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APPENDIX 1A

Preliminary study's questionnaire for bank customer

(expectation)



**UNIVERSITY OF
STIRLING**

Adrienne C. Curry
Norailis Ab. Wahab
Department of Management
University of Stirling
Stirling FK9 4LA
Scotland.

**SURVEY ON SERVICE QUALITY-SERVICE CLIMATE IN MALAYSIAN
BANKING INSTITUTIONS**

Dear respondents,

We are carrying out research on the relationships of Service Quality (SQ) and Service Climate (SC) in the banking context. We are proud to conduct this research in Malaysian banking institutions, as *we* believe quality initiatives are one of the main agenda items in the Ministry of Finance programme towards excellence in the sector.

We invite you to complete the enclosed two-page questionnaire and it only takes (around) about 10-15 minutes to complete them. The respondent can be any individual customer for Malaysian Banking institutions. The research focus is any service related to any kind of saving account or personal financing from the frequent visited banks.

We would greatly appreciate it if you could complete the enclosed questionnaire in the light of your experience regarding the research subject and if you could provide us with your details at the end of this questionnaire.

All the answers are CONFIDENTIAL and will only be used for research purposes.

We look forward to receiving your completed questionnaire, and thank you very much for your time and cooperation.

Instructions to fill in this questionnaire.

1. Think of ALL aspect of services relating to your frequent visited bank e.g. transactions, supports, facilities, etc.
2. Your answer should be UNLIMITED.
3. You are requested to fill in information of your background in the last section of the last page.
4. Please put your questionnaire in the provided envelope and paste it.
5. Send it to the enumerator at your frequent visited bank.

Your answer will be treated CONFIDENTIAL and only be used for research purposes.

Thank you for your cooperation.

Perkara-perkara yang saya harapkan dan jangkakan mengenai perkhidmatan-perkhidmatan bank yang disediakan dan digunakan.
(The things I expected about the services provided by the bank.)

Saya berpendapat sedemikian kerana...
(*My reasons for the above are...*)

Gender : M / F Age : _____ years

Job : _____

Frequent visited bank : _____

I visited this bank since _____.

Number of visit from April until June 2005 is _____ time.

Frequent used services of this bank :

APPENDIX 1B

Preliminary study's questionnaire for bank customer

(positive perception)



**UNIVERSITY OF
STIRLING**

Adrienne C. Curry
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We would greatly appreciate it if you could complete the enclosed questionnaire in the light of your experience regarding the research subject and if you could provide us with your details at the end of this questionnaire.

All the answers are CONFIDENTIAL and will only be used for research purposes.

We look forward to receiving your completed questionnaire, and thank you very much for your time and cooperation.

Instructions to fill in this questionnaire.

6. Think of ALL aspect of services relating to your frequent visited bank e.g. transactions, supports, facilities, etc.
7. Your answer should be UNLIMITED.
8. You are requested to fill in information of your background in the last section of the last page.
9. Please put your questionnaire in the provided envelope and paste it.
10. Send it to the enumerator at your frequent visited bank.

Your answer will be treated CONFIDENTIAL and only be used for research purposes.

Thank you for your cooperation.

Perkara-perkara yang paling saya sukai mengenai perkhidmatan-perkhidmatan bank yang disediakan dan digunakan.
(The things I like best about the services provided by the bank.)

Saya berpendapat sedemikian kerana...
(*My reasons for the above are...*)

Gender : M / F Age : _____ years

Job : _____

Frequent visited bank : _____

I visited this bank since _____.

Number of visit from April until June 2005 is _____ time.

Frequent used services of this bank :

APPENDIX 1C

Preliminary study's questionnaire for bank customer

(negative perception)



**UNIVERSITY OF
STIRLING**

Adrienne C. Curry
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University of Stirling
Stirling FK9 4LA
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BANKING INSTITUTIONS**

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We invite you to complete the enclosed two-page questionnaire and it only takes (around) about 10-15 minutes to complete them. The respondent can be any individual customer for Malaysian Banking institutions. The research focus is any service related to any kind of saving account or personal financing from the frequent visited banks.

