

**APPENDIX A.**  
**Questionnaires (English Version)**

**Attitudes of Mature Consumers toward Electronic Banking:**  
**A Case Study of 40 – 60 years old Civil Servants of OCSC**

**Explanation**

These questionnaires are arranged by a student of Master's Degree in English for Careers, Language Institute, Thammasat University to study attitude of mature consumers who adopt or resist using e-banking. The sampling group is 40 – 60 years old Civil Servants of OCSC. The findings of the study will help service providers to improve e-banking service to serve customers effectively. Besides, this is the way to promote the use electronic channels which can maximize the best benefit for both service providers and customers.

The researcher will keep information of respondents as a secret. (For research and educational purpose only)

Please answer every question because your answers and opinions are important and helpful for this study.

Thanks you for your cooperation

**Questionnaires**  
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**Direction: Please put √ in front of your choice in the space provided**  
**Part1: General Information of the Respondents (Demographic Profile)**

- 1.1 Gender ☐ Male ☐ Female
- 1.2 Age ☐ Less than 40 years old ☐ 40-45 years old  
☐ 46-50 years old ☐ 51-55 years old  
☐ 55-60 years old ☐ More than 60
- 1.3 Education ☐ High school/ vocational school or lower  
☐ Bachelor degree  
☐ Master degree or higher
- 1.4 Monthly income  
☐ Less than 15,000 Baht  
☐ 15,000 – 30,000 Baht  
☐ 30,000- 50,000 Baht  
☐ More than 50,000 Baht
- 1.5 Position \_\_\_\_\_ Rank \_\_\_\_\_

**Part 2: Survey on behavior and basic knowledge of mature consumers toward electronic banking**

2.1 “Electronic banking (e- banking) is a distribution channel of the bank that facilitate consumers to make a transaction, such as bill payment, funds transfer, and deposit etc. This service, herein, consists of internet or online banking, tele-banking or mobile banking, ATM, other electronic channels.” Is this statement true?

- ☐ Yes ☐ No
- ☐ I’m not sure ☐ I don’t know

2.2 How long have you known e-banking?

- |   |   |
|---|---|
| <input type="checkbox"/> Less than 1 year | <input type="checkbox"/> 1-5 years      |
| <input type="checkbox"/> 6-10 years       | <input type="checkbox"/> can't remember |

2.3 To what extent do you know how to use e-banking?

- |   |  |
|---|--|
| <input type="checkbox"/> Yes (80-100%)        | <input type="checkbox"/> Some (40-10%) |
| <input type="checkbox"/> Few (less than 10 %) | <input type="checkbox"/> No (0%)       |

2.4 What type of electronic banking do you know how to use the best?

- |                                    |                                       |
|------------------------------------|---------------------------------------|
| <input type="checkbox"/> Internet  | <input type="checkbox"/> Mobile phone |
| <input type="checkbox"/> Telephone | <input type="checkbox"/> ATM          |

2.5 What type of electronic banking do you how to use the least?

- |                                    |                                       |
|------------------------------------|---------------------------------------|
| <input type="checkbox"/> Internet  | <input type="checkbox"/> Mobile phone |
| <input type="checkbox"/> Telephone | <input type="checkbox"/> ATM          |

2.6 Have you ever taken the service of e-banking?

- |                              |                             |
|------------------------------|-----------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|------------------------------|-----------------------------|

2.7 How often do you take this service?

- |   |  |
|---|--|
| <input type="checkbox"/> 1-5 times a month            | <input type="checkbox"/> 6- 10 times a month |
| <input type="checkbox"/> more than 10 times per month |  |

2.8 What kind of electronic banking channels do you take frequently?

- |   |   |
|---|---|
| <input type="checkbox"/> Internet Banking             | <input type="checkbox"/> Mobile banking |
| <input type="checkbox"/> Tele-Banking                 | <input type="checkbox"/> ATM            |
| <input type="checkbox"/> Others (Please specify)..... |   |

2.9 What type of electronic banking channels do you avoid taking?

- |   |   |
|---|---|
| <input type="checkbox"/> Internet Banking | <input type="checkbox"/> Mobile banking |
| <input type="checkbox"/> Tele-Banking     | <input type="checkbox"/> ATM            |

☐ Others (Please specify).....

2.10 What type of financial service that you frequently take via electronic banking channels?

- ☐ Deposit
 ☐ Withdraw  
☐ Request for remaining balance
 ☐ Bill payment  
☐ Funds transfer
 ☐ Deposit book update  
☐ Others (please specify)

2.11 In your opinion, which one do you prefer?

- ☐ Conventional Banking
 ☐ Electronic Banking

2.12 In your opinion, which one do you think it is safer for your financial matter?

- ☐ Conventional Banking
 ☐ Electronic Banking

### Part 3: Attitudes of Mature Consumers toward Electronic Banking

Please read each of statements below and indicate your level of agreements or disagreement as follows:

	Statement	1	2	3	4	5
<b>3.1</b>	<b>Attitude toward Convenience</b>					
3.1.1	A financial transaction can be made conveniently via e-banking anywhere anytime.					
3.1.2	E-banking facilitates my life.					
<b>3.2</b>	<b>Attitude toward Easiness</b>					
3.2.1	E-banking is relatively easy to use.					
3.2.2.	E-banking does not need any advance skill for using.					
3.2.3.	E-banking is easier than conventional banking.					
3.2.4	E-banking, particularly internet banking is too complicated and hard to use.					
<b>3.3</b>	<b>Attitude toward Time Savings</b>					
3.3.1	The transaction via e-banking can be finished within 5 minutes or lower per transaction.					
3.3.2	E-banking is fast to use.					
3.3.3	I becomes awkward when use e-banking, particularly funds transfer or bill payment, so this					

	service is sometimes time-consuming.					
3.3.4	Sometimes, e-banking takes more time than conventional banking because I do not know how to use it properly.					
<b>3.4</b>	<b>Attitude toward Compatibility</b>					
3.4.1	My lifestyle gets along well with e-banking, particularly ATM.					
3.4.2	I seldom use internet banking because I do not have much chance to access the related devices, such as computer and relevant equipment.					
3.4.3	E-banking makes my lifestyle trendier.					
<b>3.5</b>	<b>Attitude toward Cost</b>					
3.5.1	Some types of E-banking service are more expensive than conventional one.					
3.5.2	E-banking helps me to save cost on traveling to the Bank's branch.					
3.5.3	Cost savings motivates me to use e-banking.					
<b>3.6</b>	<b>Attitude toward Risk</b>					
3.6.1	I feel unconfident when using this service because I might make something wrong and lose money.					
3.6.2	I have to be very cautious when using this service.					
3.6.3	When using e-Banking, I take risks.					
3.6.4	I fear that while I am using e-banking, I might tap out the information of bill wrongly.					
3.6.5	I believe in the security system of this service					
3.6.6	I fear that the list of PIN codes may be lost.					
3.6.7	I fear that third party might be able to use my account number or information while I am using e-banking service.					
<b>3.7</b>	<b>Other Relevant Attitude</b>					
3.7.1	E-banking provides many advantages.					
3.7.2	I like using some types of e-banking, particularly ATM.					
3.7.3	I avoid using some types of e-banking, particularly internet banking.					
3.7.4	I prefer to take the e-banking although conventional banking is available.					
3.7.5	I think e-banking is superior to conventional banking but I need someone teach me how to use it.					
3.7.6	I feel hesitant when using e-banking when making transaction on large amount of money.					
3.7.7	E-Banking helps me to control financial matters by myself.(Confidentiality)					

Suggestion

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