This survey is designed to understand Internet users’ perspectives on Internet banking, their experience with Internet banking, and their expectations on Internet banking services. Only summary measures and conclusions from this survey will be reported. Your participation in this survey is greatly appreciated.

**Part A - Demographical Details**

Your age: < 20 years, 20 - 40 years, > 40 years

Educational qualifications: __________

Total experience: __________ years

Marital status: married/unmarried

Family profile: nuclear, medium, large

Family education: __________

Family occupation: __________

Sex: male/female

Number of dependents: __________

Time on job: __________

Type of work: __________

Skill required: __________

Occupation status: __________

Size of organization: __________

Your company status: __________

For how long you have been in this career? __________

For how long you have been in this company/position? __________

Please the complete name and address of your organization __________
Part – B

How long have you been using the WWW?
Less than 1 month
1 to 6 months
6 to 12 months
More than 1 year

How frequently do you use Internet Banking services per month (for example, balance inquiry, fund transfer between accounts)?
Less than 1
1 to 3 times
3 to 8 times
8 to 12 times
over 12 times

How frequently do you visit your bank branch per month?
Less than 1
1 to 3 times
3 to 8 times
8 to 12 times
over 12 times

How frequently do you use an Automated Teller Machine (ATM) per month?
Less than 1
1 to 3 times
3 to 8 times
8 to 12 times
over 12 times

What is the main reason that you typically visit your bank branch (please choose the single most important reason)?
to make a deposit
to get advice for investment options
to inquire about a balance
to withdraw cash
other

Have you purchased any product through WWW?
Yes
No

Approximately how many times have you purchased any product through the Internet in the last 12 months?
Less than 1
1 to 3 times
3 to 8 times
8 to 12 times
over 12 times
In the past five years, other than for geographical relocation, how many times have you switched to a different bank?

- Never
- 1 to 3 times
- 3 to 8 times
- over 8 times

For your on-line banking, which of the following category best explains your situation?

- Your bank provides you with an application software program that operates on your PC. You then dial into the bank via modem, download data, and operate the program that is resident on your PC.
- You use a Web browser, but the actual banking software resides on the bank’s server in the form of bank’s home page.
- Don’t use either of these/don’t use on-line banking

Do you have a bank account for which you interact with your bank mostly through a WWW browser? (If yes, we refer to this type of bank account as an Internet bank account)

- Yes
- No

What are the most important reasons you opened an Internet bank account? (Please prioritize the following list in the order of importance. 1: the most important 6: the least important) Please use each number only once.

- Convenience (24 hours service, anywhere connectivity)
- Curiosity
- Better rates
- Safe and secure
- Low service charge
- Easy to maintain my banking transaction activity

What information/services does the bank offer online? (choose all the answers applicable)

- A single/few pages of presentation
- Information and advertising about the bank
- Economic data about the bank (balance sheet, etc...)
- Information/services
- Commercial corner (presence of guest subjects on site)
- Information/conditions of services offered
- Customer care
- Complaints service
- Informative Internet Banking (e.g. information on own account)
- Interactive Internet Banking (e.g. giving orders on own account)
- Other, specify:
What banking services do you use which your Internet bank offers? (Please check all you are currently using)

- Seeking product and rate information
- Calculate loan payment information
- Download loan applications
- Download personal bank transaction activity
- Check balances on-line
- Apply for consumer loans or credit cards online
- Inter-account transfers
- On-line bill payments
- Others
- Not Applicable

What is the percentage of your household monthly income you deposit to your Internet bank account?

- %
- Don’t know
- Not Applicable

What was the single most important reason that you chose this particular bank as your Internet bank? (Please choose one)

- I have a traditional bank account with the same bank
- The brand name of the bank
- The excellent service offered by this bank
- Others
- Not Applicable

In addition to your Internet bank account, do you also have a traditional bank account?

- Yes
- No
- Not applicable

What are the main reasons that you have not opened an Internet bank account yet? (Answer if you have not otherwise skip)

- Under age
- Never heard of Internet banking
- Concerned about security
- Haven’t taken time to open an account
- Don’t see any real value in having this type of account
- Too new. I would like to see how it works, then I may open an account
- Not available through my bank
- Others
- Not Applicable
How likely is it that you will open an Internet bank account within the next 12 months?

- Very Unlikely
- Somewhat Unlikely
- Neither Unlikely nor Likely
- Somewhat Likely
- Very Likely
- Not applicable

For your choice of an Internet bank, please indicate how much each of the following factors (were) are important for you:

<table>
<thead>
<tr>
<th>Factor</th>
<th>Highly Important</th>
<th>Important</th>
<th>Neutral</th>
<th>Not Important</th>
<th>Not at all important</th>
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</thead>
<tbody>
<tr>
<td>Better rate and lower service charge</td>
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<tr>
<td>Bank familiarity</td>
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<td>Bank location (geographic)</td>
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<tr>
<td>The size of bank (in terms of asset)</td>
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<tr>
<td>Security of Transaction</td>
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<tr>
<td>Convenience</td>
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<tr>
<td>(24 hours service from anywhere)</td>
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<td>Quick service (transaction completed in seconds instead of minutes)</td>
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<tr>
<td>Variety of features and services that are offered (for example; bill payment, account reconciliation, electronic bill payment)</td>
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<td>Integrated value-added services using other on-line services and resources (for example; other brokerage account summary)</td>
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</table>

Write below some words or sentences explaining your views about quality of internet banking services:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
How is the banking internet site promoted? (Choose all the answers applicable)
- Advertising on Internet
- Cross marketing to other web sites
- Attending forums/newsgroups
- Connecting with Search Engines
- Using many keywords to attract Search Engines
- Advertising off Internet
- Advertising on TV
- Specialized magazines
- Newspapers/Other magazines
- Brochure/leaflet
- Other, specify:

What kind of informative Internet Banking services your primary bank offer? (Choose all the answers applicable)
- Detailed information about the service offered (hw/sw requirements, agreement, security, etc...)
- Presence of an intelligent tutorial for the customer
- Possibility of stipulate the agreement directly online
- Possibility of having assigned codes directly online
- Information about own account (balance, statement, etc...)
- Simulation of calculations, installments, loans or similar
- Sending e-mail and announcements to an employee online
- Requesting loan and/or personal credit online
- Booking for opening a current account, getting credit cards, etc...
- Booking for consulting and taking appointments (by form)
- Other, specify:

What kind of dispositive Internet Banking services the bank offer? (Choose all the answers applicable)
- Giving orders of payments, credit transfer, etc.
- Payment of bills
- Giving orders of credit done online on the customer account
- Possibility of blocking credit cards, cheques, etc... in the case of loss or theft
- Managing investment portfolio (trading shares, bonds, funds, etc...)
- Possibility of being assisted online in the managing of portfolio
- Possibility of paying online via electronic money
- Other, specify:

How likely are you to continue using the Internet Banking service?
- Very likely - Probably - Maybe - Probably not - Definitely not - Never

Would you recommend our Internet Banking service to others?
- Definitely - Probably - Maybe - Probably not - Definitely not - Never
Of the following software choices, please indicate those that you use with our Internet Banking service. Check all that apply.

