Questionnaire

Respected Sir / Madam,

I am working as Assistant Professor in the Department of Business Administration, Assam University, Silchar and currently pursuing my research work for Ph.D. The topic of my work is "**Attitude of salaried employees towards selected E-Banking delivery channels in Barak Valley in Assam"**. So I request you to kindly fill the questionnaire given below in reference to the services offered by your principal Bank and help me to carry on my research work.

Yours Sincerely
Deepjyoti Choudhury

(Please Tick and fillup whichever is applicable)
Serial No: Date:

PART 1

Personal Details:

Name: ……..

Address: ……..

Email: …… Mobile No: ……..

1. Age at last Birthday:
   - ☐ Below or equal to 20 (1)
   - ☐ 21-30 (2)
   - ☐ 31-40 (3)
   - ☐ 41-50 (4)
   - ☐ 51 and above (5)

2. Gender:
   - ☐ Male (1)
   - ☐ Female (2)

3. Educational Level:
   - ☐ Below Matriculation (1)
   - ☐ Matriculation (2)
   - ☐ Higher Secondary (3)
   - ☐ Graduate (4)
   - ☐ Post Graduate (5)
   - ☐ Any other (please specify) (6)

   ……

4. Marital Status:
   - ☐ Married (1)
   - ☐ Single (2)
   - ☐ Separated (3)
   - ☐ Widowed/Widower(4)

5. Job level:

   ……..

6. Job Title: (1) Private sector ☐ (2) Public Sector ☐
   (3) Govt. Employee ☐ (4) Autonomous Body ☐

7. How many Savings accounts do you have? ☐

8. Do You use electronic banking? Yes ☐ o ☐

9 .Your Bank Name……

10. If Yes, then which Electronic Banking Channel do you use?

	Y	N
Internet banking	☐	☐
Mobile Banking	☐	☐
Credit Card	☐	☐
ATM	☐	☐

11. Gross household Income per Annum	12. How many members are there in your family?	13. How many earners are there in your family?
(1) Up to Rs 500000 ☐	(1) Single ☐	(1) Single ☐
(2) Rs 500001- Rs 1000000 ☐	(2) 2 persons ☐	(2) 2 persons ☐
(3) Rs1000001- Rs1500000 ☐	(3) 3 persons ☐	(3) 3 persons ☐
(4) Rs 1500000 & above ☐	(4) 4 persons ☐	(4) 4 persons ☐
	(5) 5 persons ☐	(5) 5 persons ☐
	(6) Above 5 ☐	(6) Above 5 ☐
14. What is the frequency of E banking use?		
(1) Daily ☐		
(2) Few days a week ☐		
(3) Once a week ☐		
(4) Few days a month ☐		
(5) Once a month ☐		
(6) Rarely ☐		

PART 2

Dimensions	Sl.	Questions	Strongly Agree	Agree	Somewhat agree	Neutral	Somewhat disagree	Disagree	Strongly disagree
E banking Ease of use (E banking Services)	1	I find that e – banking service is easy to use.							
	2	It is easy for me to learn how to use of e-banking services							
	3	I can use the e-banking services without any help from others.							
	4	I have the opportunity to try different electronic banking services.							
	5	Mistakes are more likely to occur in e-banking compared to traditional banking.							

Dimensions	Sl.	Questions	Strongly Agree	Agree	Somewhat agree	Neutral	Somewhat disagree	Disagree	Strongly disagree
Usefulness (E banking Services)	6	Financial transaction can be done more effectively using e-banking services.							
	7	Through e-banking services I can more effectively manage my money.							
	8	E-banking services have more transactional restrictions compared to traditional banking.							
Cost saved (E banking Services)	9	E- banking saves my transportation costs							
	10	E-banking services Saves my waiting time for service completion.							
	11	Using e-banking services helps in doing financial transactions anytime anywhere without visiting bank.							
	12	I can safely transact my money with e-banking as compared to traditional banking.							
Self-Control (E banking Services)	13	I have more control over my account due to e-banking services.							
	14	E- Banking allows me to know all the financial services that my banks provide.							
	15	It takes great deal of time and effort to get used to new e- banking services.							
	16	e -banking services help me to manage my transactions.							