We would greatly appreciate it if you could complete the enclosed questionnaire in the light of your experience regarding the research subject and if you could provide us with your details at the end of this questionnaire.

All the answers are CONFIDENTIAL and will only be used for research purposes.

We look forward to receiving your completed questionnaire, and thank you very much for your time and cooperation.

Instructions to fill in this questionnaire.

11. Think of ALL aspect of services relating to your frequent visited bank e.g. transactions, supports, facilities, etc.
12. Your answer should be UNLIMITED.
13. You are requested to fill in information of your background in the last section of the last page.
14. Please put your questionnaire in the provided envelope and paste it.
15. Send it to the enumerator at your frequent visited bank.

Your answer will be treated CONFIDENTIAL and only be used for research purposes.

Thank you for your cooperation.

Perkara-perkara yang paling tidak memuaskan mengenai perkhidmatan-perkhidmatan bank yang disediakan dan digunakan.
(The things I like least about the services provided by the bank.)

Saya berpendapat sedemikian kerana...
(*My reasons for the above are...*)

Gender : M / F Age : _____ years

Job : _____

Frequent visited bank : _____

I visited this bank since _____.

Number of visit from April until June 2005 is _____ time.

Frequent used services of this bank :

APPENDIX 2A

Preliminary study's questionnaire for bank employee

(expectation)



**UNIVERSITY OF
STIRLING**

Adrienne C. Curry
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Department of Management
University of Stirling
Stirling FK9 4LA
Scotland.

**SURVEY ON SERVICE QUALITY-SERVICE CLIMATE IN MALAYSIAN
BANKING INSTITUTIONS**

Dear respondents,

We are carrying out research on the relationships of Service Quality (SQ) and Service Climate (SC) in the banking context. We are proud to conduct this research in Malaysian banking institutions, as *we* believe quality initiatives are one of the main agenda items in the Ministry of Finance programme towards excellence in the sector.

We invite you to complete the enclosed four-page questionnaire; it only takes (around) *about* 10-15 minutes to complete. The respondent can be anyone from a Malaysian banking institution involved in delivering services to external individual customers.

We would greatly appreciate it if you could complete the enclosed questionnaire in the light of your experience regarding the research subject and if you could provide us with your details at the end of this questionnaire.

All the answers are CONFIDENTIAL and will only be used for research purposes.

We look forward to receiving your completed questionnaire, and thank you very much for your time and cooperation.

Instructions to fill in this questionnaire.

1. Think of ALL aspect relating to your organization by referring to your EXPECTATIONS working in the bank.
2. Your answer should be UNLIMITED.
3. You are requested to fill in information of your background in the last section of the last page.
4. Please put your questionnaire in the provided envelope and paste it.
5. Send it to the enumerator at your workplace.

Your answer will be treated CONFIDENTIAL and only be used for research purposes.

Thank you for your cooperation.

Perkara-perkara yang saya harapkan dan jangkakan mengenai organisasi ini.

(The things I expected about this organization.)

Saya berpendapat sedemikian kerana...
(*My reasons for the above are...*)

Gender : M / F Age : _____ years
Position : _____
Department/Unit : _____
Tenure : _____ years

APPENDIX 2B

Preliminary study's questionnaire for bank employee

(positive perception)



**UNIVERSITY OF
STIRLING**

Adrienne C. Curry
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Stirling FK9 4LA
Scotland.

**SURVEY ON SERVICE QUALITY-SERVICE CLIMATE IN MALAYSIAN
BANKING INSTITUTIONS**

Dear respondents,

We are carrying out research on the relationships of Service Quality (SQ) and Service Climate (SC) in the banking context. We are proud to conduct this research in Malaysian banking institutions, as *we* believe quality initiatives are one of the main agenda items in the Ministry of Finance programme towards excellence in the sector.

We invite you to complete the enclosed four-page questionnaire; it only takes (around) *about* 10-15 minutes to complete. The respondent can be anyone from a Malaysian banking institution involved in delivering services to external individual customers.

