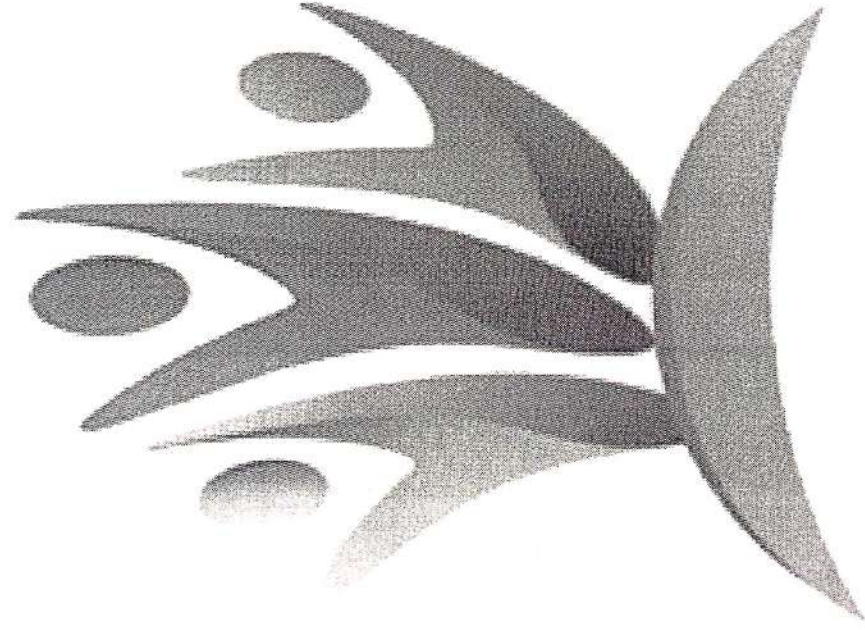




COMMUNITY SERVICE PROJECT

ABOUT ME

Hello everyone! I am E. Sai Ram from 2nd B.COM

SGK Govt Degree College, Vinukonda

Today I am here to present you my report on the survey I have conducted on the topic Digital transactions as a part of community service project which is conducted under the guidance of our mentor ÷

Koteswaroo Sir, Lecturer of Accounts.

Hall ticket No ÷ Y202099013

VP
Mentor.

Vinukonda

DIGITAL TRANSFORMATION

BY:

RASHMI MS

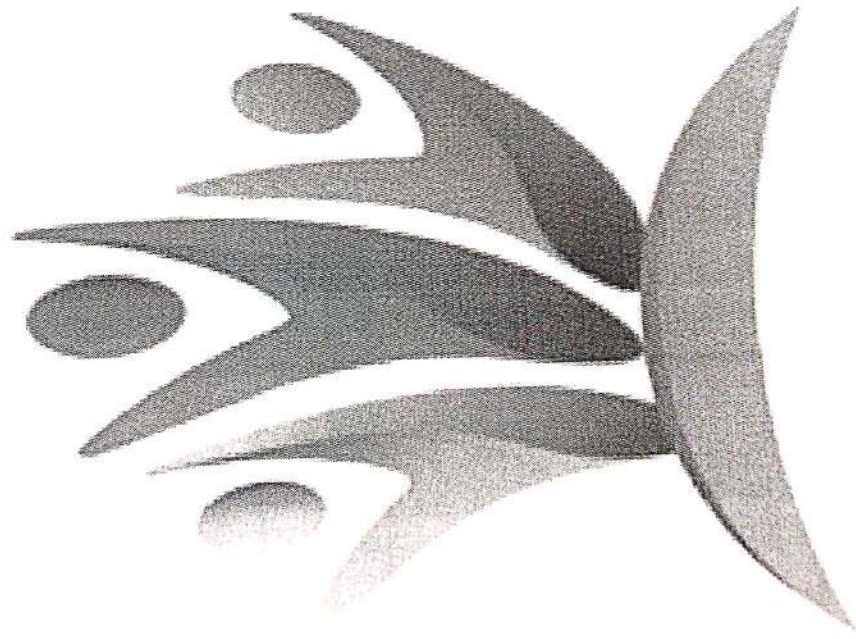
RAJAGOND S R



ToneTa



No Cash!



COMMUNITY SERVICE PROJECT

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Mentor.

Verified
Date

DIGITAL TRANSACTION

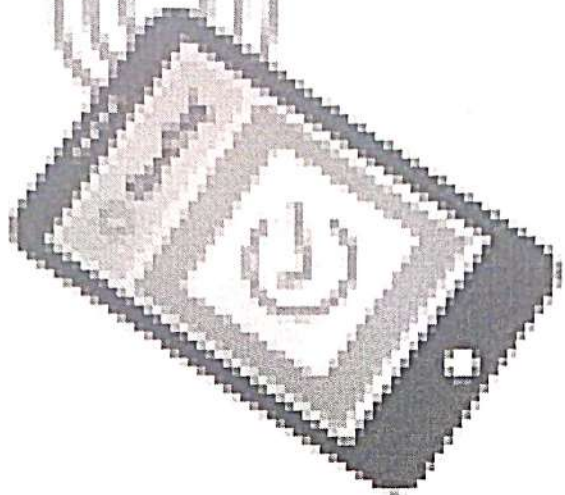
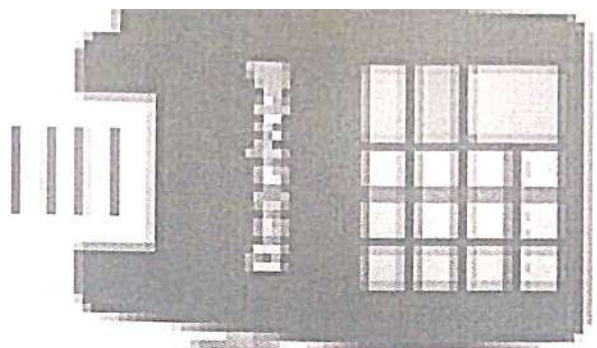
BY

RASHMI MIS

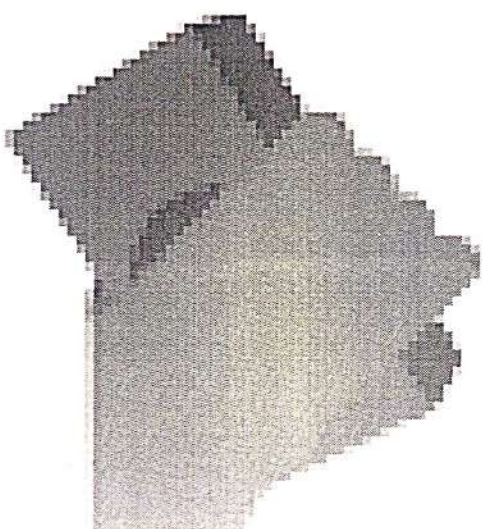
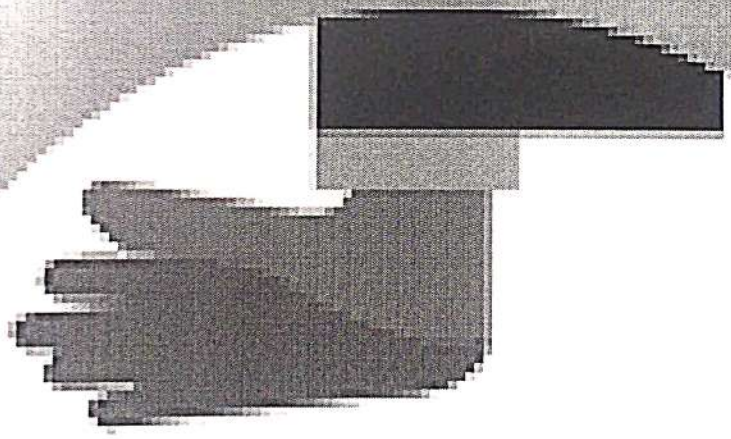
RAJAGOPAL



