

Mobile Banking Questionnaire

Name _____

Interview Date _____

1. Gender

- Male Female

2. Age (years)

- Less than 18 19-30 31-40 41-50 Above 50

3. Marital Status

- Married Unmarried

4. What is your current monthly household income (in AED)?

- Under 5000 15,000-25,000 25,000-35000 Above 35,000
- Cannot share Not Applicable

5. What is your nationality? _____

6. What is the highest level of education completed by you?

- Secondary Education Senior Secondary Graduate Post Graduate
- If other, please specify _____

7. What is your occupation?

- Self-employed Unemployed Public Sector Private Sector
- House-wife If other, please specify _____

8. Do you use a mobile phone?

- Yes No (Please exit the questionnaire)

9. Do you have a Bank Account?

- Yes No (Please exit the questionnaire)

10. Are you aware of mobile banking?

- Yes No (If No, Please go to Part C)

11. Do you use mobile banking?

- Yes (If Yes, Please go to Part A) No (If No, Please go to Part B)

PART A

CONSUMER BEHAVIOUR AND PERCEPTION OF PEOPLE WHO ARE AWARE AND USE MOBILE BANKING

12. What are the mobile banking services you use?

- To get account balance update To transfer money To Pay utility bills
 To buy goods or services All the above
 If other, please specify _____

13. PERCEPTION ANALYSIS

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I think using mobile banking saves my time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can carry out my banking operations easily using mobile banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am happy with the User Interface of mobile banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I trust the network connectivity while doing a transaction using mobile banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I find mobile banking cost effective as compare to visiting banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I used mobile banking because of its 24 X 7 availability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am satisfied with the level of data and information security provided by the bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am comfortable using new technologies like mobile banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am completely aware of all the mobile banking services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I use all the mobile banking services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

14. Please rate your overall satisfaction of using mobile banking services.

(1 being the lowest and 5 being the highest)

- 1** **2** **3** **4** **5**

15. Have you recommended mobile banking to others?

- Yes No

16. How did you get to know about mobile banking?

- Internet Friend Bank itself Newspaper
 If other, please specify _____

PART B

CONSUMER BEHAVIOR AND PERCEPTION ANALYSIS OF PEOPLE HAVING AWARENESS BUT NOT USING MOBILE BANKING

17. You do not use mobile banking services. Please rank your preferences from 1 to 5

(1 being the lowest and 5 being the highest)

	1	2	3	4	5
My phone does not support it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transactional risk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prefer via other means like internet banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Complicated User Interface	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Takes more time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18. Perception Analysis

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I feel mobile banking services are meant for wealthy people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am not satisfied with the User Interface of mobile banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not trust the network connectivity while doing a transaction using mobile banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am not comfortable using new technologies like mobile banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not use mobile banking because of possibilities of identity theft, fraud or hacking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel the mobile service provider might not perform well and process payment incorrectly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I find it risky to share my private and sensitive information with the bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am completely aware of the mobile banking services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have problems in understanding the language used in mobile banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

19. How did you get to know about mobile banking?

- Internet Friend Bank itself Newspaper
- If other, please specify _____

20. What would motivate you to adopt and use mobile banking?

- Improved User Interface Reduced risks involved in my transactions
- Increased awareness Free demo by the banks
- If other, please specify _____

Part C

Consumer behaviour of people not aware and not using mobile banking

21. Would you like to be aware and use mobile banking services?

- Yes No

Thank you for your valuable time!