Appendix A

Interview Schedule

INTERVIEW SCHEDULE FOR CUSTOMERS OF_____ BRANCH OF ____

Respected Madam / Sir,

The schedule presented here is in connection with an investigation for a Doctoral Dissertation. I solicit your kind consent and co-operation for helping me to fill up the schedule. Your identity as a respondent will be kept confidential.

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SECTION I

| A. Name of the respondent: B. Address: | | | | | | | | | | | | |
|---|------|---------|-------------|----------------|------------|-------|---------------------|--------------------------|-------|----------|-----|--|
| C. Age (In completed years): 21-30 31-40 41-50 51 and above | | | | | | | | | | | | |
| D. Gender: | Male | F | emale | | E. Marital | Statu | S: | Marrie | b | Unmarrie | | |
| F. Educational Level: | | | | G. Occupation: | | | | H. Average Monthly Incom | | | me: | |
| Below HSLC | | | Govt. E | Govt. Employee | | | | Upto Rs. 20,000 | | | | |
| HSLC | | | Pvt. Em | Pvt. Employee | | | | Rs. 20001 to 40000 | | | | |
| HS | | Busines | Businessman | | | | Rs. 40001 to 60,000 | | | | | |
| Graduate | | | Pensioner | | | | | Rs. 60,0 | 01 an | nd above | | |
| Post Graduate | | | Profess | Professional | | | | | | | | |

SECTION-II

A. The following statements relate to select components of service quality. Share your expectation over each of the components of service quality of your bank by putting a tick () mark on the appropriate option against each of the statements.

Strongly Disagree (SDA) =1, Strongly Agree (SA) =5

| SI. No. | Statements | SDA < | | > SA | | |
|---------|--|-------|---|------|---|---|
| | Statements | 1 | 2 | 3 | 4 | 5 |
| 1 | My bank will disseminate correct and complete information to its customers | | | | | |
| 2 | My bank will deliver its services within the promised time | | | | | |

| SI. No. | Statements | SDA | SDA < | | > SA | | |
|----------|--|-----|-------|---|------|---|--|
| 51. INO. | Statements | 1 | 2 | 3 | 4 | 5 | |
| 3 | My bank will fulfill its commitments towards customers | | | | | | |
| 4 | Transactions will be processed/settled without mistake in my bank | | | | | | |
| 5 | The functioning of technology driven devices (Server link, ATMs, Mobile banking, Internet banking) of my bank will be consistent | | | | | | |
| 6 | My bank will maintain neutrality of temperature inside the branch | | | | | | |
| 7 | My bank will have an appropriate sitting arrangement inside the branch premises for its customers | | | | | | |
| 8 | My bank's frontline employees will be neat in their appearance | | | | | | |
| 9 | The appearance of my bank's technology driven devices (Desktops, ATMs, Website) will be attractive | | | | | | |
| 10 | My bank's frontline employees will be swift in serving the customer | | | | | | |
| 11 | Employees of my bank will be ready to respond customers' requests | | | | | | |
| 12 | Employees of my bank will patiently listen to the problems of customers | | | | | | |
| 13 | Employees of my bank will be willing to solve customers' problems | | | | | | |
| 14 | Technology driven devices (ATMs, Mobile banking, Internet banking) of my bank will respond promptly to customers' requisition | | | | | | |
| 15 | Employees of my bank will have the knowledge and skill to meet customers' queries | | | | | | |
| 16 | My bank will make its customers feel safe in their transactions (both transactions at the branch and technology based transactions through ATMs, Internet, Mobile) | | | | | | |
| 17 | The behaviour of my bank's employees will inspire trust and confidence in customers' mind about the bank | | | | | | |
| 18 | Employees of my bank will maintain etiquette towards customers | | | | | | |
| 19 | My bank will maintain confidentiality of its customers' account | | | | | | |
| 20 | Employees of my bank will understand the specific needs of customers | | | | | | |
| 21 | My bank's employees will give personal attention to the customers | | | | | | |

| SI. No. | Statements | SDA < | | > SA | | | |
|---------|--|-------|---|------|---|---|--|
| | | | 2 | 3 | 4 | 5 | |
| 22 | Employees of my bank will use customer friendly language while dealing with customers | | | | | | |
| 23 | It will be easy to reach the branch of my bank | | | | | | |
| 24 | Services based on technology driven devices of my bank will be easy to access (services via Mobile, ATMs, Internet) | | | | | | |

