### Annexure-I

**ABBREVIATIONS**

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>ATM</td>
<td>Automated Teller Machine</td>
</tr>
<tr>
<td>BIS</td>
<td>Bank for International Settlement</td>
</tr>
<tr>
<td>BO</td>
<td>Bank Ombudsman</td>
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<tr>
<td>BOI</td>
<td>Bank of India</td>
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<tr>
<td>CBS</td>
<td>Core Banking Solution</td>
</tr>
<tr>
<td>CC Machine</td>
<td>Currency Note Counting Machine</td>
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<tr>
<td>CDMA</td>
<td>Code Division Multiple Access</td>
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<tr>
<td>CFMS</td>
<td>Centralized Funds Management System</td>
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<tr>
<td>Corp</td>
<td>Corporation Bank</td>
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<tr>
<td>CSO</td>
<td>Central Statistical Organization</td>
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<tr>
<td>CST</td>
<td>Central Sales Tax</td>
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<tr>
<td>CTS</td>
<td>Cheque Truncation System</td>
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<tr>
<td>DD</td>
<td>Demand Draft</td>
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<tr>
<td>DGI</td>
<td>District Gross Income</td>
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<tr>
<td>DSC</td>
<td>Digital Signature Certificate</td>
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<tr>
<td>EBG</td>
<td>Electronic Banking Group</td>
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<tr>
<td>eCash</td>
<td>Electronic Cash</td>
</tr>
<tr>
<td>ECS</td>
<td>Electronic Clearing Service</td>
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<tr>
<td>ECSI</td>
<td>European Customer Satisfaction Index</td>
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<tr>
<td>EFT</td>
<td>Electronic Fund Transfer</td>
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<tr>
<td>EFTPOS</td>
<td>Electronic Fund Transfer at Point of Sale Terminals</td>
</tr>
<tr>
<td>e-SQ</td>
<td>E-Service Quality</td>
</tr>
<tr>
<td>FST</td>
<td>Financial Sector Technology</td>
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<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>HDFC</td>
<td>Housing Development Finance Corporation</td>
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<td>IBA</td>
<td>Indian Banks’ Association</td>
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<tr>
<td>ICICI</td>
<td>Industrial Credit and Investment Corporation of India</td>
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<tr>
<td>ICT</td>
<td>Information and Communication Technology</td>
</tr>
<tr>
<td>IDBI</td>
<td>Industrial Development Bank of India</td>
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<tr>
<td>IDRBT</td>
<td>Institute for Development &amp; Research in Banking Technology</td>
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<tr>
<td>IFSC</td>
<td>Indian Financial System Code</td>
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<tr>
<td>INFINET</td>
<td>Indian Financial Network</td>
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<tr>
<td>IT</td>
<td>Information Technology</td>
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<tr>
<td>MICR</td>
<td>Magnetic Ink Character Recognition</td>
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<tr>
<td>MIS</td>
<td>Management Information System</td>
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<tr>
<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
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<tr>
<td>NCSB</td>
<td>Norwegian Customer Satisfaction Barometer</td>
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<tr>
<td>NECS</td>
<td>National Electronic Clearing Service</td>
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<tr>
<td>NEFT</td>
<td>National Electronic Fund Transfer</td>
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<td>NFS</td>
<td>National Financial Switch</td>
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<td>NGO</td>
<td>Non-Governmental Organization</td>
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<tr>
<td>NPCI</td>
<td>National Payments Corporation of India</td>
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<tr>
<td>PACS</td>
<td>Primary Agricultural Credit Cooperative Societies</td>
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<td>PAN</td>
<td>Permanent Account Number</td>
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<tr>
<td>PC</td>
<td>Personal Computer</td>
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<tr>
<td>PDA</td>
<td>Personal Digital Assistant</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>PIN</td>
<td>Personal Identification Number</td>
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<tr>
<td>POS</td>
<td>Point of Sale Terminals</td>
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<td>PPF</td>
<td>Public Provident Fund</td>
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<tr>
<td>RBI</td>
<td>Reserve Bank of India</td>
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<tr>
<td>RTGS</td>
<td>Real Time Gross Settlement System</td>
</tr>
<tr>
<td>SBI</td>
<td>State Bank of India</td>
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<tr>
<td>SCB</td>
<td>Scheduled Commercial Banks</td>
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<tr>
<td>SCSB</td>
<td>Swedish Customer Satisfaction Barometer</td>
</tr>
<tr>
<td>SEFT</td>
<td>Special Electronic Fund Transfer</td>
</tr>
<tr>
<td>SMS</td>
<td>Short Messaging Service</td>
</tr>
<tr>
<td>SQ</td>
<td>Service Quality</td>
</tr>
<tr>
<td>SWIFT</td>
<td>Society for Worldwide Inter-Bank Financial Telecommunication</td>
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<tr>
<td>TRAI</td>
<td>Telecommunication Regulatory Authority of India</td>
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<tr>
<td>UTI</td>
<td>Unit Trust of India</td>
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<tr>
<td>VAT</td>
<td>Value Added Tax</td>
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<tr>
<td>VPN</td>
<td>Virtual Private Network</td>
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<tr>
<td>VSAT</td>
<td>Very Small Aperture Terminal</td>
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<tr>
<td>WAP</td>
<td>Wireless Application Protocol</td>
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</table>
Dear Participant,

