

# ANNEXURE - 1

## [SPSS OUTPUT]

Table - 1 : Cross Tabulation										
How long have you been using internet banking versus Efficiency										
How long have you been using internet banking		[1]	[2]	[3]	[4]	[5]	[6]	[7]	Mean Overall	%
1-2 (Year)	Mean	4.00	3.43	3.43	3.71	3.57	3.57	5.00	3.62	72.38
	N	336	336	336	336	336	336	336		
	SD	.927	.730	.730	.701	.730	.730	0.000		
2-3 (Year)	Mean	3.70	3.11	3.11	3.56	3.30	3.30	5.00	3.35	66.91
	N	648	648	648	648	648	648	648		
	SD	.975	.738	.738	.832	.809	.809	0.000		
3- above Year	Mean	3.78	3.11	3.11	3.56	3.44	3.44	5.00	3.41	68.14
	N	216	216	216	216	216	216	216		
	SD	1.033	.739	.739	.833	.833	.833	0.000		
Total	Mean	3.80	3.20	3.20	3.60	3.40	3.40	5.00	3.43	68.66
	N	1200	1200	1200	1200	1200	1200	1200		
	SD	.980	.749	.749	.800	.800	.800	0.000		
1 = The speed of log in of your account, 2 = Availability of the important information on the bank website, 3 = User friendly website, Availability of appropriate instructions and guidelines, 4 = Server efficiency during transaction, 5 = The speed of logout of your account, 6 = Appropriateness of above criteria to measure efficiency of a bank										

Table - 2 : Cross Tabulation How long have you been using internet banking Versus Reliability																
How long have you been using internet banking	[1]*	[2]*	[3]*	[4]*	[5]*	[6]*	[7]*	[8]*	[9]*	[10]*	[11]*	[12]*	[13]*	[14]*	Mean Over all	%
1-2 (Year)	Mea	2.86	3.57	3.29	3.43	2.86	2.71	3.43	3.71	3.86	3.14	2.29	2.43	2.71	3.08	61.
	n															53
	N	336	336	336	336	336	336	336	336	336	336	336	336	336		
2-3 (Year)	SD	.350	1.051	1.162	.496	.991	1.580	1.180	1.162	.834	.350	.452	.730	1.032		
	Mea	2.78	3.33	3.11	3.33	2.93	2.81	3.37	3.52	4.04	3.26	2.48	2.44	2.59	3.06	61.
	n															13
3- above Year	N	648	648	648	648	648	648	648	648	648	648	648	648	648		
	SD	.416	1.248	.876	.472	1.08	1.019	1.542	1.393	.923	.439	.500	.786	.954		
	Mea	2.78	3.33	3.33	3.56	3.44	2.56	2.89	3.44	3.67	4.11	2.33	2.22	2.44	3.14	62.
Total	n															73
	N	216	216	216	216	216	216	216	216	216	216	216	216	216		
	SD	.417	1.250	.945	.498	1.16	1.168	1.796	1.502	.877	.315	.472	.918	1.168		
	Mea	2.80	3.40	3.20	3.40	3.00	2.80	3.40	3.60	4.00	3.20	2.40	2.40	2.60	3.08	61.
	n															53
	N	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200		
	SD	.400	1.201	.980	.490	1.09	1.020	1.357	1.357	.895	.400	.490	.800	1.020		
1 = Reliability of Webpage, 2 = Service Beyond the Banking Hours, 3 = Message about Completion of Transaction, 4 = Page Download facilities, 5 = Accuracy of Information, 6 = Information Contents and Text Understanding, 7 = Satisfaction Level of Service in comparison of Charges, 8 = Easiness of Transaction money to Branched/Banks, 9 = Convenient ATM Location, 10 = Maximum Withdrawal Criteria for ATM, 11 = Account Statement Through SMS/E-mail Services, 12 = Reputation of Bank, 13 = Maintaining Error free Records, 14 = Rate Above Criteria to Measure the Reliability of a Bank																

