

### UNIVERSITI TEKNOLOGI MARA

# FACTORS INFLUENCING CUSTOMER SATISFACTION IN TECHNOLOGY BASED SELF SERVICE BANKING AT KUALA LUMPUR, MALAYSIA

#### FATIN HUMAIRAH BINTI AB RAHMAN 2016645586

Final Year Project Paper submitted in fulfillment of the requirements for the degree of Bachelor of Business Administration (Islamic Banking)

**Faculty of Business Management** 

December 2018

#### **ABSTRACT**

The technology based self service banking (TBSSB) refers to automated banking services that customer avail in self service mode using various electronic banking channels, without any interaction with bank employees. The TBSSB that available and applicable include ATM banking, internet banking and phone banking. This paper had been investigated the relationship between TBSSB service quality factors and customer satisfaction. The research had been conducted using SPSS 21 package and the analysis includes descriptive analysis, reliability and validity tests, correlation analysis and multiple regression analysis. Based on the finding reliability and security, personalization and convenience have significant relationship with the customer satisfaction. This research may help banks' management to formulate strategies in order to improve the quality of TBSSB services and customer satisfaction.

#### **ACKNOWLEDGEMENT**

# IN THE MOST NAME OF ALLAH S.W.T, THE MOST GRACIOUS AND THE MOST MERCIFUL

Alhamdulillah, all praise to Almighty Allah S.W.T, the most merciful and the most benevolent for giving us the opportunities in completing this research paper on time in order to fulfil the graduation requirement of Bachelor of Business Administration (Hons.) Islamic Banking. It would be possible for me to spent time to complete this research without the grace and help of Allah S.W.T.

First of all, I want to thank and express my deepest appreciation to my research advisor Madam Ruziah binti Abd Latif, Madam Zuraidah binti Sipon and Dr. Akmal Aini binti Othman for valuable guidance and advice. They inspired me greatly to work on this project. Their willingness to motivate me contributed tremendously to my project. Without them encouragement, suggestions, ideas and comment throughout this study, this research could not complete.

Besides, I would like to thank to University Technology Mara (UiTM) for providing me with a good environment and facilities to complete this project. I also would like to express my thank to my beloved parents for their understandings and support me in completing this research.

Not be forgotten, I wish to express my thanks to all my friends that involve directly and indirectly who share the experience, time and commitment. Without helps of the particular mention above, I would face many difficulties while doing this.

## TABLE OF CONTENTS

		Page
AUT]	HOR'S DECLARATION	ii
ABSTRACT		iii
ACKNOWLEDGEMENT TABLE OF CONTENT		iv
		v
LIST OF TABLES		vii
LIST OF FIGURES		viii
CHA	PER ONE INTRODUCTION	1
	PTER ONE INTRODUCTION	1
1.1	Introduction	1
1.2	Research Background	2
1.3	Problem Statement	_
1.4	Research Questions	4
1.5	Research Objectives	5
1.6	Significance of the Study	5
1.7	Scope of the Study	6
1.8	Limitation of the Study	6
1.9	Definition of Key Terms	7
1.10	Summary	9
СНА	PTER TWO LITERATURE REVIEW	10
2.1	Introduction	10
2.2	Literature Review on Customer Satisfaction	10
2.3	Literature Review on Reliability and Security	11
2.4	Literature Review on Responsiveness	14
2.5	Literature Review on Personalization	13
2.6	Literature Review on Convenience	14
2.7	Research Framework	15
2.8	Summary	15

CHA	PTER THREE RESEARCH METT ADOLOGY	16
3.1	Introduction	16
3.2	Sampling Design	16
3.3	Data Collection	177
3.4	Variables	19
3.5	Research Design	20
3.6	Hypotheses Statement	21
3.7	Research Methodology	22
3.8	Summary	25
СНА	PTER FOUR RESULTS AND DISCUSSION	26
4.1	Introduction	26
4.2	Frequency Distribution	26
4.3	Descriptive Analysis	29
4.4	Factor Analysis	31
4.5	Reliability Analysis	31
4.6	Correlation Coefficiant	32
4.7	Multiple Regression Analysis	33
4.8	Summary	37
CHAPTER FIVE CONCLUSION AND RECOMMENDATION		38
5.1	Introduction	38
5.2	Conclusion	38
5.3	Recommendations	39
5.4	Summary	40
REF	ERENCES	41
APPENDICES		44