APPENDIX I: QUESTIONNAIRE

1. Do you have access to computers? : Yes [ ] No [ ]
2. Do you have access to internet? : Yes [ ] No [ ]
3. Do you own a mobile phone? : Yes [ ] No [ ]

Banking Information
4. With how many banks do you have accounts? [ ]

5. Please name the banks you are regularly dealing with?
   (eg. SBI, Canara Bank, Syndicate Bank, ICICI, Federal bank, South Indian Bank etc.)
   1.................. 2.................. 3.................. 4.................. 5..................

6. What type of accounts do you have?
   Type: How many accounts
   1. Savings account [ ]
   2. Current account [ ]
   3. Recurring Deposit [ ]
   4. Fixed Deposit [ ]

7. Loans taken? (please tick ✓)
   1. Education loan [ ]
   2. Personal loan [ ]
   3. Housing loan [ ]
   4. Vehicle loan [ ]
   5. Agriculture loan [ ]
   6. Any other [ ]

8. What are the factors considered by you while selecting a Bank?
   (Give mark in the order of importance, eg. distribute 100 as 50+33+17=100 marks )
   1. Convenience ....../100
   2. Favorable interest rates on loans/deposits ....../100
   3. Brand image ....../100
   4. It has an ATM near your home/working place ....../100
   5. It provides technology enabled products and services ....../100
   6. Customer friendly environment ....../100
   7. Advertisements ....../100
   8. Influence of friends/relatives ....../100

9. How long have you been using the service of the present Banker? (please tick ✓)
   (1) Less than 2 years (2) 2-5 years (3) 5-10 years (4) Over 10 years [ ] [ ] [ ] [ ]

10. How frequently do you visit your Bank? (please tick ✓)
    1. Daily 2. Once in a week 3. Once in a month 4. Once in 3 months 5. Rarely [ ] [ ] [ ] [ ] [ ]
11. **What are the reasons for your Bank visit?**
   (please rank them, eg. 1-first preference, 2-second, 3-third, etc)
   1. Deposit Cash/cheque
   2. Cash Withdrawal
   3. Money Transfer
   4. For taking DD
   5. Pay bills
   6. Take Loans
   7. Repay interest/loans
   8. Make enquiries/complaints

12. **Did you change your bank branch during the last 3 years?** Yes ☐ No ☐
   **If yes, what is the reason for change?** (please tick ✓)
   a) I shifted my place from the location of bank. ☐
   b) Poor facilities inside the branch. ☐
   c) Over crowding ☐
   d) Poor quality of service. ☐
   e) Absence of technology oriented banking facilities. ☐
   f) Negative attitude of bank men. ☐
   g) Inconvenient working hours. ☐

13. **Please show your awareness regarding the following.**
    Fully Aware ☐ Aware ☐ Partly Aware ☐ Unaware ☐ Totally unaware ☐
    (a) My bank provides
    i) ATM facility ☐ ☐ ☐ ☐ ☐
    ii) Internet Banking ☐ ☐ ☐ ☐ ☐
    iii) Mobile/Telephone banking ☐ ☐ ☐ ☐ ☐
    iv) Debit card ☐ ☐ ☐ ☐ ☐
    v) Credit card ☐ ☐ ☐ ☐ ☐
    b) Transactions through ATMs ☐ ☐ ☐ ☐ ☐
    c) How to use ATMs ☐ ☐ ☐ ☐ ☐
    d) Internet banking transactions ☐ ☐ ☐ ☐ ☐
    e) How to use internet Banking ☐ ☐ ☐ ☐ ☐
    d) Mobile/telephone banking transactions ☐ ☐ ☐ ☐ ☐

14. **Do you have these?** (if Yes, please specify how many cards you are holding)
    a) ATM cum Debit card Yes ☐ Number of Cards ☐ No ☐
    b) Credit Card Yes ☐ Number of Cards ☐ No ☐

15. **Have you registered for?**
    a) Internet Banking Yes ☐ No ☐
    b) Mobile Banking Yes ☐ No ☐
    c) Telephone Banking Yes ☐ No ☐

16. **How long have you been using these?**
## 17. Please show your usage frequency

<table>
<thead>
<tr>
<th>Service</th>
<th>Every Day</th>
<th>Once in Week</th>
<th>Once in a Month</th>
<th>Once in 3 Months</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) ATM cum Debit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Credit Card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Internet Banking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Mobile/Telephone Banking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you dropped any of the above banking services, please state the reasons.

