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ABSTRACT

Purpose – The purpose of this paper is to highlight the level of customer satisfactory towards counter services provided at Bank Rakyat Kota Belud. As a service quality considered as the most significant concerns in the banking industry, it becomes crucial for banks to strive for improved service quality in order to distinguish themselves from the competition. This paper aimed to discuss the need to embrace excellent services from the counters and to identify several issues that lead to customer inconvenience.

Design/Methodology/Approach – The paper defines customer satisfactory and emphasizing on some of the main points of the literature. The paper then focuses on identifying appropriate working standard that need to be followed by the employees and determining some issues regarding to the problem occurs as perceived by the customers when dealing with counter service. The data were collected cross-sectionally using self-administered questionnaire. The dimensions concerning employees' responsiveness, knowledge and competence, courtesy and comfort, counter design and appearance, timeliness and outcome were selected to be the predictor of the dependent variable which influences customer's level of satisfaction.

Findings – The findings revealed that, there were significant relationships between the selected dimensions as to the main theme of discussion. It means that the absence of quality in any of elements in the dependent variable mentioned would definitely affected customer's satisfaction.

Practical Implications – Based on the findings, the paper discusses the practical implications and focuses on proper guidelines and recommendation how to implement service quality at the counter in which considered to be essential to the bank's image and also reputation.

Originality/Value – The paper suggests 3 fundamental areas that need to be assessed to maintain good counter service quality such as in front of the counter – where customers wait for services, at counter – where services are delivered and behind the counter - where support services are provided.

Keywords: Customer satisfactory, Counter Service, Quality Service, Employees Performance, Customer Retention