

Questionnaire for Customers

The objective of the study is to identify and analyse the factors influencing the customer's adoption/usage of technology in banking services in Visakhapatnam city. The impact of technology on banking operations, A comparative analysis between Public and Private sector banks survey is conducted by A. Prameela (Research Scholar, DCMS, Andhra University) under the guidance of Prof. N.L. Narasimha Rao (Director, School of Distance Education, Andhra University). Please be assured that your responses will be strictly confidential. Please put a (✓) mark to indicate your preference.

General Questions

1. Name:
2. Name of the Bank & Branch:
3. Gender
 - A. Male
 - B. Female
4. Age
 - A. 18 - 25 years
 - B. 26 - 30 years
 - B. 31 – 40 years
 - C. 41 – 50 years
 - D. 51 – 60 years
 - E. Above 60 years
5. Education
 - A. Illiterate
 - B. High school
 - C. Intermediate
 - D. Degree
 - E. Masters Degree
 - F. Others (please specify)_____
6. Marital Status
 - A. Married
 - B. Un married
 - C. widowed
 - D. Divorced
7. Profession
 - A. Govt Employee
 - B. Private Employee
 - C. Business
 - D. Self Employee
 - E. Student
 - F. House Wife
 - G. Others (please specify) _____
8. Monthly Income
 - A. Upto 10,000
 - B. 10,000- 15,000
 - C. 15,001-20,000
 - D. 20,001-25,000
 - E. 25,001-30,000
 - F. 30,001 – 35,000
 - G. 35,001-40,000
 - H. 40,001-50,000
 - I. 50,001 and above
9. Status of usage
 - A. Less than 1 year
 - B. 1 – 5 years
 - C. 5 – 10 years
 - D. 10 – 15 yeas
 - E. Above 15 years

Specific Questions:

1. Which category of the banks do you consider as most technologically advanced?
 - A. Public sector bank
 - B. Private sector bank
2. Which attribute of the bank do you value the most?
 - A. Quality of Service
 - B. Technology used
 - C. Trust
 - D. Location
 - E. Type of the bank
3. Which factor promotes you to use the new techniques in banking? (Tick all that are applicable)
 - B. Reduced time of transactions
 - B. Cost effectiveness
 - C. Ease of use
 - D. Technology savvy
4. How familiar are you with computer usage level of your bank?
 - A. No knowledge of computer
 - B. Beginner
 - C. Average knowledge
 - D. Advanced computer knowledge
 - E. Expert
5. Customer level of usage of technology (Tick all that are applicable to you)
 - A. Connected to the Internet at home or work to do their financial transactions
 - B. Uses E – mail
 - C. ATM / Debit card service
 - D. Credit card service
 - E. Online banking services
 - F. E – payments
 - G. Electronic Fund Transfer (EFTs)/NEFT/RTGS
6. How frequently do you use the following banking services per month?

	Nil	1to3	3to 8	8to 12	over 12
		times	times	times	times
A. Branch Banking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. ATM	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. Internet Banking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. Tele Phone banking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E. Mobile banking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Satisfaction on Technology usage	Extremely Satisfied	Satisfied	Neutral	Dissatisfied	Extremely Dissatisfied
A. ATM Services					
7. Promptness of card delivery	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Number of Transactions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. The quality of notes (currency)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Conveniently located	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. Internet banking Services					
11. Account information and balance enquiry	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. E- payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. Account to Account transfer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. Due installment enquiry	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. Statement request(by email, fax, mail)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Extremely atisfied	Satisfied	Neutral	Dissatisfied	Extremely Dissatisfied
C. Telephone Banking Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
16. Pleasant musical background	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17. Reasonable number of voice prompts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18. Clear instructions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
19. voice directions / on line directions for new users	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
20. Provide additional options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. Mobile Banking services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
21. Reward point status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
22. Prepaid Mobile Recharge	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
23. SMS alerts about specific information to the bank services / new products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
24. Transactions status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
25. expensive	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Problems of technology Usage :					
E. ATM Problems		Often		Rarely	Never
26. Cards get blocked		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
27. Machine out of cash		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
28. Non printing of statement		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
29. Machine out of order		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
30. long waiting time in queues		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
31. Reduction in balance without cash payment		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
F. Internet Banking Problems		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
32. Not providing information		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
33. Not being able to maintain security		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
34. Not giving fast response		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
35. Leaving the operation unfinished		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
36. Internet banking can be tampered with by others		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
37. Waiting for long time for conducting of transactions		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
38. Too many steps inprocessing transaction		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
G. Tele Phone Banking Problems		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
39. Lack knowledge of customer service representative		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
40. Absence immediate connection to the service		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
41. Lack of prompt service.		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
42. Lack of clear guidelines.		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
H. Mobile Banking Problems		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
43. Login / Sign off are not easy.		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
44. Lack of security in transactions.		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
45. Lack of appropriate software.		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>

Satisfaction levels regarding the various Services Quality Dimensions:

At what level your satisfied with the following service quality dimensions?

