

Appendix A

Appendix A.1 Normality Test for Virtual Brand Personality – Competence

COMPETENCE	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Reliable	3.9909	0.7103	-0.9946	0.1644	2.2775	0.3274
Hardworking	3.5845	0.8652	-0.3707	0.1644	-0.1200	0.3274
Secure	3.7671	0.9314	-0.8256	0.1644	0.7460	0.3274
Intelligent	3.7854	0.8097	-0.4781	0.1644	-0.0797	0.3274
Technical	3.7306	0.8102	-0.6185	0.1644	0.0544	0.3274
Corporate	3.8584	0.7058	-0.4246	0.1644	0.3317	0.3274
Successful	3.9589	0.6726	-0.4993	0.1644	0.7499	0.3274
Leader	3.5160	0.8797	-0.2735	0.1644	-0.2936	0.3274
Confident	3.7489	0.7757	-0.3639	0.1644	-0.1040	0.3274

Appendix A.2 Normality Test for Virtual Brand Personality – Competence (revised)

Due to the Kurtosis of Competence for Item 1: Reliable is more than 2.0, the particular variable is computed again by adding logarithm of Gamma function to ensure it fulfills the Kurtosis level of less than 2.0. A revised Normality test for Competence is as follows:

COMPETENCE	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Reliable (Gamma)	1.8604	0.8001	-0.0447	0.1644	0.2850	0.3274
Hardworking	3.5845	0.8652	-0.3707	0.1644	-0.1200	0.3274
Secure	3.7671	0.9314	-0.8256	0.1644	0.7460	0.3274
Intelligence	3.7854	0.8097	-0.4781	0.1644	-0.0797	0.3274
Technical	3.7306	0.8102	-0.6185	0.1644	0.0544	0.3274
Corporate	3.8584	0.7058	-0.4246	0.1644	0.3317	0.3274
Successful	3.9589	0.6726	-0.4993	0.1644	0.7499	0.3274
Leader	3.5160	0.8797	-0.2735	0.1644	-0.2936	0.3274
Confident	3.7489	0.7757	-0.3639	0.1644	-0.1040	0.3274

Appendix A.3 Normality Test for Virtual Brand Personality – Sincerity

Descriptive Statistics						
SINCERITY	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Down to earth	3.2283	0.9101	-0.2843	0.1644	-0.0925	0.3274
Family Oriented	3.0913	0.9141	-0.3641	0.1644	-0.1733	0.3274
Small town	2.8174	0.8849	-0.0744	0.1644	-0.2465	0.3274
Honest	3.7352	0.8847	-0.5372	0.1644	0.0365	0.3274
Sincere	3.6164	0.8928	-0.4532	0.1644	-0.1853	0.3274
Real	3.6530	0.8664	-0.4165	0.1644	-0.0338	0.3274
Wholesome	3.4247	0.8170	-0.3153	0.1644	0.1285	0.3274
Original	3.5023	0.8953	-0.3552	0.1644	-0.2079	0.3274
Cheerful	3.3425	0.8495	-0.0409	0.1644	-0.5000	0.3274
Sentimental	2.8767	0.9129	0.0280	0.1644	-0.2536	0.3274
Friendly	3.7260	0.8227	-0.5504	0.1644	-0.0805	0.3274

Appendix A.4 Normality Test for Virtual Brand Personality – Excitement

EXCITEMENT	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Daring	3.1644	0.9484	-0.0742	0.1644	-0.4596	0.3274
Trendy	3.4566	0.8943	-0.5675	0.1644	0.0290	0.3274
Exciting	3.3699	0.9459	-0.4075	0.1644	-0.3378	0.3274
Spirited	3.3151	0.9068	-0.2563	0.1644	-0.1122	0.3274
Cool	3.3699	0.9012	-0.2690	0.1644	-0.1213	0.3274
Young	3.3516	0.9235	-0.2623	0.1644	-0.3029	0.3274
Imaginative	3.2557	0.9474	-0.3363	0.1644	-0.3528	0.3274
Unique	3.4977	0.9879	-0.4690	0.1644	-0.3099	0.3274
Up to date	3.9954	0.7511	-0.5824	0.1644	0.3653	0.3274
Independent	3.8219	0.8675	-0.7951	0.1644	0.9522	0.3274
Contemporary	3.5662	0.8234	-0.4379	0.1644	0.3518	0.3274