Tanet

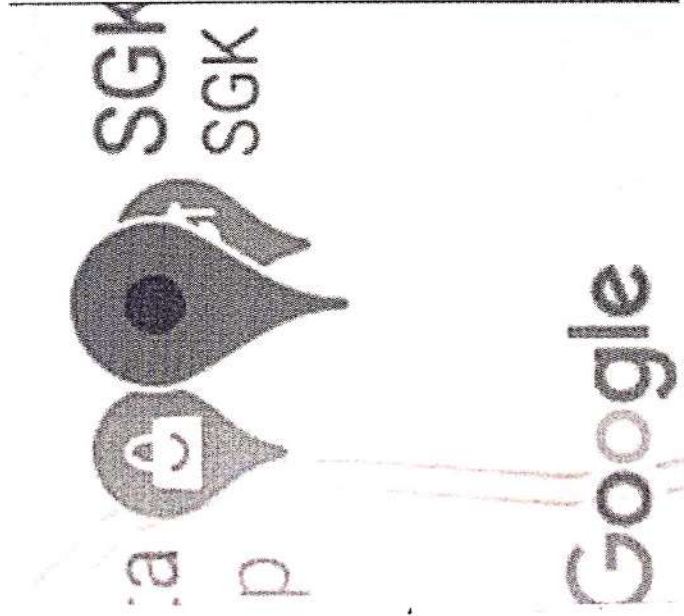


Go Digital

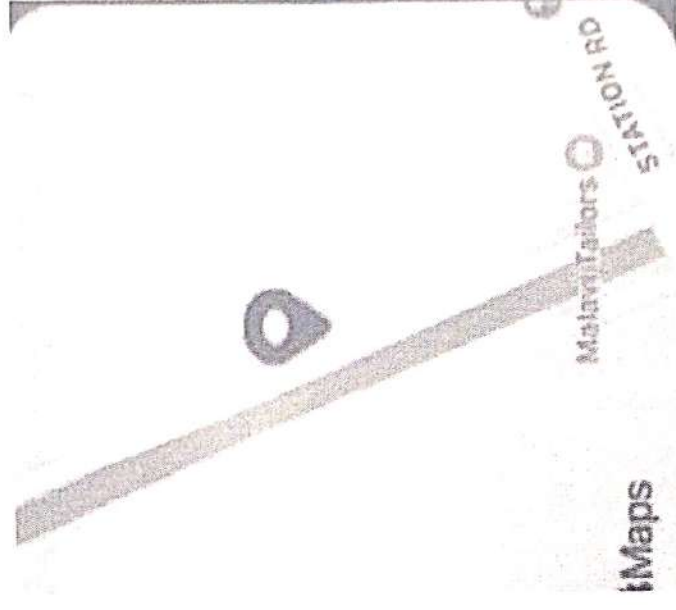


No Cash!

