

Marketing Analytics: Individual Assignment 1

Barclays Bank Customer Satisfaction and Loyalty Metrics

Executive Summary

Online banking is becoming more prominent in today's business world. With BarclaysConnect Online, businesses and consumers can use online banking with Barclays to make business transactions critical to their financial success. Many concerns have been brought up about online banking, with ease of use and security being major concerns to potential consumers.

After a survey was conducted with BarclaysConnect Online users, the data was compiled and analyzed to see if there was any action that Barclays's needed to take to ensure their service was the best on the market. The results showed that most users were satisfied using BarclaysConnect Online and that all its major features and security features functioned at a satisfactory level. This showed very a positive outlook towards this online service with almost all of its features ranking around a 4 out of 5, which stood for somewhat satisfied.

A Net Promotor Score was derived from the tests taken and was concluded to have a score of 30. This shows a high willingness that consumers would recommend the service to a friend or family member. Furthermore, a high percentage, around 72%, of users claiming that they would still be using BarclaysConnect Online a year from now.

Tests were also conducted on the types of influencers and decision makers within a company. What was found is that all types of influencers, from day to day users to primary decision makers were just as likely to recommend BarclaysConnect Online to a friend. They were also no statistical difference on whether these users would still be using the service a year from now. Lastly, there was no major difference in how these types of influencers rated the different features and security measures of the online bank as they all gave high ratings. There is no specific target group to target since they are all potential influencers. The services that BarclaysConnect Online offers should be maintained to the highest degree to ensure that these users are not lost in the up coming years.

Different tests were made to see if there were any subcategories and segments to target with marketing materials. The first set of tests were made on the size of a business according to how many employees are working for the organization, these being small companies, medium sized companies, and large companies. What was found was that there was no statistical difference in how these companies would recommend the online services, with all of them responding positively. The same tests were done to users whose companies were categorized based on revenues made, with three groups of revenue levels created. Once again, there was no statistical difference in how these companies would recommend BarclaysConnect Online.

Overall marketing efforts should be aimed at promoting BarclaysConnect Online as an excellent service enjoyed by all types of businesses. Since all companies ranked the features and security of the online banking services high, all types of companies can be seen as advocates for the service. Promoting BarclaysConnect as the most secure service for large corporations and small businesses will also be a worthwhile effort as security was raised as a high concern in background research. Efforts need to be made to ensure that this service remains as high quality as it is to ensure strong customer retention from businesses of all sizes.

Exploratory Research

As more and more services have started to integrate online features into their business strategy, it was only a matter of time before banks did the same. Online banking has become wide spread throughout the world and is being taken on more and more by the citizens of the UK. This is due to its ease of use and ability to be accessed anywhere at anytime. Now that many banks have incorporated smart phone functionality with banking apps, online banking is more used than ever before.

As of August 2018, seven out of every ten UK citizens using online banking¹ This is increasing as the general use of the Internet increases as well. The features that online banking provides includes: Checking balances, e-transfers, and making payments on the move. Online banking helps speed up the process of accessing and using banking features and does not lock users down to their specific branches. They help to skip the lines and exchange money on the go with ease, which is something that bank branches cannot do.

Some of the other advantages of online banking include features like checking past transactions. Rather than going to the bank to see past purchases made with a certain account, online banking provides an extensive list of all purchases made with the date, and name of the organization purchased from. This is helpful for budgeting and seeing what can be cut from monthly spending to help stay on budget. Another important feature is the ability to transfer money between accounts on the go. This allows users to immediately pay off outstanding credit card bills or move money around to different debit accounts. Once again, the ability to make e-transfers among companies cannot be overstated. This allows users to immediately make bank transfers for important events like trade shows or marketing events.

Not everything about online banking is perfect though. Poor navigation and user interface can stifle users while overly complicated login features can frustrate users as well. The biggest concern in online banking, is security. This is a factor that concerns millennials the most². With increasing use of bank fraud and identity theft, more people are concerned that phones and online banking are susceptible to infiltration. This is a massive problem with businesses as frequent large business transaction online can make a company susceptible to online bank theft.

Depending on the bank being used, most, if not all banks have some sort of online banking system with an online mobile banking system to supplement it. These all use unique layouts and security measures. Each comes with different user interfaces with some easier to use than others. On top of that, the overall look and feel of the application and website can help users navigate to different options and services with more ease.

¹ (Pickford, 2018).