Tick (✓) any option that represents your answer.

	Extremely Satisfied	Satisfied	Neutral	Dissatisfied	Extremely Dissatisfied
A. Tangibility					
46. Bank has up - to - date equipment & technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
47. Location of the Bank	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
48. Sufficient number of ATM machines	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
49. Cash counting machines	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
50. Counter partitions in bank and its branches	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
51. Materials associated with the banks office (Pamphlets, brochures) are visually appealing at the banks office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
52. The employees approach	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
53. Guide signs indicating as to which counters are offering which services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. Reliability					
54. The bank website does not freeze after customer put in all the information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
55. Information provided on website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
56. Up to date content	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
57. Process of transactions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
58. Wide range of products and services provided	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. Responsiveness					
59. customer service representative.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
60. Bank performs the services right the first time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
61. Quick confirmation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
62. Our requests are handled promptly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. Assurance					
63. Employees of bank have the knowledge to answer customer questions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
64. Politeness and friendly staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
65. Employees are always willing to help you.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
66. Experienced management team.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E. Empathy					
67. Time bound work of employee	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
68. Help desks, call centers of bank	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
69. Specific needs understood	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
70. Provisions of financial advices	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
F. Efficiency					
71. Faster log in facility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
72. Performance of Plastic cards(ATM, Debit/Credit)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
73. Transfer of Funds(NEFT, RTGS)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

74. Clearing Services(ECS-Credit/Debit)
- G. Accuracy**
75. Problem solving through instant information
76. Bank insists on error-free transaction records
77. Electronic Bills payments

Extremely Satisfied Satisfied Neutral Dissatisfied Extremely Dissatisfied

78. Service charges
- H.Security**
79. Security for ATMs
80. Online filling
81. Protection of banking transactins
82. Privacy / Confidentiality of the bank.
83. Care in collection of personal information
- I. Easy and Convenient Banking**
84. Language and information content
85. Easy to find and change
86. Instructions on the website
87. User friendly system
88. Convenient hours of operation (24 X7)
- J. Customer Service**
89. Customer friendly environment at Bank
90. customer feedback services
91. capable of solving complaints adequately
92. brochures to educate new users
93. Special services for the elders and disabled
94. Are you satisfied with the overall technological services of your bank?
 A. Yes B. No C. Can Not Say

95. The contribution of new technology to the success of banks in your opinion is:
 A. Very high
 B. High
 C. Average
 D. Low
 E. Nil

96. What suggestions you can give to the development of technology to the Indian banking industry?

Signature of the customer

THANK YOU VERY MUCH FOR YOUR VALUABLE TIME, COOPERATION, PATIENCE & INFORMATION

Questionnaire for Employees

We are conducting a study on Technology in Banking-An Impact study in the operations of Andhra Bank & ICICI Bank- Vizag city. We are interested in the reasons why customers of bank do or do not use new technological advancements available in banking services. We would appreciate your responses to some questions about this. There are no right or wrong answers. Please tell us what you really think.

I. Personal Data:

1. Name:
2. Bank & Branch:
3. Age
A. Less than 25 B. 26 to 30 C. 31 to 40 D. 41 to 50 E. Above 50
4. Gender
A. Male B. Female
5. Marital Status
A. Married B. Un Married C. Widowed D. Divorced
6. Annual Income (lacks)
A. Less than 1 B. 1 to 2 C. 2 to 3 D. 3 to 4 E. 4 and above
7. Educational Qualifications
A. Intermediate B. Bachelor Degree C. Master Degree D. Professional
8. Category of job
A Manager B. Executives C. Officers D. Clerks E. Others (Please specify)_____
9. Years of experience
A. Less than 5 years B. 6 to 10 years C. 11 to 15 years D. Above 16years

II. Transactions Data:

1. Approximately how many people visit your bank web site per day?
A. Less than 1000 B. 1000 to 5000 C. Above 5000 D. Others (Please specify)_____
2. How long has your bank been providing Internet Banking?
A. Less than a year B. 1 to 5 years C. More than 5 years D. _____
3. How frequently do you update your website?
A. Daily B. Weekly C. Monthly D. More than once in a month for every update
4. What was the reason behind introduction of internet banking?
A. Because of competition from foreign banks B. Man power shortage
C. Qualitative customer service D. Faster transactions & Time saving
E. Any other (Please specify) _____
5. How do you make your potential customer aware of your location on the Net?
A. Advertising on the Net B. News media
C. Banks publications D. Any other (Please specify)_____
6. Relative importance of factors determining provision of electronic banking
A. Vision of the future B. Prediction of customer acceptance
C Organisational culture of innovation D. Market share or strength of organization
E. _____

Responses regarding some comparative aspects

Tick (✓) any number that represents your answer.