We would greatly appreciate it if you could complete the enclosed questionnaire in the light of your experience regarding the research subject and if you could provide us with your details at the end of this questionnaire.

All the answers are CONFIDENTIAL and will only be used for research purposes.

We look forward to receiving your completed questionnaire, and thank you very much for your time and cooperation.

Instructions to fill in this questionnaire.

6. Think of ALL aspect relating to your organization by referring to your PERCEPTIONS working in the bank.
7. Your answer should be UNLIMITED.
8. You are requested to fill in information of your background in the last section of the last page.
9. Please put your questionnaire in the provided envelope and paste it.
10. Send it to the enumerator at your workplace.

Your answer will be treated CONFIDENTIAL and only be used for research purposes.

Thank you for your cooperation.

Perkara-perkara yang paling disukai mengenai organisasi ini.
(*The things I like best about this organization.*)

Saya berpendapat sedemikian kerana...
(*My reasons for the above are...*)

Gender : M / F Age : _____ years
Position : _____
Department/Unit : _____
Tenure : _____ years

APPENDIX 2C

Preliminary study's questionnaire for bank employee

(negative perception)



**UNIVERSITY OF
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**SURVEY ON SERVICE QUALITY-SERVICE CLIMATE IN MALAYSIAN
BANKING INSTITUTIONS**

Dear respondents,

We are carrying out research on the relationships of Service Quality (SQ) and Service Climate (SC) in the banking context. We are proud to conduct this research in Malaysian banking institutions, as *we* believe quality initiatives are one of the main agenda items in the Ministry of Finance programme towards excellence in the sector.

We invite you to complete the enclosed four-page questionnaire; it only takes (around) *about* 10-15 minutes to complete. The respondent can be anyone from a Malaysian banking institution involved in delivering services to external individual customers.

We would greatly appreciate it if you could complete the enclosed questionnaire in the light of your experience regarding the research subject and if you could provide us with your details at the end of this questionnaire.

All the answers are CONFIDENTIAL and will only be used for research purposes.

We look forward to receiving your completed questionnaire, and thank you very much for your time and cooperation.

Instructions to fill in this questionnaire.

11. Think of ALL aspect relating to your organization by referring to your PERCEPTIONS working in the bank.
12. Your answer should be UNLIMITED.
13. You are requested to fill in information of your background in the last section of the last page.
14. Please put your questionnaire in the provided envelope and paste it.
15. Send it to the enumerator at your workplace.

Your answer will be treated CONFIDENTIAL and only be used for research purposes.

Thank you for your cooperation.

Perkara-perkara yang paling tidak memuaskan mengenai organisasi ini.

(The things I like least about the organization.)

Saya berpendapat sedemikian kerana...
(*My reasons for the above are...*)

Gender : M / F Age : _____ years
Position : _____
Department/Unit : _____
Tenure : _____ years

APPENDIX 3A

Main survey's questionnaire for bank customer



Survey Explanation and Anonymity

We invite you to complete the enclosed questionnaire; and it only takes around about 10 to 15 minutes to complete. The research focus is to examine the quality of services related to SAVING ACCOUNT at _____.

We would greatly appreciate it if you could complete the enclosed questionnaire in the light of your experience regarding the research subject. All the answers are ANONYMOUS and CONFIDENTIAL of individual respondents. The reports generated from this survey will be created for groups and will only be used for research purposes.

Your participation in this survey is voluntary, but encouraged and appreciated. We look forward to receiving your completed questionnaire before or on _____, and thank you very much for your time and cooperation.

Questions regarding this research and participants rights can be directed to Adrienne Curry (a.c.curry@stir.ac.uk, Tel: +44(0) 01259 767373, Facsimile: +44(0) 01786 467279) or Norailis Ab. Wahab (na10@stir.ac.uk)

Marking Your Responses

The survey is designed to determine how much you agree with a set of statements about yourself and your preferred bank/s. For each item in the survey, read the statement in the left column (in the example below, the statement is "Overall, I am satisfied with this bank").