Table - 3 : Cross Tabulation												
How long have you been using Internet Banking versus Service Delivery System												
How long have you been using internet banking		1	2	3	4	5	6	7	8	9		
1 - 2 (Year)	Mean	2.15	3.01	2.72	4.01	2.16	2.15	2.15	2.58	3.01	2.62	52.3
	N	336	336	336	336	336	336	336	336	336		
	SD	.353	1.51 1	.703	.757	.833	.830	.353	1.05 9	.930		
2 - 3 (Year)	Mean	2.26	3.25	2.78	4.29	2.48	2.18	2.19	2.92	3.32	2.79	55.8
	N	648	648	648	648	648	648	648	648	648		
	SD	.437	1.50 8	.785	.763	.792	.725	.390	1.18 4	1.05 3		
3- above Year	Mean	2.12	3.34	3.00	4.23	2.55	2.34	2.32	2.78	3.12	2.83	56.6
	N	216	216	216	216	216	216	216	216	216		
	SD	.321	1.25 4	.672	.632	.687	.669	.469	1.22 9	.750		
Total	Mean	2.20	3.20	2.80	4.20	2.40	2.20	2.20	2.80	3.20	2.75	55
	N	120 0	1200	120 0	120 0	120 0	120 0	120 0	1200	1200		
	SD	.400	1.47 0	.749	.749	.800	.749	.400	1.16 7	.980		
1 = Promptness of Bank response at the time of occurrence of the Problem, 2 = Promptness in problem Solving, 3 = Online Customer Service Representative Connectivity, 4 = Customer Service Representative on Telephone, 5 = Bank Initiative to Educate Customer, 6 = Bank Response to Complain, 7 = Ability of Bank Representative, 8 = Behavior and Attitude of Employee/Customer Service Representative, 9 = Rate Above Criteria to Measure the Reliability of a Bank												

<b>Table – 4 : Cross Tabulation: How long have you been using internet banking Versus Customer Expectation</b>							
How long have you been using internet banking		[1]	[2]	[3]	[4]	Mean Over all	%
1-2 (Year)	Mean	3.00	2.14	3.14	3.14	2.76	55.23
	N	336	336	336	336		
	SD	1.311	.350	1.644	1.644		
2-3 (Year)	Mean	2.74	2.26	3.15	3.11	2.72	54.32
	N	648	648	648	648		
	SD	1.142	.439	1.695	1.730		
3-above Year	Mean	2.67	2.11	2.33	2.44	2.37	47.40
	N	216	216	216	216		
	SD	.945	.315	1.494	1.426		
Total	Mean	2.80	2.20	3.00	3.00	2.67	53.33
	N	1200	1200	1200	1200		
	SD	1.167	.400	1.674	1.674		
1 = Confirmation Message for the Service Aailed, 2 = Online Purchase Facility, 3 = Fulfillment of Customer Instructions, 4 = Rate Above Criteria to Measure the Reliability of a Bank							

<b>Table – 5 : Cross Tabulation</b> <b>How long have you been using Internet Banking Versus Secrecy of a Customer</b>								
How long have you been using internet banking		[1]	[2]	[3]	[4]	[5]	Mean Over all	%
1-2 (Year)	Mean	3.14	3.00	2.86	3.57	3.14	3.14	62.85
	N	336	336	336	336	336		
	SD	.640	.757	.834	.496	.991		
2-3 (Year)	Mean	2.93	2.96	2.48	3.33	2.67	2.93	58.51
	N	648	648	648	648	648		
	SD	.605	.577	.739	.472	.944		
3-above Year	Mean	3.00	3.11	2.56	3.33	2.67	3.00	60
	N	216	216	216	216	216		
	SD	.668	.568	.833	.472	.945		
Total	Mean	3.00	3.00	2.60	3.40	2.80	3.00	60
	N	1200	1200	1200	1200	1200		
	SD	.633	.633	.800	.490	.980		
1 = Secrecy of a Personal Information, 2 = Protection of a Cookies to collect information, 3 = Secrecy of your credit card Information, 4 = Reliability of bank undertaking for not sharing the information, 5 = Rate Above Criteria to Measure the Reliability of a Bank								

