

COMPARATIVE STUDY ON BANKING V/S TECHNOLOGY (A CASE STUDY OF HDFC BANK)”

¹Dr. Nitin Gupta, ²YOGENDER KUMAR

¹ACHARYA VISHNU GUPT SUBHARTI INSTITUTE OF MANAGEMENT AND COMMERCE

²Asst. Professor, DR. KNMIET COLLEGE, MODINAGAR.

ABSTRACT

The advent of information technology to every aspect of human life and business has been so obvious that it does not need to be accentuated more. Information technology has been of great essence in banking system. This study aims to investigate the effect of information technology in the banking system of Bank Keshavarzi Iran. The data are obtained both through the customers and the employees. The data were then analyzed using the exact percentage and the 5-point Likert scale to determine the impact of Information technology in the banking system affairs. The findings then proved that Information technology contributes to the banking system in three different ways as follows: IT saves the time of the customers and the employees conspicuously, IT cuts down the expenses and IT facilitates the network transactions.

Introduction

All the necessities of modern life brought light to the fact that information for the modern organization is a resource parallel in importance to land, labor and capital. It is very vital and a priceless resource. It is no longer news that we are now in information age that is characterized by an ever-changing information technology revolution and an information superhighway on which every corporate entity and profession must more, if it is to survive in the 21st century. The sector that has been most radically affected by the information technology developments is the banking system. The information technology has become a critical business resource because its absence could result in poor decisions and ultimately business failure. Technology has opened up new markets, new products, new services and efficient delivery channels for the banking industry. Online electronics banking, mobile banking and internet banking are just a few examples. Information Technology has also provided banking industry with the wherewithal to deal with the challenges the new economy poses. Information technology has been the cornerstone of recent financial sector reforms aimed at increasing the speed and reliability of financial operations and of initiatives to strengthen the banking sector. The IT revolution has set the stage for unprecedented increase in financial activity across the globe. The progress of technology and the development of worldwide networks have significantly reduced the cost of global funds transfer.

It is information technology which enables banks in meeting such high expectations of the customers who are more demanding and are also more techno-savvy compared to their counterparts of the yester years. They demand instant, anytime and anywhere banking facilities.

Online banking is accessible everywhere and increases the customer base, online banking is compatible with money management programs and delivers end-to-end value to customers. Digitalization not only helps in getting more customers but also delivering top-notch services, as efficiency counts as well. To facilitate the digitalization of banking industry, the enablers can be grouped mainly into: Digitalize Customer Experience, Digitalize Products & Services, Digitalize Organization and Digitalize Operations.



Digitalize Customer Experience

Digitalization impacts everything, and this impact is transformative. Digitalization is about taking full control of your customer-experience and managing all the needs, existing and new, for your customers and developing a business model accordingly. Customers drive this trend of digitalization, as they are aware of their needs and look for businesses that cater to and fulfill their end-to-end requirements. Customers have readily and effortlessly adapted to the digital world. Customers expect a seamless multichannel experience and a consistent, global service. They judge their experience on three levels: how well companies understand their needs; the simplicity of doing business, and; how delightful it is. There must be an obsession with customer experience and develop ways to steadily improve the experience and learn from every interaction

Digitalize Products & Services

Traditionally, banking practice has focused on “product push” (i.e. increasing sales targets) rather than understanding how best to delight its customers. In recent times, banks are keen to become more customer-centric. Digital infrastructure provides billions of customers with affordable broadband and low-cost devices. Banks need to develop new products and services that are meeting the changing needs of customers, maintain competitive edge and match with the latest technology trends.

