**Questionnaire on service Quality, Customer Trust and Customer Behavioural Intentions in the Banking Sector**

This survey seeks to assess service quality, customer trust, and customer behavioural intentions to do business with Local Banks in Ghana. The research is strictly for academic purposes, hence information volunteered would be held in high confidentiality. The researchers would be grateful if you could take a few minutes of your time to give your opinion on the following statements.

Please **tick (√)** the appropriate response that best represents your opinion for each statement using the scale provided on top of each part.

Part A: Assessing service quality of Local Banks. **Please use the scale of 1 to 7below:**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | | 2 | 3 | 4 | 5 | 6 | | | 7 | | | |
| **Very strongly disagree** | | **Strongly disagree** | **Disagree** | **Neither agree nor disagree** | **Agree** | **Strongly agree** | | | **Very strongly agree** | | | |
| **S/N** | **Item** | | | | | **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 1 | Local Banks employees are ready to correct mistakes. | | | | |  |  |  |  |  |  |  |
| 2 | Local Banks give individual attention to customers. | | | | |  |  |  |  |  |  |  |
| 3 | Local Banks employees are courteous. | | | | |  |  |  |  |  |  |  |
| 4 | Local Banks employees are tolerant. | | | | |  |  |  |  |  |  |  |
| 5 | Local Banks employees are willing to help customers. | | | | |  |  |  |  |  |  |  |
| 6 | Local Banks employees are knowledgeable in the delivery of financial services. | | | | |  |  |  |  |  |  |  |
| 7 | Local Banks make no operational errors. | | | | |  |  |  |  |  |  |  |
| 8 | Local Banks have branches with good banking facilities | | | | |  |  |  |  |  |  |  |
| 9 | Local Banks have good visual appearance. | | | | |  |  |  |  |  |  |  |
| 10 | Local Banks have good interior decor. | | | | |  |  |  |  |  |  |  |
| 11 | Local Banks have technological capability to deliver financial services. | | | | |  |  |  |  |  |  |  |
| 12 | Local Banks have strong brands. | | | | |  |  |  |  |  |  |  |
| 13 | Local Banks have branches with functional ATM services. | | | | |  |  |  |  |  |  |  |
| 14 | Local Banks have banking locations that meet customers’ needs. | | | | |  |  |  |  |  |  |  |
| 15 | Local Banks have operating hours that meet customers’ needs. | | | | |  |  |  |  |  |  |  |
| 16 | Local Banks have financial services that meet customers’ service quality expectation. | | | | |  |  |  |  |  |  |  |
| 17 | Local Banks provide security to financial transactions. | | | | |  |  |  |  |  |  |  |
| 18 | Local Banks have financial services that are customer-friendly. | | | | |  |  |  |  |  |  |  |
| 19 | Local Banks have good prices for their financial services. | | | | |  |  |  |  |  |  |  |
| 20 | Local Banks have high service speed. | | | | |  |  |  |  |  |  |  |
| 21 | Ghanaians benefit from the operations of Local Banks. | | | | |  |  |  |  |  |  |  |

**Part B: Assessing Customer Trust in Local Banks. Please use the scale of 1 to 7 below**

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| 1 | | 2 | 3 | 4 | 5 | 6 | | | 7 | | | |
| **Very strongly disagree** | | **Strongly disagree** | **Disagree** | **Neither agree nor disagree** | **Agree** | **Strongly agree** | | | **Very strongly agree** | | | |
| **S/N** | **Item** | | | | | **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 1 | With Local banks, I obtain what I look for in financial services. | | | | |  |  |  |  |  |  |  |
| 2 | Local banks have banking resources that meet my expectations. | | | | |  |  |  |  |  |  |  |
| 3 | I feel confidence in Local Banks’ services. | | | | |  |  |  |  |  |  |  |
| 4 | Local Banks have financial services that never disappoint customers. | | | | |  |  |  |  |  |  |  |
| 5 | Local Banks constantly satisfy customers’ needs. | | | | |  |  |  |  |  |  |  |
| 6 | Local Banks are honest and sincere in addressing customers’ concerns. | | | | |  |  |  |  |  |  |  |
| 7 | Local Banks make every effort to satisfy customers. | | | | |  |  |  |  |  |  |  |
| 8 | Local Banks could be relied upon to solve customers’ problem. | | | | |  |  |  |  |  |  |  |
| 9 | Customers are interested to use Local Banks to solve their financial problems. | | | | |  |  |  |  |  |  |  |
| 10 | Local Banks can be used to compensate financial losses of customers. | | | | |  |  |  |  |  |  |  |
| 11 | Customers are willing to use Local Banks to solve their financial needs. | | | | |  |  |  |  |  |  |  |

**Part C: Assessing Customer Behavioural Intention to do more business with Local Banks. Please use the scale of 1 to 7 below**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | | 2 | 3 | 4 | 5 | 6 | | | 7 | | | |
| **Very strongly disagree** | | **Strongly disagree** | **Disagree** | **Neither agree nor disagree** | **Agree** | **Strongly agree** | | | **Very strongly agree** | | | |
| **S/N** | **Item** | | | | | **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 1 | I will transact new business with Local Banks | | | | |  |  |  |  |  |  |  |
| 2 | I will recommend Local Banks to others who seek my opinion to do business with a bank. | | | | |  |  |  |  |  |  |  |
| 3 | I will be a good ambassador to Local Banks. | | | | |  |  |  |  |  |  |  |
| 4 | I will let people know more about Local Banks for their financial dealings. | | | | |  |  |  |  |  |  |  |
| 5 | I will honour Local Banks’ invitation to launch new services. | | | | |  |  |  |  |  |  |  |
| 6 | I will be glad to work for Local Banks if I wish to change my job. | | | | |  |  |  |  |  |  |  |

**Part D: Personal Data**

1. Please give the name of your profession ……………………………………………….
2. Gender: Male [ ] Female [ ]
3. Employment: Public/Civil Servant [ ] Private Sector Employee [ ] Self Employed [ ]