Questionnaire for Customers

The objective of the study is to identify and analyse the factors influencing the customer’s adoption/usage of technology in banking services in Visakhapatnam city. The impact of technology on banking operations, A comparative analysis between Public and Private sector banks survey is conducted by A. Prameela (Research Scholar, DCMS, Andhra University) under the guidance of Prof. N.L. Narasimha Rao (Director, School of Distance Education, Andhra University). Please be assured that your responses will be strictly confidential. Please put a (✓) mark to indicate your preference.

General Questions

1. Name:
2. Name of the Bank & Branch:
3. Gender
   A. Male                           B. Female
4. Age
   A. 18 - 25 years              B. 26 - 30 years             B. 31 – 40 years            C. 41 – 50 years
   D. 51 – 60 years              E. Above 60 years
5. Education
   A. Illiterate                   B. High school               C. Intermediate            D. Degree
   E. Masters Degree              F. Others (please specify)_________________
6. Marital Status
   A. Married              B. Un married             C. widowed              D. Divorced
7. Profession
   A. Govt Employee          B. Private Employee        C. Business           D. Self Employee
   E. Student                        F. House Wife                   G. Others (please specify) _________ ___
8. Monthly Income
   A. Upto 10,000            B. 10,000- 15,000          C. 15,001-20,000           D. 20,001-25,000
   E. 25,001-30,000        F. 30,001 – 35,000          G. 35,001-40,000           H. 40,001-50,000
I. 50,001 and above
9. Status of usage
   A. Less than 1 year       B. 1 – 5 years              C. 5 – 10 years
   D. 10 – 15 yeas          E. Above 15 years
Specific Questions:

1. Which category of the banks do you consider as most technologically advanced?
   A. Public sector bank   B. Private sector bank

2. Which attribute of the bank do you value the most?
   A. Quality of Service   B. Technology used   C. Trust
   D. Location   E. Type of the bank

3. Which factor promotes you to use the new techniques in banking? (Tick all that are applicable)
   B. Reduced time of transactions   B. Cost effectiveness
   C. Ease of use   D. Technology savvy

4. How familiar are you with computer usage level of your bank?
   A. No knowledge of computer   B. Beginner   C. Average knowledge
   D. Advanced computer knowledge   E. Expert

5. Customer level of usage of technology (Tick all that are applicable to you)
   A. Connected to the Internet at home or work to do their financial transactions
   B. Uses E-mail
   C. ATM / Debit card service
   D. Credit card service
   E. Online banking services
   F. E – payments
   G. Electronic Fund Transfer (EFTs)/NEFT/RTGS

6. How frequently do you use the following banking services per month?

<table>
<thead>
<tr>
<th>Nil</th>
<th>1 to 3 times</th>
<th>3 to 8 times</th>
<th>8 to 12 times</th>
<th>Over 12 times</th>
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</thead>
</table>
   A. Branch Banking | ☐ | ☐ | ☐ | ☐ | ☐ |
   B. ATM | ☐ | ☐ | ☐ | ☐ | ☐ |
   C. Internet Banking | ☐ | ☐ | ☐ | ☐ | ☐ |
   D. Tele Phone banking | ☐ | ☐ | ☐ | ☐ | ☐ |
   E. Mobile banking | ☐ | ☐ | ☐ | ☐ | ☐ |

Satisfaction on Technology usage

A. ATM Services

7. Promptness of card delivery
   ○ Satisfied   ○ Neutral   ○ Dissatisfied   ○ Extremely Dissatisfied

8. Number of Transactions
   ○ Satisfied   ○ Neutral   ○ Dissatisfied   ○ Extremely Dissatisfied

9. The quality of notes (currency)
   ○ Satisfied   ○ Neutral   ○ Dissatisfied   ○ Extremely Dissatisfied

10. Conveniently located
   ○ Satisfied   ○ Neutral   ○ Dissatisfied   ○ Extremely Dissatisfied

B. Internet banking Services

11. Account information and balance enquiry
   ○ Satisfied   ○ Neutral   ○ Dissatisfied   ○ Extremely Dissatisfied

12. E-payments
   ○ Satisfied   ○ Neutral   ○ Dissatisfied   ○ Extremely Dissatisfied

13. Account to Account transfer
   ○ Satisfied   ○ Neutral   ○ Dissatisfied   ○ Extremely Dissatisfied

14. Due installment enquiry
   ○ Satisfied   ○ Neutral   ○ Dissatisfied   ○ Extremely Dissatisfied

15. Statement request (by email, fax, mail)
   ○ Satisfied   ○ Neutral   ○ Dissatisfied   ○ Extremely Dissatisfied
C. Telephone Banking Services
16. Pleasant musical background
17. Reasonable number of voice prompts
18. Clear instructions
19. Voice directions / online directions for new users
20. Provide additional options

D. Mobile Banking Services
21. Reward point status
22. Prepaid Mobile Recharge
23. SMS alerts about specific information to the bank services / new products
24. Transactions status
25. Expensive

Problems of technology Usage:
E. ATM Problems
26. Cards get blocked
27. Machine out of cash
28. Non printing of statement
29. Machine out of order
30. Long waiting time in queues
31. Reduction in balance without cash payment

F. Internet Banking Problems
32. Not providing information
33. Not being able to maintain security
34. Not giving fast response
35. Leaving the operation unfinished
36. Internet banking can be tampered with by others
37. Waiting for long time for conducting of transactions
38. Too many steps in processing transaction

G. Telephone Banking Problems
39. Lack knowledge of customer service representative
40. Absence immediate connection to the service
41. Lack of prompt service.
42. Lack of clear guidelines.

