

AN IMPROVEMENT OF CUSTOMER ADOPTION OF USING SELF-SERVICE
TECHNOLOGIES (SST) AT TMPOINT JOHOR

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DEDICATION

This thesis is dedicated to my beloved mother Khalimah Halidi and to my beautiful wife Norafiza Talib & cute childrens (Falah, Nasuha, Ahda, Adwa & Iman).

Thanks for bearing with me. Alhamdullillah.

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ABSTRACT

This study focuses on the improvement of customer adoption of using self-service technologies (SST) at TMpoint Johor. Self-service technologies (SSTs) have become an important platform for every company today. Not only to reduce costs but also because it has become a competitive advantage for the company in the industry. SST benefits both customers and businesses. Telekom also introduced its self-service technology called the Myunifi app. However, this application has low acceptance from its customers. There are three objectives: to identify the issues and the main problem with the low acceptance of the Myunifi app in TMpoint Johor, to suggest an additional process flow to increase Myunifi (SST) registration among TM customers, and to suggest an awareness program on the importance of Myunifi apps in TMpoint Johor. The data analysis method used in this study creates research questions and finds answers to them in the qualitative analysis. Interview questions for problem identification and after intervention questions will be analyzed through thematic analysis. The interview session was conducted involving two customer service officers from TMpoint. It was found that the factors contributing to the issue are a lack of awareness of the benefits of using the app and a deficiency of knowledge in IT among TM customers. There is a difference between before and after the intervention as the numbers of customers using the applications increase.

ABSTRAK

Kajian ini memfokuskan kepada penambahbaikan penerimaan pelanggan menggunakan teknologi layan diri (SST) di TMpoint Johor. Teknologi layan diri (SST) telah menjadi platform penting bagi setiap syarikat hari ini. Bukan sahaja untuk mengurangkan kos tetapi juga kerana ia telah menjadi kelebihan daya saing bagi syarikat dalam industri. SST memberi manfaat kepada pelanggan dan perniagaan. Telekom turut memperkenalkan teknologi layan diri yang dipanggil aplikasi Myunifi. Walau bagaimanapun, aplikasi ini mempunyai penerimaan yang rendah daripada pelanggannya. Terdapat tiga objektif: untuk mengenal pasti isu dan masalah utama dengan penerimaan rendah aplikasi Myunifi di TMpoint Johor, untuk mencadangkan aliran proses tambahan untuk meningkatkan pendaftaran Myunifi (SST) di kalangan pelanggan TM, dan untuk mencadangkan program kesedaran mengenai kepentingan aplikasi Myunifi di TMpoint Johor. Kaedah analisis data yang digunakan dalam kajian ini mencipta persoalan kajian dan mencari jawapannya dalam analisis kualitatif. Soalan temu bual untuk mengenal pasti masalah dan soalan selepas intervensi akan dianalisis melalui analisis tematik. Sesi temu duga telah dijalankan melibatkan dua pegawai khidmat pelanggan dari TMpoint. Didapati faktor yang menyumbang kepada isu tersebut adalah kurangnya kesedaran tentang faedah penggunaan aplikasi dan kekurangan pengetahuan dalam IT dalam kalangan pelanggan TM. Terdapat perbezaan antara sebelum dan selepas campur tangan kerana bilangan pelanggan yang menggunakan aplikasi meningkat.

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LIST OF ABBREVIATIONS

SST	-	Self-service Technologies
TM	-	Telekom Malaysia Berhad
B2C	-	Business-to-Customer
TR	-	Technology Readiness
CRM	-	Customer Relationship Model

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CHAPTER 1

INTRODUCTION

1.0 INTRODUCTION

Rapid growth in information technology has changed people lives. Interactions between the service provider and customers also evolve. In the last two decades, the use of self-service technology (SST) in-service service transactions has risen in popularity. Service providers introduced SST to provide convenient services to their customers in attaining productivity and satisfaction (Gounaris, Dimitriadis, & Stathakopoulos, 2010; Hien, 2014; Tsou & Hsu, 2017).

The first part of this study will focus on the background of the case study which consists of information on the case company, problem statement, research questions and the significance of the study. This study will review the problem that is faced by the case company in the problem statement part. Secondly, several research questions will be determined to identify what is the appropriate solutions for the problem encountered. Next, the significance of this study will be discussed in this chapter in order to identify how this study can contribute to the body of knowledge, organization and future researcher.

