# Read this page first

**What this file is.** A practice questionnaire and a coding template built on the objectives of our sample MCOP-001 synopsis (continued use of mobile banking apps by account holders aged 60 and above). It shows how each section of a questionnaire serves an objective, how answers are coded, and how the empty analysis tables are laid out. It is study reference and must not be submitted or used as your instrument without your guide's review and your own pilot test.

**Where the items come from.** The perception statements are our own wording of constructs from published research: perceived usefulness and perceived ease of use (Davis, 1989), trust (Gefen, Karahanna & Straub, 2003) and continuance intention (Bhattacherjee, 2001). They are not the original published items. If you adapt a published scale, cite it and say so in your methodology chapter.

**How it was made.** Prepared by the IGNOU MCOM Project Data Desk (ignoumcomproject.net, Shri Chakradhar Publication Pvt. Ltd., New Delhi) in October 2026, with AI-assisted drafting checked against the MCOP-001 guidelines (file dated February 2023) and the sources named. Published under the editorial responsibility of BK Sahni. Not affiliated with or endorsed by IGNOU.

## Section to objective map

| Section | Variables | Objective | Planned analysis |
|---|---|---|---|
| A. Profile | A1 to A5 | 4 (groups) | Frequencies; grouping variable for tests |
| B. Use pattern | B1 to B4 | 1 | Frequencies, percentages, charts |
| C. Perception scales | PU1 to CI3 (13 items) | 2, 3, 4 | Alpha, mean, SD, correlation, regression, t / ANOVA |
| D. Difficulties | D1 to D6, D7 | 5 | Mean rank; themes from D7 |

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## Practice questionnaire

Consent note read to every respondent: "I am an M.Com student of IGNOU collecting data for my project on the use of mobile banking apps. Your answers are only for this study. I will not record your name, phone number or any account detail. You may skip any question or stop at any time. Do you agree to take part?" Record only Yes; do not continue without consent.

### Section A: About you

- A1. Age group: (1) 60 to 64 (2) 65 to 69 (3) 70 and above
- A2. Gender: (1) Male (2) Female (3) Prefer not to say
- A3. Highest education: (1) Up to Class 12 (2) Graduate (3) Postgraduate or professional
- A4. Work background: (1) Government service (2) Private service (3) Self-employed or business (4) Homemaker (5) Other
- A5. Main bank: (1) Public sector bank (2) Private sector bank (3) Other

### Section B: How you use the app

- B1. How often do you use your bank's app? (1) Daily (2) Weekly (3) Monthly (4) Less often
- B2. Services you have used (tick all): balance check, fund transfer, bill payment, fixed deposit, statement download, other (code each as 1 = used, 0 = not used)
- B3. How long have you used the app? (1) Under 1 year (2) 1 to 3 years (3) Over 3 years
- B4. Who usually helps you with the app? (1) No one (2) Family member (3) Bank staff (4) Other

### Section C: Your views (1 = strongly disagree, 5 = strongly agree)

| Code | Statement | SD | D | N | A | SA |
|---|---|---|---|---|---|---|
| PU1 | Using the bank's app saves me time compared with visiting the branch. | 1 | 2 | 3 | 4 | 5 |
| PU2 | The app lets me finish my banking work when I need to. | 1 | 2 | 3 | 4 | 5 |
| PU3 | The app is useful for keeping track of my money. | 1 | 2 | 3 | 4 | 5 |
| PE1 | Learning to use the app was easy for me. | 1 | 2 | 3 | 4 | 5 |
| PE2 | I can find the service I need in the app without help. | 1 | 2 | 3 | 4 | 5 |

