Determinants of customer satisfaction in the Malaysian banking sector

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Chapter (to be advised) : Drop-off/pick-up method for measuring customer satisfaction

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Title of study
Determinants of customer satisfaction in the Malaysian banking sector

Purpose
The primary objective of the research was to develop a theoretical model to determine and measure the factors influencing customer satisfaction and loyalty in banking. The justification for the research was the pronouncement by Bank Negara Malaysia (the Central Bank) of the liberalisation of the Malaysian Banking industry by 2007 to permit the entry of foreign banks. The Central Bank had previously released the Financial Master Plan outlining strategic priorities and the restructuring of domestic banks. Among the various recommendations set out is the benchmarking of customer service and the ranking of each financial institution in all areas of performance (Bank Negara Malaysia 2003). Subsequently, the Governor of the Central Bank commented that the local banks appeared to be dragging their feet and not taking serious heed to improve customer satisfaction. He added that the overseas banks were more competitive and had the necessary benchmarks for customer service, productivity, skills, return on assets and governance. He warned that unless the domestic banks shaped up, they would disappear. These comments clearly indicated that there was an urgent need to determine the factors that affected customer satisfaction and loyalty and to investigate the steps domestic banks needed to take to improve service quality, customer retention and improve profit.

Keywords
Customer satisfaction, loyalty, structural equation modelling (SEM), banking, AMOS, Malaysia

Literature review (WORD COUNT 473)
In the past various customer satisfaction models have been developed. Prominent examples are The Swedish Customer Satisfaction Model (Fornell 1992), The American Customer Satisfaction Model (Fornell et al. 1996), The Norwegian Customer Satisfaction Model (Andreassen & Lervik 1999), The European Customer Satisfaction Model (Eklof & Cassel 2001) and The Hong Kong Consumer Satisfaction Model (Chan et al. 2003).

Limitations of Traditional Customer Satisfaction Models
However, several alternative approaches to traditional customer satisfaction models have been proposed to provide more robust prediction of customer’s behaviour over time. These new models address practical issues of measuring attitude, service quality and customer satisfaction. Literature review suggested that reliable approaches for developing a model to measure customer satisfaction and loyalty in the banking sector should take note of the following:

1. Measurement of complex constructs such as satisfaction with only one indicator (single item approach) does not ensure optimal results. Measuring customer satisfaction with a multi-item approach leads to better results.
2. Construction of customer satisfaction model should include the image of the bank, staff attributes, location of branch and rates.
3. Identification of consequences of customer satisfaction, that is, its effects on customer behaviour such as, customer loyalty, repurchase intention, recommendation to friends and cross-buying intentions.
4. Identification of causal relationship between customer satisfaction and loyalty constructs using a structural model.
5. Advances in the use of information-theory, in particular the Kullback-Leibler distance and Akaike Information Criteria for data-based model selection (Burnham & Anderson 2002).

Furthermore, a review of local research on customer satisfaction identified the following weaknesses:

Local Research 1: Abdullah, Al-Nasser and Husain (2000)
The research data was limited to two types of services, namely, cellular phones and TV stations. The customer loyalty, satisfaction and service image items were answered on a 10 point scale and the sample size was limited to only 17 customers.
Based on the gaps identified, the research problem was stated as follows:

**What are the determinants of customer satisfaction in domestic banks in Malaysia and how are they constructed?**

Three research issues and three research propositions were developed to assist in answering the research problem.

*Research Issue 1: What factors determine service quality?*
- **Research Proposition 1:** Service Quality is a weighted function of Branch Facilities, Electronic Banking, Staff Attribute and Branch Convenience

*Research Issue 2: What factors determine customer satisfaction?*
- **Research Proposition 2:** Customer Satisfaction is a weighted function of Perceived Value, Service Delivery, Service Product and Compliant Handling

*Research Issue 3: What is the relationship between Customer Satisfaction and Customer Retention?*

**Methodology**
The most suitable research paradigm for this study was the realism paradigm as it permits theory building for in-depth surveys using multi-item probe and structural equation modelling (SEM) (Perry et al. 1999). Furthermore, ‘structural equation modelling is within the realism paradigm. In those research situations when complex phenomena have already been sufficiently understood to warrant an attempt at generalisation to population, SEM may be the only appropriate survey analysis technique for a realism researcher to use’ (Healy & Perry 2000).