Thanks for sparing your valuable time and participating in this study of E-BANKING AND CUSTOMER SATISFACTION – A STUDY OF INDIAN AND FOREIGN BANKS. The purpose of this questionnaires is to collect information regarding your satisfaction with e-banking services offered by your banks. Your whole hearted co-operation is solicited.

Note: Kindly answer to each and every question carefully. The data and information provided by you will be kept strictly confidential and used for the said purpose only.

Part A- PERSONAL PROFILE

Name (Optional):

- Age : 15-25 ()  25-35 ()  35-45 () More than 45 ()
- Gender : Male () Female ()
- Occupation : Business () Government Service ()
  Corporate Employee ()  Students ()  Others ()
- Annual Income : Below Rs. 5 Lakh () Rs. 5 Lakh – Rs. 10 Lakh ()
  More than Rs. 10 Lakhs ()
- Residential Status : Urban () Rural () Semi Rural ()
- Highest Qualification : Under Graduate () Graduate () Post Graduate ()
- Name of the banks which internet banking facility you avail :
  SBI () ICICI () HSBC () Standard Chartered Bank ()
- Type of Account : Saving Account () Current Account ()
- Frequency of using Internet Banking: Daily () Weekly () Monthly () Quarterly ()
- How long have you been using Internet banking facility:
  Less than a Year () 1 – 2 Years ()
  2 Years – 3 Years () More than 3 Years ()
Part B

For the Internet Banking site you’re using, please mark a tick (√) indicating the level of service quality perceived by you in that specific attribute.

Please tick the appropriate column out of **S.D – Strongly Disagree D – Disagree N – Neither Agree nor disagree A – Agree S.A – Strongly Agree**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>System Availability</th>
<th>S.D</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>S.A</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The bank provides the updated technology regularly for Internet Banking site.</td>
<td></td>
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<tr>
<td>2</td>
<td>My Bank’s Internet site is always available for business.</td>
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<td>3</td>
<td>The Internet Banking site has availability of global network.</td>
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<td>4</td>
<td>My bank’s Internet Banking site launches and run immediately.</td>
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<tr>
<td>S. No.</td>
<td>E-Fulfilment</td>
<td>S.D</td>
<td>D</td>
<td>N</td>
<td>A</td>
<td>S.A</td>
</tr>
<tr>
<td>5</td>
<td>My bank’s Internet Banking offer variety of financial services.</td>
<td></td>
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<tr>
<td>6</td>
<td>The bank’s site offer services with digitalization of business information.</td>
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</tr>
<tr>
<td>S. No.</td>
<td>Accuracy</td>
<td>S.D</td>
<td>D</td>
<td>N</td>
<td>A</td>
<td>S.A</td>
</tr>
<tr>
<td>7</td>
<td>My Internet banking transactions with my bank are always accurate.</td>
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<td>8</td>
<td>The web pages are functioning properly.</td>
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<tr>
<td>9</td>
<td>It has error free e-services through alternative banking channels.</td>
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<tr>
<td>S. No.</td>
<td>Efficiency</td>
<td>S.D</td>
<td>D</td>
<td>N</td>
<td>A</td>
<td>S.A</td>
</tr>
<tr>
<td>10</td>
<td>I am able to get on the site quickly.</td>
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<tr>
<td>11</td>
<td>It is quick to complete online transactions through the bank’s site.</td>
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<tr>
<td>12</td>
<td>My bank’s Internet Banking site pages download</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
quickly all the times.

