THE EFFECT OF SERVICE QUALITY, PERCEIVED COST, COMPLAINT BEHAVIOUR AND CORPORATE IMAGE ON CUSTOMER SATISFACTION TOWARDS PERLINDUNGAN TENANG – MICROTAKAFUL PRODUCT

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ABSTRACT

The main purpose of this study is to evaluate the factors that impact customer satisfaction with Takaful Product (Perlindungan Tenang). This study believes several factors such as service quality, perceived cost, complaint behaviour and corporate image influence on the customer satisfaction towards Takaful product (Perlindungan Tenang) in Kedah. This study aims to recognize the relationship and the influence factor between customer satisfaction and its determinants. Hence, the hypothesis testing methods used in this study where structured questionnaires were randomly distributed to 225 respondents. As to differentiate with another research, this study had chosen takaful (Perlindungan Tenang) certificate holders that experienced in services provided by Great Eastern Takaful Berhad company in Kedah as the respondents by using probability sampling. Based on the result from this study, all the factors mentioned above have positive significant relationship towards the customer satisfaction among takaful participant in Perlindungan Tenang products. Besides, this study also found that service quality is significantly not influence on its dependent variable, while the rest three variables have significantly influence relationship on customer satisfaction among takaful participant in Perlindungan Tenang products. Lastly, this research emphasizing the customer's perception of service quality as reflective of ongoing commitment, the study underscores the risk of losing customers in a competitive market if service quality is not maintained. Additionally, the research recommends takaful operators to provide competitive prices, recognizing the crucial role of positive cost perceptions in augmenting customer satisfaction. Practical policy implications stress the importance of fair pricing structures, aligning with service offerings, to cultivate enduring and mutually beneficial relationships with customers in the financial sector

Keywords: Customer Satisfaction, Service Quality, Perceived Cost, Complaint Behaviour and Corporate Image

ABSTRAK

Tujuan utama kajian ini adalah untuk menilai faktor-faktor yang mempengaruhi kepuasan pelanggan terhadap Produk Takaful (Perlindungan Tenang). Kajian ini percaya beberapa faktor seperti kualiti perkhidmatan, persepsi kos, tingkah laku aduan, dan imej korporat memberi pengaruh terhadap kepuasan pelanggan terhadap produk Takaful (Perlindungan Tenang) di Kedah. Kajian ini bertujuan untuk mengenal pasti hubungan dan faktor pengaruh antara kepuasan pelanggan dan penentu-penentunya. Oleh itu, kaedah pengujian hipotesis digunakan dalam kajian ini di mana soal selidik berstruktur diedarkan secara rawak kepada 225 responden. Bagi membezakan dengan kajian lain, kajian ini memilih pemegang sijil takaful (Perlindungan Tenang) yang berpengalaman dalam perkhidmatan yang diberikan oleh syarikat Great Eastern Takaful Berhad di Kedah sebagai responden dengan menggunakan persampelan kebarangkalian. Berdasarkan hasil kajian ini, semua faktor yang disebutkan di atas mempunyai hubungan yang signifikan positif terhadap kepuasan pelanggan di kalangan peserta takaful dalam produk Perlindungan Tenang. Selain itu, kajian ini juga mendapati bahawa kualiti perkhidmatan tidak memberi pengaruh yang signifikan terhadap pembolehubah dependennya, manakala tiga pembolehubah lain mempunyai hubungan yang signifikan terhadap kepuasan pelanggan di kalangan peserta takaful dalam produk Perlindungan Tenang. Akhirnya, penyelidikan ini menekankan persepsi pelanggan terhadap kualiti perkhidmatan sebagai cerminan komitmen berterusan, dan kajian menekankan risiko kehilangan pelanggan dalam pasaran yang kompetitif jika kualiti perkhidmatan tidak dikekalkan. Selain itu, kajian mengesyorkan pengendali takaful untuk menyediakan harga yang kompetitif, mengakui peranan penting persepsi kos yang positif dalam meningkatkan kepuasan pelanggan. Implikasi dasar praktikal menekankan kepentingan struktur harga yang adil, sejajar dengan tawaran perkhidmatan, untuk membina hubungan yang berkekalan dan saling menguntungkan dengan pelanggan dalam sektor kewangan.

Kata kunci: Kepuasan Pelanggan, Kualiti Perkhidmatan, Persepsi Kos, Tingkah Laku Aduan dan Imej Korporat

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In the name of ALLAH, the Gracious and the Merciful

All praises and thanks are due to Allah, the Lord of the Worlds, for all His bounties and blessings. May peace and blessings be unto the Holy Prophet Muḥammad, his Progeny, and his Companions.

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LIST OF ABBREVIATION

AAOIFI	The Accounting, Auditing, and Governance standards for Islamic Financial Institutions
BNM	Bank Negara Malaysia
BSN	Bank Simpanan Nasional
CFA	Confirmatory Factor Analysis
CSR	corporate social responsibility
DV	Dependent Variable
EFA	Exploratory Factor Analysis
IV	Independent Variable
KMO	Kaiser-Meyer-Olkin
SPSS	Statistical Package for Social Science

CHAPTER ONE

INTRODUCTION

1.1 Introduction

Chapter one begins by providing a background on takaful, followed by a problem statement that highlights the current issue under investigation. The problem statement helps to establish the context for the study and define the research questions that guide the inquiry, analysis, and reporting stages. The research questions form the core of the research study's objective, and they also define the methodology and scope of the study. Additionally, the chapter explains the significance of the study and presents the key terms and their definitions at the end.

1.2 Background of the Study

Perlindungan Tenang is one of the examples for the micro takaful that exist in Malaysia market nowadays. In order to satisfy the requirements of the underserved and unserved groups and support their social and financial resilience, the Perlindungan Tenang programme seeks to increase the quantity and quality of insurance and takaful options available. Insurance and takaful products need to adhere to the framework's five main criteria in order to be eligible for the Perlindungan Tenang programme. These are: (a) reasonably priced; (b) easily reachable by the target segments; (c) offering good protection value; (d) simple to comprehend; and (e) simple to buy, nominate, and file claims.

Micro takaful, as defined by Yusuf (2012), refers to takaful for the poor and is targeted at low-income markets. It aims to provide protection and security for individuals in the low-income group when they face misfortune, such as accidents, illness, or death. The goal of micro takaful

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APPENDIX 1

QUESTIONNAIRE

Saudara/saudari peserta yang dihormati,

Tujuan kaji selidik ini dijalankan adalah untuk mengkaji **KEPUASAN PELANGGAN TERHADAP PERLINDUNGAN TENANG – PRODUK MICROTAKAFUL.**

Soalan kaji selidik ini dibahagikan kepada dua bahagian utama iaitu:-

Bahagian A: Demografi / Latar belakang responden

Bahagian B: Faktor Kepuasan Pengguna

Sehubungan itu, saya amat menghargai jika anda dapat meluangkan masa untuk melengkapkan soal selidik ini. Semua jawapan adalah sangat sulit dan tanpa nama. Jawapan anda sangat membantu dalam menyempurnakan kajian saya. Sekiranya anda mempunyai sebarang soalan mengenai kajian ini, anda boleh merujuk kepada saya berdasarkan butiran nombor dibawah.

Mohd Azam bin Musthafa
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Bahagian A:

Demografi / Latar Belakang Responden

Soalan dalam bahagian ini ingin mengetahui maklumat profil demografi anda. Sila jawab soalan-soalan ini dengan jujur. Maklumat ini digunakan untuk tujuan kajian ini sahaja dan tidak akan diedarkan kepada individu atau organisasi pihak ketiga yang lain.

Sila tandakan (/) pada ruang yang disediakan.

1. Jantina

	Lelaki
	Perempuan

2. Umur

	Bawah 20 tahun
	21 hingga 30 tahun
	31 hingga 40 tahun
	41 hingga 50 tahun
	51 hingga 60 tahun
	61 tahun ke atas

3. Bangsa

	Melayu
	Cina
	India
	Lain-lain

4. Tahap Pendidikan

	Tiada
	UPSR
	PMR
	SPM

- [ ] Diploma/STPM/STAM/Asasi
- [ ] Ijazah
- [ ] Ijazah Sarjana
- [ ] Lain-lain

5. Tingkat pendapatan Sebulan
   - [ ] Kurang RM 500
   - [ ] RM 501 hingga RM 1,000
   - [ ] RM 1,001 hingga RM 2,000
   - [ ] RM 2,001 hingga RM 3,000
   - [ ] RM 3, 001 hingga RM 4,000
   - [ ] RM 4,001 hingga RM 5,000
   - [ ] RM 5,001 ke atas

6. Jumlah isi rumah (yang tinggal bersama ketika ini)
   - [ ] 1 hingga 3 orang
   - [ ] 4 hingga 6 orang
   - [ ] Lebih 7 orang

7. Status Pekerjaan
   - [ ] Kerajaan
   - [ ] Swasta
   - [ ] Pesara
   - [ ] Tidak Bekerja

8. Lokasi
   - [ ] Bandar
   - [ ] Luar Bandar

BAHAGIAN B : FAKTOR KEPUASAN PELANGGAN

Soalan-soalan dalam bahagian ini berkaitan faktor-faktor kepuasan pelanggan.

Sila baca setiap pernyataan dengan teliti dan tandakan di ruang yang disediakan untuk menunjukkan sejauh mana persetujuan anda terhadap kenyataan di bawah berdasarkan skala yang berikut:

1. Sangat tidak setuju
2. Tidak setuju
3. Tidak pasti
4. Setuju
5. Sangat Setuju

No	Kenyataan	Sangat Tidak Setuju	Tidak Setuju	Tidak Pasti	Setuju	Sangat Setuju
	FAKTOR 1 : KUALITI SERVIS					
1.	Pengendali takaful ini menyediakan akses kepada maklumat mengenai produk atau perkhidmatan yang ditawarkan.					
2.	Terma dan klausa kontrak takaful adalah jelas dan mudah difahami.					
3.	Pengendali takaful ini melaksanakan perkhidmatan seperti yang dijanjikan.					
4.	Pengendali takaful ini sentiasa menyediakan dokumentasi dengan betul.					
5.	Pengendali takaful ini menyediakan perkhidmatan pelanggan dengan cepat dan memberi perhatian kepada setiap keperluan pelanggan.					
	FAKTOR 2: PERSEPSI KOS					
6.	Caj yang dikenakan oleh pengendali takaful ini adalah sangat berpatutan.					
7.	Caj bagi lain-lain servis yang dikenakan oleh pengendali takaful ini adalah sangat berpatutan.					
8.	Pengiraan kos takaful mudah difahami.					