1.1 BACKGROUND OF THE STUDY

Customer service

Customer service is important for all businesses no matter in selling products or servicing. Proper planning and strategy in customer service will be able to increase customer trust and loyalty. This will lead to a strong relationship between the company and customers and at the same it will give a positive result in sales and profits. Customer service is essential for Telekom Malaysia Berhad (TM) to serve their customers. Telekom Malaysia Berhad always focuses on their customer service to ensure they give the best customer experience to their customer. TM provides customer service both in the physical outlet, call center, and also in digital application.

Telekom Malaysia Berhad

Telekom Malaysia Berhad has been an important entity in shaping the connectivity, communication technology and internet services of the nation since the historical moment of the establishment as Telecommunications Department of Malaya in 1946. Since then, Telekom Malaysia Berhad (TM) has revolutionized the lifestyle and business trends in Malaysia throughout 74 years of journey as the leading telecommunication provider in Malaysia. TM is committed to ensuring the nation is equip with the latest telecommunication and broadcasting technology. TM also collaborates with the Malaysia Government in developing infrastructure and network in providing innovative and comprehensive services to all Malaysians. TM as Government Linked Company (GLC) always committed to supporting the Government's initiative in improving Malaysia internet connectivity such as National Fiberisation and Connectivity Plan (NFCCP)

Telecommunication industry in Malaysia today remains growing rapidly and becoming much more challenging and competitive since the Government embarks on NFCP that is conducted by Malaysian Communications and Multimedia Commission (MCMC). All five major telecommunication companies in Malaysia, Celcom, Maxis, Digi, Time and TM are involved in NFCP that required them to use their expertise to contribute on the NFCP implementation in order to achieve the key targets. Therefore, TM not only provides an innovative and comprehensive product and solution for their customer but also delivers world class customer experience in order to position their company as a Malaysian choice service provider. TM is focus on upgrading their customer interaction channel to ensure them able to gain loyalty and trust from the customer. One of the approaches is by expanding TM touch point to either physical touch point such as their service outlet, reseller agent and sales kiosk or virtual platform in order to accelerate its digital innovation in order to deliver a convenience platform for their customer in managing their accounts and doing any interactions related to their products and services.

Telekom Sales & Services Sdn. Bhd.

Telekom Sales & Services Sdn. Bhd. (TSSSB) is a subsidiary company of TM and its role is related to customer services that provides solutions for all customers in the residential segment and business segment. Back then TM outlet was known as Kedai Telekom but in 2005 they changed their name to TMpoint and today there are 182 outlets that are ready to serve their customers for their convenience and serves with a great customer experience as TM promise “Life and Business Made Easier”. Align with TM 2019 strategies that are to improve their interaction with the customer and simplify the service processes by empowering digital interaction.

In July 2019 TM launched the first most integrated digital application for both consumer and business segments, the digital application called “myunifi”. TMpoint has been selected to promote the usage of myunifi application to all customers that visit the outlet and give assistance to guide customers to use the applications. Myunifi

is consisting of a full suite of products and services combining all of TM products from a single line phone to a home fibre broadband. From the Myunifi application, the customer can manage their accounts such as checking billing payments, making the payment, getting information on the latest updates on TM products, purchasing TM products, making enquiries via live chat and even self-troubleshooting guidelines for technical assistants. TM is the enabler of the nation's Digital Malaysia aspiration therefore, TM holds an important responsibility to introduce the new way of digitization life by using and promoting Myunifi apps as the early adoption for Malaysians to experience interaction via the applications.

1.2 PROBLEM STATEMENT

In this era of the rapid growth of technology, Self-service Technologies (SSTs) have become a new way of interaction between the firm or businesses and their customers. SSTs have been used and introduced by all sectors across the world in the last two decades. Started from the use of ATMs, a self-check-in kiosk at airports, ticket vending machines at railways stations and online self-services such as online banking and hotel booking (Cheng Wang et al, 2010). Today the usage of SST has been enhanced by using a digital application that enables a customer to make a transaction just using their mobile phone or tablet. To give the best experience to TM customers, TM also developed their application for their customer called Myunifi.



