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### RESEARCH ARTICLE

#### “A STUDY ON CUSTOMERS AWARENESS AND ADAPTABILITY TO GREEN BANKING WITH SPECIAL REFERENCE TO GRATUDATES IN DAKSHINA KANNADA DISTRICT”

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#### Abstract

Green banking is a new concept of banking were in all other activities of banking remains the same, but extra protection is given on sustainability environmental protection through paper less banking. It is that part of banking which aim at reduction of operational cost, improving efficiency and total productivity. This paper makes an attempt to find out the awareness and adoptability of concept of green banking. We know that India is a developing nation were nearly 40% of population are youths. It makes an investigation into the various modes of e – banking services available to the customers and extent they use the services.

It probes the reasons for the failure of services or popularity of service among the customers. Youths around the Mangalore region were interviewed and opinions were collected. Attempt was also made to interact with bank managers to collect their opinion the customer's request for e services, problems encountered with existing services and attempts made to promote e-services as a part of green banking approach.

It is found from our study that majority of the respondents are aware about the word green banking. But not adopted to the e- banking services, the paper concludes with the suggestion that e- banking promotion has to be done more effectively as most of the youth population themselves has not adopted to the use of e- banking as they are integral part in framing the future of the nation . Since India has witnessed demonetization, the effort should be made to promote e-banking as it is the right time which will help in development of the cashless economy where transactions through e -banking makes life easier, and there will be reduction in parallel economy. Country can have complete information about the transactions, there will be accountability, complete record with the govt, circulation of black money which has shadowed equal distribution of wealth and resulted in unrealistic inflation in the country can be encountered and overcome resulting in a welfare state.

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**Introduction:-**

Green Banking is a new phenomenon in the financial world. It encompasses the type of banking which takes into account the social and environmental impacts with the intension of protecting and preserving the environment. Green banking is like a normal bank, which considers all the social and environmental factors with an aim to protect the environment and conserve natural resources. It is also called as Ethical Bank or Sustainable Bank. They are controlled by same authorities with an agenda toward taking care of the earth's environment and resources. Green Banking means promoting environmental friendly practices and reducing carbon footprint from banking activities. This comes in many forms like using online banking instead of branch banking, paying bills online, opening up accounts at online etc.

The government of India has issued guidelines and instructions to banks on Green initiatives. In order to implement the green initiatives of the government, all banks were asked to Increase use of Electronic Payment, Increase use of Core Banking Solutions, increase use of Video Conferencing , offer Centralized Payment system. Many banks in India have taken various green banking initiatives be it in the form of green products or services, green communication like online bill payment, green projects or green events. State Bank of India had launched its 'Green Channel Counter' facility on State Bank Day (1-7-2010), at 57 branches of the bank spread across the country as a step towards paperless Green Banking for deposit, withdrawal and remittance transactions.

**Green banking /Electronic banking services:-****Neft:-**

National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer. Under this Scheme, individuals, firms and corporate can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country participating in the Scheme. The beneficiary can expect to get credit for the NEFT transactions within two business hours from the batch in which the transaction was settled. NEFT operates in hourly batches - there are twelve settlements from 8 am to 7 pm on week days (Monday through Friday) and six settlements from 8 am to 1 pm on Saturdays.

**RTGS:-**

The acronym 'RTGS' stands for Real Time Gross Settlement, which can be defined as the continuous (real-time) settlement of funds transfers individually on an order by order basis (without netting). The RTGS system is primarily meant for large value transactions. The minimum amount to be remitted through RTGS is ` 2 lakh. Under normal circumstances the beneficiary branches are expected to receive the funds in real time as soon as funds are transferred by the remitting bank. The beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message.

**Debit card and atm Card:-**

Debit cards are used to electronically withdraw funds directly from the cardholders' accounts. Most debit cards require a Personal Identification Number (PIN) to be used to verify the transaction. It is a payment card that deducts money directly from a consumer's checking account to pay for a purchase. Debit cards eliminate the need to carry cash or physical checks to make purchases.

**Credit Card:-**

Credit card are cards that allow their holders to make purchases of goods and services in exchange for the credit card's provider immediately paying for the goods or service, and the card holder promising to pay back the amount of the purchase to the card provider over a period of time, and with interest. The card issuer (usually a bank) creates a revolving account and grants a line of credit to the cardholder, from which the cardholder can borrow money for payment to a merchant or as a cash advance.

**Mobile Banking:-**

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a mobile phone or tablet. It uses software, usually called an app, provided by the financial institution for the purpose. Mobile banking is usually available on a 24-hour basis. Transactions through mobile banking may include obtaining account balances and lists of latest transactions, electronic bill payments, and funds transfers between a customer's or another's accounts. From the bank's point of view, mobile banking reduces the cost of handling transactions by reducing the need for customers to visit a bank branch for non-cash withdrawal and deposit transactions.

**E-lobby:-**

E-Lobby is fully computerized Electronic Lobby operational 24X7. It is a novel concept which provides virtual banking to provide all the essential banking facilities under one roof even at the odd hours at night. When a common person these days work 9am to 9pm, E-Lobby brings a relief to them by providing them services beyond the normal banking hours also through its automated and advance machines like Automated Teller Machines (ATM's) -To Dispense Cash through ATM cards of customers of all banks. **Self service facilities which can be done at banking e-lobbies include** ATM withdrawals, cash deposits, card-to-card transfers, mobile phone top-ups, railway booking, passbook printing, NEFT, opening of FD/RD accounts, SMS alerts, cheque drop box, bill payments, mini statements, etc.

**Research Design:-****Objective of the study:-**

- To find out the awareness of the concept of green banking among the customers of D. K
- To find out the measures taken by the bank to promote green banking
- To know the customer's adoptability to internet banking, mobile banking, use of plastic cards and e-lobby services.
- To find out the conveniences and inconveniences of green banking to customers.

**Need for the study:-**

The needs for the study arise mainly because of changes that are taking place in the banking field as a result of reduction of operational cost and environment protection. The paper has made an attempt to find out the impact of modern banking facilities on youth. Paper has identified the need for adoption of modern banking facilities as it can reduce operational cost, saves time, provides better service to the customers and make banking as eco-friendly.

