ANNEXURE

1. Questionnaire for Banking Customer

Questionnaire

Dear valued respondent,

We are conducting a research study on “Prospects & Challenges of E- Banking in Rajasthan”. I am very pleased to have you as my respondent & really appreciate your contribution to this academic exercise. Your inputs will provide the most valuable information in disseminating finding for my research project. The information given will be treated as private & confidential & will only be used for the purpose of this research only.

Sincerely yours,

Rashmi Sharma

Name of the customer:-
Age:- (a) 21-30 years  (b) 31-40 years  (c) 41-50 years  (d) 51years & above

Annual Income:-  (a) up to Rs.1, 00,000  (b) Rs.1, 01,000- Rs.3, 00,000
(c) Rs. 3, 01,000 – Rs.5, 00,000  (d) Rs. 5, 01,000 & above

Education: - (a) Under Graduate  (b) Graduate  (c) P.G.  (d) Professional

Occupation: - (a) Govt. Employee  (b) Private Employee  (c) Self Employed

1. Do you use E-banking
   (a) Yes
   (b) No

2. While opening up of account, were you aware of e- banking services provided by the bank?
   (a) Yes
   (b) No

(If No, answer Question No. 3 to 7)
(If Yes, answer Question No. 7 to 18)

3. Manual Banking is more convenient than Internet Banking.
(a) Strongly Agree (b) Agree (c) Neutral
(d) Disagree (e) Strongly Disagree

4. How you perceive Internet Banking System?
(a) Complicated Technique (b) Not Easy (c) Difficult accessibility
(d) Rigidity (e) Don’t get required response (f) Poor Feedback

5. Are service charges for Internet Banking fair?
(a) Yes (b) No

6. Why have you never used online banking services?
(a) Do not have Internet at home
(b) Don’t trust internet services when it comes to managing my money
(c) Online services don’t enable me to do what I want to do
(d) I prefer to have personal human relation
(e) Find the process too difficult

7. Degree of confidence on e-banking
(a) Little (b) Some (c) Not at all (d) High (e) Very High

8. Tick which bank you preferred…
(a) ICICI
(b) SBI
(c) Bank of Baroda
(d) HDFC

9. Why this bank
(a) Service is good (b) They provide security (c) Cheaper service charges

10. Which one is the main reason for you to use e-banking
(a) Better Information (b) Simplification of processes
(c) 24 Hr. service (d) Limited time available
11. Which type of service mostly you use?
   (a) Balance and transaction history search  
   (b) Online fund transfer  
   (c) Card to card fund transfer  
   (d) Open FD  
   (e) Lock / activate debit cards /ATM  
   (f) Request a cheque book  
   (g) Stop payment  
   (h) Railway pass / ticket  
   (i) Shopping  
   (j) Share payment

12. Frequency of transactions
   (a) 2-3 times per week  
   (b) Daily  
   (c) Once per month  
   (d) Once per week

13. Are transactions through internet secure
   (a) Very Much  
   (b) Much  
   (c) Some  
   (a) Little  
   (e) Not at all

14. Are you satisfied with the using of E-banking?
   (a) Yes  
   (b) No

15. Degree of satisfaction from the service via internet comparatively to service via banks
   (a) Very High  
   (b) High  
   (c) Not at all  
   (b) Some  
   (e) Little

16. Do you think that human contact is important for banking relation?
   (a) Completely  
   (b) Somewhat  
   (c) Unsure  
   (d) Not at all
17. What are for you the 2 main disadvantages of online banking?
   
   (a) Overall difficulty of using online banking system
   
   (b) Lack of assistance
   
   (c) Security concerns
   
   (d) Limited service (doesn’t enable all banking operations)
   
   (e) Impersonality of the service
   
   (f) Dependence on internet service
   
   (g) Unreliable
   
   (h) No disadvantage

18. What would encourage you to use more the online banking services?
   
   (a) Rewards (discounted fees for certain services)
   
   (b) Simpler/clearer service
   
   (c) Higher security
   
   (d) Free transactions
2. Questionnaire for Banks

QUESTIONNAIRE

Dear valued respondent,

We are conducting a research study on “Prospects & Challenges of E-Banking in Rajasthan”. I am very pleased to have you as my respondent & really appreciate your contribution to this academic exercise. Your inputs will provide the most valuable information in disseminating finding for my research project. The information given will be treated as private & confidential & will only be used for the purpose of this research only.