If you "agree" with this statement, you would completely fill in the bubble under the column "agree". Please use a blue or black ballpoint pen and fill in the bubble **completely** (see example below).

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Overall, I am satisfied with this bank.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Providing Your Comments

In the last part of the questionnaire there is a section reserved for your suggestions and comments.

*******PLEASE DO NOT FOLD THE SURVEY*******

These questions pertain to quality of your favourite bank/s' services (e.g. ATM, products and services offered). All statistical reporting will be presented in terms of group data only and individual anonymity is protected.

A. Automated Teller Machine (ATM)

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
The services provide by ATM is good.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Security is guaranteed whenever I use this bank ATM.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This bank's ATMs always have problems especially during weekends and festive seasons.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Very poor	Poor	Average	Good	Very good
Accessible ATM.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Printing accuracy on slip and clarity appeared on ATM's screen.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

B. Corporate image

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
My bank performs the service right the first time.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank performs the service accurately.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank is willing to help customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank provides prompt service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank provides easily understood statements.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Very poor	Poor	Average	Good	Very good
My banks' contribution to society.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The caring, individualized attention my bank provides its customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Trust with which customers are treated by my bank.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My banks' fairness.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My banks' honesty.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Clarity of correspondence I receive from my bank.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ease of membership.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Privileges as a part of its customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Customers become part-owners.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Affiliation of my bank with credit union movement.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attentiveness to your banking needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Ease and frequency of contact.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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C. Customer interaction and customer service

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
My bank policies are clearly explained in advance of action.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank puts promises in writing with penalty for failure.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank contacted me about my needs or expectations.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If my bank makes an error, a heartfelt, prompt fix is given.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank provides its services at the time it promises to do so.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank tells you exactly when services will be performed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Respect for privacy of my financial affairs when I am standing at the counter.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Respect for privacy of my financial affairs when I am standing at his/her table.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowing the employees.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employees there long enough to know you.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Very poor	Poor	Average	Good	Very good
Confidentiality of transactions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Number of customers waiting in line for service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Behaviour of other customers in waiting line.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Waiting time before being served.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Service occurs in an incremental flow.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

D. Online and phone banking

	Very poor	Poor	Average	Good	Very good
Ease of getting through to the bank either via email or telephone.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ease of getting through to the branch on the telephone.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Telephones answered quickly.

Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

E. Physical features and facilities

	Very poor	Poor	Average	Good	Very good
The physical approachability of service location, including the ease of	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

finding one's way around the service environment and the clarity of route (near workplace, home, governmental buildings, shopping centres).					
Appearance of buildings and grounds.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The availability of service facilities and goods.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The neat and tidy appearance of the tangible components of the service package, including the service environment, facilities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The physical comfort of the service environment and facilities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Décor and (service and building) atmosphere, layout and furniture arrangement.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment and instruments used to provide service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Opening hours.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Communication materials.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parking facilities are assured.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concern shown by branch staff if queues get too long.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physical safety, e.g. CCTV provided.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Big size of institution.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Computer system errors.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Easiness of computerised procedure.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
System consistency.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank system problems.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Operating procedures.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Documentation of service process.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This includes the carrying out correct procedures.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Correct execution of customer instructions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Organization of the service delivery.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability of branch staff to get information quickly from the computer.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Service standard through different branches for the same bank.

Very poor
 Poor
 Neutral
 Good
 Very good

F. Products and services

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Deposits are guaranteed secured.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The components of the service package are agreeable or pleasing to the customer.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit cards, cheque books etc are offered.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In the case of service goods, availability includes both the quantity and the range of products made available to the customer.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flexible products meeting my needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Very poor	Poor	Average	Good	Very good
The serviceability and fitness for purpose or “product quality” of service facilities and goods.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Checking accounts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call money accounts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Time deposit accounts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment advisory services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letter of credit collections	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fast account/balance information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Confidentiality of information transfer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ease of handling your banking needs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overdraft facility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interest results	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reporting of results	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Availability of enquiries desk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Return/replace cash card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ease of understanding letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Informed of progress of applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Relevant direct mail	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speed of mortgage confirmation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Direct debit accuracy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Direct debit timing errors.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