Survey Locations

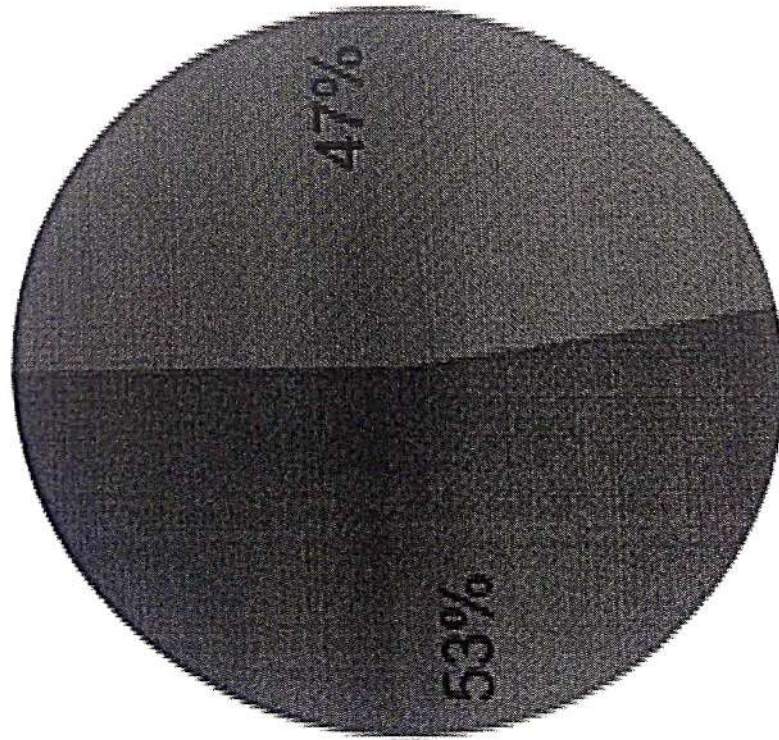


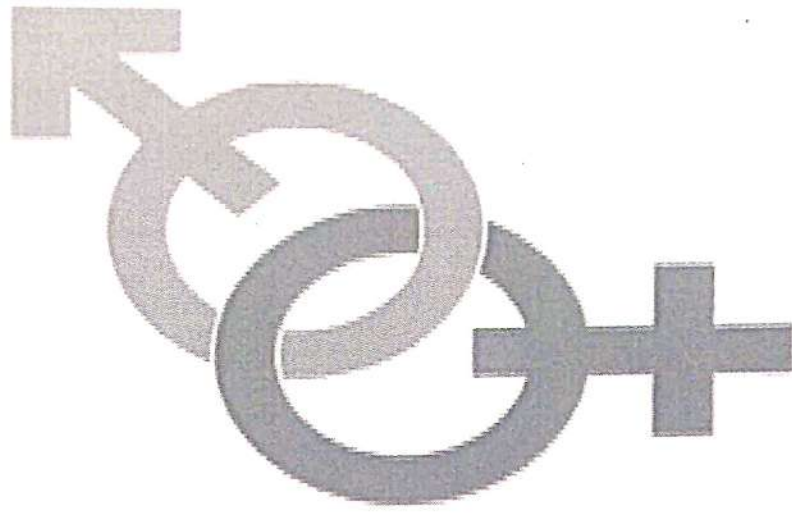
SGK GDC , Vinukonda



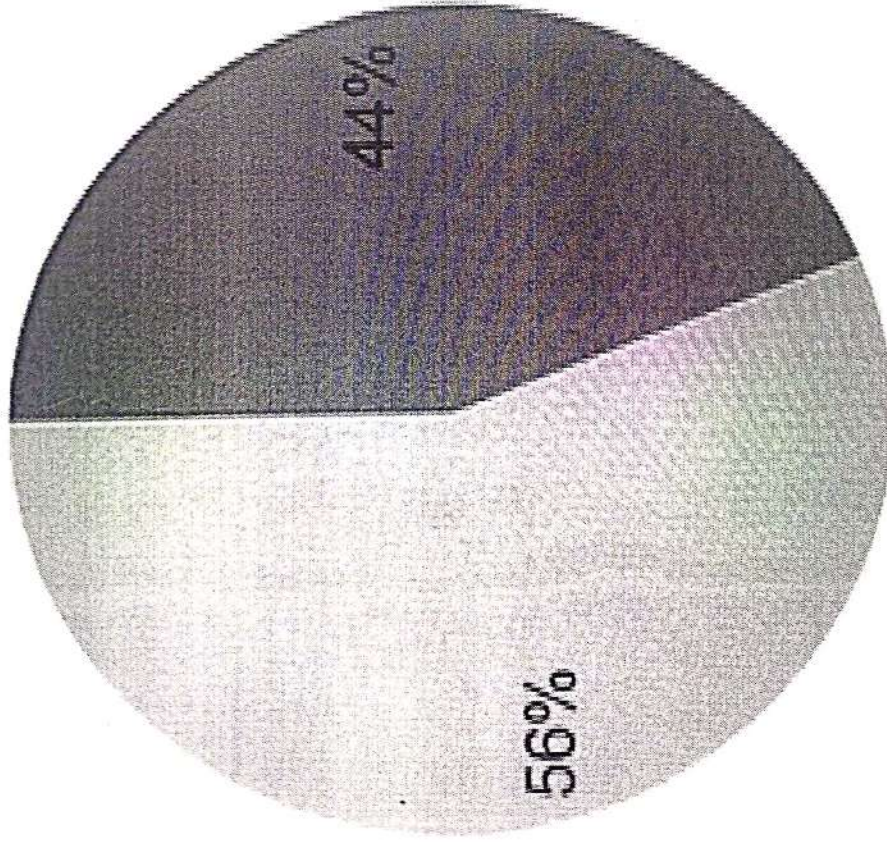
Station Road, Narasaraopet

Classification of Respondents based on location

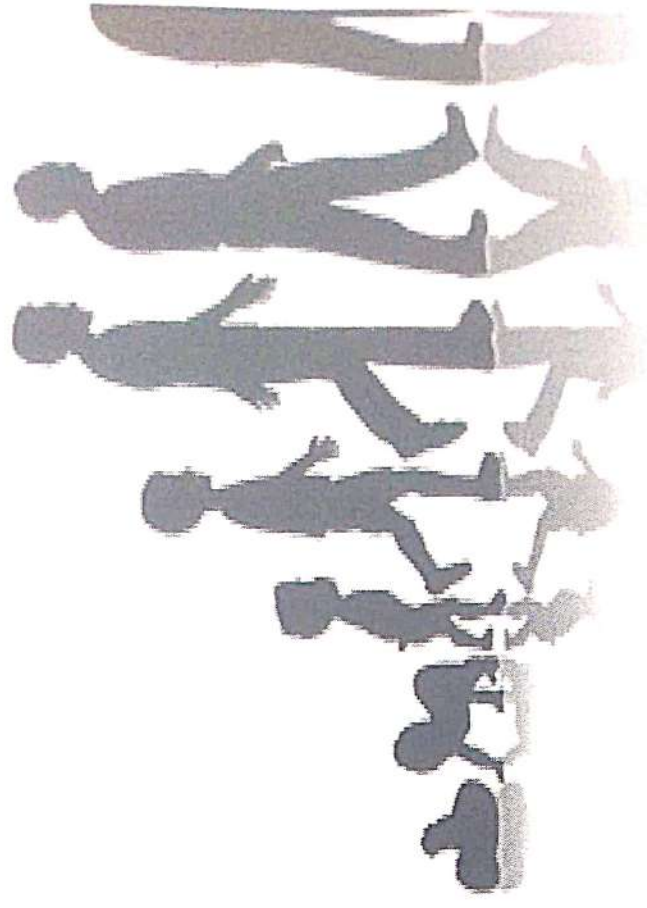
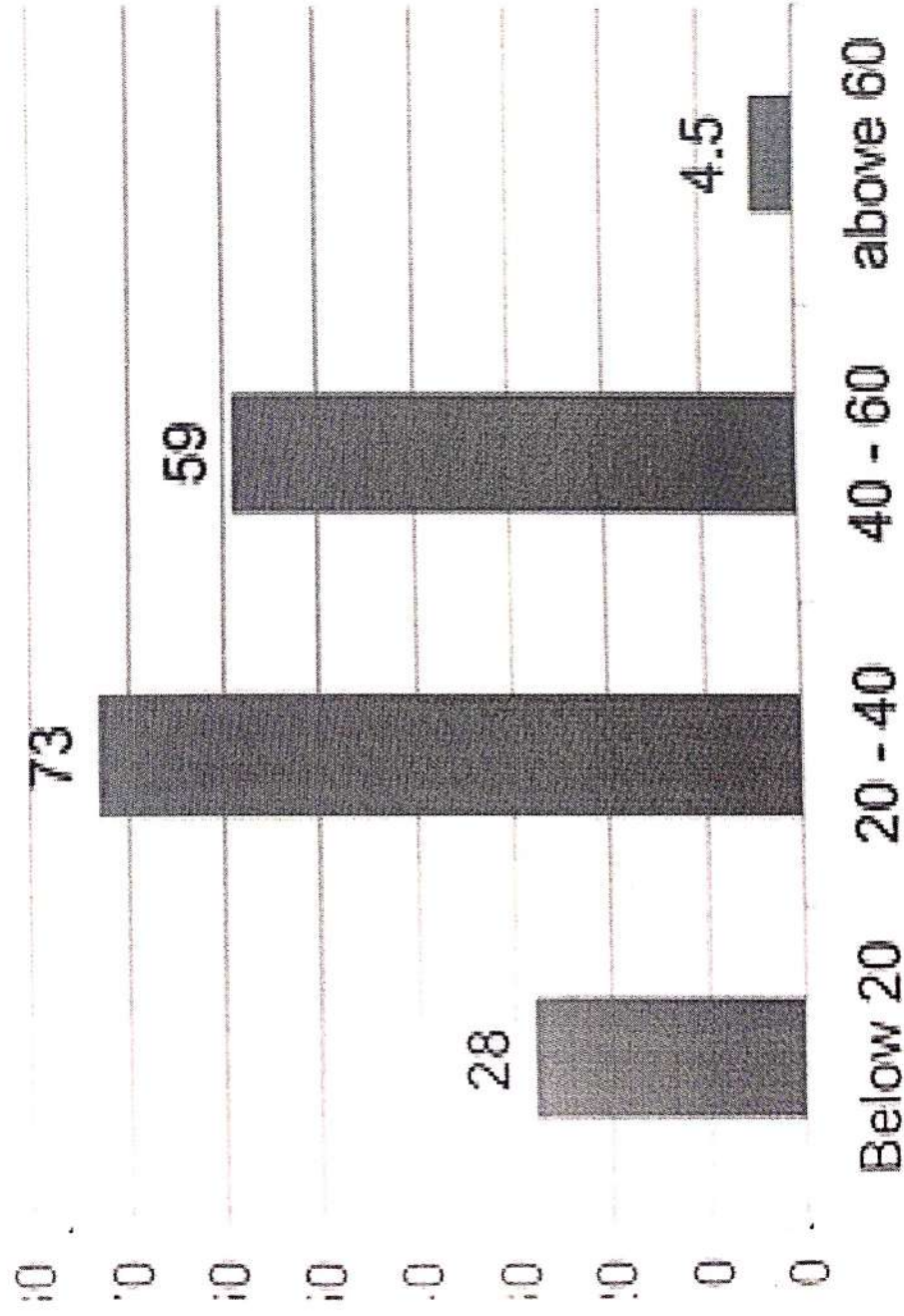




