

Appendix A



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Kuala Lumpur

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Dear Sir/Madam,

Survey on Customer's Perception of their Main Banker's Value Disciplines and Service Loyalty : A case of Retail Banking Customers

I am currently conducting a research to examine the perception of retail banking customers about their main banker in terms of value disciplines such as Operational Excellence, Product Leadership and Customer Intimacy. It is hoped from this research that we can learn more about customers' perception and expectation of these value disciplines as well as loyalty towards their main banker.

I would greatly appreciate if you could spare a few minutes of your time to answer the questions in the following pages. There is no right or wrong answer to these questions. All information will be used in an aggregated form only and will be kept strictly confidential.

Your kind cooperation and participation in this study is highly appreciated. Kindly email the completed questionnaire to oylin.ng@gmail.com.

Yours sincerely,

Ng Oy Lin

Supervised by,

Prof. Dr. Md Nor Othman
Faculty of Business and Accountancy
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Part A: Your perception about the values delivered by your Main Banker.

“A Main Banker is defined as the Bank where you conduct most of your normal banking activities, or the bank where you hold an operating / salary account, or the bank which you have the most long-standing relationship.”

Instruction : Please mark "X" on the specified box that you think best describes your level of agreement of the statements below about your Main Banker.

Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5	6	7

Operational Excellence I perceive...	1	2	3	4	5	6	7
1. My bank’s electronic banking facilities are secured.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. My bank’s systems allow me to perform my banking needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. My bank offers me convenient service.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. My bank delivers its promises on time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. The efficient behaviour of employees in the bank, instills confidence in me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. My dealings with my bank are hassle free.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. My bank’s operating hours are convenient to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I get fair value for the bank charges that I pay.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Product Leadership I perceive...	1	2	3	4	5	6	7
1. My bank offers me a range of credit facilities that meet my requirements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. My bank offers me useful online products and services.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. My bank offers me products that reflect my earnings and wealth status.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. My bank develops products based on customers’ needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. My bank offers me a comprehensive range of investment products.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. My bank provides me with enough information to allow me to make informed product choices.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. My banking products reflect the bank’s recognition of my future potential.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. My bank offers me innovative loan facilities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Customer Intimacy I perceive...	1	2	3	4	5	6	7
1. I feel that I can trust my bank with personal information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. When I have a problem, my bank shows a sincere interest in solving it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. My bank has my best interests at heart.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. My bank is able to tailor its products and services to meet my needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. My bank actively seeks to provide me with a total financial solution.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. My bank's staff, is sufficiently empowered to solve difficult banking problems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. My bank understands my individual needs and circumstances.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. My bank follows up to seek my opinion on their service.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part B : Your expectations of the values provided by your Main Banker.

Instruction : Please mark "X" on the specified box that you think best describes your level of agreement about your expectations of the values that is provided by your Main Banker.

Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5	6	7

I expect my bank to provide ...	1	2	3	4	5	6	7
1. Convenient and efficient service.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Hassle free banking.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Useful online products and services.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Tailor-made solutions to my financial needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Fair value for the bank charges that I pay.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Individualised and personal service.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Products that reflect my earning and wealth status.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Cutting edge financial products.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Caring staff members who have my best interest at heart.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part C : Your preferences of the values delivered by your Main Banker.

Instruction : Please indicate the importance of the value disciplines by ranking in the order of 1 to 3. (1 - Less Important, 2 - Important and 3 - Very Important). Do not repeat the same rank.

Which Value Discipline is most important to you in your relationship with your Main Banker?	Rank
Operational Excellence “A Bank that provides customers with reliable products / services at competitive prices and delivered with minimal difficulty / inconvenience.”	
Product Leadership “A Bank that offers leading edge products / services that consistently enhance customer usage.”	
Customer Intimacy “A Bank that understands and tailors offerings to meet customer’s specific needs.”	

Part D : Your loyalty towards your Main Banker.