G. Rates and charges

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Informing of account charges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Charges clear and explained	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overdraft charges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Low service charges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Low interest on loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No cost checking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
High interest on savings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Extra benefits with checking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Good interest rates	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interest checking with low minimum balance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Interest for deposits is lower	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Commission charges are high	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The cost of the services offered by my bank is reasonable.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

H. Management

	Very poor	Poor	Average	Good	Very good
The ability to answer my questions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Quality of advice given about managing my finances.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to apologise for a mistake.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Neat appearance during working at counter.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Either provides help to the customer or gives the impression of interest in the customer and shows a willingness to serve.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to convey trust and confidence.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The staff/customer ratio and the amount of time each staff has available to spend with each customer.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Behaviours that instill confidence in me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The ability to understand my specific needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apparent commitment to their work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expression of genuine concern if there is a mistake in my account.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Consistency of the right attitudes among different staff.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The way in which staff handle complaints.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Honest and trustworthy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Treat me with respect.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Willing to discuss problems.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Being treated as an equal as a person.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The ability to make me feel welcome.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Greeting me when it's my turn to be served (e.g. good morning).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Willingness to help whenever it is needed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Keeping me informed about matters of concern to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have the required skills and knowledge (e.g. explain services and products policies offered) before perform the service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to communicate with customer in a way I will understand.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Helping me learn how to keep down my banking costs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to listen to and understand my words.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Taking time to match product/need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to put a mistake right.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Can match products and services with my needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal attention I receive.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Politeness.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Be a professional when interact with me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Keeping their promises to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Promptness of service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Provide the services in time as promised.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Respect me as an individual.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Telling me when services will be performed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Thoroughness in their work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Being sympathetic when I have problems.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adequate persons to answer my questions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I. Staff

	Very poor	Poor	Average	Good	Very good
The ability to answer my questions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Quality of advice given about managing my finances.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to apologise for a mistake.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Neat appearance during working at counter.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Either provides help to the customer or gives the impression of interest in the customer and shows a willingness to serve.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to convey trust and confidence.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The staff/customer ratio and the amount of time each staff has available to spend with each customer.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Behaviours that instill confidence in me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The ability to understand my specific needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apparent commitment to their work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expression of genuine concern if there is a mistake in my account.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Consistency of the right attitudes among different staff.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The way in which staff handle complaints.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Honest and trustworthy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Treat me with respect.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Willing to discuss problems.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Being treated as an equal as a person.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The ability to make me feel welcome.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Greeting me when it's my turn to be served (e.g. good morning).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Willingness to help whenever it is needed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Keeping me informed about matters of concern to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have the required skills and knowledge (e.g. explain services and products policies offered) before perform the service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to communicate with customer in a way I will understand.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Helping me learn how to keep down my banking costs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to listen to and understand my words.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Taking time to match product/need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to put a mistake right.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Can match products and services with my needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal attention I receive.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Politeness.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Be a professional when interact with me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Keeping their promises to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Promptness of service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Provide the services in time as promised.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Respect me as an individual.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Telling me when services will be performed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Thoroughness in their work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Being sympathetic when I have problems.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adequate persons to answer my questions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Branch staff making me feel at ease when applying for a loan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Branch staff telling me about the different types of accounts and investments available is ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
If anyone asked, I would strongly recommend him/her to deal with BSN.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The overall quality of the services provided by BSN is excellent.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section K : Respondent Profile

All statistical reporting will be presented in terms of group data only and individual anonymity is protected. Again, to ensure this anonymity, reports generated from this survey will only be created for groups. It is important to have your information included in the appropriate work categories in the reports.

Please choose only one answer that most appropriate for each question.

