APPENDIX
QUESTIONNAIRE

Dear Sir/Madam,

I am conducting a survey on “An Empirical Study of Customer’s Attitude towards using Internet Banking in Orissa”. The present survey is carried out to collect information on customers’ attitudes towards using Internet banking in Orissa. The data supplied by you will be kept confidential and will be used for academic research purpose only. All responses are anonymous and will be treated in confidence. Please spare some of your valuable time to complete the questionnaire.

Manoranjan

SECTION-A

Customer Profile

1. Name:..................................................................................................................................(Optional)
2. Gender : Male          Female
3. Age(in years) :
   □ Less than 24
   □ 24-35
   □ 36-45
   □ 46-55
   □ Above 65
4. Education
   □ Under Graduate
   □ Graduate
   □ Post Graduate
   □ Professional
   □ others
5. Occupation
6. Monthly Income
   □ Rs. 10,000-19,999
   □ Rs.20, 000-29,999
   □ Rs.30,000-49,999
   □ Above Rs.50, 000
7. Marital status
   □ Married
   □ Unmarried (Single)
8. What is the frequency of Internet Usage?
   □ Occasionally
   □ Fortnightly
   □ Weekly
   □ Daily
9. What is the reason for using Internet?
   □ Email
   □ Current Information
   □ Banking
   □ Social networking
   □ Others (If any)
10. Please rank the banking services below based on frequency of use (1 for most frequent)
   a. Branch Counter
   b. Automatic Teller Machine (ATM)
   c. Phone Banking
   d. Internet Banking with PC
11. How long you are using internet (in Years) ..............................................................................
12. Are you an Internet Banking User
   □ Yes
   □ No?

If Answer is Yes
For the following questions, please put down the number which best describes your motivations of using Internet Banking. Please indicate your agreement with the next set of following statements. Circle a number
Appendix

from 1 to 7 that best represents your level of agreement with the statement, where 1= “strongly disagree” and 7=“strongly agree”;

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Slightly Disagree</th>
<th>Neutral</th>
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<td>6</td>
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</tbody>
</table>

1. Faster Service in the Branch Banking
2. Better Customer Service by Branch Staff
3. Privacy is kept secret in Branch Banking
4. Branch opening hours is convenient
5. ATM is available at any place
6. ATM is Reliable
7. Draft charges are more in Branch
8. Other bank charges are more financial services

If answer is No to Question No-12 Skip the following and go to SECTION-B

If YES Give Reasons: ----------------

a. Are you a User of earlier Yes ☐ No ☐

b. Do you intend to use Internet Banking in future Yes ☐ No ☐

(If answer is No to Question No-12 Skip the following and go to SECTION-B)

13. Do you have account in more than one bank? Yes ☐ No ☐

14. How long you are using Internet Banking services?

☐ Less than 1 Year ☐ 1-2 Years ☐ 3-5 Years ☐ More than 5 years

15. How frequently do you use internet banking services per month (for example, balance inquiry, fund transfer between accounts etc)?

☐ Less than 1 ☐ 1 to 3 times ☐ 3 to 8 times ☐ 8 to 12 times ☐ over 12 times

16. 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

17. For the following Internet Banking services, please circle the number to indicate their usefulness to you as a user:

<table>
<thead>
<tr>
<th>Not Useful At all</th>
<th>Quite Useless</th>
<th>Useless</th>
<th>Neither</th>
<th>Useful</th>
<th>Quite Useful</th>
<th>Very Useful</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
</tbody>
</table>

Account Information 1 2 3 4 5 6 7
Funds Transfer 1 2 3 4 5 6 7
Electronic Bill Payments 1 2 3 4 5 6 7
Bank Transaction statements 1 2 3 4 5 6 7
Cheque Book Request 1 2 3 4 5 6 7
Financial Planning and Analysis 1 2 3 4 5 6 7
Loan Application 1 2 3 4 5 6 7
Share Trading 1 2 3 4 5 6 7

“304”
18. For your choice of an Internet banking account, please indicate how much each of the following factors is/are important to you: (Please prioritize the following list in the order of importance. 7: the most important 1: the Unimportant) Please use each number only once.
   a. Bank familiarity
   b. Quick service
   c. Bank location (geographic)
   d. The size of bank (in terms of asset)
   e. Security of Transaction
   f. Convenience and 24 hours service from anywhere
   g. Knowledge on Internet technology
   h. Transaction cost involved in Internet banking services
   i. Other, please specify: ___________________________________

19. Which is the most important factor do you considered for preferring branch banking?
   a) Usage Convenience
   b) Personnel Comfort
   c) Channel Financial security
   d) Channel Information security
   e) Information availability
   f) Technology

20. Which is the most important factor do you considered for preferring internet banking?
   a) Usage Convenience
   b) Personnel Comfort
   c) Channel Financial security
   d) Channel Information security
   e) Information availability.
   f) Technology.
   g) Inertia for Change.