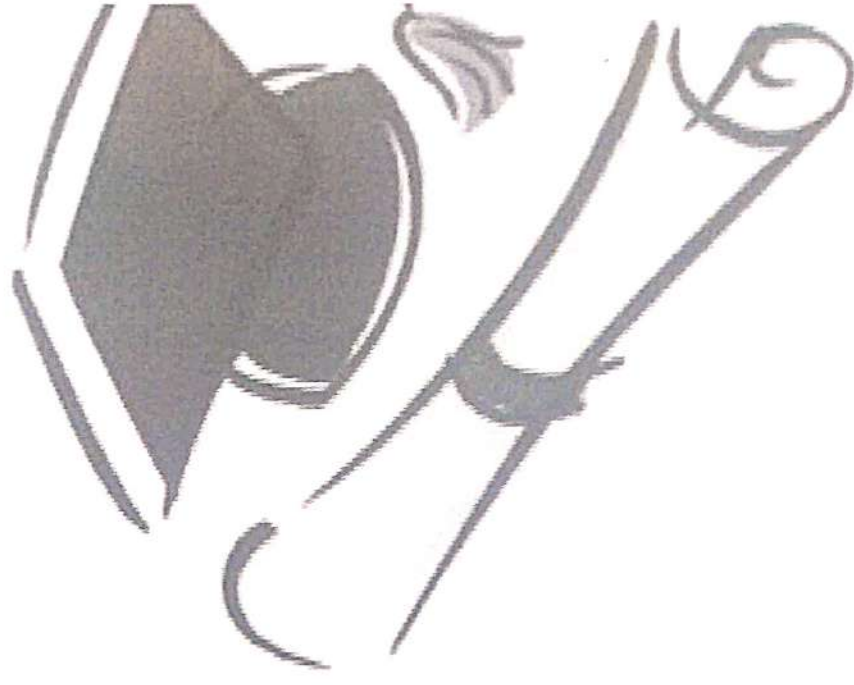
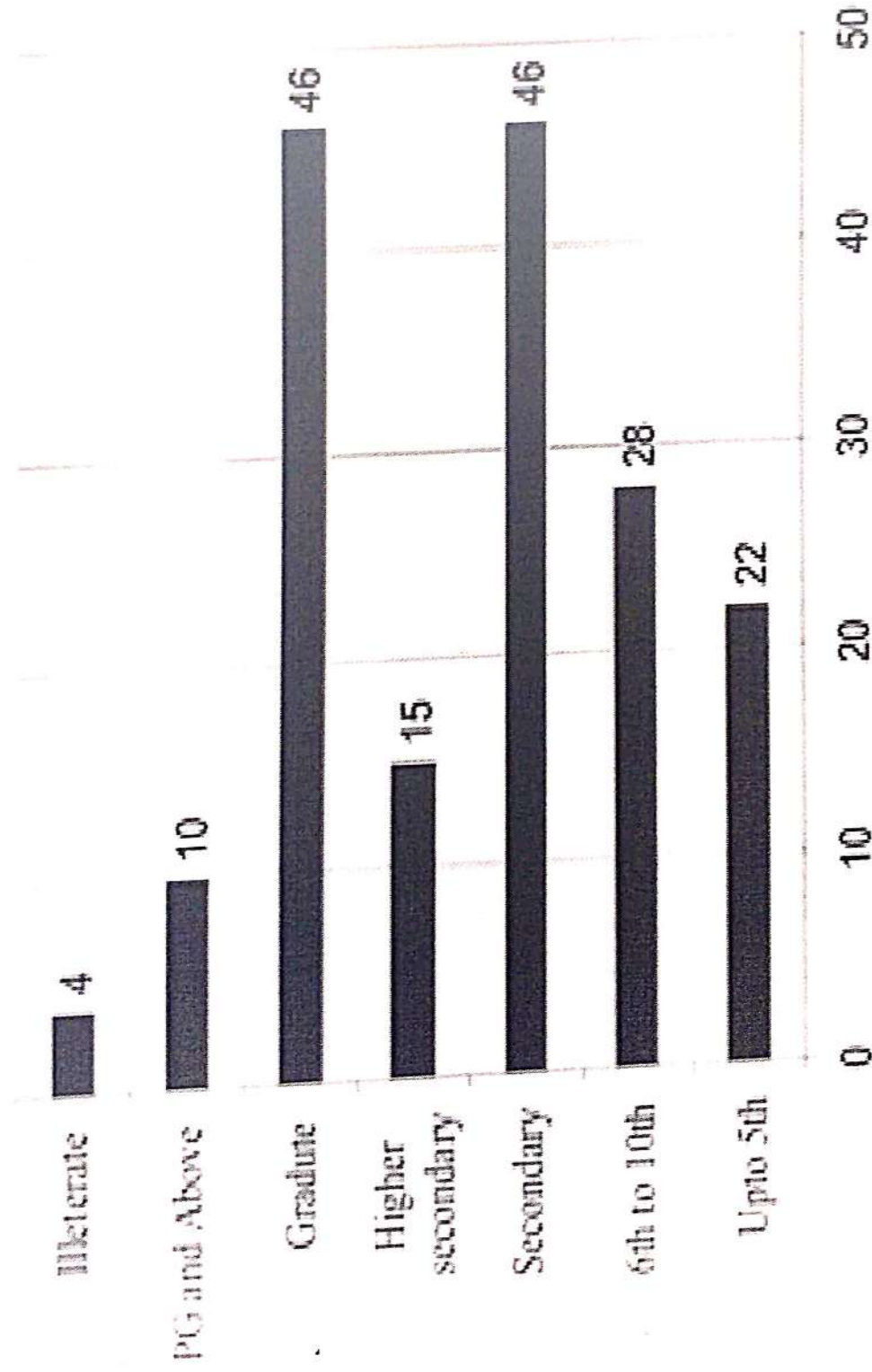
■ Male
■ Female