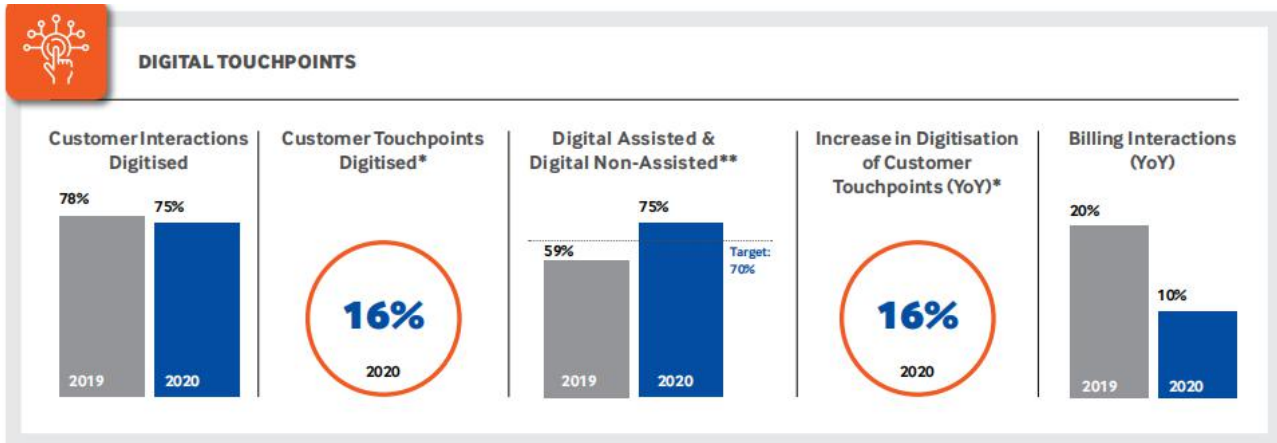
(Source: TM Annual Integrated Report, 2020)

Figure 1: TM Total Customer 2020 (Non-Financial)

Figure 1 shows the number of TM customers in 2020. total of 3.1 million customers nationwide. Therefore, in order to give the best customer experience toward their product and services. TM has invested in new technologies to introduce to all of their customers and Malaysians to a new culture, that is digitalisation. Adoption of digital lifestyle, starting with introducing the Myunifi application to improve their service delivery and for their customer convenience. These applications developed by TM to assist the customers pain point such as handling complaints, technical assistant and handling complaint. TM introduces Driving Digital Adoption (DDA) to all TMpoint staff as a way to assess how well customers use the applications.

Various studies were conducted to examine how SST impacts customer satisfaction and loyalty. The study has measured the quality of SST to the customer base on the SST service quality. The technique for service delivery and the outcome of the service are both included in the service quality conceptualization (Parasuraman et al, 1985; Lehtinen & Lehtinen, 1991). Though it's becoming more acceptable and increasingly accessible by the customers. However, the use of the technology has not

been fully undertaken. Customers adoption of the SST provided is driven by customer readiness in acceptance technology. An increase in technology readiness (TR) among customers will contribute to higher customer adoption in SST. It will lead to perceived service quality and favorable behaviour intentions when using SSTs (Chris Lin & Hsieh, 2005).



(Source: TM Annual Integrated Report, 2020)

Figure 2: Digital Touchpoint Performance 2020.

However, not every TM's customer are technology savvy and familiar with using digital applications. The customers are more intent to choose face to face interaction instead of using the digital application. This resulted in a low acceptance of using the application among TM's customers and affected the TMpoint service process because the customer service officer needs to attend the customer enquiry on their billing payment that actually customers can check the bill payment detail using the Myunifi applications. Because of that, the TMpoint counter has been burdened with unnecessary tasks and it might affect other customers that needed more attention on much more serious issues or enquiry. Indirectly it will also affect the waiting time of the outlet and will contribute to a bad customer experience. The customers are more intent to choose face to face interaction instead of using the digital application.

Figure 2 shows the performance of Customer Digital Interaction 2020. Customer interaction using digital in 2019 is 78%. however, it decreases to 75% in 2020. Billing interaction using the digital platforms also showed a decline from 20% in 2019 to only 10% in 2020. If this situation is not investigated and rectified, it may have an impact on TM revenue and result in losses. The company invested in the development of the digital application however if the usage of that application is too low the investment does not bring any impact to the company. The worst part is if it becomes a disadvantage for the company because it might contribute to the failure of its strategy to deliver a convenient service journey for the customer. #khabarbaik is TM tagline for all TM's customers in bringing great services and products but if the introduction of Myunifi as their element of #khabarbaik is not doing well, it will give results in vice versa.

