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 Customer Loyalty
Appendix A: Normality Test for Research Variables

Figure A.2: Histogram
Histogram for Service Quality

![Histogram for Service Quality](image)

Histogram for Perceived Value

![Histogram for Perceived Value](image)
Histogram for Corporate Image

Histogram for Customer Satisfaction
Histogram for Customer Loyalty

Mean = 20.28
Std. Dev. = 3.49
N = 240
Appendix B: Regression Assumption Test for Research Variables

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

![Residual Normal P-P Plot](image)

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

![Residual Scatterplot](image)
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 Fazilharudean Bin Dato Tengku Feissal
Faculty of Business And Accountancy
University of Malaya
deanfeissal@um.edu.my
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  [ ] Fixed deposit
   [ ] Credit Card  [ ] Mutual fund(Unit trust)
   [ ] Home/Hire  [ ] Insurance
   [ ] Purchase/Personal/Business loan

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

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

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:

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>Moderately Disagree</td>
<td>Slightly Disagree</td>
<td>Neither Disagree nor Agree</td>
<td>Slightly Agree</td>
<td>Moderately Agree</td>
<td>Strongly Agree</td>
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<table>
<thead>
<tr>
<th>NO</th>
<th>SECTION B – SERVICE QUALITY (SQ)</th>
<th>1</th>
<th>2</th>
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<th>4</th>
<th>5</th>
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<th>7</th>
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<tr>
<td>SQ1</td>
<td>The bank has up-to-date equipment. (e.g., ATM)</td>
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<td>SQ2</td>
<td>The bank’s employees are well dressed and neat-appearing.</td>
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<td>SQ3</td>
<td>The bank’s materials associated with the service are visually appealing.</td>
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<tr>
<td>SQ4</td>
<td>The bank’s statement is visually clear.</td>
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</tbody>
</table>
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:

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree</th>
<th>Moderately Disagree</th>
<th>Slightly Disagree</th>
<th>Neither Disagree nor Agree</th>
<th>Slightly Agree</th>
<th>Moderately Agree</th>
<th>Strongly Agree</th>
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</tbody>
</table>

NO SECTION B – SERVICE QUALITY (SQ)

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

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

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:

<table>
<thead>
<tr>
<th>1</th>
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</tr>
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<td>Moderately Disagree</td>
<td>Slightly Disagree</td>
<td>Neither Disagree nor Agree</td>
<td>Slightly Agree</td>
<td>Moderately Agree</td>
<td>Strongly Agree</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>NO</th>
<th>SECTION E – CUSTOMER SATISFACTION</th>
<th>1</th>
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<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>CS1</td>
<td>I am pleased to be associated with the bank.</td>
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<tr>
<td>CS2</td>
<td>I am happy to do transaction with the bank.</td>
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<tr>
<td>CS3</td>
<td>I feel affinity with the bank.</td>
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</tr>
<tr>
<td>CS4</td>
<td>I feel good on my decision to do business with the bank.</td>
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</tbody>
</table>

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

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
   - [ ] 21 - 30 years
   - [ ] 31 - 40 years
   - [ ] 41 - 50 years
   - [ ] 51 - 60 years
   - [ ] Above 60 years

3. Ethnic group
   - [ ] Malay
   - [ ] Indian
   - [ ] Chinese
   - [ ] Others (please indicate) ____________________

4. Marital status
   - [ ] Single
   - [ ] Married
   - [ ] Divorced / Widow
5. Highest level of education

- PMR/LCE or below
- SPM/MCE
- STPM/HSC
- Certificate/Diploma
- Degree/Professional Certificate
- Postgraduate

6. Occupation

- Top management (CEO, CFO, GM, VP)
- Senior Manager/Manager
- Asst. Manager/ Snr. Exec/ Executive
- Professionals
- Business owner
- Student
- Others (please indicate) ____________________

7. Monthly income

- ≤ RM2,000
- RM2,001 - RM4,000
- RM4,001 - RM6,000
- RM6,001 - RM8,000
- RM8,001 - RM10,000
- RM10,001 and above

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

- Maybank
- Public Bank
- CIMB Bank
- Hong Leong Bank
- Ambank
- RHB Bank
- Alliance Bank
- Affin Bank
- Others (please indicate) ____________________

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

- Maybank
- Public Bank
- CIMB Bank
- Hong Leong Bank
- Ambank
- RHB Bank
- Alliance Bank
- Affin Bank
- Others (please indicate) ____________________