² (The Financial Brand, 2018)

Analysis

NPS Scores

Question 33

$$\text{Promoters} = 21.6 + 24.7 = 46.3$$

$$\text{Detractors} = 5.6 + 6.1 + 1.1 + 0.9 + 1.1 + 0.6 + 0.2 = 15.6$$

$$\text{Net Promoter Score} = 30.7$$

This score is considered good. Since anything over zero is satisfactory, Barclays has surpassed normal expectations of what is considered a decent score. On top of that, the mean, or average, of the responses skewed very positively for Barclays, thus showing a genuine positive outlook of the brand. This shows that most customers of BarclaysConnect will recommend it to others.

Q33. How likely is it that you would recommend BarclayConnect Online to a friend or colleague?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	`Not At All Likely`	2	.2	.2	.2
	..	6	.5	.6	.8
	..	11	1.0	1.1	2.0
	..	9	.8	.9	2.9
	..	11	1.0	1.1	4.0
	..	59	5.2	6.1	10.2
	..	54	4.7	5.6	15.8
	..	189	16.6	19.6	35.4
	..	177	15.6	18.4	53.7
	..	238	20.9	24.7	78.4
	`Extremely Likely`	208	18.3	21.6	100.0
	Total	964	84.8	100.0	
Missing	System	173	15.2		
Total		1137	100.0		

CSAT

Question 17

$$\text{Number of satisfied customers (4 and 5): } 436 + 396 = 832$$

$$\text{Number of survey responses: } 978$$

$$\% \text{ of satisfied customers: } (832/978) * 100\% = 85.1\%$$

This question shows how much people were satisfied with the individual components of BarclaysConnect. With an average score of 4.2 out of 5, this shows that people were somewhat satisfied with these components and were able to navigate and use of the features of the website with ease. The

majority of responses were that of a 4, thus showing that the online components met with customer needs and helped users with financial business operations. On top of that, the vast majority of responses were either “Somewhat Satisfied” at 44.6% or “Very Satisfied” at 40.5%. This shows a huge skew towards high customer satisfaction with the online components of the website with 85.1% of responses responding positively to the components of BarclaysConnect.

Q17. Rating: Overall satisfaction with components of BarclayConnect Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	18	1.6	1.8	1.8
	Somewhat dissatisfied	21	1.8	2.1	4.0
	Neither satisfied nor dissatisfied	107	9.4	10.9	14.9
	Somewhat satisfied	436	38.3	44.6	59.5
	Very satisfied	396	34.8	40.5	100.0
	Total	978	86.0	100.0	
Missing	System	159	14.0		
Total		1137	100.0		

Question 20

Number of satisfied customers (4 and 5): $399 + 440 = 838$

Number of survey responses: 969

% of satisfied customers: $(838/969) * 100\% = 86.6\%$

Much like the last question analyzed, responses were very positive. The average response was 4.27 which puts it between “Somewhat Satisfied” and “Very Satisfied”. The majority of responses were a 5 though which means the majority of users were very satisfied with the actions that they can perform with BarclaysConnect. Once again, the vast majority of responses were either “Somewhat satisfied” or “Very satisfied” with a total Customer Satisfaction Score of 86.6% of all valid responses.

Q20. Rating: Overall satisfaction with actions performed on BarclayConnect Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	12	1.1	1.2	1.2
	Somewhat dissatisfied	25	2.2	2.6	3.8
	Neither satisfied nor dissatisfied	93	8.2	9.6	13.4
	Somewhat satisfied	399	35.1	41.2	54.6
	Very satisfied	440	38.7	45.4	100.0
	Total	969	85.2	100.0	
Missing	System	168	14.8		
Total		1137	100.0		

Question 23

Number of satisfied customers (4 and 5): $383 + 310 = 693$

Number of survey responses: 945

% of satisfied customers: $(683/945) * 100\% = 73.3\%$

This question specializes in the reporting abilities of Barclays. The responses were positive to this as well but to a slightly lesser degree. The average here was 3.98 which is in the range of “Neither satisfied nor dissatisfied” as well as “somewhat satisfied”. 20.8% of all responses claimed to be neither satisfied nor dissatisfied while a total of 73.3% of all recorded responses being within a good CSAT score. It can be inferred that due to a miniscule amount of negative responses, the reporting capabilities are working as intended and thus do not enlist a strong response from the users.