Moreover, there is a movement by several banks to acquire innovative payment companies as a way to bring innovation internally and leverage new evolving technology. Banks also need to build products based on customer segments while maintain high focus on mobile penetration

Banking Industry Perceived Threats

- New banking models with paramount digitized service
- Online Payment Providers- PayTM, Mobikwik, PayPal, Mobile wallets-Telcos
- P2P Players turning to Asset- Backed Securities (ABS) market Crowd funding, crypto currencies, mobile inclusion- Providing P2P payments, P2P insurance, P2P finance
- Social Media Network
- Retail inclusion

Impact of demonetization on digital services

2016 Indian Banknote Demonetization

Until November 2016 the Indian economy was more or less dependent on cash. In any cash, the sudden announcement of the demonetization on INR 500 and 1000 money notes, has mixed another wave in the reception of the digital payments across the country.

I expect that more than 200 million bank accounts that were opened in the most recent 2 years and were idle will begin seeing exchanges start. Additionally substitute installment strategies like mobile wallets, cards have as of now observed surge in transactions recently.

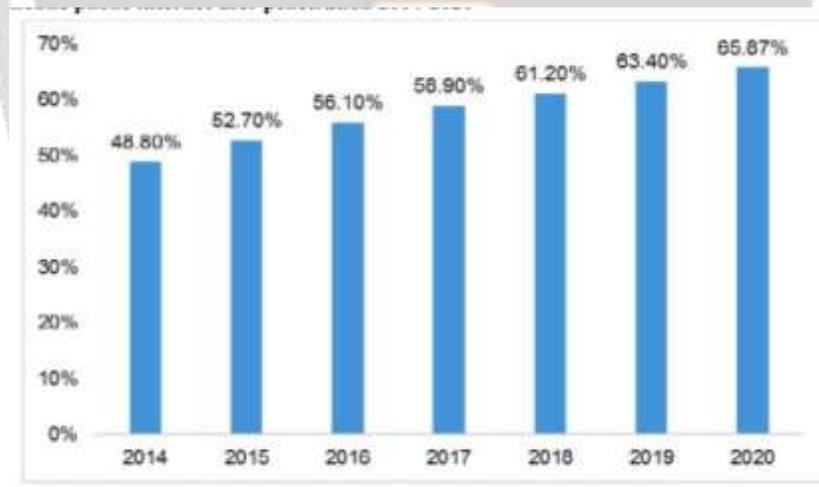
One thing that has been growing at a very good pace after demonetization, it is online payments. Now many people have switched their preference from cash transactions to online payments. There has been an immense rise in the number of debit and credit cards transactions. Even small vendors have introduced cashless payment methods.

The recent changes happening in the Indian economy has increased the market size of e-wallet companies. There has been a significant growth in mobile wallet sector as it has made transferring money and making online payments very easy for its clients.

Digital transactions have surged in the range of 400-1000% since November 8 when government declared stopping of old Rs500/100 notes.

According to government information the volume of exchanged utilizing Rupay card has extended from Rs 3.85lakh per day to 16lakh per day and value from 39.17crore – Rs 236 crore, UPI transactions volume was also increased from 3721 per day – 48000 per day and value from Rs. 1.93crore to Rs 15crore. It is additionally said that the value of point of sale machines have increased from 15.2lakh per day-98.1crore and in value terms it is up from Rs 112crore – Rs 1751crore. As per the government data, the quantity of every day exchanges through e-wallet service such as Oxigen, Paytm and MobiKwik has shot up from 17lakh as on November 8 2016 to 63lakh as on December 7 2016. Just in a period of 1 month a growth of 271% was seen which is noteworthy.

Global mobile phone internet user penetration 2014-2020



The worldwide mobile phone internet customers was 48.80% in 2014 and it is relied upon to increase to 65.87% by 2020. This simply indicates that the market share of mobile wallets will increase more at a very good pace in the coming years. Individuals now have diminished their reliance on money exchange and moved their inclination to digital payments. Indian telecommunication services scenario indicates that the mobile phone service scenario is growing tremendously since the past 5 years and is expected to grow more in the coming years. The number of mobile banking transactions has ascended from 16.8 million in December 2014 to 39.5 million in December 2015, as indicated by RBI information.