<b>Table – 6 : Cross Tabulation</b> <b>How long have you been using internet banking Versus Tangibles</b>									
How long have you been using internet banking		[1]	[2]	[3]	[4]	[5]	[6]	Mean Over all	%
1 - 2 (Year)	Mean	2.14	3.00	2.71	2.57	3.14	3.57	2.71	54.28
	N	336	336	336	336	336	336		
	SD	.834	.757	.701	.496	.834	1.051		
2 - 3 (Year)	Mean	2.52	3.24	2.89	2.63	3.22	3.30	2.90	58
	N	648	648	648	648	648	648		
	SD	.739	.706	.786	.483	.685	1.048		
3- above Year	Mean	2.44	3.33	2.67	2.56	3.22	3.44	2.84	56.88
	N	216	216	216	216	216	216		
	SD	.833	.818	.668	.498	.787	.833		
Total	Mean	2.40	3.19	2.80	2.60	3.20	3.40	2.84	56.76
	N	1200	1200	1200	1200	1200	1200		
	SD	.800	.751	.749	.490	.749	1.020		
1 = Technological Advancement, 2 = Visually appealing physical facilities, 3 = Smart Employee, 4 = Visually appealing material associated with service, 5 = Bank Modify their home page Occasionally, 6 = Rate Above Criteria to Measure the Reliability of a Bank									

Table – 7 : Mean Comparison between Gender versus Efficiency of a Bank							
Gender		The speed of log in of your account	Availability of the important information on the bank website	User friendly website	Availability of appropriate instructions and guidelines	Server efficiency during transaction	The speed of logout of your account
Male	Mean	3.72	3.15	3.15	3.54	3.33	3.33
	N	936	936	936	936	936	936
	Std.	1.012	.770	.770	.843	.827	.827
Female	Mean	4.09	3.36	3.36	3.82	3.64	3.64
	N	264	264	264	264	264	264
	Std.	.794	.644	.644	.576	.644	.644
Total	Mean	3.80	3.20	3.20	3.60	3.40	3.40
	N	1200	1200	1200	1200	1200	1200
	Std.	.980	.749	.749	.800	.800	.800

Table – 8 : Mean Comparison between Age versus Efficiency of a Bank							
Age		The speed of log in of your account	Availability of the important information on the bank website	User friendly website	Availability of appropriate instructions and guidelines	Server efficiency during transaction	The speed of logout of your account
Below – 30 years	Mean	3.82	3.21	3.21	3.64	3.43	3.43
	N	672	672	672	672	672	672
	Std.	.929	.725	.725	.767	.776	.776
31 – 45 Years	Mean	3.91	3.27	3.27	3.64	3.45	3.45
	N	264	264	264	264	264	264
	Std.	.998	.751	.751	.773	.784	.784
45 – 60 Years	Mean	3.71	3.14	3.14	3.43	3.29	3.29
	N	168	168	168	168	168	168
	Std.	1.164	.835	.835	.906	.883	.883
61 – Above years	Mean	3.50	3.00	3.00	3.50	3.25	3.25
	N	96	96	96	96	96	96
	Std.	.871	.711	.711	.871	.834	.834
Total	Mean	3.80	3.20	3.20	3.60	3.40	3.40
	N	1200	1200	1200	1200	1200	1200
	Std.	.980	.749	.749	.800	.800	.800

Table - 9 : Mean Comparison between Qualification versus Efficiency of a Bank							
Qualification		The speed of log in of your account	Availability of the important information on the bank website	User friendly website	Availability of appropriate instructions and guidelines	Server efficiency during transaction	The speed of logout of your account
Up to HSC	Mean	4.33	3.67	3.67	4.00	3.67	3.67
	N	72	72	72	72	72	72
	Std.	.475	.475	.475	0.000	.475	.475
U.G	Mean	3.79	3.18	3.18	3.57	3.39	3.39
	N	672	672	672	672	672	672
	Std.	1.013	.759	.759	.821	.817	.817
P.G	Mean	3.71	3.14	3.14	3.57	3.36	3.36
	N	336	336	336	336	336	336
	Std.	.960	.743	.743	.822	.812	.812
Professional	Mean	3.80	3.20	3.20	3.60	3.40	3.40
	N	120	120	120	120	120	120
	Std.	.984	.751	.751	.803	.803	.803
Total	Mean	3.80	3.20	3.20	3.60	3.40	3.40
	N	1200	1200	1200	1200	1200	1200
	Std.	.980	.749	.749	.800	.800	.800

