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A Study on Perception of Customers towards Digital Payment

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ABSTRACT

People have been having problems transferring money from their own accounts for many years, and in certain cases, they are unable to withdraw money. Due to two significant factors, the first is demonetization, and the second is the pandemic crisis caused by Covid-19. However, the government has established a scheme called the digital payment system that is extremely beneficial to both new and present generations. Youth, as one of the largest generations, will soon enter their prime years, and they will play a significant role in the future world as consumers and workers. Youth have played a vital role because they will play a significant role in shaping and building businesses and industries. The kids are frequently referred to as the "digital aware generation," as they are well-versed in the usage of technology. The 3C's (Creative, Connected, and Confident) are three characteristics that distinguish youth. The purpose of this article is to determine the major component that has a significant impact on Fin-Tech awareness among youth.

Keywords:Digital payments,Digital Collaboration, banking industry.

INTRODUCTION

What are Digital Payments

Digital payments are transactions that take place entirely digitally or online, without the need for a physical exchange of funds. This means that both the payer and the payee exchange money via electronic means. The Indian government has taken a number of steps to promote and support digital payments in the country. The government wants to build a "digitally empowered" economy that is "Faceless, Paperless, and Cashless" as part of its "Digital India" push. Digital payments come in a variety of forms and approaches. Please keep in mind that digital payments can take place both online and in person. A digital payment, for example, is when you buy something on Amazon and pay for it with UPI. Similarly, if you buy something from your neighborhoodKirana store and pay with UPI instead of cash, that is also a digital payment.

When did Digital Payments start in India

On November 22, 2010, the National Payments Corporation of India (NPCI) introduced Immediate Payment Services (IMPS), a mobile-based interbank electronic fund transfer service that operates 24 hours a day, seven days a week. Customers can use mobile instruments to access their bank accounts through IMPS, and high interbank fund transfers can be made in a safe manner with immediate confirmation features. IMPS is well positioned to achieve its objectives of enabling bank customers to use mobile instruments as a preferred channel for accessing their bank accounts, remit funds, and also sub-serve the goal of electrification of retail payments, with over 900 million mobile subscribers and a robust payment infrastructure. Customers can now use IMPS services at more than 54 banks. The main goal of IMPS is to enable Micropayments on low-end mobile devices that simply support voice and text, as well as higher-end phones that may support web browsing or Java applications. A person who has signed up for a mobile payment service should be able to transmit money to anyone else who has signed up for the same service. This should be independent of the mobile network and bank that either of the individuals belongs to. This is known as interoperability, and it is a critical concern for any big technology to succeed

DIGITAL PAYMENT

The banking business is changing at a breakneck pace. One of the reasons for its rapid evolution is the rise in client expectations and demand. Banks have acknowledged the significance of technology in order to better serve their clients, and concepts like "Digital Collaboration" have begun to acquire traction.

What do you mean by Digital Collaboration in banking.

The use of digital tools for cooperation is referred to as digital collaboration. The banking industry's volatile nature forces them to be on their toes with innovation in order to maintain business continuity and meet client expectations. Customers have restricted them to their houses and are working from home due of the Covid-19 epidemic. Brick-and-mortar bank branches were shuttered, and many others operated with fewer face-to-face interactions. As a result, banks had to restructure their operations. New ways of serving clients have been implemented, and banks have used technology to ensure that the customer experience is not harmed. The banking industry has benefited from digital collaboration in this area.

