



**CUSTOMER SATISFACTIONS TOWARD
SERVICES PROVIDED BY THE CUSTOMER
SERVICE REPRESENTATIVE (CSR) AT AGRO
BANK (KOTA KINABALU BRANCH)**

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ABSTRACT

to employ more customer service. Second, improve the knowledge of the customer service representative about Agro bank products and services. Third, This study is done to measure the customer satisfactions toward services provided by Agro Bank should make a new company policy for the office communication in office the customer service representative at Agro bank. The purpose is to determine the from Malay to English language how to improve the quality of the service. Fifth, customer satisfaction and also to provide awareness toward services that provided by increase the number of the ATM. Sixth, Agro Bank should use the customer relationship marketing (CRM) for the farmers and customer service representative. Lastly, Agro Bank should make a customization in language for the farmers and the customer service representative, and also people that come to ask question to the service representative.

The research will be conducted in the Agro bank and will focusing on the customer services representative, and also people that come to ask question to the customer services representative at Agro Bank.

In this study the dependent variable is customer's satisfactions toward services provided by the customer service representative at Agro Bank and the independent variables in this study are service quality, complaint recovery, courtesy, and knowledgeable.

In this research, the respondent sizes are 100 respondents. The respondents are divided into two categories, the first category is for men and the second category is for the women and it is 50 respondents per category. The sample will be selected based on non-probability sampling.

From the research, it is found that majority of the customers satisfied with the services that provided by the customer service representative (CSR) at Agro Bank. Customers are satisfied with the service quality, courtesy of the customer service representative, complaint recovery that had being done, and the knowledge of the customer service representative about Agro bank products and services. However, there are minority of customers not satisfied with the services that provided by the customers service representative.

From the finding, there are several recommendations for the Agro bank. First is