Appendix A.5 Normality Test for Virtual Brand Personality – Sophistication

SOPHISTICATION	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Upper Class	3.2603	0.9241	-0.1538	0.1644	-0.4320	0.3274
Glamorous	3.1187	0.9260	-0.1687	0.1644	-0.2972	0.3274
Good looking	3.2648	0.9002	-0.3200	0.1644	0.0751	0.3274
Charming	3.1233	0.9328	-0.1116	0.1644	-0.2431	0.3274
Feminine	2.8813	0.8538	-0.1267	0.1644	-0.0920	0.3274
Smooth	3.4247	0.9225	-0.4488	0.1644	0.0997	0.3274

Appendix A.6 Normality Test for Virtual Brand Personality – Ruggedness

RUGGEDNESS	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Outdoorsy	3.1142	0.8782	-0.3069	0.1644	0.0835	0.3274
Masculine	2.9498	0.8362	-0.2375	0.1644	0.0887	0.3274
Western	3.1416	0.8950	-0.2052	0.1644	-0.1614	0.3274
Tough	3.1005	0.8929	-0.0039	0.1644	-0.1208	0.3274
Rugged	2.8813	0.8538	0.0518	0.1644	0.2221	0.3274

Appendix A.7 Normality Test for Customer Satisfaction

	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Satisfaction 1	3.9132	0.7211	-0.9798	0.1644	2.7891	0.3274
Satisfaction 2	3.8265	0.7585	-1.0353	0.1644	2.1650	0.3274
Satisfaction 3	3.8037	0.8474	-1.1648	0.1644	1.8605	0.3274
Satisfaction 4	3.5068	0.8479	-0.5000	0.1644	0.5196	0.3274
Satisfaction 5	3.4201	0.8656	-0.2006	0.1644	0.0607	0.3274
Satisfaction 6	3.7808	0.7707	-0.7540	0.1644	1.1393	0.3274

Appendix A.8 Normality Test for Customer Satisfaction (revised)

Due to the non-compatibility of Kurtosis for Satisfaction item 1, 2 and 3, the particular variable is computed again by adding logarithm of Gamma function to ensure it fulfills the Kurtosis level of less than 2.0. A revised Normality test for Customer Satisfaction as follows:

	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
LNGAMMASatisfaction1	1.7699	0.7916	0.1616	0.1644	0.0100	0.3274
LNGAMMASatisfaction2	1.6765	0.8003	0.0344	0.1644	0.1726	0.3274
LNGAMMASatisfaction3	1.6783	0.8521	-0.0919	0.1644	0.0236	0.3274
Satisfaction4	3.5068	0.8479	-0.5000	0.1644	0.5196	0.3274
Satisfaction5	3.4201	0.8656	-0.2006	0.1644	0.0607	0.3274
Satisfaction6	3.7808	0.7707	-0.7540	0.1644	1.1393	0.3274

Appendix A. 9 Normality Test for Brand Loyalty

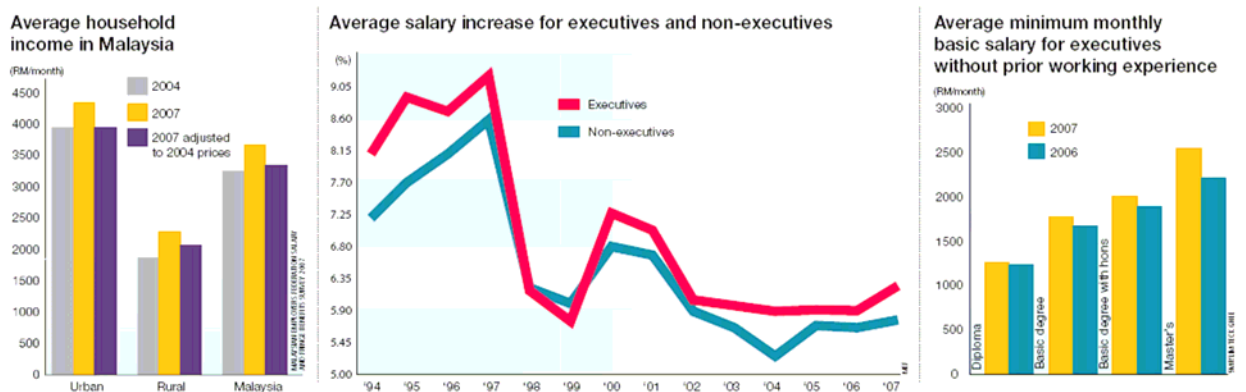
	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Loyalty1	3.7900	0.8414	-0.6117	0.1644	0.6514	0.3274
Loyalty2	3.7991	0.8104	-0.7650	0.1644	1.1382	0.3274
Loyalty3	3.7397	0.8887	-0.5324	0.1644	0.1939	0.3274
Loyalty4	4.1872	0.7336	-1.3640	0.1644	4.1077	0.3274

