Bibliography
Bibliography


**Journal and Magazines:**

1. Banking Finance, Kolkata, India.
4. Finance India: The quarterly Journal of Indian Institute of Finance, Delhi, India.
5. Indian Journal of Marketing, New Delhi, India.
6. Journal of Marketing, New Delhi, volume 63, India.
7. Journal of Institute of Productivity & Management, Meerut, India.
8. Journal of Banking and Finance, Kolkata, India.
9. PNB Monthly Review, New Delhi, India.
13. The Insurance Times, New Delhi, India.

**Websites:**

1. www.rbi.org.in
2. www.google.com
3. www.pnbindia.com
4. www.statebankofindia.com
5. www.hdfcbank.com
6. www.icicibank.com
Annexure 1

Questionnaire/Schedule

Research Topic: A Study of Consumer Behavior with special reference to Electronic Money in Bundelkhand Region of U.P.

Research Guide:
Dr. C.B. Singh
Senior Lecturer,
Economics & Finance Dept
Bundelkhand University
Jhansi, U.P.

Research Scholar:
Mr. Shambhu Nath Singh
Lecturer,
Economics & Finance Dept
Bundelkhand University
Jhansi, U.P.

(Note: - This survey has been carried out purely for academic purpose, we request you to be as frank as possible. The information provided by you will be kept confidential.)

Section (A)

1- Name of Consumer: ..........................................................
Address: ...........................................................................

Age: .......... .................................................................
Sex: ...... (A) Male. (B) Female.

2- Educational qualification of consumer: -
   (A) High school (B) Intermediate
   (C) Graduate (D) Post Graduate

3- Monthly income of consumer: -
   (A) 2000-10,000 (B) 10,000-20,000
   (C) 20,000-50,000 (D) 50,000-1,00,000

4- Source of income/occupation of consumer: -
   (A) Govt./semi govt. service (B) Business
   (C) Profession (D) Farmer

5- How long are you living in Bundelkhand region?
   (A) By birth (B) During 5 years
   (C) During 10 years (D) More than 10 years

6- Do you have an account in a Bank?
   (A) Yes (B) No

7- In which Bank you have an account?
   (A) Public sector bank (B) Private sector bank
   (C) In both sector bank (D) No account

8- Why you have no account in a bank?
   (A) No knowledge about a/c. (B) Insufficient monthly income
   (C) Not interested (D) Initial deposit is high

9- How many times you visit to bank in a month?
   (A) Less than 5 times (B) Less than 10 times
   (C) More than 10 times
Section (B)

Kindly rate the following with regard to the services provided by your bank

1. Customer guidance support (Advisory services, clarification of customer doubts)
   (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
2. The politeness and hospitality
   (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
3. Handling of customer complaints Grievances
   (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
4. Method of imposing service charges, fines and penalties
   (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
5. Speed, promptness and accuracy in transactions
   (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
6. Confidentiality of accounts and transactions
   (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
7. Variety of services offered
   (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
8. Goodwill and reputation of the bank
   (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
9. The infrastructure facilities like E-payment, ATM, Credit card etc
   (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
10. Banks network and facilities to operate account from any part of the country/globe
    (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
11. Mobile banking, E-banking, internet banking and other latest technologies
    (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
12. Convenience in operating the account
    (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
13. Communication and providing prompt information (regarding customer account, Settlement of dues, availability of new services etc)
    (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
14. Customer care facilities provided by the service provider
    (A)-Excellent  (B)-Very good  (C)-Average  (D)-Bad  (E)-Very bad
15. E-money transactions more convenient than physical money transactions
    (A)-Strong Agree  (B)-Agree  (C)-Neutral  (D)-Disagree  (E)-Strong disagree
16. E-money is the best form of transactions
    (A)-Strong Agree  (B)-Agree  (C)-Neutral  (D)-Disagree  (E)-Strong disagree
17. E-money is the safest and the most secured system of transactions
    (A)-Strong Agree  (B)-Agree  (C)-Neutral  (D)-Disagree  (E)-Strong disagree
18. E-money service provider load many hidden charges
    (A)-Strong Agree  (B)-Agree  (C)-Neutral  (D)-Disagree  (E)-Strong disagree
19. Private players are providing better products in the area of E-money services than Public sector players
    (A)-Strong Agree  (B)-Agree  (C)-Neutral  (D)-Disagree  (E)-Strong disagree
20. Anytime, anywhere, the services of E-money can be used
    (A)-Strong Agree  (B)-Agree  (C)-Neutral  (D)-Disagree  (E)-Strong disagree
Section (C)

1. Are you aware about internet banking?
   (A) - Yes
   (B) - No

2. Are you aware about E-money?
   (A) - Yes
   (B) - No

3. Do you have knowledge about plastic cards?
   (A) - Yes
   (B) - No

4. Which types of E-money are you use?
   (A) - Debit card
   (B) - Credit card
   (C) - Cash card
   (D) - E-Recharge
   (E) - Petro card
   (F) - All the above

