“A research study on relationship management among selected commercial banks”

Customer’s:
The research is conducted as a fulfillment to a doctorate degree. I really appreciate your kind contribution. Thank you.

Instructions:
A). Select your opinion where necessary with a tick.
b). Write your opinion where necessary.

Bank’s name: _________________________. Gender: Male        Female.

Age:
- 20-30.
- 30-40.
- 40-50.
- 50 and above.

GENERAL SECTION
1. In which bank do have an account? .
2. How did you join the bank? Was itself initiated (made the decision on your own) or (an external response to an inducement because of a reward or advertisement)?
   - Self initiated
   - External influence.
3. Which of the following reasons made you choose this bank?
   - Better quality.
   - Better value.
   - Having a liking.
   - Bank’s atmosphere.
   - A good range of products.
   - Expected to find staff or customers I know.
   - It is familiar.
Convenient to get to.

Friendly employees.

Any other please specify……………………………………………………………………………………………………

4. Do you find it easy to open a bank account with your bank?

○ Yes.

○ No.

If no please specify the reasons

why………………………………………………………………………………………………………………………………………………

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5. What unique offering (e.g. products) do you like about your bank?

………………………………………………………………………………………………………………………………………………

………………………………………………………………………………………………………………………………………………

………………………………………………………………………………………………………………………………………………

6. To what extent does your bank offer you trust and privacy as a customer?

5  4  3  2  1

Always  Most of the time  Sometimes  Rarely  Never

7. How easy is it to borrow a loan? Please comment………………………………………………………………………………

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………………………………………………………………………………………………………………………………………………
8. How satisfied are you with the bank in general?

<table>
<thead>
<tr>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Satisfied</td>
<td>Satisfied</td>
<td>Not so satisfied</td>
<td>Dissatisfied</td>
<td>Highly dissatisfied</td>
</tr>
</tbody>
</table>

9. Are you interested in developing a relationship with the bank?

(Please rank).

<table>
<thead>
<tr>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very interested</td>
<td>Not interested</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10. Do you find your bank employees supportive especially in regards to initiating or enhancing a relationship?

<table>
<thead>
<tr>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always</td>
<td>Most of the time supportive</td>
<td>Some of the time supportive</td>
<td>Rarely</td>
<td>Never</td>
</tr>
</tbody>
</table>

11. Does your bank have any referral program?

- Yes.
- No.
- Do not know.

12. Please mark the following with a (tick).

- My bank changes according to customer needs.
- My bank has a reward program.
- I have benefited from the program.
- My bank has a loyalty program.
- I have benefited from the program.
- My bank employees are friendly.

**PRODUCTS:**

1. How familiar are you with the banks products?

<table>
<thead>
<tr>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very much familiar</td>
<td>Much familiar</td>
<td>Familiar</td>
<td>Not so familiar</td>
<td>Not familiar at all</td>
</tr>
</tbody>
</table>
2. How regular do you receive bank reminders regarding new or old products?

5 4 3 2 1
Very regularly Regularly Often Seldom Never

3. Does your bank customize their products with customers?
   Yes.
   No.
If yes how have benefited from
this........................................................................................................
........................................................................................................
........................................................................................................
4. How satisfied are you with the banks products?

5 4 3 2 1
Highly Satisfied Satisfied Not so satisfied Dissatisfied Highly dissatisfied

COMMUNICATION:
1. How satisfied are you with the bank's communication channels?

5 4 3 2 1
Highly satisfied Satisfied Not so satisfied Dissatisfied Highly dissatisfied

2. What are some of the problems you encounter with the channels please specify?
........................................................................................................
........................................................................................................
........................................................................................................
........................................................................................................
........................................................................................................

3. Do you like the banks customer care programs like complaint handling?

5 4 3 2 1
Very very much Very much Much Not so much Not at all
4. Can you rate the bank’s ability to deal with customer complaints? Please circle the number.

