

A Study on Effectiveness of Online Mechanisms to Improve Customer Satisfaction:

Suruhanjaya Syarikat Malaysia Sabah Customer Service Unit

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Research Project Submitted in Partial Fulfillment of the Requirements

for the Degree of Master in Management

Universiti Tun Abdul Razak

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DECLARATION

I hereby declare that the case study is based on my original work except for quotations and citations that have been duly acknowledged. I also declare it has not been previously or concurrently submitted for any other degree at Universiti Tun Abdul Razak (UNIRAZAK) or other institution.



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Abstract of the project paper submitted to the Senate of Universiti Tun Abdul Razak in partial fulfilment of the requirements for the Master in Management

**A Study on Effectiveness of Online Mechanisms to Improve Customer Satisfaction:
Suruhanjaya Syarikat Malaysia Sabah Customer Service Unit**

By

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It has been demonstrated through research that online mechanisms in businesses correlate with product and customer service in order to attain customer satisfaction. Based on previous research on customer satisfaction and behaviour, the purpose of this paper is to investigate the effect of online product and customer service on customer satisfaction. Respondents to the research were selected using techniques for convenient sampling. The study's 121 participants were randomly recruited from a variety of job positions and included both male and female SSM internal and external customers. The data was acquired using a Google form questionnaire, and the collected data was analysed using SPSS version 27. The reliability indices indicate that the two factors' items are highly interrelated and measure the same construct. The reliability analysis of two variables: quality of customer service and product quality. The table displays the total number of items in each variable, as well as the associated reliability coefficient (α). Good dependability is defined by Nunnally (1978) as a reliability rating larger than 0.70. Before commencing the inferential analysis, the missing values and normality of the study's data were verified. There are no extreme values with 1-unit differences based on the difference between the 5% trimmed mean and the mean of both variables. For a normal univariate distribution, values for skewness and kurtosis between -2 and +2 are deemed acceptable (George & Mallery, 2003). Both variables have acceptable skewness values ranging from -1.04 to -0.82 as shown in Table 4.4. Both variables have adequate kurtosis values ranging from 0.67 to 1.67 for the kurtosis test.

CHAPTER 1

INTRODUCTION

1.0 Background of the Study

1.1 Online Mechanism in E-services

The Internet has given consumers more influence than it has in ten years (Pires et al., 2006). Brick-and-mortar stores are slowly but unquestionably closing down as a result of the growth of e-commerce (Quora, 2017). Compared to conventional storefronts, online businesses are more convenient for customers (Business.com, 2017). Customers can easily shop online, pay with a credit card, and wait at home for their products to be delivered. The rapid advancement of information technology caused a transition in culture. Customers began purchasing online as opposed to in physical stores. Physical businesses have attempted to acquire a competitive advantage by interacting with customers through e-commerce (Lee & Lin, 2005). Due to low entry barriers, competition can readily enter the market in online businesses (Wang et al., 2016). According to Mutum et al. (2014), customers have minimal switching costs when switching from one online store to another. Customer purchasing experience influences future customer behaviour, including repurchase intention, store revisit intention, and word-of-mouth (WOM) in physical and online businesses (Chang & Wang, 2011).

Online mechanisms play a crucial role in the delivery of e-services, facilitating various processes and interactions between service providers and customers. These mechanisms enable efficient and seamless transactions, communication, and access to information. Here are some common online mechanisms utilized in e-services:

- a) **Websites:** Websites serve as the primary platform for delivering e-services. They provide an online presence for businesses and organizations, allowing customers to access information, make purchases, and interact with various features and functionalities. Websites can include product catalogs, online forms, customer support portals, and transactional capabilities.
- b) **Mobile Applications:** Mobile apps offer a convenient and accessible channel for delivering e-services. These applications are specifically designed for mobile

devices and provide functionalities tailored to the unique capabilities of smartphones and tablets. Mobile apps can offer services such as mobile banking, e-commerce, food delivery, and ride-hailing, enhancing customer convenience and engagement.

- c) **Online Ordering and Payment Systems:** E-commerce platforms and online marketplaces enable customers to browse and purchase products or services online. These platforms often include secure payment gateways that facilitate seamless and secure online transactions. Online ordering and payment systems streamline the purchasing process, providing convenience and flexibility for customers.
- d) **Customer Relationship Management (CRM) Systems:** CRM systems help organizations manage and track customer interactions, inquiries, and support requests. These systems enable businesses to efficiently handle customer queries, provide personalized assistance, and maintain a record of customer interactions for future reference. CRM systems enhance customer service and facilitate effective communication between service providers and customers.
- e) **Live Chat and Chatbots:** Live chat functionality allows customers to engage in real-time conversations with customer support representatives or chatbots. This mechanism enables quick and personalized assistance, addressing customer queries and providing support during the e-service experience. Chatbots utilize artificial intelligence to automate responses and provide instant assistance, enhancing efficiency and availability.
- f) **Self-Service Portals:** Self-service portals provide customers with the ability to independently access and manage their accounts, track orders, view transaction histories, and update personal information. These portals empower customers to resolve issues, access information, and perform various tasks without the need for direct assistance from service providers. Self-service options enhance convenience and reduce customer service workload.

- g) **Knowledge Bases and FAQs:** Online knowledge bases and Frequently Asked Questions (FAQs) sections offer a repository of information and resources to assist customers. These resources provide answers to common queries, offer troubleshooting guides, and address frequently encountered issues. Knowledge bases and FAQs empower customers to find solutions independently, reducing the need for direct support and enhancing customer satisfaction.
- h) **Online Feedback and Review Systems:** Online feedback and review systems allow customers to share their experiences and provide feedback on e-services. These mechanisms enable organizations to gather valuable insights, identify areas for improvement, and address customer concerns or issues. Feedback and review systems promote transparency and trust, enhancing the overall customer experience.

By leveraging these online mechanisms effectively, businesses can optimize the delivery of e-services, streamline processes, and enhance customer engagement, satisfaction, and loyalty.

1.2 Scope Of The Study – Suruhanjaya Syarikat Malaysia (SSM)

Suruhanjaya Syarikat Malaysia, also known as the Companies Commission of Malaysia (SSM), is a statutory body in Malaysia that regulates and oversees corporate and business affairs. It operates under the jurisdiction of the Ministry of Domestic Trade and Costs of Living and plays a vital role in the administration and enforcement of company and business laws in the country. Under the Companies Commission of Malaysia Act 2001, the SSM was constituted in 2002, assuming the Registrar of Companies and Registry of Business responsibilities. SSM serves as an agency that incorporates and registers businesses and provides company and business information to the general public.

The commission implemented SSM e-Info Services to make available on its website company and business information. Here are some key points about Suruhanjaya Syarikat Malaysia:

- a) **Registration of Companies:** SSM is responsible for the registration of companies in Malaysia. It ensures compliance with the Companies Act 2016, which governs the formation, administration, and dissolution of companies. SSM maintains the official register of companies and issues certificates of incorporation.
- b) **Business Registration:** SSM also oversees the registration of businesses and partnerships operating in Malaysia. This includes sole proprietorships, partnerships, limited liability partnerships (LLPs), and foreign companies.
- c) **Regulatory Functions:** SSM has regulatory functions related to corporate governance, accounting, auditing, and financial reporting standards. It sets guidelines and regulations to promote good corporate practices and ensure transparency and accountability in business operations.
- d) **Information Dissemination:** SSM provides public access to information on registered companies and businesses through its online portal. Individuals and organizations can search the register to obtain company profiles, financial statements, and other relevant information.
- e) **Compliance and Enforcement:** SSM monitors and enforces compliance with the Companies Act and other relevant legislation. It has the authority to investigate companies and take legal action against non-compliant entities. SSM can also impose penalties and sanctions for non-compliance.
- f) **Business Advisory Services:** SSM offers advisory services to businesses and entrepreneurs on matters related to company registration, business operations, compliance requirements, and other relevant issues. These services aim to facilitate the growth and development of businesses in Malaysia.

- g) E-Services: SSM has implemented various online services to enhance accessibility and efficiency. These include e-filing of statutory documents, online payment systems, and online business registration services.
- h) Collaboration and Partnerships: SSM collaborates with other government agencies, professional bodies, and stakeholders to enhance the business environment and promote entrepreneurship in Malaysia. It also participates in international forums and initiatives related to company registration and regulation.

1.2.1 SSM Product and Services

Suruhanjaya Syarikat Malaysia (SSM) offers a range of products and services related to company registration, business information, compliance, and intellectual property protection. Here are some of the key products and services provided by SSM:

- a) Company Registration: SSM facilitates the registration of companies in Malaysia. They provide services for the incorporation of various types of companies, including private limited companies, public companies, and foreign companies operating in Malaysia.
- b) Business Registration: SSM handles the registration of different types of businesses, such as sole proprietorships, partnerships, limited liability partnerships (LLPs), and branches of foreign companies. They assist in the process of registering and updating business information.
- c) Online Business Services (MyCoID): SSM offers online business services through their MyCoID portal. These services include online business registration, submission of statutory forms, e-payment services, and access to business information.
- d) Company and Business Information: SSM maintains a comprehensive database of registered companies and businesses in Malaysia. Individuals and

organizations can access business information, company profiles, financial statements, and other relevant details through SSM's online portal or by visiting their service counters.

- e) **Business Advisory Services:** SSM provides advisory services to businesses and entrepreneurs. They offer guidance and assistance on matters related to company registration, compliance requirements, business operations, and legal obligations.
- f) **Compliance Services:** SSM monitors compliance with company and business laws in Malaysia. They provide services for the submission of annual returns, financial statements, and other statutory documents. SSM also conducts compliance checks and takes enforcement actions against non-compliant entities.
- g) **Training and Education:** SSM conducts training programs and educational initiatives to enhance awareness and understanding of company and business-related matters. These programs cover topics such as corporate governance, compliance, and responsible business practices.
- h) **Investor Services:** SSM provides investor services to facilitate investment in Malaysia. They offer assistance and information to local and foreign investors regarding company registration, business environment, investment policies, and regulations.
- i) **Research and Data Services:** SSM collects and analyzes data related to companies and businesses in Malaysia. They may provide research reports, statistical information, and industry data to support business decision-making and policy development.

1.2.2 SSM Customer Service Unit – Business Advisory

Suruhanjaya Syarikat Malaysia (SSM) Sabah is located at Level 4, Menara MAA, No.6, Lorong Api Api 1, Kota Kinabalu, Sabah. It has 26 staff and three (3) main sections that are Operation Section, Compliance Section and Corporate Resource Unit. Customer Service Unit is under Operation Section that is consist of one (1) Executive and three (3) Business Advisory.

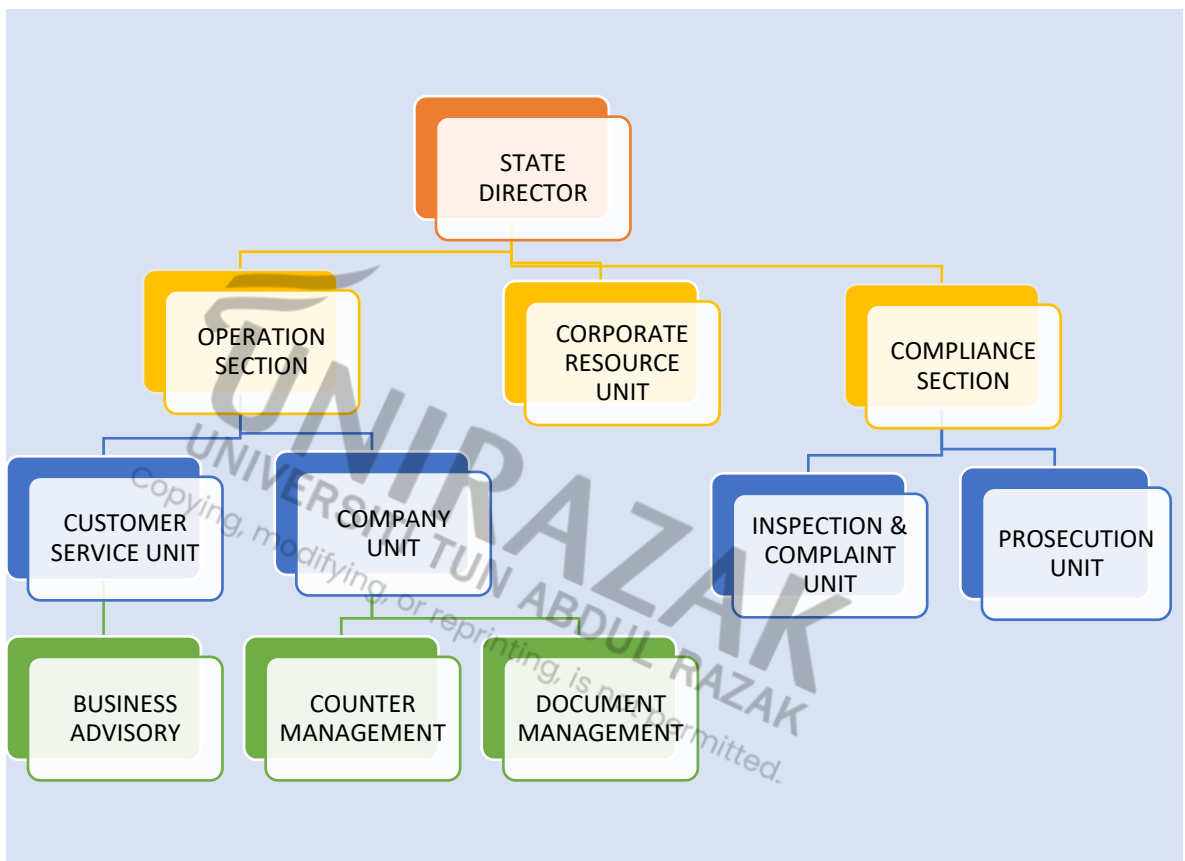


Chart 1.0: SSM Sabah Organisation Chart

The Business Advisory function of Suruhanjaya Syarikat Malaysia (SSM) aims to provide guidance and assistance to businesses and entrepreneurs in Malaysia. Here are some key functions of SSM's Business Advisory services:

- a) **Information and Guidance:** SSM offers information and guidance to businesses on matters related to company registration, business operations, compliance requirements, and legal obligations. They can provide advice on the steps involved in setting up a business, choosing the appropriate business structure, and understanding the relevant laws and regulations.
- b) **Business Registration:** SSM assists entrepreneurs in the process of business registration. They provide information on the requirements, procedures, and necessary documentation for registering various types of businesses, such as sole proprietorships, partnerships, limited liability partnerships (LLPs), and foreign companies.
- c) **Compliance Education:** SSM conducts educational programs and workshops to enhance awareness and understanding of regulatory compliance among businesses. These initiatives help entrepreneurs stay updated with changes in laws, regulations, and corporate governance practices, thereby promoting compliance and responsible business conduct.
- d) **Advisory Sessions:** SSM organizes advisory clinics where entrepreneurs can seek one-on-one consultations with experts from SSM. These sessions allow individuals to address specific queries related to their businesses, receive personalized advice, and clarify doubts regarding compliance or operational issues.
- e) **Outreach Programs:** SSM conducts outreach programs to reach a wider audience and promote entrepreneurship. These programs may include seminars, roadshows, and exhibitions, where SSM representatives provide information, guidance, and resources to aspiring entrepreneurs and existing businesses.

