Evaluating the Success of the Online Banking Information System for Belize Bank, Heritage Bank and Scotia Bank

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**Abstract**

The banking industry in Belize has evolved to a more secure and efficient way of doing business. With the introduction of online banking, the normal banking transactions have been substituted by virtually transactions that save both customers and banks time and resources but furthermore increase the efficiency in which these transactions are performed. This research paper is focused to measure the adaptability and experiences from users that depend on these online systems to complete their banking needs and internal users to perform their everyday task. After in depth analysis we concluded that the online banking system for Heritage and Scotia Bank are satisfactorily better than Belize bank’s online banking due to the rate of satisfaction and quality services from the mentioned banks.

**Introduction**

Over the past years’ banks have changed the way in which they deliver their services to customers. As a result, one of the dynamic changes is online banking. Online Banking is a channel that enables bank customers to view balances, make transfers and obtain account history from their bank account or make payments through the internet with the use of a computer or mobile device using a bank’s website. At first, this commodity was enjoyed mainly by first world countries but as time passed it has been adopted by almost every country in the world and it seems that online banking is a must in the banking industry. Belize is no exception and is in the vanguard of developing countries with online banking technology. All the banks operating in Belize offer online banking service with advance features to differentiate each bank from its competitors. These features include top of class services such as real time bill payments, phone top up, credit card payments, payrolls and even the option to create your own PIN number for your debit and credit card online. All the above mentioned, provide customers and users the option to make their banking experience easy and comfortable in one click.

According to Gandhi and Kang (2009) customer satisfaction can be defined as, “the result of cognitive and affective evaluation where some comparison standard is compared to the actually perceived performance” (page 130). This research paper measures the use of online banking from both customers and internal users of three main banks in Belize and the perception these users have on whether the online system of their bank is efficient and effective to complete their banking needs and job performance. Also, the research measures the user friendly compatibility these online banking systems have on both customers and internal users of the banks.

**Literature Review**

The introduction of online banking came with the emergence of Customer Information Files (CIF) as a way to organize and stratify various data, as an early form of a management information system (Lynn and Peters, 1984). It was basically the composition of a customer’s account information and their transactions, and although financial institutions benefitted from the easy access of data, the input of a single change required the entire database program to be altered. With the progression of time, however, online banking became more expansive and utilized internet connectivity to increase both internal and external satisfaction. This involved increasing the efficiency of accessing customer information, recording transactions in real time and processing monetary transaction.

Likewise, these developments also appeared with many positive and negative reviews. According to Justin Robinson and Winston Moore, the main socio-economic factors for not using internet banking services were concerns for the security of transactions and balances (41%) and the perceived complexity of internet banking (23%). Nonetheless, findings suggest that while individuals in the region are somewhat averse to adopting internet-banking services in the Caribbean there was some scope for the future growth of the industry in the next five years (Justin Robinson and Winston Moore, 2009). Thus the need to evaluate the progress and success of such a service became necessary and in order to verify the various factors that contribute to the overall usage several models were developed by researchers in the attempt.

Many authors in the field regard DeLone and McLean’s work as a major breakthrough. DeLone and McLean (henceforth, “D&M”), after a comprehensive review of various measures used in the literature to assess IS success, proposed a model that incorporates several individual dimensions of success into an overall model of IS success. These dimensions including Information Quality, System Quality, Technology Quality, Service Quality Use, Self-Efficacy, User Satisfaction, and Perceived Net Benefits being factors to consider when evaluating the IS success. Of course the original 1992 IS model constructed by DeLone and McLean was modified in order to properly assess the success of ever emerging e-commerce. The further modification of DeLone and McLean’s original model was proposed by Molla and Licker, who proposed the re-adjustment for the all intent and purposes to increase the investigation of the facility or program providing the e-commerce services. CES (Customer E-commerce Satisfaction) was proposed as a dependent variable to e-commerce success and its relationships with e-commerce system quality, content quality, use, trust and support.

For the most part, the e-commerce model utilizes the same components of the original model; it is still based on Shannon and Weaver’s classic communication theory and has the six metrics in order to gauge the effectiveness or efficiency of an IS. Additional components include service quality and net benefits as e-commerce, online banking, has processes and transactions that consistently offer services. If online banking were to be assessed for instance, the usability, availability, reliability and response time would be kept into consideration; basically its user friendliness would be accounted for and poor support or difficult usage reflects negative attributes which can then render the IS useless.

