

IMPACT OF INFORMATION TECHNOLOGY ON CUSTOMERS' SATISFACTION: A STUDY OF PUBLIC AND PRIVATE SECTOR BANKS.

QUESTIONNAIRE

SECTION A : (PERSONAL DETAILS)	
1.	Name :
2.	Age : <input type="checkbox"/> 25-35 years <input type="checkbox"/> 36-45 years <input type="checkbox"/> 46-55 years <input type="checkbox"/> above 55 years
3.	Gender : <input type="checkbox"/> Male <input type="checkbox"/> Female
4.	Income Group <input type="checkbox"/> 2-5 lakh <input type="checkbox"/> 5-8 lakh <input type="checkbox"/> above 8 lakh
5.	Occupation : <input type="checkbox"/> Businessman <input type="checkbox"/> Director <input type="checkbox"/> Pensioner <input type="checkbox"/> House wife <input type="checkbox"/> Managerial <input type="checkbox"/> Professional <input type="checkbox"/> Student <input type="checkbox"/> Others
6.	In which bank do you have your account? <input type="checkbox"/> Public <input type="checkbox"/> Private Please specify:
7.	For how many years do you have the account with this Bank? <input type="checkbox"/> 6 months <input type="checkbox"/> 1-5 years <input type="checkbox"/> 6-10 years <input type="checkbox"/> 10-15 years <input type="checkbox"/> 15-20 years <input type="checkbox"/> above 20 years
8.	What kind of service do you prefer the most? <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> Loan <input type="checkbox"/> Demat <input type="checkbox"/> Smart Cards

SECTION B : (ABOUT IT ENABLED SERVICES)	
9.	What type of service do you prefer the most? <input type="checkbox"/> ATM service <input type="checkbox"/> Internet Banking <input type="checkbox"/> Mobile Banking <input type="checkbox"/> Core banking <input type="checkbox"/> e-Funds Transfer <input type="checkbox"/> Other
10.	What were your reasons for choosing IT-based service? Please select all that apply. <input type="checkbox"/> Convenience <input type="checkbox"/> to save time <input type="checkbox"/> 24-hour access to account <input type="checkbox"/> Other
11.	Since how long have you been using the online banking facility to the bank? <input type="checkbox"/> less than 1 year <input type="checkbox"/> More than 1 year
12.	How often do you use e-service? <input type="checkbox"/> Daily <input type="checkbox"/> weekly <input type="checkbox"/> Monthly <input type="checkbox"/> yearly <input type="checkbox"/> never

SECTION C: (LEVEL OF ADOPTION & SATISFACTION)

ITEM	LEVEL OF SATISFACTION				
	Most satisfied	Satisfied	Not sure	Un-satisfied	Most un-satisfied
1. Reliability					
1. Error free record					
2. Timely passion of service					
3. Right at first time itself					
4. Staff's sincerity in service					
5. Provide service at promised time					
6. Sincere in solving problem					
7. Giving customers Individual attention					
2. Responsiveness					
8. Employees adopt service to the customer needs					
9. Staffs readiness to customers request					
10. Customers informed above service performance					
11. Provide correct response to customers					
12. Courteous among employees					
13. Willing to help customers					
14. Employees are polite					
15. Employees are eager to instill confidence					
16. The bank statement gives complete information					

3.Tangibles					
17. Attractive interior design					
18. Up-to-date equipments					
19. Comfortable parking space					
20. Visually appealing facilities					
21. Convenient Business hours					
22. Convenient Branch location					
23. Neat and professional appearance of employees					
4.Knowledge					
24. Customer Relationship					
25. Knowledge of staff					
26. Awareness of latest banking facts					
27. Provision of adequate information					
28. Employees know what your needs are					
29. Employees give you the prompt service					
5.Recovery					
30. Employees empowered for correction					
31. Response on complaints					
32. Quick correction on mistake made					
33. Personalized service					

6.Communication					
34. Material associated with sciences (branches, leaflets)					
35. Timely communication of new schemes, seminars					
36. Personalized communication offered by the bank					
37. Adequacy of information provided by the bank's communication					
38. Clarity of banks communication					
39. E-mail and SMS are clear and give complete information					
40. Information communication Technology is improving knowledge sharing					
41. Your bank delivers on its site all important documents and information					
7.Customer Satisfaction					
42. I am satisfied with my decision to choose this bank					
43. I did a right thing					
44. My choice is a wise one					
45. I feel good experience with this bank					
46. Navigation easily of the website					
47. Convenience					
48. Customized services					
49. Accessibility					

SECTION D: (IT SERVICE UTILIZATION)				
Please Tick the Services you have used and scale them				
IT Service		Level of Satisfaction		
		Good	Neutral	Poor
1.	Bill payment			
2.	Account Inquiry			
3.	E - ticketing			
4.	e- tax			
5.	ATM			
6.	Smart cards			
7.	Demat Account Statement			
8.	Mobile Banking			
9.	Internet Banking			
10.	RTGS/ NEFT (Real Time Gross Settlement/National Electronic Fund Transfer)			
11.	Demand draft			
12.	Cheque Book request			
13.	Account opening request			
14.	Account statement			
15.	Transaction inquiry			
16.	Loan facility			
17.	Cash credit			
18.	O/D facility			
19.	Travelers cheques			
20.	Third party Transfer			
21.	New deposit scheme			
22.	EFT (Electronic Fund Transfer)			
23.	WUMT (Western Union Money Transfer)			
24.	Safe custody			
25.	Mutual Fund			
26.	Process payroll			

SECTION E: CHALLENGES FACED BY CUSTOMERS					
Please give your level of satisfaction towards challenges					
Challenges	Level of Satisfaction				
	Highly Disagree	Disagree	Neutral	Agree	Highly Agree
Lack of consciousness towards IT					
Poor linkage with banks					
Lack of availability of ATM					
Problem in ATM location					
Efficient staff					
Network related issues					
Lack of guarantee on performance					
Non transparency in cost					
Threat of cybercrime					
Poor grievances redresser cell					
Limited services offered by the banks					
Autocratic behavior by banks' employees towards customers					
Functioning of IT are risky					
Difficult to understand by the customer					
Lack of privacy/Lack of revelation of personal data					
No direct interaction with banks					
Rectification of transaction takes long time					
Content and information on bank's website is not understandable by customer					
IT functioning is expensive					
Problem in generating OTP					
Difficulty in getting cash back					
Misleading advertisement/ offers/ Deceptive advertisement					
Difficulty to use by illiterate people					
IT is hazardous to health					