9.	Saya mempunyai komitmen untuk membayar caruman takaful dengan cepat dan berhati-hati.					
10.	Pengendali takaful ini mempunyai pelbagai cara untuk menangani aduan pelanggan.					
	FAKTOR 3: TINGKAH LAKU ADUAN					
11.	Pelanggan mudah untuk menghantar aduan kepada pengendali takaful.					
12.	Terdapat pelbagai saluran yang ditawarkan oleh pengendali takaful dalam mengendalikan aduan.					
13.	Pengendali takaful bertindak balas terhadap aduan yang telah diberikan oleh pelanggan.					
14.	Pengendali takaful dapat mengendalikan aduan secara sistematik.					
15.	Membuang masa untuk mengemukakan aduan kepada pengendali takaful.					
	FAKTOR 4: IMEJ KORPORAT					
16.	Pengendali takaful kerap muncul dalam saluran media (contohnya akhbar, televisyen, dan saluran media sosial yang lain).					
17.	Pengendali takaful mempunyai reputasi yang baik kerana ia sentiasa terlibat dalam aktiviti tanggungjawab sosial korporat (CSR).					
18.	Adalah mudah untuk sampai ke pejabat cawangan pengendali takaful kerana ia terletak di sekitar kawasan kediaman.					
19.	Pengendali takaful menyediakan pelbagai perkhidmatan kepada pelanggan (contohnya nasihat pelan peribadi, kewangan dan pelan takaful).					

20.	Kakitangan pengendali takaful mempunyai sikap yang baik (seperti peramah, sopan da bersopan santun).					
	KEPUASAN PELANGGAN					
21.	Saya berpuas hati dengan jenis produk yang ditawarkan oleh pengendali takaful.					
22.	Saya berasa puas hati selepas setiap transaksi dengan pengendali takaful saya.					
23.	Produk takaful ini memenuhi jangkaan saya.					
24.	Saya berpuas hati dengan servis yang ditawarkan oleh pengendali takaful.					
25.	Saya berasa puas hati dengan hubungan antara saya dan pengendali takaful saya.					

APPENDIX 2

SAMPLE SIZE TABLE

Table for Determining Sample Size from a Given Population

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368

APPENDIX 3

FACTOR ANALYSIS TEST RESULT

(Customer Satisfaction)

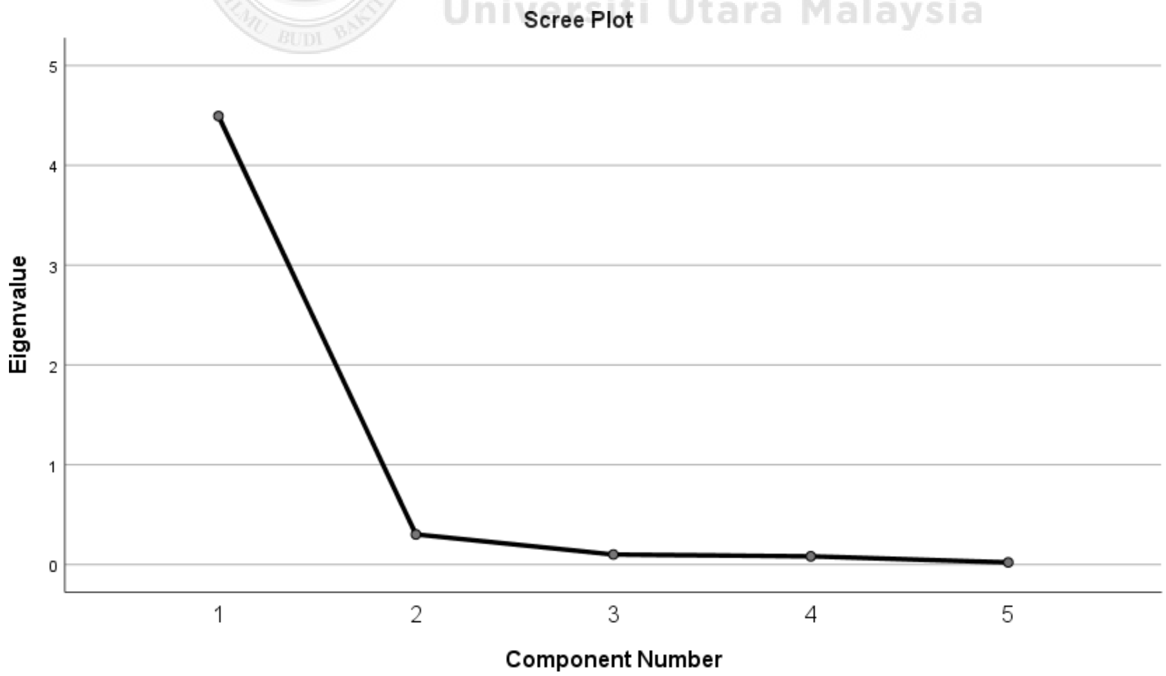
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.849
Bartlett's Test of Sphericity	Approx. Chi-Square	396.252
	df	10
	Sig.	.000

Communalities		
	Initial	Extraction
E1	1.000	.955
E2	1.000	.928
E3	1.000	.850
E4	1.000	.884
E5	1.000	.878
Extraction Method: Principal Component Analysis.		

Component Matrix[a]	
	Component
	1
E1	.977
E2	.963
E3	.922
E4	.940
E5	.937

Extraction Method: Principal Component Analysis.
a. 1 components extracted.

Total Variance Explained						
	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.494	89.882	89.882	4.494	89.882	89.882
2	.302	6.038	95.920			
3	.100	2.005	97.925			
4	.083	1.651	99.576			
5	.021	.424	100.000			
Extraction Method: Principal Component Analysis.						



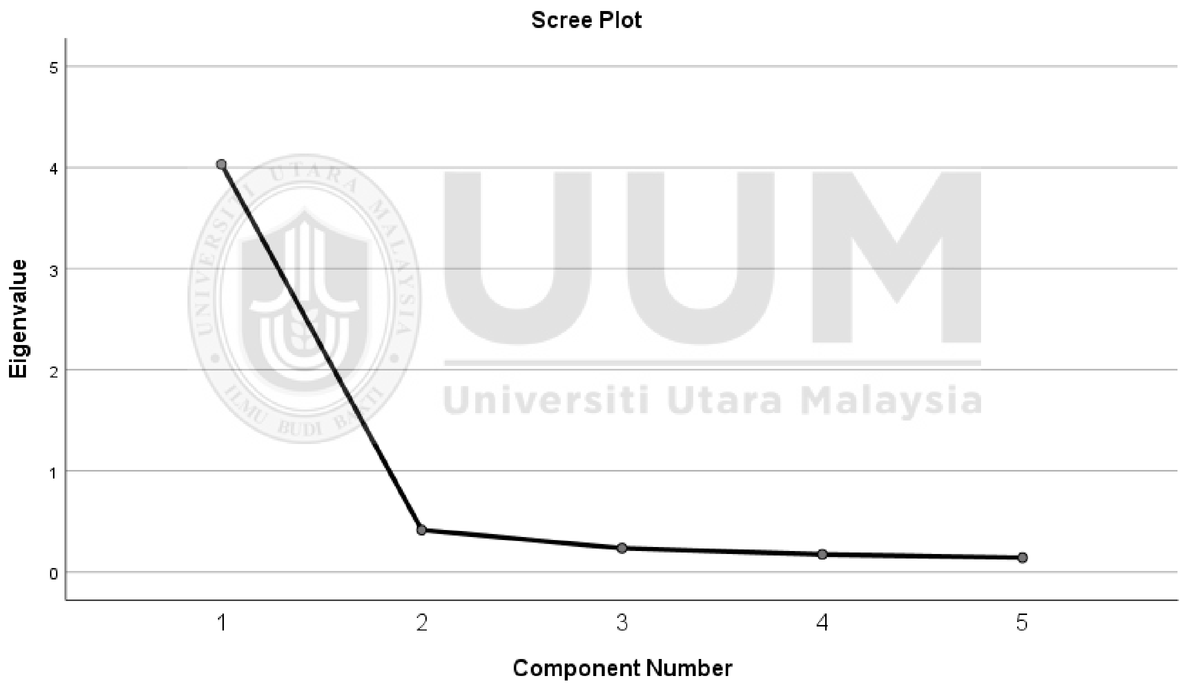
(Service Quality)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.885
Bartlett's Test of Sphericity	Approx. Chi-Square	219.696
	df	10
	Sig.	.000

Communalities		
	Initial	Extraction
A1	1.000	.721
A2	1.000	.749
A3	1.000	.851
A4	1.000	.855
A5	1.000	.855
Extraction Method: Principal Component Analysis.		

Component Matrix[a]	
	Component
	1
A1	.849
A2	.866
A3	.923
A4	.925
A5	.925
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Total Variance Explained						
	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.032	80.639	80.639	4.032	80.639	80.639
2	.416	8.314	88.953			
3	.236	4.711	93.663			
4	.175	3.494	97.158			
5	.142	2.842	100.000			
Extraction Method: Principal Component Analysis.						



