

**A STUDY ON CUSTOMERS SATISFACTION TOWARDS  
HIRE PURCHASE LOAN PROVIDED BY  
MAYBANK AUTO FINANCE**

**ALOYSIA BUNGKAK  
2004278456**

**BACHELOR OF BUSINESS ADMINISTRATION  
(HONS) MARKETING  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
KOTA KINABALU**

**NOVEMBER 2008**



# TABLE OF CONTENTS

PAGE

"DECLARATION OF ORIGINAL WORK"

i

LETTER OF SUBMISSION

ii

ACKNOWLEDGEMENT

iii

LIST OF TABLES

iv-v

LIST OF CHARTS

vi-vii

LIST OF DEFINITION OF TERMS

viii

ABSTRACT

ix-x

CHAPTERS

**1 INTRODUCTION**

**1**

1.1 BACKGROUND

1-4

1.2 PROBLEM STATEMENT

4-6

1.3 RESEARCH OBJECTIVES

6

1.4 SIGNIFICANT OF STUDY

7

1.5 RESEARCH QUESTIONS

8

1.6 LIMITATIONS OF STUDY

9

1.7 SCOPE OF THE STUDY

9-10

1.8 DEFINITIONS OF TERMS

10-12

**2 LITERATURE REVIEW**

**13**

2.1 INTRODUCTION

13-15

2.2 WHAT IS CUSTOMER SATISFACTION ?

15-18

2.3 WHAT DETERMINES CUSTOMER SATISFACTION ?

18

2.3.1 Product And Service Features

18

2.3.2 Consumer Emotions

18

2.3.3 Attributions For Service Success Or Failure

18-19

2.3.4 Perceptions Of Equity Fairness

19

2.3.5 Other Consumers, Family Members, And Coworkers

19

2.4	WHAT IS SERVICE-QUALITY MODEL ?	20
2.4.1	Gap Between Consumer Expectation And Management Perception	20
2.4.2	Gap Between Management Perception And Service-Quality Specification	20
2.4.3	Gap Between Service-Quality Specification And Service Delivery	21
2.4.4	Gap Between Service Delivery And External Communication	21
2.4.5	Gap Between Perceived Service And Expected Service	21
2.4.5.1	Reliability : Delivering On Promises	21
2.4.5.2	Responsiveness : Being Willing To Help	22
2.4.5.3	Assurance : Inspiring Trust And Confidence	22
2.4.5.4	Empathy : Treating Customers As Individuals	23
2.4.5.5	Tangibles : Representing The Service Physically	23
<b>3</b>	<b>RESEARCH METHODOLOGY AND DESIGN</b>	<b>24</b>
3.1	INTRODUCTION	24
3.2	THEORETICAL FRAMEWORK	24
3.2.1	Variables	24
3.2.1.1	Independent Variables	25
3.2.1.2	Dependent Variables	25
3.3	SOURCE OF DATA	25
3.3.1	Primary Data	25-26
3.3.2	Secondary Data	26
3.4	RESEARCH DESIGN	26-27
3.5	SAMPLING TECHNIQUES	27-28
3.5.1	Target Population	28
3.5.2	Sample Size	28
3.6	DATA COLLECTION	28-29
3.7	QUESTIONNAIRE DESIGN	29-30
3.8	PROCEDURES FOR ANALYSIS OF DATA	30



## ACKNOWLEDGEMENT

I herewith present this study entitled, **“A STUDY ON CUSTOMERS SATISFACTION TOWARDS HIRE PURCHASE LOAN PROVIDED BY MAYBANK AUTO FINANCE”** as a prerequisite of Bachelor Degree in Business Administration (Hons) Marketing.

I would like to grab this opportunity to express my deepest appreciation to the Management of MAYBANK AUTO FINANCE for their kind and full cooperation in this study. My earnest gratitude goes to the Branch Manager of MAYBANK AUTO FINANCE Mr. Abbas C.K. Yahya, who gladly shared information regarding the product of MAYBANK AUTO FINANCE as well as giving me permission to conduct this study. I would also like to extend my gratitude to the staffs of MAYBANK AUTO FINANCE who assisted me in distributing and collecting primary data and secondary data for this study as well as their fully support and commitment in conducting the survey for this study.

My highest appreciation also goes to my Advisor for Marketing Internship (MKT660), Mr. Kamarulzaman Bin Ishak for his support and guidance in this research. Your continuous supervision and recommendation for the preparation of this research guided me to complete this study.

I would also like to document my heartfelt thanks to all other individuals, the coordinator of this program Ms. Habibun Nisa Mohamed Ajmal, PPL staff, and other organizations who have contributed directly and indirectly towards completion of this research paper. Lastly, to my family especially to my beloved husband Mr. Florino Lojuki, for his kind support and patience all the time. Thank you and may God Bless You All.

## ABSTRACT

The main purpose of this thesis is to know the customers satisfaction towards hire purchase loan provided by Maybank Auto Finance. How is their level of satisfaction towards this company? This study is conducted for the benefit of this company since it's concerning the feedback from Maybank Auto Finance customers towards their level of satisfaction. Besides Maybank Auto Finance, the result obtained from this study can be most valueable to the Bank Negara. Once the result have been identified on how is their level satisfaction towards hire purchase loan provided by this company, both Maybank Auto Finance and Bank Negara can adopt or find a better solution on how to improve their products and services towards customers in a better way according to the standard and preferences of customers. Overall this will lead to higher sales and higher profit for the organization involves. Besides that, Maybank Auto Finance can find solution or reduce problems that have encountered during the study. This study has been conducted targeting the Maybank Auto Finance walk in customer and dealer in Sadong Jaya branch, Kota Kinabalu area. The total number of sample being undertaken is 150 respondents by using questionnaire designed. The sample for this study will be based on convenience thus non-probability sampling techniques. Procedures for analysis of data are gathered and analyzed by using the SPSS (Statistical Package for Social Science).