**Survey methodology**
A literature review of customer satisfaction research indicated that the survey approach was the most preferred data collection methodology due to the following reasons (Allen & Rao 2000): the ability to accommodate large sample sizes; the ability to improve the generalisability of the results; ease of administering and recording questions and answers; and the capabilities of using SEM for tapping into factors and relationships not directly measurable (Hair et al. 2000). Five survey methods frequently used in customer satisfaction surveys were considered: face-to-face, mail survey, telephone interview, internet survey and drop-off and pickup self administered (DOPSA) (Aaker et al. 2000). The DOPSA was the preferred survey methodology based on the score computed in Table 1. The approach was applied in the following manner:

i. Permission was obtained from the bank to use the Customer Relationship Executives (CRE) located at the bank’s branch network as research assistants in distributing the questionnaires. Customers were selected based on systematic random sampling from the bank’s customer database.

iii. The CREs contacted the pre-selected customers to invite them to participate in the research. If the customer accepted the invitation, the questionnaire was hand-delivered to the customer for completion. If the customer declined, the next customer in the list of pre-selected customers was selected (Burns & Bush 2000).

iv. A high response rate was achieved as the CRE collected the finished questionnaire immediately after the customer had completed it (Rexha et al. 2003).

v. However, if the customer was busy, they could complete the questionnaire later and either post it via prepaid envelopes provided or make arrangements with the CRE for collection (Steele et al. 2001).

vi. Anonymity of respondents was maintained because there was no requirement for respondent identification on the questionnaire.

[Insert Table 1]
Survey instrument design
The purpose of conducting the customer satisfaction survey was to ascribe order to issues and magnitude to the level of satisfaction. Hence, the number of scale-point descriptors is an important criterion. The final decision on which scale-points to use was based on the outcome of a pre-test carried out at six branches of the bank.

Pre-test results indicated that the seven-point Likert Scale produced a less skewed distribution. Furthermore, the CREs reported that respondents preferred the seven-point scale as the five-point scale limited their response choice. The next issue was whether to use even- or odd-numbered scales. Odd-numbered scales are generally regarded as allowing for a ‘neutral’ (mid-point) option in a seven-point scale. While the ‘neutral’ option ensures that respondents do not manufacture opinions instantaneously, some researchers advocate an even-numbered scale because, in reality, people are never neutral and have an opinion (Danaher & Haddrell 1996). However, a ‘forced choice’ situation produces positive response bias as respondents prefer to ‘be nice’, rating items positively rather than negatively. Another problem with the even-numbered scale is the ethical concern ‘forced choice’ responses raise. Others, such as Rugg and Cantril (1944) and Lin and Jones (1997), contend that surveys with a neutral midpoint option have been found to help ensure a higher response rate as respondents feel more comfortable using them.

For these reasons, the research adopted an odd-numbered, seven-point Likert Scale. The study also took note of some of the inherent problems in customer satisfaction surveys, such as the tendency of respondents to show a high level of satisfaction, to complete a questionnaire half-heartedly and the increasing number of customers who were tired of being surveyed.

Findings
The research identified a set of dimensions that affects customer satisfaction and retention in domestic banks in Malaysia. These are: branch facilities, electronic banking services, branch convenience, product quality, service delivery, perceived value, bank image and cognitive loyalty (Figure 1).

[Insert Figure 1]

Complaint Handling did not perform well in the research model and this may be due to the poor complaint management systems in domestic banks. The model demonstrated an absence of a direct relationship between Customer Satisfaction and Retention.

Bank Image and Cognitive Loyalty, rather than customer satisfaction had a direct impact on customer retention. Affective loyalty had no impact on customer retention. This may be because affective loyalty captures more of the positive relationship and trust that is built up between the bank and customer over time. Cognitive loyalty, on the other hand, captures more of the economic consequences or cost associated with switching to a competitor. Although customer satisfaction should be a major contributor to the retention of customers through affective loyalty, customers may not be truly loyal but display cognitive loyalty and remain as customers because of switching cost and location convenience (Jones & Sasser 1995). The implication is that current loyal customers may not necessarily be satisfied customers or committed future customers. The research suggests that management cannot rely on past and current behavioural loyalty to ensure future loyalty. There is likely to be substantial customer mobility between banks due to customer perceptions of value, financial return and risk assessment and the product range offered (Kaplan & Norton 2004). The research determined that customer retention only exists to the extent the relationship provides positive economic value to the customer. The research recommended that domestic banks adopt strategies that build customer relationship with valued customers and focus on niche banking by building value chains and corporate brands for specific customer segments.

