**APPENDIX**

Ph.D topic: Growth, Challenges and Trends in e-banking system- An Analytical Study

**QUESTIONNAIRE**

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Name of the research Guide: Dr. M.MUNINARAYANAPPA
Associate Professor,
Department of Commerce,
Bangalore University, Bangalore.

**Schedule for Bank customers**

Please tick whichever is applicable

A. Profile : Gender:

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<tbody>
<tr>
<td>1. Male</td>
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<td>2. Female</td>
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B. Age :

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<td>1. Up to Age 25</td>
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<td>2. 26 To 35</td>
<td>3. 36 to 50</td>
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<td>4.50 to 65</td>
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<td>5. 65 and above</td>
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C. Education level:

1. Graduation
2. Post-graduation
3. Profession
4. Others (Specify)

D. Occupation

1. Service (Govt/Private)
2. Self employed
3. Professional
4. Business
5. Student

E. Income Level (per Annum)

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<td>1. Up to Rs.75,000</td>
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<td>2. 75,000 to 1,50,000</td>
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<td>3. 1,50,000 to 3,00,000</td>
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<tr>
<td>4. 3,00,000 and Above</td>
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F. Account Maintained Sector
Appendix

1. Public Sector Banks          2. Private Sector Banks

G. Location of your bank
   If Any please Specify …………………………………………

After application of electronic concept towards banking, there are various Opinions from different customers.

I. Awareness of E-banking

Choose the most appropriate answer by tick mark

I. Your frequency of transactions

1. Daily  
2. Weekly  
3. 2 To 3 times in week  
4. Monthly  
5. 2to 4 times in a month

J. Which of the transactions do you currently use?
(You can tick mark more than one)

1. Current Account  
2. Savings Account  
3. Fixed Deposit  
4. Overdraft Facilities  
5. Loan facilities

K. Quickness of transactions.

A. At the time of e- with drawl of cash
   1. Excellent  
   2. Good  
   3. Poor  
   4. Very Poor  
   5. No
L. At the time of e-transfer of money
   1. Excellent □ □ □ 2. Good □ □ □ 3. Poor □ □ □
   4. Very Poor □ □ □ 5. No □ □ □

M. Issue of Demand Draft and Pay orders with help of computers
   1. Excellent □ □ □ 2. Good □ □ □ 3. Poor □ □ □
   4. Very Poor □ □ □ 5. No □ □ □

N. Entry of passbook with the help of computers
   1. Excellent □ □ □ 2. Good □ □ □ 3. Poor □ □ □
   4. Very Poor □ □ □ 5. No □ □ □

O. Electronic Clearing Services (ECS) services while clearing the cash;
   1. Excellent □ □ □ 2. Good □ □ □ 3. Poor □ □ □
   4. Very Poor □ □ □ 5. No □ □ □

P. Electronic Fund Transfer (EFT) services while transferring funds from one to other accounts;
   1. Excellent □ □ □ 2. Good □ □ □ 3. Poor □ □ □
   4. Very Poor □ □ □ 5. No □ □ □

Q. Real Time Gross Settlement (RTGS) services while transferring funds for Interbank transactions.
   1. Excellent □ □ □ 2. Good □ □ □ 3. Poor □ □ □
   4. Very Poor □ □ □ 5. No □ □ □

R. NEFT services while transferring funds for Inter bank transactions.
   1. Excellent □ □ □ 2. Good □ □ □ 3. Poor □ □ □
   4. Very Poor □ □ □ 5. No □ □ □

S. Paid utilities bill through e-banking
   1. Excellent □ □ □ 2. Good □ □ □ 3. Poor □ □ □
   4. Very Poor □ □ □ 5. No □ □ □

T. For getting transacted account e-statements
   1. Excellent □ □ □ 2. Good □ □ □ 3. Poor □ □ □
   4. Very Poor □ □ □ 5. No □ □ □
Appendix

U. For operating D-Mat account transactions
   1. Excellent ☐  2. Good ☐  3. Poor ☐
   4. Very Poor ☐  5. No ☐

II. E–banking usage
A. How long have you been using the e-banking services
   1. Less than one year ☐
   2. 1 to 3 years ☐
   3. 4 to 7 years ☐
   4. Over the 7 years ☐
B. If you not use the e-banking why?
   1. Lack of believeness ☐
   2. Difficult to understand ☐
   3. Lack of confidence on security ☐
   4. Do not have required knowledge ☐
   5. Do not have the need ☐
C. What was the most important reason that you choose this particular bank as your e-banking services?
   1. A traditional account with old bank (same bank) ☐
   2. Bank locations (geographic) ☐
   3. Value added services to using debit and credit cards ☐
   4. Excellent quick services from banks ☐
D. Do you believe e-banking services will replace traditional banking services?
   Yes ☐          No ☐
E. What type of advantages do you think on-line banking can provide you?
   1. 24/7 available working hours ☐
   2. Convenient home banking (internet) ☐
   3. Time Saving ☐
   4. Better control over the operation of account ☐
F. Have you awareness of different e-banking services

