

## **Chapter 8**

### **Annexture A**

#### **QUESTIONNAIRE**

Ms. Isha Trivedi

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Respected Respondent,

I request your kind cooperation in completing the following questionnaire, which forms a part of my Ph.D. research titled “An Analytical Study on Customer Satisfaction towards Online Banking Services for Selected Public Sector and Private Sector Banks: Special Reference to Gujarat State.” The study is conducted under the guidance of Dr. Kairvi Rathod at Atmiya University, Rajkot. Your responses will be used solely for academic purposes and will remain strictly confidential. Your valuable support is highly appreciated.

Thanking You,

Isha Trivedi

**QUESTIONNAIRE ON**

“An Analytical Study on Customer Satisfaction towards Online Banking Services for  
Selected Public Sector and Private Sector Banks: Special Reference to Gujarat State.”

**SECTION A: RESPONDENT PROFILE (Demographic Information)**

1. **Name (Optional):** \_\_\_\_\_

2. **Gender:**

Male	<input type="checkbox"/>
Female	<input type="checkbox"/>

3. **Age Group:**

Below 20 years	<input type="checkbox"/>
21–30 years	<input type="checkbox"/>
31–40 years	<input type="checkbox"/>
41–50 years	<input type="checkbox"/>
51–60 years	<input type="checkbox"/>
Above 60 years	<input type="checkbox"/>

4. **Educational Qualification:**

Up to Higher Secondary	<input type="checkbox"/>
Graduate	<input type="checkbox"/>
Postgraduate	<input type="checkbox"/>
Professional/Technical Degree	<input type="checkbox"/>
Others: _____	

5. **Occupation:**

Student	<input type="checkbox"/>
Salaried (Private/Government)	<input type="checkbox"/>
Businessperson	<input type="checkbox"/>
Professional	<input type="checkbox"/>
Retired	<input type="checkbox"/>
Homemaker	<input type="checkbox"/>
Other: _____	

**6. Monthly Household Income (in INR):**

Below 15,000	<input type="text"/>
15,001 – 30,000	<input type="text"/>
30,001 – 50,000	<input type="text"/>
50,001 – 1,00,000	<input type="text"/>
Above 1,00,000	<input type="text"/>

**7. City of Residence:**

Ahmedabad	<input type="text"/>
Rajkot	<input type="text"/>
Bhavnagar	<input type="text"/>
Surat	<input type="text"/>
Baroda (Vadodara)	<input type="text"/>

**8. Do you use Online Banking Services?**

Yes	<input type="text"/>
No	<input type="text"/>

(If No, kindly skip the remaining questions.)

**9. Type of Bank You Use for Online Banking (Primary):**

Public Sector Bank	<input type="text"/>
Private Sector Bank	<input type="text"/>

**10. Select Your Primary Bank (Only One):**

State Bank of India (SBI)	<input type="text"/>
Punjab National Bank (PNB)	<input type="text"/>
Bank of Baroda (BOB)	<input type="text"/>
HDFC Bank	<input type="text"/>
ICICI Bank	<input type="text"/>
AXIS Bank	<input type="text"/>

Other: \_\_\_\_\_

**11. Duration of Online Banking Usage:**

Less than 1 year	<input type="text"/>
1 – 3 years	<input type="text"/>
4 – 6 years	<input type="text"/>
More than 6 years	<input type="text"/>

**12. Device Used for Online Banking (Tick all that apply):**

Smartphone	<input type="checkbox"/>
Tablet	<input type="checkbox"/>
Laptop/Desktop	<input type="checkbox"/>
Others: _____	

**SECTION B: ONLINE BANKING USAGE PATTERN AND SATISFACTION**

Please rate the following statements based on your experience with online banking.

(1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree)

No.	Statement	1	2	3	4	5
B1	I find online banking convenient and time-saving.					
B2	Navigation on the mobile app/website is user-friendly.					
B3	Online transactions (e.g., fund transfer, bill payments) are quick and efficient,					
B4	My bank's online banking platform is visually appealing and easy to understand.					
B5	Online banking services are consistently available without technical interruptions.					
B6	I feel secure while transacting through online banking.					
B7	My bank provides adequate cybersecurity measures (e.g., OTP, encryption).					
B8	The mobile banking application is responsive and regularly updated.					
B9	Online grievance redressal/support is efficient and timely.					
B10	I am satisfied with the availability of online banking features (e.g., loan request, card block, FD booking, etc.).					
B11	The online banking platform provides accurate account information.					

B12	I receive timely notifications and alerts (SMS/email) regarding transactions.					
B13	Customer support through chat/email/phone is responsive and knowledgeable.					
B14	I would recommend my bank's online services to others.					
B15	Overall, I am satisfied with my online banking experience.					

### SECTION C: COMPARATIVE EVALUATION OF PUBLIC VS PRIVATE SECTOR BANKS

(Answer only if you have experience with both public and private sector banks. Skip if not applicable.)