**Research Methodology:-**

The data was collected mainly from primary source of information through questionnaires and secondary data was collected from websites, magazines, newspaper articles and previous research study done in this field.

**Primary data:-**

The study was conducted with the use of primary data which was collected through structured questionnaire given to the graduates in and around Mangalore city. Specific sampling method was used. It was targeted to interact with 150 respondents ultimately. It was possible to collect the information from 147 respondents. Response from 3 respondents could not be received in spite of repeated attempts.

An interview was also made with managers of various the banks. 25 bank managers were targeted for the personal interview to collect their opinion about customer's awareness and adoptability and the problems reported to the banks in relation to the e-banking services. But it was possible to interview only 17 managers of different banks. 8 bank managers were very busy, couldn't be interviewed because of the work pressure caused by demonetization.

**Secondary data:-**

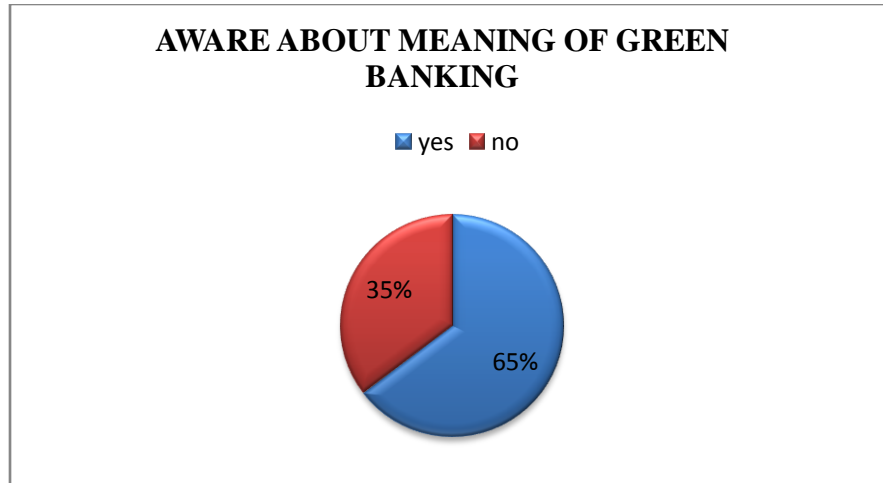
The paper also took the help of secondary data like various websites, newspaper articles, journals and study done by the researches in past.

**Limitations of the study:-**

- ✓ The study was conducted by using specific sampling method. The people who are not a part of the study will make a significant impact on the result of the study.
- ✓ The respondents were using the services of different banks. So opinion collected may be biased to a certain extent.
- ✓ In some cases the respondents were deprived of certain banking services in their locality which is also a part of limitation of study.
- ✓ In case of interview with the bank managers they have given their opinion to the best of their knowledge, and not based on the records maintained by them.

**Data Analysis And Interpretation:-****Awareness about the meaning of green banking**

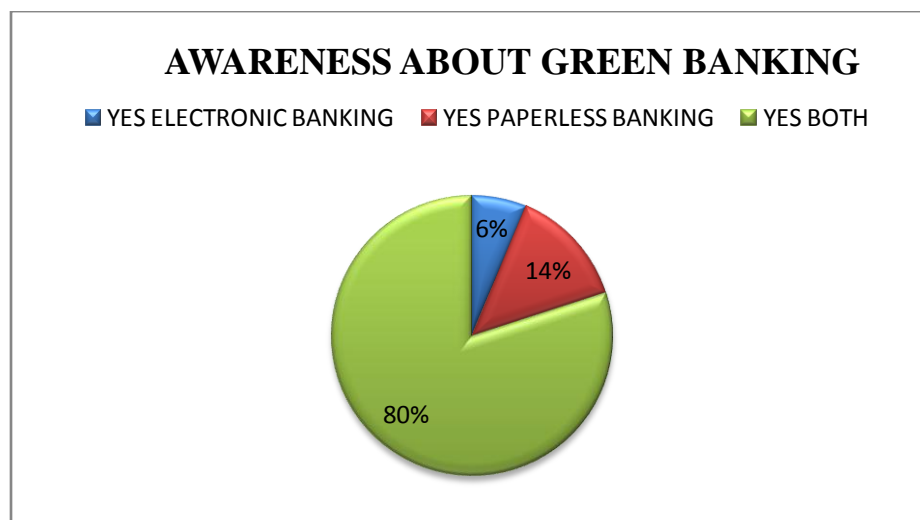
PARTICULARS	RESPONDENTS	
	IN NUMBERS	IN PERCENTAGE
YES	95	65
NO	52	35
TOTAL	147	100



Majority of the respondents are aware about the meaning of Green Banking. Only 35% of the respondents are not aware about the meaning of Green Banking

**Awareness about the meaning of green banking:-**

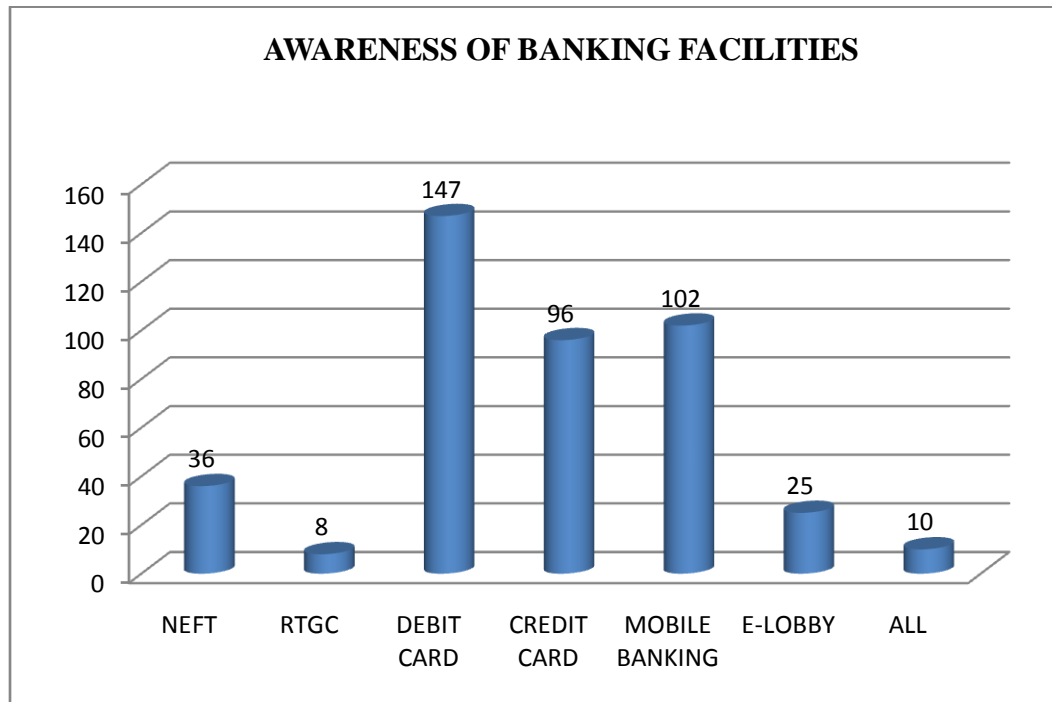
PARTICULARS	VIEWS	RESPONDENTS	PERCENTAGE
YES	ELECTRONIC BANKING	6	6.3
	PAPERLESS BANKING	13	13.7
	BOTH	76	80
TOTAL		95	100