**Methodology**

The approach to this project was conducting quantitative research through the use of questionnaire surveys performed with convenience sampling for external users and random sampling for internal users. The survey consisted of content relevant to both external and internal users, because although internal users have more experience in utilizing the information system, external users have just as much input as to the quality of the information system. As a result, a total of 57 questionnaire surveys were distributed and collected for further analysis in determining the success of the online banking systems.

For this project three distinct banks were chosen in order to distribute surveys. For internal users, random sampling was used as any technician inside the respective financial institution who manages or utilizes the IS would suffice as they are acquainted with the system. Whereas external users were selected based on convenience sampling, as any persons who were connected with either financial institutions and using the information system were asked to complete the survey. For further insight, as to the content inquired for the survey, the appendix includes the questionnaire applied to internal and external users for collecting data.

**Construct Measurement**

The research composed of clear and focused questions for the appropriateness of the survey. It was designed to validate and substantiate the existing information system used in the three existing banks. (Belize Bank, Heritage Bank, Scotia Bank) The primary goal was to measure the success of the Online Banking Systems.

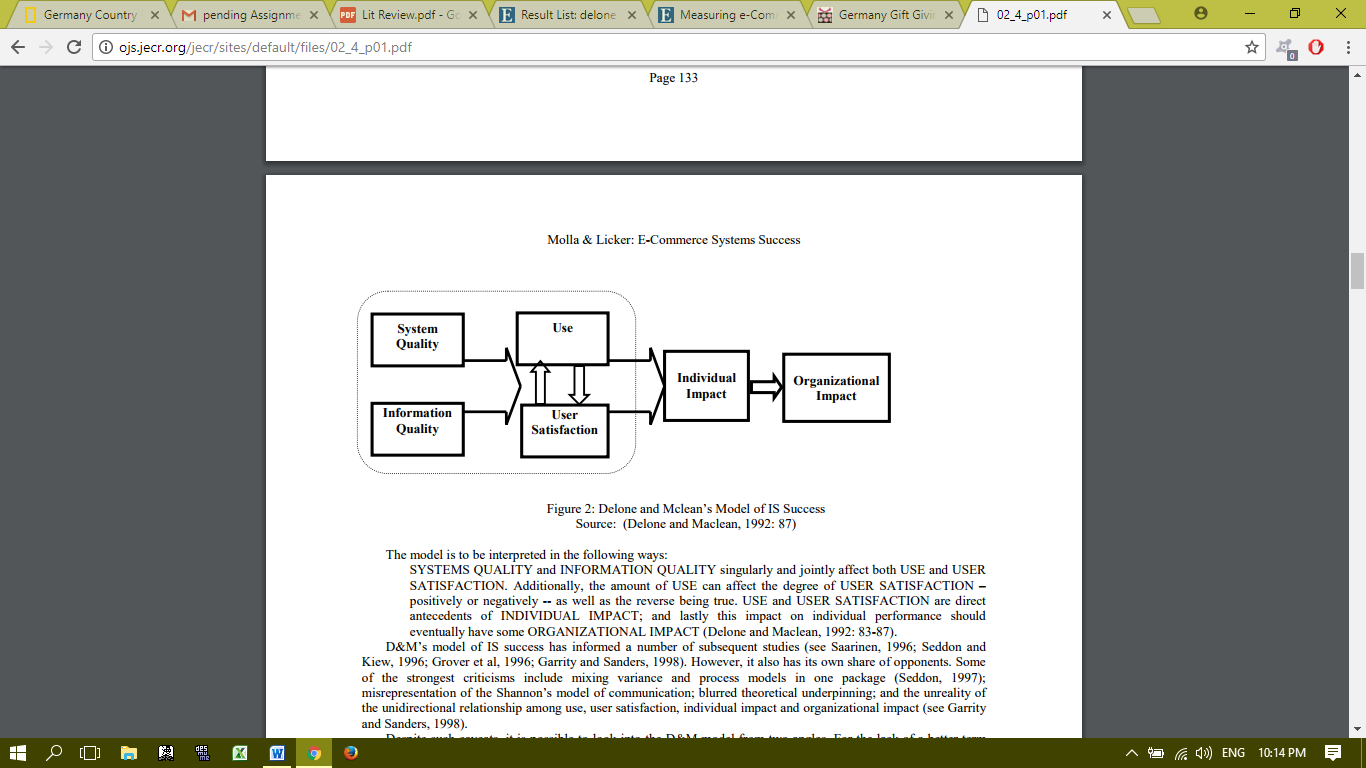
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| ***Table 1 The Measurement Items For Questioners*** | | |
| **Construct** | **Survey Questions** | **Source** |
| *Information Quality* | IQ1: The Bank’s Online system provides up-to-date information that is accurate  IQ2: The Bank’s Online system provides the necessary information you need to do your transactions  IQ3: The Bank’s Online system provides information that is relevant to your banking needs  IQ4: The Bank’s Online system provides sufficient information for your online banking transactions  IQ5: The Bank’s Online system provides information that is easy to understand and follow  IQ6: You have the general knowledge to properly use the online banking system  IQ7: The Bank’s Online system provides information that is precisely what you need | Baily and Pearson(1983) |
| *System Quality* | SQ1: The Bank’s Online system is easy to handle and update when necessary  SQ2: The Bank’s Online system is user-friendly for internal users (Employees)  SQ3: The Bank’s Online system provides interactive features between users and the system  SQ4: The Bank’s Online system is easy to use overall | Alshibly(2011) |
