

18. When did you start using mobile banking?

a) Less than 6 months b) 6 months to 1 year c) 1 to – 2years d) more than 2 years

19. How often do you use mobile banking?

Daily Weekly twice in a month once in a month others (specify) -----

20. General views on mobile banking

S.NO	Views on mobile banking adoption of MB	SA	A	N	DA	SDA
1	MB is easy to learn					
2	MB is reliable					
3	MB completes banking tasks more quickly					
4	MB is reasonably priced					
5	MB services are available everywhere					
6	MB services are available 24 hrs/day					

21. Expectations over Mobile banking

S.NO	Expectations	SA	A	N	DA	SDA
1	Must be reliable to use					
2	Must have security protection					
3	Must be cost saving and less time consuming					
4	Banks to provide education to customers on mobile banking					
5	Banks to design customer friendly services on mobile banking					
6	Banks to use advanced technology on mobile banking					

22. What do you use your mobile phone for?

S.NO	Usage of mobile phone	SA	A	N	DA	SDA
1	To make Calls					
2	To send/receive SMS/MMS					
3	To take Photograph & videos					
4	To browse internet					
5	To listen music					
6	To play games					
7	To send/receive e mails					
8	To see maps & directions					
9	To read news, weather reports & sports					
10	To visit social network sites					
11	To download					
12	To find price of product					
13	To watch videos/ TV					
14	To do banking activities					
15	To buy products					
	Others (specify)					

23. Tick yes for the following activities which you carry out through mobile phone for bank related activities.

S.NO	Activities	Yes	No
1	SMS alert on bank transaction		
2	Check balance account		
3	Download mobile banking Applications		
4	View last three bank transactions		
5	Mobile recharging		
6	Transfer money between two bank accounts		
7	Request bill payment		
8	Locate ATM		
9	PIN provision, change of PIN		
10	Pay electricity bill		
11	Cheque book request		

12	Enquiry for cheque status		
13	Access card statement		
14	View fixed deposit details		
15	Stop payment on cheque		
16	To avail Demand Draft (DD)		
17	Pass book updation		
18	Repayment of loan		
19	Buy stocks or mutual funds		
20	Sell stocks or mutual funds		
21	Others (specify)		

24. According to you what are the problems in Mobile banking

S.NO	Problems	SA	A	N	DA	SDA
1	MB would make feel frustrated					
2	Network problem					
3	Limited scope for personal advice on banking transactions					
4	Lack of knowledge about MB transactions					
5	Not easy to use					
6	Mobile phone could be stolen					
7	MB cannot solely provide customers all banking services					
8	Security problem					
9	High cost of MB					
10	Less storage					
11	Transactions are not exhibited in the mobile screen					

25. According to you what are the risk in the usage of mobile banking

S.NO	Risk	SA	A	N	DA	SDA
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1	Perceived risk					
2	Performance risk					
3	Financial risk					
4	Social risk					
5	Time risk					
6	Security/privacy risk					

26. State your views on adoption of mobile banking (Tick)

S.NO	Views on adoption of MB	SA	A	N	DA	SDA
1	Complements existing banking channels					
2	Account transfer quickly					
3	Websites are user friendly					
4	Efficiency in using the service					
5	Efficient and effective in utilizing banking service					
6	MB is beneficial					
7	Instructions are clear and understandable					
8	Using MB fits well with the way					
9	Ease and convenience of service					
10	Never having congestion					
11	Accurate financial services					
12	MB is good idea					
13	Positive perception on MB					
14	Enough time to use MB					
15	Enough money to use MB					
16	It is expected that people like to use MB					
17	MB provides financial services					
18	MB is financially secure					
19	Operations performed are completed without any brokerage					
20	No worry about the security of MB					
21	Money transactions using MB was safe					
22	The bank will keep customer's best interest in mind when providing MB services					

23	Less expensive					
24	Easier than using computer					
25	Using MB is compatible with life style					
26	Using MB is completely compatible with current situation					
27	Money transactions using MB was safe					
28	The bank will keep customer's best interest in mind when providing MB services					
29	Less expensive					
30	Easier than using computer					