Your gender <input type="radio"/> Male <input type="radio"/> Female		Your age <input type="radio"/> Below than 20 years old <input type="radio"/> 20-29 <input type="radio"/> 30-39 <input type="radio"/> 40-49 <input type="radio"/> 50 years old and above						
Status <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widow/widower <input type="radio"/> Other				Working sector <input type="radio"/> Government <input type="radio"/> Corporation <input type="radio"/> Private <input type="radio"/> Self-employed <input type="radio"/> Other				
Highest education <input type="radio"/> PhD <input type="radio"/> Master degree <input type="radio"/> Bachelor Degree <input type="radio"/> Diploma <input type="radio"/> STPM and equivalent <input type="radio"/> SPM <input type="radio"/> Other								

I visited this bank since _____ _____	Average number of visits in a month is _____ time/s.	Type of saving account in this bank: _____ _____
Other than this bank, I also have saving account in : _____ _____	Who encourage you to be a member of this bank? <input type="radio"/> Family member <input type="radio"/> Friend/s of my family <input type="radio"/> Colleague/s <input type="radio"/> Employer <input type="radio"/> Other	

~ Thank you for your cooperation ~

APPENDIX 3B

Main survey's questionnaire for bank employee



Survey Explanation and Anonymity

We invite you to complete the enclosed questionnaire; and it only takes around about 10 to 15 minutes to complete. The research focus is the role of organization in employees' working environment in order to deliver services to customers.

We would greatly appreciate it if you could complete the enclosed questionnaire in the light of your experience regarding the research subject. All the answers are ANONYMOUS and CONFIDENTIAL of individual respondents. The reports generated from this survey will be created for groups and will only be used for research purposes.

Your participation in this survey is voluntary, but encouraged and appreciated. We look forward to receiving your completed questionnaire before or on _____, and thank you very much for your time and cooperation.

Questions regarding this research and participants rights can be directed to Adrienne Curry (a.c.curry@stir.ac.uk, Tel: +44(0) 01259 767373, Facsimile: +44(0) 01786 467279) or Norailis Ab. Wahab (na10@stir.ac.uk)

Marking Your Responses

The survey is designed to determine how much you agree with a set of statements about yourself and your organization. For each item in the survey, read the statement in the left column (in the example below, the statement is "Overall, I am satisfied with this bank").

If you "agree" with this statement, you would completely fill in the bubble under the column "agree". Please use a blue or black ballpoint pen and fill in the bubble **completely** (see example below).

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Overall, I am satisfied with this bank.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Providing Your Comments

In the last part of the questionnaire there is a section reserved for your suggestions and comments. Comments will be transcribed as written and provided as a part of the report to your organization. Please be careful not to identify yourself by your comments.

*******PLEASE DO NOT FOLD THE SURVEY*******

These questions pertain to your quality of work life (e.g., customer service, benefits, bonus, reward and salary). All statistical reporting will be presented in terms of group data only and individual anonymity is protected.

A. Benefits, bonus, reward and salary	Very poor	Poor	Average	Good	Very good
Opportunity to get a better position in this bank.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adequacy of salary.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Awards and recognition in this bank.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The performance appraisal process.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Performance feedback or rewards other than pay or fringe benefits.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Internal equity or fairness of compensation including salary, hours worked, and fringe benefits.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
External equity (or market competitiveness) of compensation, including salary, hours worked, and fringe benefits.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Employees are paid enough for the time they spend in public relations for the company (e.g. preparing for demonstrations).

Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

B. Corporate image	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Customer satisfaction is the number one priority of the business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My organization provides excellent services to its customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing high quality services to our customers should be the number one priority of my organization.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

C. Customer service

I have the time I need to give good customer service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My manager tells me that high quality customer service is expected.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The manager sets definite quality standards of good customer service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Customer service really counts.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Complaints receive prompt attention.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank tries to take the customer's point of view.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank knows what type of customer it serves best.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
High quality service is emphasized as the best way to keep customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Poor quality of service leads to loss of customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Effectiveness would a drive to improve the quality of customer service be, if it were instigated by senior management.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How important is the internal quality of service to customer service?