Instruction : Please mark "X" on the specified box that you think best describes your level of agreement about your loyalty towards the services provided by your Main Banker.

Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5	6	7

	1	2	3	4	5	6	7
1. There is a very high probability that I will use this bank again.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I have recommended other people to use this bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I will say positive things to other people about the service provided by this bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I will give positive feedback to this bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I will try new products and services that are recommended by this bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I will continue to use this bank even if the price or service charge has increased somewhat.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I have strong preference for this bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I will continue banking with this bank, regardless of everything being changed somewhat.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. This bank is the first choice on my mind when I consider doing my banking transactions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Assuming that I have only three choices when I need to do banking, this bank must be one of them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. I regularly conduct my banking needs with this bank for a long period of time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part E: Information about you

Please mark (x) in the box that closely describes you.

1. Your gender: Male Female

2. Your age group:
 20 years or less 21 – 30 years 31 – 40 years
 41 – 50 years More than 50 years

3. Your ethnic background:
 Malay Chinese Indian Others (please specify) _____

4. Your gross monthly income:
 RM2,000 or less RM2,001 – RM4,000 RM4,001 – RM6,000
 RM6,001 – RM8,000 RM8,001 – RM10,000 More than RM10,000

5. Your highest education level achieved:
 SPM / STPM Certificate or Diploma
 First Degree / Professional Qualification Postgraduate Degree (e.g. Master or Doctorate)
 Others (please specify) _____

6. Your current job designation:
 Top / Middle Management (e.g. CEO, CFO, Regional Manager, Divisional Manager)
 First-Line Management (e.g. Department Manager, Supervisor, and Team Leader)
 Executive / Engineer
 Support / Administration / Clerical staff
 Unemployed / Full time student / Retiree (Please proceed to Question 9)

7. The industry that you are in :
 Manufacturing Agriculture Trading Services

8. The sector that you are in :
 Government Private Self Employed

9. Please state the length of banking relationship with your main banker: _____ years.

10. Please select the products / services that you currently have with your main banker. You may select more than 1.
 Savings / Current Account / Salary Account
 Internet Banking and other banking channels such as Phone Banking
 Housing Loan
 Personal Loan
 Hire Purchase
 Credit Card
 Bancassurance products eg. Insurance, Unit Trusts etc.

11. My main banker is a Local Bank Foreign Bank.
12. Besides your main banker, do you have any other banking relationship with other banks?
 No Yes, with _____ number of banks (please indicate number)

