

**APPENDIX 1**

**SURVEY QUESTIONNAIRE**

**BANK CUSTOMER**

Please provide the following information

FIRST NAME \_\_\_\_\_

LAST NAME \_\_\_\_\_

BANK NAME AND LOCATION (BRANCH) \_\_\_\_\_

1. What is the main reason for you to bank with the current bank? (Tick all applicable).

- Good customer service
- Location (Near home or office)
- Good product and service
- Convenient timings
- Positive referral by friend or family
- Access to Internet banking and bill payment facilities
- Core Banking facilities

2. This is your primary bank because

- you use most of the services provided by the bank
- you conduct frequent (once a week) transactions
- you have a salary account with the bank

3. In your most recent customer service experience, how did you contact the representative?

- In person
- By telephone
- Internet

4. About how long did you have to wait before speaking to a representative?

- I was taken care immediately

- Within 5 minutes
- 5 – 10 minutes
- More than 10 minutes

5. Did the representative (select all that apply)

- Quickly identify the problem
- Appear knowledgeable and competent
- Help you understand the cause and solution of the problem
- Handled issues with courtesy and professionalism

6. About how long did it take to get the problem resolved?

- Immediate resolution
- Less than a day
- Between 3 and 5 days
- The problem is still not resolved

7. Overall, how satisfied are you with the customer service experience?

- Very satisfied
- Somewhat satisfied
- Neutral
- Somewhat dissatisfied
- Very dissatisfied

8. Considering total package offered by the bank including customer service, feature, benefits and costs, how satisfied are you with the bank?

- Very satisfied
- Somewhat satisfied
- Neutral
- Somewhat dissatisfied
- Very dissatisfied

9. Fees and interest rates at the bank are competitive

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

10. The bank's services are explained to you in a way that is easy to understand?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

11. Sufficient information is available on the Internet to solve my problems

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

12. You are satisfied with the bank's hours of operation

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

13. You are satisfied with the bank's ATM services

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

14. You are satisfied with the bank's core banking facilities

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

15. Over next 12 months you will change to another bank

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

**Interview questions**

1. What are the services that you regularly avail from the bank and in what frequency (Once a day, once a week, once a month, once a year, others specify)?
  
  
  
  
  
  
  
  
  
  
  
2. What are the significant changes in customer service within the last 12 months at the bank?
  
  
  
  
  
  
  
  
  
  
  
3. Does your bank use “technology” to solve your problems? What technology? Does that help you in serving you better?
  
  
  
  
  
  
  
  
  
  
  
4. What facilities would you recommend changing and adding at the bank?

\*\*\*\*\*I THANK YOU FOR YOUR TIME\*\*\*\*\*