



**RESERVE BANK OF INDIA**  
**DEPARTMENT OF STATISTICS AND INFORMATION MANAGEMENT**  
**Survey on Retail Payment Habits of Individuals –Questionnaire**

1. Profile of the Respondent

- (i) Name of the Respondent (optional):
- (ii) Gender: a. Male  b. Female  c. Others
- (iii) Age (in years): a. 18-25  b. 25 – 35  c. 35– 45  d. 45- 60  e. Above 60
- (iv) Educational qualifications of Respondent:  
a. Up to 5<sup>th</sup>  b. 6<sup>th</sup> to 10<sup>th</sup>  c. Secondary  d. Higher Secondary   
e. Graduate  f. Post graduate and above
- (v) Occupation of the Respondent:  
a. Salaried Employee  b. Self-employed/Business owner/Professional   
c. Daily worker/ Daily wage earner  d. Retired person   
e. Student  f. Home maker  g. Others
- (vi) Annual Income (In Rs): a. Upto 1 lakh  b. 1-5 lakh  c. Above 5 lakh
- (vii) Place of Residence: Address \_\_\_\_\_ City: \_\_\_\_\_ State \_\_\_\_\_

2. Your awareness on digital payment products (can tick more than one):

- a. Debit/credit card  b. Net banking  c. NEFT/RTGS  d. Mobile banking   
e. BHIM UPI  f. Prepaid cards, mobile wallets   
g. IMPS  h. Others  i. None

3. How did you come to know about digital payments (can tick more than one):

- a. Banks  b. Non-banks  c. Friends  d. Advertisement  e. News   
f. Others

4. How do you generally receive the money (most of the time) for your regular expenses

- a. Cash  b. Cheque  c. Digital mode

5. In order of preference (1/2/3; 1 being the most used), which mode have you used in making payments, say in the last one or two months? (in terms of transactions)

- a. Cash  b. Cheque  c. Digital mode

6. How much proportion of major payment is done by your first preference

- a. <50%  b. 50-70 %  c. 70-90%  d. >90%



7. Payments done in the last month (in terms of amount)

Amount of transaction(in Rs.)	Mode of Financial Transactions					
	Digital	<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>
Below 100	Digital	<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>
100-200	Digital	<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>
200-500	Digital	<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>
500-2000	Digital	<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>
2000-5000	Digital	<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>
Above 5000	Digital	<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>

8. Purpose of digital transactions done by you (can tick more than one):

- a. Sending money  b. Bill payment  c. Shopping  d. Booking Tickets   
 e. Hotel/Restaurants/Petrol pump/Taxi  f. Payment vide food ordering apps   
 g. Mobile/TV recharge  h. Groceries  i. Others   
 j. Non-financial (balance checking, ordering cheque book, etc.)

9. Preferred mode of digital payment (can tick more than one)

- a. Debit/credit card  b. Net banking  c. NEFT/RTGS  d. Mobile banking   
 e. BHIM UPI  f. Prepaid cards, mobile wallets  g. IMPS   
 h. Others (pls specify)  i. Do not use digital payments

10. What is the reason for using above mode of digital payments (If response to Q 9 is other than 'Do not use digital payments')

- a. Convenience  b. Offers & Discounts  c. Trust

11. Any hindrance faced while doing digital payments (can tick more than one)

- a. Digital transactions take more time / are complex as compared to cash   
 b. Digital transactions are costly as compared to cash   
 c. Less trust in digital transaction (unsafe, risky, decline of transaction, etc.)   
 d. I do not have payment products (cards, wallets) or device (mobile, laptop)   
 e. Lack of Point of Sale (PoS) machines / QR codes / internet connectivity   
 f. Uncomfortable/Unfamiliar with digital payments   
 g. No major problem faced while doing digital payments

12. Do you share your password/PIN/OTP for cards, bank accounts, etc. with other person?

- a. Yes  b. No  c. Sometime

13. How often do you change PIN for your debit/credit card/ mobile banking

- a. Once in a quarter  b. Never changed   
 c. Change only when prompted by the bank / non-bank to change it   
 d. Other frequency (in year)

14. Your opinion about using PIN/OTP for small value transactions (Up to Rs. 2000)

- a. Yes, because it makes transactions safe  b. No, it is an inconvenience

15. Your suggestion to promote digital payments \_\_\_\_\_