ANNEXURE

QUESTIONNAIRE

“A Study of quality of Core Banking Services to the Retail Customers – Based on GAP model”

Dear Respondent, This survey is designed to understand e banking users’ level of satisfaction, their experience with e-banking and their expectations on the same. Only summarised measures and conclusions from this survey will be reported. Please give us your unbiased response; your participation in this survey is greatly appreciated. Thanking you in advance - EP Venkatesh

Questions - General

Name of the respondent: *

E-Mail ID: *

Currently Banking with the Bank
(PN: If you are having your account with multiple banks, please use separate questionnaire): *

Qualification: *

Under Graduate  Graduate  Post Graduate  Doctorate  Others

Gender: *

Male  Female

Marital Status: *

Single  Married
Your Age: *

- 18 to 25 Years
- 25 to 35 Years
- 35 to 45 Years
- 45 to 60 Years
- 60 Years and above

Your Monthly Income: *

- Below Rs. 20,000
- Rs. 20,000 to Rs. 40,000
- Rs. 40,000 to Rs. 80,000
- Rs. 80,000 to Rs. 1,50,000
- Rs. 1,50,000 and above

Profession: *

- Business/Profession
- Salaried
- Student
- House Wife
- Others

How long have you been using e-banking?

- Since 3 to 6 months
- Since 6 to 12 months
- More than 1 year

What is your level of knowledge of Internet usage?

- Don’t know to operate
- Beginner
- Can Manage
- Have good knowledge
- Very well versed

Please rate the following questions based on your ‘experience’ of e-banking with the bank you stated above

Questions on RELIABILITY

1. My transactions performed through e-banking are very accurate *

- Strongly Agree
- Agree
- Not sure
- Disagree
- Strongly Disagree

2. I am very satisfied with Bank’s communication about Account statements *

- Strongly Agree
- Agree
- Not sure
- Disagree
- Strongly Disagree
3. My bank does not misuse my personal information generated while performing e-banking transactions *

- Strongly Agree  - Agree  - Not sure  - Disagree  - Strongly Disagree

4. My bank's web site makes accurate promises about the services being delivered *

- Always  - Most of the times  - Sometimes  - Rarely  - Never

5. My bank's website is updated with the latest information *

- Always  - Most of the times  - Sometimes  - Rarely  - Never

6. I am very much satisfied by the message displayed while a transaction is completed on e-banking/phone/ATM *

- Always  - Most of the times  - Sometimes  - Rarely  - Never

7. My bank charges are reasonable while using e banking service (NET Banking, Phone Banking & ATM) *

- Strongly Agree  - Agree  - Not sure  - Disagree  - Strongly Disagree

8. My bank informs me about the charges for using e banking services (like Non home branch transactions, cash transactions charges, other bank ATM usage charges etc.) *

- Always  - Most of the times  - Sometimes  - Rarely  - Never

Questions on RESPONSIVENESS

9. My problems related to e banking were very quickly solved *

- Strongly Agree  - Agree  - Not sure  - Disagree  - Strongly Disagree
10. My bank informs me about launch/addition of any new e-banking services *
   - Always
   - Most of the times
   - Sometimes
   - Rarely
   - Never

11. My bank gives promotional offers to encourage my usage of e banking services *
   - Always
   - Most of the times
   - Sometimes
   - Rarely
   - Never

12. The phone banking official has all the latest information readily available whenever I call *
   - Strongly Agree
   - Agree
   - Not sure
   - Disagree
   - Strongly Disagree

13. Phone banking official responds very friendly whenever called for the purpose of resolving an issue *
   - Strongly Agree
   - Agree
   - Not sure
   - Disagree
   - Strongly Disagree

14. Professionalism of the phone banking official is very high when called for the purpose of resolving an issue *
   - Strongly Agree
   - Agree
   - Not sure
   - Disagree
   - Strongly Disagree

15. There was a good amount of involvement shown by senior officials of the bank while solving my issue *
   - Strongly Agree
   - Agree
   - Not sure
   - Disagree
   - Strongly Disagree

Questions on EFFICIENCY

16. 24 hours banking (Net Banking, Phone Banking & ATM) is actually 24 hours banking with my bank *
   - Always
   - Most of the times
   - Sometimes
   - Rarely
   - Never
17. All the required information is available on the bank’s website *

☐ Always ☐ Most of the times ☐ Sometimes ☐ Rarely ☐ Never

18. Processing speed of my transaction through Net, Phone and ATM is very good *

☐ Always ☐ Most of the times ☐ Sometimes ☐ Rarely ☐ Never

19. I am very happy with range of transactions which can be performed through e banking (Like transfer of funds, standing instructions, cheque book requests, Bill pay etc.) *