***** Thank you for your time and cooperation *****

Appendix B

Results of Scatterplot and Non Probability Plot

a) Relationship between Respondent's Value Perception and Behavioural Loyalty

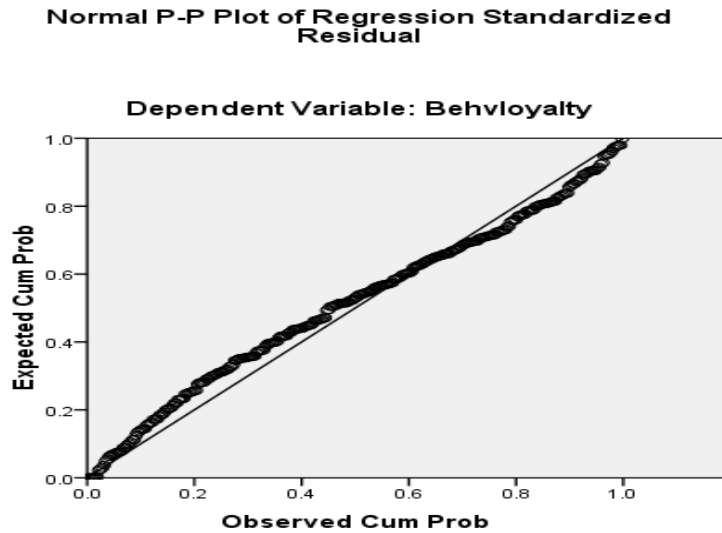


Figure 1 : NPP for Behavioural Loyalty

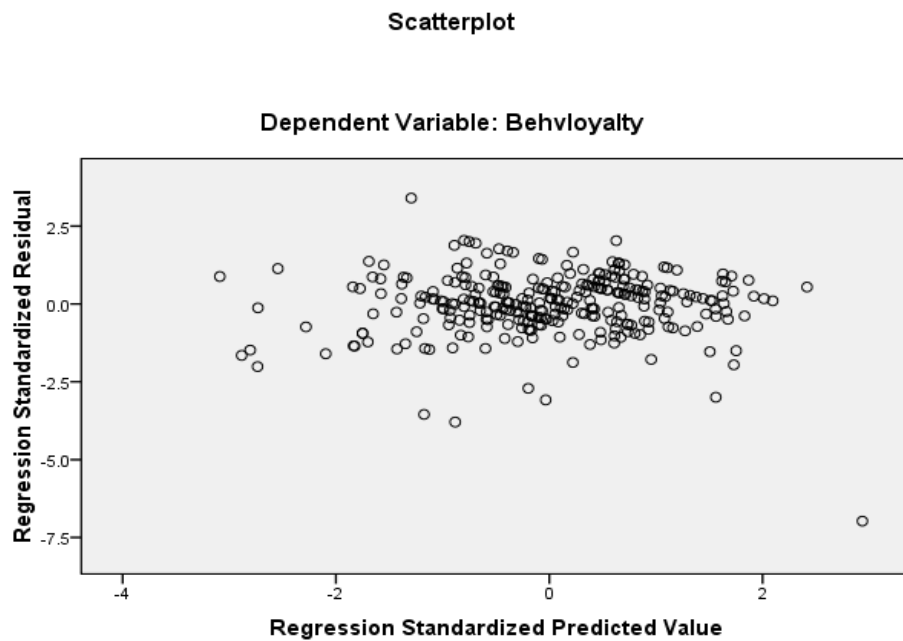


Figure 2 : Scatter Plot for Behavioural Loyalty

b) Relationship between Respondent's Value Perception and Attitudinal Loyalty