5. Why do you use E-money?
   (A) - For saving the time
   (B) - Unavailability of cash money
   (C) - Due to fast services
   (D) - Easy and safe to use

6. Do you prefer transactions through E-money?
   (A) - Yes
   (B) - No

7. Do you want to know about the services of E-money provided by the banks?
   (A) - Yes
   (B) - No

8. Do you feel the plastic cards is successful in replacing the traditional mode of Payments?
   (A) - Yes
   (B) - No

9. Which mode of payment do you prefer?
   (A) - E-payment
   (B) - Traditional

10. Why do you use E-money?
    (A) - For money transfer
        (B) - For E-payment
        (C) - Both A&B

11. Why do you use E-payment for?
    (A) - Retail purchase
        (B) - Consumer durables
        (C) - As a recharge coupon for different facilities
        (D) - All the above

12. Frequency of usages on monthly basis
    (A) - Increasing
        (B) - Decreasing

13. Do you use ATM card for inter-bank transactions?
    (A) - Yes
    (B) - No

14. Do you use Debit card/Credit card for multipurpose?
    (A) - Yes
    (B) - No

15. Which is the best E-payment mode in your opinion?
    (A) - Debit card
    (B) - Credit card

16. Do you feel the usages of debit card has overcome the delayed process of cheque Clearance?
    (A) - Yes
    (B) - No

17. Do you feel usages of the debit card have facilitated?
    (A) - Convenience
    (B) - Lower cost
    (C) - Enhancing
    (D) - All the above
18. Do you prefer use SMS facility for E-payment?
   (A) - Yes  (B) - No

19. Are you aware about PIN (Personal Identification Number)?
   (A) - Yes  (B) - No

20. Use E-money for
   (A) - Shopping  (B) - Fund transfer
   (C) - Demand draft  (D) - Payment for different kinds of services
   (E) - Others  (F) - All the above

21. Among the various services availed most popular purpose of E-payment is
   (A) - Reservations  (B) - Telephone Recharges
   (C) - Television Recharges  (D) - Others

22. Are you satisfy with the different forms of E-money?
   (A) - Yes  (B) - No

23. Are you satisfy with the services provider in this area?
   (A) - Yes  (B) - No

24. I am more satisfy with the services provided by
   (A) - Private players  (B) - Public players

Thanks for your kind cooperation

(Signature of Respondent)
Dear Sir Madam,

I am a Ph D student doing research in the field of Consumer Behavior towards E-Banking services. I request you kindly spend 10-15 minutes in answering this questionnaire. Please be frank and fair while filling up the questionnaire. Sir, I assure you that the information supplied by you will be kept strictly confidential and used exclusively for research purposes.

Kind regards and best wishes.

Shambhu Nath Singh
Research Scholar

**Name of the Bank**

(1)- This bank was established in Jhansi district in

(2)- This bank has started the services of E-banking from

(3)- Total number of account holders in this bank are

(4)-

<table>
<thead>
<tr>
<th>Facilities</th>
<th>Do you have?</th>
<th>No. of Users</th>
<th>Services charges</th>
<th>Annual fee(Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM card</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone Banking</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internet Banking</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cell phone Banking</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bills payment</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic funds transfer</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment Advisory services</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multi city cheques</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depository services</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CBS facility all branch</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
(5) Are customers fully aware about the E-banking services offered by the banks?

(A)-Yes (…………… %)  (B)- No (…………… %)

If No, Why…..

(A)-Illiteracy  (B)-Lack of Advertisement

(C)-Lack of sufficient knowledge  (D)-If any other, Please specify……..

(6)-Are customers satisfied with the confidentiality of their bank account and financial transactions?

(A)-Yes (…………… %)  (B)- No (…………… %)

If No, Please specify……………………………………………………………………

(7)-Are customers using most of the E-banking services offered by the bank?

(A)-Yes (…………… %)  (B)- No (…………… %)

If No, Please specify……………………………………………………………………

(8) Are customers willing to take the E-banking services?

(A)-Yes (…………… %)  (B)- No (…………… %)

If No, Please specify……………………………………………………………………

(9)-Are customers fully satisfied with the E-banking services?

(A)-Yes (…………… %)  (B)- No (…………… %)

If No, Why…..

(A)-Due to technical problems  (B)-Limited numbers of ATMs

(C)-Lack of civic sense  (D)-Lack of computer literacy

(E)- If any other, Please specify……………………………………………………………………

(10)-Customers using the services of E-banking.

(A)-Due to fast services  (B)-Easy and safe to use

(C)-for saving the time  (D)-No time bar in banking transactions

(E)- All of the above

Thanks for your kind cooperation.  

Signature of Manager.