1.3 RESEARCH OBJECTIVE

This research is to examine how SST implementation can improve customer satisfaction at TM and also to investigate low acceptance of using SST among TM's customers.

1. To identify the issues and main problem on low acceptance of Myunifi app in TMpoint Johor.
2. To suggest an additional process flow to increase Myunifi (SST) registration among TM customers.
3. To suggest an awareness program on the importance of Myunifi apps in TMpoint Johor.

1.4 RESEARCH QUESTION

1. What is the factor that influences the customer for not using Myunifi Apps?
2. What is the intervention proposed to increase the registration of Myunifi in TMpoint Johor?
3. What is the result of intervention proposed to increase the registration of Myunifi in TMpoint Johor?

1.6 SIGNIFICANT OF THE STUDY

This research is to examine how SST implementation impact customer satisfaction at TM outlet and also to investigate why TM's customer avoid of using SST. The company already provided Myunifi application to ease their customer transaction with the company but the low acceptance of the usage of the application might affect the company objective in developing the application. Therefore, this research will reveal and give some significant information on customer perceptions toward the SST that been introduce by TM and how to improve this SST really can benefit the company in service process at TMpoint.

1.6.1 THEORETICAL

The purpose of this study is to determine and analyze the factor that contributes to the low acceptance from TM customers in using the SST. SST purposely introduced by the firm or company is to enhance their service quality and provided a better customer experience. The benefits of choice of SSTs are quite evident in terms of productivity and cost-saving for firms (Dabholkar, 1996). Theoretical models related to technology adoption in business-to-customer (B2C) in e-commerce services are theory of reasoned action (TRA), technology acceptance model (TAM), expectation confirmation

theory (ECT) and Customer relationship model (CRM) (Manimay, 2020). Lin and Hsieh (2011) propose SSTQUAL as a metric for assessing SST service quality. Functionality, enjoyment, security/privacy, assurance, design, convenience, and customisation are all factors that go into the SST service quality rating.

1.6.2 PRACTICAL

Based on a practical viewpoint, improving the SST service quality is important for the company to sustained their customers at the same time increase company revenue and reduce cost. However, if the customer avoids using the SST due to the quality of SST being below customer expectation it will affect the company reputation. The company also need to analyse the customer's expectation of the SST. Developing a too comprehensive SST app and avoiding customers needs is also a failure. Therefore, this research will analyse the problems that contribute to the low acceptance of Myunifi app by the interview conducted. Based on the pre-survey data collection, an intervention proposal will be conducted to overcome the problems.

1.7 DEFINITION OF TERM

1. Meuter et al. (2000) defined **SSTs** as technology interfaces which allow customer to get services free from direct involvement of service firm's employees.
2. **SST service quality** (SQSST) – Service quality in a non-Internet-based setting has often been defined by scholars as the difference between expectation of service (what should have been offered) and the actual

performance of the service offering (Teas, 1993; Parasuraman, et al., 1985; Sasser et al., 1978).

3. Myroslaw J. Kyj and Larissa S. Kyj (1987) refers that the term **customer service** as being used by both practitioners and academicians to describe a set of activities in which a firm engages to win and retain customers. Customer service has recently been envisioned as a three-phase process: pre- transaction, transaction, and post-transaction.
4. **Waiting-time** is a well-documented predictor of perceived service quality and customer satisfaction. Evidence supports relationships between actual waiting-time, perceived waiting-time, perceived service quality and customer satisfaction (Baker and Cameron, 1996; Davis and Maggard, 1990; Hui and Tse, 1996; Katz et al., 1991; Taylor, 1994).
5. **Satisfaction** is concerned with the extent to which a consumer expresses positive feelings about a service encounter (Lin & Heish. 2006).
6. **Technology Readiness (TR)** refer to people's propensity to embrace and use new technologies for accomplishing goals in home life and work (Parasuraman. 2000).
7. **Perceived Value (PV)** is the overall assessment of the utility of product or services based on the judgement of customer on what was received against what was paid (Kumar and Reinartz, 2016; Heskett et al. , 2008; Hoffman and Bateson, 2007; Cronin et al. ,2000; Zeithaml, 1988).

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