Very unimportant
 Unimportant
 Neutral
 Important
 Very important

Is the bank's quality of customer service improving?

Very mild

Mild

None

Moderate

Severe

	Very poor	Poor	Average	Good	Very good
Give friendly and courteous service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Give prompt and efficient service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Explain bank policies and procedures (to customer).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Give accurate service to accounts.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall customer contact (e.g.: face-to-face, email or telephone).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

D. Physical features and facilities

	Very poor	Poor	Average	Good	Very good
Equipment and machinery in my bank are well-serviced and rarely break down.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Office conditions and facilities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment and instruction manuals for the equipment.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Automation systems/computers/management information systems and instruction manuals for the systems.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supplies (adequacy, appropriateness, and availability).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Availability of monetary (budget) resources.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing accurate and complete paperwork.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information needed to do your job.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Workload given.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I have the tools and resources to do my job well.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

I satisfied with my current workplace environment.

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

E. Organization

	Very poor	Poor	Average	Good	Very good
Quality of my bank in recruiting new staff.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hiring procedures (who and how).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Staffing levels (quantity and sufficiency).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Amount of turnover.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Training programs (availability, timing and content).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Opportunities for career development and advancement.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Job security.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Emphasis on service demonstrated by things that are done or said at this location (including supervisory and systems/clerical support).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Emphasis on service demonstrated by things that are done or said by people or levels outside of this location.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Solicitation and responsiveness to customer opinions on service delivery.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
My bank has the characteristics of the larger organization (e.g. flexible, changing and rigid).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank is competitive in its market.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Association with bank is satisfying.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The way I feel about quality is very similar to the way my organization feels about quality.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I understand why it is so important for my bank to value diversity to recognize and respect value of differences in race, gender, age, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank has strategic managerial planning (e.g. anticipation of problems).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank outlined rules, guidelines, and general procedures governing the work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank encourages communication, cooperation, coordination, and support within the work group (e.g. among peers or task group members).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank supports group-level relationships (e.g. interdepartmental relationships).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having all customer records in a central location makes it easier for the bank.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank's policies are consistently followed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Following the company's suggested telephone call monitor process.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To costs involved in monitoring and improving the quality of service may outweigh the benefits to the bank.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Is the bank's internal quality of service improving?

Very mild
 Mild
 None
 Moderate
 Severe

Is sufficient being done to improve the internal quality of service?

Very mild
 Mild
 None
 Moderate
 Severe

F. Department and branch

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
My bank encourages communication, cooperation, coordination and support between functional units or levels of management within the unit.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank encourages communication, cooperation, coordination and support between functions in the unit and between functions and entities outside the unit (e.g., between the branch and the home office or between branches)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Do you feel that the internal quality service differs from branch to branch?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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How satisfied are you with the information you receive from management on what is going on in your department?

Strongly dissatisfied
 Dissatisfied
 Neutral
 Satisfied
 Strongly satisfied

G. Management

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Employees are trusted by upper management.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Effectiveness of two-way communication between you and your manager.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior management communicates with employees at all level.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My manager visibly demonstrates a commitment to quality.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior managers visibly demonstrate a commitment to quality.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My manager supports employees when they come up with new ideas on customer service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My manager sets definite quality standards of good customer service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My manager meets regularly with employees to discuss work performance goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My manager accepts the responsibilities of his/her job.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My manager gets the people in different jobs to work together in serving customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My manager works at keeping an orderly routine going in the bank.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My manager takes time to help new employees learn about the bank and its customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My boss is committed to improving the quality of our service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My boss appreciates high quality service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior management is consistent in word and deed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank management makes sure that each department is adequately staffed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Explain bank policies and procedures (to employees).

Very poor
 Poor
 Neutral
 Good
 Very good

How satisfied are you with the information you receive from management on what is going on in your bank?

Very dissatisfied
 Dissatisfied
 Neutral
 Satisfied
 Very satisfied

H. Organization output

Productivity meeting quotas and targets.

Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

Overall performance in reaching objectives.

