



CUSTOMER SATISFACTION ON MOBILE BANKING IN KUANTAN, PAHANG BASED ON SERVQUAL MODEL

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ABSTRACT

Servqual is a short form for the “service quality”, where it is related to the customer satisfaction in using services that provided by an organisation either private or public sector. This research study aims to apply Servqual model to examine the relationship between mobile banking service and customer satisfaction. There are some previous study was done on mobile banking but the researcher used another method on evaluating their customer satisfaction. In this study, the dependent variable is customer satisfaction while the Servqual items are the independent variable. There are five dimension of Servqual model and among these five dimension, which are tangibility, reliability, responsiveness, assurance and empathy.

PROBLEM STATEMENT

- Mobile banking is still not broadly in use in our country, Malaysia due to the lack of knowledge.
- Mostly, people who stay in sub-urban city does not exposed to the current technology that we had.
- Customer satisfaction is important for any organisation and it will measure the how success is the organisation on making customers.

RESEARCH QUESTIONS

- RQ I :What are the significant factors that influencing the customer satisfaction based on Servqual model?
- RQ II :Which of the Servqual model dimension ranked the most towards customer satisfaction on mobile banking?

RESEARCH OBJECTIVES

- The purpose of this research study are:
- To evaluate the significant factors that influencing the customer satisfaction based on Servqual model.
 - To rank the factor of customer satisfaction towards mobile banking based on Servual model

METHODS

- Random sampling method
- Total respondent: 100 respondents
- Sample size: 80
- Location: Kuantan city
- Questionnaire surveys
- Software: SPSS

DISCUSSION

- ✓ Most of the respondents in this research are satisfied on using mobile banking service because it gives them many benefits and saving cost.
- ✓ Trust issue.
- ✓ All variables has a significant value except for the “Tangibility” in Bank A.

RECOMMENDATION

- ✓ Choose the right timing to conduct the survey.

RESULTS

Reliability Analysis

Item	No. of items	No. of Items Deleted	Cronbach's alpha	Indicator
Tangibility	4	0	.877	Excellent
Reliability	4	0	.842	Good
Responsiveness	3	0	.864	Excellent
Assurance	3	0	.861	Excellent
Empathy	4	0	.835	Good
Customer Satisfaction	3	0	.694	Acceptable

Bank A

Item	No. of items	No. of Items Deleted	Cronbach's alpha	Indicator
Tangibility	4	0	.850	Excellent
Reliability	4	0	.911	Excellent
Responsiveness	3	0	.873	Excellent
Assurance	3	0	.914	Excellent
Empathy	4	0	.895	Excellent
Customer Satisfaction	3	0	.937	Excellent

Bank B

Tables show the reliability analysis for Part 2 of the survey questionnaire which are divided according to the five dimension in Servqual (tangibility, reliability, responsiveness, assurance, and empathy) and also customer satisfaction. Both bank shows a strong value which is in the range of 0.694 to 0.937. This Cronbach's alpha values will define that the respondents are understood about the questionnaire that have they answered.

Service Quality		Sum of Squares	df	Mean Square	F	Sig.
Tangibility	Between Groups	4.782	6	0.797	2.229	0.058
	Within Groups	15.375	43	0.358		
	Total	20.156	49			
Reliability	Between Groups	7.389	6	1.231	2.863	0.020
	Within Groups	18.497	43	0.430		
	Total	25.886	49			
Responsiveness	Between Groups	6.916	6	1.153	3.363	0.008
	Within Groups	14.738	43	0.343		
	Total	21.653	49			
Assurance	Between Groups	5.907	6	0.985	2.792	0.022
	Within Groups	15.162	43	0.353		
	Total	21.069	49			
Empathy	Between Groups	8.889	6	1.481	5.705	0.000
	Within Groups	11.166	43	0.260		
	Total	20.055	49			

Bank A

Service Quality		Sum of Squares	df	Mean Square	F	Sig.
Tangibility	Between Groups	12.015	7	1.716	8.618	0.000
	Within Groups	8.365	42	0.199		
	Total	20.380	49			
Reliability	Between Groups	22.010	7	3.144	18.041	0.000
	Within Groups	7.320	42	0.174		
	Total	29.330	49			
Responsiveness	Between Groups	17.905	7	2.558	10.821	0.000
	Within Groups	9.928	42	0.236		
	Total	27.833	49			
Assurance	Between Groups	18.249	7	2.607	10.719	0.000
	Within Groups	10.215	42	0.243		
	Total	28.464	49			
Empathy	Between Groups	21.029	7	3.004	14.286	0.000
	Within Groups	8.832	42	0.210		
	Total	29.861	49			

Bank B

Bank A shows that there are four variables that are significant which are reliability, responsiveness, assurance and empathy. Meanwhile Bank B shows that all the independent variables have a significant value. This value can be relate to the demographic background of the respondents involved. Bank A has more user who are student while, Bank B has more working people as their customer.