The year on year development rate of registered web clients in India remains at a great 32%. India has the second largest web client base on the planet with more than 350 million users, after China with more than 600 million Internet clients. Shockingly, India is ahead of United States with an expected 279 million users. This unmistakably demonstrates that India is a major platform internet banking provided by different financial organizations.

Indian Prime Minister – Mr. Narendra Modi being an immense enthusiastic of e-Governance has started a venture which is evaluated to be at INR 20,000 crore to build a broadway highway connecting 2.5 lakh panchayats across the country. When it is completely set up, it would help support the rate of online exchanges in the nation.

Clients are now already aware about digital banking and these clients are now willing to try the services of payment banks as well. In the survey also it was found that half of the digital banking clients were keen to try it. They are keen to try that whether these new bank will offer them with better facilities than what they are presently experiencing.

But at the same time i don't think that the clients of traditional banks will so easily shift to payment banks as they will get better rate of interests with deposits with the traditional banks. But many would like to try it out if payment banks are simplified and it come up with intuitive offerings.

OBJECTIVES AND SCOPE OF THE STUDY

OBJECTIVES:

1. To investigate ways for banks for converting into a more digital business.
2. To understand the facts effecting the internet banking.
3. To understand the benefits of digital banking.

SCOPE:

The scope of the study is to evaluate about the concept of digital banking that is a new concept in the region of electronic keeping money, which plans to improve standard online and mobile banking services by coordinating computerized advances.

LIMITATIONS OF THE STUDY

- The size of the research may not be substantial and it is limited to area.
- There may be lack of time on the part of respondents.
- There may be some bias information provided by bank professionals.
- As only single area was surveyed or covered, it does not represent the overall view of each field.
- It is very much possible that some of the respondents may give the incorrect information.

RESEARCH METHODOLOGY

Research methodology in a way is a written game plan for conducting research. Research methodology has many dimensions. It includes not only the research methods but also considers the logic behind the methods was used in the context of the study and complains why only a particular method of technique was used. The basic task of research is to generate accurate information for use in decision making. Research can be defined as the systematic and objective process of gathering, recording and analyzing data for aid in making business decisions.

RESEARCH DESIGN:-The research design was used in this study is both 'Descriptive' and 'exploratory'.

DATA COLLECTION METHODS:

The data was collected using both by primary data collection methods as well as secondary sources.

Primary Data: Most of the information was gathered through primary sources. The methods that were used to collect primary data are:

- Questionnaire
- Interview

Secondary Data: The secondary data was collected through:

- Internet
- Magazines
- Journals
- Text books
- Newspapers,

SAMPLE SIZE: 100

UNIVERSE: Universe refers to the total of the units in field of inquiry. Our universes were selected through random method among HDFC Bank.

CONVENIENT SAMPLING: it is that type of sampling where the researcher selects the sample according to his or her convenience.

SAMPLING UNIT: Sampling frame is the representation of the elements of the target population. Sampling unit of our study was in Delhi.

SAMPLING TECHNIQUE:-

The selection of respondents was done on the basis of convenience sampling (Non- Probability).

STASTICAL TOOLS:

MS-EXCEL was used to prepare pie- charts and graphs and MS-WORD was used to prepare or write the whole project report.

METHOD USE TO PRESENT DATA:

Data Analysis & Interpretation – Classification & tabulation transforms the raw data was collected through questionnaire in to useful information by organizing and compiling the bits of data contained in each questionnaire i.e., observation and responses are converted in to understandable and orderly statistics are used to organize and analyze the data:

1. Simple tabulation of data using tally marks.
2. Calculating the percentage of the responses.
3. Formula used = $(\text{no. of responses} / \text{total responses}) * 100$

DATA ANALYSIS AND INTERPRETATION

Q1. HDFC Bank, was keen to study high-tech innovations and disruptive technologies that could find application in the Indian banking industry?

