Appendix
Dear Sir, This Questionnaire contributes to a study on market orientation of retail banks conducted at the Faculty of Management Studies, Goa University. Your care in filling this questionnaire has immense impact on the outcome of the study.

Please rate the following keeping your branch/region in mind, (1- Totally disagree, 4- Neither agree nor disagree, 7 - Totally Agree)

Market Orientation

1. In our branch, we discuss with customers at least once a year to find out what products or services they will need in the future.

2. We collect customer expectations and give to product development department of our bank.

3. In our branch, we do some market research.

5. We poll customers at least once a year to assess the quality of our products and services.

6. We often talk with those who can influence our end users' purchases (e.g., Sales Agents, Institutions).

7. We collect industry information by informal means (e.g., lunch with industry friends, talks with trade partners)

8. In our branch, we generate intelligence on our competitors.

10. We periodically review the likely effect of changes in our business environment (e.g., RBI regulation) on customers.[*]

11. A lot of informal talks in our branch concerns our competitors' tactics or strategies
12. We have meetings with functional departments at least once a quarter to discuss market trends & developments.

13. Marketing personnel in our branch/region spend time discussing customers' future needs with other functional departments.

14. Our staff periodically gets documents that provide information on our customers. (e.g., reports, newsletters, circulars) [*]

15. When something important happens to a major customer, the whole branch knows about it within a short period. [*]

16. Data on customer satisfaction are circulated in the whole branch on a regular basis.

17. There is opportunity for branch managers to share market insights with product development teams.

18. When one branch/department finds out something important about competitors, it is slow to alert other departments. (R) [*]

20. Principles of market segmentation drive marketing and service efforts in our branch.

21. For one reason or another we tend to ignore changes in our customer's product or service needs. (R)

22. Our branch gives feedback on product development efforts to ensure that they are in line with what customers want.
23. Our business plans are not really driven by market research. (R) 1 2 3 4 5 6 7

24. Several departments in our branch/region get together periodically to plan a response to changes taking place in our business environment. 1 2 3 4 5 6 7

25. The products/services we sell depend more on internal politics than on real market needs. (R)[*] 1 2 3 4 5 6 7

26. If a major competitor were to launch an intensive campaign targeted at our customers, we would implement a response immediately. 1 2 3 4 5 6 7

27. The activities of the different departments in our region are well coordinated. [*] 1 2 3 4 5 6 7

29. Even if we came up with a great marketing plan, we probably would not be able to implement it in a timely fashion. (R)[*] 1 2 3 4 5 6 7

31. When we find out that customers are unhappy with the quality of our service, we take corrective action immediately.[*] 1 2 3 4 5 6 7

32. When we suggest that customers would like us to modify a product of service, the departments involved make efforts to do so.[*] 1 2 3 4 5 6 7

Decentralization

1. In this firm decisions tend to be made at a high level ® 1 2 3 4 5 6 7

2. The individual decision maker has high latitude in the choice of means to accomplish goals 1 2 3 4 5 6 7

3. Managers are allowed flexibility in getting work done 1 2 3 4 5 6 7
4. A person who wants to make his own decision would quickly be discouraged®

5. Even small matters are referred to someone higher in the marketing organization in the marketing organization for a decision®

6. Many important decisions are made locally rather than centrally

7. Middle and lower-level managers have substantial autonomy.

8. We have high latitude in setting relevant business goals and medium term goals of the department

® Reverse scored

Formalization Scale

1. Plans must be rigidly followed during implementation.

2. There is a “standard operating procedure” for almost all major decisions

3. There are rules and procedures for most things

Please rate your freedom to decide on the following:

(1......No Freedom at all 7......Total Freedom to decide)

1. To set monthly targets

2. To decide on marketing territories

3. To price Services

4. To decide on sales and marketing agents

5. To decide on marketing budgets

6. To decide on cost of customer acquisition

7. To sanction loans

8. To decide on resource acquisition procedures

9. To decide on service quality standards

10. To recruit staff

11. To promote staff
12. To create new jobs
13. To dismiss a staff
14. To remunerate staff
15. To decide on training needs and methods for staff
16. To allocate work among available personnel
17. To advertise or on other means of promotion
18. To introduce new services or products

Performance

(1- Very Poor 4- Moderate 7- Excellent)

1. Please rate the sales growth of your branch in comparison to competitors in the territory.
2. Please rate the market share of your branch in comparison to competitors in the territory.
3. Please rate your overall performance in comparison to competitors in the territory.

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