

QUESTIONNAIRE



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Dear Participants,

This questionnaire is designed to identify your opinion about your bank, its services and its communication tools. The information you provide will help us to better understand the brand equity of your bank. Because you are the one who can give us a correct picture of how you experience your bank, I request you to respond to the questions frankly and honestly. Your participation is voluntary. You are able to withdraw from answering the questionnaire at any time as you wish. Data collected will be only used for academic purpose. All information given will be kept strictly confidential.

You are a bank customer at

Part (A): Overall brand equity

Overall **brand equity** scale (OBE) is developed in order to measure the brand equity of the bank from customer's perspective as separate construct. Brand equity is the value added to the bank virtue by its brand. Strongly disagree (1), strongly agree (5), and numbers in between indicate different levels of agreements.

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
1	It makes sense to use the services of this bank instead of any other bank, even if they are the same.	1	2	3	4	5
2	Even if another bank has the same characteristics as this bank, I would prefer to use this bank's services.	1	2	3	4	5
3	If there were another bank as good as this bank, I would prefer to use this bank's services.	1	2	3	4	5
4	If another bank is not different from this bank in any way, it seems smarter to use this bank's services.	1	2	3	4	5

Part (B): Customer-based brand equity dimensions

First, **brand awareness** is the ability for a customer to recognize or recall that the bank is a member in the Egyptian banking sector. Strongly disagree (1), strongly agree (5), and numbers in between indicate different levels of agreements.

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
1	I am aware of this bank.	1	2	3	4	5
2	When I think of banks, this bank is one of the banks that come to mind.	1	2	3	4	5
3	I can recognize this bank among other competing banks.	1	2	3	4	5
4	I know this bank very well.	1	2	3	4	5
5	This bank is very familiar to me.	1	2	3	4	5
6	I can quickly recall this bank.	1	2	3	4	5

Second, **brand perceived quality** is the customer's subjective judgment about the bank's overall excellence or superiority and addresses overall quality rather than individual elements of quality. Strongly disagree (1), strongly agree (5), and numbers in between indicate different levels of agreements.

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
1	Compared to other banks, this bank is of high quality.	1	2	3	4	5
2	This bank is the best bank in the Egyptian banking sector.	1	2	3	4	5
3	This bank consistently performs better than all other banks.	1	2	3	4	5
4	I can always count on this bank for consistent high quality.	1	2	3	4	5
5	This bank offers services with excellent features.	1	2	3	4	5
6	I believe this bank offers superior services in every way.	1	2	3	4	5

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
7	The overall quality of the service provided by this bank is excellent.	1	2	3	4	5
8	The quality of the service provided at this bank is impressive.	1	2	3	4	5
9	The service provided by this bank is of high standard.	1	2	3	4	5
10	This bank appears to be of poor quality. *	1	2	3	4	5

Third, **brand associations** are anything linked in memory related to the bank. Strongly disagree (1), strongly agree (5), and numbers in between indicate different levels of agreements.

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
1	Some characteristics of this bank come to my mind quickly.	1	2	3	4	5
2	I remember the logo of this bank.	1	2	3	4	5
3	I have difficulty in imagining this bank in my mind. *	1	2	3	4	5
4	This bank has a strong personality.	1	2	3	4	5
5	I have a clear image of the type of person who would use this bank.	1	2	3	4	5
6	This bank has a strong image.	1	2	3	4	5
7	This bank has a favourable image.	1	2	3	4	5
8	The intangible attributes of this bank are reason enough to use this bank	1	2	3	4	5
9	This bank is good value for money.	1	2	3	4	5
10	This bank has a unique image in my mind compared to other competing banks.	1	2	3	4	5

* Indicates negative statements, which are recorded prior to being analyzed.

Fourth, **brand loyalty** refers to the overall commitment of being loyal to specific bank, which is proven by intention to use this bank as primary choice. Strongly disagree (1), strongly agree (5), and numbers in between indicate different levels of agreements.

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
1	I consider myself to be loyal to this bank.	1	2	3	4	5
2	This bank is my first choice when I need to use banking services.	1	2	3	4	5
3	I will not switch to other banks if this bank is available.	1	2	3	4	5
4	I intend to continue using this bank's services in the upcoming years.	1	2	3	4	5
5	I recommend this bank to my friends and relatives.	1	2	3	4	5
6	I will continue to be a customer of this bank even if it reasonably raises its fees.	1	2	3	4	5
7	I regularly use this bank for all my banking needs.	1	2	3	4	5
8	I am proud to do all my banking with this bank.	1	2	3	4	5
9	I prefer my main bank to other banks.	1	2	3	4	5

Fifth, **brand trust** is the willingness of a customer to rely on the ability of a bank to fulfill the communicated functions and attributes (bank promises). Strongly disagree (1), strongly agree (5), and numbers in between indicate different levels of agreements.

