Appendices

Appendix – A

Bibliography

Appendix – B

I. Questionnaire to Managers of Commercial Banks

II. Questionnaire to Managers of Urban Cooperative Banks

III. Schedule to Customers

IV. Schedule to Employees
Appendix – A

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Appendix – B

I. Questionnaire to Managers of Commercial Banks
II. Questionnaire to Managers of Urban Cooperative Banks
III. Schedule to Customers
IV. Schedule to Employees
I. Questionnaire to Managers of Commercial Banks

1) Name of the Bank:
2) Number of branches in Mysore city:
3) Number of Employees in selected branch:
   a. Male
   b. Female
4) Do you have E-Business in your Bank:
   a. Yes
   b. No
5) If yes
   
<table>
<thead>
<tr>
<th>Service</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website Facility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internet Banking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobile Banking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RTGS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NEFT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ECS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Magnetic Ink Character Recognition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Core Banking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SMS alert</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6) Do you have ICT Training programme for staff?
   a. Yes
   b. No
7) Name of the Software Vendors:
8) Cost of Bank Computerisation yearly:

9) Do you face any problems while using ICT Tools?
   IF yes
<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>Lack of Capital</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>b.</td>
<td>Lack of Users</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>c.</td>
<td>High Implementation &amp; Maintenance Cost</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>d.</td>
<td>Lack of English Language skills</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>e.</td>
<td>Unskilled and Untrained Staff</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>f.</td>
<td>Security Issues</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

10) Are your employees happy with ICT tools in Bank?      Yes      No

11) How Many Customers are still using the traditional way of banking transaction in your branch?

Thanks for your Valuable time and opinion
II. Questionnaire to Managers of Urban Cooperative Banks

1) Name of the Bank:
2) Number of branches in Mysore city:
3) Number of Employees in selected branch:
   a. Male
   b. Female
4) Do you have E-Business in your Bank:
   a. Yes
   b. No
5) If yes
   
<table>
<thead>
<tr>
<th>Service</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website Facility</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Internet Banking</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Mobile Banking</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>RTGS:</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>NEFT</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>ECS</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>ATM</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Credit Card</td>
<td>Yes</td>
<td>No</td>
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<tr>
<td>Magnetic Ink Character Recognition</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Core Banki</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>SMS alert</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

6) Do you have ICT Training programme for staff?
   a. Yes
   b. No
7) Name of the Software Vendors:
8) Cost of Bank Computerisation yearly:
9) Do you face any problems while using ICT Tools?
   If yes
   
<table>
<thead>
<tr>
<th>Problem</th>
<th>Yes</th>
<th>No</th>
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<tr>
<td>a. Lack of Capital</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>b. Lack of Users</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>c. High Implementation &amp; Maintenance Cost</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>d. Lack of English Language skills</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>e. Unskilled and Untrained Staff</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>f. Security Issues</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

10) Are your employees happy with ICT tools in Bank?
    
    a. Yes
    b. No

11) How Many Customers are still using the traditional way of Banking transaction in your branch?

12) Single State Bank                           Yes No
    Or
    Multi State Bank                              Yes No

13) Scheduled Bank                              Yes No
    Or
    Non Scheduled Bank                             Yes No

14) Core Banking
    
    a. Yet to Implement                           Yes No
    b. It is in progress                          Yes No
    c. Successfully Implemented                  Yes No

Thanks for your Valuable time and opinion
III. Schedule to Customers

1. Name:
2. Age:
3. Sex: Male: Female:
4. Qualification:
5. Occupation:
6. Do you have account in:
<table>
<thead>
<tr>
<th>Bank Type</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Nationalised Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Private Bank</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>C. Foreign Bank</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>D. Urban Cooperative Bank</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
7. Why do you prefer urban Cooperative Banks?
<table>
<thead>
<tr>
<th>Reason</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Higher rate of Interest on Deposits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Personal Interaction with Customers</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>C. Less Formalities</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>D. Maximum Loan Facility</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
8. Why do you prefer ICT based services in Bank transactions?
<table>
<thead>
<tr>
<th>Reason</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. It is easy to use</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. It is trendy</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>C. It is time saver</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>D. It is prestigious</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>E. It is convenient</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>F. It is increases Quality of service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G. Don’t Know</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
9. Do you have fear towards security issues & Cost of Transaction involved in E – Banking services