## 18. Please rate your level of satisfaction (please tick ✓)

<table>
<thead>
<tr>
<th>Issue</th>
<th>Highly satisfied</th>
<th>Satisfied</th>
<th>No opinion</th>
<th>Dissatisfied</th>
<th>Highly dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) With the PRESENT BANKER</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i) Location of the Bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ii) Quality of services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>iii) Operating hours of the bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>iv) Behavior of the staff</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>v) Commission charged on services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>vi) Provision of up-to-date information</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>vii) Awareness provided by the bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>viii) Accuracy of transactions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ix) Parking facility</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) ATMs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i) Location</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ii) Operating hours</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>iii) Accuracy of transactions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>iv) Reliability of transactions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>v) Safety of ATMs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>vi) Privacy of transactions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>vii) Ease of use</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ix) Parking facility</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) CREDIT CARD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i) Usefulness</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ii) Safety</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>iii) Interest charged on payments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
iv) Ease of use..................☐☐☐☐☐☐☐☐☐☐
d) INTERNET BANKING
   i) Usefulness ..................☐☐☐☐☐☐☐☐☐☐
   ii) Ease of use..................☐☐☐☐☐☐☐☐☐☐
   iii) 24 hour service facility............☐☐☐☐☐☐☐☐☐☐
   iv) Security of transactions............☐☐☐☐☐☐☐☐☐☐
   v) Speed of transactions............☐☐☐☐☐☐☐☐☐☐
e) MOBILE/TELEPHONE BANKING
   i) Usefulness ..................☐☐☐☐☐☐☐☐☐☐
   ii) Ease of use..................☐☐☐☐☐☐☐☐☐☐
   iii) 24 hour service facility............☐☐☐☐☐☐☐☐☐☐

19. Please tick your frequently used transactions
a) Through ATMs
   i) Cash withdrawal ☐
   ii) Balance enquiry ☐
   iii) Cash/cheque deposit ☐
   iv) Mini statements ☐
   v) Bill payments ☐

b) Through INTERNET BANKING
   i) Balance enquiry ☐
   ii) Air/rail ticket booking ☐
   iii) Fund transfer ☐
   iv) Online shopping ☐
   v) Bill payment ☐
   vi) Online share trading ☐
   vii) Pay direct/indirect tax online ☐

c) Through MOBILE/TELEPHONE BANKING
   i) Balance enquiry ☐
   ii) For information on last three transactions ☐
   iii) View Cheque status ☐
   iv) View the status of the presented bills ☐
   v) Credit card details ☐

20. Please rate your experience with regard to the following services:
a) ATMs
   i) Having to wait in long queues at ATMs: ☐☐☐☐☐☐☐☐☐☐
   ii) ATM running out of order: ☐☐☐☐☐☐☐☐☐☐
iii) Inserting card incorrectly ........................................... ☐ ☐ ☐ ☐ ☐
iv) ATM working too slowly ............................................ ☐ ☐ ☐ ☐ ☐
v) ATM doing wrong transactions ....................................... ☐ ☐ ☐ ☐ ☐
vi) Forgetting PIN .......................................................... ☐ ☐ ☐ ☐ ☐
vii) Unclear instructions on ATM ......................................... ☐ ☐ ☐ ☐ ☐
viii) ATM not able to print slips .......................................... ☐ ☐ ☐ ☐ ☐
ix) Not being able to see the screen well ............................. ☐ ☐ ☐ ☐ ☐
ixi) ATM running out of money .......................................... ☐ ☐ ☐ ☐ ☐
ixii) Theft of ATM card ..................................................... ☐ ☐ ☐ ☐ ☐