- f) **Online Resources:** SSM offers a variety of online resources to support businesses. Their official website provides comprehensive guides, FAQs, downloadable forms, and other relevant information related to business registration, compliance, and corporate governance.
- g) **Collaboration with Stakeholders:** SSM collaborates with other government agencies, professional bodies, industry associations, and business support organizations to enhance the quality and accessibility of business advisory services. Through partnerships, SSM ensures that entrepreneurs receive comprehensive and coordinated support.
- h) **Feedback Mechanisms:** SSM welcomes feedback from businesses and entrepreneurs regarding their experiences, challenges, and suggestions. This feedback helps SSM identify areas for improvement, refine their advisory services, and develop initiatives that address the needs of the business community more effectively.

Overall, the Business Advisory function of SSM aims to empower entrepreneurs, foster a conducive business environment, and promote compliance with laws and regulations. By providing information, guidance, and support, SSM contributes to the growth and development of businesses in Malaysia.

1.3 Implementation of E-Services in Government Services

Online service companies find customer satisfaction hardest. Services-focused strategies are essential in a fiercely competitive e-environment. (Gounaris, 2010) To retain customers, a corporation must give excellent service. strong customer satisfaction and positive behavioural intentions demand strong service quality (Brady & Robertson, 2001). E-commerce success depends on website system, information, and electronic service quality (Sharma and Lijuan, 2015). This chapter covers problem identification, research questions, and objectives. Discussing this research's value. The final section summarises organised research.

E-service quality is researched. E-service quality affects customer satisfaction, repurchase intentions, but not WOM. (Blut, 2015). Tsao et al. (2016) discovered that system and electronic service quality affected perceived value, which affected online loyalty. Gounaris et al. (2010) found that e-service quality significantly influenced purchase intentions, site revisitation, and word-of-mouth. Blut (2016) found that US e-service quality increased customer satisfaction, repurchase intent, and word-of-mouth. (Gounaris, 2010) Thus, e-service quality studies varied in approach and findings, with no clear conclusions.

Using an incorrectly stated e-service quality model leads to an overestimation of the importance of e-service quality attributes (Blut et al., 2015). Furthermore, Blut et al. (2015) developed a hierarchical model of e-service quality that outperformed other established instruments in predicting customer behaviour, although only Blut (2016) experimentally validated the conceptual model for online shoppers in the United States. To fill the aforementioned research gap, this study empirically tested Blut et al. (2015)'s e-service quality model to better understand the impact of e-service quality not only on customer satisfaction, purchase intention, and word-of-mouth, but also on customer trust and site revisitation. Self-service technology (SST), which has profound effects on how customers interact with firms to create positive service outcomes, i.e., customer satisfaction, loyalty, and behavioural intentions, has emerged as a result of decades of extensive research on service quality.

Service firms offer employee-delivered and customer-produced services to consumers (Hilton, Hughes, Little, & Marandi, 2013; Turner & Shockley, 2014). SSTs improve service process productivity, proficiency, and effectiveness (Curran & Meuter, 2005; Kelly, Lawlor, & Mulvey, 2017; Kokkinou & Cranage, 2013; Walker, Craig-Lees, Hecker, & Francis, 2002; Zeitham & Gilvey, 1987). Modern and convenient routes were also intended to improve client access to services (McGrath & Astell, 2017; Meuter, Ostrom, Bitner, & Roundtree, 2003; Reinders, Dabholkar, & Frambach, 2008). They can better satisfy clients by doing so (Bitner, Ostrom, and Meuter, 2002; Ganguli and Roy, 2011; Johnson, Bardhi, and Dunn, 2008). Customers like ATMs, online banking, mobile banking, airport self-check-in, online shopping, and online bill paying.

Implementation of E-Services in Government Services will include :

- a. **Comprehensive Online Portal:** Develop a centralized online portal that serves as a one-stop platform for accessing various government services. The portal should provide a user-friendly interface, intuitive navigation, and clear instructions on how to access and utilize different services.
- b. **Digital Service Catalog:** Create a comprehensive catalog of government services available online. Categorize and organize the services to make it easy for citizens to find and access the specific services they require. Include detailed descriptions, eligibility criteria, required documents, and any associated fees or charges.
- c. **Online Application and Registration:** Enable citizens to complete application forms and registration processes online. Provide clear instructions and guidance throughout the application process, ensuring that users understand the requirements and steps involved. Implement secure online submission mechanisms to protect sensitive personal information.
- d. **Secure Online Payment System:** Integrate a secure online payment system to facilitate payment of government fees, fines, or charges associated with the services. Ensure that the payment gateway complies with industry security standards and offers multiple payment options to cater to citizen preferences.
- e. **Document Upload and Verification:** Allow citizens to digitally upload supporting documents required for various government services. Implement a document verification mechanism to authenticate the uploaded documents, ensuring the accuracy and legitimacy of the information provided by citizens.

- f. **Appointment Scheduling:** Implement an online appointment scheduling system for government services that require in-person visits, such as passport applications or license renewals. Citizens should be able to select preferred dates and time slots, receive confirmation of their appointments, and receive reminders.
- g. **Status Tracking and Notifications:** Provide citizens with the ability to track the progress of their applications or service requests online. Implement automated notifications and updates to keep citizens informed about the status of their applications, approvals, or any additional actions required from their end.
- h. **Online Helpdesk and Support:** Establish an online helpdesk or customer support system to address citizen inquiries, provide guidance, and resolve issues related to e-services. Offer multiple channels of communication, such as live chat, email, or phone support, to ensure timely assistance and excellent customer service.
- i. **User Education and Training:** Conduct awareness campaigns and provide user education resources to familiarize citizens with the available e-services. Offer tutorials, videos, or user guides to explain how to navigate the online portal, complete transactions, and utilize various government services effectively.
- j. **Continuous Improvement and Feedback:** Regularly gather citizen feedback on the e-services provided by the government. Conduct user surveys, collect suggestions, and analyze user behavior to identify areas for improvement. Actively address issues and make iterative enhancements to the e-services based on user feedback.

By implementing these strategies, governments can enhance the accessibility, efficiency, and convenience of government services through e-services. This, in turn, improves citizen satisfaction, reduces administrative burden, and contributes to the overall digital transformation of government operations.

1.4 Objectives of the study

This study investigates whether the online system that conducts and provides SSM products and services is reliable and meets the customer's needs and requirements. Also, to find out the customer service (Business Advisory) provided by SSM gives maximum satisfaction to its customers and fulfils their demands. This study examines the factors that influence decision-making when individuals contemplate and evaluate using online e-services as a delivery mechanism. This study is also to discover factors that affect customer behaviour towards implementing e-services. Objectives of the study are :-

- a. To understand customer preferences: Investigate the specific e-services that customers prefer and the features they value the most. Identify the factors that influence their choices and determine the significance of convenience, ease of use, customization, pricing, security, and other relevant aspects.
- b. To analyze customer motivations: Explore the underlying motivations and drivers that lead customers to utilize e-services. Determine the needs they aim to fulfill through these digital platforms, such as convenience, time-saving, access to a wider range of products or services, or personalized experiences.
- c. To identify barriers and challenges: Identify the obstacles and concerns that customers encounter while using e-services. Examine factors such as trust, security concerns, lack of technical knowledge, complexity of the interface, or issues with customer support. Pinpoint areas where improvements are needed to enhance the overall customer experience.

- d. To study decision-making processes: Investigate the decision-making journey of customers when engaging with e-services. Understand the information sources they rely on, the evaluation criteria they employ, and the decision points that influence their choices. Gain insights into how customers compare and select e-service providers.
- e. To assess customer satisfaction and loyalty: Measure customer satisfaction levels and determine the factors that contribute to customer loyalty towards e-services. Examine aspects such as service quality, responsiveness, reliability, personalized experiences, and resolution of issues or complaints. Identify opportunities to enhance customer satisfaction and encourage repeat usage.
- f. To provide actionable recommendations: Based on the findings, develop practical recommendations for organizations offering e-services. Provide insights on how to improve the user experience, enhance service offerings, refine marketing strategies, and address customer concerns. Offer actionable steps to optimize e-services and build stronger relationships with customers.

By achieving these objectives, the study aims to provide a comprehensive understanding of customer behavior towards e-services. The findings will enable organizations to make informed decisions, refine their digital strategies, and deliver a superior online experience that meets customer expectations and fosters long-term customer loyalty.

1.5 Research Problem

The research problem is that some customers need to be aware of the e-services. Business Advisory needs to guide and assist them on how to use the system and give them awareness. This problem arises up, especially when the system is down. They find that submitting documents over the counter is more reliable. They complained that the system is too complicated to create passwords and user IDs. Some of them need Internet banking apps.

Numerous studies have identified end-user characteristics that influence technology adoption. Baker et al. believed that technology acceptance and use depended on awareness. Lack of familiarity, culture, and other variables will greatly impact online service acceptance. Thus, decision-makers must understand these criteria to promote technology over traditional service delivery.

- a) The problem statement is to understand customer behavior towards E-Services. With the rapid growth of technology and the internet, e-services have become increasingly prevalent in various industries. E-services refer to any digital services or transactions that are conducted online, such as online shopping, banking, customer support, and entertainment platforms. As more businesses and organizations offer e-services, it is crucial to understand customer behavior and their attitudes towards these digital offerings.
- b) Identification of the problem is despite the increasing availability of e-services, businesses often face challenges in effectively engaging and satisfying their online customers. There is a need to comprehend how customers interact with e-services, what influences their decision-making process, and the factors that contribute to their overall satisfaction or dissatisfaction.
- c) The impact and significance is the understanding of customer behavior towards e-services is vital for organizations aiming to improve their online customer experience, increase customer retention, and drive business growth. By addressing the challenges and barriers faced by customers while utilizing e-services, organizations can enhance their offerings, optimize user interfaces, and tailor their marketing strategies to better meet customer expectations.
- d) The scope of this problem statement focuses on customer behavior specifically related to e-services, excluding other channels like physical stores or telephone-based services. It considers a wide range of industries and sectors that offer e-services, such as e-commerce, banking, telecommunications, entertainment, and more. The objective is to gain comprehensive insights into customer behavior towards e-services, including their

preferences, motivations, concerns, and decision-making factors. This understanding will enable organizations to develop targeted strategies and improve their e-service offerings, ultimately enhancing customer satisfaction and loyalty.

- e) The stakeholders involved in addressing this problem include businesses offering e-services, digital platforms, marketing and customer experience teams, market researchers, and customers themselves. By conducting research and analysis on customer behavior towards e-services, businesses can make informed decisions, optimize their digital platforms, and provide a seamless and satisfying online experience to their customers.

1.6 Research Question

Research queries enhance the clarity and logic of research. When these elements of research are aligned, research design and planning are more consistent, and research reports are more comprehensible. According to White (2017), developing a research question will help to structure the process of collecting information, analyzing data, evaluating results, and assisting the purpose of this research study. Therefore, research questions are **“Is customer service quality impact customer satisfaction?”**, **“Is the quality of the product meets customer demand?”** and finally, **“Is the quality of services (system) gives customer satisfaction?”**

Research Questions:

- a) "Does customer service quality impact customer satisfaction?"

This research question aims to explore the relationship between customer service quality and customer satisfaction. It seeks to understand if providing high-quality customer service positively influences customer satisfaction levels. Factors such as responsiveness, empathy, problem resolution, and overall customer service experience can be assessed to determine their impact on customer satisfaction.

- b) "Does the quality of the product meet customer demand?"

This research question focuses on evaluating the alignment between the quality of the product and customer expectations or demands. It seeks to assess whether the product's quality, features, performance, and reliability meet the needs and preferences of customers. Understanding this relationship is essential in identifying areas for improvement and ensuring that the product quality aligns with customer expectations.

- c) "Does the quality of services (system) give customer satisfaction?"

This research question explores the impact of the quality of services or systems on customer satisfaction. It aims to understand how the efficiency, reliability, user-friendliness, and overall quality of the service delivery system influence customer satisfaction. Factors such as ease of use, speed, accuracy, and convenience can be evaluated to determine their effect on customer satisfaction levels.

By addressing these research questions, organizations can gain insights into the relationship between customer service quality, product quality, service system quality, and customer satisfaction. The findings can guide businesses in improving their customer service processes, product development strategies, and service delivery systems to enhance customer satisfaction and loyalty.

1.7 Significance of the study

The significance of a study on the relations between product quality, customer service quality, and customer satisfaction lies in its potential to contribute valuable insights and understanding in several areas:

- a) **Consumer Behavior:** The study can shed light on the factors influencing consumer satisfaction, helping to deepen our understanding of how product quality and customer service quality impact customer perceptions and behaviors. It can reveal the relative importance of each factor and how they interact with each other.

- b) **Marketing Strategies:** Understanding the relationship between product quality, customer service quality, and customer satisfaction can inform marketing strategies. The findings can guide businesses in developing effective strategies to improve customer satisfaction by focusing on product quality enhancement, enhancing customer service delivery, or finding the right balance between the two.
- c) **Competitive Advantage:** The study can provide businesses with a competitive advantage by highlighting the significance of delivering high-quality products and exceptional customer service. It can help businesses differentiate themselves from competitors and gain a favorable reputation for customer satisfaction, leading to increased customer loyalty and positive word-of-mouth.
- d) **Customer Retention and Loyalty:** The research can identify the key drivers of customer satisfaction and uncover the links between product quality, customer service quality, and customer loyalty. Understanding these relationships can help businesses design strategies to improve customer retention, foster customer loyalty, and increase customer lifetime value.
- e) **Business Performance:** The study's findings can have implications for business performance and profitability. Satisfied customers are more likely to repurchase, refer others, and have a higher lifetime value, positively impacting a company's financial performance. By understanding the factors that drive customer satisfaction, businesses can make informed decisions to enhance their overall performance.
- f) **Service Quality Improvement:** The research can offer insights into areas for improvement in customer service delivery. By understanding how customer service quality impacts customer satisfaction, businesses can identify gaps in their service processes, train their staff effectively, and implement service quality improvement initiatives to meet and exceed customer expectations.

- g) Policy and Regulations: The study's findings can inform policy-makers and regulatory bodies about the importance of product quality and customer service quality in consumer satisfaction. This information can guide the development of regulations and standards that promote consumer protection, fair competition, and quality assurance.

In summary, a study exploring the relations between product quality, customer service quality, and customer satisfaction has significant implications for consumer behavior, marketing strategies, competitive advantage, customer retention, business performance, service quality improvement, and policy-making. It can provide valuable insights that enable businesses to enhance customer satisfaction and drive their success in the marketplace.

Digital government services encompass all online processes offered by the government. Examples of such services include completing forms, applying for a new driver's licence, and researching public records pertaining to the interior workings of a particular government agency. Since 2017, SSM has implemented all of its online services in stages. The primary objective of establishing these initiatives has been to leverage the multimedia capabilities of ICTs to facilitate resource sharing between government agencies and the design of service delivery centred on the citizen. In addition, it is to recognise the transformative role of ICTs in public service delivery and governance and to identify specific strategic orientations towards the mission and vision of SSM. It refers to the use of the Internet as a platform for exchanging information, providing services, and conducting transactions with citizens, corporations, and other government agencies.

Online services are a wonderful solution for many modern businesses and individuals if they are adopted and utilised properly, but if they are not, they will cause numerous disruptions for businesses and end users. Everything has been altered by the Internet; entire industries, publishing houses, banking, airlines, and government agencies will never be the same. As a Malaysian registrar for businesses and corporations, SSM has developed a highly effective mechanism for connecting with their clients in order to facilitate both pure and partial e-commerce. This new trend has created numerous opportunities for businesses and individuals to reduce expenses and

save time. Moreover, it has created hazards and numerous other obstacles. The public and private sectors, as well as end-users, must collaborate to seize these opportunities and mitigate the associated risks. Internet access is practically available everywhere and to everyone, which facilitates the adoption and utilisation of online services by numerous end consumers.