I use a Windows-based computer (most people use this).
I use an Apple (MAC) computer.
I do not know what type of computer I am using.
I use an Internet Explorer (IE) browser when accessing the internet.
I use a Safari browser when accessing the internet.
I use a FireFox browser when accessing the internet.
I do not know what browser I am using.
I connect to the internet using a modem (traditional phone line).
I connect to the internet using a cable modem or DSL (called "high speed").
I do not know how I connect to the internet.
I use antivirus and/or antispyware software to protect my PC.
I do not use antivirus or antispyware.
I do not know what antivirus or antispyware software are.
Other

How do you use the Internet Banking service? Check all that apply.

As the primary method to manage my accounts. I prefer to use the internet instead of a teller.
For general account inquiry and balance management.
To view check images.
To view and print statements (less than 6 months old)
To view and print statements (over six months old)
To export history into other software (e.g. Excel, CSV, Quicken, Money, etc)
To transfer funds between my personal accounts.
To transfer funds between my business accounts.
To pay bills (more than 5 per month).
To pay bills (less than 5 per month).
To post payroll.
To file taxes.
Other

How important is Internet Banking to you when you evaluate where you do your banking?

Very Important. The Bank that I use for my primary relationship must have a functional and easy to use service.

Important. Internet Banking is a service that makes it easier to manage/handle my accounts.

Somewhat Important. It is not a driving factor in my choice to bank with a particular Institution.

Not Important. I do not use Internet Banking.

Other
<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Statements on principal component</th>
<th>Highly True</th>
<th>True</th>
<th>Undecided</th>
<th>Not true</th>
<th>Highly not true</th>
</tr>
</thead>
</table>
| Convenience | I get all the information I need for taking care of my banking transactions more conveniently from Internet bank than from bank office.  
By using Internet banking I get better service than from bank office.  
By using Internet banking I have more time for my family/friends/hobbies.  
I would take care of all my loan issues in Internet bank if it only were possible.  
When I want more information or advices from bank personal I prefer email or message services in Internet bank than visit at or take a phone call to bank office. |             |      |           |          |                |
| Security    | By using Internet banking I keep my privacy so that other people will not know about my bank transactions.  
IIS are safe, my bank information will not fall into the wrong hands.  
I am not afraid that in Internet bank mistakes occur more easily than at bank office. |             |      |           |          |                |
| Status      | By using Internet banking I give a modern impression of myself to other people.  
By using Internet banking I stand out of ordinary people who use traditional bank services. |             |      |           |          |                |
| Auxiliary features | It would be nice to have different voice effects in the Internet bank, for example signaling that the bill is successfully paid.  
It would be fun to have a virtual figure in the Internet bank from whom I could ask help when problems occur.  
It would be useful to have a search agent in the Internet bank who would search for me information about topics I have chosen. |             |      |           |          |                |
| Personal finance | It would be fun if I could count useful and funny things like when I would be a millionaire with certain monthly savings.  
It would be fun if I could make illustrative charts and figures of my account transactions.  
It would be useful to follow how my personal economy develops like the ratio between my incomes and expenses within certain time period. |             |      |           |          |                |
Investment

It would be useful to practice making investments by taking an investment course in Internet bank.

I could pay for getting detailed information about investments like real-time stock exchange rates and tips about stock issues and purchase recommendations.

I could give more information about myself if I got just for me focused services, like investment tips suitable for my portfolio, in return.

Entertainment

It would be useful to change opinions with other people in discussion groups about topics related to banking issues in Internet bank.

Sometimes it is fun just to browse around and see what can be found in bank’s web sites.

I would like to read versatile daily news in bank’s web sites.

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Dimensions which influence adoption of internet banking

<table>
<thead>
<tr>
<th>Social desirability</th>
<th>Highly True</th>
<th>True</th>
<th>Undecided</th>
<th>Not true</th>
<th>Highly Untrue</th>
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<tbody>
<tr>
<td>Some of my friends use it</td>
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<td>Some of my family use it</td>
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<td>Some of my colleagues use it</td>
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<tr>
<td>Improves my social status</td>
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<table>
<thead>
<tr>
<th>Compatibility</th>
<th>Highly True</th>
<th>True</th>
<th>Undecided</th>
<th>Not true</th>
<th>Highly Untrue</th>
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<tbody>
<tr>
<td>I like innovations</td>
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<td>I am familiar with modern technology</td>
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<td>I like sourcing services in a hassle-free way</td>
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<tr>
<td>I like privacy</td>
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<table>
<thead>
<tr>
<th>Convenience</th>
<th>Highly True</th>
<th>True</th>
<th>Undecided</th>
<th>Not true</th>
<th>Highly Untrue</th>
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<tbody>
<tr>
<td>Provides convenience since it is available 24 hours</td>
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<tr>
<td>Enables transactions to be conducted at home</td>
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<tr>
<td>Saves time as compared to conventional banking</td>
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<table>
<thead>
<tr>
<th>Complexity</th>
<th>Highly True</th>
<th>True</th>
<th>Undecided</th>
<th>Not true</th>
<th>Highly Untrue</th>
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<tbody>
<tr>
<td>E-banking transactions involve complex procedures</td>
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<tr>
<td>Prompts are difficult to understand</td>
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</table>

<table>
<thead>
<tr>
<th>Confidentiality</th>
<th>Highly True</th>
<th>True</th>
<th>Undecided</th>
<th>Not true</th>
<th>Highly Untrue</th>
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</thead>
<tbody>
<tr>
<td>Third parties may be able to establish customers’ financial details</td>
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<td>Third parties may track bank usage patterns</td>
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<td>Customers’ financial affairs may be passed on to other companies in the bank group</td>
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</table>

<table>
<thead>
<tr>
<th>Accessibility</th>
<th>Highly True</th>
<th>True</th>
<th>Undecided</th>
<th>Not true</th>
<th>Highly Untrue</th>
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<tbody>
<tr>
<td>PINs obtained by fraud may allow access to e-banks</td>
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<tr>
<td>Hackers may be able to gain access to e-bank accounts</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Software problems may prevent customer access</th>
<th>Highly True</th>
<th>True</th>
<th>Undecided</th>
<th>Not true</th>
<th>Highly Untrue</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Economic benefits</th>
<th>Highly True</th>
<th>True</th>
<th>Undecided</th>
<th>Not true</th>
<th>Highly Untrue</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-banks charge lower transaction fees</td>
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<tr>
<td>E-banks charge lower rates of commission</td>
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<tr>
<td>E-banks pay higher interest</td>
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<table>
<thead>
<tr>
<th>PC proficiency</th>
<th>Highly True</th>
<th>True</th>
<th>Undecided</th>
<th>Not true</th>
<th>Highly Untrue</th>
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</thead>
<tbody>
<tr>
<td>Upgrading browser software discourages e-bank usage</td>
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<tr>
<td>Inadequate PC skills discourage e-bank usage</td>
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</table>
Drivers of internet banking adoption