Q23. Rating: Overall satisfaction with reporting capabilities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	23	2.0	2.4	2.4
	Somewhat dissatisfied	32	2.8	3.4	5.8
	Neither satisfied nor dissatisfied	197	17.3	20.8	26.7
	Somewhat satisfied	383	33.7	40.5	67.2
	Very satisfied	310	27.3	32.8	100.0
	Total	945	83.1	100.0	
Missing	System	192	16.9		
Total		1137	100.0		

Question 26

Number of satisfied customers (4 and 5): $351 + 494 = 845$

Number of survey responses: 968

% of satisfied customers: $(845/968) * 100\% = 87.3\%$

Upon doing background research, security was a very important topic in regards to online banking. The overall responses were very positive with a mean of 4.34 which stands as above somewhat satisfied. Furthermore, 51.0% of all responses were “Very satisfied” thus showing that the majority of users trust the security measures of BarclaysConnect. This is very important since security was one of the main concerns of people using online banking. The overall Customer Satisfaction Score was 87.3%

Q26. Rating: Overall satisfaction with security measures on BarclayConnect Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	12	1.1	1.2	1.2
	Somewhat dissatisfied	14	1.2	1.4	2.7
	Neither satisfied nor dissatisfied	97	8.5	10.0	12.7
	Somewhat satisfied	351	30.9	36.3	49.0
	Very satisfied	494	43.4	51.0	100.0
	Total	968	85.1	100.0	
Missing	System	169	14.9		
Total		1137	100.0		

Question 29

(Number of satisfied customers (4 and 5): $415 + 451 = 866$)

Number of survey responses: 963

% of satisfied customers: $(866/963) * 100\% = 90\%$

This question asked about the overall satisfaction with BarclaysConnect Online. The average response was 4.32 out of 5, showing "Somewhat satisfied" or greater. This is a very positive response as most responses were of the "Very satisfied" category. This transfers into 46.8% of respondents being very satisfied while 43.1% of respondents were somewhat satisfied. The overall CSAT Score is an outstanding 90%. This shows a massive skew towards a positive outlook on BarclaysConnect Online and is something that should be maintained if not improved even more.

Q29. Rating: Overall satisfaction with BarclayConnect Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	13	1.1	1.3	1.3
	Somewhat dissatisfied	21	1.8	2.2	3.5
	Neither satisfied nor dissatisfied	63	5.5	6.5	10.1
	Somewhat satisfied	415	36.5	43.1	53.2
	Very satisfied	451	39.7	46.8	100.0
	Total	963	84.7	100.0	
Missing	System	174	15.3		
Total		1137	100.0		

Question 34

(Number of satisfied customers (4 and 5): $192 + 700 = 892$)

Number of survey responses: 956

% of satisfied customers: $(892/952) * 100\% = 93.7\%$

The last question asked how likely someone would be a customer of BarclaysConnect Online next year. The responses were overwhelmingly positive. The average response out of 5 was 4.61 which shows people were mostly very satisfied with BarclaysConnect Online and will continue to use it in the future. That majority of responses were of a 5 out 5 and an outstanding 72.5% of respondents claimed they would still be using the service in the upcoming year.

Q34. Rating: Likelihood of being a BarclayConnect Online customer in one year?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very unlikely	13	1.1	1.3	1.3
	Somewhat unlikely	14	1.2	1.5	2.8
	Neither likely nor unlikely	46	4.0	4.8	7.6
	Somewhat likely	192	16.9	19.9	27.5
	Very likely	700	61.6	72.5	100.0
	Total	965	84.9	100.0	
Missing	System	172	15.1		
Total		1137	100.0		

Other Observations: All Sig. Figures Can be Found on Appendix 1

Other statistical tests and analysis were conducted to see if there was any statistical difference between different types of businesses using BarclaysConnect Online.

The first test was to see if there was any difference in the way the level of decision makers would recommend BarclaysConnect Online. This looked at question 41 and compared three sets of decision makers: Decision influencers, primary decision makers, and day to day users. This was compared to their willingness to recommend BarclaysConnect Online to a friend or colleague from question 33. What was found is that all groups were very similar in their willingness to recommend the service. There was no significant difference between any of these groups.

The test was repeated using a T-test between two of the three groups: The primary decision makers and the decision influencers to see if there was any significant difference between these two important groups. After doing the test, there was no significant difference and both groups were almost just as equal to recommend BarclaysConnect Online to a friend.

An ANOVA test was conducted on these three groups to see if they would still be using BarclaysConnect Online in a year (as stated in question 34). What was found was that there was no

significant difference between any of these groups and that they would all most likely still be using the online banking services in a year from now.

The next set of analysis dealt with the number of employees that an organization had and how that compared with how they used certain features of BarclaysConnect Online as well as how they would recommend the service to a friend. The respondents were split into three groups: 1 to 19 employees for small businesses; 20 to 199 employees for medium businesses; and more than 200 employees for large businesses.

What was found is that there was no significant difference between any of the group in regards to who would recommend it to friends. All 3 categories would be equally likely to recommend this service to friends and family. This shows that the size of a company does not impact the satisfaction that the customers are having, they all find its services as useful since they all gave it high ratings.