(Perceived Cost)

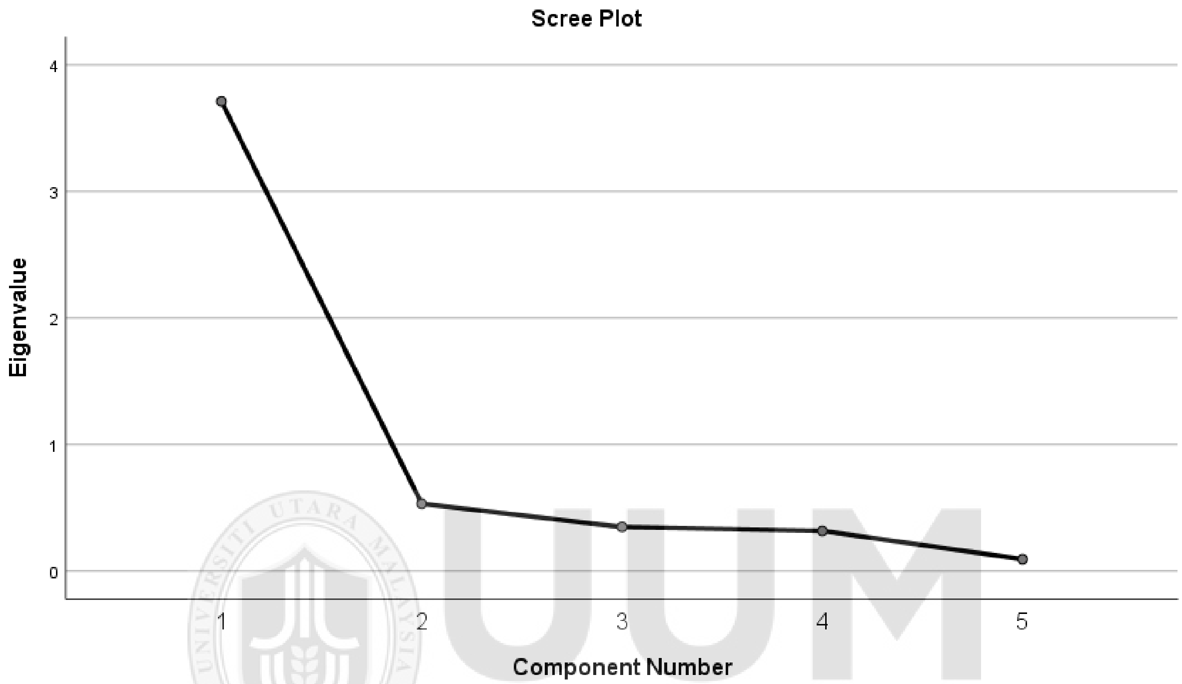
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.813
Bartlett's Test of Sphericity	Approx. Chi-Square	185.175
	df	10
	Sig.	.000

Communalities		
	Initial	Extraction
B1	1.000	.799
B2	1.000	.801
B3	1.000	.717
B4	1.000	.681
B5	1.000	.712
Extraction Method: Principal Component Analysis.		

Component Matrix^a	
	Component
	1
B1	.894
B2	.895
B3	.846
B4	.825
B5	.844
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Total Variance Explained						
	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.710	74.210	74.210	3.710	74.210	74.210
2	.532	10.636	84.846			

3	.347	6.947	91.793			
4	.317	6.341	98.134			
5	.093	1.866	100.000			
Extraction Method: Principal Component Analysis.						



(Complaint Behaviour)

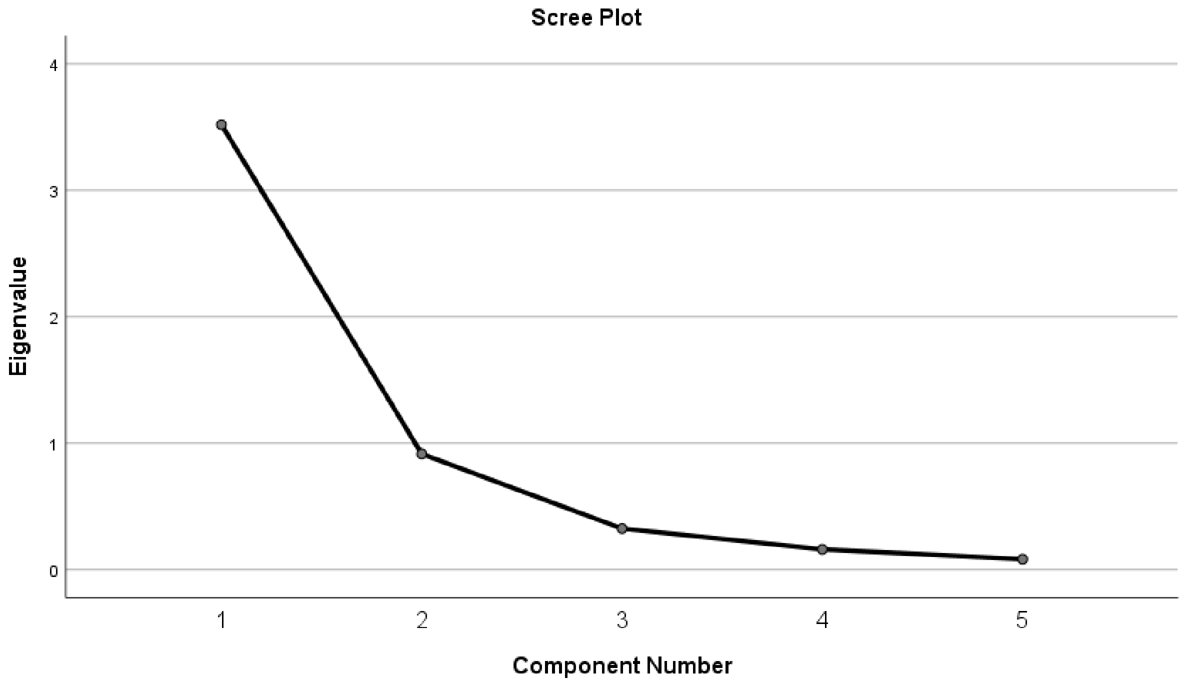
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.826
Bartlett's Test of Sphericity	Approx. Chi-Square	203.400
	df	10
	Sig.	.000

Communalities		
	Initial	Extraction
C1	1.000	.751
C2	1.000	.889

C3	1.000	.816
C4	1.000	.929
C5	1.000	.134
Extraction Method: Principal Component Analysis.		

Component Matrix[a]	
	Component
	1
C1	.867
C2	.943
C3	.903
C4	.964
C5	-.366
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Total Variance Explained						
	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.518	70.365	70.365	3.518	70.365	70.365
2	.915	18.291	88.656			
3	.324	6.488	95.144			
4	.160	3.203	98.347			
5	.083	1.653	100.000			
Extraction Method: Principal Component Analysis.						



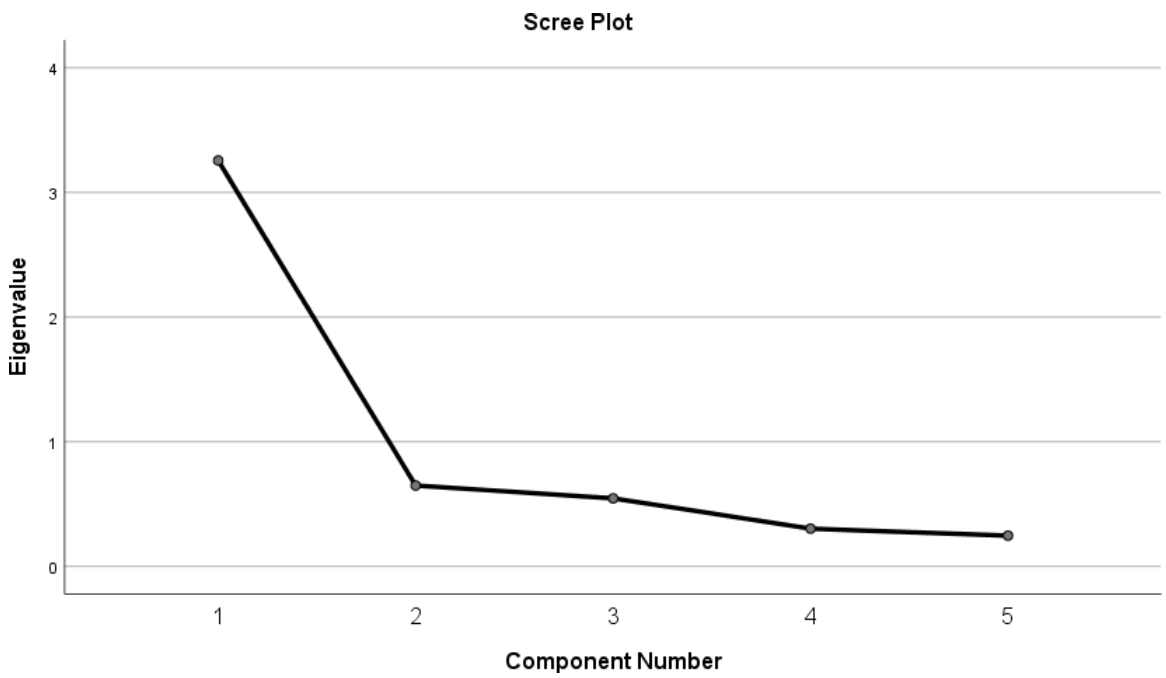
(Corporate Image)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.835
Bartlett's Test of Sphericity	Approx. Chi-Square	116.475
	df	10
	Sig.	.000

Communalities		
	Initial	Extraction
D1	1.000	.544
D2	1.000	.766
D3	1.000	.631
D4	1.000	.782
D5	1.000	.533
Extraction Method: Principal Component Analysis.		

Component Matrix[a]	
	Component
	1
D1	.738
D2	.875
D3	.795
D4	.884
D5	.730
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.256	65.121	65.121	3.256	65.121	65.121
2	.649	12.970	78.091			
3	.546	10.920	89.011			
4	.303	6.054	95.065			
5	.247	4.935	100.000			
Extraction Method: Principal Component Analysis.						