☐ Strongly Agree ☐ Agree ☐ Not sure ☐ Disagree ☐ Strongly Disagree

20. I receive very accurate and timely SMS alerts whenever e- banking transactions are performed *

☐ Always ☐ Most of the times ☐ Sometimes ☐ Rarely ☐ Never

21. My bank keeps updating me about current happenings/change in rules immediately (like the recent one, 'ATM will not retract the cash back in to the machine') *

☐ Always ☐ Most of the times ☐ Sometimes ☐ Rarely ☐ Never

22. All links in the website are problem free and accurate *

☐ Always ☐ Most of the times ☐ Sometimes ☐ Rarely ☐ Never

23. I have never found my Bank’s ATMs ‘out of order’ or it never displayed a board stating 'cash not loaded' or 'only Rs. 500/1000 note available' etc. *

☐ Strongly Agree ☐ Agree ☐ Not sure ☐ Disagree ☐ Strongly Disagree

24. I find a live connection while performing phone banking (no breakings in between) *

☐ Always ☐ Most of the times ☐ Sometimes ☐ Rarely ☐ Never
25. Because of the existence core banking system, I find it easy to switch the branches whenever required *

[ ] Strongly Agree  [ ] Agree  [ ] Not sure  [ ] Disagree  [ ] Strongly Disagree

Questions on SECURITY

26. I feel Safe & secure while performing e-banking transactions *

[ ] Strongly Agree  [ ] Agree  [ ] Not sure  [ ] Disagree  [ ] Strongly Disagree

27. I feel completely safe while performing transactions at my bank’s ATM *

[ ] Strongly Agree  [ ] Agree  [ ] Not sure  [ ] Disagree  [ ] Strongly Disagree

28. I feel very safe with multi-layer security exercised while e banking, like 3D security, One Time Password etc. *

[ ] Strongly Agree  [ ] Agree  [ ] Not sure  [ ] Disagree  [ ] Strongly Disagree

29. I feel very safe with provision of security measure (like virtual key board) while entering the password during e banking *

[ ] Strongly Agree  [ ] Agree  [ ] Not sure  [ ] Disagree  [ ] Strongly Disagree

30. Understanding the messages/warnings that appear on the website while using e-banking is very easy *

[ ] Always  [ ] Most of the times  [ ] Sometimes  [ ] Rarely  [ ] Never

31. SMS/ e mail alerts by my bank are very educative and useful *

[ ] Strongly Agree  [ ] Agree  [ ] Not sure  [ ] Disagree  [ ] Strongly Disagree
32. I know these following security measures (please check all that you know)

- Do not share the e banking password/PIN with any one
- Formation of e banking password/PIN should not be very simple
- Frequent change of password/PIN is very much necessary
- The moment I lose my ATM card I need to inform my bank
- Never share my password/PIN details through Phone, SMS, Email to any one including bank officials
- How to destroy the ATM card when it expires
- OTP/CVV no. also should not be shared with anyone

Questions on EASE OF USE

33. Tracking and record keeping of my e banking transactions are very easy *

- Strongly Agree
- Agree
- Not sure
- Disagree
- Strongly Disagree

34. My bank helps me a lot in locating the ATMs of the bank whenever required *

- Strongly Agree
- Agree
- Not sure
- Disagree
- Strongly Disagree

35. Having a good printer, It is very easy to get printouts from the net banking *

- Strongly Agree
- Agree
- Not sure
- Disagree
- Strongly Disagree

36. Printouts from ATM are always hassle free *

- Strongly Agree
- Agree
- Not sure
- Disagree
- Strongly Disagree
37. My bank's website provides easy to use tools like, search tool, site map etc. *

- Strongly Agree - Agree - Not sure - Disagree - Strongly Disagree

Questions on AESTHETICS

38. Bank's website is very attractive and pleasing *

- Strongly Agree - Agree - Not sure - Disagree - Strongly Disagree

39. I am very pleased with the appearance of ATM outlet and its tidiness *

- Strongly Agree - Agree - Not sure - Disagree - Strongly Disagree

40. The quality of my bank's ATM cards are very good, it actually lasts till its date of expiry *

- Strongly Agree - Agree - Not sure - Disagree - Strongly Disagree

Questions on ASSURANCE

41. Bank officials guided me very appropriately when I used e banking service of the bank for the first time *

- Strongly Agree - Agree - Not sure - Disagree - Strongly Disagree

42. Navigation speed of the website is very good (with good speed of internet) *

- Strongly Agree - Agree - Not sure - Disagree - Strongly Disagree

43. Performing transactions through net/phone banking through my bank is very easy (like bill pay, fund transfer etc) *
44. My bank's website has a very meaningful grouping of links *
   - Always  - Most of the times  - Sometimes  - Rarely  - Never

