Dear Sir/madam,

I am Vandana Verma, pursuing Ph.D. at the Centre for Studies in Science, Technology and Innovation Policy, Central University of Gujarat, Gandhinagar, Gujarat. My Ph.D. topic is “Service Innovations in Indian Banking Sector: Exploring the Dynamics of Automated Teller Machine and Business Correspondent/Customer Service Point Model.” I request you to kindly respond to the following questions highlighted in this semi-structured questionnaire. Please note that my research is crucially dependent on your cooperation. In this regard I am expecting your full assistance. To add to your information, this research is purely academic and not meant for any commercial purposes. Your identity and information will be kept confidential. Thank you very much.

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<th>PERSONAL PROFILE</th>
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<tr>
<td>NAME</td>
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<td>AGE</td>
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<td>DESIGNATION</td>
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1. Is there any particular department or R&D department to promote technological innovation in banking sector?

2. Role of RBI in the process of innovation in technology related to banking sector?

3. How RBI is involved in the introduction and implementation of new technology in banking sector?
4. Which are the research institutions?

5. Role of government in the process of innovation in technology interventions through RBI?

6. Which are the institutions involved in the process of introduction of new innovative technologies related to banking and ATM?

7. What are the focus areas of research in ATM technology?

8. Role of consultancy firms in the process of innovation in banking technologies and how they are linked with RBI?

9. Whether RBI is concerned with the companies which are making ATM machine and if RBI suggest bank for the same?

10. RBI have direct interface with the customers of banks using technology and how they identify the need of users? Or role of users in the process of innovation in banking technology especially in ATM?

11. Role of RBI in preventing frauds and creating awareness in users?
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<tr>
<td>NAME</td>
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<td>BANK AND BRANCH</td>
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<td>AGE</td>
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<tr>
<td>EDUCATIONAL QUALIFICATION</td>
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<tr>
<td>DESIGNATION</td>
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<tr>
<td>NUMBER OF YEARS OF SERVICE</td>
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<tr>
<td>IN THE BANK</td>
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</table>

1. Did you find any difficulty in dealing with Customers related to ATMquires?
a. Language  b. Their Understanding levels  c. Nature of their Activity
d. Any other reason

2. Does the Bank give any training to deal with Customers on issues related to
ATM?
a. Yes  b. No

3. If yes, please mention the name/s of the training programme and the
duration of the same.

4. Are Customers freely accessing the various services offered by the Banks
specially ATM.

6. Whether bank provide any training to their customer regarding the operation
of ATM card/machine.
a) Yes  b) No

7. What kind of complaints you receive form customer regarding ATM?

8. What steps are taken by banks to handle the problem faced by customers
related to ATM?

9. Do you take the feedback from the Customers?
a. Yes  b. No

10. If yes, what types of feedback are usually received?

11. How do you implement the suggestions?

12. Do you take decisions related to ATM technology or you have any
particular department for that, what is the name of that department?
13. To add any new feature in the present ATM technology what is the procedure?

14. Whether you add the suggestions required by customer in new technology?

15. What suggestions you would like to make to improve the ATM technology?
ANNEXURE III

Service Innovations in Indian Banking Sector: Exploring the Dynamics of Automated Teller Machine and Business Correspondent/Customer Service Point Model  
*(Semi-structured interview schedule for users of ATM)*