Scree Plot
Eigenvalue
4
3
2
1
0
1
2
3
4
5
Component Number

APPENDIX 4

RELIABILITY TEST RESULT

(Customer Satisfaction)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.971	.972	5

Case Processing Summary			
		N	%
Cases	Valid	51	100.0
	Excluded[a]	0	.0
	Total	51	100.0
a. Listwise deletion based on all variables in the procedure.			

Inter-Item Correlation Matrix					
	E1	E2	E3	E4	E5
E1	1.000	.975	.847	.875	.930
E2	.975	1.000	.826	.854	.906
E3	.847	.826	1.000	.915	.788
E4	.875	.854	.915	1.000	.814
E5	.930	.906	.788	.814	1.000

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.882	3.863	3.902	.039	1.010	.000	5
Item Variances	.426	.386	.490	.104	1.270	.002	5
Inter-Item Correlations	.873	.788	.975	.187	1.238	.003	5

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
19.41	9.527	3.087	5

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
E1	15.53	6.174	.961	.967	.957
E2	15.55	6.173	.939	.951	.960
E3	15.51	6.015	.880	.846	.970
E4	15.51	6.215	.909	.873	.965
E5	15.55	6.133	.898	.865	.967

(Service Quality)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.938	.940	5

Case Processing Summary			
		N	%
Cases	Valid	51	100.0
	Excluded[a]	0	.0
	Total	51	100.0
a. Listwise deletion based on all variables in the procedure.			

Inter-Item Correlation Matrix					
	A1	A2	A3	A4	A5
A1	1.000	.613	.792	.706	.714
A2	.613	1.000	.733	.784	.760
A3	.792	.733	1.000	.798	.814
A4	.706	.784	.798	1.000	.853
A5	.714	.760	.814	.853	1.000

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.969	3.843	4.059	.216	1.056	.007	5
Item Variances	.553	.460	.655	.195	1.425	.006	5
Inter-Item Correlations	.757	.613	.853	.240	1.392	.004	5

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
19.84	11.095	3.331	5

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted

A1	15.78	7.613	.768	.646	.936
A2	16.00	7.040	.792	.659	.933
A3	15.90	7.010	.873	.776	.917
A4	15.82	6.988	.876	.789	.916
A5	15.86	7.401	.877	.787	.918

(Perceived Cost)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.912	.913	5

Case Processing Summary			
		N	%
Cases	Valid	51	100.0
	Excluded[a]	0	.0
	Total	51	100.0
a. Listwise deletion based on all variables in the procedure.			

Inter-Item Correlation Matrix					
	B1	B2	B3	B4	B5
B1	1.000	.900	.669	.604	.655
B2	.900	1.000	.629	.641	.664
B3	.669	.629	1.000	.681	.676
B4	.604	.641	.681	1.000	.648
B5	.655	.664	.676	.648	1.000

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.894	3.863	3.980	.118	1.030	.003	5
Item Variances	.694	.580	.841	.261	1.451	.009	5
Inter-Item Correlations	.677	.604	.900	.296	1.491	.006	5

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
19.47	12.854	3.585	5

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
B1	15.61	7.803	.822	.829	.884
B2	15.61	8.243	.830	.829	.882
B3	15.61	8.403	.758	.607	.897
B4	15.57	8.730	.729	.566	.902
B5	15.49	8.855	.755	.577	.898

(Complaint Behaviour)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.810	.757	5

Case Processing Summary			
		N	%
Cases	Valid	51	100.0
	Excluded[a]	0	.0
	Total	51	100.0

a. Listwise deletion based on all variables in the procedure.

Inter-Item Correlation Matrix					
	C1	C2	C3	C4	C5
C1	1.000	.785	.680	.786	-.192
C2	.785	1.000	.824	.904	-.214
C3	.680	.824	1.000	.850	-.245
C4	.786	.904	.850	1.000	-.345
C5	-.192	-.214	-.245	-.345	1.000

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.427	2.059	3.824	1.765	1.857	.587	5
Item Variances	.555	.296	.693	.396	2.336	.023	5
Inter-Item Correlations	.383	-.345	.904	1.249	-2.620	.285	5

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
17.14	7.881	2.807	5

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
C1	13.35	4.473	.771	.651	.713

C2	13.31	4.420	.891	.848	.674
C3	13.41	4.607	.801	.740	.705
C4	13.39	4.483	.859	.880	.685
C5	15.08	8.434	-.269	.177	.942

(Corporate Image)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.856	.864	5

Case Processing Summary			
		N	%
Cases	Valid	51	100.0
	Excluded[a]	0	.0
	Total	51	100.0
a. Listwise deletion based on all variables in the procedure.			

Inter-Item Correlation Matrix					
	D1	D2	D3	D4	D5
D1	1.000	.520	.476	.564	.456
D2	.520	1.000	.703	.730	.532
D3	.476	.703	1.000	.620	.381
D4	.564	.730	.620	1.000	.613
D5	.456	.532	.381	.613	1.000

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.839	3.667	4.000	.333	1.091	.027	5
Item Variances	.636	.480	.947	.467	1.972	.035	5
Inter-Item Correlations	.559	.381	.730	.349	1.914	.011	5

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
19.20	10.081	3.175	5

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
D1	15.53	6.214	.602	.368	.854
D2	15.31	6.380	.770	.648	.800
D3	15.53	6.734	.662	.530	.828
D4	15.20	6.761	.788	.641	.801
D5	15.22	7.333	.587	.409	.846

APPENDIX 5

NORMALITY ASSUMPTION

Descriptives				
			Statistic	Std. Error
KepuasanPelanggan2	Mean		3.8824	.08644
	95% Confidence Interval for Mean	Lower Bound	3.7087	
		Upper Bound	4.0560	
	5% Trimmed Mean		3.8693	
	Median		4.0000	
	Variance		.381	
	Std. Deviation		.61732	
	Minimum		3.00	
	Maximum		5.00	
	Range		2.00	
	Interquartile Range		.60	
	Skewness		.169	.333
	Kurtosis		-.392	.656

Descriptives				
			Statistic	Std. Error
KualitiServis	Mean		19.8431	.46642
	95% Confidence Interval for Mean	Lower Bound	18.9063	
		Upper Bound	20.7800	
	5% Trimmed Mean		19.9129	
	Median		20.0000	
	Variance		11.095	
	Std. Deviation		3.33090	
	Minimum		11.00	
	Maximum		25.00	
	Range		14.00	
	Interquartile Range		4.00	

	Skewness	-.134	.333
	Kurtosis	-.206	.656

Descriptives

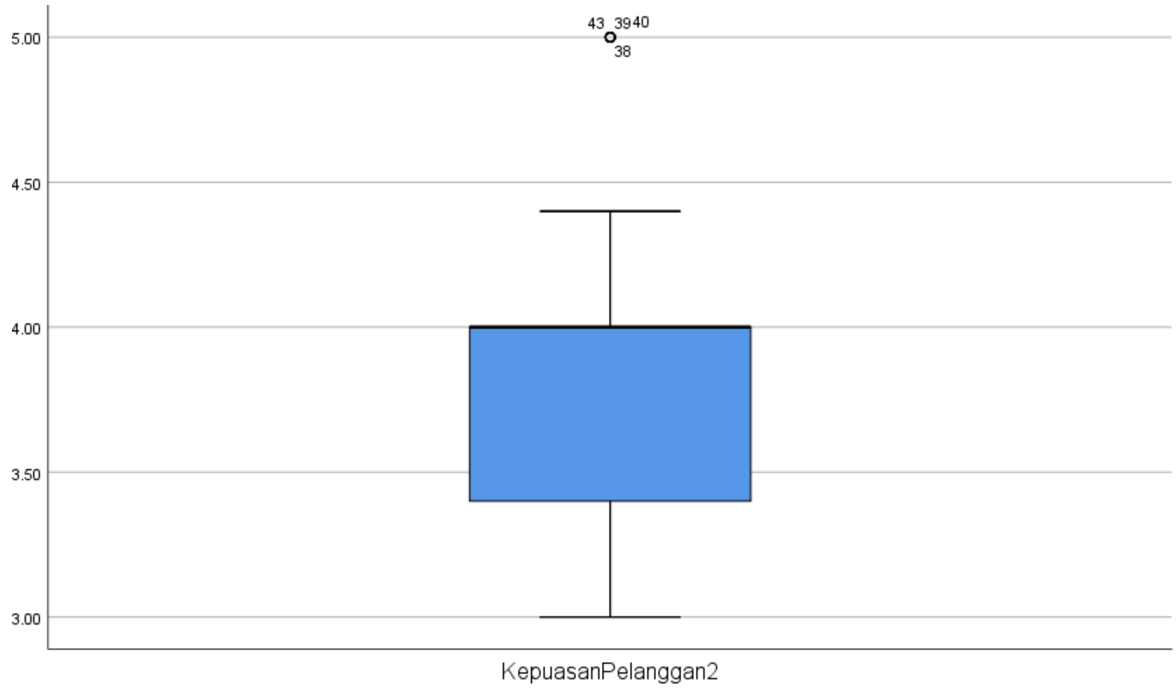
			Statistic	Std. Error
PersepsiKos	Mean		19.4706	.50204
	95% Confidence Interval for Mean	Lower Bound	18.4622	
		Upper Bound	20.4790	
	5% Trimmed Mean		19.5327	
	Median		20.0000	
	Variance		12.854	
	Std. Deviation		3.58526	
	Minimum		12.00	
	Maximum		25.00	
	Range		13.00	
	Interquartile Range		5.00	
	Skewness		-.017	.333
	Kurtosis		-.780	.656