b) INTERNET BANKING Always Frequently Occasionally Rarely Never
ii) Working too slowly ...................................................... ☐ ☐ ☐ ☐ ☐
iii) Doing wrong transactions ............................................. ☐ ☐ ☐ ☐ ☐
iv) Not getting up-to-date information .................................. ☐ ☐ ☐ ☐ ☐
vii) Fear of lack of security and confidentiality in transactions ................................. ☐ ☐ ☐ ☐ ☐

b) INTERNET BANKING Always Frequently Occasionally Rarely Never
ii) Working too slowly ...................................................... ☐ ☐ ☐ ☐ ☐
iii) Doing wrong transactions ............................................. ☐ ☐ ☐ ☐ ☐
iv) Not getting up-to-date information .................................. ☐ ☐ ☐ ☐ ☐
vii) Fear of lack of security and confidentiality in transactions ................................. ☐ ☐ ☐ ☐ ☐

x) ATM running out of money .......................................... ☐ ☐ ☐ ☐ ☐
xi) ATM not releasing card .................................................. ☐ ☐ ☐ ☐ ☐

iv) Complicated procedures ................................................. ☐ ☐ ☐ ☐ ☐

iv) Complicated procedures ................................................. ☐ ☐ ☐ ☐ ☐

ii) Unclear instructions ..................................................... ☐ ☐ ☐ ☐ ☐
iii) Not getting needed information ..................................... ☐ ☐ ☐ ☐ ☐
iv) Complicated procedures ................................................. ☐ ☐ ☐ ☐ ☐

iii) Technology eases one’s life .......................................... ☐ ☐ ☐ ☐ ☐

iv) Unreasonable charges on late payments/outstanding balance ........................................... ☐ ☐ ☐ ☐ ☐

21) Please state your degree of agreement or disagreement regarding the following

a) ATTITUDE TOWARDS TECHNOLOGY
Strongly agree Agree No opinion Disagree Strongly disagree

i) Since innovations and technology exists, we better use them .................................. ☐ ☐ ☐ ☐ ☐
iii) Technology eases one’s life .......................................... ☐ ☐ ☐ ☐ ☐

iv) I like to use new methods to conduct banking transactions like ATM, internet/mobile banking etc. ........................................... ☐ ☐ ☐ ☐ ☐
v) I prefer technological convenience ................................................................................... ☐ ☐ ☐ ☐ ☐
viii) I find technology enabled services ............................................................................... ☐ ☐ ☐ ☐ ☐
are complicated to use
ix) I believe mobile phone is an unpractical
device for banking

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Agree</th>
<th>No opinion</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
</table>

b) CONVENIENCE
i) ATMs are conveniently located
ii) I find 24 hour ATM service is convenient for me
iii) I am comfortable with ATMs
iv) Credit card is very useful for me
vi) I am comfortable with internet banking
vii) Mobile banking is very convenient for me
viii) A feel branch banking is more convenient than internet banking

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Agree</th>
<th>No opinion</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
</table>

c) ACCESEIBILITY
i) ATM operations are very easy for me
ii) I can easily find an ATM when I need one
iii) The queues of the ATM are quite large
iv) It is easy to learn internet banking
v) I do not have the facility (computer/internet connections) to use internet banking
vii) I do not understand mobile banking sufficiently well to use it

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Agree</th>
<th>No opinion</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
</table>

d) RELATIVE ADVANTAGES
i) Technology makes banking services easy for me.
ii) Technology enabled services are quick use than visiting the bank branch personally
iii) ATM saves much time
iv) ATMs are more accurate than human tellers
v) Branch banking is very time consuming

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Agree</th>
<th>No opinion</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
</table>

e) RISK
ii) I am concerned about the security of technology enabled banking services
iii) In using these, I am concerned about the consequences of making a mistake
iv) I believe it is risky to deposit cash through ATMs
vi) I think branch banking is much safer than internet banking

vii) I do not use internet banking due to the fear of losing my money.

Strongly agree  Agree  No opinion  Disagree  Strongly disagree

NEED
i) I am not a very active user of banking services.
ii) I am satisfied with branch banking.
iii) I do not feel the need to use ATMs.
iv) I do not feel the need to use internet banking.
v) I prefer cash than credit/debit card for my shopping.

