QUESTIONNAIRE

CUSTOMER PERCEPTIONS OF TECHNOLOGY- BASED ONLINE BANKING SERVICE QUALITY

We would like to find out the quality of service that you receive from online banking services. Based on your experiences as a consumer of online banking services, we would appreciate if you could spare a few minutes of your time to take part in this research.

SECTION A: BIOGRAPHIC AND GENERAL INFORMATION

A1	Gender	Male (1)	Female (2)

A2	Marital status	Single (not married) (1)	Married (living together) (2)	Divorced / separated (3)	Widow/widower (4)

A3	Age category	Younger than 20 years (1)	20-29 years (2)	30-39 years (3)
		40-49 years (4)	50-59 years (5)	Over 59 years (6)

A4	Length of Internet banking use	Less than 3 months (1)	3-12 months (2)	More than 12 months (3)

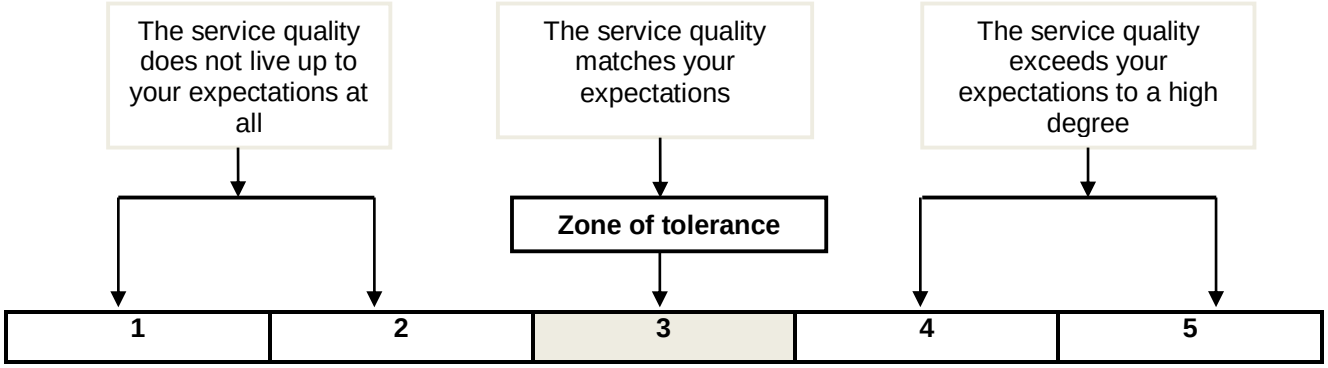
A5	How do you access your Internet banking site? (Most of the time)			
	Home-Dial up access (1)	Home – fixed line /wireless broadband (2)	My employer's network (3)	Other *(Please specify)* *(4)*

A6	Annual income category (Gross)	Under R100 000 (1)	R100 001 – R200 000 (2)	R200 001 – R300 000 (3)
		R400 001 – R500 000 (4)	R500 001- R600 000 (5)	Over R 600 000 (6)

SECTION B: ONLINE/INTERNET BANKING SERVICES

Below are a number of descriptors about online banking services. Please indicate the extent to which you agree or disagree with the following descriptors. Please indicate the extent of agreement with the statements using the following rating scale. Strongly disagree = 1, moderately agree =3 and strongly agree = 5.

CIRCLE ONLY ONE NUMBER FOR EACH STATEMENT



B1	I am able to get on the bank's site quickly	Strongly disagree	1	2	3	4	5	Strongly agree
B2	It is easy to find what I need on my bank's website	Strongly disagree	1	2	3	4	5	Strongly agree
B3	It is quick to complete a transaction through my bank's website	Strongly disagree	1	2	3	4	5	Strongly agree
B4	My bank's website does not require a lot of effort to use	Strongly disagree	1	2	3	4	5	Strongly agree
B5	The organisation and structure of the online content is easy to follow	Strongly disagree	1	2	3	4	5	Strongly agree
B6	My bank's website is prompt in terms of accessibility	Strongly disagree	1	2	3	4	5	Strongly agree
B7	I am able to link to other pages of my bank's website	Strongly disagree	1	2	3	4	5	Strongly agree
B8	It is easy to use my bank's website	Strongly disagree	1	2	3	4	5	Strongly agree
B9	The functionality delivered through my bank`s website addresses my banking needs	Strongly disagree	1	2	3	4	5	Strongly agree
B10	When my bank promises to do something by a certain time, it does so	Strongly disagree	1	2	3	4	5	Strongly agree
B11	My online transactions with the bank are always accurate	Strongly disagree	1	2	3	4	5	Strongly agree
B12	The service delivered through my bank's website is quick	Strongly disagree	1	2	3	4	5	Strongly agree
B13	My bank's website makes accurate promises about the services being delivered	Strongly disagree	1	2	3	4	5	Strongly agree