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>Frauds</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Lack of Security in ATM Centres</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>Instant Blockage of Cards</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td>Hacking and Theft</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>e.</td>
<td>Unavailability of Cash in Machines</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>f.</td>
<td>Carelessness of customers</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>g.</td>
<td>High cost of E – Transaction</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

10. Are you satisfied with E – Channels facilities of your Bank?

A. RTGS
   a. Highly satisfied
   b. Satisfied
   c. Highly dissatisfied
   d. Not satisfied
   e. Don’t know

B. NEFT
   a. Highly satisfied
   b. Satisfied
   c. Highly dissatisfied
   d. Not satisfied
   e. Don’t know

C. MICR
   a. Highly satisfied
   b. Satisfied
   c. Highly dissatisfied
   d. Not satisfied
   e. Don’t know

D. ECS
   a. Highly satisfied
   b. Satisfied
   c. Highly dissatisfied
   d. Not satisfied
   e. Don’t know
11. Do you agree E – Banking services increase customer satisfaction?
   A. SMS Alert
      a. Strongly Agree
      b. Agree
      c. Don’t Know
      d. Disagree
      e. Strongly Disagree
   B. ATM Service
      a. Strongly Agree
      b. Agree
      c. Don’t Know
      d. Disagree
      e. Strongly Disagree
   C. Internet Banking
      a. Strongly Agree
      b. Agree
      c. Don’t Know
      d. Disagree
      e. Strongly Disagree
   D. Mobile Banking
      a. Strongly Agree
      b. Agree
      c. Don’t Know
      d. Disagree
      e. Strongly Disagree
   E. Card Based Transaction
      a. Strongly Agree
      b. Agree
      c. Don’t Know
      d. Disagree
      e. Strongly Disagree

12. Do you prefer Advanced Technology Banking?  Yes  No

Thanks for your Valuable time and cooperation.
Schedule to Employees

1. Name:
2. Age:
3. Sex :- Male: Female:
4. Qualification:
5. Occupation:
6. Why do you prefer computerisation in Banks?
   a. Flexible
   b. Convenient
   c. Reduces Manual work
   d. Fast response to customers
   e. Reduces errors
   f. Improves efficiency and productivity
   g. Don’t Know

7. Do you have fear towards security issues & Cost of Transaction involved in E – Banking services
   a. Frauds
   b. Lack of Security in ATM Centres
   c. Instant Blockage of Cards
   d. Hacking and Theft
   e. Poor network
   f. Carelessness of customers
   g. High cost of E – Transaction

8. Are you satisfied with E – Channels facilities of your Bank?
   a. RTGS
      i. Highly satisfied
      ii. Satisfied
      iii. Highly dissatisfied
      iv. Not satisfied
      v. Don’t know
b. NEFT
   i. Highly satisfied
   ii. Satisfied
   iii. Highly dissatisfied
   iv. Not satisfied
   v. Don’t know

c. MICR
   i. Highly satisfied
   ii. Satisfied
   iii. Highly dissatisfied
   iv. Not satisfied
   v. Don’t know

d. ECS
   i. Highly satisfied
   ii. Satisfied
   iii. Highly dissatisfied
   iv. Not satisfied
   v. Don’t know

9. Do you agree E—Banking services increase customer satisfaction?
   a. SMS Alert
      i. Strongly Agree
      ii. Agree
      iii. Don’t Know
      iv. Disagree
      v. Strongly Disagree

   b. ATM Service
      i. Strongly Agree
      ii. Agree
      iii. Don’t Know
      iv. Disagree
      v. Strongly Disagree

   c. Internet Banking
      i. Strongly Agree
      ii. Agree
iii. Don’t Know
iv. Disagree
v. Strongly Disagree
d. Mobile Banking
   i. Strongly Agree
   ii. Agree
   iii. Don’t Know
   iv. Disagree
   v. Strongly Disagree
e. Card Based Transaction
   i. Strongly Agree
   ii. Agree
   iii. Don’t Know
   iv. Disagree
   v. Strongly Disagree

10. Do you prefer Advanced Technology Banking?  Yes  No

Thanks for your Valuable time and cooperation.