

A survey to understand the consumers perspective on digital finance

Name:

Age:

Sex:

General Questions

- 1) Do you use digital finance?
 - a. Yes
 - b. No
- 2) If yes, how long have you been using digital finance tools?
 - a. Less than 2 years
 - b. 2-5 years
 - c. 5-10 years
 - d. >10 years
- 3) If no, Why don't you use it?
 - a. I don't know how to use it
 - b. I don't trust online platforms
 - c. I don't feel it is safe and secure
 - d. I don't have a smartphone/computer
 - e. I don't know to read/write
 - f. I prefer visiting bank
- 4) What kind of digital platforms do you use for online transactions?
 - a. Bank's application
 - b. Net Banking
 - c. Bank cards
 - d. Digital Wallets
 - e. UPI Platform
- 5). UPI platform/ UPI
 - a. Google Pay
 - b. Phone Pe
 - c. Paytm
 - d. Whatsapp



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Citizen consumer and civic Action Group

6) From the above, list the top 3 platforms that you use frequently

7) Reasons for using digital platforms

- a. Easy/convenient
- b. Saves time and money
- c. Facilitates e-commerce transactions

8) List the top 5 services for which you use digital banking

9) How do you transact?

- a. By yourself
- b. Through children
- c. Through friends
- d. Others

10) Are you aware that engaging agents for digital transactions could be risky?

- a. Yes
- b. No

11) If yes, why do you engage them?

12) What is the gadget that you often use for online banking?

- a. Mobile phone
- b. Home computer
- c. Net center computer

13) Have you faced problems with digital banking?

- a. Yes
- b. No

14) If yes, what were the problems that you encountered?

- a. Double transactions
- b. Delay in/failure to refund
- c. Problems with server connectivity
- d. Wrong transactions resulting in loss of money
- e. Money lost in transit
- f. Account hacked
- g. Personal information compromised
- h. Difficulty in understanding the terms
- i. Too many distractions during transactions
- j. Failed transactions but money debited/LI

15) Did you approach the customer care for redressal of your grievances?

- a. Yes
- b. No

16) If yes, how was your experience?

- a. Good
 - b. Bad
- 17) If it were bad, why?
- a. No response
 - b. No action
 - c. Not able to reach the executive
 - d. Only IVRS facility available with no human intervention
 - e. No proper solution given

Questions to College Students

- 1) How frequently do you use digital finance?
- a. more than twice a day
 - b. Once a day
 - c. Once in a two or three days
 - d. Once a week
 - e. Once in two- three weeks
 - f. Less than that
- 2) What is your source of income?
- a. Internships/part-time jobs
 - b. Parents
 - c. Friends
 - d. Other
- 3) For what activities do you frequently use digital finance?
- a. Studies (Buying stationery)
 - b. Travel (studies related travel, travel between university and home)
 - c. Household-related activities (buying groceries, other activities)
 - d. Other: _____
- 4) Does digital finance make your work easier?
- a. Yes
 - b. No
- 5) If yes, in what aspects does it make things easier?
- _____

Questions to Farmers from rural areas

- 1) Do digital finance facilities help with your day to day activities?
- a) Yes
 - b) No
- 2) If yes, in what ways does it help?

- _____
- 3) Do you take others' help to use the digital finance tools?
a) Yes
b) No
- 4) If yes, in what aspects do you take help?

- 5) Do you face connectivity issues while using digital finance services?
a) Yes
b) No
- 6) Has the Digital India programme benefited you with respect to accessing and using digital financial services?
a) Yes
b) No
- 7) If yes, in what ways has it helped you?

- 8) If not, in what ways has it not benefited you?

- 9) Are you part of PM jan dhan yojana?
a) Yes
b) No
- 10) If no, why not?

Questions to women from self-help groups

- 1) Do you face barriers when accessing digital finance tools?

- 2) If yes, what kind of barriers do you face?

- 3) Do you face restrictions from men in your family when trying to access digital finance tools?

- 4) Are you able to ease your day to day activities with the use of digital tools?

- 5) If yes, in what ways does digital finance ease your day to day activities?

- 6) For what activities do you use digital finance tools?

Questions to Small Industries/cottage industries

- 1) How do you use digital finance tools?
 - a) UPI
 - b) Net Banking
 - c) Bank Application
- 2) Does using digital tools make your transactions easier?
 - a) Yes
 - b) No
- 3) If yes, does it result in better sales opportunities?