5  4  3  2  1
Excellent  very good  good  fair  poor

TECHNOLOGY
1. Have you heard about customer relationship management (CRM)?
   Yes.
   No.
2. Do you have an ATM card?
   o Yes.
   o No.
   If no please go to question 5.
3. Do you find the software installed by the banks for example in ATM booths user friendly?
5  4  3  2  1
Very very much  Very much  Much user  Not so user  Not user
Much user-friendly  user-friendly  friendly  friendly  Friendly
4. Please rate the above software.
5  4  3  2  1
Excellent  very good  good  fair  poor
5. Are the support centers like call centers effective?
5  4  3  2  1
Very much  Much effective  Effective  Not so supportive  Not at all
Effective  supportive
6. Which delivery systems do you like an ATM or going to the bank yourself?
   o Bank.
   o ATM.
Please give reason why……………………………………………………………………………………………………

7. Please select the following with a tick.

( ) My bank has changed technologically.

( ) My bank is technologically efficient.

( ) I am satisfied with the banks technology.

8. Strongly agree    strongly disagree
a. My bank has convient banking hours.
   7 6 5 4 3 2 1
b. Employees in your bank's have the knowledge to answer your questions.
   7 6 5 4 3 2 1
c. The bank employees give you individual attention.
   7 6 5 4 3 2 1

9. Rate the following services.

Excellent     very good     good     fair     poor
   5 4 3 2 1

ATM
Credit card
Debit card
Mobile technology
Online banking
Tele banking

Please feel free to add on your own comment below as regards to your bank's services……………………………………………………………………………………………………

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Thank you for participating in this research.
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Bank’s copy:
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Instructions:
A). Select your opinion where necessary with a tick.
b). Write your opinion where necessary.

Bank’s name: …………………………………………………………………………….
Designation: …………………………………………………………………………….

Age:
- 20-30.
- 30-40.
- 40-50.
- 50 and above.

GENERAL INFORMATION
1. How easy is it for a customer to open a bank account with your bank?  
(Please rank)
   Very Simple  5  4  3  2  1  Very Difficult
2. How easy is it for the customers to access their account? (Please rank).
   Very simple  5  4  3  2  1  Very  Difficult
3. How easy is it for the customer to access your bank (location)?
   Very simple  5  4  3  2  1  Very  Difficult
4. How complex is your documentation process while opening an account or applying for a loan?
   5  4  3  2  1  Not at all
   Very complex  Much complex  Complex  Not so  Complex

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MARKETING SECTION:

1. Do you have a loyalty program?
   o Yes.
   o No.

2. How frequent do you change your program?
   o Yearly.
   o Every six months.
   o Monthly.
   o Weekly.
   o Not at all.

3. Do you customize services to loyal customers?
   o Yes.
   o No.

4. Do you appreciate your customers?
   o Yes.
   o No.

   If yes please specify
   how........................................................................................................................................
   ..................................................................................................................................................
   ..................................................................................................................................................

5. Do rewards really create loyalty?
   o Yes.
   o No.

6. Do you have a referral program?
   o Yes.
   o No.

   If yes how beneficial has it been to;
   a) The customers.(please rate)
   Very  5  4  3  2  1  Not at all
   Beneficial

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Please specify…………………………………………………………………………………………………………………………
………………………………………………………………………………………………………………………………………………

b) The bank.
Very 5 4 3 2 1 Not at all
Beneficial

Please specify…………………………………………………………………………………………………………………………
………………………………………………………………………………………………………………………………………………

7. Have you managed to retain your customers?
   ○ Yes.
   ○ No.
If yes to what extent;
5 4 3 2 1
Always Most of the time Some of the time Rarely Never

8. How do you measure customer value?
………………………………………………………………………………………………………………………………………………
………………………………………………………………………………………………………………………………………………
………………………………………………………………………………………………………………………………………………
………………………………………………………………………………………………………………………………………………

9. Do you have any specific segment you are targeting?
   ○ Yes.
   ○ No.
If yes please specify
………………………………………………………………………………………………………………………………………………
………………………………………………………………………………………………………………………………………………
………………………………………………………………………………………………………………………………………………
………………………………………………………………………………………………………………………………………………

**RELATIONAL SECTION.**
1. Do have a relational program
   ○ Yes.
2. Our employees get involved in relationship management.