1. No
2. Yes, but not use of it
3. Yes, available and use of it
4. Yes, availing services

G. What services do you use e-online banking?

1. ATM
2. Debit/Credit cards
3. ECS/EFT
4. RTGS/NEFT
5. Internet banking

H. Are you comfortable in using the e-banking services?

Yes ☐ No ☐

I. What variety of services offered by banks?

1. Payment through internet banking
2. Facility of clean loans
3. Safe locker facility with passwords
4. Acceptance of follow up transactions

J. Do you face any technical problem like?

1. Hanging of computers
2. Not working /out of order
3. Server connectivity problem
4. Inoperativeness of computer

K. If you face any problem with online or e-banking where do you complaint?

1. Related branch ☐ 2. Banking ombudsmen ☐
3. Toll free number ☐ 4. Concerned Manager (IT) ☐

L. What type of Fringe benefits needed to e-banking services?

1. Excellent layout and location ☐
2. 24/7 working hours of bank ☐
3. Number of counters needed not to delay in services ☐
4. Structured sitting arrangement ☐
M. Are you ready to pay bank charges for utilizing e-banking services?
   Yes ☐   No ☐

N. What type of electronic technology used in your branch?
   1. Computerization of banks ☐
   2. ATM ☐
   3. Electronic Counting Machines ☐
   4. Electronic fake note finding machines ☐

O. Are you comfortable while operating e-banking services?
   Yes ☐   No ☐

P. What are the challenges faced by you at the time of operating e-banking?
   (Please rank the following factors 1-4).

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<th>Factors</th>
<th>Rank</th>
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<tr>
<td>Security Problems</td>
<td>☐</td>
</tr>
<tr>
<td>Lack of Awareness</td>
<td>☐</td>
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<tr>
<td>Need Technical Expertise</td>
<td>☐</td>
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<tr>
<td>Lack of Transparency</td>
<td>☐</td>
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</table>

Thanking You,

yours faithfully

Sathyanarayana
Research Scholar
SECTION -B

Questionnaire for Bank Employees
Please tick whichever is applicable

A. Profile: Gender:  1. Male  2. Female  

B. Age:
1. Up to Age 25  2. 26 To 35  3. 36 to 50  
4. 50 to 65  5. 65 and above  

C. Response to customers for queries posed by customers
1. Excellent  2. Good  3. Poor  
4. Very Poor  5. No  

D. Response of Bank Staff for extension of services
1. Excellent  2. Good  3. Poor  
4. Very Poor  5. No  

E. Kindful Behavior of bank staff
1. Excellent  2. Good  3. Poor  
4. Very Poor  5. No  

F. Quickness of Services (Where Accept cash and payment of cash)
1. Excellent  2. Good  3. Poor  
4. Very Poor  5. No  

G. Professional Commitment of bank employees
1. Excellent  2. Good  3. Poor  
4. Very Poor  5. No  

H. Perception of computer technology
1. Excellent  2. Good  3. Poor  
4. Very Poor  5. No  

J. Time spent on each transaction in e-banking
1. 0-2 min  2. 2-4 min  3. 4-8 min  
4. 8-10 Min  5. 10 min above  

Appendix
Appendix

K. Presence in bank in banking hours
   1. Excellent □  2. Good □  3. Poor □
   4. Very Poor □  5. No □

L. Is computer skills required to bank employees?
   1. Excellent □  2. Good □  3. Poor □
   4. Very Poor □  5. No □

M. Employee Knowledge of banking Facilities
   1. Excellent □  2. Good □  3. Poor □
   4. Very Poor □  5. No □

N. Accuracy of information of by employees
   1. Excellent □  2. Good □  3. Poor □
   4. Very Poor □  5. No □

O. Accuracy of entries to be made
   1. Excellent □  2. Good □  3. Poor □
   4. Very Poor □  5. No □

P. Handling of Customer complaints
   1. Redressal of customer complaints □
   2. Handling customer complaints delay in services □
   3. Handling Customer complaints through internet □
   4. Conducting customer awareness programme by toll free number □

Thanking You,

yours faithfully

Sathyanarayana
Research Scholar