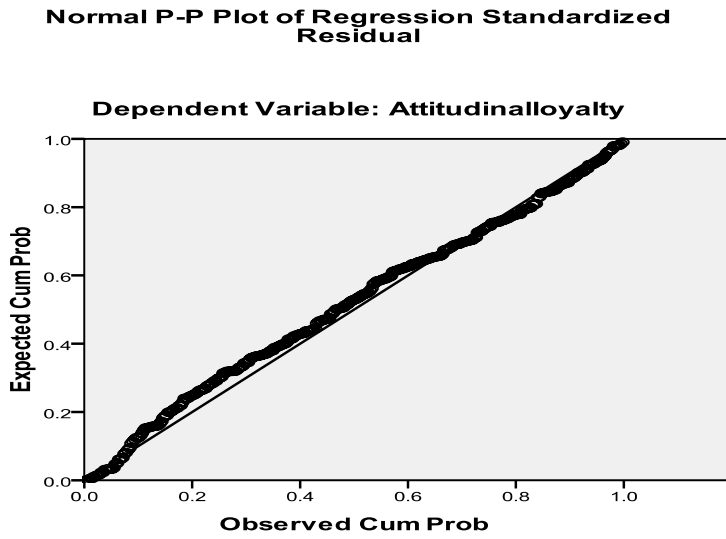


Figure 3 : NPP for Attitudinal Loyalty

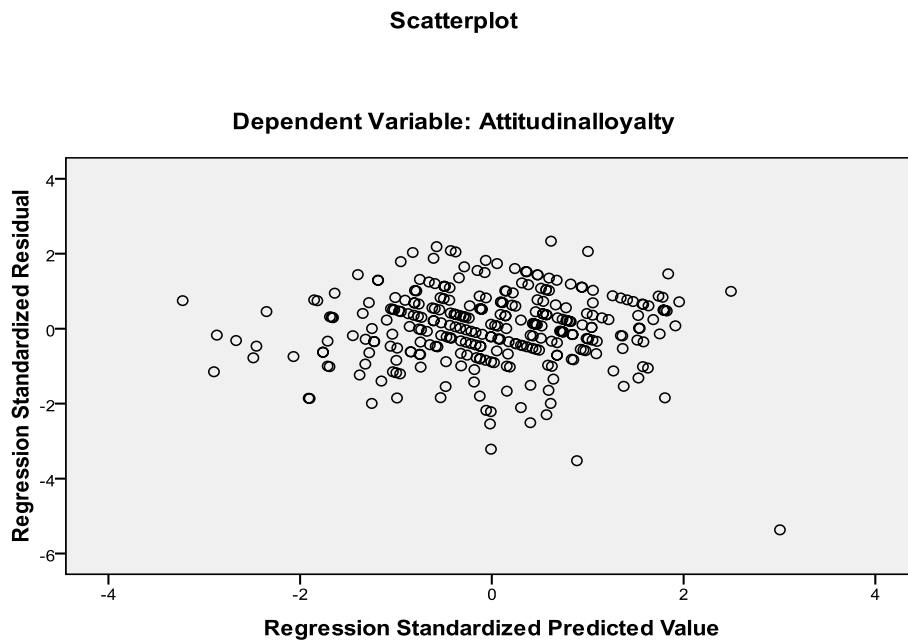


Figure 4 : Scatterplot for Attitudinal Loyalty

c) **Relationship between Respondent's Value Perception and Cognitive Loyalty**

Normal P-P Plot of Regression Standardized Residual

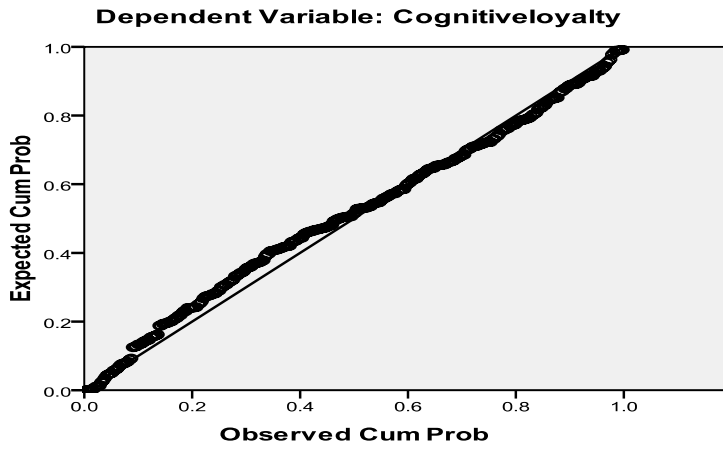


Figure 5 : NPP for Cognitive Loyalty