Table - 10 : Mean Comparison between Profession versus Efficiency of a Bank							
Profession		The speed of log in of your account	Availability of the important information on the bank website	User friendly website	Availability of appropriate instructions and guidelines	Server efficiency during transaction	The speed of logout of your account
Public Sector Job	Mean	3.36	2.91	2.91	3.27	3.09	3.09
	N	264	264	264	264	264	264
	Std.	1.070	.794	.794	.964	.902	.902
Private Sector Job	Mean	4.03	3.34	3.34	3.77	3.54	3.54
	N	840	840	840	840	840	840
	Std.	.845	.674	.674	.637	.691	.691
Business Entrepreneur	Mean	3.00	2.75	2.75	3.00	3.00	3.00
	N	96	96	96	96	96	96
	Std.	1.005	.834	.834	1.005	1.005	1.005
Total	Mean	3.80	3.20	3.20	3.60	3.40	3.40
	N	1200	1200	1200	1200	1200	1200
	Std.	.980	.749	.749	.800	.800	.800



Table - 11 : Mean Comparison between Gross Monthly Income versus Efficiency of a Bank							
Gross Monthly Income		The speed of log in of your account	Availability of the important information on the bank website	User friendly website	Availability of appropriate instructions and guidelines	Server efficiency during transaction	The speed of logout of your account
Below - 20K	Mean	3.63	3.00	3.00	3.50	3.25	3.25
	N	192	192	192	192	192	192
	Std.	.995	.709	.709	.868	.831	.831
20K - 40K	Mean	3.79	3.21	3.21	3.58	3.39	3.39
	N	792	792	792	792	792	792
	Std.	1.008	.769	.769	.818	.815	.815
40K - 60K	Mean	4.00	3.38	3.38	3.75	3.63	3.63
	N	192	192	192	192	192	192
	Std.	.868	.698	.698	.663	.698	.698
60K - Above	Mean	4.00	3.00	3.00	4.00	3.00	3.00
	N	24	24	24	24	24	24
	Std.	0.000	0.000	0.000	0.000	0.000	0.000
Total	Mean	3.80	3.20	3.20	3.60	3.40	3.40
	N	1200	1200	1200	1200	1200	1200
	Std.	.980	.749	.749	.800	.800	.800

Table - 12 : Mean Comparison between Residential Area versus Efficiency of a Bank							
Residential Area		The speed of log in of your account	Availability of the important information on the bank website	User friendly website	Availability of appropriate instructions and guidelines	Server efficiency during transaction	The speed of logout of your account
Urban	Mean	3.77	3.15	3.15	3.62	3.38	3.38
	N	624	624	624	624	624	624
	Std.	.933	.718	.718	.789	.789	.789
Semi Urban	Mean	4.50	3.50	3.50	4.00	3.50	3.50
	N	96	96	96	96	96	96
	Std.	.503	.503	.503	0.000	.503	.503
Rural	Mean	3.70	3.20	3.20	3.50	3.40	3.40
	N	480	480	480	480	480	480
	Std.	1.055	.813	.813	.867	.861	.861
Total	Mean	3.80	3.20	3.20	3.60	3.40	3.40
	N	1200	1200	1200	1200	1200	1200
	Std.	.980	.749	.749	.800	.800	.800

<b>Table - 13 : Mean Comparison between Family Type versus Efficiency of a Bank</b>							
Family type		The speed of log in of your account	Availability of the important information on the bank website	User friendly website	Availability of appropriate instructions and guidelines	Server efficiency during transaction	The speed of logout of your account
Joint	Mean	4.13	3.50	3.50	3.75	3.63	3.63
	N	192	192	192	192	192	192
	Std.	.929	.709	.709	.663	.698	.698
Single	Mean	3.74	3.14	3.14	3.57	3.36	3.36
	N	1008	1008	1008	1008	1008	1008
	Std.	.978	.743	.743	.821	.812	.812
Total	Mean	3.80	3.20	3.20	3.60	3.40	3.40
	N	1200	1200	1200	1200	1200	1200
	Std.	.980	.749	.749	.800	.800	.800

