Questionnaire

“MARKETING PRACTICES IN BANKING SECTOR”: “A COMPARITIVE STUDY”

<table>
<thead>
<tr>
<th>Name</th>
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<tbody>
<tr>
<td>Gender</td>
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<tr>
<td>□: □ M F</td>
</tr>
<tr>
<td>Date of birth</td>
</tr>
<tr>
<td>No of dependants</td>
</tr>
<tr>
<td>Address</td>
</tr>
</tbody>
</table>

1. Educational Qualification

□ 10th or below  □ 10+2 or below  □ Graduate

□ Post Graduate and above  □ Others (please specify)

2. Your residence is

□ Owned  □ Rented  □ Company Provided

□ Ancestral/Family  □ PG Accommodation

Please do mention the period at current residence  □□ Years □□ Months
3. Do you have a vehicle?

☐ Yes  ☐ No

If Yes,

☐ Four wheeler  ☐ Two wheeler  ☐ Other  ☐ None

Is your vehicle

☐ Financed  ☐ Owned  ☐ Company Provided

4. Your Occupation

☐ Salaried  ☐ Self Employed  ☐ Retired  ☐ Housewife

☐ Student  ☐ NRI (Please specify the country you belong)

5. If Salaried, employed with

☐ Private Limited  ☐ Partnership  ☐ Proprietorship  ☐ Public Limited

☐ Public Sector  ☐ Government  ☐ Multinational

Mention the type of industry your employed

☐ Advertising/market research  ☐ Textile  ☐ Banking  ☐ Transport

☐ Construction/real estate  ☐ Travel/Tourism  ☐ Entertainment/Media

☐ Telecom  ☐ Consumer goods  ☐ Insurance  ☐ Export/Import

☐ Internet services  ☐ NBFC  ☐ Call centres/BPO/ITES

☐ Hotel/Restaurant  ☐ Finance  ☐ Information Technology

☐ Pharmaceuticals  ☐ Others
6. If self-employed your firm is

☐ Private Limited  ☐ Partnership  ☐ Proprietorship

Your nature of work in the firm,

☐ Broker  ☐ Journal  ☐ Landlord  ☐ Software Professional
☐ Chartered Accounted  ☐ Films/Entertainment professional
☐ Consultant Lawyer  ☐ Manufacturer  ☐ Doctor
☐ Engineer  ☐ Trade/Distributor  ☐ Financier  ☐ Retailers/Grocers
☐ Real Estate Agent

Please specify company name________

Designation________

7. Are you an account holder in bank?

☐ Yes  ☐ No

If yes,

☐ Current  ☐ savings  ☐ FD  ☐ Demat

Mention the account number________

If No,

8. Have you availed loan facilities from any bank?

☐ Yes  ☐ No

If yes, type of loan

☐ Car loan  ☐ Personal loan  ☐ Consumer durable loan  ☐ Loan against shares
☐ Housing loan  ☐ others (please specify)
Mention the loan amount

Name of the bank

9. Are you assessed to tax?

☐ Yes  ☐ No

Your gross yearly income

Monthly expense

Do you have any other source of income?

☐ Yes  ☐ No

If yes, please specify

Average income per annum

10. Marital status

☐ Married  ☐ Single

If married,

Child 1 ☐ age

Child 2 ☐ age

Child 3 ☐ age

11. If you have an existing policy with any insurance company as life assured, assignee, proposer please mention the details below:

Name of the insurer

Sum assured
Yearly premium amount
Policy start date

12. Do you have any existing insurance cover premium paying and/or paid up policies?

☐ Yes  ☐ No

If yes, mention the company you invested

Sum assured

Type of policy

13. Which formal inflow channels your bank is used now?

☐ Western Union
☐ Money Gram
☐ Kushiara
☐ Others (Please specify)…………………………

14. How frequently do you use the following services per month?

<table>
<thead>
<tr>
<th>I never use this service</th>
<th>Less than 1 time</th>
<th>1 to 3 times</th>
<th>3 to 8 times</th>
<th>8 to 12 times</th>
<th>Over 12 times</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visiting the bank branch</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Telephone banking</td>
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<tr>
<td>Online banking</td>
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</tbody>
</table>
15. What online banking operations do you use the most?

<table>
<thead>
<tr>
<th>Operation</th>
<th>Visiting branch</th>
<th>Telephone banking</th>
<th>Online banking</th>
<th>Other (mail, ATM, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay bills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consult balance/bank statements</td>
<td></td>
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<tr>
<td>Print bank slip or statement</td>
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<tr>
<td>Open an account</td>
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<tr>
<td>Bank transfer</td>
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<tr>
<td>Investments</td>
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<tr>
<td>Savings</td>
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<tr>
<td>Insurance</td>
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<tr>
<td>Loans and Mortgages</td>
<td></td>
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<tr>
<td>Contact your bank advisor</td>
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</tbody>
</table>

16. Do you trust banks that only operate online?

- [ ] Completely
- [ ] Somewhat
- [ ] Dubious
- [ ] Not at all
17. Do you trust the security of online banking services?

☐ Completely
☐ Somewhat
☐ Dubious
☐ Not at all

18. Do you think that human contact is important for banking relation?

☐ Completely
☐ Somewhat
☐ Unsure
☐ Not at all

19. What is the main disadvantage of online banking?

☐ Overall difficulty of using online banking system
☐ Lack of assistance
☐ Security concerns
☐ Limited service (doesn’t enable all banking operations)
☐ Impersonality of the service
☐ Dependence on internet service
☐ Unreliable
☐ No Disadvantages
20. What is the main disadvantages of visiting a bank branch?
- [ ] Waiting
- [ ] Distance (proximity problem)
- [ ] Opening times
- [ ] Quality of services
- [ ] No Disadvantages

21. What would encourage you to use more the online banking services?
- [ ] Rewards (discounted fees for certain services)
- [ ] Simpler/clearer service
- [ ] Higher security
- [ ] Phone aid when setting up
- [ ] Free transactions
- [ ] Nothing else, I already often use online banking services

22. What is your option about the customer services after adoption of marketing in banks?

   i) Excellent   ii) Very Good   iii) Good   iv) Average   v) Poor

23. Marketing in banking in Gwalior increase in banking business growth of Gwalior?

   i) 0-25%   ii) 25-50%   iii) 50-75%   iv) 75-100%
24. What is the impact of fraud after adoption of marketing in banks?
   i) Increase ii) Decrease iii) No change

25. How far marketing helps in personal selling and utility services?
   i) No change ii) Average iii) Good
   ii) iv) Very Good v) Excellent

26. Your suggestion about improvement in banks after adoption of marketing?