5 4 3 2 1
Strongly agree Agree Somewhat agree Disagree Strongly disagree

3. How do you use different touch points to improve customer relations?

...........................................................................................................................................................................
...........................................................................................................................................................................
...........................................................................................................................................................................
...........................................................................................................................................................................

4. Is your relational program targeted or general?

5 4 3 2 1
Very much targeted Much targeted Targeted Not so targeted General

5. Do you value customer relationships in your bank?

5 4 3 2 1
Too much Much Little Too little Not at all

6. Do you consider customer retention as an important issue?

○ Yes.
○ No.

If yes

5 4 3 2 1
Always Most of the time Some of the time Rarely Never

7. Are your employees rewarded for a good customer relationship handling?

5 4 3 2 1
Always Most of the time Some of the time Rarely Never

8. Has customer relationship management activities helped your bank to retain customers?

○ Yes.
○ No

9. How effective are your customer relationship programs?

Very effective 5 4 3 2 1 Very ineffective
COMMUNICATION SECTION.

1. How do you interact with your customers?
5 4 3 2 1
Very regularly Regularly Often Seldom Never

2. What are the best communication channels a customer can use to contact the bank?

3. How do you collect customer information?

4. Our customers are satisfied with our communication channels.
5 4 3 2 1
Very much satisfied Much satisfied Satisfied Not so satisfied Dissatisfied

5. What is unique about your communication channels? (different)

6. Are your employees encouraged to enhance their communication skills with the customers?
5 4 3 2 1
Very much Much encouraged Encouraged Not so Not encouraged
Encouraged

7. What have you done to encourage them (employees) to enhance their customer communication skills?

8. Mark the following with a tick.
   (___) we use customer information to develop customer profiles.
   (___) we use customer information to segment customers.
   (___) we use customer information to assess customer retention behavior.
   (___) we use customer information to identify appropriate channels to reach customers.
   (___) we use customer information to customize our offerings.
   (___) we use customer information to identify our best customers.
   (___) we use customer information to assess the lifetime value of our customers.

9. How do you handle situational triggers? (problems or conflicts)

PRODUCTS:

1. Do you have any unique offering that differentiate you from other banks?
   o Yes.
   o No.

   If yes please specify

2. How frequent do you change your products offerings?

   5  4  3  2  1
   Very regularly  Regularly  Often  Seldom  Never
3. How do you inform your customers about your old and new products? Please specify………………………………………………………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………

4. Do you inform your customers about your old and new product change old and new?

5                              4                              3                          2                           1
Very regularly              Regularly               Often               Seldom            Never

5. Do you focus on customer needs while designing your offerings?

5                              4                              3                          2                          1
Always           Most of the time        Some of the time        Rarely                 Never

TECHNOLOGY SECTION:
1. What does customer relationship management (CRM) mean to you………………………………………………………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………

2. Do you have CRM software installed in your bank?

o Yes.

o No.
If no please go to question five.

3. Is your CRM simple or complicated?

o Simple.

o Complicated.

4. How simple is it to operate the software. (Please rank)

Very Simple       5              4                3              2              1   Very Difficult
5. Do you perform a cross-retrieval of customer data from other companies?
   o Yes.
   o No.

6. Has technology changed your banking system in the last 10 years?
   5                           4                              3                              2                           1
   Too much           Much               Not so much             Too little             Not at all

7. Comment on your efficiency as result of technological change. Please circle.
   5                        4                          3                   2                      1
   Excellent           very good             good              fair                  poor

8. How is the customer response to the change of technology? Please circle.
   5                         4                        3                     2                      1
   Excellent           very good              good               fair                  poor

9. What is the overall performance of you CRM software? Please circle.
   5                         4                         3                     2                       1
   Excellent           very good              good               fair                  poor

Please feel free to comment further in this space…………………………………………………………………………………………
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................................................................................................................................
................................................................................................................................
................................................................................................................................
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Thank you for participating in this research.