- | | 1 | 2 | 3 |
|---|-----------------------|-----------------------|-----------------------|
| | Traditional banks | E – banks | Both |
| 7. Comparative aspects between | | | |
| A. More facilities to employees | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| B. Employees of which type of banks are more satisfied from job | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

	1	2	3
	Traditional banks	E – banks	Both
C. Salary package is comparatively better in	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. Top management involvement branch level is comparatively more in	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E. Working hours are comparatively more in	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
F. Yearly customers growth is comparatively more in	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Differentiating strategies between			
A. More information technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. Providing better quality of service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. Innovative products and services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. More labor intensive techniques	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E. Recruiting young employees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
F. Expanding branch network	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
G. Pitching into mergers and acquisitions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. The factors that contribute to better services in			
A. Higher return in deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. Overall Efficiency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. Customer shift	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. More Profit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. Number of customers per branch in the same city are comparatively Traditional banks E – banks
Less/More Less/More

To what extent do you agree with the following statements :

	1	2	3	4	5
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
11. “Collaborative Culture Factor” in e-banks					
A. Brings about group cohesiveness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. Enhances the collaborative culture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. Helps to communicate efficiency with peers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. “Behavioral Factor” in e-banks					
A. Helped in reducing work stress	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. helped in reducing chaos and confusions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. Helped to do routine work more efficiently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. Increased interest in work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E. Increased level of motivation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
F. Increased level of job satisfaction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. “Training and Development Factor” in e-banks					
A. Effective Training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. Enhanced technical skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. Increased effectiveness at job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. Organized training programmes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increased confidence levels	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
14. "Knowledge Management Factor" in e-banks					
A. Empowered with better access to information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. Empowered with more control over work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. Enhanced creativity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. Empowered to solve problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E. Enhanced capacity to contribute in research & development activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
F. Increased involvement in decision – making	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
G. Magnified abilities to think and articulate thoughts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. Employee Benefits with Electronic banking	Rank (12345)				
A. Minimizes the cost of transactions	[]			
B. Saves time	[]			
C. Minimize inconvenience	[]			
D. Provided up – to date information	[]			
E. Facilitates quick responses	[]			
F. Improves service quality	[]			
G. Minimizes the risk of carrying cash	[]			
16. Difficulties Faced by the Employees to Work with e-channels	1	2	3	4	5
	Very Much	Some What	A Little	Very Little	Not at all
A. lack of knowledge regarding how to use/ operate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. lack of trust	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. Increasing expectations of customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. Problem of Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E. Resistance to change	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
F. lack of proper training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
G. Technology up gradation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
H. Strain, due to e-banking as compared to manual banking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17. Number of complaints (per month) from E – Bank customers as compared to customers of traditional Banks			No Complaints	1 - 5	More than 5
A. Delay in banking functions from customers view point			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. High cost of service chargers			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. Higher amount of minimum balance maintained in their accounts			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
D. Problems regarding use of ATMs or online banking technologies			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E. Lack of attention or improper behavior of bank employees			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
F. Wrong entries in their accounts			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

18. Customer orientation of IT facilities	1	2	3	4	5
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
A. Your bank uses the web as a tool to improve customer relationship	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
B. Internet helps you to identify profitable customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C. Internet banking customers carry out more Transactions than traditional customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	1	2	3	4	5
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
D. Internet banking can help to offer more complete products of an equivalent quality with lower costs to more potential customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E. Internet banking is helpful in product offerings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

19. Responses regarding the statement, "There is a downsizing of employees due to the emerging technology but efficiency in terms of productivity has increased."

- A. Strongly Agree B. Agree C. Neutral D. Disagree E. Strongly Disagree

20. How satisfied are you with Working through e-channels?

- A. Highly Satisfied B. Satisfied C. Neutral D. Dissatisfied E. Highly Dissatisfied

21. The technology I work with (Please rank (1234) these in order of priority)

- | | Rank |
|--|-------------|
| A. Enables me to do my job effectively | [] |
| B. Is user friendly | [] |
| C. Enables me to contact customers easily when I need to | [] |
| D. Is flexible enough for me to make adjustments according to customer needs | [] |

22. Any other suggestions

Signature of the employee

THANK YOU VERY MUCH FOR YOUR VALUABLE TIME AND INFORMATION