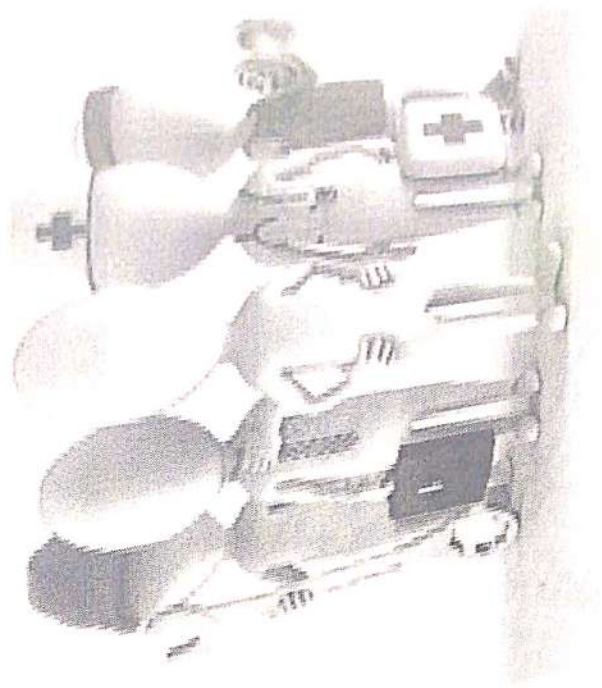
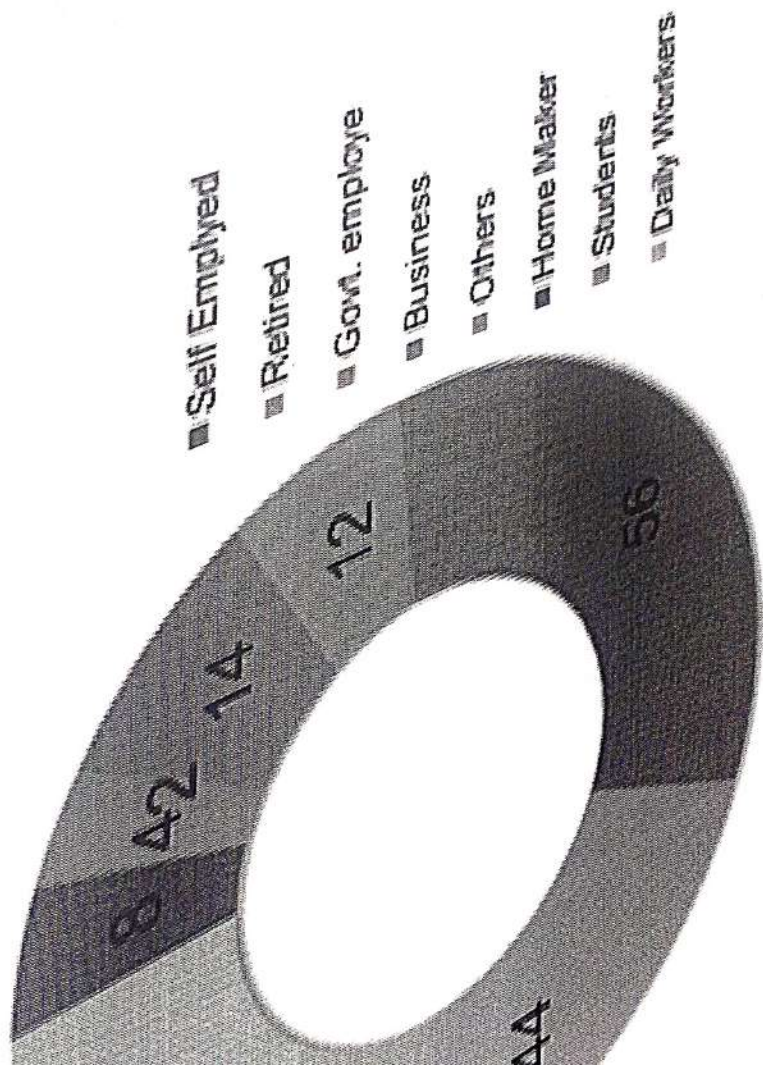
Classification of Respondents based on age



