

APPENDIX A – Survey Questionnaire



**FACULTY OF BUSINESS & ACCOUNTANCY
MASTER OF BUSINESS ADMINISTRATION**

1 July, 2010.

Dear Sir/ Madam/ Miss,

I am conducting a study on customer loyalty and positive word-of-mouth towards Internet Banking website in Malaysia. The survey for this study is executed within the scope of a Master of Business Administration thesis that will be composed at the University of Malaya.

The survey asks you about your opinion of website usability (ease-of-use), how satisfy and loyal are you towards an Internet Banking website and your propensity to engage in positive word-of-mouth for an Internet Banking website.

The intended population for this survey is the Internet Banking users in Malaysia.

I would appreciate it very much if you could spend a few minutes of your time to answer the questions in the following pages. All responses will be used in aggregate form only and will be treated strictly anonymously.

Your kind cooperation and participation in this study is valued and highly appreciated.

Thank you.

Best Regards,
TAN HUI LEE
012-3616197
huiletan@yahoo.com

Section A: Respondent's Profile/ Internet Banking Patronage

Instruction: Please tick '✓' on the specified box you think is most appropriate to you.

Gender Male Female

Age 18-25 years old 41-60 years old
 26-40 years old over 61 years old

Occupation Student Manufacturing
 Housekeeper Bank/ Financial
 Private Sector Institution
 Government Sector Other (please specify):

Education Level Secondary/ High School Master/ Doctorate degree
 Bachelor degree Other
 Professional degree

Are you currently an Internet Banking user? Yes No

What is the name of bank you have an Internet Bank account with? Maybank Public Bank
 CIMB Other (please specify):

What was the most important reason that you choose this bank(s) as your Internet Banking? (Please choose **ONE**)
 I have a traditional bank account with the same bank
 The brand name of the bank
 The excellent service offered by this bank
 Other

Section B: Website Usability (Ease of use)

Instruction: Please tick ‘✓’ on the specified box you think is the best described your level of agreement. This section examines your assessment towards the ease of use of an Internet Banking website. There is no right and wrong answer.

	1 Strongly disagree	2 Disagree	3 Somehow disagree	4 Neutral	5 Somehow agree	6 Agree	7 Strongly agree
In this Internet Banking website everything is easy to understand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This Internet Banking website is simple to use, even when using it for the first time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is easy to find the information I need from this Internet Banking website.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The structure and contents of this Internet Banking website are easy to understand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The organization of the contents of this Internet Banking website makes it easy for me to know where I am when navigating it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section C: Satisfaction

Instruction: Please tick ‘✓’ on the specified box you think is the best described your level of agreement. This section examines your assessment towards your satisfaction to the Internet Banking website from your experience. There is no right and wrong answer.

	1 Strongly disagree	2 Disagree	3 Somehow disagree	4 Neutral	5 Somehow agree	6 Agree	7 Strongly agree
I think that I made the correct decision to use this Internet Banking website.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The experience that I have had with this Internet Banking website has been satisfactory.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In general terms, I am satisfied with the way that this Internet Banking website has carried out my banking transaction.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In general, I am satisfied with the service I have received from the Internet Banking website.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section D: Loyalty

Instruction: Please tick '✓' on the specified box you think is the best described your level of agreement. This section examines your assessment towards your loyalty on the Internet Banking website. There is no right and wrong answer.

	1 Strongly disagree	2 Disagree	3 Somehow disagree	4 Neutral	5 Somehow agree	6 Agree	7 Strongly agree
I would feel that using Internet Banking would be pleasant.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Using Internet Banking is a good idea.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I believe using this system is necessary for completing my banking transactions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In my view, using Internet Banking is a wise idea.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have the intention to continue my relationship with this Internet Banking website.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Based on my experience, I am very likely to continue my relationship with this Internet Banking website for my next banking transactions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section E: Word-of-Mouth

Instruction: Please tick '✓' on the specified box you think is the best described your level of agreement. This section examines your assessment towards your propensity to engage in positive word-of-mouth on the Internet Banking website. There is no right and wrong answer.

	1 Strongly disagree	2 Disagree	3 Somehow disagree	4 Neutral	5 Somehow agree	6 Agree	7 Strongly agree
I will say positive things about the Internet Banking website to other people.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will recommend the Internet Banking website to anyone who seeks my advice.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will refer to person I know to this Internet Banking website.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will recommend this Internet Banking website to other customers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will point out the positive aspects of this Internet Banking website if anybody criticizes it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*****THANK YOU*****