13 My Internet banking pages do not freeze, after I have entered my login credentials.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Security</th>
<th>S.D</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>S.A</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>I have confidence in my bank’s Internet Banking service.</td>
<td></td>
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<tr>
<td>15</td>
<td>The bank’s name is well known and has good reputation.</td>
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<tr>
<td>16</td>
<td>The bank does not misuse my personal information.</td>
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<tr>
<td>17</td>
<td>I feel safe with all my Internet Banking transactions.</td>
<td></td>
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</tr>
<tr>
<td>18</td>
<td>The bank provides financial security and confidentiality.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Responsiveness</th>
<th>S.D</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>S.A</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>The bank gives prompt responses to my request by email or any other means.</td>
<td></td>
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<td>20</td>
<td>The bank quickly resolves problems I encountered with my Internet Banking transactions.</td>
<td></td>
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<tr>
<td>21</td>
<td>The bank site offers a meaningful guarantee.</td>
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<tr>
<td>22</td>
<td>Bank takes responsibility of incorrect transaction due to technical problems.</td>
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<table>
<thead>
<tr>
<th>S. No.</th>
<th>Easy to use</th>
<th>S.D</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>S.A</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>Using my bank’s Internet Banking service does not require a lot of effort.</td>
<td></td>
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<tr>
<td>24</td>
<td>The banks website makes it easy to find what I need.</td>
<td></td>
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</tr>
<tr>
<td>25</td>
<td>The organization and structure of online content is easy to follow.</td>
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<thead>
<tr>
<th>S. No.</th>
<th>Convenience</th>
<th>S.D</th>
<th>D</th>
<th>N</th>
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<th>S.A</th>
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</thead>
<tbody>
<tr>
<td>26</td>
<td>The Internet Banking site is available in the</td>
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</tbody>
</table>
language you can understand.

27 The Internet Banking site is available in all type of web browser.

28 The Internet Banking services is offer ability to customized services.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Cost Effectiveness</th>
<th>S.D</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>S.A</th>
</tr>
</thead>
<tbody>
<tr>
<td>29</td>
<td>Cost required to visit bank is more than cost of using internet banking service.</td>
<td></td>
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<tr>
<td>30</td>
<td>Internet Banking saves money &amp; time which required in various banking services.</td>
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<thead>
<tr>
<th>S. No.</th>
<th>Problem Handling</th>
<th>S.D</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>S.A</th>
</tr>
</thead>
<tbody>
<tr>
<td>31</td>
<td>Bank personnel gives proper solutions timely.</td>
<td></td>
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<tr>
<td>32</td>
<td>Online complaint registration facility is available and it is efficient.</td>
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<tr>
<td>33</td>
<td>The bank always solve my problem I encountered via online banking.</td>
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<tr>
<th>S. No.</th>
<th>Compensation</th>
<th>S.D</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>S.A</th>
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</thead>
<tbody>
<tr>
<td>34</td>
<td>The bank recovers the losses occurs due to technical problems.</td>
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<tr>
<td>35</td>
<td>The bank recovers the losses occurs due to inconvenience in using Internet Banking.</td>
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<tr>
<td>36</td>
<td>Bank compensate me when illegal transaction done in my account.</td>
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</table>

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Contact</th>
<th>S.D</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>S.A</th>
</tr>
</thead>
<tbody>
<tr>
<td>37</td>
<td>The Internet Banking service does have customer support staff available online.</td>
<td></td>
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<tr>
<td>38</td>
<td>The Internet Banking services does have a feedback page for customer.</td>
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<tr>
<td>39</td>
<td>Internet Banking site does provide telephonic contact details.</td>
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<tr>
<td>40</td>
<td>Internet banking site does provide email contact.</td>
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<tr>
<td>S. No.</td>
<td>Brand perception</td>
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<tr>
<td>41</td>
<td>The bank providing excellent internet banking service as per their reputation.</td>
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<table>
<thead>
<tr>
<th>S. No.</th>
<th>Perceived Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>42</td>
<td>The overall value you get from the internet banking services for your money and effort is excellent.</td>
</tr>
</tbody>
</table>

Thank you for your valuable time