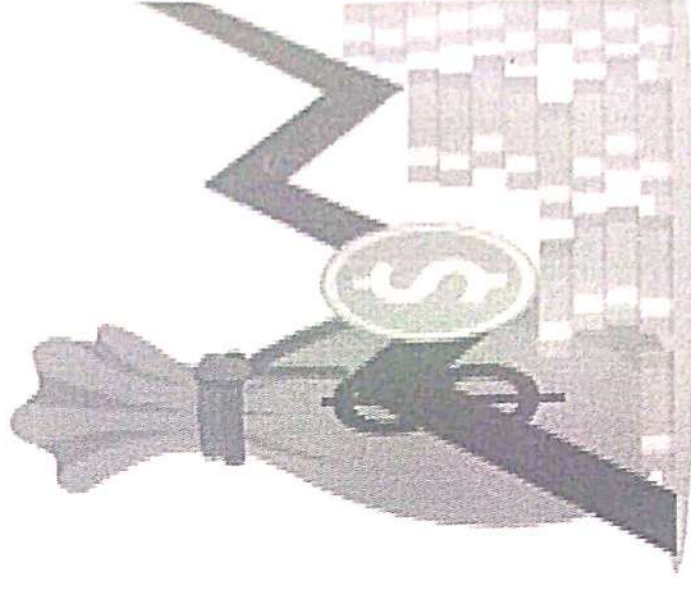
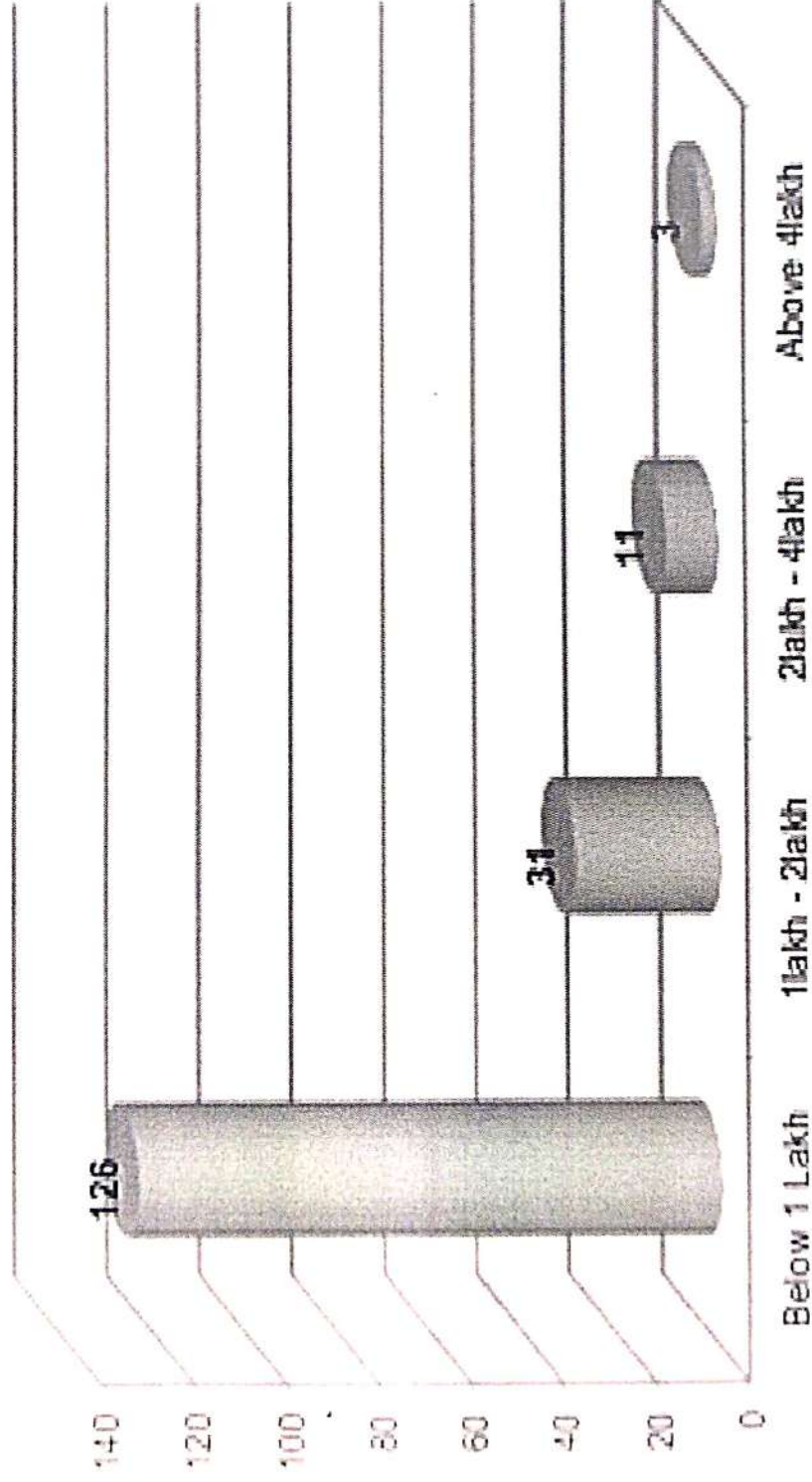
Classification of Respondents based on Educational Qualification.



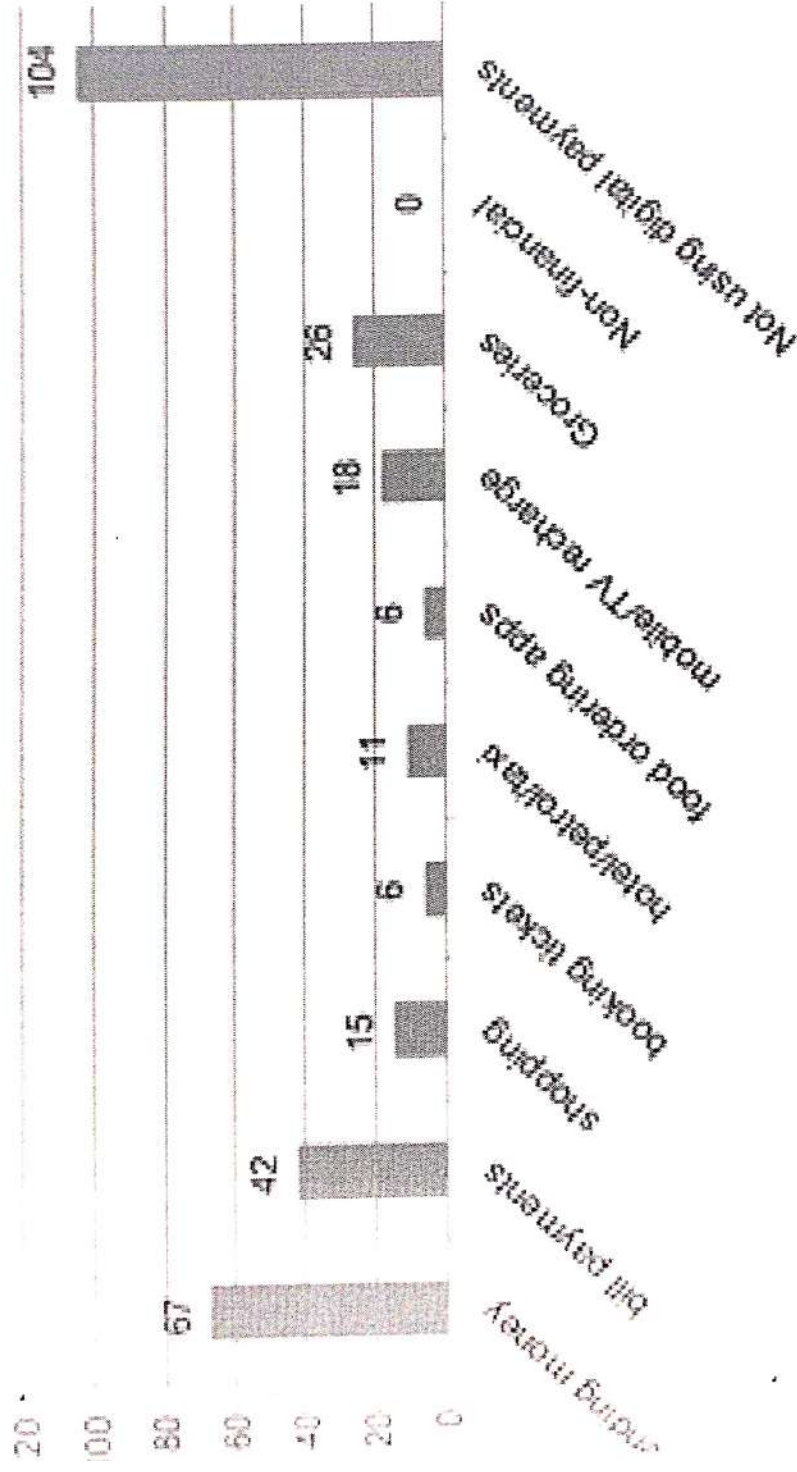
Respondents Based on Profession.