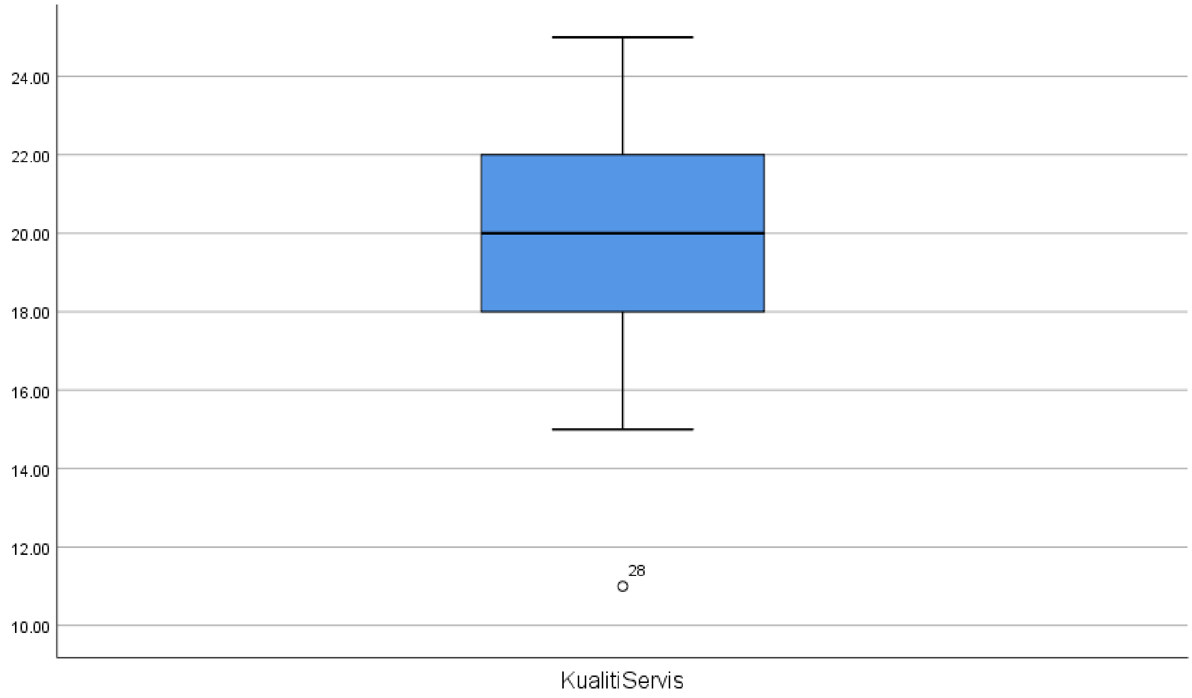
Descriptives

			Statistic	Std. Error
MenanganiAduan	Mean		18.0784	.50553
	95% Confidence Interval for Mean	Lower Bound	17.0630	
		Upper Bound	19.0938	
	5% Trimmed Mean		18.1068	
	Median		17.0000	
	Variance		13.034	
	Std. Deviation		3.61023	
	Minimum		10.00	
	Maximum		25.00	
	Range		15.00	
	Interquartile Range		4.00	

	Skewness	.311	.333
	Kurtosis	.140	.656

Descriptives				
			Statistic	Std. Error
ImejKorporat	Mean		19.1961	.44459
	95% Confidence Interval for Mean	Lower Bound	18.3031	
		Upper Bound	20.0891	
	5% Trimmed Mean		19.2277	
	Median		20.0000	
	Variance		10.081	
	Std. Deviation		3.17503	
	Minimum		12.00	
	Maximum		25.00	
	Range		13.00	
	Interquartile Range		4.00	
	Skewness		-.073	.333
	Kurtosis		-.145	.656

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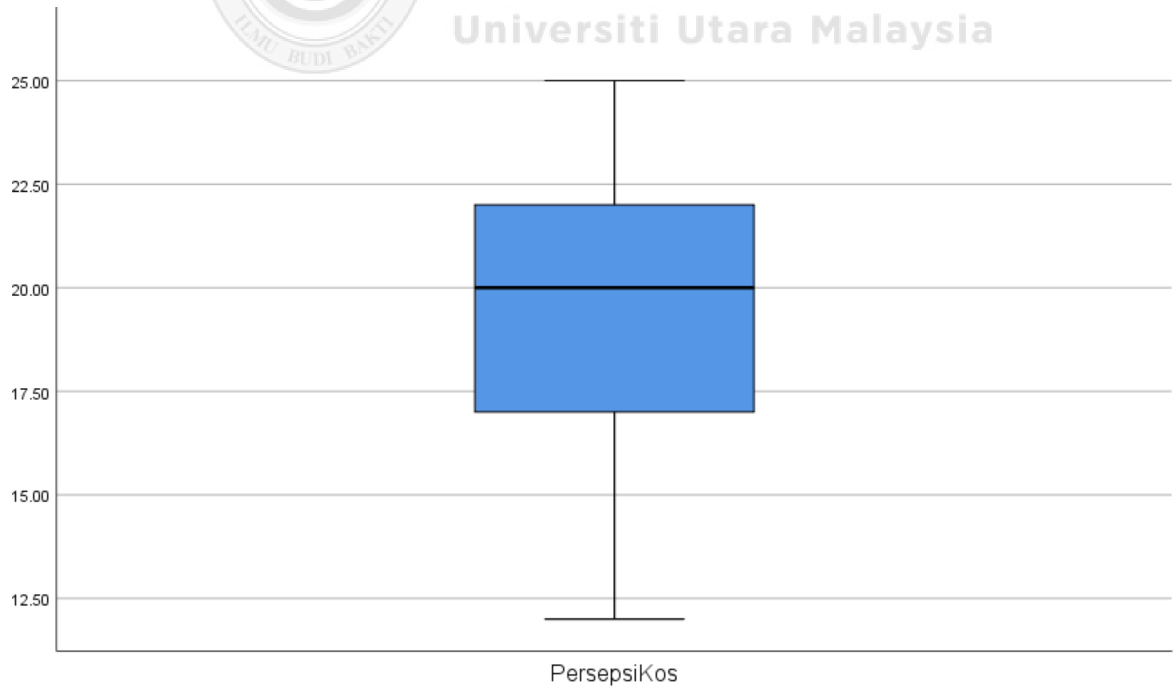
20.00
18.00
16.00
14.00
12.00
10.00
28
KualitiServis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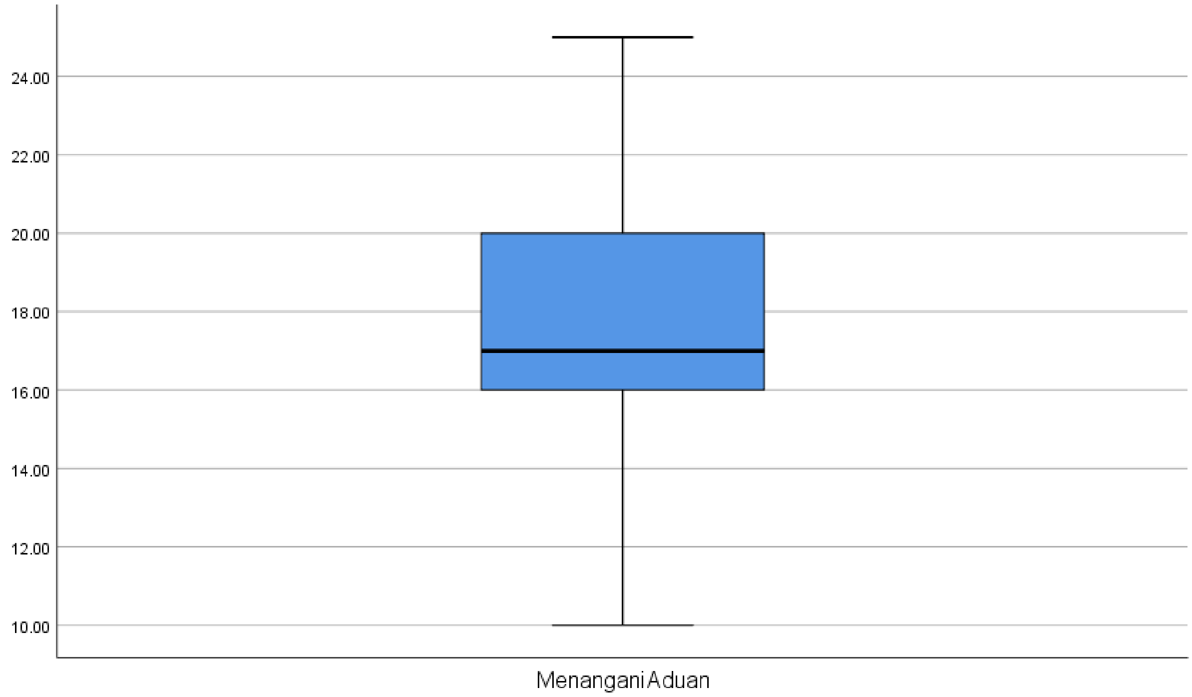
PersepsiKos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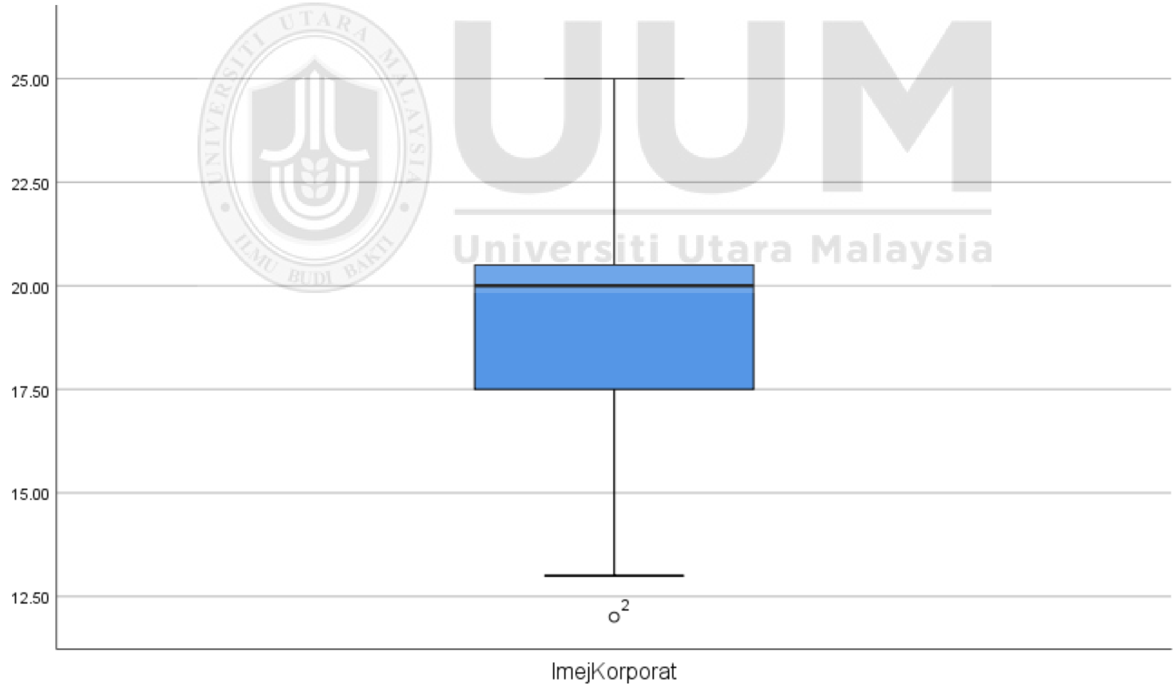
MenanganiAduan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20.00
17.50
15.00
12.50
2
ImejKorporat