<b>Table - 14 : Mean Comparison between Number of Other Earning Members in a Family versus Efficiency of a Bank</b>							
Number of other earning member in a family		The speed of log in of your account	Availability of the important information on the bank website	User friendly website	Availability of appropriate instructions and guidelines	Server efficiency during transaction	The speed of logout of your account
One	Mean	3.68	3.05	3.05	3.58	3.32	3.32
	N	456	456	456	456	456	456
	Std.	.922	.687	.687	.816	.799	.799
Two	Mean	3.78	3.22	3.22	3.57	3.39	3.39
	N	552	552	552	552	552	552
	Std.	1.021	.778	.778	.826	.821	.821
Three - Above	Mean	4.13	3.50	3.50	3.75	3.63	3.63
	N	192	192	192	192	192	192
	Std.	.929	.709	.709	.663	.698	.698
Total	Mean	3.80	3.20	3.20	3.60	3.40	3.40
	N	1200	1200	1200	1200	1200	1200
	Std.	.980	.749	.749	.800	.800	.800

Table - 15 : Mean Comparison between How long have you been using bank services versus Efficiency of a Bank							
How long have you been using bank services		The speed of log in of your account	Availability of the important information on the bank website	User friendly website	Availability of appropriate instructions and guidelines	Server efficiency during transaction	The speed of logout of your account
Below - 5 Years	Mean	3.82	3.18	3.18	3.64	3.45	3.45
	N	264	264	264	264	264	264
	Std.	.938	.717	.717	.773	.784	.784
5 - 10 Years	Mean	3.80	3.23	3.23	3.60	3.40	3.40
	N	840	840	840	840	840	840
	Std.	.980	.760	.760	.800	.800	.800
10 - 15 Years	Mean	3.75	3.00	3.00	3.50	3.25	3.25
	N	96	96	96	96	96	96
	Std.	1.095	.711	.711	.871	.834	.834
Total	Mean	3.80	3.20	3.20	3.60	3.40	3.40
	N	1200	1200	1200	1200	1200	1200
	Std.	.980	.749	.749	.800	.800	.800

Table - 16 : Mean Comparison between type of a bank in which you have bank account versus Efficiency of a Bank							
Tick the type of a bank in which you have bank account		The speed of log in of your account	Availability of the important information on the bank website	User friendly website	Availability of appropriate instructions and guidelines	Server efficiency during transaction	The speed of logout of your account
Pvt. Bank	Mean	3.92	3.28	3.28	3.68	3.48	3.48
	N	600	600	600	600	600	600
	Std.	.935	.723	.723	.734	.755	.755
Nationalize Bank	Mean	3.46	3.00	3.00	3.38	3.23	3.23
	N	312	312	312	312	312	312
	Std.	1.010	.786	.786	.925	.892	.892
Foreign Bank	Mean	4.10	3.40	3.40	3.80	3.60	3.60
	N	240	240	240	240	240	240
	Std.	.832	.665	.665	.601	.665	.665
Cooperative Bank	Mean	3.00	2.50	2.50	3.00	2.50	2.50
	N	48	48	48	48	48	48
	Std.	1.011	.505	.505	1.011	.505	.505
Total	Mean	3.80	3.20	3.20	3.60	3.40	3.40
	N	1200	1200	1200	1200	1200	1200
	Std.	.980	.749	.749	.800	.800	.800

Table - 17 : Mean Comparison between Gender versus Tangibles						
Gender		Technological Advancement	Visually appealing physical facilities	Smart Employee	Visually appealing material associated with service	Bank Modify their home page Occasionally
Male	Mean	2.44	3.22	2.79	2.59	3.21
	N	936	936	936	936	936
	Std.	.778	.737	.758	.492	.723
Female	Mean	2.27	3.09	2.82	2.64	3.18
	N	264	264	264	264	264
	Std.	.864	.794	.717	.482	.835
Total	Mean	2.40	3.19	2.80	2.60	3.20
	N	1200	1200	1200	1200	1200
	Std.	.800	.751	.749	.490	.749

Table - 18 : Mean Comparison between Age versus Tangibles						
Age		Technological Advancement	Visually appealing physical facilities	Smart Employee	Visually appealing material associated with service	Bank Modify their home page Occasionally
Below - 30 years	Mean	2.43	3.20	2.86	2.64	3.25
	N	672	672	672	672	672
	Std.	.776	.731	.743	.480	.739
31 - 45 Years	Mean	2.27	3.09	2.73	2.55	3.09
	N	264	264	264	264	264
	Std.	.864	.794	.751	.499	.794
45 - 60 Years	Mean	2.29	3.14	2.57	2.43	3.00
	N	168	168	168	168	168
	Std.	.883	.835	.731	.496	.758
61 - Above years	Mean	2.75	3.50	3.00	2.75	3.50
	N	96	96	96	96	96
	Std.	.435	.503	.711	.435	.503
Total	Mean	2.40	3.19	2.80	2.60	3.20
	N	1200	1200	1200	1200	1200
	Std.	.800	.751	.749	.490	.749