It has also provided a venue for businesses and individuals to communicate and interact in a virtual community that facilitates the exchange of information and e-business transactions. Companies realised the significance of being a part of this e-business community and developed numerous channels to capture customers regardless of their geographic location. This rapid development of Internet usage has increased the use of e-services in contemporary businesses, affecting individuals, small, medium, and large organisations, and has also reformed the marketplace and business relationships. Organisations and individuals are required to adopt e-services to facilitate a variety of business transactions and strengthen their relationships with business partners. Government and private actors have adopted numerous measures to realise the national digital strategy. However, the usage of online services is extremely limited due to the absence of influential factors such as utility, usability, cultural and social issues, awareness, dependability, security, and privacy.

1.8 Research Outline

Chapters are frequently utilised to present various aspects of the study. Typically, each chapter concentrates on a particular subject and contributes to the overall research objective. Depending on the field of study, the structure and content of a five-chapter research project may vary. However, the following is a general outline of how such a project could be organised:

- a) Chapter 1: Introduction. The first chapter describes the research topic, its importance, and the research queries or objectives. Provides context and background information for the research.

- b) In Chapter 2, Product quality, service quality, and customer satisfaction are conceptualised in the Literature Review. In order to obtain a better understanding of previous studies, previous research on the influence of product and service quality on brand leadership is examined. In addition, the conceptual hypothesis model framework and hypotheses pertaining to the relationships between product quality, service quality, and consumer satisfaction are developed.
- c) In Chapter 3, Current research methodology and study design constitute the research methodology. It then discusses data collection, analysis, and integration. In addition, it describes the procedures used to determine the reliability and validity of the research data.
- d) In Chapter 4, Data Analysis and Results, the results of the quantitative data acquisition are reported. The results of statistically examining the hypotheses and analysing quantitative data in accordance with the research themes are presented in this chapter.
- e) In the final chapter, Chapter 5, Conclusion and Recommendations, the main findings and conceptual model relative to the hypothesis are discussed. The section then examines evidence that product and service quality influence customer satisfaction. In addition, the limitations of the study are acknowledged, and suggestions are made for future research.

CHAPTER 2

LITERATURE REVIEW

The goal of this study is to investigate the impact of product quality and service quality on online services, which will help to demonstrate a favorable relationship between product quality, service quality, and customer satisfaction in online services. As a result, this chapter examines the research literature on the impact of product and service quality on online services.

2.1 Customer Satisfaction

Customer satisfaction refers to the degree to which customers perceive that their expectations have been met or exceeded regarding a product, service, or overall experience with a company. It is a subjective evaluation made by customers based on their individual needs, preferences, and experiences. According to Kotler and Armstrong (2016): "Customer satisfaction is the extent to which a product's perceived performance matches a buyer's expectations." Source: Kotler, P., & Armstrong, G. (2016). *Principles of Marketing* (16th ed.). Pearson. 2. According to Parasuraman, Zeithaml, and Berry (1985): "Customer satisfaction is the customer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provides a pleasurable level of consumption-related fulfillment." Source: Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49(4), 41-50.

These definitions emphasize the match between customer expectations and perceived performance, as well as the overall fulfillment and pleasure derived from the consumption experience. Customer satisfaction is a critical factor for businesses as it impacts customer loyalty, repeat purchases, positive word-of-mouth, and overall business success. Understanding and measuring customer satisfaction can help businesses identify areas for improvement, enhance customer relationships, and differentiate themselves in the competitive marketplace.

Customer satisfaction refers to a customer's comprehensive evaluation or impression of their experience with a product, service, or interaction with a business or organization. It reflects the extent to which the quality, value, and performance of the offering meet or exceed the customer's expectations. Customers typically provide feedback, surveys, or evaluations after interacting with a company to gauge customer satisfaction. It encompasses multiple dimensions, such as the product or service itself, the customer service received, the overall buying or service experience, and the satisfaction of particular requirements or expectations.

2.1.1 Value Percept Theory

The Value-Percept Theory is a theoretical framework that explains customer satisfaction based on the customer's perception of value derived from a product or service. This theory suggests that customer satisfaction is influenced by the customer's perception of the benefits received in relation to the sacrifices made to obtain those benefits. Here are the key components and principles of the Value-Percept Theory:

- a. **Customer Value:** Customer value refers to the perceived benefits or utility that customers derive from a product or service. It encompasses both functional and psychological dimensions, including quality, performance, features, price, convenience, brand reputation, and emotional satisfaction.
- b. **Sacrifices:** Sacrifices refer to the costs or efforts associated with obtaining the product or service, such as the price paid, time spent, physical effort, or psychological investment. Customers evaluate the sacrifices made in relation to the perceived value received.

- c. **Comparison Process:** Customers assess the value and sacrifices associated with a product or service by comparing their expectations or desired outcomes with their perceived actual outcomes. This comparison process involves comparing perceived benefits and sacrifices with pre-consumption expectations or alternative options.
- d. **Satisfaction:** Customer satisfaction is determined by the perceived value received compared to the sacrifices made. When the perceived value exceeds or meets expectations, customers are likely to be satisfied. Conversely, if the perceived value falls short of expectations or sacrifices outweigh the perceived benefits, customers are likely to be dissatisfied.
- e. **Importance of Different Factors:** The Value-Percept Theory recognizes that different customers may attach varying importance to different dimensions of value and sacrifices. Factors that are more salient or relevant to the customer's needs, preferences, or context may have a stronger influence on satisfaction.
- f. **Trade-offs and Tolerance Threshold:** The theory acknowledges that customers may be willing to tolerate certain shortcomings or sacrifices if the perceived value still exceeds a certain threshold. Customers may make trade-offs and prioritize specific aspects of value over others, depending on their individual preferences and circumstances.
- g. **Post-Consumption Evaluation:** The Value-Percept Theory emphasizes that satisfaction judgments are formed after the consumption experience. Customers evaluate their overall satisfaction based on their cumulative experiences, including the initial expectations, the actual consumption experience, and any post-purchase experiences.

The Value-Percept Theory provides insights into the factors that drive customer satisfaction by highlighting the importance of customer value perceptions and the trade-off between perceived benefits and sacrifices. By understanding the theory, businesses can focus on enhancing the perceived value of their offerings, managing customer expectations, and minimizing sacrifices to improve customer satisfaction.

According to the Value-Percept theory, customer satisfaction depends on Actual Value (AV) and Ideal Value (IV). Customer-perceived product quality or efficacy. According to the value percept theory, satisfaction is an emotional reaction caused by a cognitive evaluative process that compares an offer's perceptions to one's values, wants, or aspirations (Westbrook & Reilly, 1983). Like the Expectancy/Disconfirmation paradigm, value perception discrepancies reflect unhappiness. Westbrook and Reilly examined the expectation-confirmation and value-perception discrepancy models. Value-disparity is the product's features and performance. NA - Advances in Consumer Research Volume 10, edited by NA, published "Value-Perception Disparity: an Alternative to the Disconfirmation of Expectations Theory of Consumer Satisfaction" by Robert A. Westbrook and Michael D. Reilly (1983).

A single differential scale anchored with "provides far less than my needs" and "provides exactly what I need" assessed the disparity. Despite their premise, Westbrook and Reilly discovered that expectations, not values, determined pleasure. They suggested adopting both the expectation disconfirmation model and the value percept model as neither explained customer delight. Recent studies on how value and expectations affect consumer satisfaction imply that combining wishes and expectations may be preferable (Spreng et al., 1996). EDP research has outperformed Value-Percept theory, which defines pleasure as meeting consumer desires, values, or requirements rather than expectations.

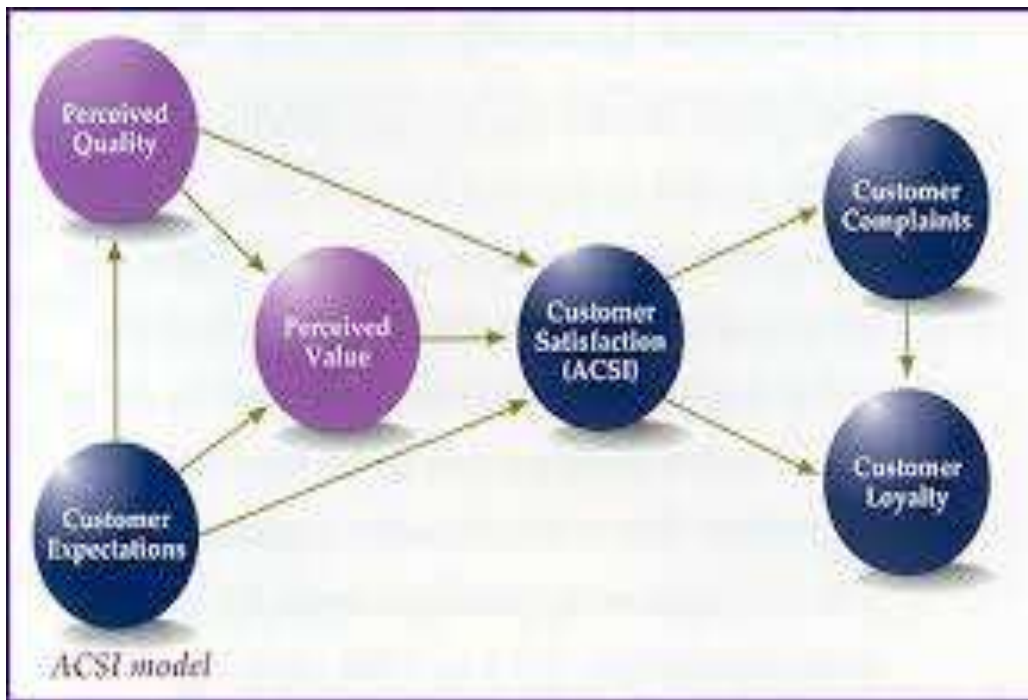


Table 2.0 – Value Percept Theory on Customer Satisfaction

2.2 Theoretical Framework for E-Service

Blut et al. (2015) developed a hierarchical model of e-service quality that provides a framework for assessing and understanding the factors that contribute to the quality of e-services. The model consists of three levels: the foundational level, the intermediate level, and the outcome level. Each level represents different dimensions of e-service quality that influence customer satisfaction and loyalty.

i. Foundational Level:

- Website Functionality: The technical and functional aspects of the website, including ease of navigation, speed, and reliability.
- Privacy and Security: The measures taken to protect customer information and ensure secure transactions.
- Website Design and Aesthetics: The visual appeal, layout, and design elements of the website.

i. Intermediate Level:

- Responsiveness: The timeliness and effectiveness of the website in responding to customer inquiries or requests.
- Assurance: The credibility, expertise, and trustworthiness conveyed by the e-service provider.
- Reliability: The consistency and dependability of the e-service in delivering accurate information and fulfilling customer expectations.

ii. Outcome Level:

- Enjoyment: The level of enjoyment and pleasure experienced by customers while using the e-service.
- Perceived Value: The customers' perception of the value and benefits derived from the e-service compared to its cost.
- Customer Satisfaction: The overall satisfaction level of customers with the e-service experience.
- Customer Loyalty: The intention of customers to continue using the e-service and engage in repeat transactions.

According to the hierarchical model, the foundational level factors contribute to the intermediate level factors, which in turn influence the outcome level factors. The model suggests that improving the foundational factors (website functionality, privacy and security, website design) positively impacts the intermediate factors (responsiveness, assurance, reliability), which ultimately leads to enhanced outcomes (enjoyment, perceived value, satisfaction, loyalty).

Blut et al.'s hierarchical model of e-service quality provides a comprehensive framework for organizations to assess and improve the quality of their e-services. By focusing on the different dimensions at each level, businesses can enhance customer satisfaction, loyalty, and overall success in the digital realm.

2.2.1 E-Service Key Dimensions

When developing a framework for e-services, it's important to consider the unique characteristics and challenges of electronic service environments. Here is an example of a framework for e-services that encompasses key dimensions to consider:

- i. **Website Design and Functionality:** This dimension focuses on the quality and usability of the e-service website. It includes factors such as website layout, navigation, visual design, user-friendliness, responsiveness, and the availability of self-service options.
- ii. **Service Delivery and Efficiency:** This dimension pertains to the effectiveness and efficiency of delivering e-services. It includes aspects such as order processing, transaction speed, accuracy, reliability, ease of access to information or resources, and the ability to track service progress.
- iii. **Trust and Security:** Trust and security are crucial in e-service environments. This dimension encompasses factors such as the trustworthiness of the e-service provider, secure payment processes, data privacy measures, encryption, and protection against cybersecurity threats.
- iv. **Personalization and Customization:** E-services often have the capability to offer personalized experiences. This dimension includes features such as personalized recommendations, tailored content, customization options, user preferences management, and personalized communication channels.
- v. **Customer Support and Interaction:** Customer support and interaction in e-services involve aspects such as responsiveness to customer inquiries, availability of live chat or chatbots, clear communication channels, prompt issue resolution, and the provision of relevant and helpful support resources.

- vi. **Multichannel Integration:** Many e-service providers operate across multiple channels. This dimension focuses on the seamless integration and consistency of the e-service experience across various channels, such as website, mobile apps, social media, or offline touchpoints.

- vii. **Social Interaction and Community:** In some e-services, social interaction and community building play a vital role. This dimension includes features such as user-generated content, customer reviews and ratings, discussion forums, and social media integration for enhanced interaction and engagement.

- viii. **Post-Service Feedback and Reviews:** This dimension emphasizes the importance of gathering feedback and reviews from customers after service delivery. It involves mechanisms for customers to provide feedback, ratings, and reviews, as well as the organization's responsiveness to feedback and the use of customer feedback to improve service quality.

This framework serves as a starting point for analyzing and evaluating various aspects of e-service quality. However, it's important to adapt and tailor the framework to fit the specific context and objectives of your research or evaluation of e-services.

2.3 Theoretical Framework for Service Quality

SERVQUAL, SERVPERF, and E-S-QUAL are three widely used models for assessing and measuring service quality. Here's a brief definition of each model:

- a. **SERVQUAL:** SERVQUAL is a model developed by Parasuraman, Zeithaml, and Berry in the late 1980s. It focuses on identifying and measuring customers' perceptions and expectations of service quality across five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. The model compares customers' perceived service quality

with their desired or expected service quality to identify gaps that indicate areas for improvement. SERVQUAL has been widely used in various service industries to assess and improve service quality.

- b. SERVPERF: SERVPERF is an alternative to SERVQUAL that was proposed by Cronin and Taylor in 1994. It simplifies the original SERVQUAL model by considering only the performance (perceived service quality) aspect, excluding the expectations dimension. SERVPERF measures the actual performance of service quality without explicitly considering customers' expectations. This model focuses on assessing the extent to which service providers meet or exceed customers' perceived service quality.
- c. E-S-QUAL: E-S-QUAL is an extension of the SERVQUAL model specifically designed for assessing e-service quality. Zeithaml, Parasuraman, and Malhotra introduced this model in 2002 to address the unique characteristics and challenges of electronic services. E-S-QUAL includes four dimensions: website design, reliability, fulfillment, and privacy. It aims to measure customers' perceptions of e-service quality and identify areas of improvement for online platforms, websites, and electronic service delivery.