21. Which is the most important influence factor for adoption of Internet Banking?

For the following questions, please put down the number which best describes your perceptions of Internet Banking. Please indicate your agreement with the next set of following statements. Circle a number from 1 to 7 that best represents your level of agreement with the statement, where 1= "strongly disagree" and 7= "strongly agree";

<table>
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<tr>
<th>Strongly Disagree</th>
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</tr>
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</table>

1. Using the Internet Banking would enable me to accomplish my banking tasks more quickly.
2. Using the Internet would it easier for me to carry out my banking transaction.
3. I would find the Internet Banking useful
4. Using the Internet banking service is easy for me
5. I find my interaction with the Internet banking services clear and understandable
6. It is easy for me to become skillful in the use of the Internet banking services.
7. Using Internet banking can be complicated to use.
8. I am confident of using Internet banking even if there is no one around to show me how to do it.
9. I am confident of using Internet banking even if I have never used such a system before.

“305”
10. I am confident of using Internet banking if I have just the online help function for assistance

11. Using Internet banking makes banking easier and improves quality of banking.

12. Internet banking is more accessible than visiting a bank.

13. Internet banking is less time consuming, speeds up banking.

14. Internet banking gives me greater control over my banking than visiting a bank.

15. Internet banking is compatible with my work and fits my work style.

16. Using Internet banking fits well with the way I like to manage my banking.

17. I am confident over the security aspects of Internet banking.

18. Information concerning my Internet banking transactions will be known to others.

19. Information concerning my Internet banking transactions can be tampered with by others.

20. Using Internet Banking may expose me to fraud or monetary loss.

21. Using Internet Banking lacks the benefits of personal interaction with bank personnel.

22. There is a possibility that I would face problems while making transactions through the internet.

23. There is a high uncertainty about bank's action with errors occurring during online transactions.

24. The advantages and disadvantages of using Internet banking are obvious.

25. I would have no difficulty telling others about the results of using Internet banking beneficial.

26. Internet banking benefits is very visible in public media.

27. I have seen what others do using Internet banking.

28. It is easy for me to observe others using Internet banking.

29. Using the IB is a wise idea

30. I would feel that using the IB is pleasant

31. In my opinion, it would be desirable to use the IB

32. Before deciding whether to use Internet banking, I can properly try it out.

33. I want enough time to use Internet banking on a trail basis to see and what it can do.

34. I would continue to use Internet banking for my banking needs in the future.

35. I will use Internet banking on regular basis in the future

36. I expect my use of Internet banking for handling my financial transactions to continue in the future

37. People who use Internet banking have a high profile.

38. People who use Internet banking have more prestige. than those who do not.

39. Using Internet banking is a status symbol.

40. When I go internet banking, I transact that I had not intended to do transaction.

41. I am a person who makes unplanned financial transaction.

42. It is fun to do financial transaction spontaneously.

43. I am afraid of high Internet connectivity failure.

44. I am afraid of being money not debited from account but not received by receiver during online transfer.

45. I am worried about the inaccessibility of web pages during transaction.

46. I am afraid of losing information by clicking on other keys.

“306”
Appendix

47. My bank does not require me to use Internet Banking. 1 2 3 4 5 6 7
48. Although it was suggested by my bank using Internet banking is certainly not compulsory. 1 2 3 4 5 6 7
49. My use of internet banking is voluntary. 1 2 3 4 5 6 7
50. Many people in my social network (friends, family, and workmates, classmates) use internet banking 1 2 3 4 5 6 7
51. Internet Banking is very visible in my social network (friends, family, and workmates, classmates) 1 2 3 4 5 6 7
52. Many of my financing tasks requires me to use Internet Banking 1 2 3 4 5 6 7
53. Many transactions can be accomplished only when Using Internet Banking 1 2 3 4 5 6 7
54. My financial interactions with my company, friends, and other Businesses force me to use Internet Banking 1 2 3 4 5 6 7

Usage

Please answer the following questions by circling the number from 1 to 7 that best represents your level of use, where 1= “not at all” and 7= “frequently”:
In the last 30 days, approximately how often have you used Internet banking? 1 2 3 4 5 6 7
Please answer the following question by writing the number that best reflects your level of use in the box provided:
In the last 30 days, approximately how many times have you used Internet banking?