APPENDIX 6

DESCRIPTIVE ANALYSIS

Statistics									
		jantina	umur	bangsa	pendidikan	pendapatan	isirumah	pekerjaan	lokasi
N	Valid	51	51	51	51	51	51	51	51
	Missing	0	0	0	0	0	0	0	0
Mean		1.37	2.98	1.06	5.75	5.33	1.63	2.10	1.20
Median		1.00	3.00	1.00	6.00	6.00	2.00	2.00	1.00
Mode		1	3	1	6	7	2	2	1
Std. Deviation		.488	.678	.420	.956	1.774	.599	.640	.401
Variance		.238	.460	.176	.914	3.147	.358	.410	.161
Range		1	3	3	3	6	2	3	1
Minimum		1	2	1	4	1	1	1	1
Maximum		2	5	4	7	7	3	4	2
Percentiles	25	1.00	3.00	1.00	5.00	4.00	1.00	2.00	1.00
	50	1.00	3.00	1.00	6.00	6.00	2.00	2.00	1.00
	75	2.00	3.00	1.00	6.00	7.00	2.00	2.00	1.00

Jantina					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lelaki	132	59.5	59.5	59.5
	Perempuan	90	40.5	40.5	100.0
	Total	222	100.0	100.0	

Umur					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30 tahun	16	7.2	7.2	7.2
	31-40 tahun	190	85.6	85.6	92.8
	41-50 tahun	12	5.4	5.4	98.2

	51-60 tahun	4	1.8	1.8	100.0
	Total	222	100.0	100.0	

Bangsa

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Melayu	221	99.5	99.5	99.5
	Lain-lain	1	.5	.5	100.0
	Total	222	100.0	100.0	

Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tiada	2	.9	.9	.9
	SPM	10	4.5	4.5	5.4
	Diploma/STPM/STAM/ Asasi	98	44.1	44.1	49.5
	Ijazah	90	40.5	40.5	90.1
	Ijazah Sarjana	21	9.5	9.5	99.5
	Lain-lain	1	.5	.5	100.0
	Total	222	100.0	100.0	

Pendapatan

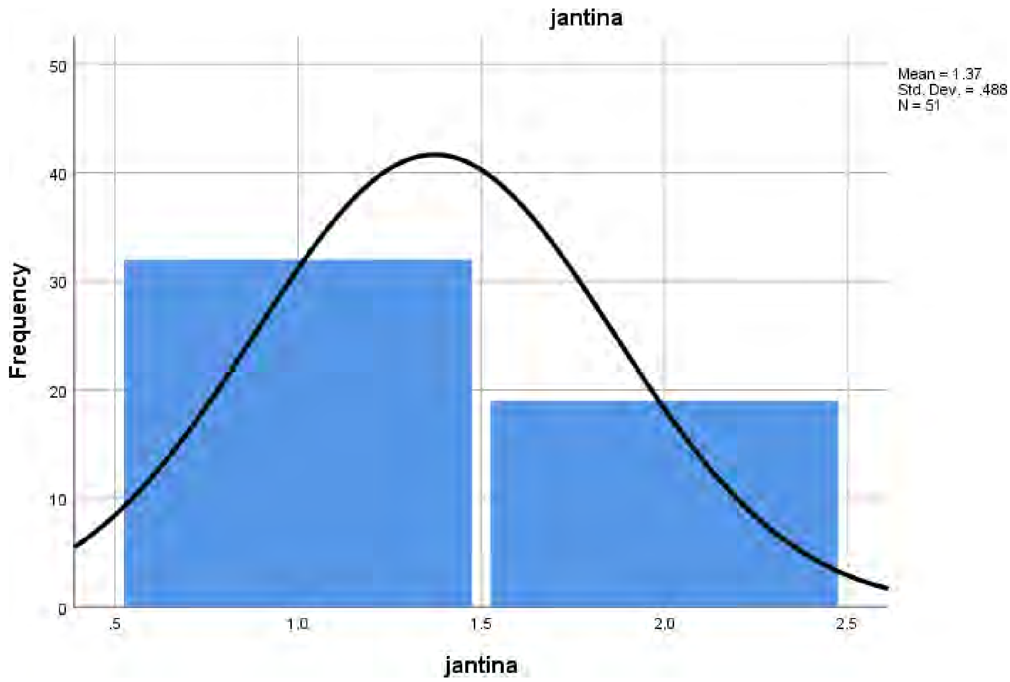
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kurang RM500	2	.9	.9	.9
	RM 501-RM 1000	2	.9	.9	1.8
	RM 1001- RM 2000	9	4.1	4.1	5.9
	RM 2001- RM 3000	60	27.0	27.0	32.9
	RM 3001- RM 4000	112	50.5	50.5	83.3
	RM 4001- RM 5000	17	7.7	7.7	91.0

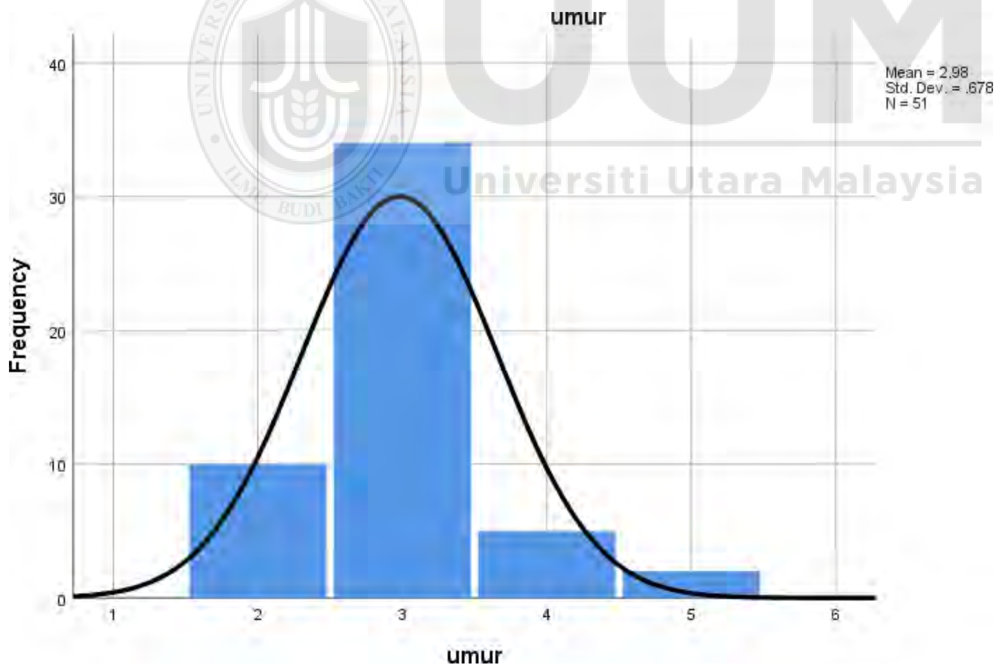
	RM 5001 dan ke atas	20	9.0	9.0	100.0
	Total	222	100.0	100.0	

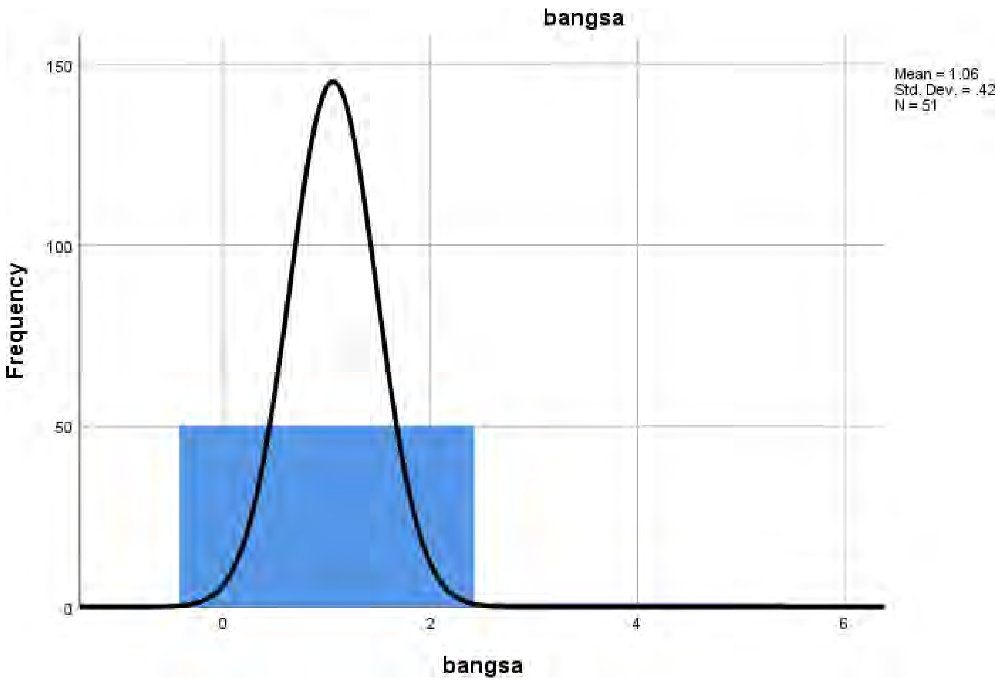
IsiRumah					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3 orang	78	35.1	35.1	35.1
	4-6 orang	137	61.7	61.7	96.8
	lebih 7 orang	7	3.2	3.2	100.0
	Total	222	100.0	100.0	

