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## APPENDICES

### APPENDIX A: RESEARCHER DECLARATION

#### APPLICATIONS MUST INCLUDE THE FOLLOWING STATEMENTS

Hereby I, .....Vedaanta Devar ..... in my capacity as.....the researcher....., that

1 Research subjects will be informed, information will be handled confidentially, research subjects reserve the right to choose whether to participate and, where applicable, written permission will be obtained for the execution of the project (example of permission attached).

2 No conflict of interests or financial benefit, whether for the researcher, company or organization, that could materially affect the outcome of the investigation or jeopardize the name of the university is foreseen.

3 Inspection of the experiments in loco may take place at any time by the committee or its proxy.

4 The information I furnish in the application is correct to the best of my knowledge and that I will abide by the stipulations of the committee as contained in the regulations.

5 Signed: \_\_\_\_\_V.D\_\_\_\_\_

Date: 11 March 2021

## APPENDIX B: PARTICIPANT CONSENT FORM

### 1. Project Information

1.1. **Title of Research Project:** Identifying the critical success factors in improving customer experience by evaluating digital touch points of a South African banking institution.

1.2. **Researcher Details:** Vedaanta Devar, Department of Informatics – Faculty of Engineering, Built Environment and Information Technology.

1.3. **Research Study Description:** This is a research project that focuses on identifying the critical success factors in achieving positive experience. It will involve determining the critical success factors by evaluating the digital touch points of organisations, more specifically, a major banking institution in South Africa.

The main objective of this study is to determine how customer experience can be improved within organisations. In evaluating the touch points of a well-known banking institution, we can determine the critical success factors of achieving positive customer experience by identifying and analysing what customers value and truly give importance to throughout their customer journeys.

Participants are chosen based on the financial provider which they utilize i.e. if their financial provider is in accordance with the banking institution as set forth by this study.

As part of the interviews, participants will be asked a set of predefined questions that pertain to their experiences of using the digital touch points of the relevant banking institution. Participants will be asked to convey how they feel and perceive said experiences. Certain responses from participants that require additional clarification or description may derive further questions from the researcher. The expected duration of the interviews is estimated to be at most 30 minutes to no longer than one hour.

As part of the focus groups, participants were involved in a small group discussion conducted by the researcher. The discussions will entail a set of predefined topics and / or questions designed to gather participants' experiences, opinions and views surrounding their interactions with the banking institution in question. Further questions based on participant responses will be derived by the researcher during the course of the focus group. The duration of the focus groups is expected to be at most one hour to no longer than an hour and a half. The responses collected from interviews and focus groups will remain highly

confidential and anonymous. No personal data of any participant will be disclosed at any point during the course of this research study or publications thereafter.

## 2. Informed Consent

2.1. I, \_\_\_\_\_, hereby voluntarily grant my permission for participation in the project as explained to me by the researcher, Vedaanta Devar.

2.2. The nature, objective, possible safety and health implications have been explained to me and I understand them.

2.3. I understand my right to choose whether to participate in the project and that the information furnished will be handled confidentially. I am aware that the results of the investigation may be used for the purposes of publication.

2.4. Upon signature of this form, the participant will be provided with a copy.

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Researcher:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## APPENDIX C: PARTICIPANT DEMOGRAPHIC FORM

Whilst the interview questions did include personal questions, information divulging the identity of the participant was not disclosed in the research study (i.e. name, surname, gender, etc.). The motivation behind personal questions regarding participant profiles is to build customer profiles of the organization's customers.

DEMOGRAPHIC INFORMATION	
<b>NAME</b>	
<b>SURNAME</b>	
<b>AGE</b>	
<b>GENDER</b>	
<b>LEVEL OF EDUCATION</b>	<input type="checkbox"/> Matric <input type="checkbox"/> Degree / Diploma <input type="checkbox"/> Postgraduate <input type="checkbox"/> Other (Please specify)
<b>HOW TECHNOLOGICAL SAVVY WOULD YOU RATE YOURSELF (ON A SCALE FROM 1 TO 5)?</b>	<input type="checkbox"/> 1 – Beginner <input type="checkbox"/> 2 – Adequate <input type="checkbox"/> 3 – Average <input type="checkbox"/> 4 - Good knowledge of technological domain <input type="checkbox"/> 5 - Advanced

## APPENDIX D: INTERVIEW AND FOCUS GROUP GUIDE

This appendix presents the complete set of questions of the individual interviews and focus group that was conducted with the research participants for this study. The purpose of the interviews was to gather how participants feel and perceive certain experiences based on a set of prearranged questions that relate to their experiences of using the digital touch points of the relevant banking institution.