Dimensions	Sl.	Questions	Strongly Agree	Agree	Somewhat agree	Neutral	Somewhat disagree	Disagree	Strongly disagree
Attitudinal Loyalty (Loyalty)	**17**	I try to use e – banking services because it is the best choice for me.							
	18	I consider myself to be a loyal customer of bank.							
	19	To me, e- banking services are the same as traditional services.							
	20	I say positive things about using e-banking services to other people.							
	21	I will regularly use e-banking services in the future.							

Dimensions	Sl.	Questions	Strongly Agree	Agree	Somewhat agree	Neutral	Somewhat disagree	Disagree	Strongly disagree
Behaivoural Loyalty (Loyalty)	22	I intend to continue to do banking transactions by e – services.							
	23	Even if close friends recommended another banking service, I will not change my preference for e-banking services.							
	24	I would encourage friends and relatives to use e –banking services.							

PART 3

Dimensions	Sl.	Questions ***(Here the bank with which electronic banking is performed is to be considered)***	Strongly Agree	Agree	Somewhat agree	Neutral	Somewhat disagree	Disagree	Strongly disagree
Satisfaction	1	The overall quality of the e banking services provided by my bank is excellent.							
	2	My bank always meets my expectations on e banking services							
	3	Considering everything I am extremely satisfied with my bank and its e-banking services.							
WOM Intensity (Word of Mouth)	4	I spoke/speak about the e-banking services of my bank more frequently than any other bank.							
	5	I spoke of my bank and e-banking services to many individuals.							
Positive valence WOM (Word of Mouth)	6	I am proud to say to others that I am this bank's customer.							
	7	I strongly recommend people to use e-banking services of this bank.							
	8	I mostly say positive things to others.							

Dimensions	Sl.	Questions	Strongly Agree	Agree	Somewhat agree	Neutral	Somewhat disagree	Disagree	Strongly disagree
Negative Valence WOM (Word of Mouth)	9	I mostly dis-courage others about e-banking services.							
	10	I always speak about the risk associated with E-banking services.							
	11	If there is E-banking failure I highlight the problems to others.							
WOM Content (Word of Mouth)	12	I discuss the user-friendliness of its e-banking channels.							
	13	I discuss security of transactions of the E banking channels							
	14	I discuss the variety of the services offered.							
	15	I discuss ease of transactions							
	16	I speak of the company's name and fame.							

PART 4

Dimensions	Sl.	Questions	Strongly Agree	Agree	Somewhat agree	Neutral	Somewhat disagree	Disagree	Strongly disagree
E-banking channel Design	1	The website/ATM/Mobile banking/Credit card, design and display is aesthetically attractive.							
	2	It is easy to find what I need on the website/channel							
	3	Using the bank's website/ATM/Mobile banking/Credit card does not require a lot of effort							
	4	The organization and structure of E-banking channel content is easy to follow							
	5	The user interface is appropriate.							
	6	The website/ATM/Mobile banking provides relevant and accurate information							

Dimensions	Sl.	Questions	Strongly Agree	Agree	Somewhat agree	Neutral	Somewhat disagree	Disagree	Strongly disagree
Reliability	7	E-banking system operations are regular							
	8	E-banking system operations are inaccurate							
	9	Customers get confirmation of e-banking transactions							
	10	The bank does not misuse my personal information							
	11	I feel safe in my transactions with the bank							
Responsiveness	12	The E-banking channel does not waste my time.							
	13	The e banking channel is always available(24*7)							
	14	The bank's site makes accurate promises about the services being delivered.							
	15	When there is e-banking problem, bank tries to solve it quickly.							
Service	16	The bank gives prompt responses to my requests by e-mail or other means							
	17	Responses are relevant and accurate and appropriate to customer requirements							
	18	When e-banking systems fail, banks ensure getting reimbursed is straightforward							
	19	During complaint the bank is easily accessible by telephone or other means.							