Digital Product services

Digital banking services	Utility
1. Obtain bank statements	View and download your bank statements for any specified period.
2. Transfer of Funds	With alternatives such as NEFT, RTGS, and IMPS available, the need to issue cheques and DDs has been eradicated.
3. Mobile banking	Mobile banking is digital banking through an application optimized for smartphones and tablets.
4. Cash withdrawals	ATMs facilitate cash withdrawals at any point in time. Moreover, ATMs are widely present in every locality.
5. Bill payments	Auto-debit feature for bill payments lets a user setup monthly debits in favor of regular utility payment.
6. Finance	Invest, raise loans, open fixed deposit accounts – all through digital banking. De-mat accounts can be linked to your bank accounts to provide a seamless flow of funds so you can invest promptly.
7. Manage cheques	Intervene in the cheque clearing process using digital banking to stop the cheque if the need arises.
8. Monitor transaction records	Banks send transaction alerts to the linked mobile number or email addresses. Transactions are updated almost as soon as executed. Digital banking also lets you monitor account balances or outstanding at the click of a button.

The Different Types of Digital Payments

Banking cards can be used to not only withdraw cash, but also to make various types of digital payments. Cards can be used for both online and point-of-sale (PoS) transactions. Banks can also offer prepaid cards; these cards are not tied to a bank account and operate solely on the funds deposited onto them.

Unstructured Supplementary Service Data (USSD): Mobile transactions can be completed without the use of an app or an internet connection by dialing *99#. The number is applicable across the country and supports greater financial inclusion on the ground. The caller can navigate an interactive speech menu and select the desired option on the phone's screen. The only caveat is that the caller's phone number must be the same as the one associated with the bank account.

Aadhaar Enabled Payment System (AEPS): Following successful verification of the Aadhaar number, AEPS allows the client to initiate banking instructions.

Unified Payments Interface (UPI): At the moment, UPI is the most popular method of digital payment. UPI uses a virtual payment address (VPA) to allow users to send money without having to provide their bank account number or IFSC code. Another notable advantage of UPI is that the applications allow you to integrate all of your bank accounts into a single location. Funds can be sent and received at any time, with no time constraints. BHIM, PhonePe, and Google Pay are UPI-based apps in India. In addition to transferring payments to other virtual addresses and bank accounts, the BHIM program also allows users to transfer funds to another Aadhaar number. What's more, UPI-based payments are completely free.

Mobile wallets have made it unnecessary to recall four-digit card pins, enter CVV information, or carry loose currency. Mobile wallets save bank account and credit card information so that users may quickly deposit dollars to their wallets and make purchases to other merchants who use similar apps. Paytm, Freecharge, Mobiwik, and other popular mobile wallets are examples. Mobile wallets, on the other hand, usually have a limit on how much money may be deposited. Depositing monies from the mobile wallet back into the bank account may be subject to a modest cost.

PoS terminals: PoS terminals are typically portable devices that read a card to approve and perform a transaction. This is the preferred way of payment at supermarkets and gas stations. PoS terminals, on the other hand, have evolved into more than just physical PoS devices as Digital Payments has grown in popularity. Virtual and mobile point-of-sale terminals have emerged, which leverage the NFC technology of mobile phones and web-based applications to begin payment.

Internet and Mobile Banking: Also known as e-banking, internet financial refers to the use of the internet to get some banking services such as fund transfers and account opening and closing. Because online banking is only limited to essential tasks, it is a subset of Digital Payments. Mobile banking, on the other hand, is the provision of banking services through mobile-based applications.

Getting a basic knowledge of the acceptance of digital payments

To summarize, electronic funds transfer has been around for a long time, and the economy has profited significantly from this technical advancement. Credit cards, for example, are an electronic payment system that has simplified monetary transactions and even gives a way to fund common purchases using credit.

To summarize, electronic funds transfer has been around for a long time, and the economy has profited significantly from this technical advancement. Credit cards, for example, are a type of digital payment system that has simplified monetary transactions and even provided a way to fund common purchases using credit. Bitcoins are becoming more popular as a result of this, but there are still numerous doubts and concerns about a virtual economy. However, there will always be a risk of identity theft, market exuberance, and privacy concerns. As history has shown, new technology can lead to irrational enthusiasm, resulting in inflated securities and, eventually, a financial collapse. New financial technology, on the other hand, is not yet polished and can be highly pricey. Financial technology, on the other hand, can be the key to properly managing one's money if new advancements and good use are implemented.