The first step was testing if there was any difference in how these different sized companies rated the features and functions of BarclaysConnect Online. What was found was that there was no significant difference and that all of the different groups were at least somewhat satisfied. This was repeated with the question dealing with the components of BarclaysConnect. The same results were found with no difference in any of the groups being observed, all the employee sizes, were at least somewhat satisfied with components of BarclaysConnect Online.

The next test was done on the overall satisfaction of the actions performed on the website. This was once again the Barclays's favour as all company sizes were just as satisfied with actions they performed on the website. The next test done after dealt with the reporting features. Once again, there was no difference in how each of the groups were satisfied with the reporting features. They were all within a 3.96 to 4.07 range of means for this question which was in the range of somewhat satisfied. Security features were then tested to see if any of these company sizes had different satisfaction ratings on the security measures on BarclaysConnect online. What was found was that there was no difference in how these groups rated the security features. They all were very positive results.

The last two tests done on company size was on how likely these companies would recommend BarclaysConnect to a friend and whether they would be using the system in a year from now. The first test showed that all users, no matter how big of a company they worked for, would be equally willing to recommend BarclaysConnect. Considering the high ratings that were received, this just shows that employees from both big companies and small businesses will be equally willing to recommend this software to a friend. When question 34 was tested, the results once again showed that there was no difference in how likely a user would be still using BarclaysConnect Online a year from now. Any user from small, medium, and large companies will just be as likely to still use Barclays Online banking.

Another transformation to the data was conducted on question 39. The different company revenues were split into three companies to see if pure financial success alone changes the response between different questions on key features. The first group was companies making less than 5 million dollars a year; the second group was companies making between 5 million dollars and 50 million dollars; while the last group was companies making more than 50 million dollars in the last recorded fiscal year.

The first set of tests were conducted on questions 14, 17, 20, and 23. No matter what the features were, whether it was reporting features or actions performed, all of these revenue groups had no

significant difference in their responses. They were all genuinely positive with no particular income group being more positive or negative than the others.

The next test was done on security features via question 26. This was done to see if different revenue groups were more critical of certain security features in order to protect their larger revenues from theft or fraud. What was found was that there was no significant difference in how these groups perceived these security features. They all responded positively with no group deviating more from the other two. This shows that all companies, no matter how successful, trusted BarclaysConnect Online with their financial accounts.

A test was then conducted on how willing these different companies would be willing to recommend BarclaysConnect Online to a friend or family. The test concluded that there was no noticeable difference in how willing each of these users would be willing to promote BarclaysConnect to someone else. Whether the company was only making \$100000 a year or over one-hundred-million dollars, both companies have a very high chance of making a recommendation to others.

Finally, a test was conducted to see if companies of different financial successes would be still using BarclaysConnect a year from now. The test concluded that there was no major difference on how these companies would still be using the system. Since all 3 revenue groups have very high responses to this question, then it goes to show that all companies, regardless of revenue will most likely, still be using BarclaysConnect Online into the next fiscal year.

Marketing Implications

After conducting numerous tests on all the different features of BarclaysConnect Online, it can be concluded that the majority of users reacted very positively to the system. BarclaysConnect Online was ranked very highly in several different categories as was seen as not only easy and efficient to use, but also secure as well. The reporting features were shown to work as intended with no negative responses to their implementation. One of the key features being security was rated very well with the majority of responses being very satisfied with how secure the system is without being frustrating to use. What can be implied here is that no overwhelming action needs to be done to improve features as they already seem to be working as intended. Information and Technology efforts should be focused on maintaining this high level of quality to ensure the best possible product can be delivered to the customer.

The tests done on how likely people were willing to promote BarclaysConnect Online came out incredibly positive. With a Net Promoter Score of 30.6, many people would be willing to promote this online banking system to their network of friends and family. This is an excellent score, and while still has room for improvement, it already shows high likelihood that people are already recommending this online banking system to people they know. The other high Customer Satisfaction Scores also show that customers do not need anything to change as all business needs are being met.

The tests also show that majority of users will still be using BarclaysConnect Online in a year from now which shows strong customer retention due to excellent services. Barclays must continue to provide excellent online service to these customers to ensure they remain users for years to come.

Different tests were done to see if there were any outlier groups or specific markets that overwhelmingly promoted BarclaysConnect Online, or groups that reacted very hostile to it. What was found though all the different tests was that there were no specific groups that reacted in any particular

way towards the online banking system. The two major tests that were conducted were on the size of the company according to employee size and the amount of revenue a company has made. Depending on the breakdown, all the groups reacted similarly to the different questions asked. There was no significant difference in how they responded. This means finding target markets on revenue and company size is not feasible. The only actions needed would be to continue to offer all sectors of business the best service available.