Sincerely yours,

Rashmi Sharma

Name of the Bank & Branch:-

1. Based on your estimate how many total numbers of customers you have in your branch?
   [ ] 2001 to 5000
   [ ] 5001 to 8000
   [ ] 8001 to 10 000
   [ ] Over 10 000

2. Based on your estimate, how many of your customers have been using the e-banking services from your branch?
   [ ] Over 75%
   [ ] 51% to 75%
   [ ] 20% to 50%
   [ ] Less than 20%

3. When did the bank begin offering telephone banking? _____________

4. Who is it offered through? ________________________________

5. What is customer able to do once he/she has accessed his/her accounts?
   ________________________________
**Please rank the following statement with:**

*5-Strongly Agree; 4-Agree; 3-Neutral; 2-Disagree; 1-Strongly Disagree*

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<td>6. Benefit outweigh the cost</td>
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<td>7. Allows banks to increase customer base</td>
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<td>8. Improves customer service</td>
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<td>9. Lowers transaction costs</td>
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<td>10. Offers opportunities to provide additional services</td>
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<td>11. Accounts are less costly to maintain</td>
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<td>12. More customer training/customer education is needed in promoting e-banking services.</td>
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<td>13. E-banking services will enhance your competitive position in the market.</td>
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<td>14. Your e-banking services increased the degree of customer satisfaction.</td>
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<td>15. Your bank believes that the customer’s personal information security is better now than it was before.</td>
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<td>16. When did the bank’s website become active?</td>
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<td>17. Is the bank’s website reviewed internally?</td>
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<td></td>
<td>(a) Yes</td>
<td>(b) No</td>
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<td>18. If yes, how often is it reviewed?</td>
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<td>19. What do they look at while reviewing it?</td>
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<td>20. What kind of help or assistance is offered to your e-banking customers?</td>
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<td>[ ] Brochures</td>
<td>[ ] Training</td>
<td>[ ] Online banking demo</td>
<td>[ ] Others (e.g., employee assistance, personal service over the telephone, e-mailed instructions, website ‘help’ capabilities)</td>
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</table>
21. Does your bank currently offer any of the following new services?
   [ ] Online inquiry and transfers
   [ ] Online bill-pay
   [ ] Online mortgage application
   [ ] Online small business loans
   [ ] Online trust funds
   [ ] Online investment and options management
   [ ] Online deposit accounts
   [ ] Online cheque order
   [ ] Online order of traveller’s cheques
   [ ] Online money order
   [ ] E-signature

22. Does the bank have an Electronic Banking Committee (or something similar)?
   (a) Yes
   (b) No

23. Are any application forms available on website?
   (a) Yes
   (b) No

24. If application form is available on the website, how does customer submit that?
   (a) Fax
   (b) Mail
   (c) Online
   (d) In-person
   (d) other _______________________

25. Does the bank verify the legitimacy of customer who has submitted the application online?
   (a) Yes, If yes how is it verified ________________________________
   (b) No

26. Other than application, are any types of lending or loan advances done over internet?
   (a) Yes
   (b) No
27. Are loan and certificate of deposit rates posted to the bank’s website?
   (a) Yes
   (b) No

28. How many customers are signed up for bill-payment services? _______________

29. Does bank provide a guarantee or warranty when a payment is not properly made through the bill payment system?
   (a) Yes. If yes, what is the guarantee or warranty? ______________________
   (b) No

30. Are controls or procedures in place for any of the following?
   (a) Prevention of hackers from accessing the system ( ) Yes ( ) No
   (b) Prevention of line tapping ( ) Yes ( ) No
   (c) Discovered intrusion attacks ( ) Yes ( ) No
   (d) Attacks after hours ( ) Yes ( ) No

31. Does the bank have a target market or trade area for internet banking?
   (a) Yes, if yes, specify target market or trade area _________________________
   (b) No

32. Did the bank do a cost analysis specifically on e-banking?
   (a) Yes
   (b) No

33. What was your reasoning for offering e-banking?
   (a) Profit
   (b) Convenience
   (c) Retain customers
   (d) New customers
   (e) Competition
   (f) Customers’ request
   (g) Other (specify) ________________________________________________
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