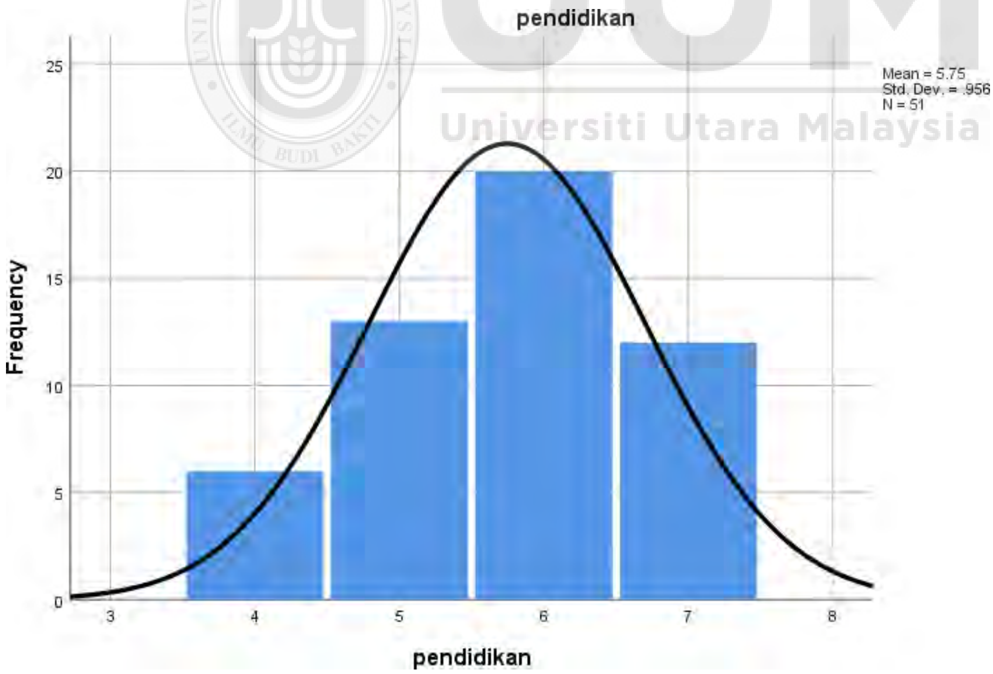
Pekerjaan					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kerajaan	35	15.8	15.8	15.8
	Swasta	180	81.1	81.1	96.8
	Pesara	3	1.4	1.4	98.2
	Tidak Bekerja	4	1.8	1.8	100.0
	Total	222	100.0	100.0	

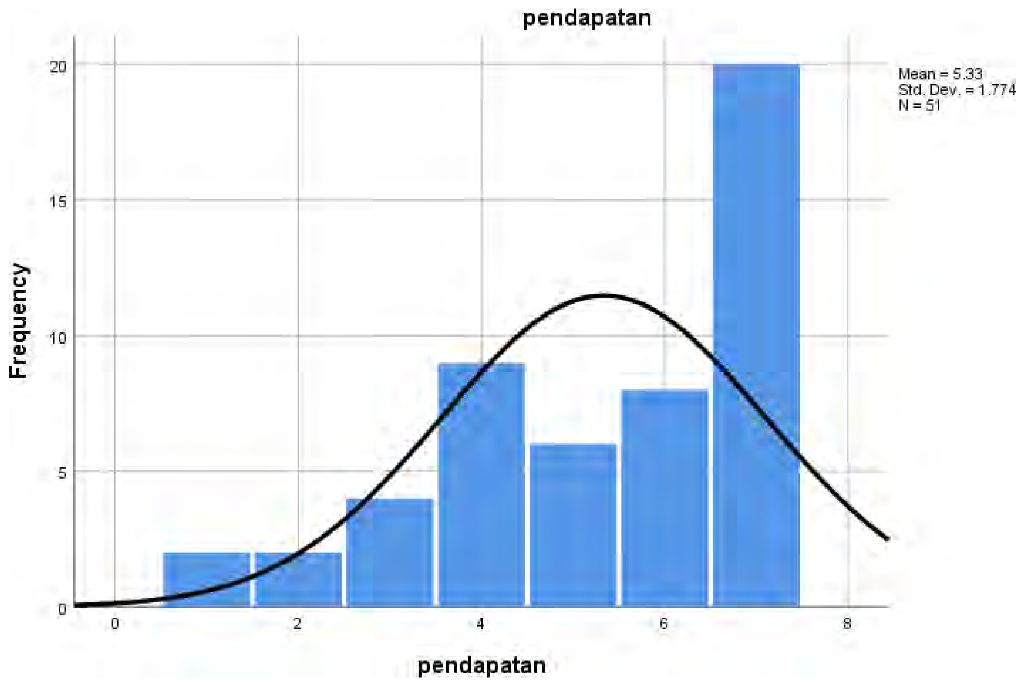
Lokasi					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bandar	106	47.7	47.7	47.7
	Luar Bandar	116	52.3	52.3	100.0
	Total	222	100.0	100.0	