Criteria	Frequency	Percentage
Highly Agree	40	40%
Agree	20	20%
Neutral	20	20%
Highly disagree	10	10%
Disagree	10	10%

ANALYSIS

In the above pie chart 40% of the respondents highly agree with the HDFC Bank, was keen to study high-tech innovations and disruptive technologies that could find application in the Indian banking industry. 20% of the respondents agree, 20% of the neutral with the same and 10% of the respondents disagree with the above statement.

Q2.Computerization of banking has received high importance in recent years due to technological advancement that are taking place in the financial systems world over?

Criteria	Frequency	Percentage
Highly Agree	30	30%
Agree	20	20%
Neutral	10	10%
Highly disagree	20	20%
Disagree	20	20%

Analysis:

In the above pie chart 30% of the respondents highly agree with the Computerization of banking has received high importance in recent years due to technological advancement that are taking place in the financial systems world over. 10% of the respondents neutral with the same and 20% of the respondents highly disagree with the above statement.

Q3.Due to market competition in Indian banking industry, the pattern of banking business is changing phenomenally?

Criteria	Frequency	Percentage
Highly Agree	60	60%
Agree	8	8%
Neutral	12	12%
Highly disagree	10	10%
Disagree	10	10%

Analysis:

In the above pie chart 8% of the respondents agree with the Due to market competition in Indian banking industry, the pattern of banking business is changing phenomenally. 12% of the respondents neutral with the same and 10% of the respondents highly disagree with the above statement.

Q4. HDFC Bank have to provide a world class services to the customer to their door?

Criteria	Frequency	Percentage
Highly Agree	36	36%
Agree	30	30%
Neutral	20	20%
Highly disagree	10	10%
Disagree	4	4%

Analysis:

In the above pie chart 30% of the respondents agree with HDFC Bank have to provide a world class services to the customer to their door. 20% of the respondents neutral, 10% of the respondents highly disagree with the same and 4% of the respondents disagree with the above statement.

Q5. Online banking facility of HDFC Bank is accessible everywhere and increases the customer base, online banking is compatible with money management programs and delivers end-to-end value to customers?

Criteria	Frequency	Percentage
Highly Agree	34	34%
Agree	28	28%
Neutral	20	20%
Highly disagree	12	12%
Disagree	6	6%

Analysis:

In the above pie chart 34% of the respondents highly agree with the Online banking facility of HDFC Bank is accessible everywhere and increases the customer base, online banking is compatible with money management programs and delivers end-to-end value to customers. 20% of the respondents neutral, 12% of the respondents highly disagree with the same and 6% of the respondents disagree with the above statement.

Q6. By embracing digitalization in HDFC, banks can provide enhanced customer services. This provides convenience to customers and helps in saving time?

Criteria	Frequency	Percentage
Highly Agree	50	50%
Agree	20	20%
Neutral	10	10%
Highly disagree	16	16%
Disagree	4	4%

Analysis:

In the above pie chart 50% of the respondents highly agree with by embracing digitalization in HDFC, banks can provide enhanced customer services. This provides convenience to customers and helps in saving time. 10% of the respondents neutral, 16% of the respondents highly disagree with the same and 4% of the respondents disagree with the above statement.

Q7. Digitalization reduces human error and thus builds customer loyalty and improve financial analysis?

Criteria	Frequency	Percentage
Highly Agree	40	40%
Agree	28	28%
Neutral	20	20%
Highly disagree	8	8%
Disagree	4	4%

Analysis:

In the above pie chart 40% of the respondents highly agree with the Digitalization reduces human error and thus builds customer loyalty and improve financial analysis. 28% of the respondents agree, 20% of the respondents neutral, 8% of the respondents highly disagree with the same and 4% of the respondents disagree with the above statement.

Q8. What is the main reason that you typically visit your bank branch?