Strongly agree  Agree  No opinion  Disagree  Strongly disagree

PERSONAL CONTACT
i) I prefer going to bank branch rather than doing my banking at home.
ii) I prefer to deal face to face with banking personnel in doing my transactions.
iv) The bank employees I contact with are always willing to help.

vii) I prefer machines rather than people in doing my banking.

Strongly agree  Agree  No opinion  Disagree  Strongly disagree

ECONOMIC FACTORS
i) Transactions done at bank branches are costly.
ii) Internet banking transactions are cheap.
iii) Charges on various internet banking transactions are unknown.

Strongly agree  Agree  No opinion  Disagree  Strongly disagree

INFORMATIVENESS
i) I always prefer to have someone to explain me how to use ATMs and internet banking.
ii) The employees who I have contact with have the knowledge to answer my questions.
iii) I am knowledgeable of all the benefits of internet banking.
iv) I do not know what needed to be done to become an internet banking user.

v) Banks should provide proper awareness.

Strongly agree  Agree  No opinion  Disagree  Strongly disagree
regarding new technology enabled services.

22. **Personal Information**

a. Name (Optional):

b. Age : below □  30-45 □  45-60 □  above 60 □

c. Sex : Male □  Female □

d. Education : SSLC □  Predegree/plus2 □  Degree □  PG □

Professional qualification □  Any other .................

e. Occupation : Student □  Salaried □

Professional □  Retired □  Business □

Agriculturalist □  Self employed □  Housewife □

Unemployed □  any other .................

f. Marital status : Married □  Unmarried □

g. Place of residence :

h. Number of members in your family:

i. Annual family income : Below Rs50,000 □  50,000-100,000 □

100,000-300,000 □  300000-500000 □  above500000 □

23) Please state your valuable comments and suggestions for better Banking service
APPENDIX II

Table A1. ATMs Issued by Scheduled Commercial Banks (SCB) (in Millions) as at end-March 2011.

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Bank Group</th>
<th>On-site ATMs</th>
<th>OFF-ATMs</th>
<th>Total number of ATMs</th>
<th>Off-site ATMs as per cent of Total ATMs</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Public Sector banks</td>
<td>29,795</td>
<td>19,692</td>
<td>49,487</td>
<td>39.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.1. Nationalized banks including IDBI Bank Ltd.</td>
<td>15,691</td>
<td>9,145</td>
<td>24,836</td>
<td>36.8</td>
</tr>
<tr>
<td></td>
<td>1.2. SBI Group</td>
<td>14,104</td>
<td>10,547</td>
<td>24,651</td>
<td>42.8</td>
</tr>
<tr>
<td>II</td>
<td>Private sector banks</td>
<td>10,648</td>
<td>13,003</td>
<td>23,651</td>
<td>55</td>
</tr>
<tr>
<td></td>
<td>1.3. Old private sector banks</td>
<td>2,641</td>
<td>1,485</td>
<td>4,126</td>
<td>36</td>
</tr>
<tr>
<td></td>
<td>1.4. New private sector banks</td>
<td>8,007</td>
<td>11,518</td>
<td>19,525</td>
<td>59</td>
</tr>
<tr>
<td>III</td>
<td>Foreign banks</td>
<td>286</td>
<td>1,081</td>
<td>1,367</td>
<td>79.1</td>
</tr>
<tr>
<td></td>
<td>All CBs (I+II+III)</td>
<td>40,729</td>
<td>33,776</td>
<td>74,505</td>
<td>45.3</td>
</tr>
</tbody>
</table>

Source: Report on Trends and Progress of Banking in India 2011, Reserve Bank of India.
Table A2. Branches and ATMs of the Selected Commercial Banks in India (As at end March 2011).