Limitations
1. The hypothesised model had only a selected number of variables and does not claim that all variables that affect customer satisfaction and retention have been incorporated in the research model; at most, it represents a parsimonious theoretical model for the determinants of customer satisfaction and retention in the banking industry. However, this is a limiting factor in much quantitative research.
2. The research is limited to the domestic banking industry in Malaysia and cultural differences between Malaysia and Western countries could hinder the generalisability of the findings. However, the findings could apply to other Asian countries that share a similar cultural heritage and work ethic, such as Hong Kong, Singapore and Thailand. Further research could use the same instrument in a multi-country research project and explicitly test for cultural differences in the determinants of customer satisfaction.

3. The study only registered behavioural intentions, which are just an approximation of actual behaviour and thus the postulated causalities should be evaluated with great care before the results are used normatively. Once again, this is a common problem in survey-based research.

4. SEM has limitations as the decomposition of effects through path analysis does not constitute proof of causality (Avkiran 1999). Causality can be inferred only to the extent that the research design leads to the data collected. SEM also assumes that the nature of the data is multivariate normal (Byrne 2001).

Further work could expand the analysis by including demographic variables, such as income level, gender, age, marital status and education level in the computation by using multivariate analysis of covariance (MANCOVA) as Amos cannot accommodate categorical demographic data (Kaynak & Whitley 1999). An examination of the differences in the profitability of the various customer segments may offer concrete guidelines for organisations in their quest for acquiring and retaining the right customers. Although this research did not find any direct correlations between satisfaction and retention, further examination should be performed because of the relative importance of its impact on profitability and customer relationship over time (Reichheld & Sasser 1990).

**Impact of the research on Malaysia (WORD COUNT 522)**

This research suggests that domestic banks need to orientate their strategies towards superior customer value to build affective loyalty. The implication is that when programs are developed to attract potential long-term customers, management needs to identify exactly what customers do value and how to continuously create net worth for them (Hellier et al. 2003). The outcome of the research has caused one bank that participated in the research to transform from product-centric to customer-centric and is incorporated as one of the KPI in the department’s Balance Scorecard. Another domestic bank that participated in the research now ensures they have a good product before they cross sell. This is because the bank is now aware that their customers are multi-loyal and also customers of two or more banks. Hence, it is not easy to cross sell new products, such as insurance to existing customers unless the customers are convinced that the bank is able to deliver high quality insurance service compared to experienced insurance companies.

Participating banks are also refocusing branding and image. Underwood (2004) identified five levels of customer focus: Level 1 (Respond to demands), Level 2 (Meet demands), Level 3 (Stay close to customer), Level 4 (Anticipate needs) and Level 5 (Anticipate unrealised needs). He argues that ‘smart companies’ operate at Level 5 because customers will often not know their own needs and will want to do business with the organisation that can best provide solutions. Participating banks are now focusing on forming relationships with valued individual customers and anticipate their value propositions to ensure they are not searching for alternative banks to fulfil their needs. The relationship building will enables domestic banks to differentiate from foreign banks and perhaps even cross sell other financial products based on corporate brand by building the value chain for specific customer segment. Creating brand loyalty demands that the brand is in some sense unique, either in terms of its aesthetics or through the values it communicates to those who consume the brand.

Lastly, participating banks have realized they have lagged behind other service industries in truly empowering employees. Decision-making power which was once solely in the hands of management at Head Office is now gradually returned to the branches. By empowering the employees, domestic banks hope the improved customer relationship will help build relationship that will help shift customers from acting rationally to one that values the relationship with frontline employees.

The impact relationship between customer satisfaction and customer loyalty has caused a rethink in the marketing and sales strategy of the bank I was employed. Based on the outcome of the thesis, my staff and I systematically visited all our major customers in West and East Malaysia. We interviewed our customers based on a multilingual questionnaire and the results indicated gaps in our marketing and sales strategy. Customers told us reasons for the continuous loyalty but warned of the positive actions of our competitors that could undermine or weaken that loyalty. The outcome of our fieldwork was reported to senior management and CEO.
Marketing staff at Head Office were advised to relinquish the office comfort zone and become streetwise by visiting customers.