Criteria	Frequency	Percentage
To make a deposit	60	60%
To get advance for investment	20	20%
To inquire about balance	10	10%
To withdrawal cash	10	10%

Analysis:

As per given in the above pie chart 60% of the respondents said to make a deposit is the main reason that they typically visit their bank branch. 20% of the respondents said to get advance for investment with the same and 10% of the respondents said to withdrawal money, 10% of the respondents said to inquire about balance with the above statement.

Q9. How frequently do you visit your bank branch per month?

Criteria	Frequency	Percentage
Less than 1	30	30%
1 to 3times	30	30%
3 to 8 times	10	10%
8 to 12 times	20	20%
over 12 times	10	10%

Analysis:

As per given in the above pie chart 30% of the respondents said less than 1 times they visit their bank branch per month. 10% of the respondents said 3 to 8 times, 10% of the respondents said over 12 times with the same and 20% of the respondents said 8 to 12 times with the above statement.

Q10. How frequently do you use the online banking services per month?

Criteria	Frequency	Percentage
Less than 1	40	40%
1 to 3times	20	20%
3 to 8 times	20	20%
8 to 12 times	15	15%
over 12 times	5	5%

Analysis:

In the above pie chart 40% of the respondents said they use the online services less than 1 times per month. 15% of the respondents said 8 to 12 times with the same and 5% of the respondents said over 12 times with the above statement.

Q11. Form where you got information about online banking?

Criteria	Frequency	Percentage
TV	50	50%
Social Networking sites	30	30%
Newspaper	15	15%
Family and friends	5	5%

Analysis:

In the above pie chart 50% of the respondents said they got information about online banking through TV. 30% of the respondents said social networking sites, 15% of the respondents said newspaper with the same and 5% of the respondents said family and friends with the above statement.

Q12. What are the services you use online banking the most?

Criteria	Frequency	Percentage
Electronic bills payments and recharges	60	60%
Fund transfer with other banks	10	10%
Viewing account balances	10	10%
Ticketing	10	10%
Cashback facilities (if provided)	10	10%

Analysis:

In the above pie chart 60% of the respondents used online banking most for electronic bills payments and recharges. 10% of the respondents used for Fund transfer with other banks, 10% of the respondents used for ticketing with the above statement.

Q13. How secure do you feel while using services provided by digital banking?

Criteria	Frequency	Percentage
Very secure	20	20%
Secure	30	30%
Neutral	25	25%
Not at all secure	25	25%

Analysis:

In the above pie chart 30% of the respondents feel secure while using services provided by digital banking. 20% of the respondents feel very secure, 25% of the respondents feel neutral with the same and 25% of the respondents feel not at all secure with the above statement.

Q14. How likely it is that you will start using online banking?

Criteria	Frequency	Percentage
Definitely	40	40%
Probably	20	20%
Not sure	20	20%
Probably not	16	16%
Definitely not	4	4%

Analysis:

In the above pie chart 40% of the respondents definitely start using online banking. 20% of the respondents probably, 20% of the respondents not secure with the same and 16% of the respondents not probably using online banking with the above statement.

Q15. How satisfied are you with the following services?

Criteria	Frequency	Percentage
Branch banking	10	10%
ATM	20	20%
Online banking	70	70%
Mobile banking	10	10%

Analysis:

In the above pie chart 70% of the respondents satisfied with the online services. 20% of the respondents satisfied with ATM services. 10% of the respondents satisfied with the branch banking and mobile banking with the above statement.

FINDINGS

- 40% of the respondents highly agree with the HDFC Bank, was keen to study high-tech innovations and disruptive technologies that could find application in the Indian banking industry. 20% of the respondents agree, 20% of the neutral with the same.
- 30% of the respondents highly agree with the Computerization of banking has received high importance in recent years due to technological advancement that are taking place in the financial systems world over.
- 8% of the respondents agree with the Due to market competition in Indian banking industry, the pattern of banking business is changing phenomenally. 12% of the respondents neutral with the same and 10% of the respondents highly disagree with the above statement.
- 30% of the respondents agree with HDFC Bank have to provide a world class services to the customer to their door. 20% of the respondents neutral, 10% of the respondents highly disagree with the same.
- 34% of the respondents highly agree with the Online banking facility of HDFC Bank is accessible everywhere and increases the customer base, online banking is compatible with money management programs and delivers

end-to-end value to customers. 20% of the respondents neutral, 12% of the respondents highly disagree with the same.