LITERATUREREVIEW

Sreelakshmi CC, Sangeetha K PrathapPrajnan 48 (3), 2019 studied on "Antecedents of Adoption of Mobile Banking by the Generation Y Consumers" Sree Banks and service providers will be able to build products based on customer preferences if they can determine the antecedents of generation Y consumers' attitudes about mobile banking. The study adds to the body of knowledge on innovation acceptance by examining the elements that influence attitudes about mobile banking through a multi-faceted approach. The article also establishes a causal link between perceived risk and technology adoption trust.

SerkanAkinci, afakAksoy, and EdaAtilgan (International Journal of Bank Marketing, 2004) provide information on "Internet banking adoption among sophisticated customer sectors in a high-income developing country" This descriptive study was done to gain a better understanding of sophisticated consumers' attitudes about and use of Internet banking. The demographic, attitudinal, and behavioral features of Internet banking (IB) users and non-users were investigated using a random sample of academicians. The demographic characteristics and attitudes of users and nonusers indicated substantial differences in the analysis. IB users were researched further, and three subgroups were identified based on a set of bank selection characteristics. Finally, four homogenous service categories were developed based on the similarities across various Web-based bank services.

(Chinese Business Review 4 (6), 75-78, 2005) Zheng Li, YonghongZhong "An Empirical Study on the Adoption of Virtual Banking in China" In this paper, virtual banking is defined as the provision of banking services through methods other than traditional physical branches. Virtual banking is currently available in the form of ATMs, phone banking, home banking, and Internet banking. Financial firms can create appropriate marketing strategies for new types of banking by understanding people's adoption intentions for virtual banking. The current trends in the Internet revolution that have set in motion in the Chinese banking sector are examined in this paper, as well as an empirical study conducted in China to investigate customers' preferences for virtual banking and the factors that they believe influence virtual banking adoption.

"The intention to utilize mobile banking: Further evidence from Saudi Arabia," by Ibrahim M Al-Jabri (South African Journal of Business Management 46 (1), 23-34, 2015). The goal of this research paper is to create and test a research model to better understand the elements that influence whether or not people in Saudi Arabia will use mobile banking services. The study empirically tested the model using a Partial Least Squares (PLS) method based on a paper-based survey of 253 respondents. With 66.7% of the variance in intention to use mobile banking, the results showed significant support for the validity of the suggested model. Compatibility was also found to be the strongest facilitator of intention, whereas perceived risk was found to be a barrier to using mobile banking. The perception of danger had a substantial negative connection with trust, demonstrating that trust could lower the risk barrier, influencing the inclination to use mobile banking. In contrast to prior study, perceived utility and convenience of use had no effect on the intention to utilize mobile banking. The findings' ramifications were examined, as well as research ideas for the future.

AnkitKesharwani and Bijeta Shaw (Journal of Internet Commerce, vol. 18, no. 3, pp. 291-309, 2019). The findings of this study, titled "Moderating influence of smartphone addiction on mobile wallet payment adoption," try to discover the catalytic function of smartphone addiction in promoting mobile wallet payment adoption behavior in emerging economies like India. A questionnaire-based response from 512 young consumers was used to test the research approach. The findings of structural equation modeling and multi-group analysis aided in understanding the impact and importance of the research constructs of perceived ease of use, perceived utility, and subjective norms on young people's adoption of mobile wallet payments. The findings revealed that the moderating effect of smartphone addiction influenced the adoption of mobile wallet payments significantly. It has also demonstrated the significance of communicating with the right customer through the right channels and at the right age. Marketers can use the study's findings to develop strategies for presenting their services in front of the right audience, thereby expanding their Internet business potential.

