**Question for general Users:**

**Q1: How often do you use cash to pay any type of bill?**

Everyday

Three to six times in a week

One to two times a week

Very few times

Never

Don’t know

**Q2: Do you often use debit card or mobile banking to pay the bill?**

Most of the time

Sometimes

Very few times

Never

**Q3: What is your favorite option for paying bill?**

Cash

Cards

bCash

**Q4: Do you use internet for paying your payments?**

Yes

No

**Q5: How much online payment system of electricity,water and gas bill will help you?**

Very much

A bit

Not at all

I don’t know

**Q6: Do you agree or disagree with the statement**

🡪I would consider making **electricity,water and gas bill** payments using my mobile phone/computer in future

Strongly Disagree

Disagree

Neither agree nor disagree

Agree

Strongly agree

**Q7: What are the reasons you think for not using online payment system?**

Seems difficult to use

Don’t know how to use internet

I don’t think they are secure

I think someone can access my personal data

It will be costly

**Q8: Do you think it will be helpful for the user?**

Yes

No

**Q9: Do you think it will decrease the waste of money and time to pay the bill by standing on the line of a bank?**

Yes

No

**Q10: Do you agree or disagree with the statement**

🡪 Online payments are growing, and are expected to continue

Strongly Disagree

Disagree

Neither agree nor disagree

Agree

Strongly agree

🡪 In a few years, people will hardly use cash to pay a bill

Strongly Disagree

Disagree

Neither agree nor disagree

Agree

Strongly agree

🡪 Web application can help you in this work

Strongly Disagree

Disagree

Neither agree nor disagree

Agree

Strongly agree

**Q11: Do you have any advice in this purpose?**

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**Questions for the banker:**

**Q1: What kind of bank is this?**

Public sector

Private sector

**Q2: How familiar are your employees with computer and internet usage of your bank?**

No knowledge of computer

Beginner

Average knowledge

Advance knowledge

Experts

**Q3: Is it possible to implement online banking system in your bank?**

Not possible now

Never possible

Possible

Strongly possible

**Q4: Is your system is secure enough?**

Yes

Not enough,we need to work on it

**Q5: Do you think your bank will be able to ensure the security of online payment system?**

Yes

Not enough,we need to work on it

**Q6: How much online payment system of electricity,water and gas bill will help your bank?**

Very much

A bit

Not at all

I don’t know

**Q7: What are the difficulties you think for online payment system?(You can give several reasons)**

People are not very much interested

Every bank is not that much internet friendly

The employees are not proper trained

Security will be an issue

None

**Q8: Do you agree or disagree with the statement**

🡪It will be very much helpful for both users and the banks to pay **electricity,water and gas bill** using mobile phone/computer in future

Strongly Disagree

Disagree

Neither agree nor disagree

Agree

Strongly agree

🡪 Online payments are growing, and are expected to continue

Strongly Disagree

Disagree

Neither agree nor disagree

Agree

Strongly agree

🡪 In a few years, people will hardly use cash to pay a bill

Strongly Disagree

Disagree

Neither agree nor disagree

Agree

Strongly agree

🡪This will erase the working pressure of the bankers also

Strongly Disagree

Disagree

Neither agree nor disagree

Agree

Strongly agree

**Q9: How much time do the banks need to start this process**

Less then 6 months

6-12 months

1-2 years

More than 2 years

**Q10: Any advice you want to give:**

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