Internet Banking is compatible to my banking needs
Internet Banking is easy to use
Internet Banking is a cheaper way to conduct banking
Internet Banking is self service
Internet Banking makes conducting banking transactions easier
Internet Banking is a convenient way to manage my finances
My family members are using Internet Banking
Internet Banking is compatible to my life style
My colleagues are using Internet Banking
My friends are using Internet Banking
Internet Banking offers greater control over my finance
Using Internet Banking is a sign of modernity
My bank offers additional benefits for Internet Banking users
My bank encourages me to use Internet Banking

Inhibitors of Internet Banking Adoption

I am concerned about security of Internet Banking services
I don't trust Internet Banking services
I am concerned about the privacy of Internet Banking services
My bank doesn't offer incentive to use its Internet Banking service
I don't know how to use Internet Banking
My bank is conveniently located
I prefer personal and face to face banking
My bank doesn't offer training to use its Internet Banking service
Internet Banking is not relevant for me
My bank doesn't offer Internet Banking
Attitude towards Internet Banking

<table>
<thead>
<tr>
<th>Items</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Can't Say</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
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<tbody>
<tr>
<td>FI - Importance to banking needs</td>
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<tr>
<td>IB is an easier way to solve my banking needs</td>
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<tr>
<td>IB gives me greater control over my finances</td>
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<tr>
<td>IB allows me to manage my finance effectively</td>
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<tr>
<td>IB is a convenient way to manage my finance</td>
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<tr>
<td>IB allows me to manage my finances efficiently</td>
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<tr>
<td>IB useful for managing my financial resources</td>
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<tr>
<td>(Eigenvalue = 7.18; Variance = 42.25 per cent)</td>
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<tr>
<td>F2 - Complexity</td>
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<tr>
<td>IB requires a lot of mental effort</td>
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<td>IB can be frustrating</td>
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<tr>
<td>(Eigenvalue = 2.58; Variance = 15.16 per cent)</td>
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<td>F3 - Trialability</td>
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<tr>
<td>I want to be able to try IB for at least one month</td>
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<tr>
<td>I want to be able to use internet banking on a trial basis to see what it can do for me</td>
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<tr>
<td>(Eigenvalue = 1.38; Variance = 8.14 per cent)</td>
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<td>F4 - Compatibility</td>
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<tr>
<td>IB is compatible with my lifestyle</td>
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<td>IB fits well with the way I like to manage my finances</td>
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<td>Using IB fits into my working style</td>
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<tr>
<td>(Eigenvalue = 1.21; Variance = 7.12 per cent)</td>
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<td>F5 - Perceived risk</td>
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<tr>
<td>Information concerning my IB transactions will be known to others</td>
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<tr>
<td>Information concerning my IB transactions will be tampered by others</td>
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</tbody>
</table>

Pinpoint your opinion on the importance and actual performance scale on various attributes of service quality of internet banking

Importance scale : 5 = highly important, 4 = important, 3 = neutral, 2 = not important, 1 = highly unimportant

Performance Scale : 5 = highly true, 4 = true for my bank, 3 = cannot say, 2 = not true for my bank, 1 = highly untrue.
<table>
<thead>
<tr>
<th>Attribute</th>
<th>Importance</th>
<th>Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience/accuracy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank provides accurate records that all transactions have taken place</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank guarantees that all transactions have taken place</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank is able to conduct transactions accurately</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank with convenient hours of operation (7 days, 24 hours)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic banking that is easy to use</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feedback/complaint management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank will provide customer feedback services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank able to satisfy complaints immediately or within 24 hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank will help with &quot;out of the ordinary questions&quot;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank will have a professional appearance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The account set up and ability to conduct a transaction is immediate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Efficiency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transition is efficient/no wait time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone banking will connect customer immediately</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All banking needs are included in menu options</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank will educate customers in how to use</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone banking will provide &quot;on line&quot; directions for new users</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank with adequate menu options for everyday banking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Queue management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone banking will provide customer friendly environment whilst waiting such as advertising other banking services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone banking will provide information about other services whilst waiting in queues</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone banking will provide customer friendly environment whilst waiting such as music</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accessibility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATMs will be secure, e.g. well lit at night</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank has special services for elderly/disabled</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone banking will provide additional options, e.g. non-English speaking/sight/hearing impaired/elderly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM is conveniently located</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customisation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic bank will be personalised (e.g. greet customer by name)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM/Internet bank will acknowledge customer by name</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Express your opinion along all the following service quality dimensions

### Banking service product quality (1 dimension)

1. **Product variety/diverse features**
   - Product range
   - Product features

---

### Customer service quality (10 dimensions)

1. **Reliability**
   - Correct service
   - Keep service promise
   - Accurate records
   - Keep promise as advertised

2. **Responsiveness**
   - Prompt service
   - Quickly solve problems
   - Convenient service

3. **Competence**
   - Ability to solve problems
   - Knowledge to answer questions

4. **Courtesy**
   - Address complaints friendly
   - Consistently courteous

5. **Credibility**
   - Confidence in the bank's service
   - Good reputation

6. **Access**
   - Availability for help
   - ATM access
   - Phone access
   - E-mail access

7. **Communication**
   - Account access when abroad
   - Clear answer
   - Informing customer of important information
   - Availability of status of transactions

8. **Understanding the customer**
   - Personal attention

9. **Collaboration**
   - External collaboration
   - Internal collaboration

10. **Continuous Improvement**
    - Continuous improvement on online systems
    - Continuous improvement on banking products
    - Continuous improvement on customer services

---

### Online systems quality (6 dimensions)

1. **Contents**
   - Information on products and services online
   - Other information that customer needs

2. **Accuracy**
   - Accurate online transactions
   - Errors in interface
   - Errors in contents

3. **Ease of use**
   - Compatibility
   - User friendly
   - Easy login
   - Speed of responses
   - Accessibility of the Web site
   - Functions that customers need
   - Easy navigation

4. **Timelists**
   - Up-to-date information

5. **Aesthetics**
   - Attractiveness of the Web site

6. **Security**
   - Privacy
   - Information transaction safety
# Customer Satisfaction for Brick & Mortar Banks