Researcher’s retrospective

Genesis of the research

The primary drivers and grounds for justification of the research were:

a. In line with the liberalisation of the banking industry, the Central Bank announced the introduction of The Service Quality Index to rank financial institutions according to their service quality and customer satisfaction (The Star 2003).

b. The banking industry is critical for a rapidly growing economy, such as Malaysia, especially as it shifts from a production-based to a service-cum-knowledge-based economy. In a knowledge-based economy, with increasingly rational buyers, only organisations that can produce high customer equity, i.e. value equity, brand equity and relational equity, will be able to retain customers (Rust et al. 2000).

c. Gaps identified in the review of the literature indicated that none of the previous Malaysian studies on customer satisfaction had established a cumulative satisfaction measurement model for the Malaysian banking sector. Furthermore, the data analysis performed in previous research was limited to factor analysis, which is considered purely exploratory with the intention of only seeking relationships among the variables and measures that have been collected. In addition, previous research had not attempted to build a parsimonious model for cumulative satisfaction and to validate the results using information-theory analysis, which is considered to be more robust than the data analysis methods previously used in model selection (Arbuckle 2003).

Process

Two points needed attention:

1. Due to confidentiality issues, banks do not disclose information about their customers. For this reason, the research adopted the method suggested by Krepapa et al. (2003) in the selection of the sample and distribution of questionnaires to customers of the bank. First, permission was obtained from the management of the local sponsoring bank to extract the required customer sample from the customer database. Since I was a senior staff member of the bank and a signatory to the Employee non-disclosure and confidentiality document, I was granted permission to access the customer database on condition that I complied with all the bank’s policies and practices on information confidentiality. In addition, management indicated that I could use the branch network and other resources required for the research, on the condition that the name of the sponsoring bank was not mentioned in any publication, verbally or in writing, to maintain anonymity and protect the bank’s competitive advantage.

2. Ethics required that I took into consideration the fact that some customers may be reluctant to participate and also to return the uncompleted questionnaires directly to the CREs. In Malaysia, especially in the rural areas, it is considered a deep insult to be made ‘malu’, i.e. to lose face, in front of others – more damaging than material loss! This Malaysian cultural peculiarity required that the researcher provide a way for customers who decided not to participate to be able to do so without losing face. Hence, to prevent any emotional stress to reluctant customers, the cover page of the questionnaire provided a box where they could tick ‘NO’ to indicate politely that they were unable to participate and return the uncompleted questionnaire to the CREs (Schuttle et al. 1998).

Hurdles

The major hurdle I faced was when one of the external examiners raised concerns about the complexity of the research model and the sample size used. The examiner recommended that I should reassess the research model and compute the Goodness of Fit test using standardised root mean square residual (SRMR). For the SRMR test statistic the smaller the value the better the model fit. The examiner did not say how I should reassess the model nor why the SRMR test was superior to other recent test statistics based on information theory that compute fit index that differed from model selection based on classical statistical hypothesis testing (Burnham & Anderson 2002).

Nevertheless, the examiner’s concerns had to be addressed. I did so by providing credible justification that it was unnecessary to reassess the model by citing various references on the robustness of information theory in
model selection available in the latest version of SPSS AMOS 5. As this may be of interest to research candidates using SEM techniques, an expanded discussion is included below.

1. Schumacker and Lomax (2004) acknowledge that sample size and model selection issues are a problem in statistical decisions and unavoidable in SEM. Based on the examination of published research, they found that many articles used sample sizes ranging from 250 to 500 subjects. They argue that, based on empirical research, there is no single procedure sufficient for finding a properly specified model. Furthermore, no ideal fit index exists, since an ideal fit index is one that is independent of sample size and supports a ‘true’ model when it is known. In addition, there is ongoing debate on the use of null hypothesis testing and alpha criterion of significance, especially with the availability of new statistical software and faster processing computers. Dancey and Reidy (2002) maintain that, for research in the behavioural or social sciences, even if the research model obtained a ‘good fit’, statistical significance does not equal psychological (behavioural) significance and God loves the 0.06 nearly as much as the 0.05!

2. There has been a flurry of research in recent years to determine the combination of procedures most likely to yield a properly specified model consistently (Burnham & Anderson 2001). Current model-fitting practice to address sample size issues involves the use of specification search using optional paths in Amos 5.0, modification indices in LISREL-SIMPLIS and the use of Lagrange multiplier and Wald tests in EQS to identify the best model given the sample data (Schumaker 2004). These search procedures build on the recommendation to use ‘all possible subset selection of parameters’ and to continue specification searches even after a model with a non-significant fit function has been obtained (Bentler & Chou 1987).