For most of the respondents Green Banking means it is both Electronic banking and paperless banking. Only few respondents told that it is either Electronic banking or Paperless banking

**Awareness of electronic banking facility.**

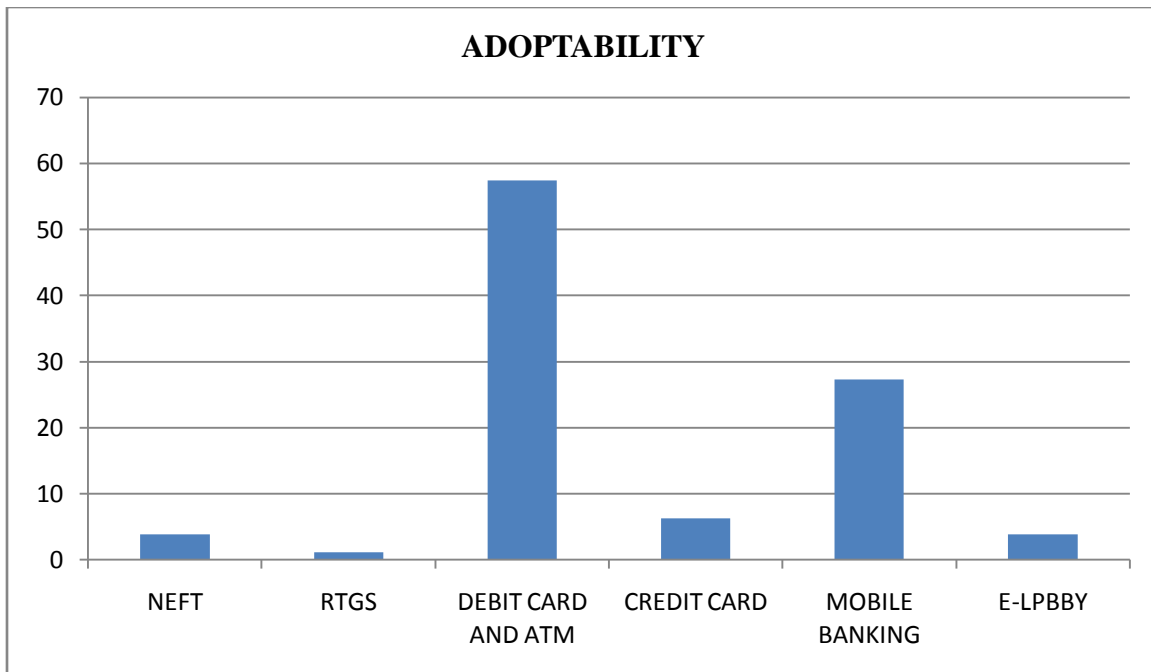
BANKING FACILITY	RESPONDENT	WEIGHTS
NEFT	36	8.5
RTGC	8	1.9
DEBIT CARD	147	34.6
CREDIT CARD	96	22.6
MOBILE BANKING	102	24
E-LOBBY	25	5.9
ALL	10	2.5
TOTAL	424	100



All the respondents are aware about debit card facility. Good number of respondents had the knowledge of mobile banking facility. Only few respondents are aware about all the modern banking facilities. Average number of respondents is aware about credit card facilities.

**Adoptability of the green banking facilities.**

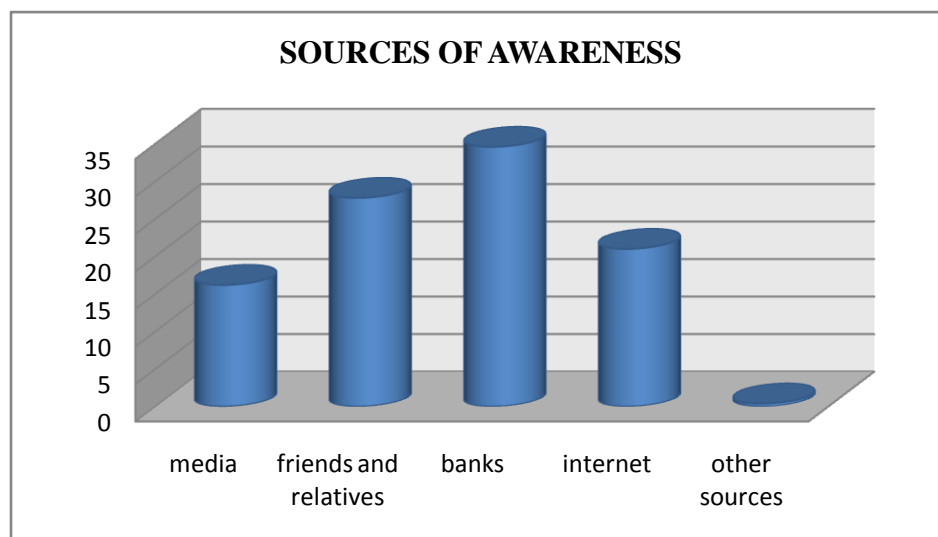
BANKING FACILITIES	WEIGHTS	RESPONDENTS
NEFT	3.91	10
RTGC	1.17	3
DEBIT CARD AND ATM	57.42	147
CREDIT CARD	6.25	16
MOBILE BANKING	27.34	70
E-LOBBY	3.91	10
TOTAL	100	256



From the study it is clear that the majority of the respondents are aware about the green banking facilities. But they are not adopting them for their day today life. All the respondents are using debit card facility. Along with debit card only few respondents were using other facilities also.

