ANNEXURES

QUESTIONNAIRES

QUESTIONNAIRE FOR CUSTOMERS

My name is Prof Ranjith P V. This questionnaire is part of my PhD work. The information is used for general conclusion only

**Name of Respondent:**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Male</th>
<th>Female</th>
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<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Age Group</th>
<th>15-25</th>
<th>26-35</th>
<th>36-45</th>
<th>46-55</th>
<th>&gt;55</th>
</tr>
</thead>
<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Income per annum</th>
<th>less than 2 lakh</th>
<th>2-5 lakhs</th>
<th>5-10 lakhs</th>
<th>10-15 lakhs</th>
<th>More than 15 lakhs</th>
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**Bank on which the rating is given:**

Branch :
RATE EACH OF THE STATEMENT BELOW 1-STRONGLY DISAGREE TO 7-STRONGLY AGREE

RATING

1. The bank has spacious layout

1. The bank is visually appealing

2. Bank has modern facilities like ATM’s, lockers, kiosks etc

3. Location of the bank is very convenient

4. Parking facility provided by the bank is sufficient

5. Bank takes care of cleanliness of facilities

6. Decoration of facilities is very good

7. The work environment is very efficient

8. Bank has visually appealing sign boards, advertisements etc

9. Bank has sufficient number of ATM’s per branch

10. Bank has sufficient number of open tellers

11. Customers do not have to wait too long

12. The technology used by the bank is very user friendly

13. Bank has very convenient working hours
14. The bank has facility of phone banking

15. Net banking provided by the bank is error proof

16. Time taken in cash transactions is less

17. Bank employees have confidence in dealing with customers

18. The bank is highly efficient in recognition of a regular client

19. Confidentiality of transactions is maintained by the bank

20. The bank employees are well trained

21. The organization tries to maintain knowledge of client on personnel basis

22. Generally there is no contradictions in decisions between personnel and management

23. Bank tried to find out specific needs of customers

24. Bank has error free and hassle free processing

25. Staff appreciates the customers for doing business with the bank

26. Bank tries to deliver when promised

27. Bank tries to give right service for the first time itself

28. Bank tells the customer when the services will be performed

29. Grievance handling mechanism of the bank is very efficient

30. There are no delays due to bureaucratic factors and procedures
31. Bank has range of services consistent with the latest innovations in banking

32. Bank gives good explanations of service fees

33. Bank charges reasonable fees for the services

34. Bank has very user friendly credit cards and debit cards

35. Bank charges for credit cards and debit cards are reasonable

36. Overall the services given to the customers is good

THANK YOU
QUESTIONNAIRE FOR EMPLOYEES

RATE EACH OF THE STATEMENT BELOW 1-STRONGLY DISAGREE TO 7-STRONGLY AGREE

1. Management information and communications influence behaviour, attitude, and knowledge

2. Management information and communications help maintain focus on service and customers

3. Communication is transparent, adequate and very much accurate in our division

4. The employees are given power to create adequate solutions in our division

5. Information is obtained through official channel

6. Technology on internal communications reduce employee communications cost

7. Communications match reliability of service

8. Service standard is flexible

9. Working environment, Workforce, and Structural flexibility helps employees to be customer focused

10. There is a feeling of confidence and trust in our division
11. We practice team work in our division

12. There is public recognition on achievements

13. Rewards are given either in intrinsic forms or extrinsic forms

14. The bank provides adequate facilities to serve customers

15. Employees have sufficient skills to match expectations

16. Bank gives sufficient training to the employees so to be customer-focused

17. Bank gives sufficient training to the employees so to be service-focused

18. Bank gives equal treatment to customers and other employees which makes the employees more confident

19. Employees are trained to give right service the first time

20. Employees are motivated to serve for customer satisfaction

21. Employees have excellent relationship with co-workers

22. There are no barriers between internal departments which makes it easy to serve customers

23. Staff has excellent relationship at every level of the organisation
24. Facilities provided by management are helpful for customer satisfaction

25. Bank provides feasible work environment for development and innovation

26. Incentive programmes are given for career development

27. Bank has convenient working hours

28. Employees keep themselves and environment neat

29. Bank gives training to employees to be transparent in the processes

30. Overall the services given by the employees are reliable

SIMILARITY MAP QUESTIONNAIRE
Rank the following banks in terms of similarity by taking two banks at a time

1= Highly similar

2=Similar

3=Neutral

4= dissimilar

5= Highly dissimilar

SBI, Corporation-------------

SBI.IDBI-------------

SBI, HDFC-------------

SBI, ICICI-------------

SBI, Saraswat-------------

Corporation, IDBI-------------

Corporation, HDFC-------------

Corporation, ICICI-------------

Corporation, Saraswat-------------

IDBI, HDFC-------------
IDBI, ICICI---------------------

IDBI, Saraswat---------------------

HDFC, ICICI---------------------

HDFC, Saraswat---------------------

IDBI, Saraswat---------------------