

# Questionnaire

The questionnaire is presented here. First, a filter question was asked. If “no” was selected, then the questionnaire would end. Otherwise, it would continue with the question categories.

## **Filter question:**

- Do you use any electronic channel of your bank? [Mandatory question]
  - Yes
  - No

## **General banking habits:**

- Which is your main bank? [Mandatory question]
  - Budapest Bank
  - CIB Bank
  - Erste Bank
  - K&H Bank
  - MKB Bank
  - OTP Bank
  - Raiffeisen Bank
  - Sopron Bank
  - Sberbank
  - Takarékbank
  - UniCredit Bank
  - Other:
- Why did you choose this bank? (Multiple answers can be selected) [Mandatory question]
  - Recommended by an acquaintance
  - Recommended by family
  - Employee account
  - Favorable pricing
  - Good location
  - Wide range of services
  - Kind service
  - Availability of customer service
  - Other:

## **General satisfaction:**

- Please, rate the following aspects of your main bank on a scale of 0–5 (0–no experience, 1–not satisfied, 5–satisfied.) [Mandatory question]  
Helpfulness of advisors; Waiting time; Complaint handling; Expertise; Discounts; Technology; Environmental awareness; Up-to-date; Innovation; Environment; Atmosphere; Security; Location; Wide range of services; Opening an account online.
- If you answered with 0, what was the main reason for the answer?
  - Difficult
  - I felt that it was not safe
  - Did not have to use it / experience it
  - Other:

### **Electronic channels I:**

[Note: There were 12 questions in this category: 6 were about habits before the COVID-19 pandemic (February/March 2020), and 6 were about habits during it (end of 2021). They are merged here to conserve space.]

- How frequently did you use net banking before/amid the COVID-19 pandemic? [Mandatory question]
  - Daily
  - Weekly
  - Monthly
  - Less frequently
  - Not at all
  
- If you answered with “Not at all” before, why?
  - Difficult
  - I felt that it was not safe
  - I used the application instead
  - I personally managed my banking affairs
  - I used the Telebank instead
  - Other:
  
- How frequently did you use your bank’s mobile banking application before/amid the COVID-19 pandemic? [Mandatory question]
  - Daily
  - Weekly
  - Monthly
  - Less frequently
  - Not at all
  
- If you answered with “Not at all” before, why?
  - Difficult
  - I felt that it was not safe
  - I used the application instead
  - I personally managed my banking affairs
  - I used the Telebank instead
  - Other:
  
- How frequently did you personally manage your banking affairs before/amid the COVID-19 pandemic? [Mandatory question]
  - Daily
  - Weekly
  - Monthly
  - Less frequently
  - Not at all
  
- Which of the following was the most frequent before/amid the COVID-19 pandemic? [Mandatory question]
  - Internet banking
  - Mobile banking application
  - Telebank administration
  - Personal administration

## **Electronic channels II:**

- Please, rate the following aspects of your internet banking on a scale of 0–5 (0–no experience, 1–not satisfied, 5–satisfied.) [Mandatory question]  
Transparency; Availability; Easy to use; User-friendly design; Transfer procedure; Extraction of queries; Queries of account history; Setting limits; Security.
- If you answered with 0, what was the main reason for the answer?
  - Difficult
  - I felt that it was not safe
  - Did not have to use it / experience it
  - Other:
  
- Please, rate the following aspects of your bank's mobile banking application on a scale of 0–5 (0–no experience, 1–not satisfied, 5–satisfied.) [Mandatory question]  
Transparency; Availability; Easy to use; User-friendly design; Transfer procedure; Extraction of queries; Queries of account history; Setting limits; Security; Paying with phone; Notifications.
- If you answered with 0, what was the main reason for the answer?
  - Difficult
  - I felt that it was not safe
  - Did not have to use it / experience it
  - Other:
  
- Please, rate the following aspects of your bank's online customer service on a scale of 0–5 (0–no experience, 1–not satisfied, 5–satisfied.) [Mandatory question]  
Helpfulness of advisors; Waiting time; Complaint handling; Expertise; Technology; Up-to-date; Identification (security); Wide range of services.
- If you answered with 0, what was the main reason for the answer?
  - Difficult
  - I felt that it was not safe
  - Did not have to use it / experience it
  - Other:

## **Improvement suggestions:**

- Which of the following can make the electronic channels better? (Multiple answers can be selected) [Mandatory question]
  - More transparent interface
  - Wider services
  - Instruction manual
  - Security
  - Availability
  - Other:

**Demographic questions:**

- Gender: [Mandatory question]
  - Male
  - Female
  - Other/Do not wish to specify
  
- Age: [Mandatory question]
  - Under 18
  - 18–25
  - 26–35
  - 36–50
  - 51–65
  - Over 65
  
- Highest degree of school: [Mandatory question]
  - 8 grades or less
  - High school
  - Skilled worker
  - College/University
  
- Home of residence: [Mandatory question]
  - Village
  - City
  - County seat
  - Capital city