERATURE REVIEW

2.1. Nature of Personal Selling

Personal Selling is one of the promotional mix used by the marketers in promoting products or services to consumers or buyers. There are many types of personal selling jobs and the role of personal selling can vary from one company to another. Personal Selling involves communication of two parties, either face to face or by telephone conversation. People who do the personal selling activities are known as Sales Force or Sales Person, *an individual acting for a company by performing one or more of the following activities: prospecting, communicating, servicing and information gathering* (Kotler, 1996).

Sales Force work directly not only with customers, but also with suppliers and intermediaries. In other words, sales force act both as seller and buyer. The reason for a sales force is to ensure that the customer has the right information about the advantages of the products at the right time, so that the purchasing decision is influenced in the company's favor. They also convince the customer to buy from the company than from a competitor by showing how the company's services or products are superior. The sales force exists to show customers that they have