<table>
<thead>
<tr>
<th>Service quality</th>
<th>Service features</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core</td>
<td>Enabling</td>
</tr>
<tr>
<td></td>
<td>• My bank promises to do something by a certain time. It does so.</td>
</tr>
<tr>
<td></td>
<td>• My bank performs the service right the first time.</td>
</tr>
<tr>
<td></td>
<td>• My bank provides its services at the time it promises to do so.</td>
</tr>
<tr>
<td></td>
<td>• My bank performs the service accurately.</td>
</tr>
<tr>
<td></td>
<td>• My bank tells you exactly when services will be performed.</td>
</tr>
<tr>
<td>Relational</td>
<td>Competitive</td>
</tr>
<tr>
<td></td>
<td>• Employees in my bank have the required skills and knowledge to perform the service.</td>
</tr>
<tr>
<td></td>
<td>• Employees in my bank are always willing to help.</td>
</tr>
<tr>
<td></td>
<td>• Employees in my bank are consistently courteous.</td>
</tr>
<tr>
<td></td>
<td>• My bank gives me individual attention.</td>
</tr>
<tr>
<td></td>
<td>• Employees of my bank understand my specific needs.</td>
</tr>
<tr>
<td>Tangibles</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• My bank’s physical facilities are visually appealing.</td>
</tr>
<tr>
<td></td>
<td>• My bank’s employees are neat in appearance.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Customer satisfaction and future intentions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer satisfaction</td>
</tr>
<tr>
<td>• Considering everything, I am extremely satisfied with my bank.</td>
</tr>
<tr>
<td>• My bank always meets my expectations.</td>
</tr>
<tr>
<td>• The overall quality of the services provided by my bank is excellent.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Future intentions</th>
</tr>
</thead>
<tbody>
<tr>
<td>• If people asked me, I would strongly recommend that they deal with my bank.</td>
</tr>
<tr>
<td>• Things happen at my bank that make me want to switch my accounts elsewhere.</td>
</tr>
</tbody>
</table>
Features of Internet Banking

Utilitarian orientation of the internet banking website and hedonic orientation

<table>
<thead>
<tr>
<th>Items</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Can't Say</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>

F1 - Utilitarian orientation
It is important that:
Instructions on IB site are easy to read
Instructions on IB site are comprehensible
Instructions on IB site are clear
Website process my transaction promptly
Website provides for communication with Service personnel
Website displays can be customized to my preferences
Website is interactive
Little time is required to connect to The website
Little time is required for downloading Icons on the website have close resemblance with the real bank
(Eigenvalue = 4.78; Variance = 36.80 per cent)

F2 - Hedonic orientation
It is important:
To have animations on the website
To have background music
For the website to be entertaining

Evaluation of online banking services satisfaction

<table>
<thead>
<tr>
<th>Online banking delivers the service exactly as promised</th>
</tr>
</thead>
<tbody>
<tr>
<td>It provides easy and rapid service for 24 hours, 7 days and 12 months</td>
</tr>
<tr>
<td>Timely transaction and confirmation</td>
</tr>
<tr>
<td>Timely response to my enquires</td>
</tr>
<tr>
<td>Meet my personal needs when using Online banking service</td>
</tr>
<tr>
<td>Meets security standards</td>
</tr>
<tr>
<td>The online banking is trustworthy</td>
</tr>
<tr>
<td>I am satisfied so far with my experience with my bank</td>
</tr>
</tbody>
</table>

I will recommend this bank to my friends
Strongly recommend Recommend

15
Why you are not using Internet banking services?
(1) Low confidence on Online banking security
(2) No need as counter service or cash machine (ATM) is very convenience
(3) Cannot directly contact bank staff on the Internet if there is an inquiry or issue
(4) Do not have required knowledge or equipment
(5) Cannot withdraw or pay-in cash directly
(6) Others please specify:

When would you change your mind?
(1) Lower cost
(2) Banking promotion, such as discount, gift, bonus, etc.
(3) Security and Privacy for remarkable to improve
(4) Strengthen customer service
(5) Convenience
(6) Other please specify:

Online banking services

<table>
<thead>
<tr>
<th>Very important</th>
<th>Important</th>
<th>Neither</th>
<th>Not important</th>
<th>Not very important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online banking delivers the service exactly as promised</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>It provides easy and rapid service for 24 hours, 7 days and 12 months</td>
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</tr>
<tr>
<td>Meets security standards</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The online banking is trustworthy</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on your experiences using Net Banking, please rate this online service on a 5-point scale below, where "5" denotes excellent experience and "1" denotes poorest experience for each of the following points:

a. Speed of the website
b. The availability of service
c. Ability to apply online for our products
d. Providing you with all of the account information that you need
e. Providing you with account information that is up-to-date
f. Having instructions that are easy to understand
g. Ease in accessing the information that you are
h. Having security measures in place to guarantee your financial information remains confidential
i. Time taken for Registration and getting your access password to Net Banking
j. Ability & knowledge of our staff to understand your issues with the service
k. Speedy response/resolution to online requests

And, considering everything, how would you rate your overall experience using our **Net Banking** service?

1 2 3 4 5

**Trust in Internet Banking**

<table>
<thead>
<tr>
<th></th>
<th>Totally disagree</th>
<th>Totally agree</th>
<th>I do not know</th>
</tr>
</thead>
<tbody>
<tr>
<td>My interaction with an online bank is clear and understandable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I find an online bank to be flexible to interact with</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is easy for me to become skilful at using an online bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall, I find an online bank easy to use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Perceived Enjoyment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using an online bank is fun</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using an online bank is pleasant</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using an online bank is positive</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using an online bank is exciting</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using an online bank is wise</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Security and Privacy</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using an online bank is financially secure</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I trust in the ability of an online bank to protect my privacy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I trust in the technology an online bank is using</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I trust in an online bank as a bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am not worried about the security of an online bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Matters of security have no influence on using an online bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Factors</td>
<td>Highly True</td>
<td>True</td>
<td>Undecided</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
<td>------</td>
<td>-----------</td>
</tr>
<tr>
<td><strong>Factor 1 - reliability</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IB services are reliable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IB services are secure</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Privacy is maintained</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Factor 2 - access</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can get instant feedback for my transactions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The transactions are done quickly</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can access from anywhere</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Factor 3 - savings</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The transactions have low or no cost</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>It provides time savings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>It is self-service</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Overall, how satisfied are you with the use of online banking?**

<table>
<thead>
<tr>
<th>Content</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Does the online bank provide the precise information you need?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does the information content meet your needs?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does the online bank provide reports that meet your needs?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does the online bank provide sufficient information?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Accuracy**

| Is the online bank accurate? | | | | | |
| Are you satisfied with the accuracy of the online bank? | | | | | |

**Format**

| Do you think the output is presented in a useful format? | | | | | |
| Is the information clear? | | | | | |

**Ease of use**

| Is the online bank user-friendly? | | | | | |
| Is the online bank easy to use? | | | | | |

