QUESTIONNAIRE

Study of Electronic Banking with Special reference to Internet Banking in Private Sector Banks

I. Personal Information
   a. Name: ______________________________________
   b. Residential Address: ____________________________
   c. Contact No.: __________________________________
   d. Working Address: ________________________________
   e. Working Contact No.: ____________________________
   f. Marital Status: ☐ Married; ☐ Unmarried; ☐ Single
   g. Residential Status: ☐ Owned; ☐ Rented
   h. Occupation: ☐ Business; ☐ Professional; ☐ Employed;
      ☐ Student
   i. Gender: ☐ Male; ☐ Female
   j. Age: ☐ 18 to 25; ☐ 26 to 35; ☐ 36 to 45;
      ☐ 46 to 59; ☐ 60 and above
   k. Qualification: ☐ Graduate; ☐ Under Graduate;
      ☐ Post Graduate; ☐ Others (Please specify) __
   l. Income Level: ☐ Below 1 Lac; ☐ 1 Lac upto 3 Lac;
      ☐ 3 Lac upto 5 Lac; ☐ 5 Lac and above

II. Details about Bank account
   a. Which Private Bank are you having an account with
      ☐ Axis Bank; ☐ HDFC Bank; ☐ ICICI Bank; ☐ Kotak Bank;
      ☐ Yes Bank; ☐ Any Other (Please Specify) _____________
   b. Is Electronic banking same as Internet Banking?
      ☐ Yes; ☐ No
   c. Do you use Mobile Banking?
      ☐ Yes; ☐ No
      If No, Why?
      ☐ Unaware about the concept
☐ Concerned about security
☐ Costly
☐ Others, please specify__________________________________________

d. How often do you use Internet Banking and why?
☐ Daily;  ☐ Weekly;  ☐ Monthly
☐ Convenient (24 X 7)
☐ Cost Effective
☐ Quick Service
☐ Other, please specify__________________________________________

e. Have you accepted Internet Banking?
☐ Yes;  ☐ No

f. Which Internet Banking facilities are mostly used by you?
☐ Balance Inquiry and Mini Statement of Account
☐ Apply for Issue of Cheque Book
☐ Viewing of Account Information
☐ RTGS/NEFT transactions
☐ Electronic payment of direct taxes and Indirect taxes
☐ Status Inquiry of Outward Cheques
☐ Apply for Term Deposit and Fixed Deposits
☐ Managing the Payment of Credit Card
☐ Detailed information of Holding / Statement of Demat Accounts
☐ Loan EMI Inquiry
☐ Enquiry about Types of Loans
☐ Pension and Investment patterns
☐ Bill Payment Service
☐ Railway Pass
☐ Shopping online provided tie up with shopping websites
☐ Recharging Prepaid Phone

g. How often do you visit your bank branch?
☐ Weekly;  ☐ Fortnightly;  ☐ Monthly;
☐ Yearly;  ☐ Not at all
h. What is the main reason that you typically visit your bank branch?

☐ Deposit/Withdrawal; ☐ Passbook updation;
☐ Advice for Investment options; ☐ Inquiry about loans;
☐ Fund Transfer; ☐ others, please specify ___

i. What is the biggest disadvantage of visiting a bank branch?

☐ Waiting;
☐ Distance (proximity problem);
☐ Visiting hours;

j. Unlike Traditional Banking, you can use Internet Banking from any location

☐ Yes; ☐ No

If No, Reason ________________________________

k. Are you satisfied with Internet Banking?

☐ Satisfaction; ☐ Dissatisfaction

l. Have you faced difficulty in logging onto the bank’s website?

☐ Regularly: ☐ Infrequently: ☐ Not at all

m. Is the information available on the website updated regularly?

☐ Yes; ☐ No

n. User friendly website of a Bank is important tool for using Internet Banking.

☐ Yes; ☐ No; ☐ Cannot Say

o. In your opinion, which of the following Risks is highly associated with usage of Internet Banking?

☐ Phishing (Artificial Banking websites created by fraudsters to obtain your bank account details);

☐ Trojan horse (kind of virus to access data from your system)

p. Does your Bank provide a personalized picture/welcome phrase/questions before logging in your online account to help you identify fraud sites (i.e. avoid Phishing)

☐ Yes; ☐ No

q. Do you receive immediate confirmation about completion of transaction in Internet Banking; like in Traditional Banking?

☐ Yes; ☐ No

r. What would encourage you to use more the online banking services?

☐ Rewards (discounted fees for certain services or better rates of interest);

☐ Time Saving; ☐ Higher security
s. Do you encourage others to use internet banking?
   ☐ Yes;   ☐ No
   If yes, please specify
   ☐ Family members; ☐ Friends; ☐ Relatives

t. Does your bank provide personal training or assistance for usage of internet banking?
   ☐ Yes;   ☐ No;   ☐ Not aware
   If yes, which methods are followed?
   ☐ Personal Demos;  ☐ Seminars;  ☐ Training sessions

u. How much satisfied are you with Internet banking services?
   ☐ Upto 25%;   ☐ 25% to 50%;   ☐ 50% to 75%;   ☐ 75% to 100%

v. Should physical Banking be completely taken over by virtual banking?
   ☐ Yes;   ☐ No

w. Is it necessary to update oneself with latest technology to accept Internet Banking?
   ☐ Yes;   ☐ No;   ☐ Neutral

x. Is internet banking less costly as compared to traditional banking?
   ☐ Yes;   ☐ No;

y. Do you agree with following statements?
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<thead>
<tr>
<th>Sr. No.</th>
<th>Questions</th>
<th>SA*</th>
<th>A*</th>
<th>N*</th>
<th>DA*</th>
<th>SDA*</th>
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<tbody>
<tr>
<td>i.</td>
<td>As compared to Traditional Banking, Internet Banking is easy to use and operate</td>
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<td>ii.</td>
<td>As compared to Traditional Banking, Internet Banking is less secured</td>
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<td>iii.</td>
<td>Pins obtained through Fraud may allow hackers to access to customers account</td>
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<td>iv.</td>
<td>All banks must provide a personalized picture / Welcome phase before logging to help customers identify fraud sites and avoid Phishing</td>
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<td>All banks must provide a list of personalized questions to be answered by the account holder at the time of login to help them identify fraud sites</td>
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<td>vi.</td>
<td>Personal assistance of banking officials is important in improving acceptance of internet banking</td>
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<td>vii.</td>
<td>Adoption of Internet banking in today’s society has become a Status Symbol.</td>
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* SA stands for Strongly Agree,  
  A stands for Agree,  
  N stands for Neutral,  
  DA stands for Disagree,  
  SDA stands for strongly Disagree