Scatterplot

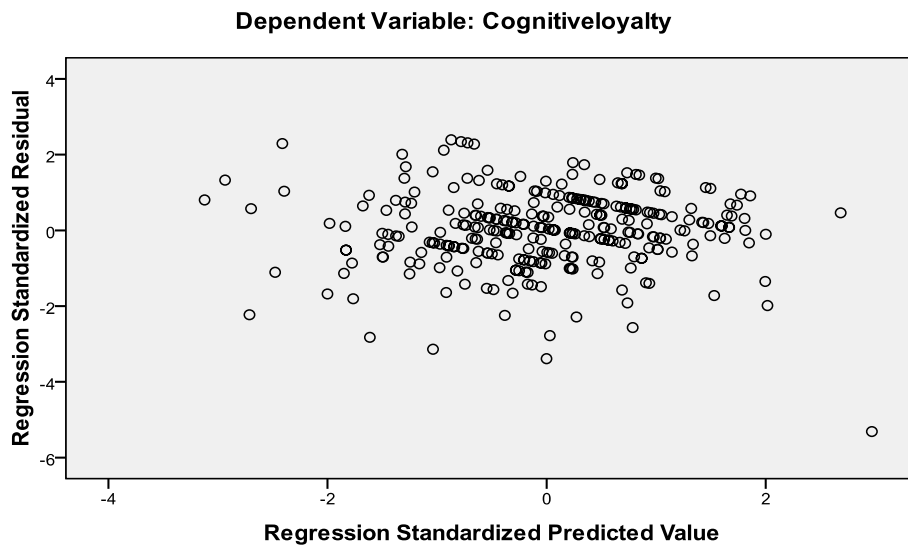


Figure 6 : Scatter Plot for Cognitive Loyalty

d) **Relationship between Respondent's Value Perception and Service Loyalty**

Normal P-P Plot of Regression Standardized Residual

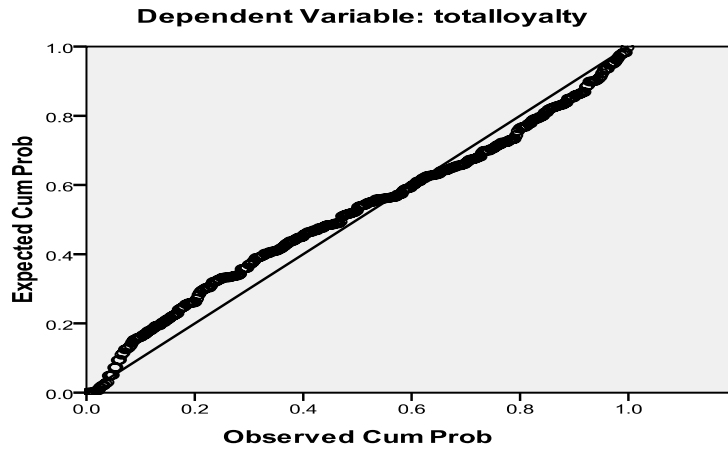


Figure 7 : NPP for Service Loyalty

Scatterplot

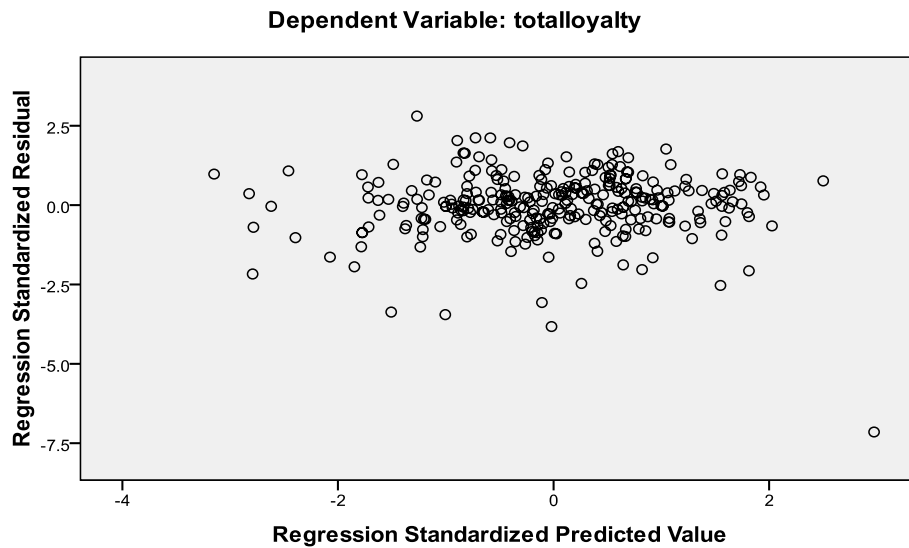


Figure 8 : Scatter Plot for Service Loyalty