Table - 19 : Mean Comparison between Qualification versus Tangibles						
Qualification		Technological Advancement	Visually appealing physical facilities	Smart Employee	Visually appealing material associated with service	Bank Modify their home page Occasionally
Up to HSC	Mean	2.00	2.67	3.00	2.67	3.00
	N	72	72	72	72	72
	Std.	.822	.475	.822	.475	.822
U.G	Mean	2.39	3.20	2.75	2.57	3.18
	N	672	672	672	672	672
	Std.	.817	.778	.739	.495	.759
P.G	Mean	2.50	3.29	2.86	2.64	3.29
	N	336	336	336	336	336
	Std.	.733	.701	.743	.480	.701
Professional	Mean	2.40	3.20	2.80	2.60	3.20
	N	120	120	120	120	120
	Std.	.803	.751	.751	.492	.751
Total	Mean	2.40	3.19	2.80	2.60	3.20
	N	1200	1200	1200	1200	1200
	Std.	.800	.751	.749	.490	.749

Table - 20 : Mean Comparison between Profession versus Tangibles						
Profession		Technological Advancement	Visually appealing physical facilities	Smart Employee	Visually appealing material associated with service	Bank Modify their home page Occasionally
Public Sector Job	Mean	2.64	3.45	2.73	2.55	3.27
	N	264	264	264	264	264
	Std.	.644	.657	.751	.499	.618
Private Sector Job	Mean	2.29	3.04	2.86	2.63	3.14
	N	840	840	840	840	840
	Std.	.848	.755	.762	.483	.798
Business Entrepreneur	Mean	2.75	3.75	2.50	2.50	3.50
	N	96	96	96	96	96
	Std.	.435	.435	.503	.503	.503
Total	Mean	2.40	3.19	2.80	2.60	3.20
	N	1200	1200	1200	1200	1200
	Std.	.800	.751	.749	.490	.749

Table - 21 : Mean Comparison between Gross Monthly Income versus Tangibles						
Gross Monthly Income		Technological Advancement	Visually appealing physical facilities	Smart Employee	Visually appealing material associated with service	Bank Modify their home page Occasionally
Below - 20K	Mean	2.63	3.31	2.88	2.63	3.25
	N	192	192	192	192	192
	Std.	.698	.728	.783	.485	.663
20K - 40K	Mean	2.36	3.18	2.76	2.58	3.18
	N	792	792	792	792	792
	Std.	.810	.757	.740	.495	.757
40K - 60K	Mean	2.25	3.13	2.75	2.63	3.25
	N	192	192	192	192	192
	Std.	.831	.783	.663	.485	.831
60K - Above	Mean	3.00	3.00	4.00	3.00	3.00
	N	24	24	24	24	24
	Std.	0.000	0.000	0.000	0.000	0.000
Total	Mean	2.40	3.19	2.80	2.60	3.20
	N	1200	1200	1200	1200	1200
	Std.	.800	.751	.749	.490	.749

Table - 22 : Mean Comparison between Residential Area versus Tangibles						
Residential Area		Technological Advancement	Visually appealing physical facilities	Smart Employee	Visually appealing material associated with service	Bank Modify their home page Occasionally
Urban	Mean	2.50	3.25	2.88	2.65	3.27
	N	624	624	624	624	624
	Std.	.747	.718	.751	.476	.711
Semi Urban	Mean	2.00	2.50	3.00	2.50	2.50
	N	96	96	96	96	96
	Std.	1.005	.503	1.005	.503	.503
Rural	Mean	2.35	3.25	2.65	2.55	3.25
	N	480	480	480	480	480
	Std.	.793	.767	.655	.498	.767
Total	Mean	2.40	3.19	2.80	2.60	3.20
	N	1200	1200	1200	1200	1200
	Std.	.800	.751	.749	.490	.749