B. The following statements relate to select components of service quality. Share your perception over each of the components of service quality of your bank by putting a tick () mark on the appropriate option against each of the statements.

Strongly Disagree (SDA) =1, Strongly Agree (SA) =5

| SI. No. | Statements | SDA <> SA | | | | | | |
|---------|---|-----------|---|---|---|---|--|--|
| 01.140. | | 1 | 2 | 3 | 4 | 5 | | |
| 1 | My bank disseminates correct and complete information to its customers | | | | | | | |
| 2 | My bank delivers its services within the promised time | | | | | | | |
| 3 | My bank fulfills its commitments towards customers | | | | | | | |
| 4 | Transactions are processed/settled without mistake in my bank | | | | | | | |
| 5 | The functioning of technology driven devices (Server link, ATMs, Mobile banking, Internet banking) of my bank is consistent | | | | | | | |
| 6 | My bank maintains neutrality of temperature inside the branch | | | | | | | |
| 7 | My bank has an appropriate sitting arrangement inside the branch premises for its customers | | | | | | | |
| 8 | My bank's frontline employees are neat in their appearance | | | | | | | |
| 9 | The appearance of my bank's technology driven devices (Desktops, ATMs, Website) is attractive | | | | | | | |
| 10 | My bank's frontline employees are swift in serving the customer | | | | | | | |
| 11 | Employees of my bank are ready to respond customers' requests | | | | | | | |
| 12 | Employees of my bank patiently listen to the problems of customers | | | | | | | |

| SI. No. | Statements | SDA < | > | > SA | | |
|---------|--|-------|---|------|---|---|
| 0.110. | Statements | 1 | 2 | 3 | 4 | 5 |
| 13 | Employees of my bank are willing to solve customers' problems | | | | | |
| 14 | Technology driven devices (ATMs, Mobile banking, Internet banking) of my bank respond promptly to customers' requisition | | | | | |
| 15 | Employees of my bank have the knowledge and skill to meet customers' queries | | | | | |
| 16 | My bank makes its customers feel safe in their transactions (both transactions at the branch and technology based transactions through ATMs, Internet, Mobile) | | | | | |
| 17 | The behaviour of my bank's employees inspire trust and confidence in customers' mind about the bank | | | | | |
| 18 | Employees of my bank maintain etiquette towards customers | | | | | |
| 19 | My bank maintains confidentiality of its customers' account | | | | | |
| 20 | Employees of my bank understand the specific needs of customers | | | | | |
| 21 | My bank's employees give personal attention to the customers | | | | | |
| 22 | Employees of my bank use customer friendly language while dealing with customers | | | | | |
| 23 | It is easy to reach the branch of my bank | | | | | |
| 24 | Services based on technology driven devices of my bank are easy to access (services via Mobile, ATMs, Internet) | | | | | |

C. Please share your opinion with regard to the needed degree of improvement in each of the following dimensions of service quality by putting a tick () mark in the appropriate column.

| Dimensions | To a very little extent (1) | To a little extent (2) | To a moderate extent (3) | To a large extent (4) | To a very large extent (5) |
|----------------|--------------------------------|---------------------------|-----------------------------|--------------------------|-------------------------------|
| Reliability | | | | | |
| Tangibility | | | | | |
| Responsiveness | | | | | |
| Assurance | | | | | |
| Empathy | | | | | |