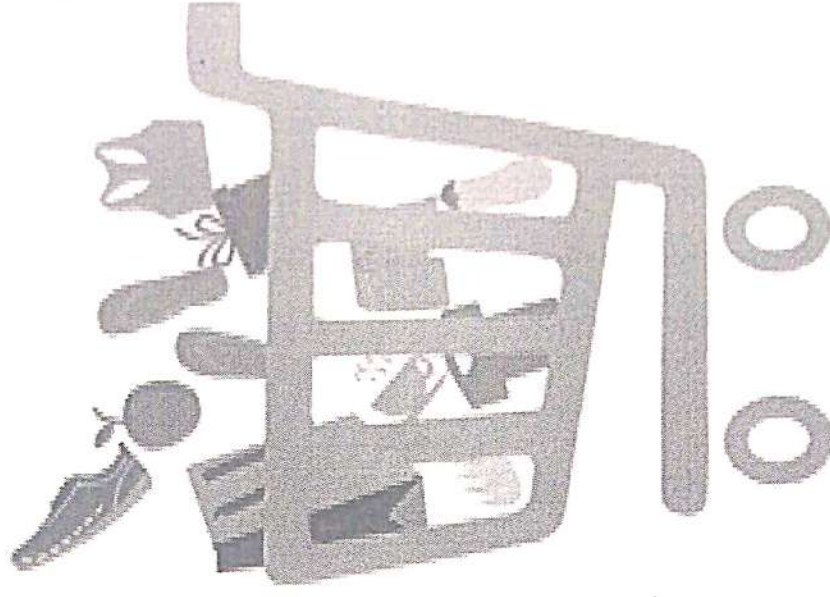
Classification of Respondents Based on Income



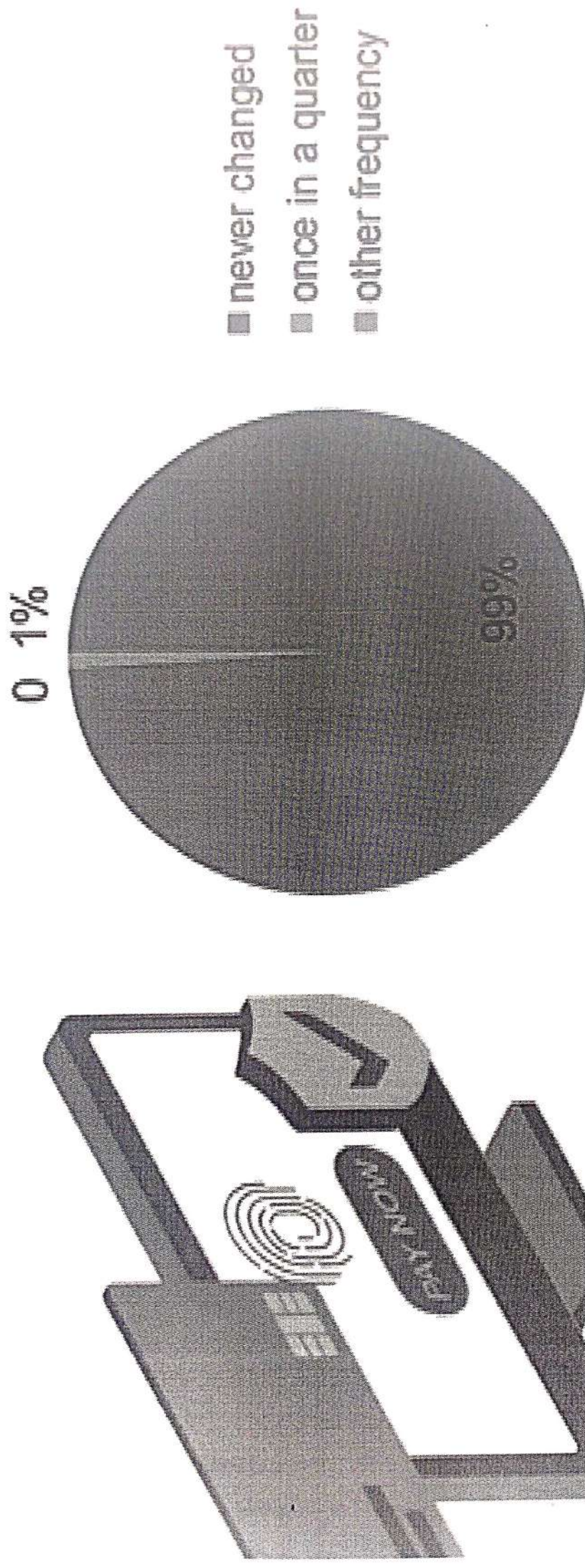
References regarding use of digital wallets for purchase.



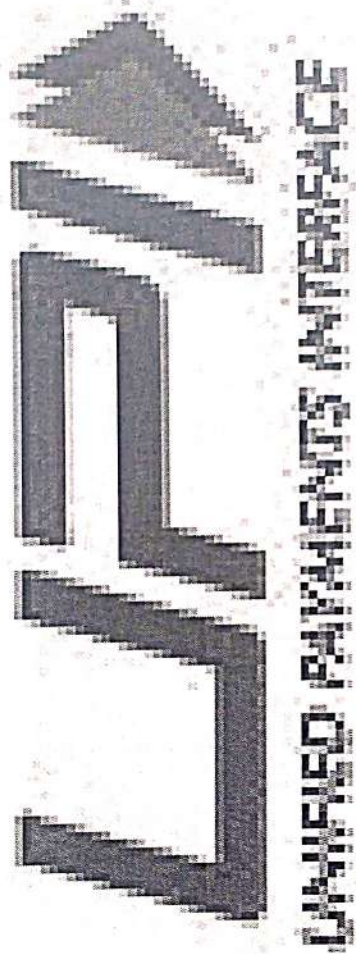
From the above Data, Most of the people are not using digital payment products for purchasing. The people who are using digital payment products are using mostly for sending money, bill payments and groceries.



