



**UNIVERSITI TEKNOLOGI MARA**

**“CUSTOMER’S SATISFACTION TOWARDS  
TECHNOLOGICAL ADVANCES IN PERSONALIZE  
BANKING STUDIES AT CIMB BANK PAKA,  
DUNGUN, TERENGGANU”**

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## ABSTRACT

While the entire banking industry is moving fast to improve the IT infrastructure and to implement core-banking solution to integrate the entire banking operations, it is very much important to study in the context of how computerisation has influenced the satisfaction levels of the customers. As IT services have come into the CIMB banking also as well as other banks, not many research works are documented in this technological advance context for personalize banking services in Malaysia, partly in suburban areas.

Therefore, this study is intended to understand the satisfaction of customers of CIMB banks regarding the use of technology-based services in banking transaction at the Paka branch. The main objectives of our study are to examine the customer's satisfaction on technological bank services, and to evaluate and recommend the appropriate solutions in improving banking services.

For that purposes, the Pearson Correlation analysis is used along with the Multiple Regression analysis in analyzing the data gather from 206 respondents from the CIMB Bank Paka branch's customers. Based on the SERVQUAL model, the scustomers' satisfaction is measured in terms of the tangibility, reliability, responsiveness and empathy of the technological banking services. From the research, the result has indicated that there is a relationship between the customers' satisfaction level with the service quality dimensions involved.

From the findings, we will be able to identify the customer satisfaction towards the advancement of technology in banking. From the result gain, we will come out with the recommendations and conclusions based on result pattern gain from customer of our findings at CIMB Bank Paka Branch.

**Keywords:** technological innovations (ATMs, phone banking, Internet banking), customer satisfaction, banking sector, SERVQUAL dimensions – tangibility, reliability, responsiveness, empathy.

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## TABLE OF CONTENTS

<b>ABSTRACT</b>	<b>i</b>	
<b>ACKNOWLEDGEMENTS</b>	<b>ii</b>	
<b>TABLE OF CONTENTS</b>	<b>iii</b>	
<b>LIST OF TABLES</b>	<b>vi</b>	
<b>LIST OF FIGURE</b>	<b>vii</b>	
<b>LIST OF APPENDICES</b>	<b>viii</b>	
<b>CHAPTER 1</b>	<b>INTRODUCTION</b>	
<b>1.0</b>	<b>BACKGROUND OF THE STUDY</b>	<b>1</b>
<b>1.1</b>	<b>AN OVERVIEW OF THE COMPANY</b>	<b>4</b>
<b>1.2</b>	<b>PROBLEMS STATEMENT</b>	<b>6</b>
<b>1.3</b>	<b>OBJECTIVES OF STUDY</b>	<b>10</b>
<b>1.4</b>	<b>SCOPE OF STUDY</b>	<b>10</b>
<b>1.5</b>	<b>SIGNIFICANT OF STUDY</b>	<b>10</b>
<b>1.5.1</b>	<b>Important To Cimb Bank</b>	<b>10</b>
<b>1.5.2</b>	<b>Important To Employees</b>	<b>12</b>
<b>1.5.3</b>	<b>Important To Researchers</b>	<b>13</b>
<b>1.6</b>	<b>RESEARCH HYPOTHESES</b>	<b>14</b>
<b>1.7</b>	<b>DEFINITIONS OF TERMS</b>	<b>16</b>
<b>1.7.1</b>	<b>Service Quality Dimensions (Reliability, Tangibility, Responsiveness, Assurance, Empathy)</b>	<b>16</b>

1.7.2	Satisfaction	17
<b>CHAPTER 11</b>	<b>LITERATURE REVIEW</b>	<b>19</b>
2.0	INTRODUCTION	19
2.1	THEORETICAL FRAMEWORK	30
2.1.1	Dependent Variable	31
2.1.2	Independent Variable	31
<b>CHAPTER III</b>	<b>RESEARCH METHODOLOGY</b>	<b>32</b>
3.0	INTRODUCTION	32
3.1	RESEARCH DESIGN FRAMEWORK	32
3.2	POPULATION	34
3.3	SAMPLE SIZE	34
3.4	SAMPLING FRAME AND TECHNIQUE	35
3.5	DATA COLLECTION METHODS	35
3.5.1	Primary Data	36
3.5.2	Secondary Data	37
3.6	DATA ANALYSIS	38
3.6.1	Frequencies distribution	38
3.6.2	Reliability test	39
3.6.3	Statistical Package for Social Sciences (SPSS)	40
3.6.4	Test of Association Correlation	41
3.6.5	Multiple Regression	42
3.6.6	Measurement	42