These models provide frameworks for assessing service quality in different contexts, including traditional service environments (SERVQUAL and SERVPERF) and online or electronic service settings (E-S-QUAL). They help organizations evaluate the gaps between customers' perceptions and expectations, enabling them to enhance service quality and customer satisfaction.

It's important to note that while SERVQUAL, SERVPERF, and E-S-QUAL have similarities, they also have distinct features and applications. Researchers and practitioners may choose the most suitable model based on their research objectives, industry context, and specific service quality dimensions of interest.

2.4 The Effect Of Customer Service Quality And Product Quality On Customer Satisfaction

Researchers such as Yi (1990), Bloemer et al. (1998), Bastos and Gallego (2008), and Chai et al. (2009) are proponents of this theory. The few studies that have examined the relationship between customer service and product quality and customer contentment have focused on automobile owners. Archer and Wesolowsky (1996) use the critical incident technique to examine how satisfaction with product and service quality simultaneously influences the intention of automobile owners (Chai et al., 2009). In this regard, Bastos and Gallego (2008) provide evidence that customer service quality directly affects satisfaction, and satisfaction directly affects the positive behavioral intentions. Rai (2008) draws the basic formula of customer satisfaction as:

Customer satisfaction = Customer Perception of the Service Received – Customer Expectation of Customer Service

Thus, customer satisfaction is positive if the service received exceeds expectations and negative if it falls short. Dodds et al. (1985), Zeithaml (1988), and Lee and Cunningham (1996) studied the correlations between three or four factors to assess customer satisfaction and service perceptions. Blut (2016) defines e-service excellence as website design, customer service, security and privacy, and fulfilment. Website design includes information quality, aesthetics, the purchasing process, convenience, product selection, pricing alternatives, personalization, and system availability. Cox & Koelzer (2004) Informational, transactional, and customer-focused content make good websites. A well-designed website prioritises usability by delivering aesthetics, projecting a powerful and associated brand image, and enticing customers (Daz & Koutra, 2013). An online store's website experience determines customer satisfaction.

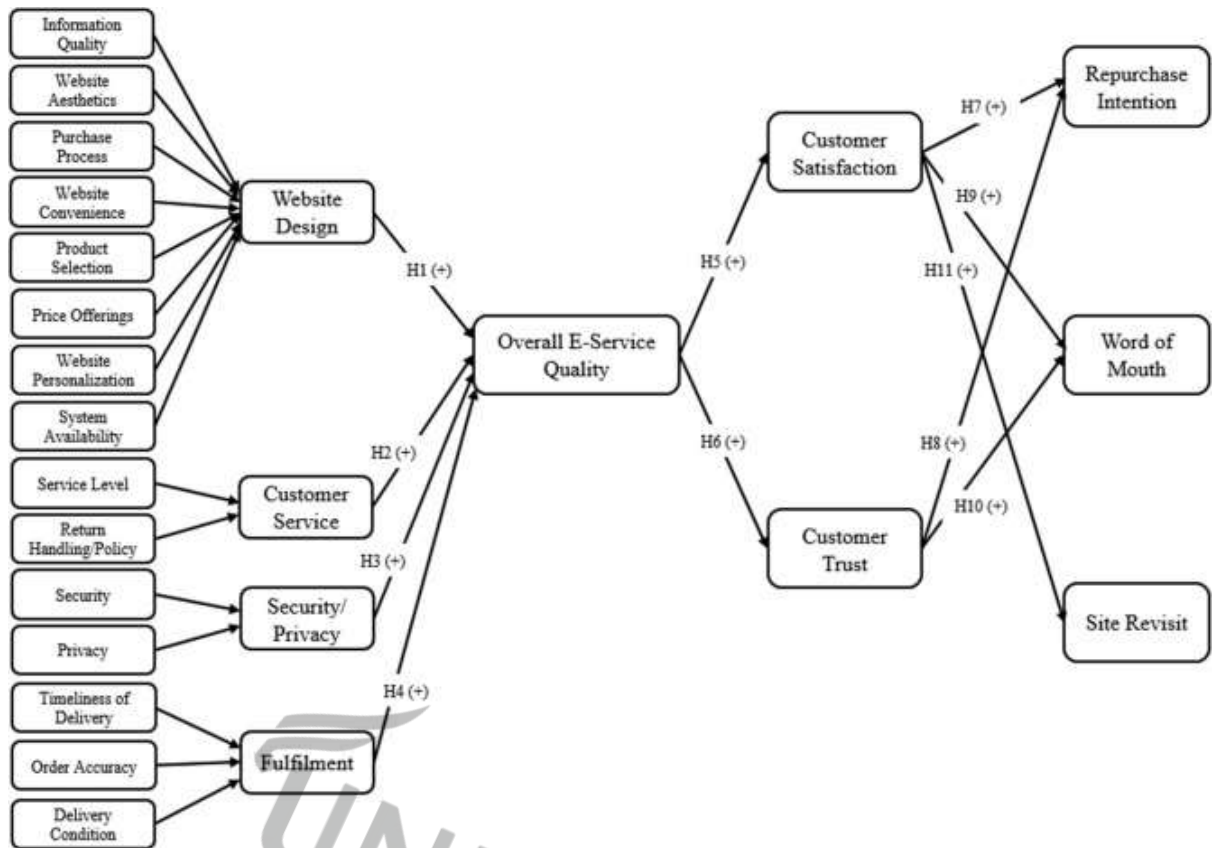


Table 2.1 displays the conceptual paradigm for online shopping e-service quality. To explore the association between customer satisfaction, trust, repurchase intention, WOM, and site return, we adopted models from Gounaris et al. (2010), Blut (2016), Rasheed and Abadi (2014), and Kitapci (2014).

H1 - Website design has a positive association with overall e-service quality

Customer service includes pre- and post-sale service and return procedures (Blut, 2016). Offline businesses always employ service staff to help people buy. Customers often buy online without customer service help (McLean & Wilson, 2016). Some internet retailers allow customers to inquire for more product details. Companies use live chat, online help desks, and social media (Turel & Connelly, 2013). Blut (2016) suggests customer service improves e-service quality.

H2 - Customer service has a positive association with overall e-service quality

Security/privacy is defined by Blunt (2016) as credit card and data security. Credibility and service quality of a website are contingent on assurance and security (Wang et al., 2015). Schmidt et al. (2008) have demonstrated that websites require security and privacy (Fortes & Rita, 2016). (2008), Holloway & Beatty An individual's name, address, and credit card number are required for online purchases. Online fraud concerns clients after transactions. Security and confidentiality make an online store excellent.

H3 - E-service quality is positively correlated with security/privacy

Fulfilment consists of dispatch time, order precision, and delivery condition (Blutt, 2016). An assessment fee is required for this property. Liao and Keng (2013) contend that consumer post-payment dissonance is greater due to the inability of online buyers to view the product before purchase. To satisfy consumers, businesses must ensure delivery on time, order accuracy, and delivery conditions. Order fulfilment is part of a high-quality e-service.

H4 - A positive correlation exists between fulfilment and total e-service quality

Customers demand a good experience (Udo et al., 2010). According to Kotler and Keller (2006), customer pleasure is influenced by shopping experiences and affects online repurchase and loyalty (Pereira et al., 2016). Satisfaction is key to B2C online success (Shin et al., 2013). Dissatisfied customers are more likely to leave their online retailer without a complaint, while content customers are more inclined to purchase again and recommend them (Pereira et al., 2017).

Satisfaction is linked to client attitudes and intents, which affect positive behavioural intentions (Holloway et al., 2005). E-service quality is linked to customer satisfaction (Blut et al., 2015; Gounaris, 2010; Kitapci, 2014; Udo, 2010). Gounaris et al. (2010) say e-service quality improves satisfaction. E-service quality improves satisfaction, repurchase intention, WOM, and site revisit. Thus, this hypothesis examines how service quality affects online purchasing customer happiness.

H5 - E-service quality has a positive association with customer satisfaction

Trust determines online store choice (Fortes et al., 2017). Wu et al. (2018) define trust as a belief, confidence, sentiment, or anticipation about customer intent or action. Chang et al. (2013) say a lack of trust limits e-commerce adoption. Oliveira et al. (2017) found that clients with high trust (competence, honesty, and benevolence) were more likely to shop online. (Chiou, Droge, 2006; Cho & Hu, 2009; Rasheed & Abadi, 2014; Wu et al., 2010, 2018) E-services improve trust. Alrubaiee & Alkaa'ida (2011) say healthcare customer satisfaction increases consumer trust directly and indirectly. Online buying requires buyer, vendor, and computer system trust (Lee & Turban, 2001). Trust reduces uncertainty about customers and transaction security methods (Wu et al., 2018).

H6 - E-service quality has a positive association with customer trust

Customer pleasure leads to loyalty (Pham & Ahammad, 2017). According to Kotler and Armstrong (2012), consumer happiness will drive future purchasing behaviour. Repurchase intent is determined by previous purchases (Filieri & Lin, 2017; Hellier et al., 2003). Henkel et al. (2006) found that service satisfaction increases usage and future intentions. Service quality boosts satisfaction and repurchase intentions (Cronin et al., 2000). Satisfied customers return. Customer happiness increases repurchase intentions (Blut et al., 2015; Kitapci, 2014; Pham & Ahammad, 2017; Wolfinbarger & Gilly, 2003). Website trust increases sales (Gao, 2011). A good online shopping experience makes customers return. Customer service, trust, and purchase intention were positively connected by Chek & Ho (2016).

2.5 Critiques Of Customer Satisfaction Dimensions

These studies disregard consumer psychology in lieu of qualitative factors. According to the report, customers would be annoyed by lengthier wait times at London Underground and National Rail Services terminals, as well as crowded train cars. This study investigates service sector customer experiences from a psychological standpoint. Yi (1989) discusses consumer satisfaction utilising the confirmation/disconfirmation framework. According to the structure, purchasers are required to meet certain criteria. This criterion measures consumer satisfaction. Customers will be contented if the product or service meets their needs; otherwise, they will be dissatisfied.

Czepiel et al. (1974) lends support to the two-factor customer satisfaction model. According to the two-factor approach, consumers may be satisfied or dissatisfied with a product or service based on their interest in a variety of its characteristics. Swan and Combs (1976) expanded dual factor theory to encompass both instrumental and expressive performance. In contrast to instrumental performance, expressive performance is psychological. Customer satisfaction necessitates expressive performance. Regardless of musical performance, if products and services fail to communicate, customers will be dissatisfied.

2.6 Product Quality Dimensions

Products of superior quality exceed consumer expectations. The eight quality aspects assist producers in reaching these objectives. The quality of strategic administration is evaluated. Performance, features, dependability, conformability, durability, serviceability, aesthetics, and perceived quality comprise the eight dimensions. David A. Garvin, a professor at Harvard Business School, devised the eight quality dimensions after conducting research on American manufacturers. He was honoured on March 4, 2018 for Case of Method.

i. Performance

The expected operating characteristics of a product or service are its performance. Does a service or product perform its intended function? The primary operating characteristics include quantifiable elements, making it simpler to objectively evaluate performance. Some of the performance requirements are based on subjective preferences, but when they represent the preferences of virtually every consumer, they become as potent as an objective requirement.

ii. Features

The performance dimension does not place a primary emphasis on the characteristics and traits of a product or service that are responsible for determining how appealing it is to consumers. These additional capabilities, which come standard with a product or service and improve its core operations, are referred to as the product's features. This indicates that persons responsible for creating a product or service should have information about the audience for which it is designed as well as be up to date on changes in the preferences of

consumers. It might be difficult to make a distinct distinction between the core performance features and the supplemental factors in many situations.

iii. Reliability

Performance and reliability often overlap. Dimension reliability emphasises a product's durability in meeting its standards. This boosts a brand's reputation and pleases customers who depend on a product's perfect performance. Reliability measures a product's chance of error over time. To determine reliability, quantify the initial failure, the interval between failures, and the failure rate per unit of time. Products that are meant to last longer take these measures. As maintenance and downtime costs climb, consumers value reliability more.

iv. Conformance

This aspect has a very tight connection to its efficiency as well as its qualities. The degree to which the product or service satisfies the requirements outlined in the specifications is the compliance dimension. Does it work, and does it include all of the characteristics that were specified? Every good and service has its own individual list of prerequisites and requirements. When assessing the conformity of service companies, accuracy, the number of processing errors, unplanned delays, and other usual defects are the primary areas of focus.

v. Durability

Durability, one of the eight characteristics of quality, determines how long and under what conditions a product will work. Estimating a repairable product's lifespan is harder. These products last till they're no longer cost-effective. Repairs and costs rise at this point. Then, customers must weigh the expense of future maintenance against the cost of a new device and its running costs. In some cases, durability is measured by how many times a product can be used before it breaks.

i. Serviceability

Serviceability is one of eight quality characteristics. Total cost of ownership matters to buyers. Serviceability determines how easy it is to acquire repair service, how attentive the staff is, and how reliable the service is. It prioritises employee proficiency and product repair speed. Product issues and repair time worry customers most. Complaint management

and product repair must satisfy customers. This can hurt customer service and the company's reputation. Complaints and serviceability vary each company.

ii. Aesthetics

A product's appearance and brand fit are aesthetics. Aesthetics includes how something looks, feels, tastes, smells, and sounds. Discretion and preference govern this. This dimension is measurable. Product ratings vary by consumer preference. A product's performance is more ubiquitous than its appearance. It's hard to please everyone because everyone has different tastes. Thus, firms specialise.

iii. Perceived Quality

Reality and perspective differ. Thus, a product or service with good scores on all seven quality characteristics may nonetheless obtain a bad rating from clients due to negative public impressions. Customers use indirect assessments while comparing brands. Since product durability cannot be seen, this frequently happens. Reputation also affects quality perception. If a company's existing items are well-received, customers will trust its future products.

2.7 Summary Dimensions of Quality

As a strategic management tool, David A. Garvin's eight elements of quality assist producers achieve customer expectations. This eight-dimensional tool can be used for products and services. The first is performance, which describes a product or service's main functions. The second one, features, emphasises product or service features that appeal to customers. Quality's third dimension is reliability. The fourth dimension, compliance, measures how well the product or service fulfils requirements. Durability measures a product's lifespan, which defines its quality. After-sales service is the sixth dimension. Speed, expertise, and service provider behaviour will determine quality in this category. The most subjective of the eight dimensions is aesthetics. Last is a product or service's indirect quality ranking. A competitive advantage can be gained by understanding client preferences and using the eight quality dimensions.

2.8 Service Quality Dimensions

Service quality measures how well a company delivers services in relation to customer expectations. It is important because it helps firms understand and meet customer needs and expectations. Service quality is measured by considering the 5 dimensions of service quality. These dimensions are tangibility, reliability, responsiveness, empathy, and assurance.

Service quality is a crucial factor in determining the reputation and profitability of an organisation. To enhance their reputation and increase their profits, businesses must continually measure and enhance the quality of their services. Service quality is the comparison of an organization's service delivery to consumer expectations. This definition of service quality confirms that customers have certain standards and expectations regarding how the company should deliver services to meet their requirements. Companies with superior service quality meet or exceed client requirements. Conversely, companies whose service quality falls below consumer standards and expectations risk a negative reputation.

The quality of a company's services determines its ability to satisfy customer requirements and maintain a competitive advantage. This applies to all industries. For this reason, businesses must conduct market research to determine customer requirements. Consequently, market research will enable the company to evaluate the quality of its services and determine whether or not they meet those requirements. Customer feedback provides valuable insight into consumer preferences, habits, and market trends. These metrics enable service providers to establish quality standards that ensure the best possible consumer experience.