The next set of tests were done on the types of influencers and decision makers within a company. This was done on question 41 with the breakdown being between, Day to Day Users, Decision Influencers, and Primary Decision Makers. What was found that there was no statistical difference between these groups which means no one group answered this question in a way that different too much from the rest. All groups rated high in terms of how they wanted to recommend Barclays and if they would still be using it a year from today. This shows that any one of these decision makers and influencers can be targeted for marketing purposes since they will be willing to recommend the system to colleagues.

Appendix

Appendix 1: ANOVA Test Summery

Question	Question to compare means	Values and Means			Sig	Result
		A Decision Influencer	The Primary Decision Maker	A Day-to-Day User		
33	41	7.81	8.10	7.97	0.061	0.061 > 0.05 Therefore no significant difference
34	41	4.62	4.65	4.59	0.555	0.555 > 0.05 Therefore no significant difference
		1 = 1 to 19 employees	2 = 20 to 199 employees	3 = More than 200 employees		
14	38: EMPLOYEE SORT 2	4.23	4.27	4.17	0.289	0.289 > 0.05 Therefore no significant difference
17	38: EMPLOYEE SORT 2	4.25	4.27	4.17	0.487	0.487 > 0.05 Therefore no significant difference
20	38: EMPLOYEE SORT 2	4.26	4.33	4.24	0.315	0.315 > 0.05 Therefore no

						significant difference
23	38: EMPLOYEE SORT 2	4.07	3.99	4.24	0.473	0.473 > 0.05 Therefore no significant difference
26	38: EMPLOYEE SORT 2	4.33	4.39	4.34	0.611	0.611 > 0.05 Therefore no significant difference
33	38: EMPLOYEE SORT 2	8.04	8.01	7.95	0.845	0.845 > 0.05 Therefore no significant difference
34	38: EMPLOYEE SORT 2	4.65	4.65	4.58	0.498	0.498 > 0.05 Therefore no significant difference
14	39: SORTREVENUE	4.14	4.24	4.18	0.499	0.499 > 0.05 Therefore no significant difference
17	39: SORTREVENUE	4.15	4.26	4.15	0.245	0.245 > 0.05 Therefore no significant difference
20	39: SORTREVENUE	4.16	4.29	4.24	0.320	0.320 > 0.05 Therefore no significant difference
23	39: SORTREVENUE	3.97	4.04	3.94	0.542	0.542 > 0.05 Therefore no significant difference
26	39: SORTREVENUE	4.27	4.39	4.35	0.388	0.388 > 0.05 Therefore no significant difference
33	39: SORTREVENUE	7.87	8.10	8.01	0.439	0.439 > 0.05 Therefore no significant difference
34	39: SORTREVENUE	4.58	4.68	4.68	0.295	0.295 > 0.05 Therefore no significant difference

Appendix 2: T-Test Summery

Question	Question to Compare Means	Primary Decision Makers	Decision Influencers	Sig.	Result
33	41	8.10	7.81	0.395	0.395 > 0.05 Therefore no significant difference

Appendix 3: Frequency Tables for Q 33

Statistics

Q33. How likely is it that you would recommend BarclayConnect Online to a friend or colleague?

N	Valid	964
	Missing	173
Mean		7.97
Median		8.00
Std. Deviation		1.830
Range		10
Minimum		0
Maximum		10

Q33. How likely is it that you would recommend BarclayConnect Online to a friend or colleague?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	`Not At All Likely`	2	.2	.2	.2
	..	6	.5	.6	.8
	..	11	1.0	1.1	2.0
	..	9	.8	.9	2.9
	..	11	1.0	1.1	4.0
	..	59	5.2	6.1	10.2
	..	54	4.7	5.6	15.8
	..	189	16.6	19.6	35.4
	..	177	15.6	18.4	53.7
	..	238	20.9	24.7	78.4
	`Extremely Likely`	208	18.3	21.6	100.0
	Total	964	84.8	100.0	
Missing	System	173	15.2		
Total		1137	100.0		

Statistics

Q33. How likely is it that you would recommend BarclayConnect Online to a friend or colleague?