Table - 23 : Mean Comparison between Family Type versus Tangibles						
Family type		Technological Advancement	Visually appealing physical facilities	Smart Employee	Visually appealing material associated with service	Bank Modify their home page Occasionally
Joint	Mean	2.00	2.81	2.63	2.50	3.00
	N	192	192	192	192	192
	Std.	.868	.770	.698	.501	.868
Single	Mean	2.48	3.26	2.83	2.62	3.24
	N	1008	1008	1008	1008	1008
	Std.	.764	.726	.754	.486	.718
Total	Mean	2.40	3.19	2.80	2.60	3.20
	N	1200	1200	1200	1200	1200
	Std.	.800	.751	.749	.490	.749

Table - 24 : Mean Comparison between Number of Other Earning Members in a Family versus Tangibles						
Number of other earning member in a family		Technological Advancement	Visually appealing physical facilities	Smart Employee	Visually appealing material associated with service	Bank Modify their home page Occasionally
One	Mean	2.63	3.37	2.95	2.68	3.32
	N	456	456	456	456	456
	Std.	.666	.666	.760	.465	.654
Two	Mean	2.35	3.17	2.74	2.57	3.17
	N	552	552	552	552	552
	Std.	.814	.761	.736	.496	.761
Three - Above	Mean	2.00	2.81	2.63	2.50	3.00
	N	192	192	192	192	192
	Std.	.868	.770	.698	.501	.868
Total	Mean	2.40	3.19	2.80	2.60	3.20
	N	1200	1200	1200	1200	1200
	Std.	.800	.751	.749	.490	.749

Table - 25 : Mean Comparison between How long have you been using bank services versus Tangibles						
How long have you been using bank services		Technological Advancement	Visually appealing physical facilities	Smart Employee	Visually appealing material associated with service	Bank Modify their home page Occasionally
Below - 5 Years	Mean	2.45	3.23	2.82	2.64	3.27
	N	264	264	264	264	264
	Std.	.784	.766	.717	.482	.751
5 - 10 Years	Mean	2.37	3.17	2.80	2.60	3.20
	N	840	840	840	840	840
	Std.	.796	.737	.749	.490	.749
10 - 15 Years	Mean	2.50	3.25	2.75	2.50	3.00
	N	96	96	96	96	96
	Std.	.871	.834	.834	.503	.711
Total	Mean	2.40	3.19	2.80	2.60	3.20
	N	1200	1200	1200	1200	1200
	Std.	.800	.751	.749	.490	.749

Table - 26 : Mean Comparison between type of a bank in which you have bank account versus Tangibles						
Tick the type of a bank in which you have bank account		Technological Advancement	Visually appealing physical facilities	Smart Employee	Visually appealing material associated with service	Bank Modify their home page Occasionally
Pvt. Bank	Mean	2.32	3.12	2.80	2.60	3.16
	N	600	600	600	600	600
	Std.	.836	.766	.749	.490	.784
Nationalize Bank	Mean	2.62	3.42	2.77	2.62	3.38
	N	312	312	312	312	312
	Std.	.626	.662	.698	.487	.626
Foreign Bank	Mean	2.20	3.00	2.80	2.60	3.10
	N	240	240	240	240	240
	Std.	.874	.776	.750	.491	.832
Cooperative Bank	Mean	3.00	3.50	3.00	2.50	3.00
	N	48	48	48	48	48
	Std.	0.000	.505	1.011	.505	0.000
Total	Mean	2.40	3.19	2.80	2.60	3.20
	N	1200	1200	1200	1200	1200
	Std.	.800	.751	.749	.490	.749



# QUESTIONNAIRE

"Customers satisfaction measurement of Internet Banking"

[An Analytical study based on selected customers and Banks in Western India.]

## Section A: Demographic Profile of respondent

Name: \_\_\_\_\_

Mobile No: \_\_\_\_\_

Area of Residence \_\_\_\_\_

Email ID: \_\_\_\_\_

1) Gender:

- 1. Male ☐
- 2. Female ☐

2) Age:

- 1. Below -- 30 years ☐
- 2. 31 years-- 45 years ☐
- 3. 45 years-- 60 years ☐
- 4. 61 years- Above ☐

3) Qualification:

- 1. Up to Higher Secondary -- [12<sup>th</sup>] ☐
- 2. Graduate ☐
- 3. Post Graduate ☐
- 4. Professional ☐

4) Profession:

- 1. Unemployed ☐
- 2. Job in Public Sector ☐
- 3. Job in Private Sector ☐
- 4. Business Entrepreneur ☐