| *Complementary Technology Quality* | CTQ1: The device you use to access your bank’s online features is adequate and up to par  CTQ2: The internet connection on your device used to access your bank’s online features is fast and reliable  CTQ3: The device I normally connect to my online banking is mobile  CTQ4: I use multiple devices to connect on different occasions | Teece, D. J. (1988) |
| *Service Quality* | SV1: The services and information is kept up to date by the Bank’s IT department  SV2: When an online problem occurs, it is dealt with and fixed with reasonable time  SV3: There is a great response rate from the bank’s support team when a query arises online  SV4: Due notice is given when an online problem may occur and/or any maintenance will be done | Change et al., (2009) |
| *Complementary Self Efficacy Measure* | I could complete the job using the online banking system  CSE1: If there was no one around to tell me what to do as I go  CSE2:If I had never used an online banking system like this one before  CSE3:If I had only the online banking’s manual for reference  CSE4: If I had only seen someone else using the online banking system before trying it myself  CSE5:If I could call someone for help if I got stuck  CSE6:If someone else helped me get started  CSE7:If I had a lot of time to complete the job for which the online banking system was provided  CSE8:If someone showed me how to do it first  CSE9: If I had used similar online banking systems before this one to do the same job | Compeau, D. R., and Higgins, C. A. (1995) |
| *User Satisfaction* | US1: Your view on the online banking is very positive  US2: You are generally satisfied with your Bank’s Online system  US3: The online banking system provides everything you need  US4: You think that your Bank’s Online system helps you get your business done quicker  US5: Generally, your use of the online system is frequent | Seddon and Yip (1992) |
| *Use* | U1: You’re frequency of use of your Online Banking System is high  U2: You depend upon Online Banking service offered  U3: You were able to complete a task using The Bank’s Online system even when there was no one around to tell you what to do  U4: You have the knowledge necessary to use the online banking system | Balaban et al., (2013) Rai et al., (2002) |
| *Perceived Net Benefits* | NB1: The Online Banking system helps you with your daily Banking Services  NB2: The Bank’s Online system helps you save time and costs  NB3: The Bank’s Online system helps you achieve your banking goals  NB4: Using the Bank’s Online system improves your banking usefulness  NB5: Overall, using the online banking system enhances the use of your banking services | Alshibly, (2011); Tansley et al, (2001) |

