



**CUSTOMER SATISFACTION ON RHB BANK
AUTOMATED TELLER MACHINE (ATM) AT
LUNDU BRANCH**

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ABSTRACT

Purpose - The purpose of this paper is to investigate the factor affecting the level of customer satisfaction, to understand the customer satisfaction and identify the perception of customer towards service quality provided by the bank using ATM services. This paper hopes to understand the customer satisfaction level on service quality provided by the outstation bank on the usage of ATM service at RHB Bank Lundu.

Design/methodology/approach - The study focused on investigate, understand the factors affecting the satisfaction level and educate customers towards achieving customer satisfaction on usage of ATM at RHB Lundu branch. Short, clear and understandable questionnaires were formulated. Targeted respondents are the usage of ATM machine. Questionnaire distributed to user of ATM machine Lundu branch. 100 questionnaires was distributed to respondent but only 75 questionnaires was returned. Respondents were asked on their knowledge and preference level of service delivered by the bank to the ATM user.

Findings - The findings show that the seven dimensions such as assurance, reliability, tangibles, empathy, responsiveness, employee behaviour and convenience is the most

CHAPTER 1

INTRODUCTION

1-1 Introduction

In recent years, the banking industry has undergone massive changes in scope and nature of its environment. Technological advances, increased competition, massive increases in income levels, and the expansion in economic activities, as well as the growing diversity of customer needs, have contributed to the increase in the scope of banks services, and to the elevation of the marketing department to the top levels of the organizational structure of the banking firm.

In this competitive and ever changing environment, banks can ensure their survival and gain a competitive edge through the emphasis on using service quality as a means of differentiation. Banks want to know how to improve the service encounter. Banks face intense competition, volatile costs of funds, diminished customer loyalty and an expensive high-tech. The challenge for banks is to lower costs, increase efficiency, while improving the quality of their service, and increasing customer satisfaction. They need to create and maintain good banking relationships.

Service quality and customer satisfaction are inarguably the two core concepts that are at the crux of the marketing theory and practice (Spreng & Mackoy, 1996). In today's world of intense competition, the key to sustainable competitive advantage lies in delivering high quality services that will in turn result in satisfied customers (Shemwell et al., 1998).

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter discussed the literature on the quality service delivery background definition of quality, the dimensions and the approach in measuring quality and the factors that influence the evaluation of service quality in the bank. It is review the relevant literature in order to understand the whole concept of quality service delivery, its tools and application in various sectors. It is founded a strong basis for the development of the research framework and instrument.

Defining service quality and it components in a form that is actionable in the workplace is an important endeavour that an organization should not take lightly. There are researchers such as Gronroos(1983), Lethien and Lehtinen (1982), and Parasuraman, Zeithaml and Berry (1985) who are working to uncover the factors that determine service quality and to provide a number of actionable tools that a marketer can use to gauge his or her firm's performance.