 Very poor Poor Neutral Good Very good

I. Products and services offered

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
My bank is well-prepared by marketing for the introduction of new products and services.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Products serve customer's interests.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Quality of service really counts.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Quality of service is important but the quality of the products is more important.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you sometimes feel that the bank underestimates the importance of the quality of service provided to customers?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Very poor	Poor	Average	Good	Very good
The process of giving service and the service customers receive in term of service quality.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The products offered to customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

J. Workforce

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Morale of those around me is good.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The employees were treated fairly.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The employees sent by personnel are not able to do their jobs well.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank supports employees when they come up with new ideas on how to improve customer service.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The bank does an excellent job of keeping employees informed about matters affecting us.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank supports individual supervisor-subordinate relationships.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank supports individual co-worker relationships.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My bank has enough employees to meet customer needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

To what extent does your bank value its employees?

 No extent Moderate extent Great extent

K. Myself

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
I feel encouraged to come up with new and better ways of doing things.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I feel involved in the success of the bank.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel appreciated for my efforts.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I receive adequate support from management to do my job well.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I meet regularly with my manager to discuss my service performance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel strongly about improving the quality of my organization's services.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I enjoy discussing quality-related issues with colleagues in my organization.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I gain a sense of personal accomplishment in providing quality services to my customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I explain to all my employees the importance of providing high quality services to our customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often discuss quality-related issues with people outside of my organization.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am willing to put in a great deal of effort beyond that normally expected in order to help my organization deliver high quality services to our customers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The way I feel about quality is very similar to the way my organization feels about quality.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I really care about the quality of my organization's services.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I summarized judgement or attitude about the job (e.g. satisfied, unhappy).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I experienced pressure, frustration, enjoyment, or pleasure from specific sources or incident.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
When a customer is dissatisfied, I can usually correct the problem to their satisfaction.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My job makes good use of my skills and abilities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I satisfied with my involvement in decisions that affect my work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have interesting task and excellent individual skills.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Individual needs and values are important in me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
On my job, I have clearly defined quality goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall knowledge of company policies and procedures.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Keeping abreast of my organization's policies.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My work gives me a feeling of personal accomplishment.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Work gives me a sense of satisfaction.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My job offers a challenge.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The tasks I am asked to do are not too physically demanding.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Do you receive praise for the service you give by the bank?

Never

Almost never

Sometimes

Very often

Always

How clear are you about the mission of your bank?

Very unclear

Unclear

Don't know

Clear

Very clear

Section M : Respondent Profile

All statistical reporting will be presented in terms of group data only and individual anonymity is protected. Again, to ensure this anonymity, reports generated from this survey will only be created for groups. It is important to have your information included in the appropriate work categories in the reports.

Please choose only one answer that most appropriate for each question.

Your gender <input type="radio"/> Male <input type="radio"/> Female		Your age <input type="radio"/> Below than 20 years old <input type="radio"/> 0-29 <input type="radio"/> 30-39 <input type="radio"/> 40-49 <input type="radio"/> 50 years old and above				
Status <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widow/widower <input type="radio"/> Other				Ethnicity <input type="radio"/> Malay <input type="radio"/> Indian <input type="radio"/> Chinese <input type="radio"/> Other		
Highest education <input type="radio"/> PhD <input type="radio"/> Master degree <input type="radio"/> Bachelor Degree <input type="radio"/> Diploma <input type="radio"/> STPM and equivalent <input type="radio"/> SPM <input type="radio"/> Other						
Work experience in banking sector <input type="radio"/> 1-5 years <input type="radio"/> 6-10 years <input type="radio"/> 11-15 years <input type="radio"/> 16-20 years <input type="radio"/> 21-25 years <input type="radio"/> 26 years and more						
Years in position <input type="radio"/> 1-5 years <input type="radio"/> 6-10 years <input type="radio"/> 11-15 years <input type="radio"/> 16-20 years <input type="radio"/> 21-25 years <input type="radio"/> 26 years and more						

~ Thank you for your cooperation ~