

APPENDICES

APPENDIX-A: Questionnaires

Dear Sir/Madam

I am a Research Scholar at University business School, Panjab University, Chandigarh. I would request you to fill up the attached questionnaire. This questionnaire is designed to gather information about the customers' perception towards internet services delivered by the Banks in order to conduct a Doctoral Research on the title called "*Customer Satisfaction with IT-Enabled Services in the Banking Sector – An Exploration and Strategies for Gaining Corporate Leadership*".

All your replies are Confidential and will be anonymously used for Research purpose.

Cordially,

Nitish Goyal
University Business School (UBS)
Faculty of Business Management and Commerce
Panjab University (PU)
Chandigarh-160014

For Office Use:
Sr. No

CUSTOMERS' QUESTIONNAIRE

PART-A: EXTENT OF SATISFACTION

Given below are the set of few statements. Indicate your extent of agreement or disagreement to them.

1	2	3	4	5
Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

Encircle One

S.No.	Satisfaction Components	Scores				
1.	I'm satisfied with overall quality of the online banking services provided by bank.	1	2	3	4	5
2.	I'm satisfied with the value for money that I get from the online banking ofp my bank.	1	2	3	4	5
3.	I'm satisfied with my first use experience with the online banking of my bank.	1	2	3	4	5
4.	I'm satisfied with the personalized care and attention provided to me by my bank.	1	2	3	4	5

S.No.	Service Quality Components	Scores				
1.	I'm satisfied with the technology used by my bank.	1	2	3	4	5
2.	I'm satisfied with the presentation of my bank's Website (visual appeal).	1	2	3	4	5
3.	I'm satisfied with the regular updation of the website of the Bank.	1	2	3	4	5
4.	I'm satisfied with the charges imposed by the bank on online Banking.	1	2	3	4	5
5.	I'm satisfied with my bank for inviting suggestion on online banking on regular basis	1	2	3	4	5
6.	I'm satisfied with my Bank's online service delivery.	1	2	3	4	5
7.	I'm satisfied with the 'Right at first time' kind of online banking services.	1	2	3	4	5
8.	I'm satisfied with my bank because it is reliable.	1	2	3	4	5
9.	I'm satisfied with the Clarity of Time and date of performance of online service.	1	2	3	4	5
10.	I'm satisfied with the security protocols installed by the website managers.	1	2	3	4	5
11.	I'm satisfied with my Bank's ability to understand my problems.	1	2	3	4	5
12.	I'm satisfied with the time taken by the webpage of my bank's website to download.	1	2	3	4	5
13.	I'm satisfied with my bank's Online banking because it is 24 X 7.	1	2	3	4	5
14.	I'm satisfied with the time taken by the bank between order & service delivery time.	1	2	3	4	5

15.	I'm satisfied with the Regular Information delivery by the bank to me (e.g. Balance).	1	2	3	4	5
16.	I'm satisfied with the range of online products provided by my bank.	1	2	3	4	5
17.	I'm satisfied with the Assurance given to me for safety of my online transactions.	1	2	3	4	5
18.	I'm satisfied with the online banking services information provided to me.	1	2	3	4	5
19.	I'm satisfied with the online Payment mechanism of my bank.	1	2	3	4	5
20.	I'm satisfied with the knowledge that supports the product on the website itself.	1	2	3	4	5
21.	I'm satisfied with the Human contact for providing the online services.	1	2	3	4	5
22.	I'm satisfied with my bank's Customized online services.	1	2	3	4	5
23.	I'm satisfied with my Bank's knowledge about the needs of the online customers.	1	2	3	4	5
24.	I'm satisfied with the ease of Accessibility to Technical experts.	1	2	3	4	5
25.	I'm satisfied with my bank's sensitivity towards my online enquiries.	1	2	3	4	5

PART-B: ASSESSMENT OF COMPETITOR BANKS

Tick One

1.	I would recommend this bank to others who seeks my advice.	Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree
2.	I would like to switch over to a competitor bank if provided better services.	Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

PART-C: OTHER INFORMATION

Indicate your extent of agreement or disagreement to following statements.