The research conducted followed the System Quality Model. Its primary focus was on Information Quality, System Quality, Complementary Technology Quality, Service Quality, Complementary Self Efficacy Measure, User Satisfaction, User and Perceived Net Benefit. It constituted of all these elements to ensure the efficacy of the Information System. It followed the system quality model when it came to the Online Banking System of the aforementioned banks. This measurement focused on the usefulness and convenient means of banking using the information system. Therefore, the measurement was done in order to comprehend the quality of the information that the system used and how effective it was to customers. The customers’ gratification derives from the level of satisfaction they acquire from using the information system. Consequently, the construct measurement determined the usefulness of the IS by the different banks, the customers and the reliability of the it since the information system impacts the users and the institution in a whole.

**Hypothesis:**

Due to large advancements in technology and the growth of economics, the original 1992 IS model constructed by DeLone and McLean has undergone various revisions since its introduction. As portrayed in Figure.1, the original model constructed for information system effectiveness was very narrow; it simply observed information and system quality, its use and its user satisfaction and how its impact could affect the organization. But in 1965, with the emergence of ATMSs (Automated Teller Machines) and the dynamic shift to technology, there was a need to readjust the model in order to more accurately define an IS success (Molla & Licker, 2001).. The newer model dimensions included Technology Quality, Service Quality Use, Self-Efficacy, and Perceived Net Benefits being factors to consider when evaluating the IS success. This is because although internal users may manage and use the online information system more often than external users, the external users overall perception of the information system is just as important. In the sense that the purpose of the information system’s existence and use was constructed to be user friendly for external users and not just for the sole benefits of internal users. Additionally, since the information system is online the quality of technology used is interesting because mobility enhances and encourages new users to participate, which in turn assists in evaluating an IS’s capabilities and effectiveness.

Figure.1



DeLone and McLean original model for information system effectiveness

Figure.2

Complementary Technology Quality

Information Quality

User Satisfaction

System Quality

Service Quality

Use

Complimentary Self-Efficacy Measure

Perceived Net Benefits

With this model, there are twelve hypotheses suggested to verify and validate the success and effectiveness of an online information system

H1. Complementary technology quality will positively impact user satisfaction.

H2. Complementary technology quality will positively impact system use.

H3. Computer self-efficacy will positively impact system use.

H4. System quality will positively impact user satisfaction.

H5. Information quality will positively impact user satisfaction.

H6. Service quality will positively impact user satisfaction.

H7. Use will positively impact user satisfaction.

H8. Information quality will positively impact use.

H9. System quality will positively impact use.

H10. Service quality will positively impact use.

H11. User satisfaction will positively impact perceived net benefit.

H12. Use will positively impact perceived net benefit.

**Sampling and data Collection**

The sampling and data collection was strategically collected from our population which consisted of both internal and external users of the three banks that currently use or deal with the online banking system. Internal users where identified that dealt with the managing and up keeping of the online banking systems of the aforementioned banks. As previously mentioned our researched is geared in a quantitative type of analysis where questionnaires were drafted using a Likert scale type of rating measuring with anchors ranging from strongly agree (7) to strongly disagree (1). In order for us to have a realistic and small margin of error in our population sample frame a total of 10 questionnaires (totaling 30 overall) for internal users in each bank had to be distributed where a total of 27 where successfully filled out by employees. The other portion consisted of equally distributing questionnaires to external users in this case would be customers of each of these banks. Since we are looking at three (3) different banks we had to evenly divide the amount distributed between them where a total of (10) questionnaires were distributed and successfully retrieved from customers of each respective bank being analyzed, totaling a total of 57 total questionnaires for both internal and external users.

The following outlines the data collected in table form summarizing the figures from the questionnaire.

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| Figures collected from the Data Collection | | |
| Type of User | Figures | Percentage |
| Internal | 27 | 47% |
| External | 30 Total= 57 | 52% |
| Gender |  |  |
| Male | 31 | 54% |
| Female | 26 | 46% |
| Age |  |  |
| 20 or less | 3 | 5% |
| 21-25 | 14 | 26% |
| 26-30 | 20 | 34% |
| 31-45 | 19 | 33% |
| 46 or more | 1 | 2% |
| Bank of Dealings |  |  |
| Belize Bank | 20 | 35% |
| Scotia Bank | 18 | 32% |
| Heritage Bank | 19 | 33% |
| Educational Level |  |  |
| Associates | 27 | 47% |
| Bachelors | 24 | 42% |
| Masters | 6 | 11% |
| Position |  |  |
| Customer | 30 | 53% |
| Manager/Supervisor | 16 | 28% |
| IT Technician | 11 | 19% |

**Data Analysis and Discussion**

The histograms and graphs below illustrate the internal and external user’s assessment of the online banking system under the questionnaire outlined in the Appendix A based on the DE Lone and McLean model. Namely, information quality, system quality, service quality, complementary technology quality, computer efficacy measure, user satisfaction, use and perceived Net Benefits of their respective online banking. The histograms showcase the frequency of Likert rating chosen for each construct.

**Information Quality**

Firstly, we take a look at the information Quality of the online banking system where out of the 57 respondents none answered a number below 4 which indicates high ratings on agreement of the information quality.

The histogram above is a graphical representation of internal users’ responses based on information retrieved from the survey. The results display that majority responses are clustered in the Strongly Agree (7), Agree (6) and Moderately Agree (5) rating. Note that there were not any strongly disagree, moderately disagree or disagree responses based on the quality of the online banking system. This means that 42% in fact do agree that the online banking system for the 3 banks in average offer up to date and reliable information that both internal and external customers can use to their advantage. As previously mentioned interestingly none of our respondents answered in the lower range of the Likert scale.