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
1	This bank considers my needs and wishes as very important.	1	2	3	4	5
2	This bank would not do anything against my interests.	1	2	3	4	5
3	This bank would not do anything in order to be biased against me.	1	2	3	4	5

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
4	This bank never declares anything that is not valid.	1	2	3	4	5
5	This bank is always honest to me.	1	2	3	4	5
6	This bank always treats me fairly.	1	2	3	4	5
7	This bank has the ability to meet its promises.	1	2	3	4	5
8	This bank can properly handle any problem that may occur during my transactions.	1	2	3	4	5
9	This bank is remarkably expert in its field.	1	2	3	4	5
10	I never doubt this bank's promises.	1	2	3	4	5
11	This bank behaves consistently.	1	2	3	4	5
12	This bank always behaves in the same way in similar circumstances.	1	2	3	4	5
13	This bank keeps its promises.	1	2	3	4	5

Part (C): Major communication tools

First, **advertising** is any paid form of non-personal presentation of banking offerings by an identified sponsor. It includes broadcast, print, Internet, outdoor, and other forms. Strongly disagree (1), strongly agree (5), and numbers in between indicate different levels of agreements.

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
1	Generally, I think the advertising of this bank is good.	1	2	3	4	5
2	Generally, I like the advertising campaigns of this bank.	1	2	3	4	5
3	My opinion about this bank's advertising is great.	1	2	3	4	5
4	The advertising of this bank is clear.	1	2	3	4	5

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
5	The advertising of this bank is seen frequently.	1	2	3	4	5
6	I remember the last advertising campaigns of this bank.	1	2	3	4	5
7	The advertising of this bank is creative.	1	2	3	4	5
8	The advertising of this bank is unique.	1	2	3	4	5
9	The advertising of this bank is informative.	1	2	3	4	5
10	The advertising of this bank is different from the advertising of the other competing banks.	1	2	3	4	5
11	I think this bank is widely advertised, compared to other competing banks.	1	2	3	4	5
12	The advertising campaigns of this bank seem expensive, compared to campaigns for competing banks.	1	2	3	4	5

Second, **personal selling** includes (**sales representatives** and **bank employees**). Strongly disagree (1), strongly agree (5), and numbers in between indicate different levels of agreements.

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
1	Generally, this bank's employees have great service attitude.	1	2	3	4	5
2	Generally, this bank's employees have been well trained.	1	2	3	4	5
3	Generally, this bank's employees have good knowledge of their jobs.	1	2	3	4	5
4	Generally, this bank's employees are presentable.	1	2	3	4	5
5	Generally, this bank's employees are competent.	1	2	3	4	5
6	This bank's employees are friendlier than those of other competing banks.	1	2	3	4	5

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
7	This bank's employees help their customers.	1	2	3	4	5
8	This bank's employees are always helpful.	1	2	3	4	5
9	This bank's employees are always friendly.	1	2	3	4	5
10	This bank's employees are always Ready to help customers.	1	2	3	4	5

Third, **direct marketing**, which is a direct connection with targeted individual customers. For example, it includes **phone calls, messages, direct mail, e-mail**. Strongly disagree (1), strongly agree (5), and numbers in between indicate different levels of agreements.

	Statements	(1) Strongly disagree	(2) Disagree	(3) Neutral	(4) Agree	(5) Strongly agree
1	Generally, this bank uses good direct communications.	1	2	3	4	5
2	The direct communications used by this bank provide a valuable source of information about banking services.	1	2	3	4	5
3	The direct communications used by this bank tell me which services have the benefits that I am looking for.	1	2	3	4	5
4	The direct communications used by this bank help me keep up-to-date about services available in the bank.	1	2	3	4	5
5	The direct communications used by this bank carry enough banking information needed by customers.	1	2	3	4	5
6	The direct communications used by this bank provide enough information to judge the banking service quality.	1	2	3	4	5
7	The direct communications used by this bank provide enough information to compare different bank services.	1	2	3	4	5

Part (D): Personal information, please complete the following information:

<p>Gender:</p> <ul style="list-style-type: none"><input type="radio"/> Male<input type="radio"/> Female <p>Age:</p> <ul style="list-style-type: none"><input type="radio"/> From 21 to less than 30<input type="radio"/> From 31 to less than 40<input type="radio"/> From 41 to less than 50<input type="radio"/> Above 50 <p>Current occupation:</p> <ul style="list-style-type: none"><input type="radio"/> Managers<input type="radio"/> Clerks<input type="radio"/> Professionals<input type="radio"/> Academics<input type="radio"/> Technicians<input type="radio"/> Self-employed<input type="radio"/> Laborers<input type="radio"/> Others, please specify...	<p>Marital status:</p> <ul style="list-style-type: none"><input type="radio"/> Married<input type="radio"/> Single<input type="radio"/> Widowed<input type="radio"/> Divorced <p>Number of children:</p> <ul style="list-style-type: none"><input type="radio"/> None<input type="radio"/> One<input type="radio"/> Two<input type="radio"/> Three or more <p>Average monthly household income:</p> <ul style="list-style-type: none"><input type="radio"/> Less than 2,000 L.E.<input type="radio"/> 2,000 – Less than 5,000 L.E.<input type="radio"/> 5,000 – Less than 10,000 L.E.<input type="radio"/> Over 10,000 L.E. <p>Level of education:</p> <ul style="list-style-type: none"><input type="radio"/> Intermediate degree or less<input type="radio"/> High school diploma<input type="radio"/> Bachelor degree<input type="radio"/> Post graduate degree
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Thank you for your participation ☺

The researcher,