"Digital transfers utilizing apps have produced behavioral change and helped in the acceptance of digital payment," stated K, KamatchiEswaran in his study. This made it easier to transfer money in remote areas that had previously been unaffected by digital payment methods. (2019, KamatchiEswaran). In their study, R Saxena and S Chaudhary found that security, necessity, time, and contentment with the services used are the elements that impact customers' attitudes regarding M-wallets, since respondents believe they save time and make life easier. (2019, Saxena& Chaudhary). M Somasundaram found in his study that the digital payment system needs to be reinforced to increase the safety and security of consumer financial transactions, as well as streamlined and made more user-friendly. Dr. M. Somasundaram, Dr. M. Somasundaram, Dr. M. Somasundaram, Dr. M Internet connectivity concerns and payment constraints for large sums are prevalent problems with digital payments, according to M Abraham's research. (2020, Abraham)

Oshotimehin, O.O. and Adeoti, O.O. (2011). "Primary data was collected for this study using a pre-tested, standardized questionnaire on electronic payment system usage." A multistage sampling strategy was used for this study. The probit model is used to do research. The study looked into the impact of motivational factors on consumers' decisions to use point-of-sale terminals. The study reveals that nativity, security, ease of use, availability, convenience, intention to use, and technology complexity are among the factors impacting the adoption of Point of Sales (POS)terminals using a probit model.

"The e-payment system in India has showed amazing progress," Sanghita Roy, Dr.Indrajit Sinha (2014) said, "but there is still a lot to be done to boost its adoption." Cash still accounts for 90% of all transactions. The Technology Acceptance Model was employed in this investigation. They discovered that four aspects contribute to the E-payment system's strength: innovation, incentive, customer convenience, and regulatory framework. Roy and Sinha (Roy & Sinha, 2014). According to Dr. Ramesh Sardar (2016), when mobile wallets become more widespread outside of major cities, the electronic payment system will generate massive amounts of data about people's buying habits in these areas. The majority of ecommerce businesses provide discounts on digital wallets.

BrijeshSivathanu (2018) has written a brief paper on "Digital Payment System Adoption in the Demonetization Era in India": This study is an empirical investigation on the actual usage (AU) of digital payment methods by customers in India during the demonetization era (November 9, 2016 to December 30, 2016). The findings imply that behavioral intention (BI) to utilize digital payment systems and innovation resistance (IR) have an impact on their use. The stickiness to cash payments moderates the relationship between BI to use digital payment systems and the AU of digital payment systems.

According to Holger Burk and Andreas Pfitzmann's 1989 research on "Digital payment systems enabling and unobservability," banks and (by installing a Trojan horse) even the manufacturers of the computer equipment used could easily observe who pays what amount to whom and when in today's cashless payment systems. The amount of transaction data and computerization increases dramatically as these systems, such as point-of-sale terminals and home banking, become more digital. As a result, these payment mechanisms are no longer acceptable, as creating dossiers on all clients' lifestyles and whereabouts will be simple. We discuss the digital payment systems that allow customers to be unobserved and group them into a common model to compare their varying levels of unobservability and security. We propose a reasonable synthesis because no one system has all desired qualities.

RESEARCHMETHODOLOGY

The phrase ration analysis refers to the examination of financial accounts in conjunction with ratio-based interpretations of financial results for a specific period of operations. A ratio analysis is performed to determine a company's financial stability. In this blog post, we will discuss ratio analysis, including what it is used for, its benefits and drawbacks, and its limitations..

Meaning of Research:

Systematic research and analysis of materials and sources in order to establish facts and draw new conclusions. Reedman and Moray claim that "Research is a systematic endeavor to learn something new."

Meaning of Research Methodology

"Research technique refers to the method of gathering information and data in order to make business decisions."
"Research methodology is a strategy for systematically solving a research topic; it may be thought of as a science that studies how scientific research is conducted." This is referred to as research methodology."

