Appendix A
19th July 2010

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
University of Malaya
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.

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Slightly Disagree</th>
<th>Neutral</th>
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<th>Agree</th>
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**Operational Excellence**

I perceive…

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

**Product Leadership**

I perceive…

1. My bank offers me a range of credit facilities that meet my requirements.
2. My bank offers me useful online products and services.
3. My bank offers me products that reflect my earnings and wealth status.
4. My bank develops products based on customers’ needs.
5. My bank offers me a comprehensive range of investment products.
6. My bank provides me with enough information to allow me to make informed product choices.
7. My banking products reflect the bank’s recognition of my future potential.
8. My bank offers me innovative loan facilities.
### Customer Intimacy

**I perceive…**

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

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<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Slightly Disagree</th>
<th>Neutral</th>
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### I expect my bank to provide …

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

<table>
<thead>
<tr>
<th>Value Discipline</th>
<th>Description</th>
<th>Rank</th>
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</thead>
<tbody>
<tr>
<td>Operational Excellence</td>
<td>“A Bank that provides customers with reliable products / services at competitive prices and delivered with minimal difficulty / inconvenience.”</td>
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<tr>
<td>Product Leadership</td>
<td>“A Bank that offers leading edge products / services that consistently enhance customer usage.”</td>
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<tr>
<td>Customer Intimacy</td>
<td>“A Bank that understands and tailors offerings to meet customer’s specific needs.”</td>
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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.

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

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**Figure 1**: NPP for Behavioural Loyalty

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**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

Figure 5 : NPP for Cognitive Loyalty

Figure 6 : Scatter Plot for Cognitive Loyalty
d) Relationship between Respondent’s Value Perception and Service Loyalty

Figure 7: NPP for Service Loyalty

Figure 8: Scatter Plot for Service Loyalty