N	Valid	964
	Missing	173
Mean		7.97
Median		8.00
Mode		9
Std. Deviation		1.830
Skewness		-1.235
Std. Error of Skewness		.079
Range		10
Minimum		0
Maximum		10

Appendix 4: Frequency Tables for Question 17

Statistics

Q17. Rating: Overall satisfaction with components of BarclayConnect Online

N	Valid	978
	Missing	159
Mean		4.20
Median		4.00
Mode		4
Std. Deviation		.853
Skewness		-1.311
Std. Error of Skewness		.078

Q17. Rating: Overall satisfaction with components of BarclayConnect Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	18	1.6	1.8	1.8
	Somewhat dissatisfied	21	1.8	2.1	4.0
	Neither satisfied nor dissatisfied	107	9.4	10.9	14.9
	Somewhat satisfied	436	38.3	44.6	59.5
	Very satisfied	396	34.8	40.5	100.0
	Total	978	86.0	100.0	
Missing	System	159	14.0		
Total		1137	100.0		

Appendix 5: Frequency Table to Question 20

Statistics

Q20. Rating: Overall satisfaction with actions performed on BarclayConnect Online

N	Valid	969
	Missing	168
Mean		4.27
Median		4.00
Mode		5
Std. Deviation		.832
Skewness		-1.324
Std. Error of Skewness		.079

Q20. Rating: Overall satisfaction with actions performed on BarclayConnect Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	12	1.1	1.2	1.2
	Somewhat dissatisfied	25	2.2	2.6	3.8
	Neither satisfied nor dissatisfied	93	8.2	9.6	13.4
	Somewhat satisfied	399	35.1	41.2	54.6
	Very satisfied	440	38.7	45.4	100.0
	Total	969	85.2	100.0	
Missing	System	168	14.8		
Total		1137	100.0		

Appendix 6: Frequency Tables for Question 23

Statistics

Q23. Rating: Overall satisfaction with reporting capabilities

N	Valid	945
	Missing	192
Mean		3.98
Median		4.00
Mode		4
Std. Deviation		.944
Skewness		-.896
Std. Error of Skewness		.080

Q23. Rating: Overall satisfaction with reporting capabilities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	23	2.0	2.4	2.4
	Somewhat dissatisfied	32	2.8	3.4	5.8
	Neither satisfied nor dissatisfied	197	17.3	20.8	26.7
	Somewhat satisfied	383	33.7	40.5	67.2
	Very satisfied	310	27.3	32.8	100.0
	Total	945	83.1	100.0	
Missing	System	192	16.9		
Total		1137	100.0		

Appendix 7: Frequency Tables for Question 26

Statistics

Q26. Rating: Overall satisfaction with security measures on BarclayConnect

Online

N	Valid	968
	Missing	169
Mean		4.34
Median		5.00
Mode		5
Std. Deviation		.814
Skewness		-1.421
Std. Error of Skewness		.079

Q26. Rating: Overall satisfaction with security measures on BarclayConnect Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	12	1.1	1.2	1.2
	Somewhat dissatisfied	14	1.2	1.4	2.7
	Neither satisfied nor dissatisfied	97	8.5	10.0	12.7
	Somewhat satisfied	351	30.9	36.3	49.0
	Very satisfied	494	43.4	51.0	100.0
	Total	968	85.1	100.0	
Missing	System	169	14.9		
Total		1137	100.0		

Appendix 8: Frequency Tables for Question 29

Q29. Rating: Overall satisfaction with BarclayConnect Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	13	1.1	1.3	1.3
	Somewhat dissatisfied	21	1.8	2.2	3.5
	Neither satisfied nor dissatisfied	63	5.5	6.5	10.1
	Somewhat satisfied	415	36.5	43.1	53.2
	Very satisfied	451	39.7	46.8	100.0
	Total	963	84.7	100.0	
Missing	System	174	15.3		
Total		1137	100.0		

Statistics

Q29. Rating: Overall satisfaction with
BarclayConnect Online

N	Valid	963
	Missing	174
Mean		4.32
Median		4.00
Mode		5
Std. Deviation		.801
Skewness		-1.525
Std. Error of Skewness		.079

Appendix 9: Frequency Table for Question 34

Statistics

Q34. Rating: Likelihood of being a
BarclayConnect Online customer in one
year?