**Timeliness**

| Do you get the information you need in time? | | | | | |
| Does the online bank provide up-to-date information? | | | | | |

18
**Complaining Behavior**

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complaining was easy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>agree</td>
</tr>
<tr>
<td>Complaining to this bank is waste of time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>agree</td>
</tr>
<tr>
<td>Complaining takes a lot of time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>agree</td>
</tr>
<tr>
<td>This bank takes complaints seriously</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>agree</td>
</tr>
</tbody>
</table>

**Causes of dissatisfaction**

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>it was technology</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>agree</td>
</tr>
<tr>
<td>it was my fault</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>agree</td>
</tr>
<tr>
<td>there is no culprit, it just happened</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>agree</td>
</tr>
<tr>
<td>it was both technology and service process</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>agree</td>
</tr>
</tbody>
</table>
## Web Site Evaluation

<table>
<thead>
<tr>
<th>Elements</th>
<th>Highl imp</th>
<th>Highly unimp</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer Information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product Information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal disclaimer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Privacy policy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Security policy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check account balance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer funds between accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check bank statement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase bank product (e.g. open account)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Download account information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Make payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Order cheque or deposit book</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Request loan changes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cheque reconciliation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Make iRD payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change password</td>
<td></td>
<td></td>
</tr>
<tr>
<td>After sales services (e.g. email enquires)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frequent Asked</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Question (FAQ)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tutorial/Demonstration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Search function</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Help function</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Navigation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>menu/buttons</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graphics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Animations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Update frequency (daily)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Response time (within 5 seconds)</td>
<td></td>
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<tr>
<td>Download time (within 15 seconds)</td>
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<tr>
<td>Technical problems</td>
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<tr>
<td>Innovation features</td>
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<tr>
<td>Competitions or rewards</td>
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<tr>
<td>Community contribution</td>
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</tbody>
</table>
This survey is designed to understand customers’ perspectives on Internet banking, their experience with Internet banking, and their expectations on Internet banking services. Only summary measures and conclusions from this survey will be reported. Your participation in this survey is greatly appreciated.

**Part A - Demographical Details**

Your age: < 20 years, 20 - 40 years, > 40 years  
Educational qualifications: ____________  
Total experience: ____________ years  
Marital status: married/unmarried  
Family profile: nuclear, medium, large  
Family education: ____________  
Family occupation: ____________  
Sex: male/female  
Number of dependents: ____________  
Time on job: ____________  
Type of work: ____________  
Skill required: ____________  
Occupation status: ____________  
Size of organization: ____________  
Your company status: ____________  
For how long you have been in this career? ____________  
For how long you have been in this company/position? ____________  
Please the complete name and address of your organization ____________
Dimensions which influence adoption of internet banking

<table>
<thead>
<tr>
<th></th>
<th>Highly True</th>
<th>True</th>
<th>Undecided</th>
<th>Not true</th>
<th>Highly Untrue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social desirability</td>
<td></td>
<td></td>
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<tr>
<td>Some of my friends use it</td>
<td></td>
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<tr>
<td>Some of my family use it</td>
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<tr>
<td>Some of my colleagues use it</td>
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<tr>
<td>Improves my social status</td>
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<tr>
<td>Compatibility</td>
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<tr>
<td>I like innovations</td>
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<tr>
<td>I am familiar with modern technology</td>
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<tr>
<td>I like saving services in a hassle-free way</td>
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<tr>
<td>I like privacy</td>
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<tr>
<td>Convenience</td>
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<tr>
<td>Provides convenience since it is available 24 hours</td>
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<tr>
<td>Enables transactions to be conducted at home</td>
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<tr>
<td>Saves time as compared to conventional banking</td>
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<tr>
<td>Complexity</td>
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<tr>
<td>Account opening procedures are complex</td>
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<tr>
<td>E-banking transactions involve complex procedures</td>
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<tr>
<td>Prompts are difficult to understand</td>
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<tr>
<td>Confidentiality</td>
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<tr>
<td>Third parties may be able to establish customers’ financial details</td>
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<tr>
<td>Third parties may track bank usage patterns</td>
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<td>Customers’ financial affairs may be passed on to other companies in the bank group</td>
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<tr>
<td>Accessibility</td>
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<tr>
<td>PINS obtained by fraud may allow access to e-banks</td>
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<tr>
<td>Hackers may be able to gain access to e-bank accounts</td>
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<tr>
<td>Software problems may prevent customer access</td>
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<tr>
<td>Economic benefits</td>
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<tr>
<td>E-banks charge lower transaction fees</td>
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<tr>
<td>E-banks charge lower rates of commission</td>
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<tr>
<td>E-banks pay higher interest</td>
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<tr>
<td>PC proficiency</td>
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<tr>
<td>Upgrading browser software discourages e-bank usage</td>
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<td></td>
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<tr>
<td>Inadequate PC skills discourage e-bank usage</td>
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</tbody>
</table>

Drivers of internet banking adoption

<table>
<thead>
<tr>
<th></th>
<th>SA</th>
<th>A</th>
<th>UD</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet Banking is compatible to my banking needs</td>
<td></td>
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<td></td>
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<tr>
<td>Internet Banking is easy to use</td>
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<tr>
<td>Internet Banking is a cheaper way to conduct banking</td>
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<tr>
<td>Internet Banking is self service</td>
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<tr>
<td>Internet Banking makes conducting banking transactions easier</td>
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<tr>
<td>Internet Banking is a convenient way to manage my finances</td>
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<tr>
<td>My family members are using Internet Banking</td>
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<tr>
<td>Internet Banking is compatible to my life style</td>
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<tr>
<td>My colleagues are using Internet Banking</td>
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<tr>
<td>My friends are using Internet Banking</td>
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<tr>
<td>Internet Banking offers greater control over my finance</td>
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<tr>
<td>Using Internet Banking is a sign of modernity</td>
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<tr>
<td>My bank offers additional benefits for Internet Banking users</td>
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<tr>
<td>My bank encourages me to use Internet Banking</td>
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</tbody>
</table>
Inhibitors of Internet Banking Adoption

I am concerned about security of Internet Banking services
I don't trust Internet Banking services
I am concerned about the privacy of Internet Banking services
My bank doesn't offer incentive to use its Internet Banking service
I don't know how to use Internet Banking
My bank is conveniently located
I prefer personal and face to face banking
My bank doesn't offer training to use its Internet Banking service
Internet Banking is not relevant for me
My bank doesn't offer Internet Banking