Appendix A. 10 Normality Test for Brand Loyalty (revised)

Due to the non-compatibility of Kurtosis for Loyalty item 4, the particular variable is computed again by adding logarithm of Gamma function to ensure it fulfills the Kurtosis level of less than 2.0. A revised Normality test for Brand Loyalty as follows:

	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Loyalty1	3.7900	0.8414	-0.6117	0.1644	0.6514	0.3274
Loyalty2	3.7991	0.8104	-0.7650	0.1644	1.1382	0.3274
Loyalty3	3.7397	0.8887	-0.5324	0.1644	0.1939	0.3274
LNGAMMALoyalty4	2.1169	0.8313	-0.1589	0.1644	-0.3413	0.3274

Appendix B: Average Household Income in Malaysia, The Edge, November 2008.



Appendix C: Exploratory Factor Analysis - Rotated Component Matrix^a

	Component						
	1	2	3	4	5	6	7
(Excitement) Exciting	.756						
(Excitement) Trendy	.747						
(Excitement) Spirited	.736						
(Excitement) Imaginative	.703						
(Excitement) Cool	.693						
(Excitement) Unique	.639						
(Excitement) Daring	.563						
(Excitement) Young	.539						
(Sincerity) Sentimental	.536						
(Sincerity) Cheerful	.471						
(Sincerity) Friendly	.462						
(Ruggedness) Masculine		.823					
(Sophistication) Charming		.761					
(Sophistication) Feminine		.715					
(Sophistication) Glamorous		.682					
(Ruggedness) Western		.675					
(Ruggedness) Rugged		.658					
(Sophistication) Good looking		.622					
(Ruggedness) Tough		.613					
(Ruggedness) Outdoorsy		.590					
(Sophistication) Upper class		.572					
(Sophistication) Smooth		.471					
(Competence) Secure			.839				
(Competence) Reliable			.800				
(Sincerity) Honest			.748				
(Sincerity) Sincere			.704				
(Competence) Confident			.593				
(Sincerity) Real			.537				
(Excitement) Up To Date			.512				
(Competence) Successful			.477				
(Sincerity) Wholesome			.386				
(Sincerity) Small town				.730			
(Sincerity) Family Oriented				.684			
(Sincerity) Down to earth				.599			

(Sincerity) Original				.378			
(Competence) Technical					.736		
(Competence) Corporate					.729		
(Competence) Intelligent					.627		
(Competence) Hardworking					.490		
(Excitement) Independent						.607	
(Excitement) Contemporary						.537	
(Competence) Leader							.502

Extraction Method: Principal Component Analysis.

SURVEY INSTRUMENT



UNIVERSITY OF MALAYA
The Faculty of Business and Accountancy
Master of Business Administration

VIRTUAL BRAND PERSONALITY, CUSTOMER SATISFACTION AND BRAND LOYALTY IN ONLINE BANKING INDUSTRY

Dear Sir/ Madam,

This questionnaire is conducted as part of a research project, which shall be submitted in part completion of the Master of Business Administration from University of Malaya.

The objectives of the paper are to explore whether the banking industry communicate clear and distinctive brand personalities on their web sites, that is their intended competitive position.

Secondly, it demonstrates a relatively simple but powerful qualitative tool for identifying and then portraying these brand personalities relative to other players.

I would be grateful if you could participate in this survey by filling up attached questionnaire. This questionnaire is constructed in straightforward and easy to answer. Please be assured that all information will be treated with the *strictest confidentiality* and only the *aggregate data* will be analyzed.

Thank you for your valuable assistance in participating in the survey.