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<tr>
<th>PROFILE OF THE RESPONDENT</th>
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<tr>
<td><strong>NAME</strong> (નામ)</td>
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<td><strong>GENDER</strong> (જાતિ )</td>
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<td><strong>RESIDENTIAL ADDRESS</strong> (સરનામું )</td>
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<td><strong>AGE</strong> (ઉમર )</td>
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<tr>
<td><strong>EDUCATIONAL QUALIFICATION</strong> (શૈક્ષણિક લાયકાિ )</td>
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(1) (2) (3) (4) (5) (6)
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<tr>
<th>OCCUPATION: (Any other)</th>
<th>Service</th>
<th>Student</th>
<th>Home maker</th>
<th>Business</th>
<th>Un employed</th>
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<tr>
<th>SOCIAL CATEGORY</th>
<th>GEN/OBC/SC/ST/Minority (સામાજિક શ્રેણી એસટી/એસસી/બીસી/ઓસી/લઘુમિી)</th>
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<td>(સામાજિક શ્રેણી)</td>
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<tr>
<th>ANNUAL INCOME (વાતષધક આવક)</th>
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<td>1.</td>
<td>Upto Rs. 50,000 (૫૦,૦૦૦ ₹. સુધી)</td>
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<td>2.</td>
<td>Rs.50,001 - 1,00000 (₹. ૫૦,૦૦૧ થી ૧,૦૦,૦૦૦)</td>
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<td>3.</td>
<td>Rs.1,00,001 – 2,00,000 (₹. ૧,૦૦,૦૦૧ થી ₹. ૨,૦૦,૦૦૦)</td>
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<td>4.</td>
<td>Rs. 2,00,001 – 3,00,000(₹. ૨,૦૦,૦૦૧ થી ₹. ૩,૦૦,૦૦૦)</td>
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<td>5.</td>
<td>Rs.3,00,001 – 5,00,000 (₹. ૩,૦૦,૦૦૧ થી ₹. ૫,૦૦,૦૦૦)</td>
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<td>6. Above Rs.5,00,001s (₹. ૫,૦૦,૦૦૧ ઉપર)</td>
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1. **Do you have ATM card? (તમારી પાસે એટી.એમ. કાર્ડ છે?)** (ATM Pos)
   - A Yes (હા)  
   - B No (ના)

2. **If no, then why? (જો, ના હોય તો શા માટે?)**
   1. No bank account  
   2. Do not use ATM  
   3. Don’t feel safe  
   4. ATM used by other person

3. **Why you use ATM? (તમે શા માટે એટી.એમ.નો ઉપયોગ કરો છો?)** (ATM use)
   1. Availability(24x7) (ઉપલબ્ધિ રોજગાર)  
   2. No crowd compare to bank branch(કોઈ ભીડ તુલનાત્મક બેક બ્લાઉચ)  
   3. Location Convenience (સ્થાનનો ઉપયોગ)  
   4. others (અન્ય)

5. More than one

4. **Whether bank guide you to operate ATM machine? (તમારી બેંક એટી.એમ. મદદ કરી કહી રહે વાપરવા માટે માર્ગેર્શન આપે છે?)** (ATM bank oper)
1. Yes (હા)   2. No (ના)

5. How long you are using ATM? (કેટલાક સમયથી એ.ટી.એમ.નો ઉપયોગ કરો છો?) (ATMdur)
   1. Less than 1 year (૧ વર્ષથી ઓછું)   3. 5-10 year (૫ થી ૧૦ વર્ષ)
   2. 1-5 year (૧ થી ૫ વર્ષ)   4. more than 10 years (૧૦ વર્ષથી વધુ)

6. Who told you to use ATM? (તમને એ.ટી.એમ.નો ઉપયોગ વિષે કોણે કહ્યું?) (ATMtold)
   1. Self (પોતાને)   3. Friends or relative (મિત્રો / કુંટલનો)
   2. Bank (બેંક)   4. others (અન્ય)

7. How come you to know to operate ATM machine? (તમને એ.ટી.એમ. વાપસેટાં કેટલા રીતે આબદયું?) (ATMoprt)
   1. Self (પોતાને)   3. Friends and relative (મિત્રો / કુંટલનો)
   2. Bank taught (બેંક શીખવવામાં)   4. others (અન્ય)

8. How frequent you use ATM? (તમે કેટલાક સમયગાળામાં એ.ટી.એમ.નો ઉપયોગ કરો છો?) (ATM fre)
   1. Frequently (દરરોજ)   3. Monthly (માસિકભાષાનું)
   2. Regularly (દરરોજ)   4. Very Rarely (કયારેક જ)