Attitude towards Internet Banking

<table>
<thead>
<tr>
<th>Items</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Can't Say</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>F1 - Importance to banking needs</td>
<td></td>
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<tr>
<td>IB is an easier way to solve my banking needs</td>
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<tr>
<td>IB gives me greater control over my finances</td>
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<tr>
<td>IB allows me to manage my finance effectively</td>
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<tr>
<td>IB is a convenient way to manage my finance</td>
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<tr>
<td>IB allows me to manage my finance efficiently</td>
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<tr>
<td>IB useful for managing my financial resources</td>
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<tr>
<td>Eigenvalue = 7.18; Variance = 42.25 per cent</td>
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<tr>
<td>F2 - Complexity</td>
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<tr>
<td>IB requires a lot of mental effort</td>
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<tr>
<td>IB can be frustrating</td>
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<tr>
<td>Eigenvalue = 2.58; Variance = 15.16 per cent</td>
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<tr>
<td>F3 - Trialability</td>
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<tr>
<td>I want to be able to try IB for at least one month</td>
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<tr>
<td>I want to be able to use internet banking on a trial basis to see what it can do for me</td>
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<tr>
<td>Eigenvalue = 1.38; Variance = 8.11 per cent</td>
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<tr>
<td>F4 - Compatibility</td>
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<tr>
<td>IB is compatible with my lifestyle</td>
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<tr>
<td>IB fits well with the way I like to manage my finances</td>
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<tr>
<td>Using IB fits into my working style</td>
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<tr>
<td>Eigenvalue = 1.21; Variance = 7.12 per cent</td>
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<tr>
<td>F5 - Perceived risk</td>
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<tr>
<td>Information concerning my IB transactions will be known to others</td>
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<tr>
<td>Information concerning my IB transactions will be tampered by others</td>
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<td></td>
<td>Very Imp</td>
<td>Imp</td>
<td>Undecided</td>
<td>Not imp</td>
<td>Not at all Imp</td>
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<tr>
<td><strong>Perceived attributes of technology-based services</strong></td>
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<tr>
<td>Convenience</td>
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<tr>
<td>Quick service</td>
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<tr>
<td>Monetary benefits</td>
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<tr>
<td>Location</td>
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<tr>
<td><strong>Perceived risk</strong></td>
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<tr>
<td>Transaction security</td>
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<tr>
<td>Familiarity</td>
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<tr>
<td>Size of the provider</td>
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<tr>
<td><strong>Compatibility with the existing services</strong></td>
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<td>ATM usage (base not use)</td>
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<tr>
<td>Heavy usage</td>
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<tr>
<td>Moderate usage</td>
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<tr>
<td><strong>Phone banking usage (base not use)</strong></td>
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<tr>
<td>Heavy usage</td>
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<tr>
<td>Moderate usage</td>
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<tr>
<td><strong>Compatibility with the internet medium</strong></td>
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<tr>
<td>Internet purchase experience</td>
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<tr>
<td>Have purchased</td>
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<tr>
<td><strong>Experience with computer technology</strong></td>
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<tr>
<td>Computer usage for work</td>
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<tr>
<td>Heavy usage</td>
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<tr>
<td><strong>Computer usage for non-work</strong></td>
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<tr>
<td>Heavy usage</td>
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</table>
Questionnaire for Banking Institutions that presently offer on-line banking

Please specify the important attributes that measure the success of online banking services. Also specify the percentage of customers against each of the following concerning your bank

<table>
<thead>
<tr>
<th>Metric</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of online customers</td>
</tr>
<tr>
<td>Penetration across customer base</td>
</tr>
<tr>
<td>Percentage of active users</td>
</tr>
<tr>
<td>Percentage using bill-pay</td>
</tr>
<tr>
<td>Volume of bill pays</td>
</tr>
<tr>
<td>Number of services per customer</td>
</tr>
</tbody>
</table>

Please cite the top concerns of internet banking as perceived by you

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
# Questions for Financial Institutions That Presently Offer On-Line Banking

Does your financial institution offer any of the following on-line banking services to any of your retail/personal account holders?

<table>
<thead>
<tr>
<th>On-Line Banking Service</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Review account balance information?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Authorize or perform bill payment?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Accept loan applications?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Authorize or perform funds transfers between customer's accounts?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Authorize or perform Interbank funds transfers?</td>
<td></td>
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<tr>
<td>6. Other? please specify</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

How does your financial institution currently offer on-line banking services to its personal/retail account holders?

(Please circle)

1. Internet web sites maintained by your financial institution, third-party vendor, or member bank?
   - Yes
   - No

2. Internet service providers ?
   - Yes
   - No

3. PC banking software that allows for direct dial from customer's computer to financial institution's internal server?
   - Yes
   - No

4. PC banking software that allows for direct dial from customer's computer to system maintained by third-party vendor?
   - Yes
   - No

5. Other? (please describe_________________)
   - Yes
   - No

What year did your financial institution establish its on-line banking program for any of your retail/personal account holders?

1. Specify year __________
2. Don't know __________

2
About how many retail/personal accounts are currently registered to use your institution's on-line banking services? (Obtain best estimate)

1. [___] Number of personal/retail accounts
2. [___] Data not maintained
3. [___] Don't know

(ASK QUESTION 8 IF QUESTION 1, ANSWER 2 OR 3, WAS SELECTED: OTHERWISE SKIP TO QUESTION 9)

How many member banks/financial institutions of the holding company also offer on-line banking to its retail/personal account holders?

1. [___] number of member banks/financial institutions that offer on-line banking services
2. [___] don't know

Does your financial institution offer any of the following on-line banking services to corporate/business account holders?

<table>
<thead>
<tr>
<th>ON-LINE BANKING SERVICE</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Review account balance information?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Authorize or perform bill payment?</td>
<td></td>
<td></td>
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<tr>
<td>3. Accept loan applications?</td>
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</tr>
<tr>
<td>4. Authorize or perform funds transfers between customer's accounts?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Authorize or perform interbank funds transfers?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Other? (please specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

How does your financial institution currently offer on-line banking services to its corporate/business account holders? (Please circle)

1. [___] specify year
2. [___] don't know

What year did your financial institution establish its on-line banking program for corporate/business account holders?
About how many businesses/corporations are currently registered to use your institution’s on-line banking services? (best estimate)

1. Number of businesses/corporations  
2. [_____] data not maintained  
3. [_____] don’t know

How many member banks/financial institutions of the holding company also offer on-line banking to their corporate/business account holders?

1. [_____] number of member banks/financial institutions that offer on-line banking services  
2. [_____] don’t know

What factors led your financial institution to offer on-line banking services? (For both retail/personal and corporate/business accounts)

(please circle after response is given)

1. To attract new customers? Yes No  
2. To keep customers? Yes No  
3. To reduce operating expenses? Yes No  
4. To remain competitive with other financial institutions? Yes No  
5. Fee income? Yes No  
6. Other? (specify: ________________) Yes No

Did you conduct a formal risk assessment of on-line banking prior to its actual implementation?

1. [_____] yes  
2. [_____] no  
3. [_____] don’t know
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Did the risk assessment cover the following issues?  