Yours sincerely,

Ong Khian Sin

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Email: ongkhiansin@gmail.com

Supervised by,

Dr Sharifah Faridah Syed Alwi

Faculty of Business & Accountancy

University of Malaya

Pre-requisite of respondents:

- *Have at least one active online banking account*
- *Use online banking websites in the last 6 months*

PART A: Respondent's background

Please tick (X) on the answer and fill in the blanks when necessary

A1. Gender	
Male	
Female	

A2. Marital Status	
Single	
Married	

A3. Ethnic Group	
Malay	
Chinese	
Indian	
Others	

A4. Religion	
Muslim	
Buddhist	
Hindu	
Christian	
Others	

A5. Age	
20 – 24	
25 – 29	
30 – 34	
35 - 39	
40 - 44	
45 – 50	
50 above	

A6. Income Level (RM)	
< 2,000	
2,001 – 3,000	
3,001 – 4,000	
4,001 – 5,000	
5,001 – 6,000	
6,001 – 7,000	
7,000 above	

A7. Occupation	
Top management (CEO, CFO, GM, VP)	
Middle Management (Senior Manager, Manager)	
Asst. Manager/ Snr. Exec/ Exec	
Supervisor/ Team Leader	
Individual/ Owner	

A8. Education Level	
PMR/ LCE or below	
SPM/ STPM/ MCE/ HSC	
Certificate/ Diploma	
Degree/ Professional Certificate	
Postgraduate	
Others	

A9. Which online banking websites have you browsed in the past 6 months?

	Choose whichever applicable <i>(can be more than one)</i>	Choose ONE ONLY frequently browsed online banking website
Maybank2u.com		
CIMB Clicks		
Public Bank Online		
Hong Leong Online		
RHB Online		
Citibank Online		
iRakyat		
HSBC Internet Banking		
UOB Internet Banking		
OCBC Internet Banking		
BSN Online		
AmOnline		
Standard Chartered Online Banking		
Others (please list)		

PART B: Your overall feelings of brand personality of GENERAL ONLINE BANKING WEBSITES

Using the question:

"If the **ONLINE BANKING WEBSITES** came to life as a person, what would their personality be like?"

For example: 12. Secure

If the online banking websites came to life as a person, do you think they would be secured? You are able to choose from 1 to 5 depending on how you strongly agree (5) or strongly disagree (1). Please make sure one answer is given for each personality traits.

	BRAND PERSONALITY	Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree
		1	2	3	4	5
B1	Reliable					
B2	Hard working					
B3	Secure					
B4	Intelligent					
B5	Technical					
B6	Corporate					
B7	Successful					
B8	Leader					
B9	Confident					
B10	Down to earth					
B11	Family oriented					
B12	Small town					
B13	Honest					
B14	Sincere					
B15	Real					
B16	Wholesome					
B17	Original					
B18	Cheerful					
B19	Sentimental					
B20	Friendly					
B21	Daring					
B22	Trendy					
B23	Exciting					
B24	Spirited					
B25	Cool					
B26	Young					
B27	Imaginative					
B28	Unique					
B29	Up to date					
B30	Independent					
B31	Contemporary					
B32	Upper class					
B33	Glamorous					
B34	Good looking					
B35	Charming					
B36	Feminine					
B37	Smooth					
B38	Outdoorsy					
B39	Masculine					
B40	Western					
B41	Tough					
B42	Rugged					

PART C

*****Instruction:**

Use your **MOST FREQUENTLY BROWSED ONLINE BANKING WEBSITE** to answer below questions:

		Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree
		1	2	3	4	5
C1	My decision to choose this site was a wise one					
C2	I am pleased to be associated with this site					
C3	I am happy shopping or do business/ transaction with this site					
C4	I feel affinity (similarity) with the site					
C5	This site has a unique identity					
C6	I feel good on my decision to do business with this site					

		Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree
		1	2	3	4	5
C7	I consider this site to be my first choice for online banking in the future					
C8	I will recommend this site to a friend					
C9	I am likely to do more business from this site within the next 3 months					
C10	I am likely to re-visit this site within next 3 months					

PART D

What else, if not online banking websites, have you browsed websites for any transaction or purchase of goods or exchange of services? (Choose whichever applicable)

Airline (i.e. MAS Airline, Airasia)	
Hotel (i.e. room reservation)	
Travel (i.e. travel package)	
Insurance (i.e. buy or pay insurance)	
Government (i.e. KWSP, IRB eFiling)	
Investment (i.e. stock purchase)	
Leisure (i.e. MPH or Times Bookstore)	
Entertainment (i.e. Cinema tickets reservation, DVD, online gaming)	
Computer (i.e. Dell laptop, mobile phones)	
Telecommunication (Reload cards, sms)	
Apparels or accessories (clothing, shoes, necklace)	
Others (please list):	

THANK YOU VERY MUCH FOR COMPLETING THIS QUESTIONNAIRE