5) Gross Monthly Income:

- 1. Below - 20,000 ☐
- 2. 20,001-- 40,000 ☐
- 3. 40,001-- 60,000 ☐
- 4. 60,001-- Above ☐

6) Residential Area:

- 1. Urban Area ☐
- 2. Semi Urban Area ☐
- 3. Rural Area ☐
- 4. Slum Area ☐

7) Family Type:

- 1. Joint Family ☐
- 2. Single Family ☐

8) Number of other earning members in the family:

- 1. None ☐
- 2. One ☐
- 3. Two ☐
- 4. Three-- Above ☐

9) Do you have a bank account

1. Yes ☐
2. No ☐

10) Type of your Bank Account :

1. Saving ☐
2. Current ☐

11) Purpose of your Bank Account Operation:

1. Personal ☐
2. Business ☐

12) How Long have you been using Banking Services:

1. Less- 5 years ☐
2. 5 years- 10 years ☐
3. 10 years- 15 Years ☐
4. 15 years and Above ☐

13) How Long have you been using Internet Banking:

1. Less- 1 year ☐
2. 1 year - 2 years ☐
3. 2 years- 3 years ☐
4. 3 years and Above ☐

14) Tick the types of a bank in which you have your bank account:

1. Private Bank ☐
2. Nationalized Bank ☐
3. Foreign Bank ☐
4. Cooperative Bank ☐

## Section B: Efficiency

Sr. No	Item	1 Very Poor	2 Poor	3 Average	4 Good	5 Very Good
1	The speed of login of your account					
2	Availability of the important information on the bank's website					
3	User Friendly Website					
4	Availability of appropriate Instructions and Guidelines					
5	Server Efficiency during transaction					
6	The speed of logout of your account					
7	Rate above criteria to measure efficiency to a bank					

## Section C: Reliability

Sr. No	Item	1 Very Poor	2 Poor	3 Average	4 Good	5 Very Good
8	Reliability of Web Page					
9	Service beyond the Banking hours					
10	Message about completion of transaction					
11	Page Download Facilities					
12	Accuracy of Information					
13	Information contents and texts understanding					

Sr. No	Item	1 Very Poor	2 Poor	3 Average	4 Good	5 Very Good
14	Satisfaction level of services in comparison of charge					
15	Easiness of transferring money to Branches/Bank					
16	Convenient ATM Location					
17	Maximum Withdrawal Criteria for ATM					
18	Account statement through SMS/ E-mail services					
19	Reputation of bank					
20	Maintaining error free records.					
21	Rate above criteria to measure the reliability of a bank					

### Section D: Service Delivery System

Sr. No	Item	1 Very Poor	2 Poor	3 Average	4 Good	5 Very Good
22	Promptness of bank response at the time of Occurrence of Problem					
23	Promptness in Problem Solving					
24	Online Customer Service Representative Connectivity.					
25	Customer Service Representative on Telephone					
26	Bank Initiative to Educate Customer					
27	Bank Response to Complain					
28	Ability of Bank Representative					
29	Behavior & Attitude of Employee/Customer service representative					
30	Rate above Criteria to measure Service Delivery System of a Bank					

### Section E : Expectation of a Customer

Sr. No	Item	1 Very Poor	2 Poor	3 Average	4 Good	5 Very Good
31	Conformation message for the service availed					
32	Online purchase facility					
33	Fulfillment of Customer Instruction					
34	Rate above Criteria to measure Expectation of a Customer					

### Section F: Secrecy of Customer

Sr. No	Item	1 Very Poor	2 Poor	3 Average	4 Good	5 Very Good
35	Secrecy of Personal Information					
36	Protection against Cookies to collect information					
37	Secrecy for your credit card information					
38	reliability on Bank undertaking for not sharing the information					
39	Rate above Criteria to measure Secrecy of a Customer					

**Section G: Tangibles**

Sr. No	Item	1 Very Poor	2 Poor	3 Average	4 Good	5 Very Good
40	Technological Advancement					
41	Visually appealing physical facilities					
42	Smart employees					
43	Visually appealing materials associated with service.					
44	Bank modify their home page occasionally					
45	Rate above Criteria to measure Tangibles					

Would you like to add any additional criteria that will help to satisfy your need when you use internet banking services: -----  
-----  
-----  
-----  
-----

Thank You