3. Burnham and Anderson (2004) argue for model selection based on information theory, which differs from model selection based on classical statistical hypothesis testing. Information theory is based on the premise that models are only approximations. The (unachievable) goal of model selection is to attain a perfect 1-to-1 translation such that no information is lost in going from the data to a model of the information in the data. This thinking leads directly to Kullback-Leibler information I(f, g): the information lost when model g is used to approximate full reality f. The aim is not really to model the data, but to try and model the information in the data (Kullback & Leibler 1951). The model of the data that is best is the model that loses as little information as possible, and this is achieved by using one of the information-theoretic criteria and Goodness of Fit Statistics. They argue that inference from multiple models or the selection of a single ‘best’ model by methods based on Kullback-Leibler distance are almost certainly better than other methods commonly in use now such as null hypothesis testing or the use of R² alone. Model selection under the information-theoretic approach attempts to identify the various possible models available given the sample size and data, orders the models from best to worst and produces a weight of evidence to select the optimum model (Zucchini 2000).

4. Classical model modification of the implied model to obtain better model fit has been guided by using modification indices, Lagrange multiplier, Wald or expected change statistics. However, Amos 5.0 embraces the ‘all possible subset’ approach wherein all models are generated and examined against a set of fit function criteria. Amos 5.0 computes ‘K-L best’ (Kullback-Leibler) based on information-theory approach in model selection. Information-theoretic approaches allow formal inference to be based on more than one model (multimodal inference) and such procedures lead to more robust inferences in many cases. Schumacker (2004) has determined that the Amos 5.0 specification search appears to work as well as the Tabu search procedure, and possibly similar to the annealing and other genetic algorithms used extensively in business applications for solving large-scale optimisation problems. Selecting the optimum solution may also yield different results than when determining the best statistical model. There is value, however, in any automated procedure that can narrow the number of plausible theoretical models to make the model modification process more manageable. Furthermore, he argued that specification searches would quickly provide the basis for identifying models which are not fundamentally mis-specifed but are incorrect only to the extent that they have missing paths or parameters that are involved in unnecessarily restrictive constraints. The primary concern when conducting specification search is model comparison rather than model evaluation of a single model.

Here are some suggestions for DBA candidates when defending their theses:

1. Discuss with your supervisor and be courteous in your defence. In my case, I was initially annoyed because I had strong reason to believe that the examiner was not aware of new developments in statistical software in model testing selection which probably necessitated the defence. Nevertheless, to address the examiner’s concerns, I computed the SRMR which was satisfactory and reported it in the DBA thesis as further support for the research model.
2. The examiners’ background and experience and methodological bias should be known before seeking approval for them to act as examiners. It is important to discuss this with your supervisor well prior to submission.

3. Be aware that examiners are human and may not be fully cognisant of recent developments (although they are supposed to be!). For example, if using SEM, report both conventional fit index as well as the most recent development fit statistics – Amos 5 has both.

4. Cite published papers and, if possible, include peer-reviewed articles from the university the examiner works in. As my defence, I cited articles published in reputable journals by authors from Australian universities that had complex models, sample size not sufficient for reliable SEM application, did not report SRMR and did not apply ‘partial aggregation’ to improve the ‘assessment’ of the model. The DBA research I presented for examination had sample size above the recommended sample size and goodness of fit statistics that complied with both conventional hypothesis testing and information theory.

**Relationships**

Asians students must undergo a paradigm shift in learning. Most Asians have gone through an education process where the teacher spoon-fed them with notes and they are, therefore, not used to thinking for themselves and to accepting challenges from their peers and supervisors. Welcome such challenges because they are avenues to lateral thinking and self-improvement and will provide you with clues to what the examiner may expect to be discussed in the thesis.