#### Source of awareness.

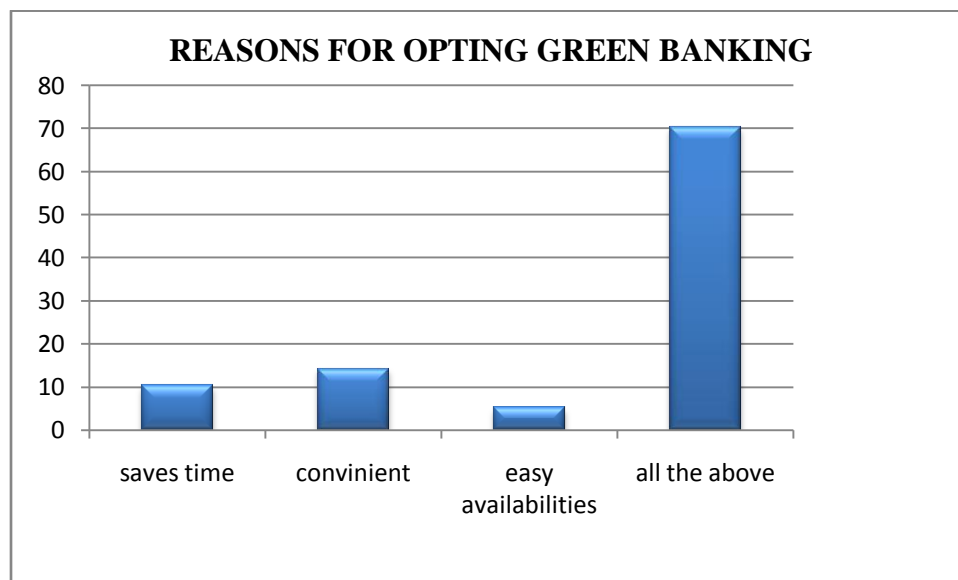
SOURCES	WEIGHT	RESPONDENT
MEDIA	16.2	50
FRIENDS AND RELATIVES	27.8	86
BANKS	34.6	107
INTERNET	21	65
OTHER SOURCES	0.4	1
	100	309



Most of the respondents got information about green banking facilities from banks only. Good number of respondents got information from their friends and relatives. Other source of information is college.

**Reason for opting green banking:-**

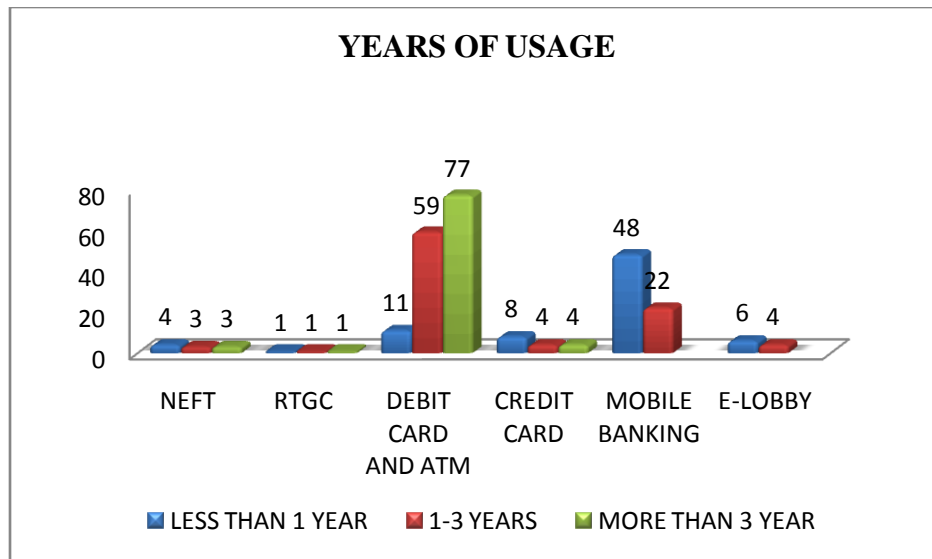
REASONS	WEIGHTS	RESPONDENTS
SAVES TIME	10.3	16
CONVENIENT	14.2	22
EASY AVAILABILITIES	5.2	8
ALL THE ABOVE	70.3	109
	100	155



Majority of the respondents are using these facilities because of convenience, easy availability and saves time.

**Years of usage of electronic banking services.**

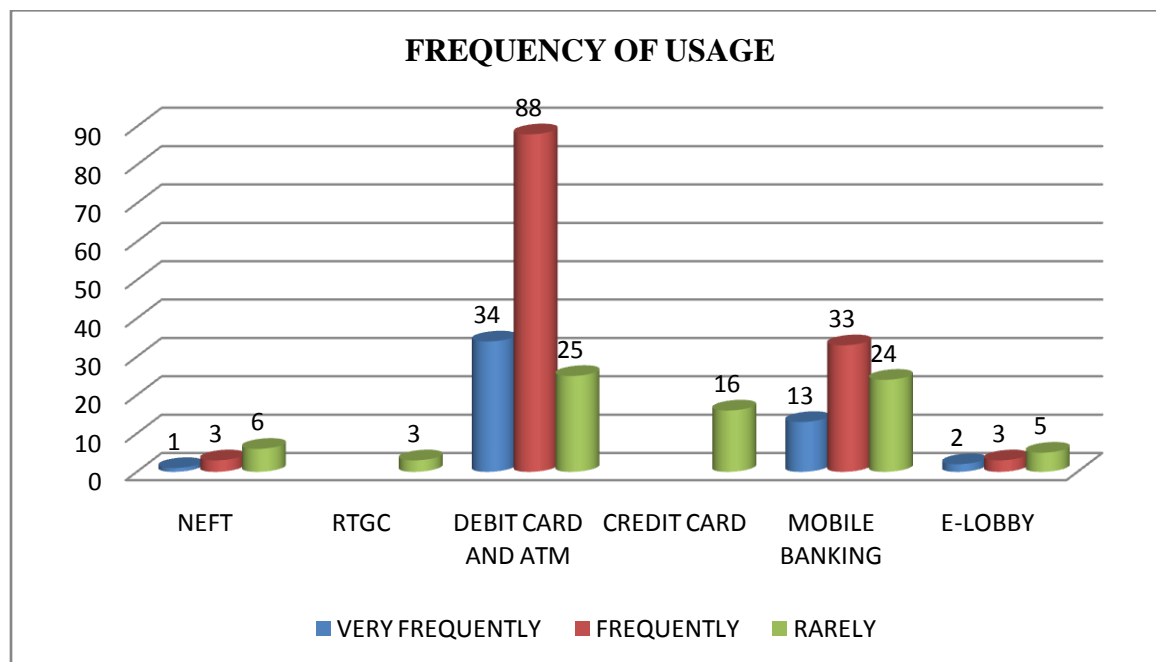
SERVICES	YEARS OF USAGE			TOTAL
	LESS THAN 1 YEAR	1-3 YEARS	MORE THAN 3 YEAR	
NEFT	4	3	3	10
RTGC	1	1	1	3
DEBIT CARD AND ATM	11	59	77	147
CREDIT CARD	8	4	4	16
MOBILE BANKING	48	22		70
E-LOBBY	6	4		10
	78	93	85	256



