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## CHAPTER 8

### APPENDIX

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8.1

#### QUESTIONNAIRE

**Topic:** ATM's and their impact on Indian Banking Industry

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##### A. Respondent's Profile

1. Name: \_\_\_\_\_
2. Gender: M/F
3. Educational qualification: \_\_\_\_\_
4. Profession/ Occupation: \_\_\_\_\_
5. Area/ Location: \_\_\_\_\_
6. Age Group:
  - 18-25
  - 26-35
  - 36-45
  - 46-60
  - 61 & above

7. Annual Individual Income:

- Below 1 Lakh
- 1-2 Lakhs
- 2-3 Lakhs
- 3-4 Lakhs
- 4-5 Lakhs
- 5 Lakhs and above
- Dependent

**B. Information**

1. Do you use ATMs?

- Yes
- No

2. If yes, then which ATM do you usually choose to go?

- Near / closest location
- Where you have your account
- ATM which is less crowded
- ATM which you are most assured of
- All of the above

3. Which of the following do you use to withdraw cash from ATM?

- Debit card
- Credit card
- ATM card

4. Which Banks ATM card do you possess?

- Axis bank
- Citibank
- ICICI
- Bank of Baroda
- SBI
- HDFC
- IDBI
- Others; Please specify \_\_\_\_\_

5.a) If the above mentioned ATM is dysfunctional would you prefer to go an extra mile for the same ATM

- Yes
- No

5.b) If no, then which service will you go for

- ATM of other bank
- Bank directly

6. How many ATM cards do you possess of your own?

- 1
- 2
- 3
- More than 3

7. Which banks ATM do u prefer the most \_\_\_\_\_

8. Which banks ATM are you least satisfied with \_\_\_\_\_

9. Rank in the order of preference the possible difficulties you face at ATMs?

- Insufficiency of notes
- Machine breakdown
- Machine too slow
- Pin number not accepted
- Long queue
- Fear of forgetting the password

10. For what purposes do you use ATM?

- Cash withdrawal
- Balance enquiry
- Pay utility bills
- Deposit cash
- Deposit cheque

11. Tick the facilities offered at ATMs that you are aware of from the following

- Transfer funds
- Refill your mobile prepaid card
- Pay utility bills
- Donations
- Purchase new internet connections or buy renewal packs
- Mutual funds transactions
- All of the above

12.a) Do you withdraw money from ATM of other banks?

- Yes
- No



12.b) If yes, when do you do so

- You can't find your ATM nearby and you are running out of time
- Your ATM has very few locations
- The transaction fees charged by other ATMs doesn't cost you much
- All of the above

13. What is your preferred location for ATMs?

- Near railway station
- Hospitals
- Bus stands
- Malls
- Theatres
- Institutions
- Any other; Please specify \_\_\_\_\_

14. Rank in the order of preference the attributes in services you expect from ATM?

- User friendliness
- Security
- Faster operation
- More than 1 ATM machine at a particular ATM centre
- Notes in denomination of Rs100

15. Average time taken per transaction at ATMs

- Less than 1 min
- Less than 2 mins
- Less than 5 mins
- More than 5 mins

16. Are you aware of the interest rate and transactional charges that are levied during withdrawal of cash through credit card from ATM

Yes

No

17. How much amount on an average do you withdraw per transaction? \_\_\_\_\_

18. Frequency of withdrawal

Daily

Weekly

Monthly

Quarterly

Yearly

19. Have your expenses increased since you started using ATMs?

Yes

No

20. Rank the following services offered by banks in order of your preference

Online banking

Direct banking

ATM

Telephone banking

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**Thank you!**