
EMPLOYEES (FRONT - LINER- PERSONNEL)
PERCEPTIONS OF SERVICE QUALITY
AT BANK BUMIPUTERA MALAYSIA BERHAD
(BBMB BUKIT BINTANG, BBMB DAYABUMI, BBMB
KOMPLEKS PKNS, BBMB SEKSYEN 18 AND
BBMB PETALING JAYA.)

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ABSTRACT

This research work undertake a study on factors that influence service quality perception of the Bank Bumiputera Malaysia berhad (BBMB) employees (front liner personnel) It scrutinized the BBMB front liner personnel service quality that is perceive by them.

Six well-found variables are under scrutiny in this research work. The variables include training, empowerment, teamwork, incentives and rewards, communication and technology and employee job-fit. However, in this research, when these variables are regressed with service quality, it was found that technology - employee job-fit variable is 'undefined'. This is due to the negative perception of the BBMB front liner towards the variable making it insignificant in BBMB service quality. It could be submitted that the technology-employee job-fit variable does not measure service quality in BBMB.

This study also look at Bank Bumiputra Malaysia Berhad financial performance for the past 5 years starting from 1992 to 1996. The objective is to determine as weather the financial background of BBMB is strong and thence is capable for future business operations. It also determind as to how service quality variables affect the financial performance of BBMB. In measuring the financial performance of Bank Bumiputra Malaysia Berhad, 4 major ratios are taken into consideration. There are liquidity ratios, leverage ratios, activity ratios and profitability ratios. The study found that Bank Bumiputra Malaysia Berhad financial performance had shown a good improvement during the years especially in controlling their liquidity and leverage ratios. Both ratios show that Bank Bumiputra Malaysia Berhad had managed their assets and liability properly.

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