77 respondents are using debit card from more than 3 years. No one is using E-lobby and mobile banking more than 3 years. Most of mobile banking users started using that facility recently.

#### Frequency of usage of green banking services

SERVICES	FREQUENCY OF USAGE			TOTAL
	VERY FREQUENTLY	FREQUENTLY	RARELY	
NEFT	1	3	6	10
RTGC			3	3
DEBIT CARD AND ATM	34	88	25	147
CREDIT CARD			16	16
MOBILE BANKING	13	33	24	70
E-LOBBY	2	3	5	10
	50	127	79	256

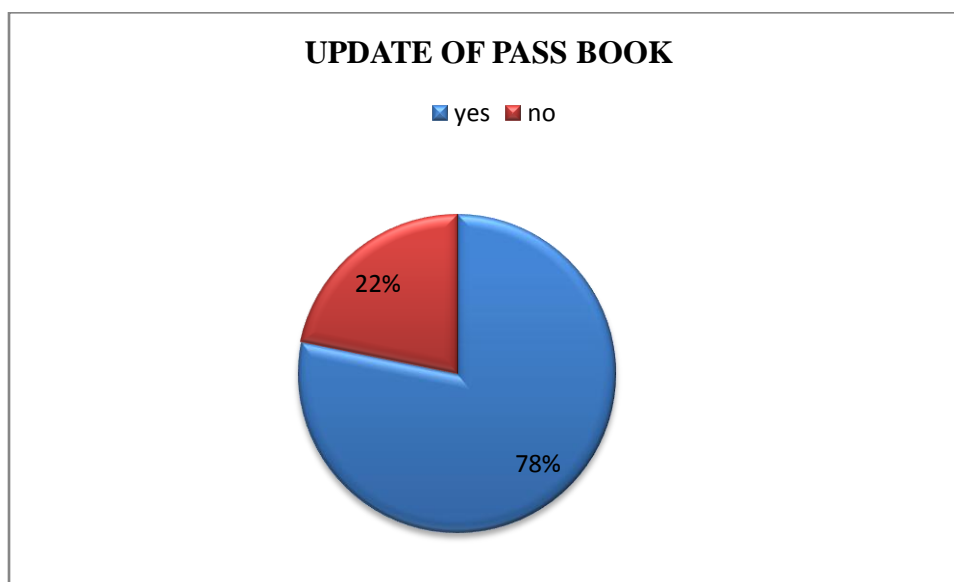




Majority of the debit card holders are using debit card frequently. Only few users of NEFT and E-LOBBY are using those facilities frequently. Average number of users is using mobile banking facility frequently. Credit card holders are using the credit card rarely.

#### Update of pass book:-

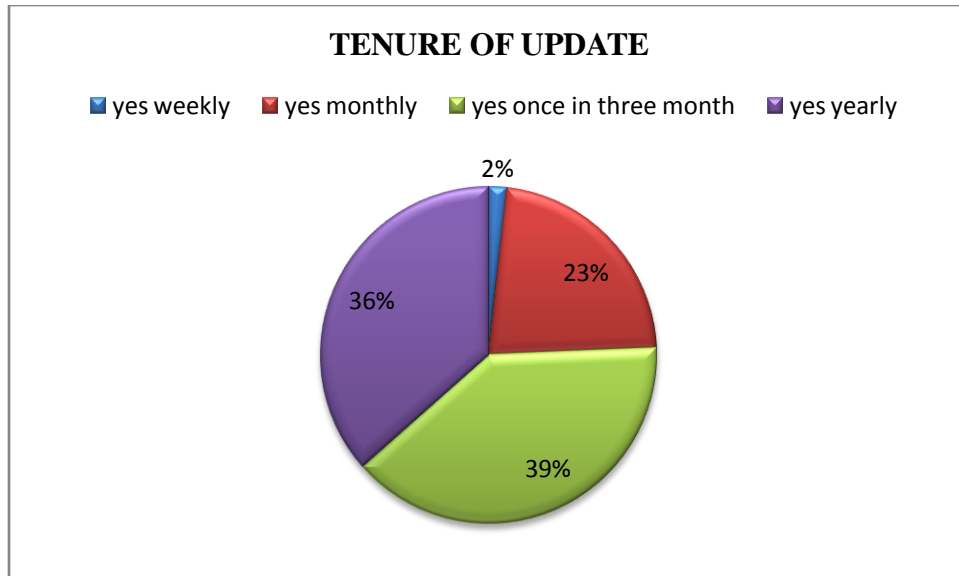
PASS BOOK UPDATE	RESPONDENTS	PERCENTAGE
YES	115	78.2
NO	32	21.8
	147	100



Most of the respondents are updating their passbook. Only few respondents are not updating their passbook.

