Appendix – I

Questionnaire

I, Shilpa Goyal, am pursuing Ph.D. at University Business School, Panjab University, Chandigarh. I am carrying out a research on ‘Banking Services through E-Channels–Study of Service Quality in Punjab’. I request you to respond to the below questions regarding your views about the impact of e-channels on the banking services. The information provided will be used strictly for the purpose of research only and will be kept confidential.

Section - A
Given below are set of statements which relate to your view about your bank. Indicate your extent of agreement or disagreement with each statement by encircling the appropriate number. The interpretation of the numbers is:

I) Strongly Disagree 1
II) Disagree 2
III) Neutral 3
IV) Agree 4
V) Strongly Agree 5

Reliability
Keep promises of doing something by certain time
Show a sincere interest in solving my problem
Perform the service right the first time
Provide the services at the time it promises to do so
Insist on error free records

Responsiveness
Tell me exactly when the service will be performed
Give me prompt service
Never too busy to respond to my requests

Assurance
Employees’ behavior instil confidence in me
Feel safe in my transaction with my bank

Empathy
Give me individual attention
Have operating hours convenient to customers 1 2 3 4 5
Have employees who give me personal attention 1 2 3 4 5
Have my best interests at heart 1 2 3 4 5
Bank employees understand my special needs 1 2 3 4 5

**Tangibles**

Have modern looking equipment 1 2 3 4 5
Physical facilities are visually appealing 1 2 3 4 5
Use advanced technology 1 2 3 4 5

**E-banking Services**

It is easy to use e-banking services 1 2 3 4 5
E-Banking services save time 1 2 3 4 5
E-Banking services make my banking more convenient 1 2 3 4 5
E-Banking services provide privacy in banking transactions 1 2 3 4 5
E-Banking services provide accurate account information 1 2 3 4 5
E-Banking services satisfy most of my banking needs 1 2 3 4 5

**Negative aspects of e-banking**

E-Banking has taken away emotional attachment 1 2 3 4 5
Personal touch has to be compromised in e-banking 1 2 3 4 5
E-Banking reduces customer loyalty 1 2 3 4 5
E-Banking involves high security risks 1 2 3 4 5
E-Banking involves high operational risks 1 2 3 4 5
E-Banking involves high legal risks 1 2 3 4 5
Section – B

1. Which e-channel do you use for your transactions? (Tick more than one in case of multiple channels)
   • ATM
   • Net Banking
   • Mobile Banking
   • Phone Banking

2. Which channel do you find most suitable for your transactions?
   • ATM
   • Net Banking
   • Mobile Banking
   • Phone Banking

3. How frequently do you use e-channels for your transactions?
   • Daily
   • Weekly
   • Fortnightly
   • Monthly
   • Once in two months

4. Do you visit bank branches besides using e-channels?
   • Yes
   • No

5. If yes, for what purpose?

6. Have you ever made any complaint regarding the e-channels?
   • Yes
   • No

7. If yes, to whom the complaint was made?
   • Junior Staff
   • Branch Manager
   • Regional Head
   • Customer Care Cell of the bank
   • Banking Ombudsman

8. What was the issue of complaint?

_________________________
**Section – C**

In this section you have to give your personal details:

Name: ____________________________

<table>
<thead>
<tr>
<th>Age</th>
<th>Education</th>
<th>Occupation</th>
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</thead>
<tbody>
<tr>
<td>a) Less than 25 years</td>
<td>a) Undergraduate</td>
<td>a) Student</td>
</tr>
<tr>
<td>b) 25-34 years</td>
<td>b) Graduate</td>
<td>b) Service</td>
</tr>
<tr>
<td>c) 35-44 years</td>
<td>c) Post Graduate</td>
<td>c) Business</td>
</tr>
<tr>
<td>d) 45 years and above</td>
<td>d) Professional</td>
<td>d) Profession</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Family Income:</th>
<th>Spatial background:</th>
<th>Gender:</th>
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</thead>
<tbody>
<tr>
<td>a) Less than Rs.1,00,000</td>
<td>a) Urban</td>
<td>a) Male</td>
</tr>
<tr>
<td>b) Rs.1,00,000 – Rs.2,00,000</td>
<td>b) Semi-Urban</td>
<td>b) Female</td>
</tr>
<tr>
<td>c) Rs.2,00,000 – Rs.3,00,000</td>
<td>c) Rural</td>
<td></td>
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<tr>
<td>d) Above Rs.3,00,000</td>
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