Thus, employee-consumer interactions determine service excellence. Employee discretionary effort affects customer service quality during critical service encounters (Zeithaml, Parasuraman, & Berry, 1990; Malhotra & Mukherjee, 2004; Larivière, Bowen, Andreassen, Kunz, Sirianni, Voss, & Keyser, 2017). Thus, unmotivated staff make it harder for organisations to provide high-quality services. Employee-customer interactions are crucial to providing good service.

In 75% of instances, service quality influences organisational commitment. Malhotra and Mukherjee (2004) discovered that the organisational commitment of customer contact staff influences consumers' service evaluations. This result validates the theory. According to Zeithaml et al. (1990), it will be harder to satisfy customers if employees are unwilling to enhance service quality. Thus, service excellence requires staff dedication. Without employees' organisational commitment, service quality would deteriorate. This implies that organisations' services will have a harder time delivering the desired service quality when their frontline employees are uncommitted (Alrefaei & Zumarah, 2019) or unwilling to exert any additional effort to benefit their organisation (Zeithaml, Parasuraman, & Berry, 1990). This is because delivering the desired service quality requires additional effort. Thus, dedicated employees' discretionary behaviours will shape customer service quality perceptions.

Guest attitudes determine service quality in this industry (Cheng & Rashid, 2013). Zeithaml et al. (1990) define service quality as a customer's entire service excellence. Service quality is multidimensional (Ladhari, 2009). Estimating service dimensions determines customer satisfaction. Many research studies use SERVQUAL to quantify service quality (Zeithaml et al., 1990). It combines tangibility, reliability, responsiveness, assurance, and empathy to define quality. Based on service quality discrepancies, the model was created. This methodology relates service performance to guests' perceptions of service quality and company recommendations (Zeithaml et al., 1990). Service quality increases readiness to suggest, according to Boulding et al. (1993). Hospital assurance includes friendly healthcare staff, an experienced management team, and easy account access. A hospital's or surgeon's competence to do proper and successful medical and healthcare

operations is assessed by assurance (Zeithaml et al., 1990). Empathy means caring for and customising company-provided care for patients who feel different (Zeithaml et al., 1990). To foster empathy, healthcare workers should understand patients' names, desires, and needs and act on them.

2.9 Relationship between Customer Satisfaction and Customer Loyalty

Satisfaction and loyalty have been linked by Coyne (1989), Oliva et al. (1992), Fornell (1992), Gultinan (1997), Sivadas and Baker-Prewitt (2000), Bowen and Chen (2001), Bansal and Gupta (2001), Silvestro and Low (2006), and others. Customer support reps speak for the company. Their help options allow this. Thus, they can quickly resolve customer issues. Customer service duties vary by position and company demands. things: answering customer questions, fixing technical issues, resolving complaints, creating plans to improve the customer experience, and increasing loyalty.

Numerous studies, including those conducted by Coyne (1989), Oliva et al. (1992), Fornell (1992), Gultinan et al. (1997), Sivadas and Baker-Prewitt (2000), Bowen and Chen (2001), Bansal and Gupta (2001), Silvestro and Low (2006), and others, have demonstrated a correlation between customer satisfaction and brand loyalty. Customer service employees typically communicate with clients on behalf of the company. This occurs through the various assistance options available to them. As a result, they are able to efficiently and promptly resolve consumer issues. Customer service responsibilities, functions, and obligations can vary significantly based on the nature of the position and the requirements of the business. Such as responding to customer inquiries, resolving technical issues, resolving customer complaints, developing plans to improve the overall customer experience, and fostering customer loyalty.

2.9.1 Customer Service Quality

Beverly et al. (2002) define product quality as meeting consumer needs. Companies provide customer service to compete and recruit entrepreneurial talent to promote profitability, market access, customer satisfaction, and loyalty (Calif, 1987). Goofin and Price (1996) say customer service boosts product quality, competitive advantage, profitable opportunities, sales, and revenue.

According to Newby & McManus (2000), excellent customer service depends not just on an individual's expertise and talents but also on how the company, from top management down, pulls in the same direction and interacts with customers in a clear, positive manner.

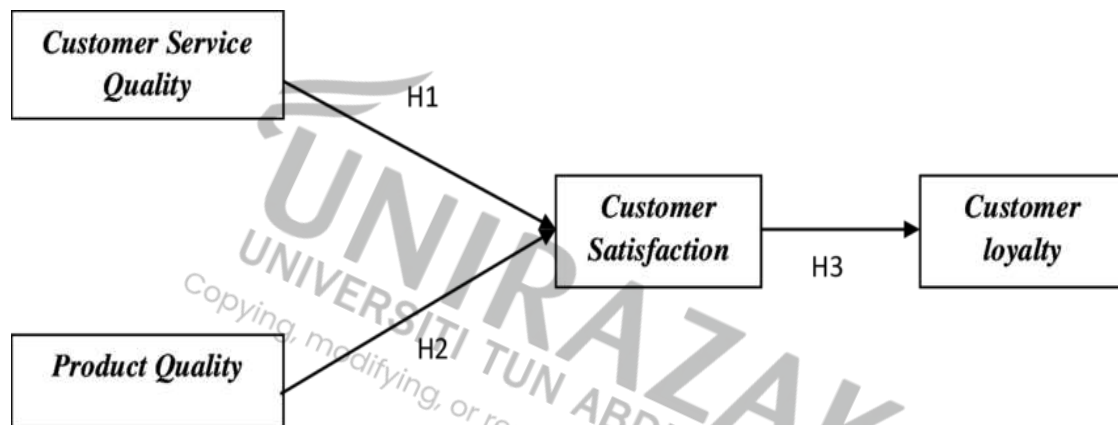


Table 3.0

2.9.2 Product Quality

SSM's main duties include providing the public with information about firms and businesses, as well as incorporating and registering businesses. In order to maintain positive developments in the country's corporate and business sectors, SSM, as the leading authority for the improvement of corporate governance, is tasked with ensuring compliance with business registration and corporate legislation through extensive enforcement and monitoring activities.

The characteristics of outstanding customer service are outlined in Table 3.0 (Newby & McManus, 2000). The scope of customer service-related activities is extensive. Tour and Kumar (2003) describe this section's responsibilities and functions as installation and initial services, training, maintenance and repair, documentation, providing logistical and spare parts, enhancing products, software services, warranty, and call centre service. Consideration is given to the identification of lucrative opportunities in order to provide electronic customer service in this industry in conjunction with the development of communicational infrastructure and the expansion of technology use in automobile manufacturing companies. Informational, training, communicational, leasing, repairing and maintenance services, as well as innovative services (considering data mining functions) are provided by the automobile manufacturing industry today (Khaksar et al., 2010).

Informational services include product, service centre, and vehicle news. Today, major automakers provide information via email, SMS, and websites (Wilson et al., 1999). Training improves customer service and satisfaction. Training employees boosts firm accountability (Nilda et al., 2009). Satisfaction of Customers the most widely accepted definition of customer satisfaction is that it is an evaluation of a specific transaction made after a choice has been made (Bastos & Gallego, 2008). Customer satisfaction is based on a customer's impression of value—service quality relative to pricing and customer acquisition costs (Hallowell, 1996; Heskett et al., 1990; Blanchard & Galloway, 1994). Behavioural and Social Science Special Issue, Centre for the Promotion of Ideas, US www.ijhssnet.com 256 Giese & Cote (2002) Satisfaction definitions in the literature vary, yet they all have some commonalities. Three main components are visible: Consumer satisfaction is an emotional or cognitive response to a certain emphasis (expectations, product, consumption experience, etc.) at a specific period (after consumption, after choosing, based on experience, etc.).

CHAPTER 3

RESEARCH METHODOLOGY

3.0 Methodology

The research targeted internal and external SSM customers as respondents who would provide the necessary information and who met certain predetermined criteria. Entrepreneurs, company secretaries, financiers, government employees, students, and members of the general public who had visited, purchased, or utilised the service provided by SSM at least once in the previous six months were selected as respondents. This study's target population consisted of all adult men and women older than 17 years. To evaluate the proposed paradigm, a questionnaire was created. A Google Docs-hosted online questionnaire was used to capture data, and the link was distributed via email and WhatsApp. The shared link directed respondents to a website containing the questionnaire for self-administration. Respondents were instructed to answer based on transactions conducted within the previous six months.

E-service quality was comprehensive excellence (Zeithaml, 1988). Blut (2016) offered three e-service quality measures. WebQual, E-S-Qual, and eTailQ questions assessed model constructs (Holloway & Beatty, 2008; Parasuraman et al., 2005; Wolfinbarger & Gilly, 2003). Website design, customer service, security/privacy, and fulfilment determined e-service quality. Blut (2016) defined reflective-formative e-service quality. Website design was based on information quality, aesthetics, purchase method, convenience, product diversity, pricing options, website customization, and system availability. Customer service started with service and return policies. Security/privacy was the first-order dimension. Delivery timeliness, correctness, and condition comprised first-order fulfilment.

The customer satisfaction scale was adapted from Fornell (1992), and six items from Gefen (2002), Lee and Turban (2001), and Urban et al. (2009) were used to measure customer trust. Repurchase intent and word-of-mouth were measured using items adapted from Zeithaml et al. Site revisitation was created by Gounaris et al. in 2010.

Research methodology refers to a researcher's systematic and organised approach to conducting a research study. It involves the selection and application of specific methods, techniques, and procedures for collecting and analyzing data to answer research questions or objectives. The research methodology provides a framework for the overall research design and guides the researcher throughout the research process.

3.1 Research Design

A researcher's research design is their strategy for answering inquiries and achieving objectives. It describes methods of data collection and analysis. A well-designed research endeavour ensures the collection of valid, reliable, and pertinent data. Berndt & Petzer (2011) define research design as "a plan that will be implemented in order to achieve the set research objectives and resolve the research problem." This, according to Ravitch and Carl (2016), will make data acquisition and analysis systematic, well-planned, and relevant to research objectives.

This study will investigate the relationship between product and service quality in online service and customer satisfaction. Customers of Suruhanjaya Syarikat Malaysia were chosen for this study. A questionnaire was administered to both internal and external SSM customers who utilize SSM Online Services. This quantitative study analyses data statistically. This non-experimental study will test hypotheses. This study examines how online product and service quality affect customer satisfaction. It will also show the relationship between product quality, online service quality, and customer satisfaction, supporting Hanasyha et al. Product, service, and consumer satisfaction in online services are examined in this study.

Quantitative research is a systematic and objective approach to gathering, analyzing, and interpreting numerical data to understand and explain phenomena. It involves the collection of numerical data through structured methods such as surveys, experiments, or observations, and employs statistical analysis techniques to derive patterns, relationships, and generalizations from the data.

Quantitative research aims to quantify variables, measure their frequencies or magnitudes, and examine their associations or differences. It focuses on generating numerical data that can be analyzed using statistical methods to uncover patterns, trends, correlations, and causal relationships. The results of quantitative research are typically presented in the form of statistical summaries, tables, charts, and inferential statistics. Key characteristics of quantitative research include:

- a. **Objective and empirical:** Investigate the specific e-services that customers prefer and the features they value the most. Identify the factors that influence their choices and determine the significance of convenience, ease of use, customization, pricing, security, and other relevant aspects.
- b. **Structured data collection:** A questionnaire is developed through Google Form to collect numerical data from participants or sources. This allows for consistent and standardized data collection across participants or study settings.
- c. **Large sample sizes:** Quantitative research often involves large sample sizes to provide statistically meaningful results. By collecting data from a significant number of participants or cases, researchers can generalize their findings to the broader population.
- d. **Statistical analysis:** Quantitative research relies on statistical analysis techniques to analyze the collected data. These techniques include descriptive statistics (e.g., means, frequencies) and inferential statistics (e.g., t-tests, regression analysis) to identify patterns, relationships, and differences in the data.

- e. **Replicable and generalizable:** Quantitative research aims for replicability, meaning that the research methods and findings can be replicated by other researchers to verify or expand on the results. It also seeks to generalize findings from the sample to a larger population, allowing for broader applicability of the results.

Quantitative research is widely used in various disciplines, including psychology, sociology, economics, marketing, and healthcare. It provides a systematic and structured approach to studying phenomena, enabling researchers to make data-driven conclusions and inform evidence-based decision-making.

3.2 Demographic, Sample And Sampling Method

Keyton (2010) defines the population as the total number of people in the group being examined who have similar qualities needed for the study. Berndt and Petzer (2011) recommend selecting a realistic, viable, and accessible population and sample. Due to their needs and tasks using SSM online services, this study included SSM internal and external clients. In this study, the nonprobability convenience sampling method was utilized to pick samples. Because the respondents were chosen based on their willingness and availability to answer the questionnaire, this method was adopted (McCombes, S. 2019).

3.3 Data Collection Method

SSM internal and external consumers received a questionnaire via email and Whatsapp. The fastest questionnaire delivery option was online surveys. Google Forms efficiently collects responses. Respondents were told the poll was voluntary and confidential. Questionnaires should take less than 10 minutes. 121 questionnaires were gathered, recorded, and numbered. SPSS coded all responses for analysis.

A questionnaire was used to collect data based on a combination of attitudinal technology adoption models and the service quality concept. Trust, financial security and information quality (all adoption barriers) as well as time and money (both adoption benefits) were

discovered to accurately predict prospective usage. In other words, individuals will be prepared to use the online delivery option if organisations can develop trusting relationships with them, assure them that their financial information is secure, provide relevant, accurate, and up-to-date information, and save them time and money. This is an examination of the reasons why individuals would choose electronic self-service delivery methods for government services over more traditional methods of service delivery.

3.4 Survey Method

In this study, a questionnaire was constructed based on a prior questionnaire study that was relevant and linked to this study (Hansyha et al. 2013 and Garvin D. A. 1998), with some minor modifications to suit the purpose of this study. The questionnaires consist of 5 components. In Section A, the focus was on the demographic make-up of the people who participated in the study. In Section B, the focus should be on the usage frequency and product of the respondents. Section C will focus on the quality of the product, Section D will connect to the quality of the service, and finally, Section E will collect comments and suggestions from respondents to improve the quality of the customer service that SSM provides. In Sections C and D, we are making use of the five-point Likert scale that was recommended by Munshi, J. (1990). The scale ranges from 1 (strongly disagree) to 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree).

3.5 Variable And Measurement

Customer Satisfaction represented the dependent variable or outcome. The constructs and elements included in the questionnaire are listed in Table 1. The quality of the product is adapted from Garvin, D. A. (1998). As briefly stated by Garvin D. A. (1998), product quality must be matched with eight dimensions: performance features, conformance, reliability, durability, serviceability, and customer-perceived quality. This leads to questionnaire development that focuses on customer-perceived quality. Five items were measured for product quality based on Garvin D. A. (1998) with minor modifications for suitability with this study, and one item was measured based on Hansyha et al.

For service quality, six items were adapted with minimal modifications from Garvin D. A. (1998) for this study. While for brand leadership, six items from Hansyha et al. (2013) were adapted with minimal modifications for this study. On a five-point Likert scale ranging from vehemently disagree to strongly agree, we evaluated each item.