#### Frequency of updating passbook

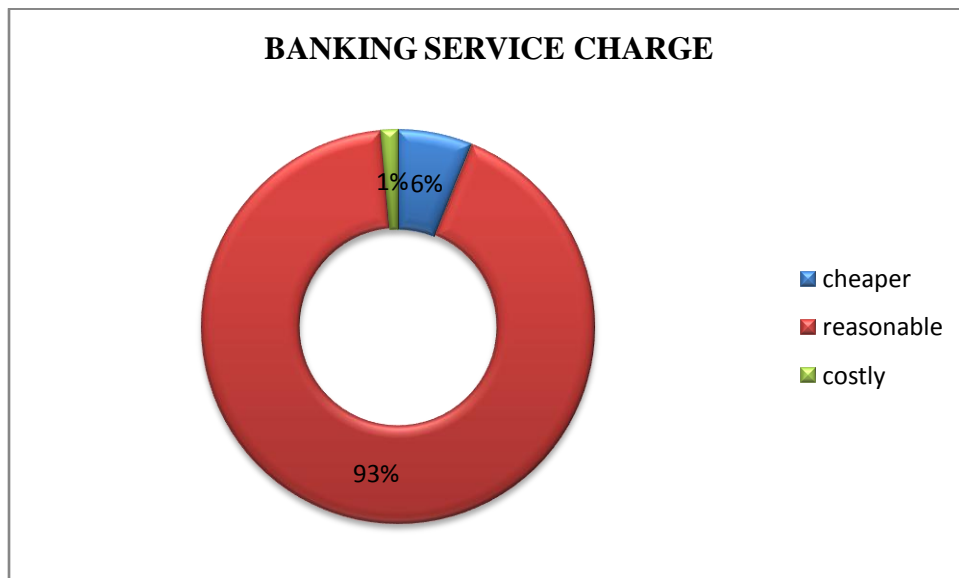
PASS BOOK UPDATE	TENURE	RESPONDENTS	PERCENTAGE
YES	WEEKLY	2	1.7
	MONTHLY	26	22.6
	ONCE IN THREE MONTH	45	39.2
	YEARLY	42	36.5
TOTAL		115	100



Nearly 40% of the respondents are updating their passbook once in 3 months. Few respondents update their passbook monthly

**Views regarding modern banking service charges.**

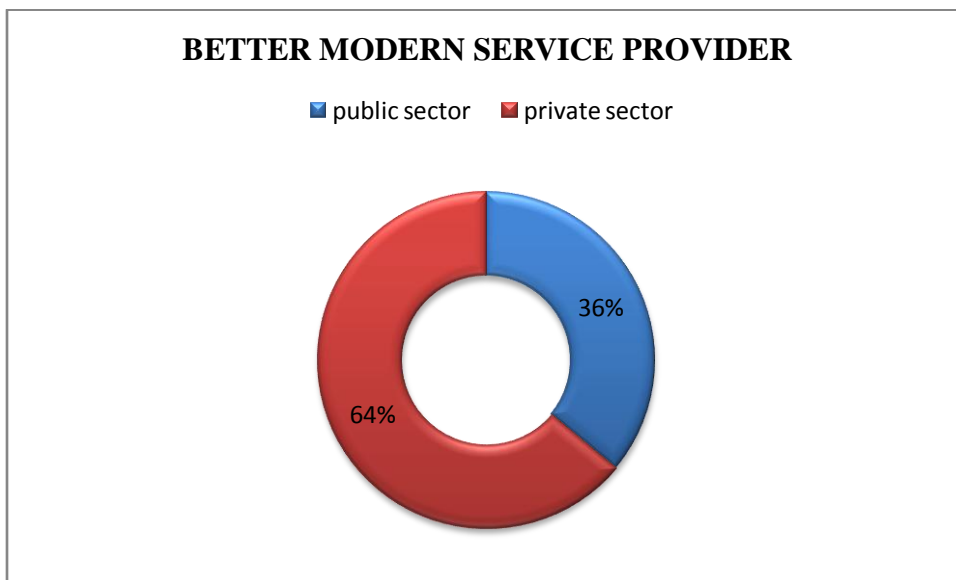
MODERN BANKING CHARGES	RESPONDENTS	PERCENTAGE
CHEAPER	9	6
REASONABLE	136	93
COSTLY	2	1
	147	100



About 93% of the respondents have opinion that the service charges for modern banking facilities are reasonable. Only few respondents are felt that service charges are cheaper.

**Better modern banking service provider**

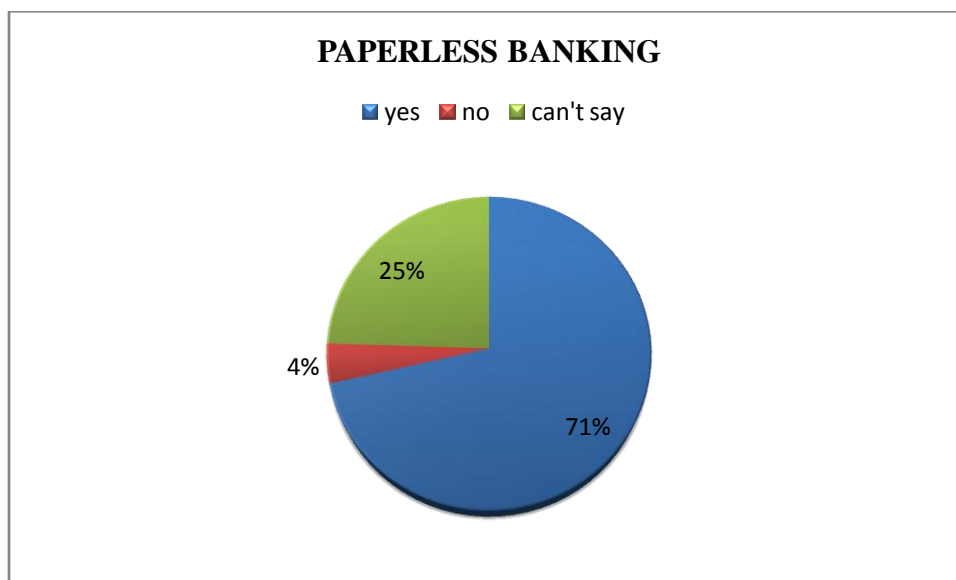
BANKS	VIEWS	PERCENTAGE
PUBLIC SECTOR	53	36
PRIVATE SECTOR	94	64
TOTAL	147	100



64% of the respondents are responded that private sector banks provide better services than the public sector banks.

