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# CUSTOMERS’ PERCEPTION TOWARDS E-BANKING SERVICES – A COMPARATIVE STUDY ON THE PUBLIC AND PRIVATE SECTOR BANKS IN CHENNAI

## INTERVIEW SCHEDULE

### (A) Personal Details

1. **Name:**

2. **Gender:** Male / Female

3. **Marital Status:** Married/Unmarried

4. **Age:** (a) Below 30 years (b) 31-40 years (c) 41-50 years (d) 51 years & above

5. **Educational Qualifications:** (a) Primary (b) HSC (c) UG (d) PG (e) Professional

6. **Occupational status:** (a) Govt. (b) Private (c) Business (d) Professional (e) Others

7. **Monthly Income:** (a) Below Rs.10000 (b) Rs.10001 to Rs.25000 (c) Rs.25001 to Rs.50000 (d) Rs.50001 and above.

8. **Area of residence:** (a) Urban (b) Semi-Urban (c) Rural

9. **Specify the frequency of using e-banking services for the given below operations (In a 3 month duration):**

<table>
<thead>
<tr>
<th>Services</th>
<th>Yes / No</th>
<th>No. of Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>(b) Mobile recharge</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Payment of telephone bill</td>
<td></td>
<td></td>
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<tr>
<td>(d) Payment of electric bill</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e) Money transfer</td>
<td></td>
<td></td>
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<tr>
<td>(f) Railway ticket booking</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
10. Name of your bank: ……………………………and Which sector?

(a) Public sector  (b) Private sector

11. In how many banks do you have account? ………………..

12. Do you have account access to internet: (a) Yes (b) No

If yes, (a) at home (b) office (c) browsing centre

13. How secure you feel with your financial information available and managed over internet?

(a) Very secure (b) Secure (c) Not sure (d) Unsecure (e) Highly unsecure

14. Nature of e-banking services

Which of the following e-channels do you prefer and why?

<table>
<thead>
<tr>
<th>E-banking services</th>
<th>Yes / No</th>
<th>No. of times</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM / Debit card</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card</td>
<td></td>
<td></td>
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<tr>
<td>Mobile banking</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Online banking</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Tele banking</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
15. **E-banking Service Qualities**

(a) Strongly agree (b) Agree (c) No opinion (d) Disagree (e) strongly disagree

<table>
<thead>
<tr>
<th></th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relevant and accurate information</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Updated information</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accurate record</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Restricts unauthorized access</td>
<td></td>
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</tr>
</tbody>
</table>

16. **Responsiveness**

a. Strongly agree b. Agree c. No opinion d. Disagree e. strongly disagree

<table>
<thead>
<tr>
<th></th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prompt responses for online requests</td>
<td></td>
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</tr>
<tr>
<td>Connects immediately to bank accounts</td>
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<tr>
<td>Immediate help for problems or queries</td>
<td></td>
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<tr>
<td>Responsive demo and advertisement</td>
<td></td>
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<tr>
<td>Provides information with care and attention</td>
<td></td>
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</tr>
</tbody>
</table>

17. **Security**

a. Strongly agree b. Agree c. No opinion d. Disagree e. strongly disagree

<table>
<thead>
<tr>
<th></th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>No misuse of personal information</td>
<td></td>
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<tr>
<td>Safe with online transaction</td>
<td></td>
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</tr>
<tr>
<td>Secure in providing personal information</td>
<td></td>
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<tr>
<td>ATMs have secure location</td>
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<tr>
<td>Multi-kind security control</td>
<td></td>
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</tr>
</tbody>
</table>
18. Easy Use

a. Strongly agree b. Agree c. No opinion d. Disagree e. strongly disagree

<table>
<thead>
<tr>
<th></th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service systems are easy to use</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Easy navigation through web pages</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Systems are clear and understandable</td>
<td></td>
<td></td>
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<tr>
<td>ATM locations are reachable</td>
<td></td>
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<tr>
<td>Facilitates investment planning</td>
<td></td>
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</tbody>
</table>

19. Accessibility

a. Strongly agree b. Agree c. No opinion d. Disagree e. strongly disagree

<table>
<thead>
<tr>
<th></th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available all times 24hrs/day, 7 days a week</td>
<td></td>
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<tr>
<td>Anytime conduct of transaction</td>
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<tr>
<td>Able to get on site quickly and reach the bank immediately</td>
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<tr>
<td>Easy proximity</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Facilitates online shopping</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
(C) Perception on Performance and problems

20. Efficiency
   a. Strongly agree b. Agree c. No opinion d. Disagree e. strongly disagree

<table>
<thead>
<tr>
<th></th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access and contact</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care and speed of using websites</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Staff</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speedy supply of information</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Standardized services</td>
<td></td>
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</tr>
</tbody>
</table>

21. Problems e-banking services (Rank)

<table>
<thead>
<tr>
<th></th>
<th>Factors</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inadequate knowledge about the usage of e-channels</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsuitable location of ATMs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No of ATMS not sufficient</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poor network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of interest from customers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pass word forgotten</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card misplaced</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Misuse of card and frauds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of confidence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technical hurdles of ATMs and smart card</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
22. Risk in Electronic Banking

| Do you feel secured when performing transaction through electronic bank? | SA | A | N | DA | SD |
| Do you feel have high degree of trust on your bank | | | | | |
| Have you faced any problem with the speed of internet provided by the internet services provided to use electronic bank | | | | | |
| Does your bank provided basic view for the customer using electronic banking with low speed internet connection | | | | | |
| Inadequate support staff | | | | | |
| Necessity of technical knowledge | | | | | |

23. Settlement of Problems in E-Banking

| E-Banking Channel | SA | A | N | DA | SD |
| ATM | | | | | |
| Internet Banking | | | | | |
| Mobile Banking | | | | | |
| Phone banking | | | | | |
| Credit Cards | | | | | |

24. Suggestions for the improvement of E-Banking services

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