Analysis on no. of people change PIN for debit/credit/Mobile banking

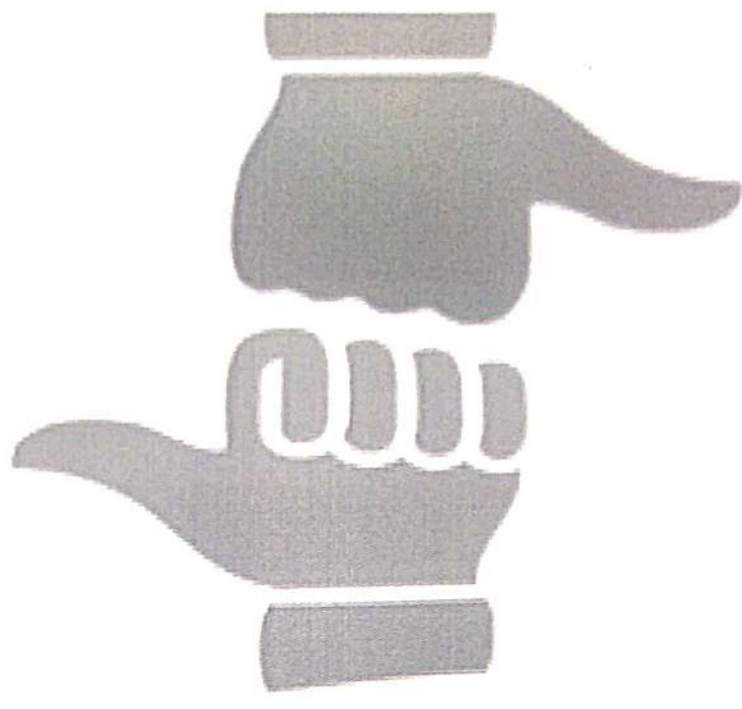
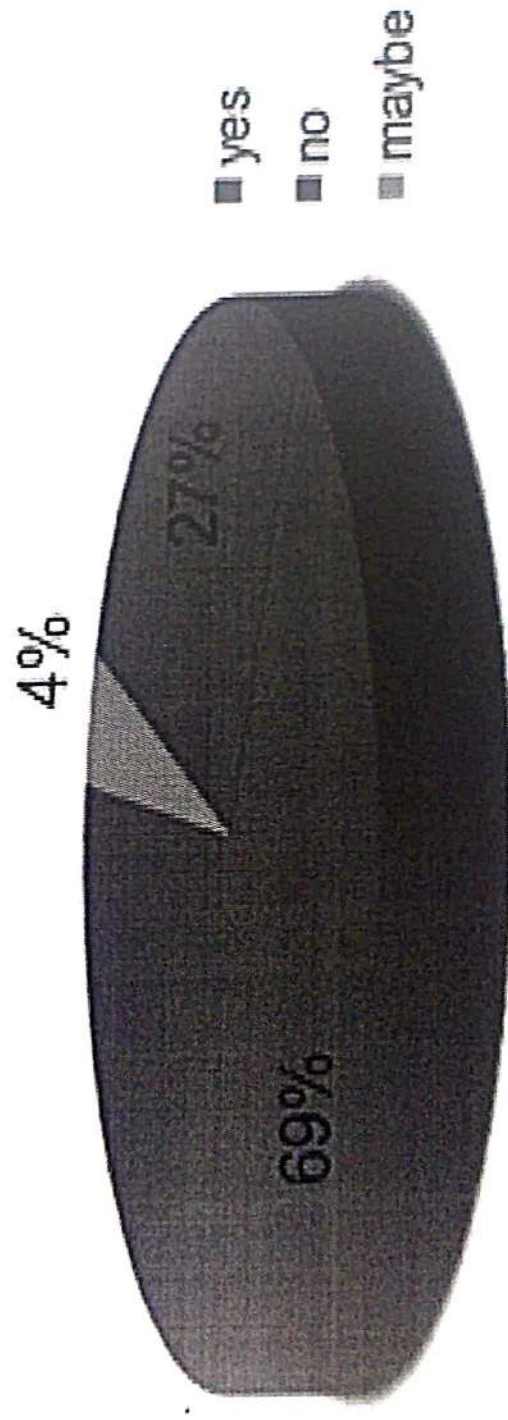


From the above Data, it is recorded that all the respondents never change their PIN for credit/debit/mobile banking.



THE FUTURE OF PAYMENTS

Satisfaction level of Respondents regarding digital payme.



It is observed that around 30% of respondents are not satisfied with the use of digital wallets. The reasons are found to be technical glitches, concern about security and possibility of theft.



COMMUNITY SERVICE PROJECT

Department of Commerce

**SGK Government Degree College, Vinukonda,
Palnadu Dist.**

Survey Questionnaire

Title of the project: Banking Services and Habits in Vinukonda Rural

Project execution area: Tripuranthakam Urban & Rural

Name of the Respondent: krishna veni

Name of the Mentor: koteswarao sir

Locality: Hyd, Ameerpet

Name of the student: SAI RAM

Door No: 1-12-19

Programme: CSP, Banking

1. Gender of Respondent?

- ☐ Male
- ☒ Female
- ☐ Others

2. Age of Respondent?

- ☒ Bellow 18
- ☐ 18-30
- ☐ 30-45
- ☐ 45-60
- ☐ Above 60

3. Occupation of Respondent?

- ☐ Employee
- ☐ Self employed
- ☐ Business
- ☒ Others

4. How much your annual income ?

- ☒ Bellow 2 Lakhs
- ☐ 2L-5L
- ☐ 5L-10L
- ☐ Above 10L

5. Do you have bank account ?

- ☒ Yes (specify Bank Name: HDFC)
- ☐ No

6. Which Purpose You have opened Bank Account?

- ☒ Savings Purpose
- ☐ Salary Purpose
- ☐ Loan Purpose
- ☐ Welfare Schemes Purpose

7. Reason For Maintaining Bank account in this Bank?

- ☒ Near to My House
- ☐ User Friendly Bank
- ☐ Giving Good interest Rates

8. Type of Bank Account?

- ☒ Saving
- ☐ Current
- ☐ Fixed

9. Do you Have a Debit Card?

- ☒ Yes
- ☐ No

10. You have Linked Your Aadhaar with Your Bank account?

- ☒ Yes
- ☐ No

11. Do you Have Awareness About ATM Operations?

- ☒ Yes
- ☐ No

12. Do you have Cheque Book Facility in Your Bank?

- ☒ Yes
- ☐ No

13. Do You have Use Digital Transactions For Your Account ?

- ☒ Yes (If yes Specify ...Net Banking/Mobile Banking)
- ☐ No

14. What is your preferred payment app for transferring money among people ?

- ☒ Google pay
- ☐ Phone pe
- ☐ Amazon pay
- ☐ Whats app pay
- ☐ Others

15. Why do you prefer paying through these payment apps ?

- ☒ Convenience
- ☐ Cash back
- ☐ Multiple payment methods
- ☐ Better user experience

16. Do you trust the security of digital transaction services ?

- ☒ Yes
- ☐ No

17. Digital payment system is better than cash ?

- ☒ Yes
- ☐ No

18. Do you think your bank offers a Good interest rate?

- ☒ Agree
- ☐ Strongly agree
- ☐ Disagree
- ☐ Strongly disagree

19. Do they charge unnecessarily for not maintain minimum balance in your account?

- ☒ Yes
- ☐ No

20. Does your bank have listed its share in stock exchange?

- ☒ Yes
- ☐ No
- ☐ We Don't Know

21. What do you feel about overall service quality of your bank?

- ☐ Excellent
- ☐ Very good
- ☒ Good
- ☐ Average
- ☐ Poor

22. In your own words, what are the things you like most about your current bank?

good

Krishna

Signature of the Participant

Saiyan

Signature of the Student

V R

Signature of the Mentor

Department of Commerce
SGK Government Degree College, Vinukonda,
Palnadu Dist.

Survey Questionnaire

Title of the project: Banking Services and Habits in Vinukonda Rural

Project execution area: Tripuranthakam Urban & Rural

Name of the Respondent: Rakesh

Locality: Hyd, Ameerpet

Door No: 21-12-19

Name of the Mentor: Koteswarao Sir

Name of the student: SAI RAM

Programme: CSP, Banking

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☐ Female
☐ Others

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