- 50% of the respondents highly agree with by embracing digitalization in HDFC, banks can provide enhanced customer services. This provides convenience to customers and helps in saving time.
- 40% of the respondents highly agree with the Digitalization reduces human error and thus builds customer loyalty and improve financial analysis. 28% of the respondents agree, 20% of the respondents neutral, 8% of the respondents highly disagree with the same.
- 60% of the respondents said to make a deposit is the main reason that they typically visit their bank branch. 20% of the respondents said to get advance for investment with the same.
- 30% of the respondents said less than 1 times they visit their bank branch per month. 10% of the respondents said 3 to 8 times, 10% of the respondents said over 12 times with the same and 20% of the respondents said 8 to 12 times with the above statement.
- 40% of the respondents said they use the online services less than 1 times per month. 15% of the respondents said 8 to 12 times with the same and 5% of the respondents said over 12 times with the above statement.
- 50% of the respondents said they got information about online banking through TV. 30% of the respondents said social networking sites, 15% of the respondents said newspaper with the same.
- 60% of the respondents used online banking most for electronic bills payments and recharges. 10% of the respondents used for Fund transfer with other banks, 10% of the respondents used for ticketing with the above statement.
- 30% of the respondents feel secure while using services provided by digital banking. 20% of the respondents feel very secure, 25% of the respondents feel neutral with the same.
- 40% of the respondents definitely start using online banking. 20% of the respondents probably, 20% of the respondents not secure with the same and 16% of the respondents not probably using online banking with the above statement.
- 70% of the respondents satisfied with the online services. 20% of the respondents satisfied with ATM services. 10% of the respondents satisfied with the branch banking and mobile banking with the above statement.

RECOMMENDATIONS:

1. Digital banking system should be user friendly.
2. Internet relying for accounts management is highly preferred by the users. So strong sender connections should be used.
3. For cashless economy each user should have some knowledge of internet technology.

CONCLUSION

The part innovation is expanding step by step. The different parts of India are developing at a much faster pace with the assistance of innovation. The achievement of internet managing an account, portable keeping money and payment bank is likewise a consequence of the new advancements that have come up and upgraded the client encounter and has additionally advanced the saving money works in India. Today everybody has a cell phone in his/her hands. The quantity of cell phone clients got second position on the planet. The expanding recurrence of portable web clients offers lift to the versatile managing an account. Internet relying upon the other hand has additionally turned into the most critical piece of Indian managing an account segment. It offers modern items and administrations to the customers with the persistent item and process advancements. One of the issues related with web based managing an account in India is that one can't access to web based keeping money in the event that he/she don't have a web association and numerous country territories in India still don't have a web association.

Payment banks will be a distinct advantage. This is one of the real strides taken by RBI in pushing the money related incorporation in the nation. This advancement is relied upon to quicken India's adventure into a cashless economy.