B14	My bank's website loads fast all the time	Strongly disagree	1	2	3	4	5	Strongly agree
B15	My bank's website is always available to conduct my transactions	Strongly disagree	1	2	3	4	5	Strongly agree
B16	My bank's website does not freeze during a transaction	Strongly disagree	1	2	3	4	5	Strongly agree
B17	My bank does not misuse my personal information	Strongly disagree	1	2	3	4	5	Strongly agree
B18	I believe there is no way people can access my personal account	Strongly disagree	1	2	3	4	5	Strongly agree
B19	I feel safe in my transactions with my bank	Strongly disagree	1	2	3	4	5	Strongly agree
B20	My bank protects my personal information	Strongly disagree	1	2	3	4	5	Strongly agree
B21	My bank's security system for Internet banking seems rigorous	Strongly disagree	1	2	3	4	5	Strongly agree
B22	Overall my bank's website seems security conscious	Strongly disagree	1	2	3	4	5	Strongly agree
B23	My bank does not share my personal information with other sites	Strongly disagree	1	2	3	4	5	Strongly agree
B24	My bank's name is well-known	Strongly disagree	1	2	3	4	5	Strongly agree
B25	My bank has a good reputation	Strongly disagree	1	2	3	4	5	Strongly agree
B26	I have confidence in my bank's service	Strongly disagree	1	2	3	4	5	Strongly agree
B27	My bank's website is aesthetically appealing	Strongly disagree	1	2	3	4	5	Strongly agree
B28	My bank's web design is visually appealing	Strongly disagree	1	2	3	4	5	Strongly agree
B29	My bank's website is interesting to visit	Strongly disagree	1	2	3	4	5	Strongly agree
B30	My bank provides prompt responses to my requests by e-mail or other means	Strongly disagree	1	2	3	4	5	Strongly agree
B31	My bank promptly resolves problems I encounter with my online transactions	Strongly disagree	1	2	3	4	5	Strongly agree
B32	My bank's website provide prompt notification for an incomplete transaction	Strongly disagree	1	2	3	4	5	Strongly agree
B33	My bank repairs a breakdown on the website quickly	Strongly disagree	1	2	3	4	5	Strongly agree
B34	My bank provides accurate financial information	Strongly disagree	1	2	3	4	5	Strongly agree
B35	My bank is easily accessible by telephone	Strongly disagree	1	2	3	4	5	Strongly agree

B36	My bank is easily accessible by e-mail	Strongly disagree	1	2	3	4	5	Strongly agree
B37	My bank's site has customer service representatives available online	Strongly disagree	1	2	3	4	5	Strongly agree
B38	My bank's website offers the ability to speak to a person if there is a problem	Strongly disagree	1	2	3	4	5	Strongly agree
B39	My bank provides financial confidentiality	Strongly disagree	1	2	3	4	5	Strongly agree

SECTION C: CUSTOMER SATISFACTION

In this section we would like to establish your satisfaction as website user of the bank's service. Please indicate the extent of agreement with the statements using the following rating scale. Strongly disagree = 1, moderately agree =3 and strongly agree = 5.

C1	My bank is a good bank to do business with	Strongly disagree	1	2	3	4	5	Strongly agree
C2	I am satisfied with the transaction I make online	Strongly disagree	1	2	3	4	5	Strongly agree
C3	I am satisfied with the service quality with my bank	Strongly disagree	1	2	3	4	5	Strongly agree
C4	In general, I am satisfied with the online services offered by my bank	Strongly disagree	1	2	3	4	5	Strongly agree
C5	I am pleased with the experience of using my bank's Internet banking website	Strongly disagree	1	2	3	4	5	Strongly agree

SECTION D: CUSTOMER LOYALTY

In this section we would like to establish your loyalty as website user of the bank's service. Please indicate the extent of agreement with the statements using the following rating scale. Strongly disagree = 1, moderately agree =3 and strongly agree = 5.

D1	When I need to bank, this bank is my first choice	Strongly disagree	1	2	3	4	5	Strongly agree
D2	To me, this bank is the best to do business with	Strongly disagree	1	2	3	4	5	Strongly agree
D3	I believe that this bank is my favourite bank	Strongly disagree	1	2	3	4	5	Strongly agree
D4	I do not think I want to bank with another bank	Strongly disagree	1	2	3	4	5	Strongly agree
D5	I will do more business with this bank in the future	Strongly disagree	1	2	3	4	5	Strongly agree
D6	I would recommend my friends to bank with this bank	Strongly disagree	1	2	3	4	5	Strongly agree

Thank you for your participation. Your views are much appreciated.