45. A very appropriate ‘Help’ information is available on the website while using e-banking *
   - Strongly Agree  - Agree  - Not sure  - Disagree  - Strongly Disagree

Questions on OVERALL LEVEL OF SATISFACTION

46. With respect to Overall rating of my bank I rate it as very high *
   - Strongly Agree  - Agree  - Not sure  - Disagree  - Strongly Disagree

47. I still very much like to visit branches for performing my transactions *
   - Strongly Agree  - Agree  - Not sure  - Disagree  - Strongly Disagree

48. I Would surely refer my bank to others to open an account based on my e-banking service experience *
   - Strongly Agree  - Agree  - Not sure  - Disagree  - Strongly Disagree

49. My bank met my expectations while performing e banking transactions *
   - Always  - Most of the times  - Sometimes  - Rarely  - Never

50. I find continuous improvement in the following areas (Pls check all that apply) *
   - e banking  - Phone banking  - ATM
51. Frequency of my visit to the bank per month (Since I started using e banking) *

- Never
- 1 to 3 times
- 4 to 8 times
- 9 to 12 times
- over 12 times

Frequency of my visit to the bank per month (Before I started using e banking) *

- Almost daily
- over 12 times
- 9 to 12 times
- 4 to 8 times
- 1 to 3 times

52. The main reason for me to typically visit my bank (please choose the single most important reason) *

- to make a deposit
- to get advice for investment options
- to inquire about account balance
- to withdraw cash
- to give standing instructions
- to update my contact details
- other

If Others, Please Specify:

53. These were the issues faced by me while using e-banking (check all that apply) *

- No issues faced
- Heavy / unnecessary charges
- Loss of debit card/pin
- Misuse of my card
- Mistake in statement of accounts
- While transacting with a non-home branch
- Cash was not dispensed after debiting my account at ATM
- Unusual delay in delivering the ATM card/PIN (New one or the replaced one)
- Issues with fund transfer through e banking
- Issues with working of e banking/Phone banking/ATM
- Other

If Others, Please Specify:
54. The single most important reason I opened an e banking account is:

(Please rank the following on a scale of 1 to 5, number 1 being ‘the most important’ and 5 being ‘the least important’). PLEASE REMEMBER THAT ONLY ONE OPTION CAN BE MOST IMPORTANT AND OTHERS GRADUALLY REDUCE IN IMPORTANCE. SO NO TWO OPTIONS CAN BE GIVEN THE SAME RATING.

1) Convenience (24 hours service, anywhere connectivity) *

2) Easy to track/maintain banking transaction/activity *

3) Costs Less *

4) Safe and Secure *

5) Curiosity *

55. I use following e banking services offered by my bank (check all those services you are currently using) *

- Seeking product and rate information
- Download personal bank transaction/activity records
- Check balances on-line
- Apply for consumer loans or credit cards online
- Inter-account transfers
- Intra account transfers
- On-line bill/card’s payments
- Cheque Book request
- Change of Address
- On-line recharge of mobile/DTH
- On-line Ticket Booking (Movie/Travel etc.)
- Any Branch Banking
- Others

If Others, Please Specify:
56. Number of my bank transactions have remarkably increased since the introduction of e banking facility. *

☐ To a very large extent  ☐ To a slightly large extent  ☐ To some extent
☐ To a very small extent  ☐ Not at all

57. This is the single most important reason that I chose this particular bank as my E bank? (please choose one) *

☐ I have a traditional bank account with the same bank  ☐ The brand of the bank  ☐ The excellent service offered by this bank  ☐ Others

If Others, Please Specify: 

58. For the following reason(s) I still prefer using traditional banking services (check all that apply) *

☐ Heard lot of concerns about e banking
☐ Concerned about security
☐ Don't see any real value in having this type of account
☐ Too new to me
☐ No personal interface
☐ Others

If Others, Please Specify: 

59. For me to use e-banking, I give importance to:

(GIVE RANKING TO EACH ITEM BASED ON ITS IMPORTANCE TO YOU, THE MOST IMPORTANT FACTOR TO YOU GETS THE 1ST RANK AND THE LEAST ONE GETS 7TH. ALSO PLEASE REMEMBER NO TWO SELECTIONS CAN SHARE THE SAME IMPORTANCE, USE EACH NUMBER ONLY ONCE TO INDICATE HOW IMPORTANT IT IS TO YOU)

1)Reliability *
2)Responsiveness *
3)Efficiency *
4)Security *
5)Ease of Use *
6)Aesthetics *
7)Assurance *