3.6 Reliability And Validity Of The Data

Altheide and Johnson (1994) define validity as truthfulness and reliability as stability. Research reliability, according to Gaus (2017), is the capacity of other researchers to perform the same research technique and receive comparable results or the consistency of study findings throughout data analysis. Variable instruments' internal consistency was assessed using Cronbach's Alpha. More than 0.7 indicates stronger internal consistency (Hair et al. 2018). After that, the constructs' composite reliability (CR) and Average Variance Extracted (AVE) were calculated to assess the measures' reliability and validity (Fornell & Larcker, 1981). Composite reliability (CR) should be greater than 0.7, and AVE should be 0.5 (Hair et al. 2018), but Suprpto, W., and Stefany, S. (2020) suggest that 0.6 is acceptable for CR and 0.4 for AVE.

3.7 Data Analysis Method

This study makes use of both quantitative and qualitative methods of analysis. The first technique is referred to as descriptive analysis. The purpose of the descriptive analysis is to reduce the meaningless information contained in a vast quantity of data. It is utilized in the process of analyzing the demographic profile of the responder, including the mean, frequency, and standard deviation. The inferential analysis method is the second approach. In order to verify the hypothesis, we will apply this procedure. Confirmation Factor Analysis (CFA) was performed before the hypothesis was tested to validate the data instruments and to ensure that all of the data was reliable for the hypothesis test. This was done before the hypothesis was tested. When conducting data analysis using an online questionnaire, several data analysis methods can be applied. In this study here are some common approaches used to analyse the results :

3.7.1 One Way ANNOVA

When performing data analysis using an online questionnaire, it is important to select appropriate analysis methods based on the research objectives, questionnaire design, and the type of data collected. Consider using statistical software packages or online survey platforms that provide built-in analysis capabilities to facilitate the process.

Analysis of variance (ANOVA) are statistical methods used to compare mean scores or group differences in a dataset. Both tests are commonly applied in research studies, including those involving data collected through online questionnaires. This test is used to compare the means of three or more independent groups. It determines whether there are statistically significant differences among the means of multiple groups based on their sample data. For example, it can be used to compare the mean scores of participants across different treatment conditions or demographic categories.

ANOVA calculate a test statistic and p-value to determine the statistical significance of the observed group differences. If the p-value is below a predetermined significance level (e.g., 0.05), it suggests that the observed differences are unlikely to have occurred by chance alone.

3.7.2 Correlation Analysis

This is a statistical method used to examine the relationship between two or more variables. It assesses the strength, direction, and significance of the association between variables. Correlation analysis is commonly applied in research studies, including those involving data collected through online questionnaires. Here's a brief explanation of correlation analysis:

- i. **Pearson's Correlation Coefficient:** Pearson's correlation coefficient, denoted as "r," is a measure of the linear relationship between two continuous variables. It ranges from -1 to +1, where -1 indicates a perfect negative correlation, +1 indicates a perfect positive correlation, and 0 indicates no correlation.
 - **Positive Correlation:** When one variable increases, the other variable tends to increase as well.
 - **Negative Correlation:** When one variable increases, the other variable tends to decrease.

- ii. Spearman's Rank-Order Correlation: Spearman's correlation coefficient, denoted as " ρ " or " ρ ," is a nonparametric measure of the monotonic relationship between two variables. It is used when the variables are not normally distributed or when the relationship is not strictly linear. Spearman's correlation coefficient ranges from -1 to +1, with interpretations similar to Pearson's correlation coefficient.
- iii. Interpretation of Correlation Coefficients: The magnitude of the correlation coefficient indicates the strength of the relationship between variables. The closer the correlation coefficient is to -1 or +1, the stronger the correlation. A coefficient close to 0 indicates a weak or no correlation. Additionally, the statistical significance of the correlation is determined through hypothesis testing using a p-value.

Correlation analysis allows researchers to determine the extent to which variables are related to each other. It helps identify associations, dependencies, or trends in the data. It is important to note that correlation does not imply causation, meaning that a correlation between two variables does not necessarily indicate a cause-and-effect relationship.

3.7.3 Descriptive Statistics

This is a branch of statistics that involves summarizing and describing the main features of a dataset. It provides a concise overview of the data, helping to understand its central tendencies, variability, and distribution. Descriptive statistics are commonly used to analyze and interpret data collected through various methods, including online questionnaires. Here are some key measures and techniques used in descriptive statistics:

- a. Measures of Central Tendency:
 - Mean: The arithmetic average of a set of values. It is calculated by summing all the values and dividing by the total number of observations.
 - Median: The middle value in a dataset when the values are arranged in ascending or descending order. It divides the data into two equal halves.
 - Mode: The most frequently occurring value(s) in a dataset.

b. Measures of Variability:

- Range: The difference between the maximum and minimum values in a dataset. It provides a simple measure of the spread of the data.
- Standard Deviation: A measure of the average amount by which data points deviate from the mean. It indicates the dispersion of the data around the mean.
- Variance: The average squared deviation from the mean, providing another measure of data dispersion.

c. Graphical Representation: Visualizing data through graphs or charts helps in understanding the distribution and patterns. Common types of graphs include histograms, bar charts, line charts, and pie charts, depending on the nature of the data.

Descriptive statistics provide a summary of the data, making it easier to interpret and communicate the main features of the dataset. These measures help researchers and analysts gain initial insights into the data's characteristics, identify outliers, understand the spread and concentration of values, and form a foundation for further analysis. Statistical software packages, including spreadsheet applications and dedicated statistical software, provide tools to calculate and visualize descriptive statistics from online questionnaire data.

Analyzing results through SPSS (Statistical Package for the Social Sciences) is a common approach in statistical data analysis. SPSS is a comprehensive software package widely used for data management, manipulation, and statistical analysis. Through SPSS it can interpret the results, draw conclusions, and report your findings. SPSS allows you to generate tables, charts, and statistical summaries, making it easier to present and communicate your results effectively.

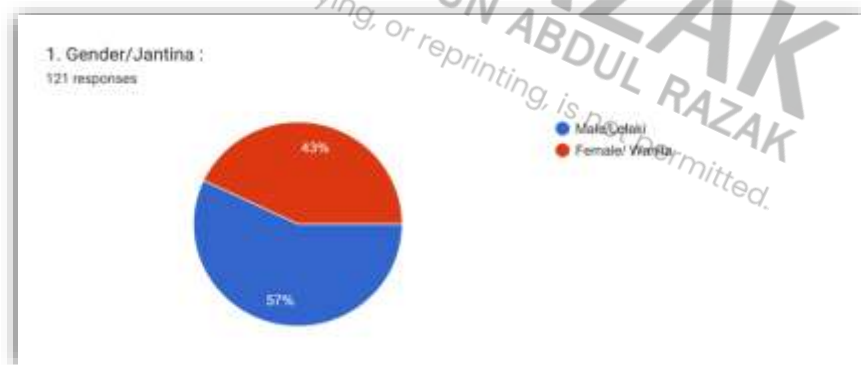
CHAPTER 4

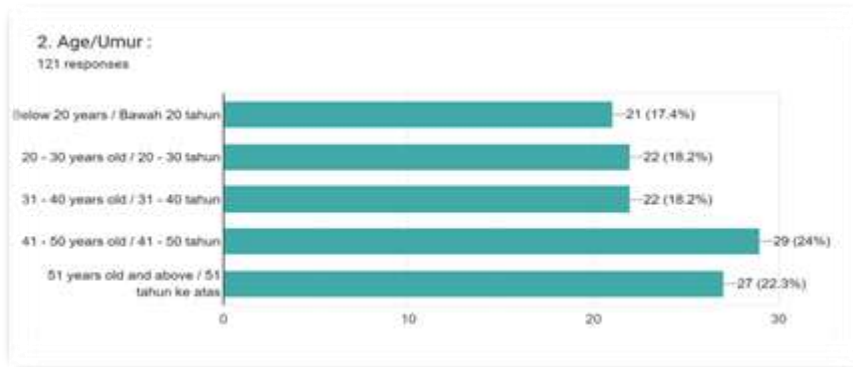
DATA ANALYSIS AND RESULTS

4.1 Demographic Background

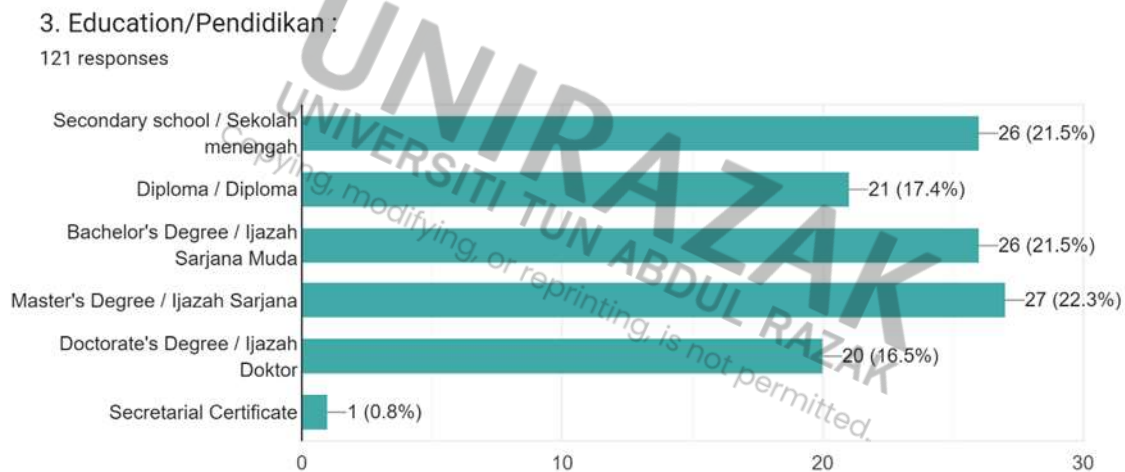
This paragraph 4.1 provides demographic information about a certain group of people. The table 4.1 shows the frequency and percentage of individuals based on their gender, age, education level, ethnic group, and occupation.

In terms of gender, there were 52 females, accounting for 43% of the group, and 69 males, accounting for 57% of the group. Regarding age, the largest age group was those between 41 to 50 years old, with 29 individuals (24%), followed by those aged 51 years old and above, with 27 individuals (22.3%). The other age groups were below 20 years old (21 individuals, 17.4%), 20 to 30 years old (22 individuals, 18.2%), and 31 to 40 years old (22 individuals, 18.2%).





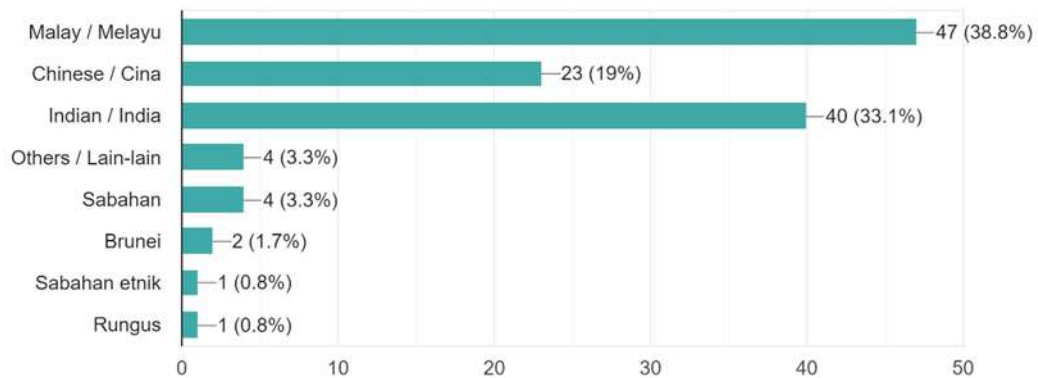
Next, for education level, the most common level was a bachelor's degree, with 26 individuals (21.5%), followed closely by a master's degree, with 27 individuals (22.3%). The other education levels were secondary school (26 individuals, 21.5%), diploma (21 individuals, 17.4%), doctorate degree (20 individuals, 16.5%), and secretarial certificate (1 individual, 0.8%).



Besides, in terms of ethnic group, the largest group was Malay, with 47 individuals (38.8%), followed by Indian, with 40 individuals (33.1%). The other ethnic groups were Chinese (23 individuals, 19%), Brunei (2 individuals, 1.7%), and others (9 individuals, 7.4%).

4. Ethnic Group/Kumpulan etnik :

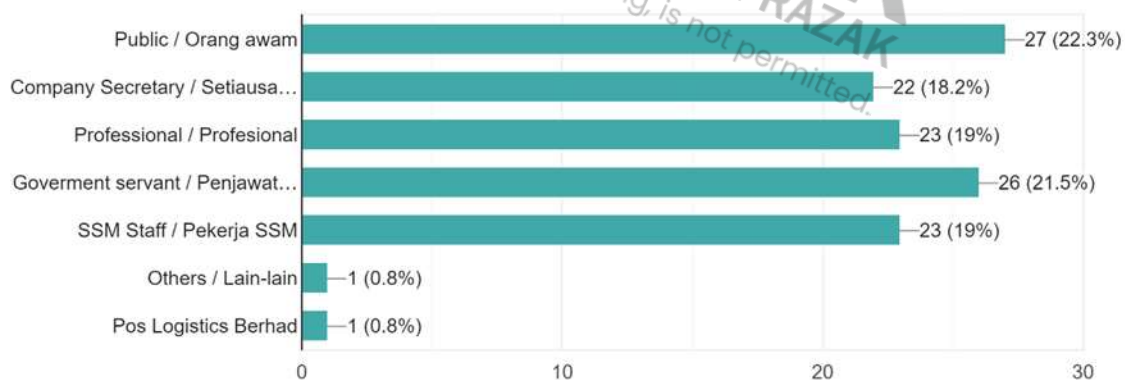
121 responses



Moreover, regarding occupation, the most common occupation was a public servant, with 26 individuals (21.5%), followed by a company secretary, with 22 individuals (18.2%), and SSM staff, with 23 individuals (19%). The other occupations were professional (23 individuals, 19%), government servant (25 individuals, 20.7%), Pos Logistics Berhad (1 individual, 0.8%), and others (1 individual, 0.8%).

5. Occupation/Pekerjaan

121 responses



Overall, Table 4.1 provides a comprehensive overview of the demographic information of the group in question, allowing for a better understanding of their characteristics and potentially aiding in further analysis.

Table 4.1: Demographic information

Demographic Information		Frequency (%)
Gender	Female	52 (43)
	Male	69 (57)
Age	Below 20 years old	21 (17.4)
	20 to 30 years old	22 (18.2)
	31 to 40 years old	22 (18.2)
	41 to 50 years old	29 (24)
	51 years old and above	27 (22.3)
Education level	Secondary school	26 (21.5)
	Diploma	21 (17.4)
	Bachelor's Degree	26 (21.5)
	Master's Degree	27 (22.3)
	Doctorate's Degree	20 (16.5)
	Secretarial Certificate	1 (0.8)
Ethnic group	Brunei	2 (1.7)
	Chinese	23 (19)
	Indian	40 (33.1)
	Malay	47 (38.8)
	Others	9 (7.4)
Occupation	Company Secretary	22 (18.2)
	Government servant	25 (20.7)
	SSM Staff	23 (19)
	Professional	23 (19)
	Public	26 (21.5)
	Pos Logistics Berhad	1 (0.8)
	Others	1 (0.8)

4.2 General Perspective

This paragraph provides information on the general perspective of the group in question regarding their usage of SSM online services. The table 4.2 shows the frequency and percentage of individuals based on how often they use the online services, which services they use the most, and which aspects influence their decision to use SSM online services.