DEFINITION: "The procedure for gathering information and data in order to make business decisions.",
"Research methodology is a strategy for systematically solving a research topic; it may be thought of as a science that studies how scientific research is conducted." This is referred to as research methodology."
A. Research Methodology
The study used a qualitative research approach that included specific pragmatic observations, suitable statistical analysis, and verifiable findings that could be generalized. Secondary data is employed in the review of literature to create a defensible research framework.
B. The Study's Objectives
The basic goal of digital payment is to solve the challenges of traditional payment by giving currency holders control and responsibility.
C. The Study's Purpose
This research focuses on all of the elements that contribute to the existence of digital payment as a new investment alternative. Challenges are investigated with the use of this study, and it also aids in understanding why digital payment might be adopted as a new tool for transactions and money transfers.
D. Information Gathering
The value of data collection in a research project cannot be overstated. The study's findings are certain to be deceptive if the data is not precise and adequate. The data collection approach used in this study is secondary data, which is more reliable for this research study.
E. Data Interpretation
To determine the research's findings, the obtained data was analyzed using a variety of statistical tools. There are a variety of data analysis tools available for research. Statistical data was utilised in the current investigation. The graphic presentation has also been utilized to effectively present the study's findings.

Objective of the study

- To identify the challenges and to study the capacity of digital payment is become a part of financial system.
- To Study the impact of challenges that face during digital payment time.
- To acknowledge people about digital payment and benifits of blockchain.

Limitation of the study:

There is some limitation of this study:

The study is based on secondary data collected fromwebsites.

The information is accessible on websites.

Very limited researches have been done due to the availability of data is limited.

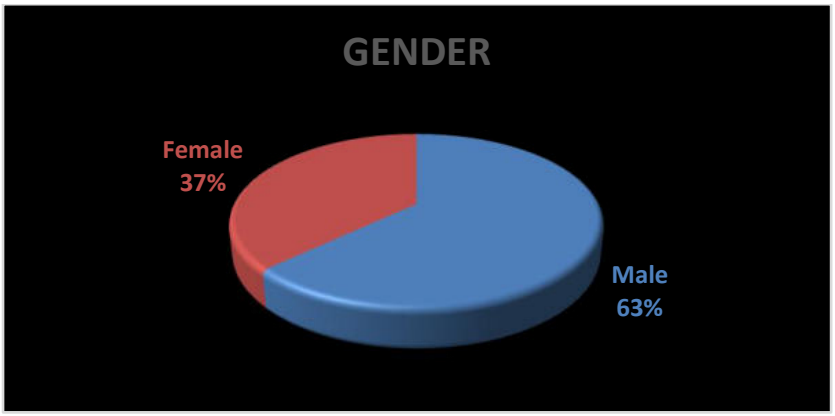
Further Research

Following the conclusion of the topic based on the Objective, the researcher will use the questionnaire to collect primary data for further investigation.

DATA ANALYSIS

The practice of systematically applying statistical and/or logical approaches to explain and demonstrate, condense and recap, and assess data is known as data analysis.

Following the establishment of objectives, we produced a questionnaire, which we distributed throughout Vadodara and received 100 responses. The following is a data analysis of the completed questionnaires:



We can observe that major respondents are males with 63% and we can also conclude a ratio of 3:2 among males and females.

What is your Martial Status?

Question	**Options**	**Responses (in numbers)**	**Responses (in Percentage)**
What is your Martial Status?	**Married**	**74**	**74%**
	Unmarried	**26**	**26%**
Total		**100 responses**	**100%**

We can observe that major respondents are from Unmarried person with 73%% and we can also conclude a ratio of 3:2 among Unmarried and Married.

What is your Occupation?

Question	**Options**	**Responses (in number)**	**Responses (in percentage)**
What is your Occupation?	Students	61	61%
	Private sector employee	17	17%
	Public sector employee	9	9%

	Self-employed	11	11%
	Others	2	2%
Total		**160 responses**	**100%**

61% of our respondents are from Students group and that is because some of them might be students or financial dependents. Well, we also have our respondents from other income group with a total of 32%.