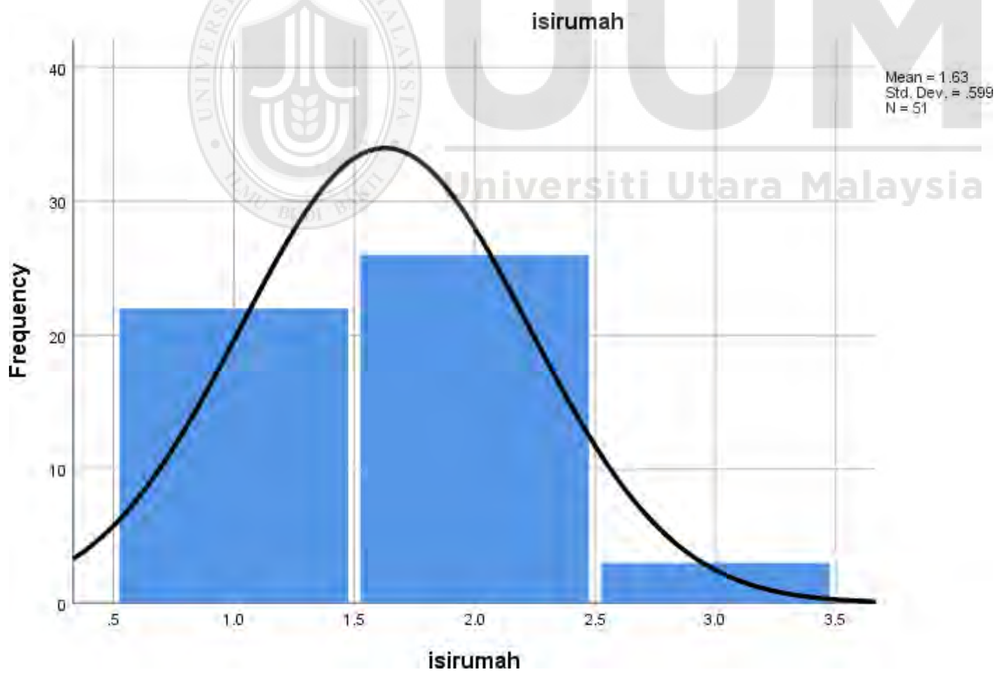

jantina
Mean = 1.37
Std. Dev. = .488
N = 51
Frequency
jantina

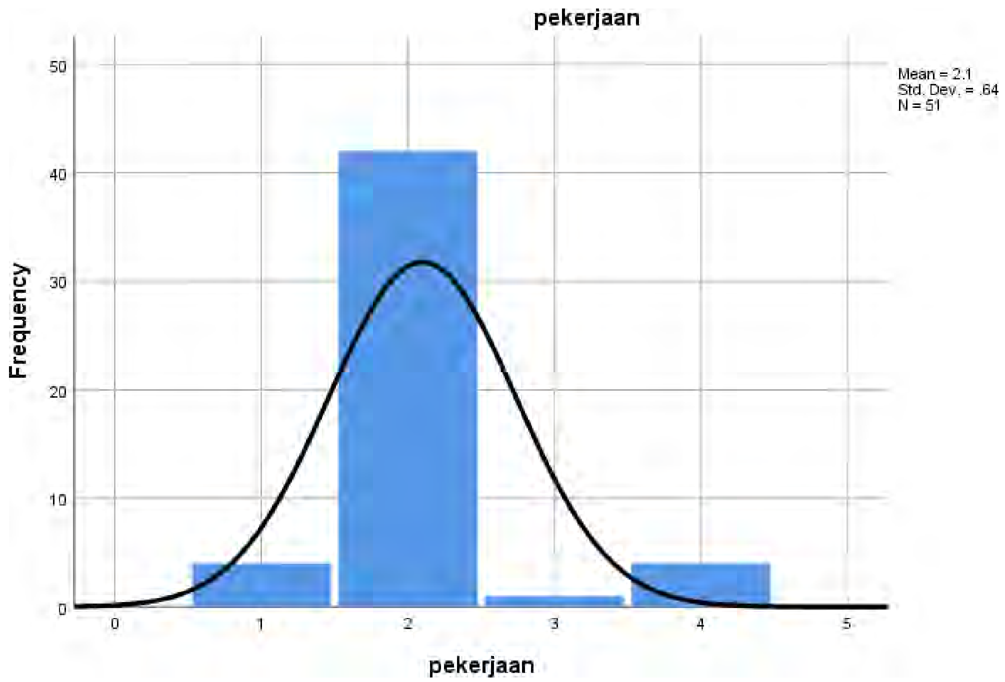

umur
Mean = 2.98
Std. Dev. = .678
N = 51
Frequency
umur

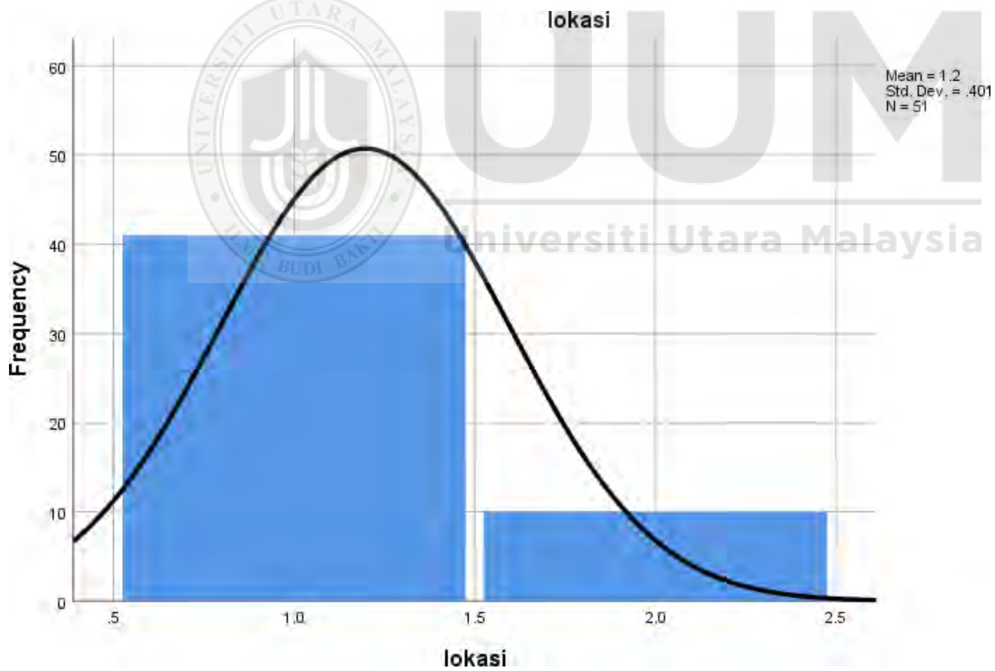

bangsa
Mean = 1.06
Std. Dev. = .42
N = 51
Frequency
150
100
50
0
0
2
4
6
bangsa


pendidikan
Mean = 5.75
Std. Dev. = .956
N = 51
Frequency
25
20
15
10
5
0
3
4
5
6
7
8
pendidikan


pendapatan
Mean = 5.33
Std. Dev. = 1.774
N = 51
Frequency
pendapatan


isirumah
Mean = 1.63
Std. Dev. = .599
N = 51
Frequency
isirumah


pekerjaan
Mean = 2.1
Std. Dev. = .64
N = 51
Frequency
50
40
30
20
10
0
0
1
2
3
4
5
pekerjaan


lokasi
Mean = 1.2
Std. Dev. = .401
N = 51
Frequency
60
50
40
30
20
10
0
.5
1.0
1.5
2.0
2.5
lokasi

APPENDIX 7
CORRELATION COEFFICIENT ANALYSIS

Correlations

		KepuasanPelanggan2	KualitiServis	PersepsiKos	MenanganiAduan2	ImejKorporat
KepuasanPelanggan2	Pearson Correlation	1	.823**	.721**	.755**	.718**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	51	51	51	51	51
KualitiServis	Pearson Correlation	.823**	1	.659**	.727**	.584**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	51	51	51	51	51
PersepsiKos	Pearson Correlation	.721**	.659**	1	.544**	.619**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	51	51	51	51	51
MenanganiAduan2	Pearson Correlation	.755**	.727**	.544**	1	.491**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	51	51	51	51	51
ImejKorporat	Pearson Correlation	.718**	.584**	.619**	.491**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	51	51	51	51	51

**. Correlation is significant at the 0.01 level (2-tailed).

APPENDIX 8
ANALYSIS OF REGRESSION

Variables Entered/Removed[a]			
Model	Variables Entered	Variables Removed	Method
1	IMEJKORPORAT, MENANGANIADUAN, PERSEPSIKOS, KUALITISERVIS[b]	.	Enter
a. Dependent Variable: KEPUASANPELANGGAN			
b. All requested variables entered.			

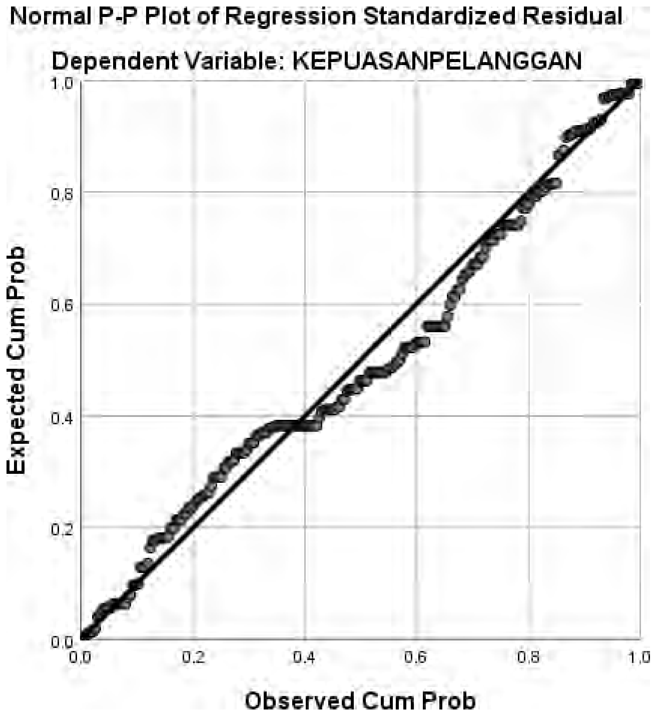
Model Summary[b]									
					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.765[a]	.585	.577	.28495	.585	76.423	4	217	.000
a. Predictors: (Constant), IMEJKORPORAT, MENANGANIADUAN, PERSEPSIKOS, KUALITISERVIS									
b. Dependent Variable: KEPUASANPELANGGAN									

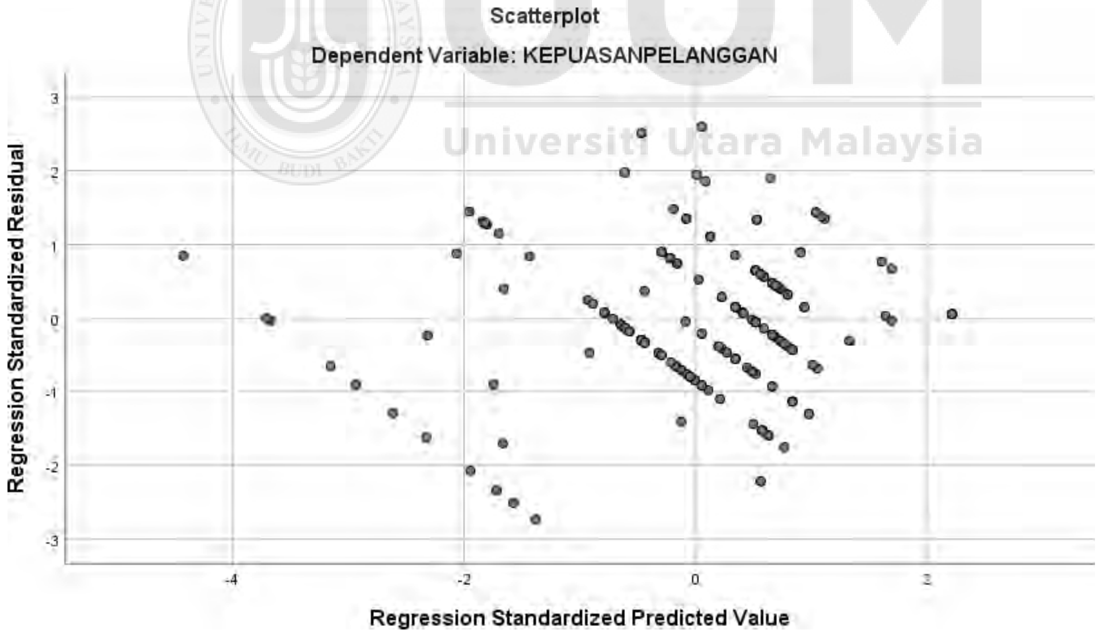
ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.822	4	6.205	76.423	.000[b]
	Residual	17.620	217	.081		

	Total	42.442	221			
a. Dependent Variable: KEPUASANPELANGGAN						
b. Predictors: (Constant), IMEJKORPORAT, MENANGANIADUAN, PERSEPSIKOS, KUALITISERVIS						

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.391	.223		1.750	.082		
	KUALITISERVIS	.122	.070	.118	1.748	.082	.417	2.398
	PERSEPSIKOS	.293	.062	.295	4.756	.000	.498	2.008
	MENANGANIADUAN	.241	.073	.206	3.284	.001	.487	2.055
	IMEJKORPORAT	.291	.052	.308	5.658	.000	.647	1.545
a. Dependent Variable: KEPUASANPELANGGAN								

Residuals Statistics[a]					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.7587	4.9845	4.2423	.33514	222
Residual	-.77886	.74018	.00000	.28236	222
Std. Predicted Value	-4.427	2.214	.000	1.000	222
Std. Residual	-2.733	2.598	.000	.991	222
a. Dependent Variable: KEPUASANPELANGGAN					


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: KEPUASANPELANGGAN
Expected Cum Prob
Observed Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0


Scatterplot
Dependent Variable: KEPUASANPELANGGAN
Regression Standardized Residual
Regression Standardized Predicted Value