Internet Banking Questionnaire

This survey is designed to understand Internet users’ perspectives on Internet banking, their experience with Internet banking, and their expectations of Internet banking services. Only summary measures and conclusions from this survey will be reported. Your participation in this survey is greatly appreciated.

How long have you been using the WWW?
☐ Less than 1 month ☐ 1 to 6 months ☐ 7 to 12 months ☐ More than 1 year

How frequently do you use telephone banking services per month (for example, balance inquiry, fund transfer between accounts)?
☐ Never ☐ 1 to 4 times ☐ 5 to 8 times ☐ 9 to 12 times ☐ over 12 times

How frequently do you visit your bank branch per month?
☐ Never ☐ 1 to 4 times ☐ 5 to 8 times ☐ 9 to 12 times ☐ over 12 times

How frequently do you use an Automated Teller Machine (ATM) per month?
☐ Never ☐ 1 to 4 times ☐ 5 to 8 times ☐ 9 to 12 times ☐ over 12 times

What is the main reason that you typically visit your bank branch (please choose the single most important reason)?
☐ Make a deposit ☐ Investment advice ☐ Balance inquiry ☐ Cash withdrawal ☐ Other

Have you purchased any product through WWW?
☐ Yes ☐ No

Approximately how many times have you purchased any product through the Internet in the last 12 months?
☐ Never ☐ 1 to 4 times ☐ 5 to 8 times ☐ 9 to 12 times ☐ over 12 times

Please indicate your agreement/disagreement with each of the following statements.
I am willing to provide credit card and purchase information through telephone.

☐ Strongly Agree  ☐ Agree  ☐ Neutral  ☐ Disagree  ☐ Strongly Disagree

I am willing to provide credit card and purchase information through fax.

☐ Strongly Agree  ☐ Agree  ☐ Neutral  ☐ Disagree  ☐ Strongly Disagree

I am willing to provide credit card and purchase information through WWW/e-mail.

☐ Strongly Agree  ☐ Agree  ☐ Neutral  ☐ Disagree  ☐ Strongly Disagree

I am willing to provide credit card and purchase information over the Internet when this information is encrypted.

☐ Strongly Agree  ☐ Agree  ☐ Neutral  ☐ Disagree  ☐ Strongly Disagree

I am willing to provide credit card information and personal information over the Internet to a Web vendor who is well known and reliable.

☐ Strongly Agree  ☐ Agree  ☐ Neutral  ☐ Disagree  ☐ Strongly Disagree

In the past five years, other than for geographical relocation, how many times have you switched to a different bank?

☐ Never  ☐ 1 to 4 times  ☐ 5 to 8 times  ☐ Over 8 times

Do you have a bank account for which you interact with your bank mostly through a WWW browser?

☐ Yes  ☐ No

These questions were asked if the respondent answered "Yes" to having an internet bank account.

What is the name of bank you have an Internet bank account with?

________________________________________  ☐ Rather not Say
What banking services do you use which your Internet bank offers? (Please check all you are currently using)

☐ Seeking product and rate information  ☐ Calculate loan payment information
☐ Download loan applications  ☐ Download personal bank transaction activity
☐ Check balances on-line  ☐ Apply for consumer loans or credit cards online
☐ Inter-account transfers  ☐ On-line bill payments  ☐ Others

What is the percentage of your household monthly income you deposit to your Internet bank account?

_____ %  ☐ Don’t Know  ☐ Not Applicable

What was the single most important reason that you chose this particular bank as your Internet bank? (please choose one)

☐ I have a traditional bank account with the same bank  ☐ The brand name of the bank
☐ The excellent service offered by this bank  ☐ Others

These questions were asked if the respondent answered "No" to having an internet bank account.

What are the main reasons that you have not opened an Internet bank account yet? (check all that apply)

☐ Under age  ☐ Never heard of Internet banking  ☐ Concerned about security
☐ Don't see any real value in having this type of account  ☐ Too new. I would like to see how it works, then I may open an account
☐ Not available through my bank  ☐ Haven't taken time to open an account
☐ Others

How likely is it that you will open an Internet bank account within the next 12 months?

☐ Very Likely  ☐ Somewhat Likely  ☐ Neither Likely nor Unlikely
☐ Somewhat Unlikely  ☐ Very Unlikely
These questions were asked of all respondents.

For your choice of an Internet bank, please indicate how much each of the following factors is/are important to you: (Please prioritize the following list in the order of importance, 1: the most important 9: the least important) Please use each number only once.

- Better rate and lower service charge
- Bank familiarity
- Quick service

- Bank location (geographic)
- The size of bank (in terms of asset)

- Security of Transaction
- Convenience (24 hours service from anywhere)

- Variety of features and services that are offered (for example: bill payment, account reconciliation, electronic bill payment)

- Integrated value-added services using other on-line services and resources (for example: other brokerage account summary)

Date of birth: dd\mm\yy

Gender:  □ Male  □ Female

Level of education attained:  □ High School  □ Bachelor  □ Masters  □ PhD

Are you currently employed?  □ Yes  □ No

If Yes, how many years of experience do you have?

□ 1 or less  □ 1 to 2  □ 3 to 9  □ 10 to 19  □ 20 or more

I consider myself to be a risk taker.

□ Strongly Agree  □ Agree  □ Neutral  □ Disagree  □ Strongly Disagree

We thank you for your participation and hope you have a wonderful day!
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