What is your Education?

Question	Options	Responses (in number)	Responses (in percentage)
What is your Education?	Phd	7	7%
	Masters	43	43%
	Post Graduation	30	30%
	Graduation	15	15%
	10+2	5	5%
Total		**100 responses**	**100%**

7% of our respondents are from Phd group who use digital lakh rupees and that is because some of them might be students or financial dependents.21% of our respondents are from income group of 1,00,000 – 3,00,000 lakh rupees and that is because some of them might be started job or financial dependents. Well, we also have our respondents from other income group with a total of 42%.

What is your annual income?

Question	Options	Responses (in number)	Responses (in percentage)
What is your annual income?	Upto 1 lakhs	37	37%
	1 to 3 lakhs	21	21%
	3 lakhs to 5 lakhs	19	19%
	5 lakhs to 10 lakhs	17	17%
	Above 10 lakhs	6	6%
Total		**100 responses**	**100%**

37% of our respondents are from income group of 0 – 1,00,000 lakh rupees and that is because some of them might be students or financial dependents.21% of our respondents are from income group of 1,00,000 – 3,00,000 lakh rupees and that is because some of them might be started job or financial dependents. Well, we also have our respondents from other income group with a total of 42%.

What do you prefer?

Question	Options	Responses (in number)	Responses (in percentage)
Which payment method do you use for your daily bill payments?	Online Payment	86	86%
	Tradional Payment	14	14%
Total		**100 responses**	**100%**

86% of the people have responded for Online payment methods but for the research if we combine online and both than we will have a total of 14% of respondents who surely uses an online method for bill payments.

Most used online payment platform?

Question	Options	Responses (in number)	Responses (in percentage)
Most used online payment platform?	Google pay	54	54%
	Debit card	31	31%
	Paytm	42	42%
	BHIM	23	23%
	Net banking	15	15%
	Phone Pay	22	22%
	All of the above	31	31%
Total		**100 responses**	**100%**

Most of the people have responded for Google pay with a total of 54%. Multiple people prefer multiple online payment method like 31% prefer all of the above option that means they used all services like google pay, debit card, paytm, BHIM, net banking and Phone pay. This means that people are having good experience with Digital payment.

How frequently do you use online pay?

Question	Options	Responses (in number)	Responses (in percentage)
How frequently do you use online pay?	Everyday	55	55%
	2-3 times a week	24	24%
	Once per week	15	15%
	Once a fortnight	2	2%
	Once every month	2	2%
	Never	2	2%
TOTAL		**160 responses**	**100%**

As we have the major of young respondents so there is more ratio for everyday use of online payment with 55% only and online payment services have captured the minor share of 6% from once a fortnight, every month and never. Whereas, the people who uses digital payment as 2-3 times a day and once per week are about 39%.

What type of problems facing by customers while using digital payment applications?

Question	Options	Responses (in number)	Responses (in percentage)
What type of problems facing by customers while using digital payment applications?	Network Problem	50	50%
	Not easy for non-educated person	28	28%
	More time taking	15	15%
	All of the above	25	25%
	Others	1	1%
Total		**100 responses**	**100%**

What is your concern while using Digital Payment?

Question	Option	Sub-options	Responses (in number)	Responses (in percentage)
What is your concern while using Digital Payment?	Easy to use	Strongly Agree	30	11.88%
		Agree	43	22.5%
		Neutral	18	31.25%
		Disagree	1	26.87%
		Strongly Disagree	8	7.5%
	Total		**100 responses**	**100%**
	Easy to transfer large amount	Strongly Agree	24	14.38%
		Agree	32	24.37%
		Neutral	30	34.38%
		Disagree	7	21.25%
		Strongly Disagree	7	5.62%
	Total		**100 responses**	**100%**
	Time saving	Strongly Agree	32	17.5%
		Agree	35	31.88%
		Neutral	20	31.25%
		Disagree	7	11.25%