H. Mobile Banking Problems
43. Login / Sign off are not easy.
44. Lack of security in transactions.
45. Lack of appropriate software.
Satisfaction levels regarding the various Services Quality Dimensions:

At what level your satisfied with the following service quality dimensions?
Tick (✓) any option that represents your answer.

A. Tangibility

46. Bank has up - to - date equipment & technology

47. Location of the Bank

48. Sufficient number of ATM machines

49. Cash counting machines

50. Counter partitions in bank and its branches

51. Materials associated with the banks office
   (Pamphlets, brochures) are visually appealing
   at the banks office

52. The employees approach

53. Guide signs indicating as to which counters are
    offering which services

B. Reliability

54. The bank website does not freeze
    after customer put in all the information

55. Information provided on website

56. Up to date content

57. Process of transactions

58. Wide range of products and services provided

C. Responsiveness

59. Customer service representative.

60. Bank performs the services right the first time

61. Quick confirmation

62. Our requests are handled promptly

D. Assurance

63. Employees of bank have the knowledge
    to answer customer questions

64. Politeness and friendly staff

65. Employees are always willing to help you.

66. Experienced management team.

E. Empathy

67. Time bound work of employee

68. Help desks, call centers of bank

69. Specific needs understood

70. Provisions of financial advices

F. Efficiency

71. Faster log in facility

72. Performance of Plastic cards(ATM, Debit/Credit)

73. Transfer of Funds(NEFT, RTGS)
74. Clearing Services (ECS-Credit/Debit)  
G. Accuracy  
75. Problem solving through instant information
76. Bank insists on error-free transaction records
77. Electronic Bills payments

<table>
<thead>
<tr>
<th>Extremely Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Extremely Dissatisfied</th>
</tr>
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78. Service charges

H. Security
79. Security for ATMs
80. Online filling
81. Protection of banking transactions
82. Privacy / Confidentiality of the bank.
83. Care in collection of personal information

I. Easy and Convenient Banking
84. Language and information content
85. Easy to find and change
86. Instructions on the website
87. User friendly system
88. Convenient hours of operation (24 X 7)

J. Customer Service
89. Customer friendly environment at Bank
90. Customer feedback services
91. Capable of solving complaints adequately
92. Brochures to educate new users
93. Special services for the elders and disabled

94. Are you satisfied with the overall technological services of your bank?
   A. Yes  B. No  C. Can Not Say

95. The contribution of new technology to the success of banks in your opinion is:
   A. Very high
   B. High
   C. Average
   D. Low
   E. Nil

96. What suggestions you can give to the development of technology to the Indian banking industry?

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Signature of the customer

THANK YOU VERY MUCH FOR YOUR VALUABLE TIME, COOPERATION, PATIENCE & INFORMATION
Questionnaire for Employees

We are conducting a study on Technology in Banking-An Impact study in the operations of Andhra Bank & ICICI Bank- Vizag city. We are interested in the reasons why customers of bank do or do not use new technological advancements available in banking services. We would appreciate your responses to some questions about this. There are no right or wrong answers. Please tell us what you really think.

I. Personal Data:
1. Name:
2. Bank & Branch:
3. Age
   A. Less than 25   B. 26 to 30   C. 31 to 40   D. 41 to 50   E. Above 50
4. Gender
   A. Male   B. Female
5. Marital Status
   A. Married   B. Un Married   C. Widowed   D. Divorced
6. Annual Income (lacks)
   A. Less than 1   B.1 to 2   C. 2 to 3   D. 3 to 4   E. 4 and above
7. Educational Qualifications
   A. Intermediate   B. Bachelor Degree   C. Master Degree   D. Professional
8. Category of job
   A Manager   B. Executives   C. Officers   D. Clerks   E. Others (Please specify)________
9. Years of experience
   A. Less than 5 years   B. 6 to 10 years   C. 11 to 15 years   D. Above 16 years

II. Transactions Data:
1. Approximately how many people visit your bank web site per day?
   A. Less than 1000   B. 1000 to 5000   C. Above 5000   D. Others (Please specify)________
2. How long has your bank been providing Internet Banking?
   A. Less than a year   B. 1 to 5 years   C. More than 5 years   D. ________________
3. How frequently do you update your website?
   A. Daily   B. Weekly   C. Monthly   D. More than once in a month for every update
4. What was the reason behind introduction of internet banking?
   A. Because of competition from foreign banks   B. Man power shortage
   C. Qualitative customer service   D. Faster transactions & Time saving
   E. Any other (Please specify) _________________________
5. How do you make your potential customer aware of your location on the Net?
   A. Advertising on the Net   B. News media
   C. Banks publications   D. Any other (Please specify)____________________
6. Relative importance of factors determining provision of electronic banking
   A. Vision of the future   B. Prediction of customer acceptance
   C. Organisational culture of innovation   D. Market share or strength of organization
   E. ______________________________

Responses regarding some comparative aspects
Tick (✓) any number that represents your answer.

