



**Customer Awareness & Adaptability towards Internet Banking: A Study of Indian Banking Industry**

**Are you aware of internet banking services offered by the banks?**

- Yes
- No
- Can't say
- Other:

**How did you come to know about the internet banking services?**

- Through bank officials
- Advertisement in Print Media
- Television and Radio advertisements
- Online advertisements
- From your friends and relatives
- Other:

**How long have you been using internet banking services?**

- Less than a year
- 1-2 years
- 2-3 years
- 3-5 years
- More than 5 years





**United Section**

Use the following key to indicate the level of agreement with the following statements

1=strongly agree 2=agree 3=Neutral 4=Disagree 5=Strongly Disagree

**What encourages you to adopt internet banking services?**

Sl. No.	Statement	1	2	3	4	5
1	quick response					
2	24*7 service					
3	Convenience					
4	User friendly					
5	Low service charge					
6	Transaction security & safety					
7	Easy to use					
8	Queuing free					
9	Believe in card money					
10	Bank familiarity					
11	Reputation & size of bank					



**What are the possible reasons internet banking services have not been adopted by many customers?**

Sl. No.	Statement	1	2	3	4	5
1	Internet connectivity problem					
2	Less awareness					
3	Insecurity					
4	Low privacy					
5	Not trustworthy					
6	Resistance to change					
7	Offered by less banks					
8	High cost					
9	Believe in paper money					
10	E-illiteracy/ Illiteracy					
11	Didn't feel necessary					
12	Poor experience / dissatisfactory					