REFERENCES

1. Dayadhar, R. S. (2015). Financial Inclusiveness: The Role of Mobile Money and Digital Financial Services. *Socrates*, 3(1), 95-112
2. Villaseñor, J. D., Darrell M. W. & Lewis, J. R. (2015). The 2015 Brookings Financial and Digital Inclusion Project Report: Measuring Progress on Financial Access and Usage. Washington, DC. Center for Technology Innovation.
3. Radcliffe, D. & Voorhies, R. (2012). A Digital Pathway to Financial Inclusion. Bill & Melinda Gates Foundation. Electronic copy available at: <http://ssrn.com/abstract=2186926>
4. McKee, K., Kaffenberger, M. & Zimmerman, J. M. (2015). Doing Digital Finance Right: The Case for Stronger Mitigation of Customer Risks. Focus Note No. 103. Washington, D.C. CGAP.
5. Peake, C. (2012). New Frontiers: Launching Digital Financial Services in Rural Areas. The 2012 Brookings Blum Roundtable Policy Briefs. Mercy Corps.
6. Martin, C., Harihareswara, N., Diebold, E., Kodali, H. & Averch, C. (2016). Guide to the Use of Digital Financial Services in Agriculture. USAID's Mobile Solutions Technical Assistance and Research.
7. Klapper, L., El-Zoghbi, M. & Hess, J. (2016). Achieving the Sustainable Development Goals: The Role of Financial Inclusion. Accessed online on 23/08/2016 from www.cgap.org

QUESTIONNAIRE

Dear Respondents,

I, **TABISH ANSARI** a student of **MBA (FINANCE)**, as a part of my curriculum; I am to take a research Project on "**COMPARATIVE STUDY ON BANKING V/S TECHNOLOGY (A CASE STUDY OF HDFC BANK)**". To enable to undertake above mentioned study, I request you to give your fair views. Your insights and perspective are important and valuable for my research.

Policy on Confidentiality: Please feel free to give your honest responses. The confidentiality of the information provided by the respondent is completely assured

Name:

Age :

Gender: Male Female

Education:

Organization:

Designation:

No of years in the organization:

Q1. HDFC Bank, was keen to study high-tech innovations and disruptive technologies that could find application in the Indian banking industry?

- Highly agree
- Agree
- Neutral
- Highly disagree
- Disagree

Q2. Computerization of banking has received high importance in recent years due to technological advancement that are taking place in the financial systems world over?

- Highly agree
- Agree
- Neutral
- Highly disagree
- Disagree

Q3. Due to market competition in Indian banking industry, the pattern of banking business is changing phenomenally?

- Highly agree
- Agree
- Neutral
- Highly disagree
- Disagree

Q4. HDFC Bank have to provide a world class services to the customer to their door?

- Highly agree
- Agree
- Neutral
- Highly disagree
- Disagree

Q5. Online banking facility of HDFC Bank is accessible everywhere and increases the customer base, online banking is compatible with money management programs and delivers end-to-end value to customers?

- Highly agree
- Agree
- Neutral
- Highly disagree
- Disagree

Q6. By embracing digitalization in HDFC, banks can provide enhanced customer services. This provides convenience to customers and helps in saving time?

- Highly agree
- Agree
- Neutral
- Highly disagree
- Disagree

Q7. Digitalization reduces human error and thus builds customer loyalty and improve financial analysis?

- Highly agree
- Agree
- Neutral
- Highly disagree
- Disagree

Q8. What is the main reason that you typically visit your bank branch?

- To make a deposit
- To get advance for investment
- To inquire about balance
- To withdrawal cash

Q9. How frequently do you visit your bank branch per month?

- Less than 1
- 1 to 3 times
- 3 to 8 times
- 8 to 12 times
- Over 12 times

Q10. How frequently do you use the online banking services per month?

- Less than 1
- 1 to 3 times
- 3 to 8 times
- 8 to 12 times
- Over 12 times

Q11. Form where you got information about online banking?

- TV
- Social Networking sites
- Newspaper
- Family and friends

Q12. What are the services you use mobile banking the most?

- Electronic bills payments and recharges
- Fund transfer with other banks
- Viewing account balances
- Ticketing
- Cashback facilities (if provided)

Q13. How secure do you feel while using services provided by digital banking?

- Very secure
- Secure
- Neutral
- Not at all secure

Q14. How likely it is that you will start using online banking?

- Definitely
- Probably
- Not sure
- Probably not
- Definitely not

Q15. How satisfied are you with the following services?

- Branch banking
- ATM
- Online banking
- Mobile banking