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Upgrade and/or replacement of PC banking software?</td>
<td></td>
</tr>
<tr>
<td>2.</td>
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<td></td>
</tr>
<tr>
<td>3.</td>
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<td></td>
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<tr>
<td>4.</td>
<td>Lack of proof or authentication of customer performing banking services on-line?</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Denial or disruption of on-line banking service?</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Insider threat?</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Unauthorized access into internal systems?</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Uncoded passwords and PINs?</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Loss of transactions during transmission?</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Viruses or worms?</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Uncertain legal or regulatory environment? (local, national, international)</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Systemic risk--financial institution's participation in a payment system can have a significant financial impact on all participants?</td>
<td></td>
</tr>
</tbody>
</table>
Do any of your on-line banking systems, operated by your institution (or a vendor), have any of the following security features? *CHECK ONE*

<table>
<thead>
<tr>
<th>Security feature</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Is a system in place for ensuring that users receive updated software safely and securely? (software update control)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. a. On-line banking guidelines (such as access levels, reporting, and/or record retention) established?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Are they regularly monitored?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Separation of system control duties?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Have employees received proper training?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. a. Audit logs and/or reports generated?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Are they routinely reviewed?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. a. Digital signatures?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Does it ensure the integrity of the data transmitted?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Session encryption that codes the links between the customer’s PC and internal servers?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. a. Emergency or contingency plans in place for responding to natural disasters, terrorism, employee mistakes, or unexplained disruption of your electronic banking program?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Have employees received proper training in implementing these plans?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Access restricted after unsuccessful entry attempts? (user cannot log on to on-line system if 3 or more repeated attempts were made with an incorrect PIN or password)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. a. Firewalls in place?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Does it distinguish between customers and/or vendors and/or internal systems?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Intrusion detection software that provides for exception reporting?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Coded or encrypted personal passwords and/or PINS?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Antivirus and/or worm protection programs in place?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Has the financial institution performed penetration testing?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Does the financial institution routinely monitor whether vendors are mitigating potential risks?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Has your financial institution experienced any of the following problems?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Upgrading and/or replacing PC banking software?</td>
<td>Yes No</td>
</tr>
<tr>
<td>2</td>
<td>Staffing &amp; training of on-line banking dept.?</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>As transaction volume increases, difficulty in tracing &amp; monitoring transactions?</td>
<td></td>
</tr>
<tr>
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<td>Lack of proof or authentication of customer performing banking services on-line?</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Denial or disruption of on-line banking service?</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Employee sabotage?</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Unauthorized access into internal systems?</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Theft of passwords and PINs?</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Transactions lost during transmission?</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Viruses or worms?</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Theft of web sites?</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Alteration of data on web informational page?</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>What other problems has your financial institution experienced?</td>
<td></td>
</tr>
</tbody>
</table>
Has your financial institution experienced any attempts of unauthorized access into your online banking system?

1. [_____] yes (About how many times?)
2. [_____] no
3. [_____] don’t know

Are any of your online banking services electronically linked to the following systems?

(please circle)

1. Fedwire/Fedline?
2. CHIPS?
3. SWIFT?
4. Vendor systems?
5. Other financial institutions?
6. Business partners?
7. Other? _____

Overall, have the benefits of online banking met, exceeded, or fallen short of expectations?

1. [_____] met expectations
2. [_____] exceeded expectations
3. [_____] fallen short of expectations
4. [_____] too early to tell
5. [_____] don’t know

Describe how expectations were met, exceeded, or have fallen short?
Does your financial institution plan to offer any of the following on-line banking services to retail/personal account holders?

<table>
<thead>
<tr>
<th>ON-LINE BANKING</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Review account balance information?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Authorize or perform bill payment?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Accept loan applications?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Authorize or perform funds transfers between a customer's accounts?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Authorize or perform Interbank funds transfers?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Other? (please specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Does your financial institution plan to offer any of the following on-line banking services to corporate/business account holders?

<table>
<thead>
<tr>
<th>ON-LINE BANKING SERVICE</th>
<th>YES</th>
<th>NO</th>
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<td></td>
</tr>
<tr>
<td>6. Other? (please specify)</td>
<td></td>
<td></td>
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What factors have led your financial institution to plan to offer on-line banking services? (For both retail/personal and corporate/business accounts) (please circle)

1. To attract new customers? Yes No
2. To keep customers? Yes No
3. To reduce operating expenses? Yes No
4. To remain competitive with other financial institutions? Yes No
5. Fee income? Yes No
6. Other? (specify: ____________) Yes No

Did or will you conduct a formal risk assessment of on-line banking prior to actual implementation?

1. [___] yes, a risk assessment has been conducted
2. [___] yes, a risk assessment is planned to be conducted
3. [___] no (please explain why not ___)
4. [___] don't know
Did the risk assessment cover the following issues?

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FOR FINANCIAL INSTITUTIONS THAT DO NOT OFFER OR DO NOT PLAN TO OFFER ON-LINE BANKING SERVICES

Can you describe the factors that led your financial institution to decide against offering on-line banking services? (Check all that apply after the response is given)

1. [ ] security fears
2. [ ] high maintenance costs
3. [ ] costly start-up costs
4. [ ] customers not interested
5. [ ] not in corporate plan
6. [ ] don't know enough about on-line banking
7. [ ] other (specify: ___)

Does your financial institution currently have a World Wide Web site that offers information on mortgage rate quotes, credit card applications, or other informational services? (Excludes banking functions that can be performed on-line)

1. [ ] yes
2. [ ] no

How was your home page built?

1. [ ] third-party vendor
2. [ ] off-the-shelf Web page maker program
3. [ ] in-house system security personnel
4. [ ] other (specify: ___)

Is the home page:

1. [ ] on a stand-alone PC
2. [ ] linked to the financial institution's computer system/network
3. [ ] don't know

Has more than one firewall been constructed behind the home page?

1. [ ] yes
2. [ ] no
3. [ ] don't know

Has your home page ever been altered, compromised, or stolen?

1. [ ] yes, a. how many times? ___
2. [ ] no
3. [ ] don't know
Access your account anywhere / anytime through Internet banking. These services allow you to view your account balance, view and print statements, transfer funds between accounts all at the click of a mouse.
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1. Safe Internet Banking: stay sharp!
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- Verify that you are connected to ABN AMRO by double-clicking the padlock icon at the bottom of your browser window. Here in Dutch more information can be found on the secure connection.

- Copy account number and card number from your ABN AMRO bank card.

   Account number:
   Card number:

- Remember my account number and card number.

- Click OK at the bottom of the screen.