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| Code | Statement | SD | D | N | A | SA |
|---|---|---|---|---|---|---|
| PE3 | The text and buttons in the app are easy for me to read. | 1 | 2 | 3 | 4 | 5 |
| PE4R | I find the app confusing to use. (reverse-coded) | 1 | 2 | 3 | 4 | 5 |
| TR1 | I trust the app to keep my money safe. | 1 | 2 | 3 | 4 | 5 |
| TR2 | I believe my personal information is protected in the app. | 1 | 2 | 3 | 4 | 5 |
| TR3 | I am confident that a payment made in the app will go through correctly. | 1 | 2 | 3 | 4 | 5 |
| CI1 | I intend to keep using the app for my banking. | 1 | 2 | 3 | 4 | 5 |
| CI2 | I will use the app for more services in the coming months. | 1 | 2 | 3 | 4 | 5 |
| CI3 | For routine work, I would rather use the app than visit the branch. | 1 | 2 | 3 | 4 | 5 |

## Section D: Difficulties

D1 to D6. Rank these difficulties from 1 (biggest) to 6 (smallest): small text or buttons; remembering the PIN or password; fear of fraud; poor network; language of the app; remembering the steps.

D7. Is there anything else that makes the app hard for you to use? [open answer]

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## Codebook

| Variable | Label | Values | Measure |
|---|---|---|---|
| ID | Respondent number | R001, R002 ... | Identifier |
| A1 | Age group | 1, 2, 3 | Ordinal |
| A2 | Gender | 1, 2, 3 | Nominal |
| A3 | Education | 1, 2, 3 | Ordinal |
| A4 | Work background | 1 to 5 | Nominal |
| A5 | Main bank | 1, 2, 3 | Nominal |
| B1 | Frequency of use | 1 to 4 | Ordinal |
| B2a to B2f | Service used | 1 = used, 0 = not used | Nominal (one column each) |
| B3 | Length of use | 1, 2, 3 | Ordinal |
| B4 | Help from | 1 to 4 | Nominal |
| PU1 to CI3 | Perception items | 1 to 5 | Ordinal item; scale score treated as interval |
| D1 to D6 | Difficulty ranks | 1 to 6 | Ordinal |
| D7 | Other difficulty | Text, coded later into themes | Nominal after coding |
| All | No answer | 99, set as missing in the software | Missing value |

### Scoring the scales

- Reverse-code PE4R before any analysis: new value = 6 minus the old value on a 5-point scale.
- Scale scores: PU = mean of PU1 to PU3; PE = mean of PE1 to PE3 and the reversed PE4R; TR = mean of TR1 to TR3; CI = mean of CI1 to CI3.
- Run Cronbach's alpha on the pilot data for each scale separately, not on all 13 items together.
- Enter one row per respondent and one column per variable. Check every column for values outside its range before you analyse.

## Empty analysis shells

*These shells show layout only. Fill them from your own data; nothing in them may be copied as a result.*

**Shell 1: Frequency of use (B1)**

| Frequency | Respondents | Percent |
|---|---|---|
| Daily | | |
| Weekly | | |
| Monthly | | |
| Less often | | |
| Total | | 100.0 |

**Shell 2: Gender (A2) by frequency of use (B1)**

| | Daily | Weekly | Monthly | Less often | Total |
|---|---|---|---|---|---|
| Male | | | | | |
| Female | | | | | |
| Total | | | | | |

**Shell 3: Item analysis for one scale (pilot)**

| Item | Mean | Corrected item-total r | Alpha if item deleted |
|---|---|---|---|
| PE1 | | | |
| PE2 | | | |
| PE3 | | | |
| PE4R (reversed) | | | |
| Scale alpha | | | |

### Reading an item analysis

An item whose corrected item-total correlation is low, or whose removal raises the alpha noticeably, needs a second look: the wording may be unclear, or it may measure something else. Revise it in the pilot, not after the main data are in. IGNOU sets no alpha threshold for MCOP-001; if you quote one, cite the source, for example Nunnally (1978).

### References

Bhattacherjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly, 25*(3), 351-370.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, *13*(3), 319-340.

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, *27*(1), 51-90.

Nunnally, J. C. (1978). *Psychometric theory* (2nd ed.). McGraw-Hill.

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