1	2	3	4	5
Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

Encircle One

S.No.	Factors Influencing Internet Banking	Scores				
1.	Regulatory control is posing hurdles for effective implementation of online banking in India	1	2	3	4	5
2.	Future of internet banking is very bright in India	1	2	3	4	5
3.	Internet Banking is facing a stiff competition from mobile technology	1	2	3	4	5
4.	Its hard for new banks to compete with established banks in the area of e-banking	1	2	3	4	5
5.	Huge investment is required in setting up internet banking infrastructure	1	2	3	4	5

6.	Internet banking is important to the bank's growth	1	2	3	4	5
7.	Internet banking is suitable for every customer	1	2	3	4	5
8.	There is very high risk involved in internet banking	1	2	3	4	5
9.	Internet banking should help in building the brand name of the bank	1	2	3	4	5
10.	There should be adequate promotion for internet services by the bank	1	2	3	4	5
11.	Banks should keep separate records of its online customers	1	2	3	4	5
12.	Automatic information delivery should be there in online banking	1	2	3	4	5

PART-D: PERSONAL INFORMATION

- Age** a) Less than 20 yrs b) 21-30 yrs c) 31-40 yrs
 d) 41-50 yrs e) 51-60 yrs f) 61 yrs and above
- Gender** a) Male b) Female
- Education** a) Matriculation b) Secondary Level c) Graduation
 d) Post Graduation e) Professional f) Any other _____
- Family Monthly Income** a) Upto Rs. 15,000 b) Rs 15,001-Rs 30,000 c) Rs 30,001-Rs 45,000
 d) Rs 45,001-Rs 60,000 e) Rs 60,001-Rs 75,000 f) Rs 75,001 & above
- Marital Status** a) Married b) Single
- Occupation** a) Professional b) Service c) Self-Employed
 d) Businessman e) Student f) Housewife
 g) Any other _____

Bank you generally operate with (With Address)

Name _____

Local Address _____

Permanent Address _____

City & District _____

Phone/Mobile _____

e-mail _____

THANK YOU VERY MUCH FOR PARTICIPATION IN THIS STUDY.
YOUR TIME AND OPINIONS ARE GREATLY VALUED AND DEEPLY
APPRECIATED.

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EMPLOYEES' QUESTIONNAIRE

PART-A: EXTENT OF SATISFACTION

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Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

Encircle One

S.No.	Satisfaction Components	Scores				
		1	2	3	4	5
1.	I'm satisfied with overall quality of the online banking services provided by bank.	1	2	3	4	5
2.	I'm satisfied with the value for money that I get from the online banking of my bank.	1	2	3	4	5
3.	I'm satisfied with my first use experience with the online banking of my bank.	1	2	3	4	5
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S.No.	Service Quality Components	Scores				
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25.	I'm satisfied with my bank's sensitivity towards my online enquiries.	1	2	3	4	5

PART-B: ASSESSMENT OF COMPETITOR BANKS

Tick One

1.	I would recommend this bank to others who seeks my advice.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
2.	Given other alternatives, will you continue to work with this Bank?	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

PART-C: OTHER INFORMATION

Indicate your extent of agreement or disagreement to following statements.

1	2	3	4	5
Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

Encircle One

S.No.	Factors Influencing Internet Banking	Scores				
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4.	Its hard for new banks to compete with established banks in the area of e-banking	1	2	3	4	5
5.	Huge investment is required in setting up internet banking infrastructure	1	2	3	4	5

APPENDIX-B: Banks Selected for the Study

Public Sector Banks

1. State bank of India
2. Canara Bank
3. Punjab National Bank

Private Sector bank

1. Industrial Credit & Investment Corporation of India (ICICI) Bank
2. Housing Development Financial Corporation (HDFC) Bank
3. Axis Bank

Foreign Sector Bank

1. Standard Chartered Bank
2. Citi Bank
3. Hong Kong & Shanghai Banking Corporation (HSBC).