I was fortunate to have had a supervisor, Professor Mike Evans, who did not always look over my shoulder, but was there when needed. The DBA candidate is not supposed to be instructed on what to do every step of the way. The supervisor’s role is mainly to lay down the boundaries within which the research is to be conducted. The candidate is expected to exercise independent thought – it is a process of self-discovery, adventure and sometimes agony! This helps to build character and emotional intelligence. While the candidate is expected to manage his or her supervisor, the relationship between supervisor and candidate is of utmost importance. The student is not expected to agree to every suggestion made by the supervisor; however, it is vital that you carefully consider your supervisor’s suggestions, and if there are disagreements to discuss them with candour and justify your stance. For example, I proposed using SEM for my research. Mike suggested factor analysis because it is easier to master, cheaper and readily available. However, after I explained to him that I had used SEM in my master’s research and had a personal copy of the software, Mike readily agreed to my suggestion.

I have heard of the horror story of a part-time DBA candidate, a senior manager, who was more used to giving orders to his subordinates than receiving honest criticism. He submitted his research for examination against the advice of his supervisor and received adverse comments from the examiners. Eventually, he had to humble himself and seek advice from his supervisor, who was kind enough to provide suggestions for improvement. He resubmitted and passed. This delay could have been avoided if only he had listened to his supervisor in the first place.

**Outcomes**

A suggestion to the university thesis examination committee is that when selecting examiners, it may be necessary to determine whether the examiner has a working experience with the latest statistical tool the candidate has used in the research. Progress in the power of the PC and new thinking in statistical testing necessitates that examiners keep themselves informed of the latest version of the software students are using in their research.

**Reflection**

The DBA was a rewarding experience because it confirmed my hunch and I was able to demonstrate empirically that banks have to do more than satisfy customers if they wish to retain them. The DBA was not an easy journey and I needed to make sacrifices in family time and set aside funds for tuition fees. However, I will do it again. Immediately after I was informed I had obtained my DBA (October 2007), I accepted an offer for a second doctorate – a PhD in Knowledge Management in Banking. I have now completed the thesis and submitted it for examination. One may ask, ‘Why another doctorate? Is one not enough?’ I suppose research is in my blood. I compare research to riding a Harley – ‘it is not the destination, but the journey’. In conclusion, when doing research it is not the destination alone that provides the thrill, but rather the real adventure is the landscape, the people and the trials and tribulations one encounters during the journey. Bon Voyage!
References


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**Researcher’s profile (UPDATED)**

Paramsothy Vijayan is a banker by profession and has worked in local and international banks in various capacities, namely, corporate strategy, electronic banking, enterprise risk management, internal audit and information technology. He started his career in the international management consultancy firm of Coopers and Lybrand (now PriceWaterhouseCoopers) after obtaining his BA (Hons) in Accountancy & Finance from Napier University, Edinburgh. He is a Certified Fraud Examiner (USA) and also holds a Master of Science in Banking Technology. In 2003, he commenced his DBA program at Southern Cross University, Australia, which he successfully completed in 2005. In 2007, he accepted an offer to complete a second doctorate, a PhD in Knowledge Management in Banking. In addition to research in the secular world, Vijay is an active member of the *National Evangelical Christian Fellowship Research Forum*. 
Table 1: Basis of selection of survey method and related scores

<table>
<thead>
<tr>
<th>CRITERIA</th>
<th>Face-to-Face</th>
<th>Mail Survey</th>
<th>Tele-Survey</th>
<th>Internet Survey</th>
<th>Drop-off &amp; Pickup Self Administered</th>
</tr>
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<tbody>
<tr>
<td>1. Sample frame</td>
<td>1</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>4</td>
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<td>2. Population type</td>
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<td>4</td>
<td>4</td>
<td>4</td>
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<td>3. Diversity of questions</td>
<td>4</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>4. Control of data collection</td>
<td>4</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>5. Enthusiasm</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>6. Response rate</td>
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<td>2</td>
<td>1</td>
<td>1</td>
<td>3</td>
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<td>7. Respondent anonymity</td>
<td>1</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>4</td>
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<tr>
<td>8. Quality control</td>
<td>4</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>9. Expenditure</td>
<td>1</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>1</td>
</tr>
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<td>10. Duration of data collection</td>
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<td>4</td>
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<tr>
<td>11. Potential for interviewer bias</td>
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<td>4</td>
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<tr>
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<td><strong>27</strong></td>
<td><strong>30</strong></td>
<td><strong>30</strong></td>
<td><strong>36</strong></td>
</tr>
</tbody>
</table>

Point system: 1=Poor  2=Fair  3=Good  4=Excellent

Source: Developed for this research.
Figure 1: Malaysian Bank customer satisfaction model

![Diagram showing the Malaysian Bank customer satisfaction model.](Diagram.png)