7. Comparative aspects between
   A. More facilities to employees
   B. Employees of which type of banks are more satisfied from job

   Traditional banks   E – banks   Both
   ○   ○   ○   ○   ○
C. Salary package is comparatively better in
D. Top management involvement branch level is
    comparatively more in
E. Working hours are comparatively more in
F. Yearly customers growth is comparatively more in

8. **Differentiating strategies between**
   A. More information technology
   B. Providing better quality of service
   C. Innovative products and services
   D. More labor intensive techniques
   E. Recruiting young employees
   F. Expanding branch network
   G. Pitching into mergers and acquisitions

9. **The factors that contribute to better services in**
   A. Higher return in deposits
   B. Overall Efficiency
   C. Customer shift
   D. More Profit

10. **Number of customers per branch** in the same city are comparatively

   **To what extent do you agree with the following statements :**

11. **“Collaborative Culture Factor” in e-banks**
   A. Brings about group cohesiveness
   B. Enhances the collaborative culture
   C. Helps to communicate efficiency with peers

12. **“Behavioral Factor” in e-banks**
   A. Helped in reducing work stress
   B. helped in reducing chaos and confusions
   C. Helped to do routine work more efficiently
   D. Increased interest in work
   E. Increased level of motivation
   F. Increased level of job satisfaction

13. **“Training and Development Factor” in e-banks**
   A. Effective Training
   B. Enhanced technical skills
   C. Increased effectiveness at job
   D. Organized training programmes
   Increased confidence levels
14. **“Knowledge Management Factor” in e-banks**

A. Empowered with better access to information  
B. Empowered with more control over work  
C. Enhanced creativity  
D. Empowered to solve problems  
E. Enhanced capacity to contribute in research & development activities  
F. Increased involvement in decision – making  
G. Magnified abilities to think and articulate thoughts

15. **Employee Benefits with Electronic banking**  

A. Minimizes the cost of transactions  
B. Saves time  
C. Minimizes inconvenience  
D. Provided up – to date information  
E. Facilitates quick responses  
F. Improves service quality  
G. Minimizes the risk of carrying cash

16. **Difficulties Faced by the Employees to Work with e-channels**

A. lack of knowledge regarding how to use/ operate  
B. lack of trust  
C. Increasing expectations of customers  
D. Problem of Security  
E. Resistance to change  
F. lack of proper training  
G. Technology up gradation  
H. Strain, due to e-banking as compared to manual banking

17. **Number of complaints (per month) from E – Bank customers as compared to customers of traditional Banks**

A. Delay in banking functions from customers view point  
B. High cost of service chargers  
C. Higher amount of minimum balance maintained in their accounts  
D. Problems regarding use of ATMs or online banking technologies  
E. Lack of attention or improper behavior of bank employees  
F. Wrong entries in their accounts
18. **Customer orientation of IT facilities**

<table>
<thead>
<tr>
<th></th>
<th>A. Your bank uses the web as a tool to improve customer relationship</th>
<th>B. Internet helps you to identify profitable customers</th>
<th>C. Internet banking customers carry out more Transactions than traditional customers</th>
<th>D. Internet banking can help to offer more complete products of an equivalent quality with lower costs to more potential customers</th>
<th>E. Internet banking is helpful in product offerings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Strongly Agree</td>
<td>Agree</td>
<td>Neutral</td>
<td>Disagree</td>
<td>Strongly Disagree</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
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19. Responses regarding the statement, “There is a downsizing of employees due to the emerging technology but efficiency in terms of productivity has increased.”

A. Strongly Agree  B. Agree  C. Neutral  D. Disagree  E. Strongly Disagree

20. How satisfied are you with Working through e-channels?

A. Highly Satisfied  B. Satisfied  C. Neutral  D. Dissatisfied  E. Highly Dissatisfied

21. The technology I work with (Please rank (1234) these in order of priority)  

<table>
<thead>
<tr>
<th></th>
<th>A. Enables me to do my job effectively</th>
<th>B. Is user friendly</th>
<th>C. Enables me to contact customers easily when I need to</th>
<th>D. Is flexible enough for me to make adjustments according to customer needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank</td>
<td>[ ]</td>
<td>[ ]</td>
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22. Any other suggestions

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Signature of the employee

**THANK YOU VERY MUCH FOR YOUR VALUABLE TIME AND INFORMATION**