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of the Bank</th>
<th>Branches</th>
<th>ATMs</th>
<th>% of Off-site to total ATMs</th>
<th>% of ATMs to Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>Semi-Urban</td>
<td>Urban</td>
<td>Metro</td>
</tr>
<tr>
<td>1.</td>
<td>State Bank of India</td>
<td>4,972</td>
<td>3,865</td>
<td>2,382</td>
<td>2,065</td>
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<tr>
<td>2.</td>
<td>Canara Bank</td>
<td>803</td>
<td>912</td>
<td>765</td>
<td>772</td>
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<tr>
<td>3.</td>
<td>Syndicate Bank</td>
<td>768</td>
<td>605</td>
<td>591</td>
<td>527</td>
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<tr>
<td>4.</td>
<td>State Bank of Travancore</td>
<td>55</td>
<td>488</td>
<td>176</td>
<td>78</td>
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<tr>
<td>5.</td>
<td>Federal Bank Ltd.</td>
<td>49</td>
<td>402</td>
<td>178</td>
<td>112</td>
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<tr>
<td>6.</td>
<td>South Indian Bank Ltd.</td>
<td>65</td>
<td>304</td>
<td>160</td>
<td>103</td>
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<tr>
<td>7.</td>
<td>Catholic Syrian Bank Ltd.</td>
<td>18</td>
<td>194</td>
<td>99</td>
<td>49</td>
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<tr>
<td>8.</td>
<td>Dhanalakshmi Bank Ltd.</td>
<td>24</td>
<td>107</td>
<td>83</td>
<td>59</td>
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<tr>
<td>9.</td>
<td>Axis Bank Ltd.</td>
<td>94</td>
<td>449</td>
<td>452</td>
<td>382</td>
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<td>10.</td>
<td>HDFC Bank Ltd.</td>
<td>123</td>
<td>619</td>
<td>548</td>
<td>673</td>
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<tr>
<td>11.</td>
<td>ICICI Bank Ltd.</td>
<td>260</td>
<td>803</td>
<td>693</td>
<td>767</td>
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</table>

Source: Report on Trends and Progress of Banking in India 2011, Reserve Bank of India.
<table>
<thead>
<tr>
<th>Si.No</th>
<th>Bank Group</th>
<th>Outstanding number of Credit Cards</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>2006-07</td>
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<tr>
<td>1</td>
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<td></td>
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<tr>
<td>I.</td>
<td>Public Sector banks</td>
<td>4.14</td>
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<td></td>
<td>1.1.Nationalized banks including IDBI Bank Ltd.</td>
<td>0.75</td>
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<td>1.2.1.3.SBI Group</td>
<td>3.39</td>
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<tr>
<td>II.</td>
<td>Private sector banks</td>
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<tr>
<td></td>
<td>1.4.Old private sector banks</td>
<td>0.03</td>
</tr>
<tr>
<td></td>
<td>1.5.New private sector banks</td>
<td>10.65</td>
</tr>
<tr>
<td>III</td>
<td>Foreign banks</td>
<td>8.31</td>
</tr>
<tr>
<td>All SCBs (I+II+III)</td>
<td>23.12</td>
<td>27.55</td>
</tr>
</tbody>
</table>

Source: Report on Trends and Progress of Banking in India 2011, Reserve Bank of India.
Table A4. Debit Card Issued by Scheduled Commercial Banks (in Millions) as at end-March 2011, RBI

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Bank Group</th>
<th>Outstanding number of Debit Cards</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2006-07</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>I.</td>
<td>Public Sector banks</td>
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</tr>
<tr>
<td></td>
<td>1.1. Nationalized banks including IDBI Bank Ltd.</td>
<td>19.24</td>
</tr>
<tr>
<td></td>
<td>1.2. SBI Group</td>
<td>24.85</td>
</tr>
<tr>
<td>II.</td>
<td>Private sector banks</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.3. Old private sector banks</td>
<td>3.94</td>
</tr>
<tr>
<td></td>
<td>1.4. New private sector banks</td>
<td>23.25</td>
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<tr>
<td>III</td>
<td>Foreign banks</td>
<td>3.70</td>
</tr>
<tr>
<td>All SCBs (I+II+III)</td>
<td>74.98</td>
<td>102.44</td>
</tr>
</tbody>
</table>

Source: Report on Trends and Progress of Banking in India 2011, Reserve Bank of India.