**Views stating whether modern banking services has led to paperless banking.**

VIEWS	RESPONDENTS	PERCENTAGE
YES	105	71.4
NO	6	4
CAN'T SAY	36	24.6
TOTAL	147	100



Majority of the respondents have opinion that modern banking facilities will lead to paperless banking. Only few respondents are telling that it will not lead to paperless banking.

#### Hypothesis testing:-

**H<sub>0</sub>:** There is no significant relationship between gender and awareness of green banking facility

**H<sub>1</sub>:** there is significant relationship between gender and awareness of green banking facility

O	E	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
9	11.12	-2.12	4.4944	0.404173
1	2.47	-1.47	2.1609	0.874858
44	45.42	-1.42	2.0164	0.044395
24	29.67	-5.67	32.1489	1.083549

GREEN BANKING SERVICES								
GENDE R	NEF T	RTG S	DEBIT CARD AND ATM	CREDIT CARD	MOBILE BANKING	E- LOBBY	AL L	TOTA L
MALE	9	1	44	24	30	18	5	131
FEMAL E	27	7	103	72	72	7	5	293
TOTAL	36	8	147	96	102	25	10	424
	30		31.51	-1.51	2.2801			0.072361
	18		7.72	10.28	105.6784			13.68891
	5		3.09	1.91	3.6481			1.180615
	27		41.86	-14.86	220.8196			5.275194
	7		5.53	1.47	2.1609			0.390759
	103		101.58	1.42	2.0164			0.01985
	72		66.34	5.66	32.0356			0.4829
	72		70.49	1.51	2.2801			0.032346
	7		17.28	-10.28	105.6784			6.115648
	5		6.91	-1.91	3.6481			0.527945
$\chi^2$								30.19351

X-squared= 30.19351 df=6

#### Interpretation:-

Tabulated value of chi-square at 5% level of significance and 6 degrees of freedom is 12.59 and calculated value is 30.19351. So we can conclude that there is significant relationship between gender and awareness of green banking facility

**H<sub>0</sub>:** There is no significant relationship between gender and adoptability of green banking facilities

**H<sub>1</sub>:** there is significant relationship between gender and adoptability of green banking facilities

GENDE R	GRREN BANKING SERVICES						TOTA L
	NEF T	RTG S	DEBIT CARD AND ATM	CREDIT CARD	MOBILE BANKING	E- LOBBY	
MALE	3	1	44	3	28	9	88
FEMAL E	7	2	103	13	42	1	168
TOTAL	10	3	147	16	70	10	256

O	E	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
3	34.37	-31.37	984.0769	28.63186
1	1.03	-0.03	0.0009	0.000874
44	50.53	-6.53	42.6409	0.843873
3	5.5	-2.5	6.25	1.136364
28	24.06	3.94	15.5236	0.645204
9	3.44	5.56	30.9136	8.986512
7	6.56	0.44	0.1936	0.029512

3	1.97	1.03	1.0609	0.538528
103	96.47	6.53	42.6409	0.442012
13	10.5	2.5	6.25	0.595238
42	45.94	-3.94	15.5236	0.33791
1	6.56	-5.56	30.9136	4.712439
$\chi^2$				46.90032

X-squared=46.90032 df=5

#### Interpretation:-

Tabulated value of chi-square at 5% level of significance and 5 degrees of freedom is 11.070 and calculated value is 46.90032. So we can conclude that there is significant relationship between gender and adoptability of green banking facility

#### Findings of the study:-

- Majority of the respondents are aware about the meaning of Green Banking. Only 35% of the respondents are not aware about the meaning of Green Banking
- For most of the respondents Green Banking means it is both Electronic banking and paperless banking. Only few respondents told that it is either Electronic banking or Paperless banking
- All the respondents are aware about debit card facility. Good number of respondents had the knowledge of mobile banking facility. Only few respondents are aware about all the modern banking facilities.
- From the study it is clear that the majority of the respondents are aware about the green banking facilities. But they are not adopting them for their day today life. All the respondents are using debit card facility. Along with debit card only few respondents were using other facilities also.
- 34% of the respondents got information about green banking facilities from banks only. Good number of respondents got information from their friends and relatives. Among Other source of information major source is college.
- Majority of the respondents are using these facilities because of convenience, easy availability and saves time.
- 77 respondents are using debit card from more than 3 years. No one is using E-lobby and mobile banking more than 3 years. Most of mobile banking users started using that facility recently.
- Majority of the debit card holders are using debit card frequently. Only few users of NEFT and E-LOBBY are using those facilities frequently. Average number of users is using mobile banking facility frequently. Credit card holders are using the credit card rarely.
- 78% of the respondents are updating their passbook. Only few respondents are not updating their passbook
- Nearly 40% of the respondents are updating their passbook once in 3 months. Few respondents update their passbook monthly
- About 93% of the respondents have opinion that the service charges for modern banking facilities are reasonable. Only few respondents are felt that service charges are cheaper.
- 64% of the respondents are responded that private sector banks provide better services than the public sector banks.
- Majority of the respondents have opinion that modern banking facilities will lead to paperless banking. Only few respondents are telling that it will not lead to paperless banking.
- Tabulated value of chi-square at 5% level of significance and 6 degrees of freedom is 12.59 and calculated value is 30.19351. So we can conclude that there is significant relationship between gender and awareness of green banking facility. Majority of the female respondents are aware about green banking
- Tabulated value of chi-square at 5% level of significance and 5 degrees of freedom is 11.070 and calculated value is 46.90032. So we can conclude that there is significant relationship between gender and adoptability of green banking facility. Majority of the female respondents have adopted green banking.
- It is was found from our interaction with the bank managers that most of the customers are aware about green banking
- Bankers responded that customer face lot of technical issues during the execution of transactions such as delay in OTP, slow network and delay in response from their bank technical support team
- Bankers are of the opinion that security feature should be improved in case of e banking services because most of the customers are relying on traditional banking because of security threats caused by hackers.