9. For what purpose you use ATM? (તમારો એ.ટી.એમ. ઉપયોગ કરવાનો હેતુ શું છે?) (ATMpur)

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<tr>
<td>1</td>
<td>Cash Withdrawal</td>
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2. Cash Deposit
3. Balance Enquiry
4. Fund Transfer
5. Utility Bill Payment
6. Ticket booking
7. More than one of above

10. What problem you faced while using ATM? (What problem you faced while using ATM? (ATMprob)
    1. Password
    2. Server
    3. No cash
    4. Machine problem
    5. No problem
    6. A/C debit but no cash received
    7. Transaction limit
    8. More than one from above

11. To whom you consult regarding the problem you faced? (To whom you consult regarding the problem you faced? (ATMcons)
    1. Bank
    2. Security
    3. No one
    4. No problem
    5. Another ATM
    6. Friends

12. Whether your problem is being solved? (Whether your problem is being solved? (ATM solve)
    1. Yes (✓)
    2. No (✗)

13. When you encounter any problem how do you deal with that? (When you encounter any problem how do you deal with that? (ATM deal)
    1. Take no action
    2. Take friends help
    3. Take banks help
    4. Guard
    5. Others (Others)
14. Please indicate your degree of agreement with the following statements. (Marjera jari ne tamara abhiprayo neche mujhay chhaya?) (ATMdegree)

1 = Strongly Disagree. 2 = Disagree. 3 = Neutral. 4 = Agree. 5 = Strongly Agree.

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<tr>
<td>1</td>
<td>Learning to use ATM was easy for me</td>
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<td>2</td>
<td>Using ATM improves the way of doing banking</td>
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<td>3</td>
<td>24X7 availability</td>
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<td>4</td>
<td>Functions provided by the ATM are very useful for doing my banking</td>
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<td>5</td>
<td>ATM machine is easy to use and operate.</td>
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<td>6</td>
<td>ATM provides a convenient way of doing banking</td>
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<td>7</td>
<td>I feel safe and secure while doing my transaction</td>
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<tr>
<td>8</td>
<td>There is no danger of my card getting stuck in the machine</td>
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<td>9</td>
<td>ATM is conveniently located.</td>
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<td>10</td>
<td>ATM is located in safe locations.</td>
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<td>11</td>
<td>I Find ATM difficult to use</td>
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<td>12</td>
<td>The complaint resolution of ATM is fast and satisfactory.</td>
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15. What changes you find while using ATM previously and now? (What changes you find while using ATM previously and now? (ATMchang)

1. Availability
2. Multi functional
3. No. of ATM increased
4. Increased convenience
5. No significant change

16. Have you ever suggested to banks for improvement in ATM technology? (Have you ever suggested to banks for improvement in ATM technology? (ATMsuggestion)

1. Yes
2. No

17. If not, why not?

1. No suggestion box
2. No time
3. Not find any problem
4. Never thought
5. Nobody ask

18. What kind of suggestions you want to make for improvement in ATM technology. (What kind of suggestions you want to make for improvement in ATM technology. (ATMimprovement)

1. No transaction cost/with other banks too
2. More security/safety
3. More no. of ATM
4. Related to PIN
5. Connectivity/speed
6. No cash availability
7. Adding new technology- biometric, eye scanner, AADHAR link
8. Complaint/suggestion box should be there
9. Life time validity of card
10. New currency/coins availability
11. Fake currency
12. No improvement required
13. Uniformity in ATM machine
14. Bank should educate people
15. Bank should advertise its all feature
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1. Are you using the CSP for your banking?
2. From how many years you are using it?
3. Who told you to use this mode of banking?
4. How far is your bank branch from here?
5. Do you find the CSP model of banking convenient?
6. What are the benefits you find with this model of Banking?