**System Quality**

The above histogram looks at the system quality that respondent have towards their online banking. The banks had similar responses so it was analyzed altogether. We can see that the majority of our respondents agreed to having proper system quality. Where 27% strongly agreed that dealing with the ease of navigation and access of the online banking system. It is important to look at the overall 6% that frankly did not agree in their online systems being up to par. This small percentage came from external users (customers) which may be because of the type of device they are using to access the system or the quality of their internet connection.

**Service Quality**

The above comparative histogram shows the relationship between the banks in respect to the service quality offered in the online banking systems. This was analyzed separately in respect to each bank that the study is being conducted on. From the data interpretation we can see that Scotia bank has the highest rating of respondents that agree to the service of the online banking system (47%). Close behind is Heritage bank with 40% of the respondents that strongly agree as well. Belize bank on the other hand had more people simply agreeing (34%). This means that users feel confident when using the online banking system and agree that due notice is given if any change or irregularity happens to the online banking.

User Satisfaction

The histogram above is a graphical representation of the responses based on use of the online banking system of the 3 different banks. The results display that majority of respondents stated that they strongly agree with their satisfaction. We can readily see that Heritage bank has the majority of respondents strongly agreeing that their satisfaction in using online banking is met. Scotia Bank and Belize Bank followed closely behind with having the majority of their respondents also strongly agree that their satisfaction s being met. It is important to notice that no respondent stated that they felt unsatisfied, this being because there are no responses below neutral. This is a great indicator that the service is being well used by the customers and easily updated by the internal users.

Computer Self Efficacy

The above histogram shows the average comparison of the three banks in respect to the self-efficacy measure. It is important to notice that none of the overall respondents answered that they disagree and strongly disagree. Majority of the respondents stated that they agree with being able to complete the task under certain circumstances. Where 44% of the respondents agreed, 32% strongly agree and 13% moderately agreed. Of notice is the strong overall level of agreement in the three banks.

Net Benefits

The perceived net benefits are shown in the pie chart above. Respondents did not choose any answer below neutral, thus the disagreement answers where omitted. We can see that the vast majority of the overall respondents did strongly agreed in the benefits using the online system brings. With 62% of the respondents strongly agreeing and 23% agreeing in general.

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**Conclusion**

Over the years Online banking service also known as e-banking, have improved drastically allowing both internal and external customers to conduct every day, weekly or monthly financial transactions. Banks are now adopting this computerized service which makes it convenient for users, especially those who may not have the time to physically enter a Bank and stand in line to conduct a transaction. A study was conducted in Belmopan and San Ignacio to determine the information quality on these systems for the banks, where the respondents agreed that the e-banking systems provides up to date and reliable information. Looking at the system quality it’s safe to say that majority were in agreement that the banks have a well working system, approximately 62% either strongly agreed or agreed, 32% moderately or neutrally agreed as opposed to the 8% who moderately disagree or disagree. Additionally, customers are satisfied with the service offered through the online banking, from the research there was no respondent who were not satisfied which proves that e-banking for all 3 banks is convenient for majority of its users. These data collected were through the use of questionnaires, internal and external users from either Belize Bank, Scotia Bank or Heritage Bank were asked to fill out these questionnaires.

This research was a success it allowed us get a better look at online banking services offered by 3 of our banks here in Belize, distinguish which of the 3 Banks have a more user friendly and efficient online service according to the responses gathered from the questionnaires. Overall, from the research and reviews we have done it proves that Online banking is easier and faster than physically entering a bank to conduct financial transactions, bankers can now conduct these financial tasks from home, work, at school etc through the use of technology. With the vast advancement of technology, we can only imagine how easier these processes will get and less physical appearances will be made in these banks in the future.

**Appendix**

*Internal and External Users Questionnaire*

**Questionnaire I – “Online banking Services” (Internal and External Users)**

**Purpose**

This questionnaire asks information on the online banking system services made available. Your bank offers online banking service features to customers. We would like to measure these services offered and the user friendly compatibility it has with both internal and external users.

Please answer the questions in relation to the bank you are associated with. Your individual responses to the questionnaire will be strictly confidential and at no point will we disclose your name.

**Instructions**

This is a survey, not a test; there are no right or wrong answers. Please print in the spaces provided and tick the boxes to mark your answers. Your Survey ID number will be provided.