Criteria	Better Experience (✓)	
	Public Sector Banks	Private Sector Banks
User Interface		
Transaction Speed		
Customer Service		
Security Features		
Availability of Features		
Mobile App Usability		
Grievance Resolution Time		
Overall Online Satisfaction		

#### SECTION D: COMMON ISSUES FACED DURING ONLINE BANKING

Please select the challenges you have experienced:

Challenges	Select (✓)
App crashing or freezing	
Slow loading of app/website	
Downtime or unavailability of service	
Incorrect account balances or transaction errors	
Fraudulent activity or phishing attempts	
Poor customer support	
Difficulty navigating the online platform	
OTP not received or delayed	
Lack of proper communication or alerts	

Others (Specify): \_\_\_\_\_

#### SECTION E: STRATEGIES FOR IMPROVEMENT & CUSTOMER OPINION

Which of the following improvements would enhance your satisfaction? (Tick all that apply):

Strategies	Select (✓)
More intuitive app/website design	
Enhanced cyber security	
Quick response from customer support	
Multilingual support	
24/7 live chat facility	
Customizable notifications and alerts	
Voice-assisted banking features	
Simplified KYC process	
Real-time fraud alerts	

Others: \_\_\_\_\_

**2. Have you ever faced any financial loss due to online banking issues?**

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

If Yes, please briefly explain: \_\_\_\_\_

**3. Would you like to continue using your current bank's online services in the future?**

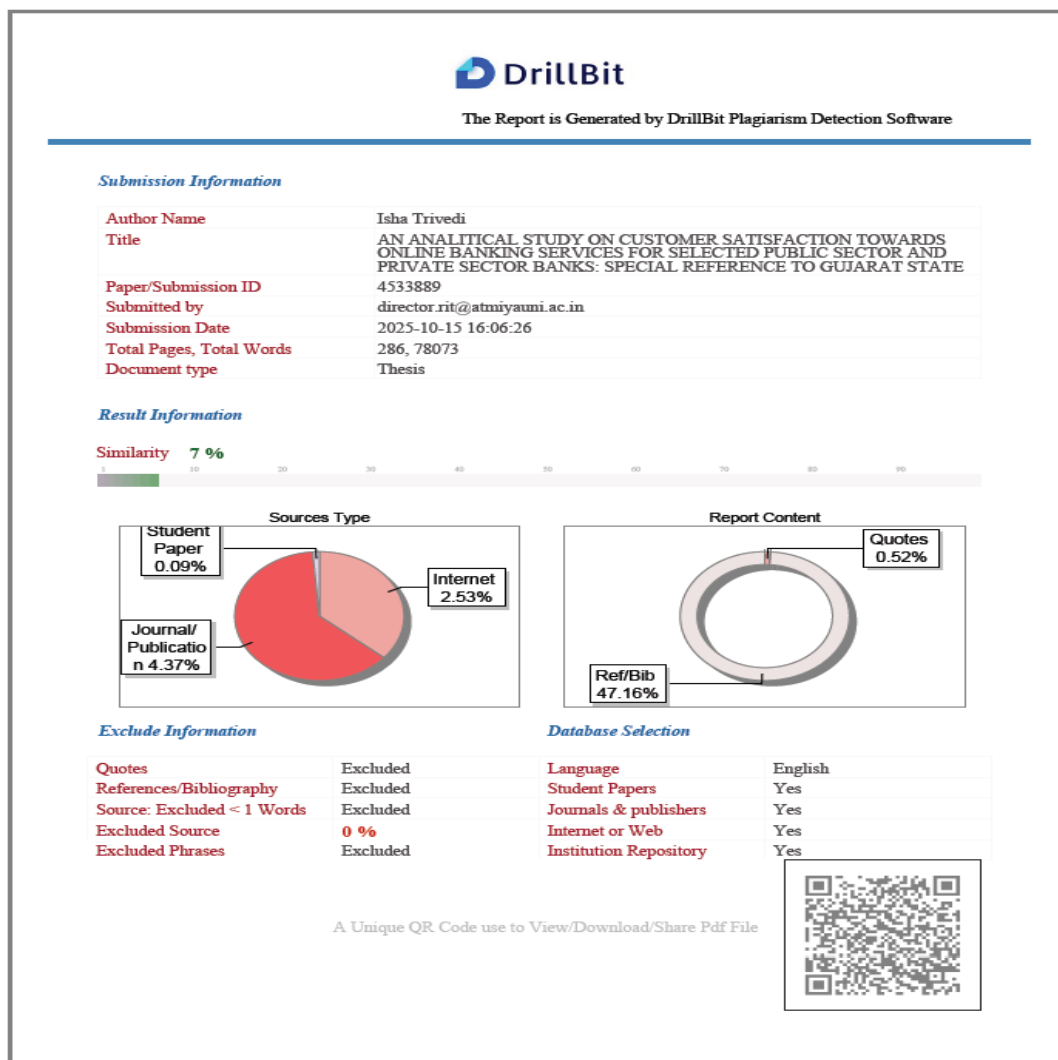
Continue using current bank's online services	Select (✓)
Definitely Yes	<input type="checkbox"/>
Probably Yes	<input type="checkbox"/>
Not Sure	<input type="checkbox"/>
Probably No	<input type="checkbox"/>
Definitely No	<input type="checkbox"/>

**4. In your opinion, what steps should banks take to improve online customer satisfaction?**

\_\_\_\_\_

## Annexture B

### Plagiarism Report



## Annexture C

## Publications