- Internet bankieren met de ABN AMRO in de Nederlands taal
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Product Enquiry  Baroda Easy Pay  Chase Bank

Net Banking
- CBS Customers
- Non-CBS Customers

Loans @ your doorstep
Baroda Retail
Loan Facility

Sau-Sau Salaam

1098 CBS BRANCHES and on...

News & Events
- Foundation Day
- Reduction in Service Charges w.e.f 01.01.2017 relates to
  - ATM/Branch Locator
  - NRI Services
  - BOB Cards
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Click here

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Avail SMS Request and Alert facility under Mobile Banking. Contact the branch for details.

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- Account Balance
- Account Details
- Account Activity
- Loan
- Variations
- Deposit
- Term Deposit
- Fixed Deposit
- NRI Deposits

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Click Here to View

If you are using IE above, please install the following Certificates
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the No.1 Public Sector Bank in India.
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Dr. Josef Ackermann
Chairman of the Management Board
and the Group Executive Committee

Interim Report
2nd Quarter 2007

Deutsche Bank reports second quarter 2007 net income of EUR 1.8 billion, up 31%.

August 1, 2007. Deutsche Bank reported income before income taxes for the second quarter 2007 of EUR 2.7 billion, up 32% versus EUR 2.0 billion in the second quarter 2006. Net income was EUR 1.8 billion, up 31% versus EUR 1.4 billion in the prior year quarter. Pre-tax return on average active equity was 36%, versus 33% in the second quarter 2006, on average active equity which was up by EUR 0.3 billion, or 22%, over the prior year quarter.

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Register for OneView

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- Rediff
- Fabmall
- IndianOilortal

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IPIN (password):

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You must have Internet Explorer 5.5 or 6 or Netscape Communicator 7 to access NetBanking. These browsers support our added security feature of 128-bit encryption while accessing NetBanking site. If you have an older version of IE, click here to upgrade your browser. For upgrading your Netscape browser click here.

Online Security Measures on this Site

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Now, login to NetBanking and register for InstaAlert online.
Pay your Electricity / Telephone / Mobile / Gas bills & Insurance premiums online Register for BillPay
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Online Security Measures on this Site
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Quick Links

FEDNET Login

Interest Rates
ATM Locator
Nearest Branch
Application Forms
Model Policy on Deposits
Code of Bank’s Commitment and other policies

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Open an a/c in one Branch and operate it from any of our Branches across India. The facility also offers you the convenience of

FEDNET Login

Interest Rates
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Open an a/c in one Branch and operate it from any of our Branches across India. The facility also offers you the convenience of

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Balance Sheet and Schedules

Press Release

Announcement of Results of Postal Ballot on 12 July 2007
Distribution of Mutual Funds / Insurance Products
Consultancy assignment on Integrated Risk Management
Sealed tenders are invited for sale of a car
Sealed tenders are invited for sale of sale of used furniture
Careers @ Federal Bank
Recruitments
Audit Assignments @ FedBank
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FAQs
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- What can I do using NetBanking?
- How safe is NetBanking?
- What if I forget my password?
- Will I get an acknowledgement for my transactions?
- More...

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ICICIBank.com, our Internet Banking Service, is a convenient remote banking facility providing you with easy and secure access to your accounts.

With just a PC connected to the Internet, you can have your account information at your fingertips, from anywhere in the world, anytime.

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What's on Offer

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- Bill Payment
- Requests and intimations
- Communication with your Account Manager
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PAN UPDATION IN DEMAT ACCOUNT

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Stock Quote | BSE (as on: 06/08/2007 15:49:48) Current: 106.95 Hig

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  With Insurance Cover
  Hassle free home loans with insurance cover to take care of exigencies of life.
- NRI Services
  India Remit
  Online money transfer from U.S.A.
- ePayment of Taxes
  Convenient, Simple and Safe
  ePayment of Service Tax mandatory for assessee paying over Rs 50 lacs p.a.
  w.e.f 01/10/2006.
- Preferred Banking
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- 24 Hours Banking
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- Preferred Banking
- NRI Services

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PAN UPDATION IN DEMAT ACCOUNT

What's New(s) | Launch of Mobile Branch (Pan) by Shri Yogesh Agarwal, CMD
Stock Quote | BSE (as on: 06/08/2007 15:49:48) Current: 106.95 Hig

- Home Loans
  With Insurance Cover
  Hassle free home loans with insurance cover to take care of exigencies of life.
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  India Remit
  Online money transfer from U.S.A.
- ePayment of Taxes
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About Us
Account Statement
Generate an account statement for a date range for any of your accounts.

What's New
- Visa Money Transfer launched
- Register for Verified by VISA and shop securely with your SBI VISA Card
- Rich Features and Enhanced User Experience
- Multi level user authentication for enhanced security

Value Added Services
- e-Rail reservation service using SBI accounts
- Mutual Fund investments handled with SBI accounts
- SBI e-Tax: Online payment facility for retail users and corporates
- Use your 3-in-1 account to trade online

Safe Online Banking
State Bank Empowers you with Knowledge > Skills > Features

Personal Banking - Key Features
- Account Statement
- Demand Draft
- Transaction History

State Bank of India
With you, all the way.
Brief History

Syndicate Bank was established in 1925 in Udupi, the abode of Lord Krishna in coastal Karnataka with a capital of Rs.8000/- by three visionaries - Sri Upendra Ananth Pai, a businessman, Sri Vaman Kudva, an engineer and Dr. T M A Pai, a physician - who shared a strong commitment to social welfare. Their objective was primarily to extend financial assistance to the local weavers who were crippled by a crisis in the handloom industry through mobilising small savings from the community. The bank collected as low as 2 annas daily at the doors of the depositors through its agents, under...
Reviewed Financial Results for the quarter ended 30th June, 2008.
Union Bank of India

Results WORKING
RESULTS-QUARTER
ENDED JUNE 2007

Union Bank To Reduce Rate Of Interest On Deposits

• BPLR
• Domestic
• NRE/FCNR/0BU

Products:
- Credit Card
- Union Home Plus
- Union Life Guard
- Union Bullet
- Union DMAT
- Kisan ATM

Investors Relation:
- International Debit Card
- Union e-Remit
- Online Tax Payment
- DGFT online
- Union Dial
- Union Stamp Vending
Download Forms

Download a free copy of Acrobat Reader from the Adobe Site to view and print PDF forms.

Retail Internet Banking

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Important Notice

Note: Keep your Customer ID & PIN/Password secret for a safer Net Banking experience. Read Terms and Conditions.
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Browser Requirements for YES BANK - Net Banking

Registered Users Login to your Net Banking Account:

Customer ID:

Password:

Forgot Your Password? Register Online / First Time Users

Not Registered Yet? Register now to be able to bank at your convenience. Click here

To access the Net Banking Service, enter Customer ID Number and Password and click on the "Login" button.

Note: Keep your Customer ID & PIN / Password secret for a safer Net Banking experience.
Read Terms and Conditions.