Firstly, in terms of how often they use SSM online services, the largest group responded that they only use the services when needed, with 30 individuals (24.8%), followed closely by those who use the services every day, with 27 individuals (22.3%).

The other responses were more than twice a week (20 individuals, 16.5%), once a month (21 individuals, 17.4%), and more than twice a month (20 individuals, 16.5%).

1. How often do you use SSM online services? Berapa kekerapan menggunakan perkhidmatan dalam talian di SSM?

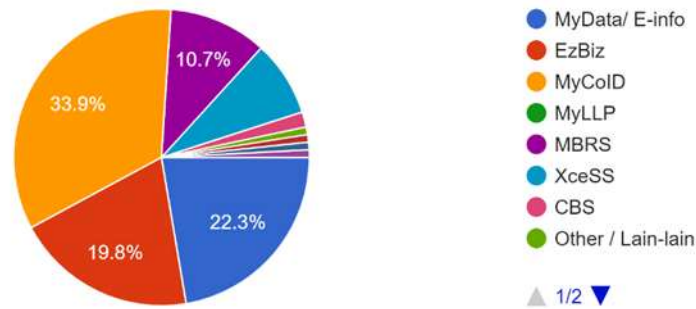
121 responses



Regarding which services they use the most, the most commonly used service was MyCoID, with 41 individuals (33.9%) using it the most. The other services were MyData (27 individuals, 22.3%), EzBiz (24 individuals, 19.8%), MBRS (13 individuals, 10.7%), XceSS (10 individuals, 8.3%), others (4 individuals, 3.4%), and none (2 individuals, 1.7%).

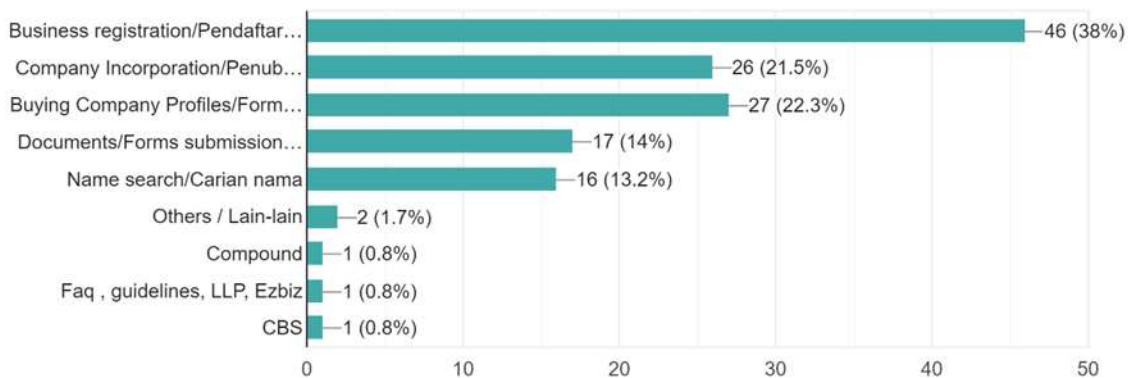
Rx+

2. Which services do you use the most? Perkhidmatan mana yang paling kerap digunakan?
121 responses



In terms of which aspects influence their decision to use SSM online services, the largest group of respondents, with 43 individuals (35.5%), stated that buying company profiles, forms, documents, and others was most likely to influence their decision to use the services. The other responses included buying company profiles, forms, documents, and others/documents, forms submission/name search (1 individual, 0.8%), buying company profiles, forms, documents, and others/documents, forms submission (22 individuals, 18.2%), company incorporation/documents, forms submission/other (22 individuals, 18.2%), documents, forms submission/name search (11 individuals, 9.1%), and others (1 individual, 0.8%). The remaining responses were chosen by only one individual.

3. Which of the following aspects is most likely to influence your decision to use SSM online services? Can select more than one. Manakah antara...matan di talian SSM? Boleh pilih lebih dari satu.
121 responses



Overall, Table 4.2 provides insights into the general perspective of the group in question regarding their usage of SSM online services, which services they use the most, and which aspects influence their decision to use the services. The information provided in this table can help organizations understand their audience better and make informed decisions.

Table 4.2: General perspective

Demographic Information	Frequency (%)
How often do you use SSM online services	Everyday 27 (22.3)
	When needed only 30 (24.8)
	More than twice a week 20 (16.5)
	Once a month 21 (17.4)
	More than twice a month 20 (16.5)
Which services do you use the most	MyData 27 (22.3)
	EzBiz 24 (19.8)
	MyCoID 41 (33.9)
	MBRS 13 (10.7)
	XceSS 10 (8.3)
	Others 4 (3.4)
Which of the following aspects is most likely to influence your decision to use SSM online services	None 2 (1.7)
	Business registration/Buying Company Profiles, Forms, Documents, Others 43 (35.5)
	Business registration/Company Incorporation 1 (0.8)
	Business registration/Company Incorporation/Buying Company Profiles, Forms, Documents, Others /Documents, Forms submission /Name Search 1 (0.8)
	Buying Company Profiles, Forms, Documents, Others 1 (0.8)
	Buying Company Profiles, Forms, Documents, Others /Documents, Forms submission 22 (18.2)
	Buying Company Profiles, Forms, Documents, Others /Documents, Forms submission/Name Search 1 (0.8)
	Buying Company Profiles, Forms, Documents, Others /Documents, Forms submission/Name Search 1 (0.8)

Demographic Information	Frequency (%)
Buying Company Profiles, Forms, Documents, Others / Name Search	1 (0.8)
CBS	1 (0.8)
Company Incorporation	1 (0.8)
Company Incorporation/Documents, Forms submission /Other	22 (18.2)
Company Incorporation/Name Search	1 (0.8)
Documents, Forms submission	1 (0.8)
Documents, Forms submission / Name Search	11 (9.1)
Documents, Forms submission / Others	1 (0.8)
Others	1 (0.8)

4.3 Reliability Analysis

Table 4.3 presents the reliability analysis for two variables: customer service quality and product quality. The table provides information on the total number of items in each variable and the reliability coefficient (α) associated with each variable. According to Nunnally (1978), a reliability value above 0.70 shows good reliability.

For the variable of customer service quality, there are six items in total. The reliability coefficient (α) for this variable is calculated to be 0.88. In this case, a reliability coefficient of 0.88 suggests a high level of internal consistency among the items measuring customer service quality. This indicates that the items used to assess customer service quality in the study are reliable and can be considered consistent in measuring the construct.

Similarly, for the variable of product quality, there are also six items. The reliability coefficient (α) for product quality is calculated to be 0.73. While still indicating an acceptable level of reliability, a coefficient of 0.73 suggests slightly lower internal consistency compared to the customer service quality variable. It is important to note that a reliability coefficient of 0.73 is still within an acceptable range for research purposes.

In summary, Table 4.3 demonstrates the reliability analysis for customer service quality and product quality variables. The customer service quality variable shows high internal consistency with a reliability coefficient of 0.88, while the product quality variable demonstrates acceptable but slightly lower internal consistency with a reliability coefficient of 0.73. These reliability coefficients provide information on the reliability of the measurement scales used to assess customer service quality and product quality in this study.

Table 4.3: Reliability of customer service quality and product quality

Variables	Total Item	Reliability (α)
Customer service quality	6	0.88
Product Quality	6	0.73

4.4 Normality Test

Before proceeding with the inferential analysis, data from this study were screened for missing values and normality. Based on the difference between the 5% trimmed mean and the mean for both variables, there are no extreme values with 1-unit differences. Therefore, the values for skewness and kurtosis between -2 and +2 are considered appropriate to show normal univariate distribution (George & Mallery, 2003). Both variables showed acceptable values for skewness assessment between -1.04 to -0.82, according to Table 4.4. For the kurtosis assessment, both variables showed acceptable values with a range between 0.67 to 1.67.

Table 4.4: Normality test of customer service quality and product quality

Variables	Mean	5% Trimmed Mean	Variance	Standard Deviation	Skewness	Kurtosis
Customer service quality	3.82	3.89	0.54	0.74	-1.04	1.67
Product Quality	3.93	3.95	0.26	0.51	-0.82	0.67

4.5 ONE-WAY ANOVA

This section is divided into two sections: customer service quality and customer satisfaction in online services and product quality and customer satisfaction in online services.

4.5.1 Customer Service Quality And Customer Satisfaction In The Online Services

One-way ANOVA was performed to test the first hypothesis. Table 4.5 presents the results of a one-way ANOVA (analysis of variance) conducted to examine the relationship between customer service quality and the level of customer satisfaction in online services. The table displays the sum of squares, degrees of freedom (df), mean square, F-value, and significance level (Sig.) associated with the analysis.

The significance level $F(4,114) = 350.41$, $p = .01$ indicates that the relationship between customer service quality and customer satisfaction is statistically significant. Table 4.6 presents the results of post hoc tests, which further examine the differences in customer satisfaction levels based on different levels of customer service quality. The table displays the level of customer satisfaction, mean differences, standard error, and significance levels (Sig.) for each pairwise comparison between levels of customer satisfaction.

The results of the post hoc test show that there are significant mean differences in customer satisfaction between all levels of customer service quality. The significance level (Sig.) of 0.00 for each mean difference indicates that the differences in customer satisfaction levels across the various levels of customer service quality are statistically significant at the 0.05 level.

In summary, Table 4.5 indicates that customer service quality significantly affects customer satisfaction in online services based on the results of the one-way ANOVA. Table 4.6 provides further information on the specific mean differences between levels of customer satisfaction, showing that all pairwise comparisons are statistically significant. Overall, hypothesis H1 is accepted because customer service quality significantly influences customer satisfaction in the online services.

Table 4.5: One-way ANOVA between customer service quality and level of customer satisfaction in the online services

		Sum of squares	df	Mean Square	F	Sig.
Customer service quality	Between groups	67.21	4	16.80		
	Within groups	5.47	114	0.05	350.41	0.00
	Total	72.67	118			

Table 4.6: Post Hoc Test between customer service quality and level of customer satisfaction in the online services

Level of customer satisfaction		Mean difference	Std. Error	Sig.	
Customer service quality	Strongly disagree	Disagree	-0.86	0.13	0.00
		Neutral	-2.21	0.07	0.00
		Agree	-2.37	0.08	0.00
		Strongly agree	-2.72	0.08	0.00
Disagree		Neutral	-1.35	0.11	0.00
		Agree	-1.52	0.012	0.00
		Strongly agree	-1.87	0.12	0.00
Neutral		Agree	-0.16	0.05	0.02
		Strongly agree	-0.51	0.05	0.00
Agree		Strongly agree	-0.35	0.06	0.00

*The mean difference is significant at the 0.05 level

4.5.2 Product Quality And Customer Satisfaction In The Online Services

One-way ANOVA was performed to test the second hypothesis. Table 4.7 presents the results of a one-way ANOVA (analysis of variance) conducted to examine the relationship between product quality and the level of customer satisfaction in online services. The table displays the sum of squares, degrees of freedom (df), mean square, F-value, and significance level (Sig.) associated with the analysis.

The significance level $F(4,114) = 34.71, p = .01$ indicates that the relationship between product quality and customer satisfaction is statistically significant. Table 4.8 presents the results of post hoc tests, which further examine the differences in customer satisfaction levels based on different levels of product quality. The table displays the level of customer satisfaction, mean differences, standard error, and significance levels (Sig.) for each pairwise comparison between levels of customer satisfaction.

The results of the post hoc test show that there are significant mean differences in customer satisfaction between all levels of product quality. The significance level (Sig.) of 0.00 for each mean difference indicates that the differences in customer satisfaction levels across the various levels of product quality are statistically significant at the 0.05 level.

In summary, Table 4.7 indicates that product quality significantly affects customer satisfaction in online services based on the results of the one-way ANOVA. Table 4.8 provides further information on the specific mean differences between levels of customer satisfaction, showing that all pairwise comparisons are statistically significant. Overall, hypothesis H2 is accepted because product quality significantly influences customer satisfaction in the online services.

Table 4.7: One-way ANOVA between product quality and level of customer satisfaction in the online services

		Sum of squares	df	Mean Square	F	Sig.
Product Quality	Between Groups	19.33	4	4.83		
	Within Groups	15.87	114	0.14	34.71	0.00
	Total	35.21	118			

Table 4.8: Post Hoc Test between product quality and level of customer satisfaction in the online services

		Level of customer satisfaction	Mean difference	Std. Error	Sig.
Product Quality	Strongly disagree	Disagree	-0.46	0.24	0.32
		Neutral	-1.23	0.12	0.00
		Agree	-1.38	0.14	0.00
		Strongly agree	-1.40	0.13	0.00
	Disagree	Neutral	-0.77	0.22	0.01
		Agree	-0.92	0.23	0.01
		Strongly agree	-0.94	0.23	0.01
	Neutral	Agree	-0.15	0.09	0.45
		Strongly agree	-0.17	0.09	0.29
	Agree	Strongly agree	-0.02	0.10	1.00

**The mean difference is significant at the 0.05 level*

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CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.1 Customer Service Quality and Customer Satisfaction Reliability in the Online Services

The analysis of the data using SPSS revealed significant findings regarding the relationship between customer service quality and customer satisfaction. The statistical test conducted yielded a significance level indicating that the relationship between these two variables is statistically significant.

Further examination through post hoc tests was conducted to explore the differences in customer satisfaction levels based on different levels of customer service quality. The findings are summarized in Table 4.6, which presents the level of customer satisfaction, mean differences, standard error, and significance levels (Sig.) for each pairwise comparison between levels of customer satisfaction.

The post hoc tests provide insights into the specific differences in customer satisfaction levels between different levels of customer service quality. By referring to the table, you can examine the mean differences, standard errors, and significance levels to determine the significance of the observed differences. These findings highlight the statistically significant relationship between customer service quality and customer satisfaction, as well as the specific differences observed in customer satisfaction levels based on different levels of customer service quality.

5.2 Product Quality and Customer Satisfaction In The Online Services

Based on the provided information and analysis, the findings indicate that the relationship between product quality and customer satisfaction is statistically significant.

Furthermore, Table 4.8 presents the results of post hoc tests, which further examined the differences in customer satisfaction levels based on different levels of product quality.

The table provides information on the level of customer satisfaction, mean differences, standard error, and significance levels (Sig.) for each pairwise comparison between levels of customer satisfaction. The post hoc test results reveal that there are significant mean differences in customer satisfaction between all levels of product quality. The significance level (Sig.) of 0.00 for each mean difference indicates that the observed differences in customer satisfaction levels across the various levels of product quality are statistically significant at the 0.05 level.

These findings suggest that product quality plays a significant role in influencing customer satisfaction. The results highlight the importance of maintaining and improving product quality to enhance customer satisfaction levels. It is crucial to consider these findings in the context of your research question or objective and use them to inform decision-making and strategies related to product quality and customer satisfaction.

5.3 The Influence of Product Quality on Customer Satisfaction

In this study analysis, the results indicate that product quality has a significant relationship with customer satisfaction. This result is expected because customer perception depends on the online service that emphasizes product and service quality and the value of purchasing. Generally, customers are seeking for information and guidelines provided by customer service to get what they need online.

Gounaris et al. (2010) examined the relationship between service quality and customer satisfaction and online purchase intent, word-of-mouth, and site revisits. Barnes and Vidgen (2002)'s WebQual scale (usability, information, and interactivity) and Lee and Lin (2005)'s aesthetics and after-sales service were used to evaluate e-services. E-service quality increased customer satisfaction and influenced customer behaviour, including site revisits, word-of-mouth communication, and repeat purchases, both directly and indirectly, according to 240 online interviews from a Greek Internet service provider.

