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Appendix A

Population of the Banks

Licensed Commercial Banks		Licensed Specialized Banks
Local Banks	Foreign Banks	
People's Bank	HSBC	Housing Development Finance Corporation Bank of Sri Lanka (HDFC)
Bank of Ceylon	Standard Chartered Bank	Lankaputhra Development Bank Ltd.
Hatton National Bank PLC	Axis Bank Ltd	National Savings Bank
Commercial Bank of Ceylon PLC	Deutsche Bank AG	Sanasa Development Bank PLC (SDB bank)
Sampath Bank PLC	State Bank of India	Sri Lanka Savings Bank Ltd (SLS Bank)
Cargills Bank Ltd	Amana Bank PLC	State Mortgage & Investment Bank (SMIB)
Seylan Bank PLC	ICICI Bank Ltd	Regional Development Bank (RDB)
Union Commercial Bank PLC	Public Bank Berhad	
Nations Trust Bank PLC	Habib Bank Ltd	
Pan Asia Banking Corporation PLC	Indian Bank	
National Development Bank PLC	Indian Overseas Bank	
DFCC Bank PLC	MCB Bank Ltd	
Citi Bank		
13	12	7

(Source: Central Bank Sri Lanka, 2017)

Appendix B: Research Questionnaire

IMPACT OF CORPORATE SOCIAL RESPONSIBILITY DRIVEN INNOVATION ON FINANCIAL PERFORMANCE OF SRI LANKAN BANKING SECTOR

Dear Sir/Madam,

I am a postgraduate student of Department of Management of Technology, Faculty of Engineering, University of Moratuwa, engaged in a research which is titled “Impact Of Corporate Social Responsibility Driven Innovation On Financial Performance Of Sri Lankan Banking Sector” as a partial fulfillment of the Master of Business Administration degree program.

I would appreciate if you could spare 10 minutes of your precious time to fill the questionnaire. Information contained in this questionnaire will be used merely for academic purpose. Confidentiality of your information will be assured and they will be used only for the academic requirement and I am requesting you not to write your name, job title in order to assure your anonymity.

Thank you

D.A.D.A. Nirmani

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Attention – Assume that you have access to all the information related to the questions and statements in the questionnaire. The questionnaire is distributed to all the Bank Managers and Employees.

Questionnaire

Section A : General Information

1. Name of the Bank (Optional):

2. Age of the Bank
 - i) Less than 25 years
 - ii) Between 25 – 50 years
 - iii) Between 50 – 75 years
 - iv) Between 75 – 100 years
 - v) Over 100 years

3. Number of branches in Sri Lanka
 - i) Less than 10 branches
 - ii) Between 10 - 40 branches
 - iii) Between 40 -80 branches
 - iv) Between 80 – 100 branches
 - v) Over 100 branches

4. Number of Employees in Sri Lanka
 - i) Less than 1000 employees
 - ii) Between 1000 - 4000 employees
 - iii) Between 4000 -8000 employees
 - iv) Between 8000 – 10000 employees
 - v) Over 10000 employees

Section B: Effects of CSR Driven Innovation

This section has statements regarding the effect of bank CSR driven innovations on incomes of the bank. Kindly respond with the response that matches you opinion. Please tick as appropriate in the boxes.

(1 - Strongly Disagree, 2 – Disagree, 3 - Neither Agree or Disagree, 4 – Agree, 5 - Strongly Agree)

No	Statement	1	2	3	4	5
Involvement of external stakeholders in the social innovation process						
CSR 1	Our employees has involved in innovation process					
CSR 2	Our bank has introduced reward systems for employees who generate new ideas					
CSR 3	Our bank has launched workshops for employees to gain understanding of new products and processes					
CSR 4	Our bank has introduced mobile banking and internet banking facilities to the customers					
Product innovation with social impacts						
CSR 5	ATM, POS and automatic cash dispensers help to reduce paper waste					
CSR 6	Our bank accepts electronic copies for verification & proofs. (ex: NIC, House plan etc.)					
CSR 7	Our bank spread environmental awareness through SMS banking portal					
CSR 8	Mobile banking helps to save time of the customer					
Entry into previously unserved “bottom of the pyramid” markets						
CSR 9	Our bank has addressed new customers using product innovations like mobile banking, automatic cash dispensers					
CSR 10	Our bank has obtained license to operate new product innovations					
Integration of social and eco-innovation into corporate goals and strategies						
CSR 11	Our bank take energy from renewable sources					
CSR 12	Our bank has process of re-use and recycling waste					
CSR 13	Our bank has enough new products like ATMs, automatic cash dispenser over the country					

CSR 14	Our bank is a member of environmental organizations					
CSR 15	Our bank has award winning environmental schemes					
A business idea or model that solves specific social and environmental issues						
CSR 16	Our bank invest in R & D processes which is help to develop environmental products					
CSR 17	Our bank engage in innovation networks with external stakeholders					
CSR 18	Our bank has introduced new service models to customers and employees					
Invests in clean tech						
CSR 19	Our bank used products like ATMs, automatic cash dispenser to reduce paper waste					
CSR 20	Our bank used technologies like ATMs, automatic cash dispenser to reduce carbon footprints					
CSR 21	Our bank used technologies to reduce energy with compare to conventional banking					
Manages climate change risks						
CSR 22	Our bank has introduced proper waste management programs					
CSR 23	Our bank has developed resource conservation programs					
CSR 24	Our bank has energy efficiency programs					
CSR 25	Our bank insuring climate change risks that the business is exposed to					

Section C: Effect of Non-Financial Performance

This section has statements regarding the effect of non-financial benefits. Kindly respond with the response that matches you opinion. Please tick as appropriate in the boxes using a tick (√) or cross mark (x).

(1 - Strongly Disagree, 2 – Disagree, 3 - Neither Agree or Disagree, 4 – Agree, 5 - Strongly Agree)

No	Statement	1	2	3	4	5
Competitive Advantage						
CA D1	Our savings and loan interest rates are competitive compared to competitors					
CA D2	Quality is our weapon for the competition					
CA D3	Our products/ services are very credible					
CA D4	We provide high quality services to our customers.					
CA D5	Our customer request are highly considered to fulfil on time.					
CA D6	We are pioneers in innovating new products.					
CA D7	We commit ourselves with time to market					
CA D8	Our product is rapidly developed					
CA D9	Our services are customizable					
CA D10	We modify our products/ services promotions to meet our customers' needs.					
Customer Satisfaction						
In-branch satisfaction						
CS1	I'm satisfied with the speed of service					
CS2	I'm satisfied with the Staff helpfulness					
CS3	I'm satisfied with the privacy given by the bank					
CS4	I'm satisfied with the opening hours					
CS5	I feel comfortable and safe during my banking procedure.					
Economic satisfaction						
CS6	I'm satisfied with the level of bank fees					
CS7	I'm satisfied with the overdraft interest rates					
Remote satisfaction						
CS8	I'm satisfied with the responsiveness and efficiency					

CS9	I can manage my account from anywhere and at most times					
ATM satisfaction						
CS10	I'm satisfied with the ATM availability of my bank					
CS11	I'm satisfied with the ATM reliability					
CS12	I feel confident when I used the ATM in my banking.					
CS13	I do the withdrawal and deposit operations by electronic banking services without any hesitations					
CS14	I use the electronic banking services most of the time.					
Reputation						
RP1	Customers' total experience in the bank is excellent					
RP2	Customers are optimistic about long-term future of this bank.					
RP3	Our bank is characterized with honesty					
RP4	Our bank is characterized with credibility					
RP5	The corporate is characterized with dependability					