The purpose of the focus group was to gather participants' experiences, opinions and views based on their interactions with the banking institution selected by this study in the form of a small group discussion. The reasoning behind conducting the focus group was for participants to draw upon the experiences, reactions and feelings of one another; focus groups allow for sharing and collaboration between ideas and responses between one another which provide for effective discussion surrounding the interview questions. The questions for the focus group discussion were based on the interview questions asked to participants during the individual interviews, however, only IQ8 and IQ9 as indicated in Table 27 were derived during the course of the focus group based on the discussion. Table 27 contains the complete list of interview questions (IQ) for both individual interviews and focus group and indicate which questions were asked to participants in both interviews.

INTERVIEW QUESTION	QUESTION	INTERVIEW	FOCUS GROUP
IQ1	What digital platforms of the bank do you make use of?	✓	
IQ2	Which digital platform, if more than one, do you prefer making use of the most and why?	✓	
IQ3	What elements do you enjoy or prefer about the digital platforms that you use?	✓	
IQ4	What specific tasks do you use the digital platforms for the most?	✓	
IQ5	How effectively do the digital platforms assist you in accomplishing these tasks at hand?	✓	

IQ6	What are some challenges that you have previously faced when using any of the digital platforms?	✓
IQ7	What are some improvements or recommendations would you provide towards the enhancement of the bank's digital platforms?	✓
IQ8	What are some elements that you give importance to when utilizing digital platforms in general?	✓
IQ9	How does the bank's digital touch points rank according to these elements?	✓
IQ10	Why do you continue to bank with this particular bank?	✓

**Table 27: Interview and focus group questions**

**APPENDIX E: FRAMEWORK EVALUATION QUESTIONNAIRE**

1. According to you, does this model accurately represent a framework for organisations to achieve positive customer experience within their digital platforms? Please state reasons.

.....  
.....  
.....

2. What factors do you agree on? Please state reasons where possible.

.....  
.....  
.....

3. What factors do you disagree on? Please state reasons.

.....  
.....  
.....

4. What recommendations or improvements would you provide towards this model?

.....  
.....  
.....

## APPENDIX F: ETHICAL CLEARANCE



### Faculty of Engineering, Built Environment and Information Technology

Fakulteit Ingenieurswese, Bou-omgewing en  
Inligtingtegnologie / Lefapha la Boetšenere,  
Tikologo ya Kago le Theknolotši ya Tshedimošo

Reference number: EBIT/52/2021

Miss V Devar

Department: Informatics

University of Pretoria

Pretoria

0083

Dear Miss V Devar

### **FACULTY COMMITTEE FOR RESEARCH ETHICS AND INTEGRITY**

Your recent application to the EBIT Research Ethics Committee refers.

Conditional approval is granted.

This means that the research project entitled "Identifying the critical success factors in improving customer experience by evaluating digital touch points of a South African banking institution" is approved under the strict conditions indicated. If these conditions are not met, approval is withdrawn automatically.

#### **Conditions for approval**

Absolute minimum demographic details be maintained and no additional details be noted in any way other as age, gender and level of education. This needs to be monitored very carefully by the research supervisor.

The identity of the organization will not be divulged in study/dissertation write up, unless additional permission of it is obtained.

This approval does not imply that the researcher, student or lecturer is relieved of any accountability in terms of the

Code of Ethics for Scholarly Activities of the University of Pretoria, or the Policy and Procedures for Responsible Research of the University of Pretoria. These documents are available on the website of the EBIT Ethics Committee.

If action is taken beyond the approved application, approval is withdrawn automatically. According to the regulations, any relevant problem arising from the study or research methodology as well as any amendments or changes, must be brought to the attention of the EBIT Research Ethics Office.

The Committee must be notified on completion of the project.

The Committee wishes you every success with the research project.

**Prof K.-Y. Chan**

Chair: Faculty Committee for Research Ethics and Integrity

FACULTY OF ENGINEERING, BUILT ENVIRONMENT AND INFORMATION  
TECHNOLOGY

APPENDIX G: LANGUAGE EDITING CERTIFICATION

**KNG LANGUAGE EDITING SERVICES**  
**“Say It With Style”**

K.N. Groenewald  
22 Marais Street  
Bailey's Muckleneuk  
Pretoria  
0181  
0829366250


11 November 2022

To Whom It May Concern

**CONFIRMATION OF LANGUAGE EDITING OF A MASTERS DISSERTATION:**  
**IDENTIFYING HOW ORGANISATIONS CAN ACHIEVE POSITIVE CUSTOMER**  
**EXPERIENCE THROUGH THEIR DIGITAL TOUCH POINTS: A CASE STUDY OF A**  
**MAJOR BANKING INSTITUTION IN SOUTH AFRICA**

Herewith confirmation that the abovementioned dissertation, by Ms Vedaanta Devar, has been language edited.

Yours sincerely



K.N. Groenewald