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Survey Questions

Investigate the difficulties faced by the older adults in handling banking transactions

1. Please select your gender [multiple choice] *

Female

Male

Custom _____ *

Confidentiality

2. What is your age (age) this year? [Fill in the blanks]*

3. Have you handled banking-related business before [single-choice question] *

Yes(Skip to Q5)

Never handle

4. For what reason have you not handled banking-related business? [Multiple Choice Questions] * (Skip to Q24)

I prefer to put the money in my hands rather than in the bank

I don't believe in banks

Other reasons _____ *

5. How often do you conduct banking transactions? [Single choice question]*

Just choose the one that is closest to your actual situation

Do it every day

Apply every week

- Must be handled every month
- Do it every quarter (3 months)
- Apply every year

6. How many times did you do in this cycle [single-choice question] *

- 0-1
- 2-3
- 4 and above

7. Do you usually go to the bank for banking transaction?
[Single choice question] *

Especially refer to the physical bank to handle

- Will ✓ (Skip to Q11)
- No ✗

8. Why did you choose not to go to the bank?

[Multiple Choice Questions] *

- Family and friends help go to the bank for business
- Provide bank door-to-door service (bank door-to-door/community organization to handle business) (Show 10)
- Apply at ATM (Automatic teller machine, usually outside the bank or store)
- Apply on the mobile banking APP
- Other reasons _____ *

9. What is the more specific situation? Can you briefly explain your thoughts? [Fill in the blanks] *

10. Which bank/bank provides the door-to-door service?

[Fill in the blanks] *

11. What is the banking business you often handle? [Multiple Choice Questions] *

- Current deposit and withdrawal
- Regular deposits and withdrawals
- Modify password
- View details/balance
- Wealth Management
- Transfer (from one account to another)
- Agent business (such as paying utility bills)
- Lending business (borrowing money from the bank)
- Financial Securities Investment
- Check business
- Credit card business

12. How do you handle these businesses? [Multiple Choice Questions] *

- Manual counter/manual help to operate the self-service machine (Show Q16, Q17, Q18, Show Q19 if only choose this one)
- Use ATM/self-service machine independently (ATM-Automatic teller machine, usually outside the bank or store) (Show Q13, Q14)
- Use mobile banking APP (Show Q13, Q15)

13. Which bank ATM/APP do you usually use? [Multiple choice] *



Agricultural Bank of China



China Construction Bank



Bank of China



□ Industrial and Commercial Bank of China



□ Bank of Communications



□ China Merchants Bank



□ China CITIC Bank



□ Ping An Bank



□ China Everbright Bank



□ Shengjing Bank



Agency business (such as paying utility bills)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lending business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit card business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial Bond Investment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

16. Do you usually have to wait in line when doing business at a bank? [Single choice question]*

- Never line up
- Occasionally queuing (25%)
- Line up about half of the time (50%)
- often queue (75%)
- Almost every time you have to line up (100%)

17. How long do you usually have to wait every time you are called? [Single choice question]*

- Within 10 minutes

- Within 30 minutes
- Within 1 hour
- Within 2 hours
- Within 4 hours
- More than 4 hours

18. If you need to wait in line for manual processing, how long can you bear to wait? If you exceed this time limit, you may choose to try ATM/self-service machine/APP by yourself [single choice] *

- Within 10 minutes
- Within 30 minutes
- Within 1 hour
- Within 2 hours
- Within 4 hours
- How long do you have to wait

19. Why do you need to queue up for manual processing and you are willing to wait instead of using other methods? [Multiple Choice Questions] *

- I am used to manual handling
- It feels unsafe to use other methods
- Poor eyesight, inconvenient to read words
- ATM/APP is too difficult to use (Show 20)
- Some transactions can only be handled manually

Other _____ *

20. What do you think the ATM/Mobile Banking APP does not do well? What difficulties have you encountered? [Multiple Choice Questions] *

I don't know how to start

I don't know what to do next during the process of operation

I am afraid of making mistakes

I am unable to recover from wrong operation

I worry about where the money is going, there is no proof from the bank

There are some functional descriptions that are unclear and ambiguous

Other _____ *

21. Do you prefer to use a bank card or a passbook? [Single choice question] *

Bank Card(Show Q23)

Passbook(Show Q22)

Same (can't tell which one you like better)

22. Why do you prefer to use a passbook? [Multiple Choice Questions] *

The passbook is printed with detailed details and balance, so that I have a clearer understanding of my deposit

The passbook will be stamped with the bank's official seal, which makes me feel safer and more authoritative

Passbook has a safer process (for example, it can only be processed at the bank counter)

Other reasons _____ *

23. Why do you prefer to use bank cards? [Multiple Choice Questions] *

You can directly operate on ATM with bank card, without going to the bank

Small bank card, better storage

Other reasons _____*

24. Have you used electronic payment? For example, WeChat Pay, Apple Pay, Alipay?
[Single choice question]*

Used (Show Q25)

Unused

25. How often do you use electronic payment? [Single choice question]*

Almost every day

Use several times a week

Use a few times a month

Use several times a year

Use once a year or less

26. Have you used a virtual bank? For example, WeChat Bank, Ant Finance (in Alipay), Duxiaoman Finance? [Single choice question]*

Used (show Q27)

Unused

27. How often do you use virtual banks? [Single choice question]*

Almost every day

Use several times a week

- Use a few times a month
- Use several times a year
- Use once a year, or even less

28. When you first come into contact with new technologies (e-banking, QR codes, etc.), what do you usually do? [Single choice question]*

For example, when electronic banking and QR codes were just emerging

- I will try various ways first
- If someone recommends to me, I am willing to try
- I don't care at all
- I resist using new technology

29. We will draw a lucky star from the participants who participated in this survey, and he/she will receive a reward of 100 RMB. Would you like to leave your contact information so that we can contact you? [Single choice question]*

Prizes will be distributed after communication via telephone or other effective contact methods

- Willing _____ *
- Unwilling

30. Would you like to accept our further interview, about 45 minutes, each participant will receive 70 RMB as a thank you [single choice] *

Thank you very much, if you are willing to accept the interview, please leave your contact information, we will contact you

- Willing
- Unwilling