- Some bankers have also stated that since some banks are in the interior parts and in rural areas reach of technology is difficult as the access to internet and mobile network is poor. They told that there are some educated customers in these parts they share their dissatisfaction because of the above.
- Majority of the bank managers agree that e-banking has led to reduction of operating cost, clerical work and saves a lot of time. The issue of debit card to all the customers itself has reduced frequent visit of customers to branch for withdrawal. This will reduce work in long run number of staff too. Other facilities can also help them in reducing their workload.
- Some of the bank managers also admitted that lack of knowledge and expertise among their own staff has led to poor response for e-banking services. Because they are not in a position to provide information or solve the issues of the customers which in some cases has also led the situation of complaints, closing of accounts with the bank.
- Majority of the bank managers stated that they are making all possible effort from their side to promote e-banking as it is a boon for them. Of course response depends on the customer's education level, knowledge, interest and even sometimes need too.

### **Suggestions:-**

- As effect of demonization all the banks and government of India is encouraging cashless transactions. It is very essential for the government to take the banks into confidence and make effort to educate the people regarding the various modes of cash less transactions.
- Banks should organize awareness programs were in at least once in a quarter at the branch level where in they call their customers and provide complete information's about the latest services, benefits and solutions for the problems in case if the customers encounter when they use a particular e-banking service. This will help in developing confidence of the customers and overcome the misconceptions about the e-banking services
- Banks should develop proper infrastructures so that there is a continuous and uninterrupted availability of service.
- All the mobile operators should improve their service coverage with proper availability of 3G / 4G services. Since mobile network is a key factor for internet and mobile banking services.
- Banks should setup more e-lobby centers where cash deposit, cheque deposit, passbook update and cash withdrawal is facilitated. This will help in reduce the customers at the branch saves time and, reduces operational cost.
- Staff has to be trained properly regarding the activation, execution and solving the issues relating to e banking services. It is pointed out from the survey that some staff doesn't provide e-banking facilities as they are not having the proper knowledge. They give escaping answers or postpone the request ultimately making the customers to get frustrated and forget about the option.
- Self-user creation should be encouraged in case of internet banking, mobile banking and other services. Because it can save time and activation can be done more quickly. This can reduce repeated visit of the customer to branch
- Banks should provide Internet Banking, Mobile Banking with activation pins when the customers open account with the bank in the form of Welcome Kit.
- Banks should remove transaction cost on various e-banking services, it should be minimized or eliminated if possible. After demonetization many customers are expressing their dissatisfaction because of cess charges levied on using of the debit/credit cards in petrol pumps. This will discourage the customers to go for cashless banking.
- Banks should improve the security features in the e-services so that risk of hacking and other misuse of the account can be eliminated. It's very essential to educate the customers regarding these security features because it will help them to build confidence about e-banking services and use the same.

### **Conclusion:-**

India is developing nation with majority of the population (about 65%) who belong to the age group of 21-35. It is cream of the country as it is the most productive population. Making this population technologically enabled will help in the advancement of the nation. It is believed that demonetization will increase the cash less transactions in the country. As India is a democratic nation real democracy can be achieved with the elimination of black money which is a major threat for the balanced economic development and equal distribution of wealth. For achieving the same the contribution of banks, RBI and Income Tax department is vital. Green Banking (E-Banking) is a main weapon which will help in achieving the welfare state.

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1. www.economic times.com
2. www.businessstandard .com
3. www.crisilratings.com
4. www.scribd.com
5. www.ndtv.com

**Annexure:-****Objective of the study:**

- To find out the awareness of the concept of green banking among the customers of D.K
- To find out the measures taken by the bank to promote green banking
- To know the customer's adoptability to internet banking, mobile banking, use of plastic cards and e-lobby services.
- To find out the conveniences and inconveniences of green banking to customers.

**Personal information:-**

- Age :
- Gender :
- Level of education :
- Occupation :
- Income :

1) Are you aware about the meaning of green banking?

A) Yes

B) No

If yes,

A) It is an electronic banking

B) Paperless banking

C) Both a and b

2) I) of the following which electronic banking facility you are aware of?( mark the relevant)

A) NEFT

B) RTGS

C) Debit card and ATM

D) Credit card

E) Mobile banking

F) E-lobby

Which of the following facilities you have adopted?

A) NEFT

B) RTGS

C) Debit card and ATM

D) Credit card

E) Mobile banking

F) E-lobby

G)

3) How you are aware of these services?

A) Media

B) Friends and relatives

C) banks

D) Internet

E) Any other ( specify)

4) You opted green banking services because

A) Saves time

B) Convenient

C) Easy availability

D) All the above

5)

Services	Use	Years(mark the relevant)			Frequency of usage		
		Less than 1 year	1 to 3 years	More than 3 years	Very frequently	Frequently	Rarely
NEFT	Yes /no						
RTGS	Yes /no						
Debit card and ATM	Yes /no						
Credit card	Yes /no						
Mobile banking	Yes /no						
E-lobby	Yes /no						

6) Whether you update your bank pass book?

A) Yes

B) No

a) Weekly

b) Monthly

c) Once in 3 months

d) Once in a year

7) Do you think modern banking service charges are

A) Cheaper

B) Reasonable

C) Costly

If it is costly which of the service do you think it is costly?.....

8) According to you , the modern banking services offered better by

A) Public sector banks

B) Private sector banks

9) Do you think that modern banking services has led to paperless banking?

A) Yes

B) No

C) Can't say

D)

10) According to you, which of the following measures you recommend for paperless banking?

A) E-statement and mobile statement

B) Transfer to other account through ATM cards instead of issuing cheques

C) Use of plastic cards(debit &amp; credit cards) for making payments instead of cash and cheque

D) Transfer through Aadhar number (along with branch IFSC code)

E) All the above.

F)

11) What are the demerits of the following services (mark the problems)

Types of services	Problems
NEFT	a)Weekend services are not available b)Technical problems c)Delay in OTP
RTGS	a)Weekend services are not available b)Technical problems c)Delay in OTP
DEBIT CARD AND ATM	a)Technical problems b) Non availability of cash c) Withdrawal restrictions



	d) High service charges
CREDIT CARD	a) High service charges b) High interest c) Restriction for usage( card limit)
MOBILE BANKING	a) Network problem b) Operating system problem c) Security
E-LOBBY	a) Technical problems b) Lack of knowledge c) Non availability