Q1. What are the main reasons that you have not opened an Internet bank account yet?
Please indicate how much each of the following factors is/are important to you for the reason: (Please prioritize the following list in the order of importance. 7: the most important 1: the Unimportant) Please use each number only once.
a. Never heard of Internet banking 1 2 3 4 5 6 7
b. Concerned about security 1 2 3 4 5 6 7
c. Don't see any real value in having this type of account 1 2 3 4 5 6 7
d. Too new. I would like to see how it works, and then I may open an account 1 2 3 4 5 6 7
e. Haven't taken time to open an account. 1 2 3 4 5 6 7
f. Cannot directly contact bank staff on the Internet if there is an inquiry/problem 1 2 3 4 5 6 7

Q2. For your choice of an Internet banking account as a potential customer, please indicate how much each of the following factors is/are important to you: (Please prioritize the following list in the order of importance. 7: the most important 1: the Unimportant) Please use each number only once.
a. Better rate and lower service charge 1 2 3 4 5 6 7
b. Bank familiarity 1 2 3 4 5 6 7
c. Quick service 1 2 3 4 5 6 7
d. Bank location (geographic) 1 2 3 4 5 6 7
e. The size of bank (in terms of asset) 1 2 3 4 5 6 7
f. Security of Transaction 1 2 3 4 5 6 7
g. Convenience and 24 hours service from anywhere 1 2 3 4 5 6 7
h. Knowledge on Internet technology 1 2 3 4 5 6 7
i. Transaction cost involved in Internet banking services 1 2 3 4 5 6 7
j. Other, please specify: ____________________________

SECTION-B

“307”
For the following questions, please put down the number which best describes your perceptions of Internet Banking. Please indicate your agreement with the next set of following statements. Circle a number from 1 to 7 that best represents your level of agreement with the statement, where 1= “strongly disagree” and 7= “strongly agree”;

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“308”
### Appendix

| 28. It is easy for me to observe others using Internet banking. | 1 2 3 4 5 6 7 |
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QUESTIONNAIRE FOR BANKERS

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Please spare some of your valuable time to complete the questionnaire.

Manoranjan Dash

Bankers Profile:
Name: 
Bank Name: 
Age: 
Designation: 

Q1. Customers adopt Internet banking services
   a) On advice of bankers. 
   b) By their own initiatives or interest. 
   c) Due to other external/social/organizational forces

Q2. What is the age wise preference for Internet banking services?
   a) 20-30  b) 31-40  c) 41-50  d) Above 50

Q3. What is the Occupation wise preference for Internet banking services?
   a) Service Class 
   b) Business Class 
   c) Professional.

Q4. Are you satisfied with the retention rate of Internet banking customers?
   a) Highly Satisfied 
   b) Satisfied 
   c) Neutral 
   d) Unsatisfied 

Q5. Do you agree day by day the customers accessing Internet banking service is increasing?
   a) To large extent 
   b) To some extent 
   c) A little 
   d) Very Little 

Q6. What is the adoption rate of customers switching from branch banking to Internet banking?
   a) Very High 
   b) High 
   c) Undecided 
   d) Low 
   e) Very Low 

Q7. Do you agree bankers-customers relations improved due to Internet banking services adoption?
   a) Very Much 
   b) Somewhat 
   c) A Little 
   d) Very Little 
   e) Not at all 

Q8. Banks provide knowledge to customers’ for using Internet banking
   a) To large extent 
   b) To some extent 
   c) A Little 
   d) Very Little 
   e) Not at all

Q9. What are the promotional measures used by banks to promote Internet banking services?
   a) Print Media 
   b) Internet 
   c) SMS 
   d) Outdoor advertisement/hoardings 
   e) TV/Radio

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“310”