5.4 The Influence of Service Quality on Customer Satisfaction

Customer service performance and satisfaction were used to assess service quality in this study. The results revealed a strong positive relationship between service quality and client satisfaction. Despite prior research on service quality (Hanasyha J. et al., 2013) focusing on the automotive industry, this finding supports the notion that the most powerful leading brand contributes to consumer pleasure by providing high-quality service. The respondent places the greatest emphasis on product and customer service requirements. other These two criteria have a significant impact on consumer satisfaction.

5.5 Product Quality and Service Quality As A Key Success Of Customer Satisfaction

(Aaker, D.A., 1991) Quality is an important consideration for attaining customer satisfaction. Improving customer service quality and performance, as well as ensuring that the online mechanism engaged is operating at peak efficiency, are the primary strategies for establishing a strong product awareness. Any brand that successfully manages its quality perceptions will become the market leader in its product category. Consequently, the quality of the product or service is a durable asset and source of value for businesses, allowing them to sustain a competitive advantage. This study validates the relationship between product quality, service quality, and brand leadership by demonstrating the significance of product and service quality to brand success. According to a previous study (Hanasyha J. et al., 2013), there is a positive correlation between product quality, service quality, and consumer satisfaction.

Product quality and service quality are indeed crucial factors that contribute to customer satisfaction and the overall success of a business. Product quality and service quality impact customer satisfaction and contribute to a business's success:

1. Product Quality:

- **Meeting Customer Expectations:** High product quality ensures that the product meets or exceeds customer expectations. When customers receive products that are reliable, durable, and perform as promised, they are more likely to be satisfied.
- **Perceived Value:** Product quality influences customers' perception of value. When customers perceive a product as high quality, they are more likely to believe that they are getting their money's worth and feel satisfied with their purchase.
- **Brand Reputation and Loyalty:** Consistently delivering high-quality products builds a positive brand reputation. Satisfied customers become loyal customers, leading to repeat purchases and positive word-of-mouth, which can attract new customers.
- **Differentiation and Competitive Advantage:** Product quality can differentiate a business from its competitors. When customers recognize and appreciate the superior quality of a product, it can give a business a competitive edge in the market.

2. Service Quality:

- **Customer Experience:** Service quality directly impacts the overall customer experience. Providing exceptional customer service, responsiveness, and personalized attention enhances customer satisfaction.
- **Timeliness and Reliability:** Customers value prompt and reliable service. When businesses deliver on time, meet deadlines, and provide consistent service quality, it instills confidence and customer satisfaction.
- **Problem Resolution:** Efficiently and effectively resolving customer issues and complaints contributes to customer satisfaction. High-quality service includes attentiveness, empathy, and proactive problem-solving.
- **Communication and Responsiveness:** Open and effective communication, including clear information, updates, and responsiveness to customer inquiries, enhances satisfaction and trust in the business.

Achieving high customer satisfaction through product quality and service quality has several benefits for a business:

- **Customer Loyalty:** Satisfied customers are more likely to become repeat customers, leading to increased customer loyalty and reduced customer churn.
- **Positive Word-of-Mouth:** Satisfied customers are more likely to recommend a business to others, generating positive word-of-mouth and potential new customers.
- **Competitive Advantage:** Superior product and service quality differentiate a business from competitors, attracting and retaining customers in a crowded market.
- **Financial Performance:** Satisfied customers contribute to a business's financial success through increased sales, customer retention, and improved profitability.

In conclusion, product quality and service quality are key determinants of customer satisfaction and crucial factors in achieving business success. By consistently delivering high-quality products and services, businesses can enhance customer satisfaction, build loyalty, and gain a competitive advantage in the marketplace.

5.6 Customer Satisfaction Implication

This study's findings have substantial implications for consumer satisfaction, especially product awareness. Product and service quality are among the most important factors for purchasing decisions in numerous corporate contexts, including the finance, automotive, and telecommunications industries, among others. The perceptions of customers regarding the quality of a product or service influence their purchasing decisions.

This study can be used as a reference in any corporate setting to develop strategies for product awareness that will retain consumers and assist businesses in constructing superior service quality. SSM and any other industry that employs online services should improve the quality of their products and services by understanding their customers' needs and preferences. The application of this study demonstrates a positive relationship between customer satisfaction and product and service quality.

Maximum customer satisfaction, a positive reputation for customer service, and devoted customers are significantly dependent on the quality of the products and services provided. Customer satisfaction has significant implications for businesses. Satisfied customers are more likely to become loyal, repeat customers and advocates for the brand. Here are some key implications of customer satisfaction:

- a. **Customer Loyalty:** Satisfied customers are more likely to remain loyal to a brand or business. They are more inclined to make repeat purchases, choose the brand over competitors, and develop a long-term relationship. Loyal customers provide ongoing revenue and are less likely to be influenced by price or promotional offers from competitors.
- b. **Positive Word-of-Mouth:** Satisfied customers often share their positive experiences with others, leading to positive word-of-mouth marketing. They may recommend the brand to friends, family, and colleagues, which can generate new customers and expand the customer base. Positive word-of-mouth is highly influential and can significantly impact a business's reputation and growth.
- c. **Customer Retention:** Customer satisfaction plays a crucial role in customer retention. Satisfied customers are more likely to continue doing business with a company, reducing customer churn. Retaining existing customers is typically more cost-effective than acquiring new ones and contributes to long-term business stability and profitability.
- d. **Brand Image and Reputation:** Customer satisfaction affects the overall brand image and reputation. Satisfied customers associate positive experiences with the brand, resulting in a strong brand image. A positive reputation builds trust and credibility, attracting new customers and enhancing the brand's position in the market.

- e. **Increased Customer Lifetime Value:** Satisfied customers tend to have a higher customer lifetime value (CLV). CLV refers to the total value a customer brings to a business over their entire relationship. Satisfied customers are more likely to make repeat purchases, engage in upselling or cross-selling opportunities, and become brand advocates, increasing their overall value to the business.
- f. **Competitive Advantage:** Customer satisfaction can provide a competitive advantage in the market. Businesses that prioritize and consistently deliver excellent customer satisfaction stand out from competitors. Customer satisfaction becomes a key differentiating factor, attracting customers and enabling businesses to gain a competitive edge.
- g. **Reduced Negative Impact:** Dissatisfied customers can have a negative impact on a business. They may share their negative experiences, leading to negative word-of-mouth, online reviews, or social media backlash. By focusing on customer satisfaction, businesses can mitigate these negative effects and maintain a positive brand reputation.

In summary, customer satisfaction has implications across various aspects of a business, including customer loyalty, brand reputation, customer retention, and competitive advantage. Prioritizing and investing in strategies to enhance customer satisfaction can lead to long-term business success, growth, and a positive brand image.

5.7 Limitations of the Research

This study has a number of limitations that can be addressed and present opportunities for future research. This study has a limited sample size due to time constraints, which is its first limitation. Therefore, the findings cannot be generalised to the entire SSM customer population in Malaysia. Additionally, innovativeness, value, popularity, product awareness, and brand association should be considered to strengthen the research's findings. A further limitation of this study is the use of SSM Sabah (government sector) as the sole industry example. Distinct products or industries may evoke distinct consumer responses. In conclusion, future research should incorporate the aforementioned factors, which can enrich the results of the analysis and reveal other crucial factors for the success of online services.

5.8 Recommendation for Future Research

In the future, it is proposed to conduct identical investigations over a larger geographical area. In addition, only SSM customers may participate in this survey. It would be advantageous to establish additional industrial locations containing additional necessary components. This would strengthen the findings and help industries and businesses implement prospective methods or mechanisms for enhancing product or service quality and obtaining a competitive edge. Since quantitative methods were used in this study to examine the relationship between product and service quality and customer satisfaction, qualitative methods are required to gain a deeper understanding of the factors that play a crucial role in the development of a product and service quality strategy.

5.9 Conclusion

Recent research on customer satisfaction and consumer perception have underlined the importance of perceived quality as an educational construct to increase brand awareness and image for a competitive advantage. This study confirmed past studies on the impact of product and service quality on brand leadership. It also supports previous studies showing that customer contentment is positively and significantly correlated with product or service quality. This study demonstrated a strong positive correlation between product, service, and consumer pleasure.

For this reason, it is absolutely necessary for a business, whether industrial or commercial, to make certain that the goods or services it offers to its clientele are satisfactory to those clients. Customers who are pleased with a product or service are more likely to promote that item or service to others. This favourable influence has the potential to create brand longevity in an industry where there is a lot of competition. Lastly, in order to boost brand recognition and awareness, commercial sectors or businesses should centre their efforts on improving customer service performance.

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APPENDIX A: QUESTIONNAIRE

Dear Respondent,

My name is Kartini Binti Shahidal (M20111162), and I am a final year of Master in Management (MIM) student. Currently, I am doing a research project as part of the fulfillment of completing my MBA degree. The research project is entitled, "**A Study on Effectiveness of Online Mechanisms to Improving Customer Satisfaction. Case Study: Customer Service Unit SSM Sabah**".

This survey is to examine the effectiveness of the SSM online mechanism in products and services for its quality in improving customer satisfaction. As such, I would request your kind participation in this survey, of which all information will be solely for academic purposes and is strictly confidential.

Thank you very much.

Yours sincerely,

KARTINI BINTI SHAHIDAL

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QUESTIONNAIRE / SOAL SELIDIK

Instruction: Please tick (√) your answer.

Arahan: Sila tandakan (√) jawapan anda.

SECTION A: DEMOGRAPHIC PROFILE / BAHAGIAN A – PROFIL DEMOGRAFI

1. Gender / *Jantina*:

	Male / <i>Lelaki</i>
	Female / <i>Perempuan</i>

2. Age / *Umur*:

	Below 20 years / <i>Bawah 20 tahun</i>
	20 – 30 years old / <i>20 – 30 tahun</i>
	31 – 40 years old / <i>31 – 40 tahun</i>
	41 – 50 years old / <i>41 – 50 tahun</i>
	51 years old and above / <i>51 tahun dan ke atas</i>

3. Education / *Pendidikan*:

	Secondary School / <i>Sekolah Menengah</i>
	Diploma / <i>Diploma</i>
	Bachelor's Degree / <i>Ijazah Sarjana Muda</i>
	Master's Degree / <i>Ijazah Sarjana</i>
	Doctorate Degree / <i>Ijazah Doktor</i>
	Others / <i>Lain-lain</i>
	Please specify.....
	<i>Sila nyatakan</i>

4. Ethnic Group / *Kumpulan Etnik*:

	Malay / <i>Melayu</i>
	Chinese / <i>Cina</i>
	Indian / <i>India</i>
	Others / <i>Lain-lain</i> Please specify..... <i>Sila nyatakan</i>

5. Occupation/Pekerjaan

	Public/Orang awam
	Company Secretary/Setiausaha Syarikat
	Professionals
	Government servant/Penjawat awam
	Staff SSM/Warga kerja SSM

SECTION B: GENERAL PERSPECTIVE / PERSPEKTIF UMUM

1. How often do you use the SSM online services /:

Berapa kekerapan menggunakan perkhidmatan dalam talian di SSM?

	Everyday/ <i>Setiap hari</i>
	More than twice a week/ <i>Lebih dari dua kali dalam seminggu</i>
	Once a month/ <i>sebulan sekali</i>
	More than twice a month/ <i>Lebih dari dua kali dalam sebulan</i>
	Others / <i>Lain-lain</i> Please specify..... <i>Sila nyatakan</i>

2. Which services do you use often:

Perkhidmatan mana yang selalu anda gunakan:

	My Data/ E-Info
	EzBiz
	MyCoid
	MyLLP
	MBRS
	Others / <i>Lain-lain</i> Please specify..... <i>Sila nyatakan</i>

3. Which of the following aspects is most likely to influence your decision to use SSM online services? Can select more than one (√):

Manakah antara aspek berikut yang paling mungkin mempengaruhi keputusan anda untuk menggunakan perkhidmatan ditalian SSM? Boleh pilih lebih dari satu (√):

	Business registration/Pendaftaran Perniagaan
	Company Incorporation/Penubuhan Syarikat
	Company Profiles/Forms/Documents/Others Maklumat syarikat/Borang/Dokumen/lain-lain
	Documents/Forms submission Serahan dokumen/borang
	Name search/Carian nama
	Others. Please specify..... Lain-lain. Sila nyatakan

Instruction: Please tick (√) your answers according to the scale below.

Arahan: Sila tandakan (√) jawapan anda mengikut skala di bawah.

1	Strongly Disagree / <i>Sangat Tidak Setuju</i>
2	Disagree / <i>Tidak Setuju</i>
3	Neutral / <i>Berkecuali</i>
4	Agree / <i>Setuju</i>
5	Strongly Agree / <i>Sangat Setuju</i>

SECTION C: PRODUCT QUALITY / BAHAGIAN C: KUALITI PRODUK

No.	Statement / <i>Penyataan</i>	1	2	3	4	5
1.	The services are easy to access <i>Perkhidmatan adalah mudah untuk diakses</i>					
2.	The services are user friendly <i>Perkhidmatan adalah 'mesra pengguna'</i>					
3.	The user manual guidelines are very helpful <i>Panduan manual pengguna adalah sangat membantu</i>					
4.	The charge of the services are very reasonable <i>Caj yang dikenakan untuk perkhidmatan sangat munasabah</i>					
5.	The information/forms/documents in the system are updated. <i>Maklumat/Borang/Dokumen dalam sistem adalah terkini</i>					
6.	The systems are updated and rarely down <i>Sistem adalah terkini dan jarang tergendala</i>					

SECTION D: SERVICE QUALITY / BAHAGIAN D: KUALITI PERKHIDMATAN

No.	Statement / <i>Penyataan</i>	1	2	3	4	5
1.	Business Advisory are helpful and easy to reach <i>Business Advisory sangat membantu dan mudah untuk dicapai</i>					
2.	Call Center and Enquiry give prompt reply/response <i>Pusat Panggilan dan Enquiry memberi maklumbalas yang cepat</i>					
3.	I choose online services rather than Counter services <i>Saya memilih perkhidmatan atas talian daripada perkhidmatan kaunter</i>					
4.	Business Advisory give excellent cyber guide and services <i>Business Advisory memberi panduan ciber dan perkhidmatan cemerlang.</i>					
5.	Online payment is more convenient <i>Pembayaran atas talian lebih mudah</i>					
6.	Online services save cost and time effectively <i>Perkhidmatan atas talian menjimatkan kos dan masa secara efektif</i>					
7.	Overall I am very satisfy with the online services in SSM <i>Secara keseluruhan saya amat berpuashati dengan perkhidmatan atas talian di SSM</i>					

End of Questionnaire / Soal Selidik Tamat

APPENDIX B: APPROVAL PAGE

TITLE OF PROJECT: A STUDY ON EFFECTIVENESS OF ONLINE MECHANISMS TO IMPROVE CUSTOMER SATISFACTION: SURUHANJAYA SYARIKAT MALAYSIA SABAH CUSTOMER SERVICE UNIT

NAME OF AUTHOR: KARTINI BINTI SHAHIDAL

The undersigned is pleased to certify that the above candidate has fulfilled the condition of the project paper prepared in the partial fulfilment for the award of the degree of Master in Management.

SUPERVISOR

Signature : _____

Name :

Date :

ENDORSED BY:

Dean

Graduate School of Business

Date:

