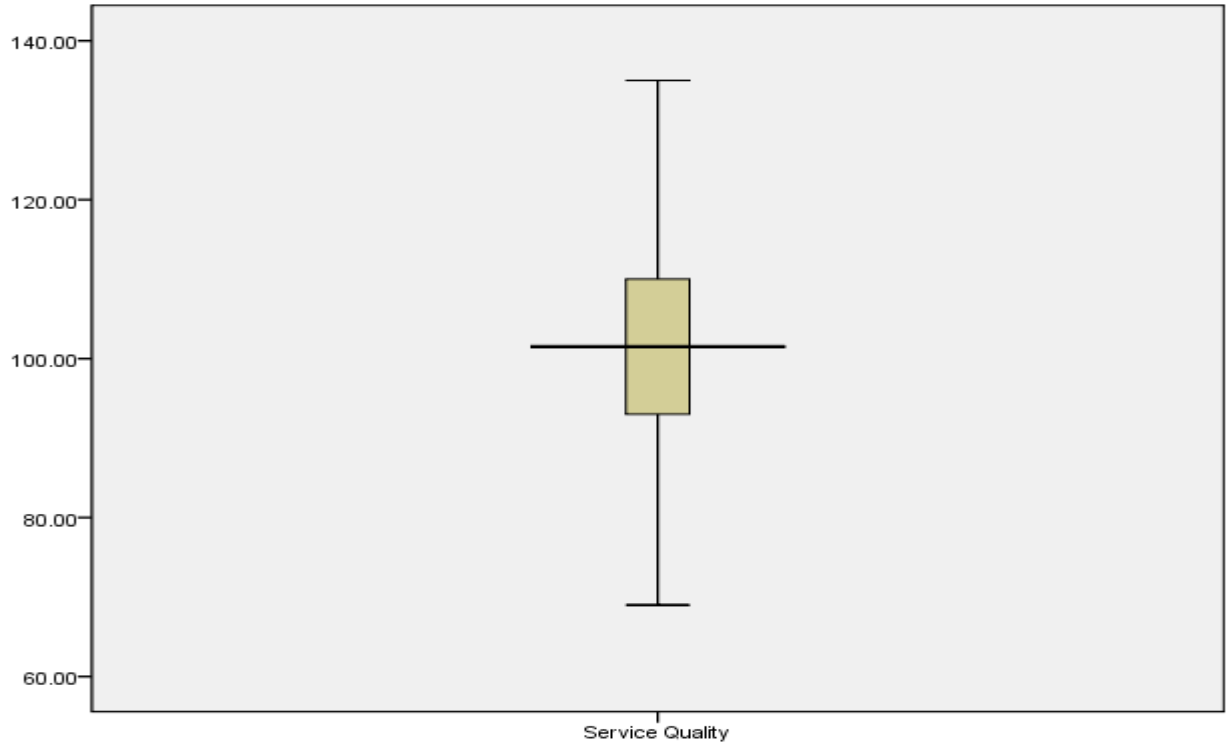


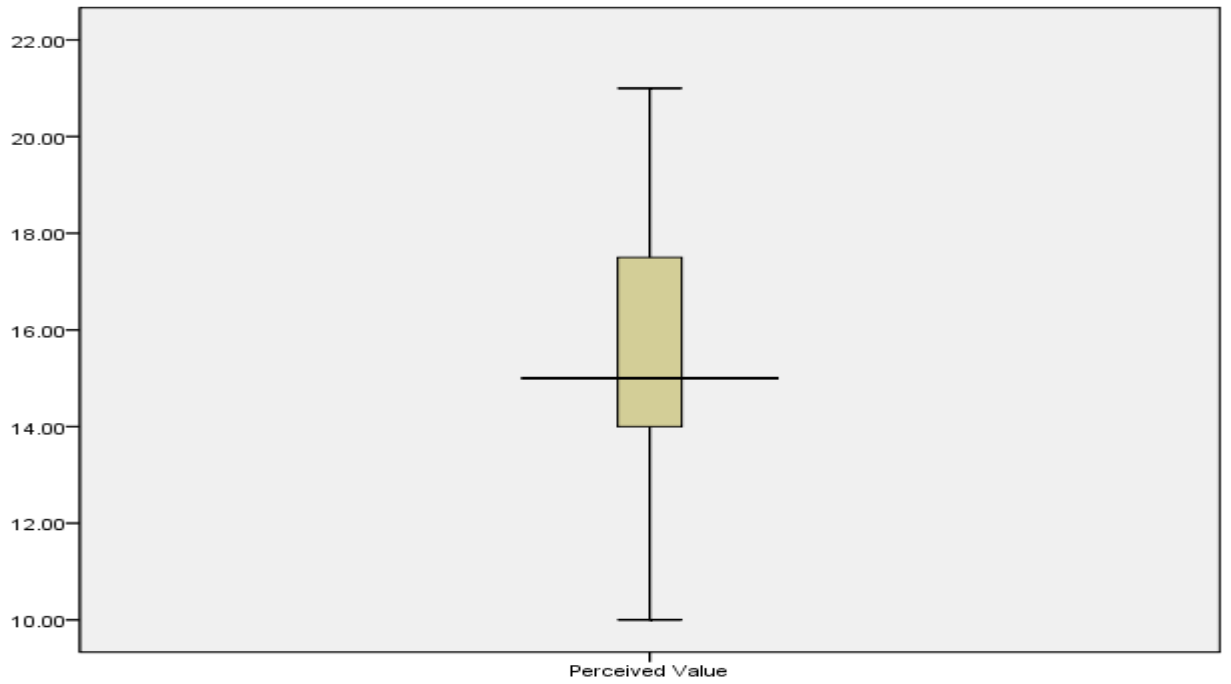
Appendix A: Normality Test for Research Variables

Figure A.1: Boxplot Analysis

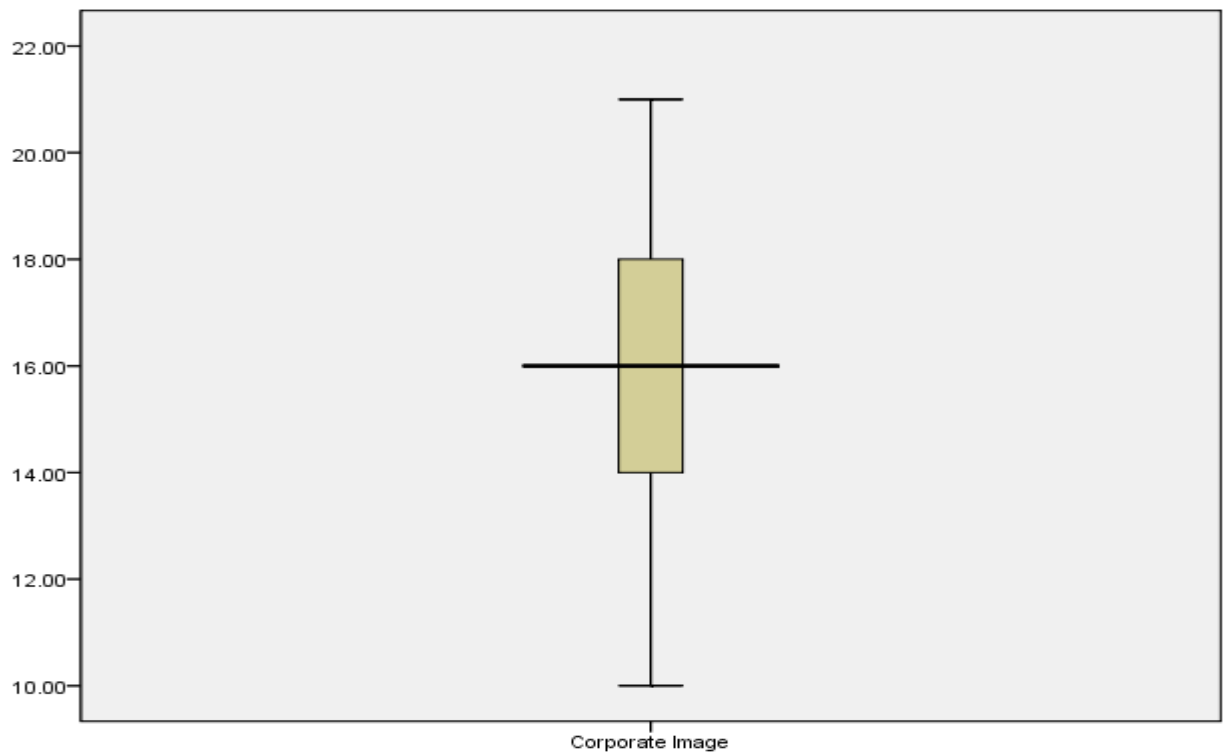
Boxplot Analysis for Service Quality



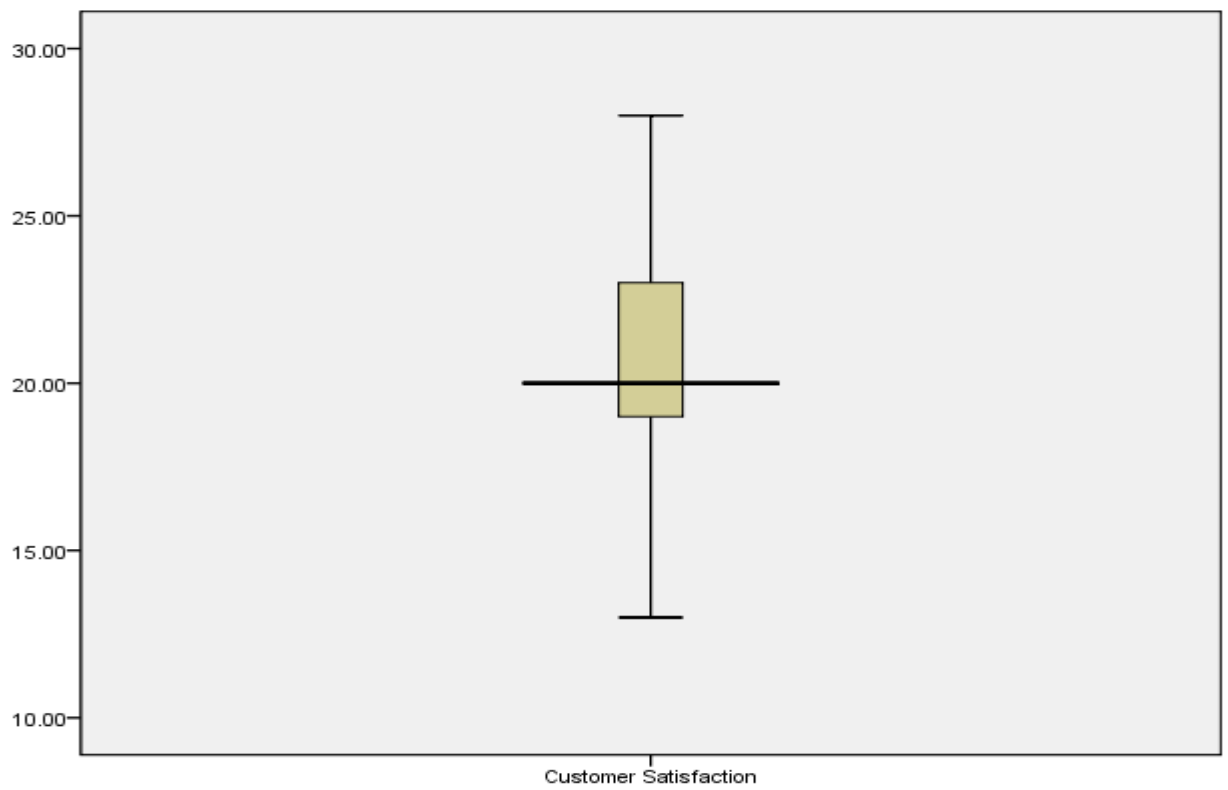
Boxplot Analysis for Perceived Value



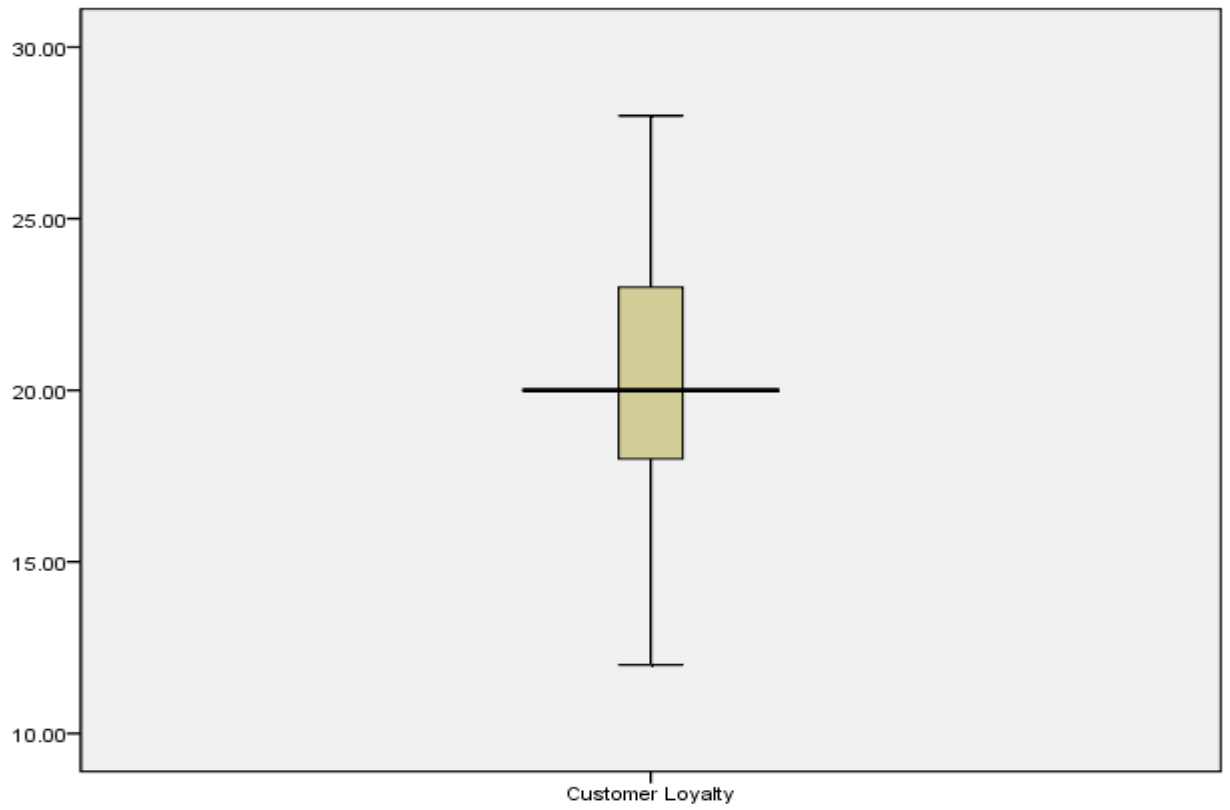
Boxplot Analysis for Corporate Image



Boxplot Analysis for Customer Satisfaction



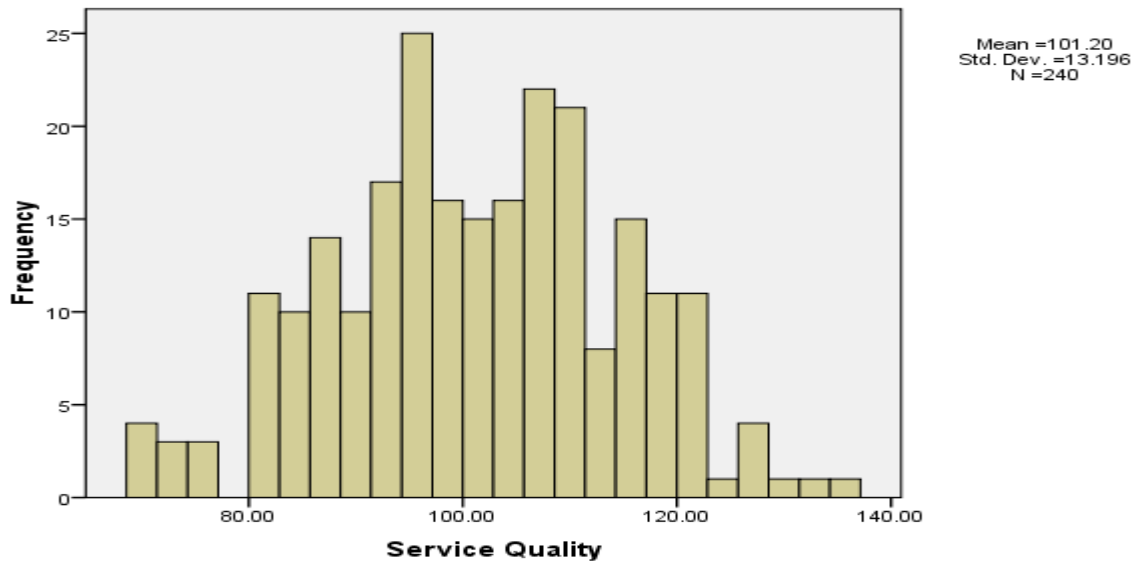
Boxplot Analysis for Customer Loyalty



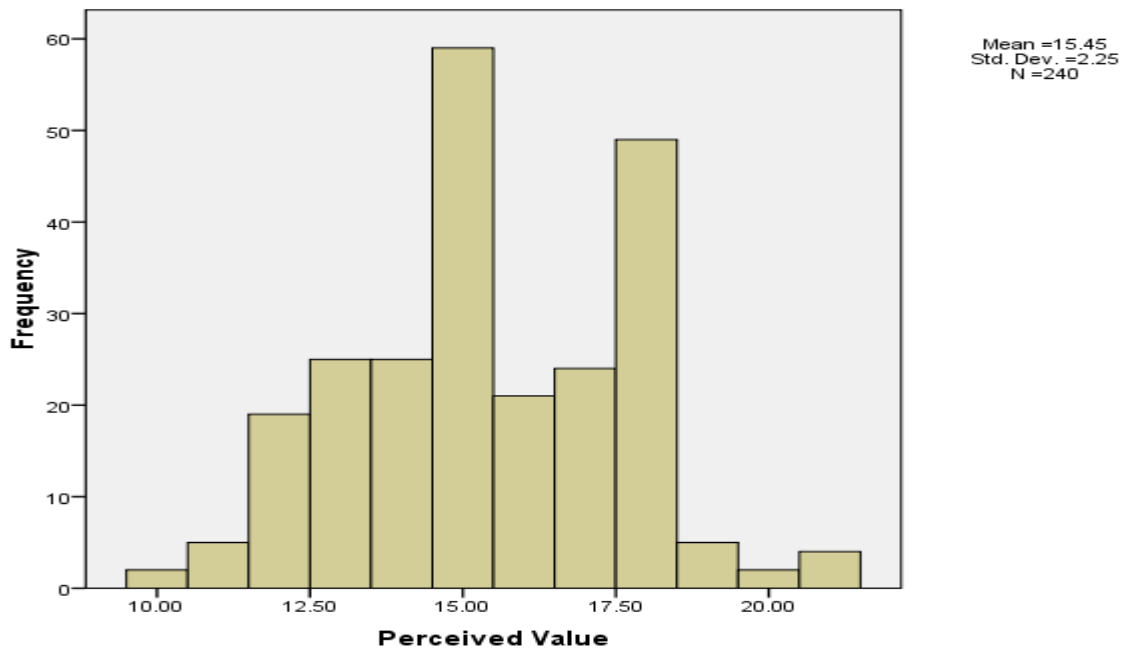
Appendix A: Normality Test for Research Variables

Figure A.2: Histogram

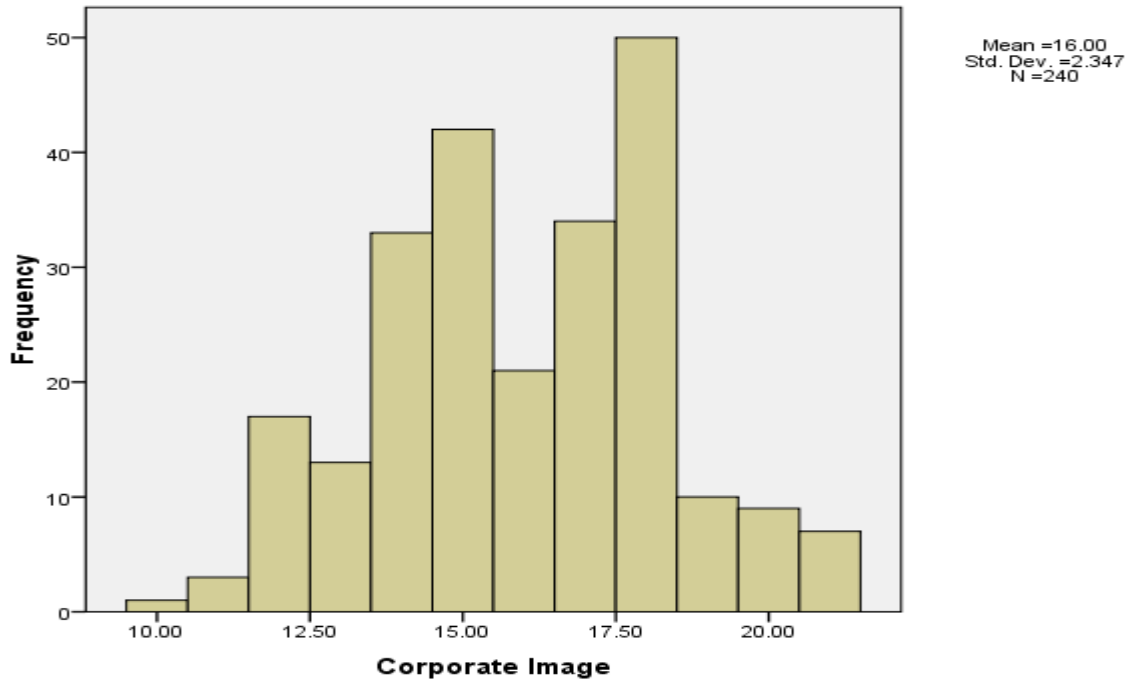
Histogram for Service Quality



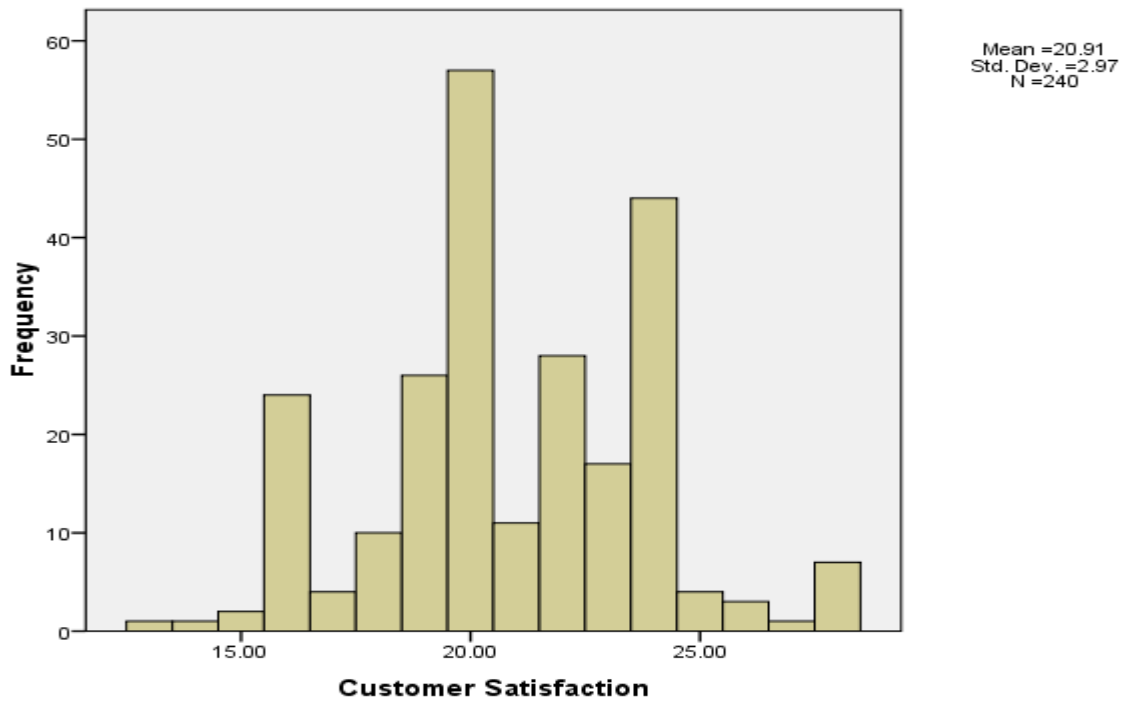
Histogram for Perceived Value



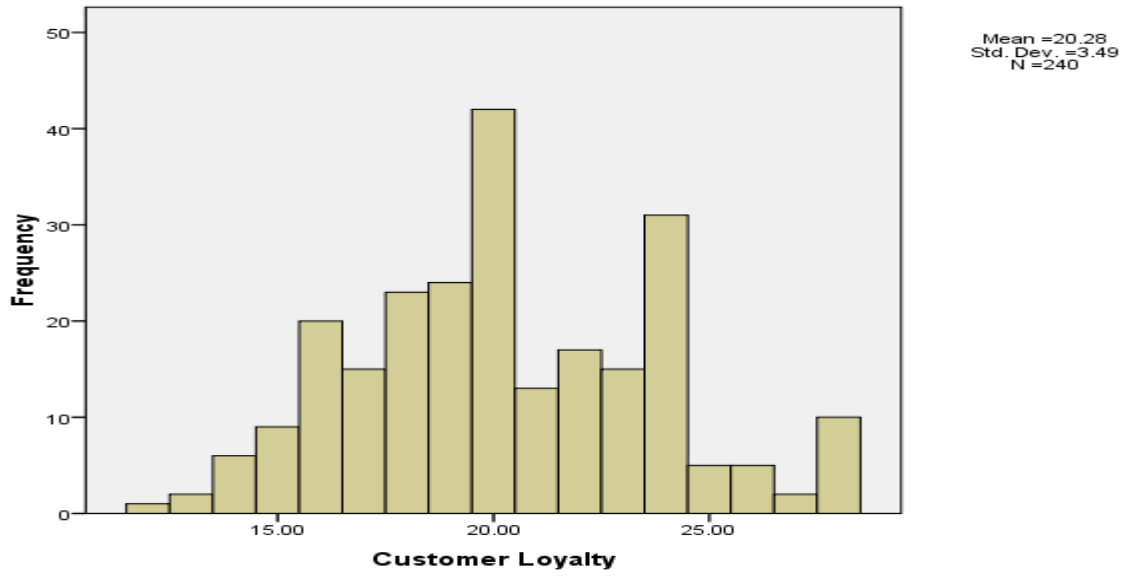
Histogram for Corporate Image



Histogram for Customer Satisfaction



Histogram for Customer Loyalty



Appendix B: Regression Assumption Test for Research Variables

Figure B.1: Residual Normal P-P Plot between the predictors and customer satisfaction

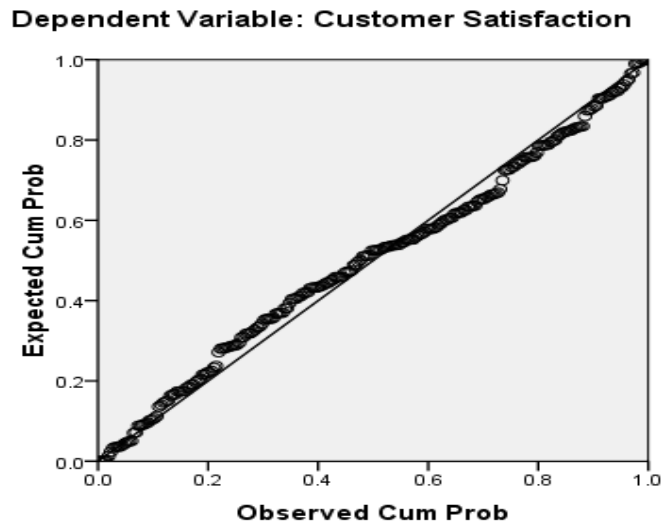
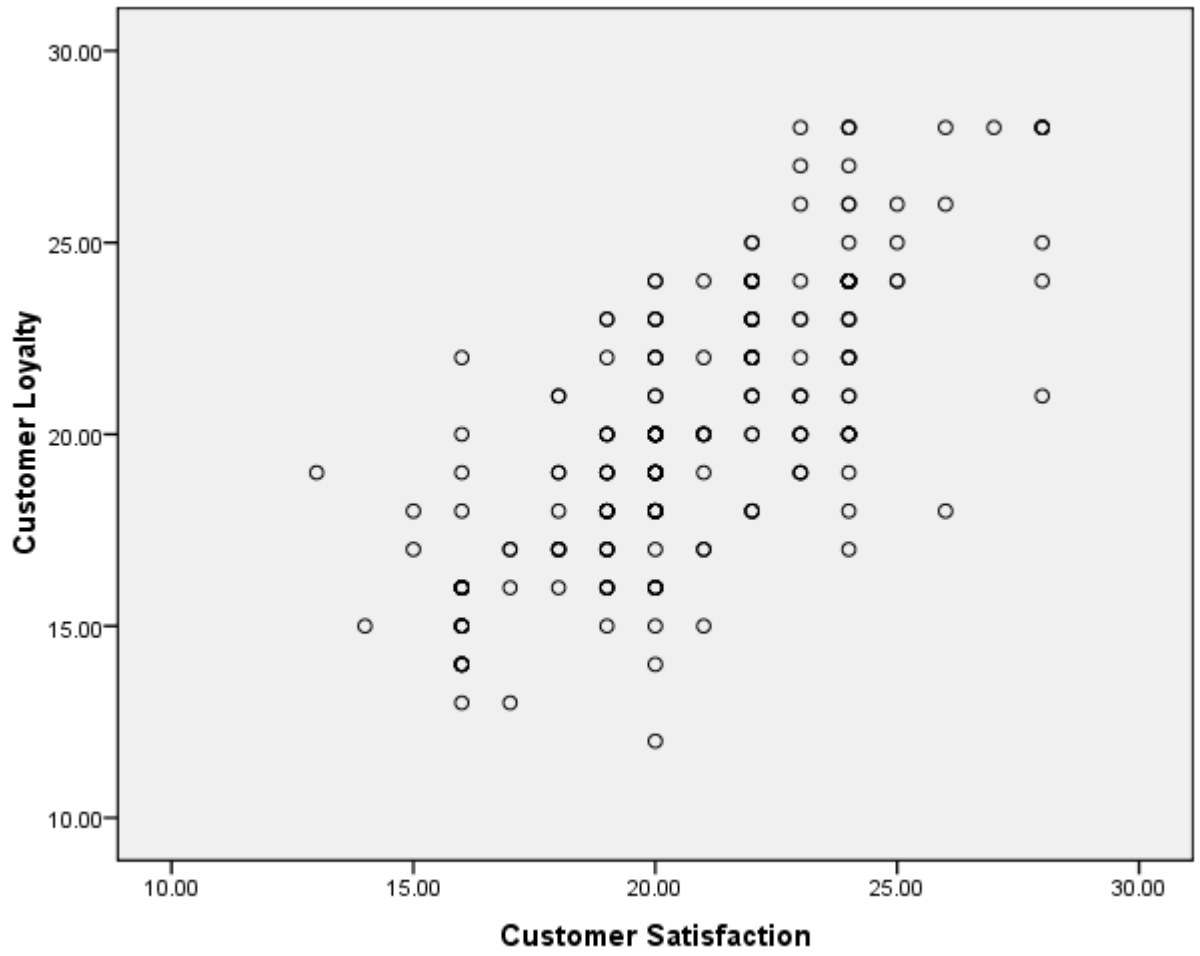


Figure B.2: Residual Scatterplot between predictors and customer satisfaction



Appendix C: Correlation Assumption Test for Research Variables

Figure C.1: Scatterdot between customer satisfaction and customer loyalty



Appendix D: Questionnaire Survey



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

“A STUDY ON THE ROLE OF CUSTOMER SATISFACTION IN DOMESTIC RETAIL BANKING SECTOR”

Dear Sir/ Madam,

The questionnaire attached is conducted as part of a research project to be submitted as part of completion for the Master of Business Administration from University of Malaya.

The objectives of the study are to explore whether the domestic retail banking sector's service quality, perceived value and corporate image lead to customer satisfaction which in turn drives customer loyalty.

I would appreciate it very much if you could participate in this survey by responding to the attached questionnaire. All the 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,

Wong Siew Fong

Mobile: 016-5336939

Email: sfwong33@gmail.com

Supervised by:

Dr. Tengku Mohamed Faziharudean Bin Dato Tengku Feissal

Faculty of Business And Accountancy

University of Malaya

deanfeissal@um.edu.my

QUESTIONNAIRE

SECTION A: Usage of banking facility

Please mark (x) on the specified box you think is appropriate to you.

A1. Do you use any banking facility?

Yes

No

A2. Which banking facility do you use?(can be more than one)

Savings/Current account
 Credit Card
 Home/Hire
 Purchase/Personal/Business loan

Fixed deposit
 Mutual fund(Unit trust)
 Insurance

A3. Which bank's facility have you used in the past 6 months?

	Tick whichever applicable(can be more than one)	Tick ONLY ONE the most frequent bank you used the facility
Maybank		
CIMB Bank		
Public Bank		
Hong Leong Bank		
RHB Bank		
Alliance Bank		
Ambank		
Affin Bank		
Others: (please indicate local retail bank only)		

Note (Standard Chartered Bank, Citibank, HSBC Bank, UOB Bank, OCBC Bank and etc are considered foreign bank not local retail bank)

MAIN INSTRUCTION: Kindly answer all the questions in Section B based on the most frequent bank you used the facility in A3.

Please indicate the degree of your agreement or disagreement with each statement by marking (X) in the box provided below:

1	2	3	4	5	6	7
Strongly Disagree	Moderately Disagree	Slightly Disagree	Neither Disagree nor Agree	Slightly Agree	Moderately Agree	Strongly Agree

NO	SECTION B – SERVICE QUALITY (SQ)	1	2	3	4	5	6	7
SQ1	The bank has up-to-date equipment. (e.g., ATM)							
SQ2	The bank 's employees are well dressed and neat-appearing.							
SQ3	The bank's materials associated with the service are visually appealing.							
SQ4	The bank's statement is visually clear.							

MAIN INSTRUCTION: Kindly answer all the questions in Section B-D based on the most frequent bank you used the facilities in A3.

Please indicate the degree of your agreement or disagreement with each statement by marking (X) in the box provided below:

1	2	3	4	5	6	7
Strongly Disagree	Moderately Disagree	Slightly Disagree	Neither Disagree nor Agree	Slightly Agree	Moderately Agree	Strongly Agree

NO	SECTION B – SERVICE QUALITY (SQ)	1	2	3	4	5	6	7
SQ5	When I have a problem, the bank shows a sincere interest in solving the problem.							
SQ6	The bank performs the service right the first time.							
SQ7	The bank provides its services at the time it promises to do so.							
SQ8	The bank keeps its records accurately.							
SQ9	The bank's employees tell me exactly when services will be performed.							
SQ10	The bank's employees give me prompt service.							
SQ11	The bank's employees are always willing to help me.							
SQ12	The bank's employees are never too busy to respond to my requests.							
SQ13	Behaviour of the bank's employees instills confidence in customers.							
SQ14	I feel safe in my transaction with the bank.							
SQ15	The bank's employees are consistently courteous with me.							
SQ16	The bank's employees have the knowledge to answer my questions.							
SQ17	The bank gives me individual attention.							
SQ18	The bank has my best interest at heart.							
SQ19	The bank's employees understand my specific needs.							
SQ20	The bank has operating hours convenient to all its customers.							

NO	SECTION C – PERCEIVED VALUE	1	2	3	4	5	6	7
PV1	Overall, the service I receive from the bank is valuable.							
PV2	The service quality I receive from the bank is worth my time, energy and efforts.							
PV3	The product/service of the bank is considered to be good deal/buy.							

NO	SECTION D – CORPORATE IMAGE	1	2	3	4	5	6	7
CI1	The bank overall has a good reputation.							
CI2	The bank's product and services has a good reputation.							
CI3	I believe that the bank has a better image than its competitors.							

MAIN INSTRUCTION: Kindly answer all the questions in Section E-F based on the most frequent bank you used the facilities in A3.

Please indicate the degree of your agreement or disagreement with each statement by marking (X) in the box provided below:

1	2	3	4	5	6	7
Strongly Disagree	Moderately Disagree	Slightly Disagree	Neither Disagree nor Agree	Slightly Agree	Moderately Agree	Strongly Agree

NO	SECTION E – CUSTOMER SATISFACTION	1	2	3	4	5	6	7
CS1	I am pleased to be associated with the bank.							
CS2	I am happy to do transaction with the bank.							
CS3	I feel affinity with the bank.							
CS4	I feel good on my decision to do business with the bank.							

NO	SECTION F – CUSTOMER LOYALTY	1	2	3	4	5	6	7
CL1	I consider this bank to be my first choice for banking purpose in the future.							
CL2	I will recommend this bank to a friend.							
CL3	I will say positive things about this bank to other people.							
CL4	I will do more business with this bank within the next 3 months.							

SECTION G – DEMOGRAPHIC PROFILE

Please mark (x) on the specified box you think is appropriate to you.

1. Gender

Male

Female

2. Age

Below 21 years
 41 - 50 years

21 - 30 years
 51 - 60 years

31 - 40 years
 Above 60 years

3. Ethnic group

Malay
 Chinese

Indian
 Others (please indicate) _____

4. Marital status

Single

Married

Divorced / Widow

5. Highest level of education

<input type="checkbox"/>	PMR/LCE or below	<input type="checkbox"/>	Certificate/Diploma
<input type="checkbox"/>	SPM/MCE	<input type="checkbox"/>	Degree/Professional Certificate
<input type="checkbox"/>	STPM/HSC	<input type="checkbox"/>	Postgraduate

6. Occupation

<input type="checkbox"/>	Top management(CEO,CFO,GM,VP)	<input type="checkbox"/>	Professionals
<input type="checkbox"/>	Senior Manager/ Manager	<input type="checkbox"/>	Business owner
<input type="checkbox"/>	Asst. Manager/ Snr. Exec/ Executive	<input type="checkbox"/>	Student
<input type="checkbox"/>	Others (please indicate) _____		

7. Monthly income

<input type="checkbox"/>	≤ RM2,000	<input type="checkbox"/>	RM2,001 - RM4,000	<input type="checkbox"/>	RM4,001 – RM6,000
<input type="checkbox"/>	RM6,001 - RM8,000	<input type="checkbox"/>	RM8,001 - RM10,000	<input type="checkbox"/>	RM10,001 and above

8. Among the local retail bank in Malaysia, which one do you think provide the best service? (Choose ONE only)

<input type="checkbox"/>	Maybank	<input type="checkbox"/>	Ambank
<input type="checkbox"/>	Public Bank	<input type="checkbox"/>	RHB Bank
<input type="checkbox"/>	CIMB Bank	<input type="checkbox"/>	Alliance Bank
<input type="checkbox"/>	Hong Leong Bank	<input type="checkbox"/>	Affin Bank
<input type="checkbox"/>	Others (please indicate) _____		

9. If someone seeks your opinion, which local retail bank will you recommend? (Choose ONE only)

<input type="checkbox"/>	Maybank	<input type="checkbox"/>	Ambank
<input type="checkbox"/>	Public Bank	<input type="checkbox"/>	RHB Bank
<input type="checkbox"/>	CIMB Bank	<input type="checkbox"/>	Alliance Bank
<input type="checkbox"/>	Hong Leong Bank	<input type="checkbox"/>	Affin Bank
<input type="checkbox"/>	Others (please indicate) _____		