N	Valid	965
	Missing	172
Mean		4.61
Median		5.00
Mode		5
Std. Deviation		.763
Skewness		-2.456
Std. Error of Skewness		.079

**Q34. Rating: Likelihood of being a BarclayConnect Online customer in one
year?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very unlikely	13	1.1	1.3	1.3
	Somewhat unlikely	14	1.2	1.5	2.8
	Neither likely nor unlikely	46	4.0	4.8	7.6
	Somewhat likely	192	16.9	19.9	27.5
	Very likely	700	61.6	72.5	100.0
	Total	965	84.9	100.0	
Missing	System	172	15.1		
Total		1137	100.0		

Appendix 10: ANOVA Test 1

ANOVA

Q33. How likely is it that you would recommend BarclayConnect Online to a friend or colleague?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.986	2	5.993	1.781	.169
Within Groups	3175.721	944	3.364		
Total	3187.706	946			

**Q33. How likely is it that you would
recommend BarclayConnect Online to a
friend or colleague?**

Duncan^{a,b}

Q41. Level of decision-making regarding BarclayConnect Online		Subset for alpha = 0.05
	N	1
A Decision Influencer	273	7.81
A Day-to-Day User	387	7.97
The Primary Decision Maker	287	8.10
Sig.		.061

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 308.283.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 11: ANOVA Test 2

ANOVA

Q34. Rating: Likelihood of being a BarclayConnect Online customer in one year?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.667	2	.333	.588	.555
Within Groups	535.337	945	.566		
Total	536.003	947			

**Q34. Rating: Likelihood of being a
BarclayConnect Online customer in one
year?**

Duncan^{a,b}

Q41. Level of decision-making regarding BarclayConnect Online		Subset for alpha = 0.05 1
	N	
A Day-to-Day User	388	4.59
A Decision Influencer	274	4.62
The Primary Decision Maker	286	4.65
Sig.		.333

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 308.532.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 12: ANOVA Test 3

ANOVA

Q14. Rating: Overall satisfaction with features/functions of BarclayConnect Online

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.786	2	.893	1.244	.289
Within Groups	648.280	903	.718		
Total	650.066	905			

**Q14. Rating: Overall satisfaction with
features/functions of BarclayConnect
Online**

Duncan^{a,b}

		Subset for alpha = 0.05
EmployeeSort2	N	1
3.00	326	4.17
1.00	165	4.23
2.00	415	4.27
Sig.		.212

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 260.017.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 14: ANOVA Test 4

ANOVA

Q17. Rating: Overall satisfaction with components of BarclayConnect Online

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.026	2	.513	.721	.487
Within Groups	648.641	911	.712		
Total	649.667	913			

**Q17. Rating: Overall satisfaction with
components of BarclayConnect
Online**

Duncan^{a,b}

		Subset for alpha = 0.05
EmployeeSort2	N	1
3.00	331	4.17
2.00	416	4.23
1.00	167	4.25
Sig.		.313

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 262.858.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 15: ANOVA Test 5

ANOVA

Q20. Rating: Overall satisfaction with actions performed on BarclayConnect Online

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.584	2	.792	1.158	.315
Within Groups	619.107	905	.684		
Total	620.692	907			

**Q20. Rating: Overall satisfaction with
actions performed on
BarclayConnect Online**

Duncan^{a,b}

		Subset for alpha = 0.05
EmployeeSort2	N	1
3.00	329	4.24
1.00	166	4.26
2.00	413	4.33
Sig.		.248

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 261.212.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 16: ANOVA Test 6

ANOVA

Q23. Rating: Overall satisfaction with reporting capabilities

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.350	2	.675	.750	.473
Within Groups	796.578	885	.900		
Total	797.928	887			

Q23. Rating: Overall satisfaction with reporting capabilities

Duncan^{a,b}

		Subset for alpha = 0.05
EmployeeSort2	N	1
3.00	317	3.96
2.00	408	3.99
1.00	163	4.07
Sig.		.212

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 255.525.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 17: ANOVA Test 7

ANOVA

Q26. Rating: Overall satisfaction with security measures on BarclayConnect Online

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.658	2	.329	.493	.611
Within Groups	600.806	900	.668		
Total	601.464	902			

Q26. Rating: Overall satisfaction with security measures on BarclayConnect Online

Duncan^{a,b}

EmployeeSort2	N	Subset for alpha = 0.05 1
1.00	163	4.33
3.00	329	4.34
2.00	411	4.39
Sig.		.423

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 258.452.
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 18: ANOVA Test 8

ANOVA

Q33. How likely is it that you would recommend BarclayConnect Online to a friend or colleague?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.116	2	.558	.168	.845
Within Groups	3014.845	909	3.317		
Total	3015.961	911			

Q33. How likely is it that you would recommend BarclayConnect Online to a friend or colleague?

Duncan^{a,b}

EmployeeSort2	N	Subset for alpha = 0.05 1
3.00	328	7.95
2.00	416	8.01
1.00	168	8.04
Sig.		.607

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 263.042.
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 19: ANOVA Test 9

ANOVA

Q34. Rating: Likelihood of being a BarclayConnect Online customer in one year?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.792	2	.396	.698	.498
Within Groups	516.325	910	.567		
Total	517.117	912			

Q34. Rating: Likelihood of being a BarclayConnect Online customer in one year?