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| --- | --- |
| **1. Background Information** | **Answers:** |
| Please enter your age: |  |
| Please indicate your gender: | Male ☐ Female ☐ |
| Please indicate the Bank you work with: | Belize Bank ☐ Scotia Bank ☐ Heritage Bank ☐ |
| Please indicate the number of years you have been working with the bank: | 1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐ 8☐ 9☐ 10☐ |
| Please indicate highest education level attained: | |  |  |  | | --- | --- | --- | | PhD ☐ | Masters ☐ | Bachelors ☐ | | Associates ☐ | High School ☐ | Primary School ☐ | |
| Which of the following best describes your position in the bank? | Customer ☐ Manager ☐ IT Technician ☐ |

**Indicate your agreement with each statement by rating it from (1) strongly disagree to (7) strongly agree.**

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| **2. Information Quality** | **Disagree ---------------------------Agree** |
| IQ1: The Bank’s Online system provides up-to-date information that is accurate | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| IQ2: The Bank’s Online system provides the necessary information you need to do your transactions | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| IQ3: The Bank’s Online system provides information that is relevant to your banking needs | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| IQ4: The Bank’s Online system provides sufficient information for your online banking transactions. | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| IQ5: The Bank’s Online system provides information that is easy to understand and follow | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| IQ6: you have the General knowledge to properly use the online banking system | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| IQ7: The Bank’s Online system provides information that is precisely what you need | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| **3. System Quality** | **Disagree ---------------------------Agree** |
| SQ1: The Bank’s Online system is easy to handle and update when necessary | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| SQ2: The Bank’s Online system is user-friendly for internal users. (Employees) | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| SQ3: The Bank’s Online system provides interactive features between users and the system | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| SQ4: The Bank’s Online system is easy to use overall | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |

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| **4. Complementary Technology Quality** | **Disagree -----------------------------Agree** |
| The device you use to access your bank's online features is adequate and up to par | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| The internet connection on your device used to access your bank's online features is fast and reliable | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| The device I normally connect to my online banking is mobile | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| I use multiple devices to connect on different occasions | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |

**Assess your personal job performance on the following items by rating them from (1) very poor to (7) outstanding.**

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| **5. Service Quality** | **Very Poor -------------Outstanding** |
| SV1: The services and information is kept up to date by the Bank’s IT department | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| SV2: When an online problem occurs, it is dealt with and fixed with reasonable time | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| SV3: There is a great response rate from the bank’s support team when a query arises online | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| SV4: Due notice is given when an online problem may occur and\or any maintenance will be done | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| **6. Complementary Self Efficacy Measure**  I COULD COMPLETE THE TASK: | **Disagree ----------------------Agree** |
| CSE-1: Using the Online Banking system | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| CSE-2: If there was no one around to tell me what to do as I go | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| CSE-3: If I had never used an online banking system like this one before | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| CSE-4: If I had only the online banking’s manual for reference | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| CSE-5: If I had only seen someone else using the online banking system before trying it myself | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| CSE-6: if I could call someone for help if I got stuck | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| CSE-7: If someone else helped me get started | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| CSE-8: if I had a lot of time to complete the job for which the online banking system was provided | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| CSE-9: If someone showed me how to do it first | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| CSE-10: If I had used similar online banking systems before this one to do the same job. | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |

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| **7. User Satisfaction** | **Very Poor -------------------Outstanding** |
| US1: Your view on the online banking system of your bank is very positive | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| US2: You are generally satisfied with your Bank’s Online system | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| US3: The online banking system provides everything you need | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| US4: You think that your Bank’s Online system helps you get your business done quicker | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| US1: Generally, your use of the online system is frequent | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |

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| **7. User** | **Agree ----------------------Disagree** |
| U1: You're frequency of use of your Online banking system is high | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| U2: You depend upon the Online Banking service offered | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| U3: You were able to complete a task using The Bank’s Online system even when there was no one around to tell you what to do. | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| U4: You have the knowledge necessary to use the online banking system. | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |

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| **8. Perceived Net Benefits** | **Agree----------------------Disagree** |
| NB1: The Online Banking system helps you with your daily Banking Services | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| NB2: The Bank’s Online system helps you save time and costs | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| NB3: The Bank’s Online system helps you achieve your banking goals | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| NB4: Using the Bank’s Online system improves your banking usefulness | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |
| NB5: Overall, using the online banking system enhances the use of your banking services | 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ |

Please return this survey to the person who gave you the form.

Thank you for your participation.

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