		Strongly Disagree	6	8.12%
	Total		**100 responses**	**100%**
	24/7 access	Strongly Agree	35	23.75%
		Agree	35	20%
		Neutral	20	26.88%
		Disagree	4	18.12%
		Strongly Disagree	6	1.25
	Total		100 responses	100
		Strongly Agree	19	
		Agree	37	
	Low charges	Neutral	34	
		Disagree	6	
		Strongly Disagree	4	
Total			**100 responses**	**100%**

Easy to use

Strongly agree: 30, Agree: 43, Neutral: 18, Disagree: 1, Strongly disagree: 8.

While using digital payment method Most of the People have strongly agree and agree about that online trading would be really easy.

Easy to transfer large amount

Strongly agree: 24, Agree: 32, Neutral: 30, Disagree: 7, Strongly disagree: 7.

32% of people agree to transfer money while using digital payment, but 30% of people would be neutral while transfer large amount of money will be acceptable or not.

Time saving

Strongly agree: 32, Agree: 35, Neutral: 20, Disagree: 7, Strongly disagree: 6.

While using digital payment people prefer that time would be saved and people did not get busy while doing work.

24/7 access

Strongly agree: 35, Agree: 35, Neutral: 20, Disagree: 4, Strongly disagree: 6.

Digital payment would be fully accessable at any time non of the thing stuck and it is easy to use and most of the favourable point for consumer that 24/7 transfer money and do some transaction.

Low charges

Strongly agree: 18, Agree: 37, Neutral: 34, Disagree: 6, Strongly disagree: 4.

In this 20 respondents selected very good for this question, 29 respondents selected good for this question, 43 respondents selected moderate for this question, 32 respondents selected poor for this question and 36 respondents selected very poor for this question.

Please rate the following digital payment feature?

Question	Option	Sub-options	Responses (in number)	Responses (in percentage)
Please rate the following digital payment feature?	Bill Payment	Good	60	11.88%
		Average	38	22.5%
		Poor	2	31.25%
	Total		**100 responses**	**100%**
	E-alert	Good	39	14.38%
		Average	54	24.37%
		Poor	7	34.38%
	Total		**100 responses**	**100%**
	Balance inquiery	Good	56	17.5%
		Average	40	31.88%
		Poor	4	31.25%
	Total		**100 responses**	**100%**
	Retrieving bankstatement	Good	45	23.75%
		Average	47	20%
		Poor	8	26.88%
	Total		100 responses	100
	Transfer of fund	Good	60	
		Average	36	
		Poor	4	
Total			**100 responses**	**100%**

- Bill payment

  Good: 60, Average: 38, Poor: 2.

  In this 8 respondents selected very good for this question, 32 respondents selected good for this question, 45 respondents selected moderate for this question, 58 respondents selected poor for this question and 17 respondents selected very poor for this question.
- E alert

  Good: 39, Average: 54, Poor: 7.

  In this 15 respondents selected very good for this question, 23 respondents selected good for this question, 53 respondents selected moderate

for this question, 47 respondents selected poor for this question and 22 respondents selected very poor for this question.

- Balance inquiry

  Good: 56, Average: 40, Poor: 4.

  In this 16 respondents selected very good for this question, 32 respondents selected good for this question, 38 respondents selected moderate for this question, 44 respondents selected poor for this question and 30 respondents selected very poor for this question.
- Retrieving bank statement

  Good: 45, Average: 47, Poor: 8.

  In this 8 respondents selected very good for this question, 22 respondents selected good for this question, 42 respondents selected moderate for this question, 58 respondents selected poor for this question and 29 respondents selected very poor for this question.
- Transfer of fund

  Good: 60, Average: 36, Poor: 4.

  In this 8 respondents selected very good for this question, 22 respondents selected good for this question, 42 respondents selected moderate for this question, 58 respondents selected poor for this question and 29 respondents selected very poor for this question.

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