Duncan^{a,b}

		Subset for alpha = 0.05
EmployeeSort2	N	1
3.00	330	4.58
2.00	415	4.64
1.00	168	4.65
Sig.		.298

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 263.335.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 20: ANOVA Test 10

ANOVA

Q14. Rating: Overall satisfaction with features/functions of BarclayConnect Online

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.090	2	.545	.696	.499
Within Groups	505.020	645	.783		
Total	506.110	647			

Q14. Rating: Overall satisfaction with features/functions of BarclayConnect Online

Duncan^{a,b}

		Subset for alpha = 0.05
SORTREVENUE	N	1
1.00	158	4.14
3.00	196	4.18
2.00	294	4.24
Sig.		.293

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 202.258.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 21: ANOVA Test 11

ANOVA

Q17. Rating: Overall satisfaction with components of BarclayConnect Online

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.052	2	1.026	1.411	.245
Within Groups	472.028	649	.727		
Total	474.080	651			

Q17. Rating: Overall satisfaction with components of BarclayConnect Online

Duncan^{a,b}

		Subset for alpha = 0.05
SORTREVENUE	N	1
3.00	200	4.15
1.00	157	4.15
2.00	295	4.26
Sig.		.198

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 203.262.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 22: ANOVA Test 12

ANOVA

Q20. Rating: Overall satisfaction with actions performed on BarclayConnect Online

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.653	2	.826	1.141	.320
Within Groups	468.453	647	.724		
Total	470.106	649			

**Q20. Rating: Overall satisfaction with
actions performed on BarclayConnect
Online**

Duncan^{a,b}

		Subset for alpha = 0.05
SORTREVENUE	N	1
1.00	159	4.16
3.00	198	4.24
2.00	293	4.29
Sig.		.158

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 203.351.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 23: ANOVA Test 13

ANOVA

Q23. Rating: Overall satisfaction with reporting capabilities

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.135	2	.567	.612	.542
Within Groups	582.840	629	.927		
Total	583.975	631			

Q23. Rating: Overall satisfaction with reporting capabilities

Duncan^{a,b}

		Subset for alpha = 0.05
SORTREVENUE	N	1
3.00	190	3.94
1.00	153	3.97
2.00	289	4.04
Sig.		.355

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 196.601.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 24: ANOVA Test 14

ANOVA

Q26. Rating: Overall satisfaction with security measures on BarclayConnect Online

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.322	2	.661	.949	.388
Within Groups	444.401	638	.697		
Total	445.722	640			

**Q26. Rating: Overall satisfaction with
security measures on BarclayConnect
Online**

Duncan^{a,b}

		Subset for alpha = 0.05
SORTREVENUE	N	1
1.00	154	4.27
3.00	195	4.35
2.00	292	4.39
Sig.		.199

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 199.384.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 25: ANOVA Test 15

ANOVA

Q33. How likely is it that you would recommend BarclayConnect Online to a friend or colleague?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.652	2	2.826	.824	.439
Within Groups	2232.195	651	3.429		
Total	2237.847	653			

Q33. How likely is it that you would recommend BarclayConnect Online to a friend or colleague?

Duncan^{a,b}

		Subset for alpha = 0.05
SORTREVENUE	N	1
1.00	161	7.87
3.00	199	8.01
2.00	294	8.10
Sig.		.233

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 204.951.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 26: ANOVA Test 16

ANOVA

Q34. Rating: Likelihood of being a BarclayConnect Online customer in one year?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.182	2	.591	1.224	.295
Within Groups	314.409	651	.483		
Total	315.592	653			

Q34. Rating: Likelihood of being a BarclayConnect Online customer in one year?

Duncan^{a,b}

		Subset for alpha = 0.05
SORTREVENUE	N	1
1.00	160	4.58
3.00	200	4.68
2.00	294	4.68
Sig.		.175

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 204.759.
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 27: Independent T-Test

Group Statistics

	Q41. Level of decision-making regarding BarclayConnect Online				
		N	Mean	Std. Deviation	Std. Error Mean
Q33. How likely is it that you would recommend BarclayConnect Online to a friend or colleague?	The Primary Decision Maker	287	8.10	1.852	.109
	A Decision Influencer	273	7.81	1.903	.115

		Independent Samples Test								
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Q33. How likely is it that you would recommend BarclayConnect Online to a friend or colleague?	Equal variances assumed	0.723	0.395	1.838	558	0.067	0.292	0.159	-0.02	0.603
	Equal variances not assumed			1.837	554.718	0.067	0.292	0.159	-0.02	0.604

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