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Digital Transformation in India's Cooperative Bank

Submitted by
Divyanshu Aggarwal

Under the Supervision of
Dr. Pooja Nanda Associate Professor
AMITY COLLEGE OF COMMERCE AND FINANCE AMITY UNIVERSITY UTTAR PRADESH
SECTOR 125, NOIDA - 201303, UTTAR PRADESH, INDIA

INTRODUCTION

The emergence of digital technologies has brought about a significant transition in the banking and financial services industry in recent times, marking a unique period of change. Cooperative banks in India are leading the way in this digital transformation, among other industries that are seeing substantial change. With their roots in community-based values, these financial institutions are now embracing digital transformation to boost client satisfaction, increase operational efficiency, and maintain their competitiveness in an increasingly digital environment.

The problem at stake is that India's cooperative banks need to continue their mission of supporting financial inclusion and servicing local communities while also making adjustments to the rapidly changing digital landscape. This transformation presents a variety of obstacles, from organisational culture changes to technical integration and regulatory compliance.

This study examines the digital transformation of India's cooperative banking industry, emphasising tactics, obstacles, and results. The objectives are to comprehend the extent of digital transformation endeavours, pinpoint pivotal motivators and impediments, appraise the assimilation and utilisation of technology, and appraise the consequences on customer satisfaction and operational efficacy. The challenges of integrating digital technology into the current infrastructure are also covered in the report. The final objective is to comprehend cooperative banks' general competitiveness and their capacity for digital transformation adaptation.

The purpose of the study is to look into the main forces behind digital transformation initiatives in Indian cooperative banks, the main obstacles and difficulties that these banks face in the process, the ways in which cooperative banks incorporate digital technologies into their infrastructure and day-to-day operations, and the perceived effects of digital transformation on customer experience and internal operational efficiency.

This study is significant because it can offer insightful information about how India's cooperative banks are undergoing digital transformation. Policymakers, industry practitioners, and stakeholders are intended to gain insight into how cooperative banking is changing in the digital age by means of this research, which will illuminate the tactics, obstacles, and results linked with this revolutionary process. The results of this study might also be used as a guide by cooperative banks looking to start or improve their digital transformation projects, which would help the sector's overall sustainability and resilience in India.

LITERATURE REVIEW

Mr. Adarsh Desai & Dr. Priyanka Sharma (2022), this study focuses on The banking industry, particularly in rural areas, is critical for financing agriculture, livestock, and small- scale businesses. However, information security vulnerabilities are common in India's cooperative banks due to insufficient physical and environmental controls, data protection procedures, and budgetary constraints. According to the study, IT infrastructure security in cooperative banks is still in its early stages.

Ms. Isha Apte and Dr. Varsha Nerlekar,(2022),This study examines the impact of digitalization on the financial performance of Urban Co-operative Banks. Digitalization has transformed the banking sector, introducing new channels for products and services like core banking systems, UPI, ATMs, telephone banking, PC banking, EFT, and mobile banking.
UCBs are transforming into technology banking to serve customers more effectively, increase profits, and competitiveness. The study examines performance in financial, operational, customer-centric, strategic, and overall aspects, while addressing system security and cyber threats.

Vishal Vyas Priyanka Jain (2022),The study looks into how technology adoption and the digital economy affect India's financial inclusion. A conceptual framework was created and put to the test in Rajasthan, India, using a survey of 433 educated persons. A structured questionnaire was used to collect the data, and structural equation modelling was used to validate the results. The findings demonstrated the extended technology acceptance model's full mediation and reflection influence on the relationship between the digital economy and financial inclusion.

CA (Dr.) Bharat Patel et al.,their study focuses Cooperative societies, particularly cooperative credit organisations and banks, have made a substantial contribution to India's socioeconomic development. However, a dual control structure exists, with state governments and the Reserve Bank of India in charge of banking. Legislative measures like the National Cooperative Database are intended to increase accountability and openness.

Anjum Siddiqui and Rajneesh Kumar (2020), The research project studies the impact of digital transformation on performance measures for cooperative banks in India. It demonstrates how digital technologies improve operational efficiency, customer satisfaction, and financial feasibility. This adoption also expands the bank's reach, reduces costs, and boosts competitiveness. The report highlights the need for strategic investments in digital infrastructure, talent development, and customer-centric innovation to drive long-term growth. The findings have practical implications for politicians, regulators, and banking professionals as they navigate the digitalized financial industry.

Dr. Ruchira Joshi and Prof. Rajeev Verma (2024),The study paper looks at the creation of a regulatory framework for digital transformation in Delhi's cooperative banks. It emphasises the role of regulation in promoting innovation, managing risks, and protecting consumers. The report makes recommendations to policymakers, regulators, and banking institutions on how to enable long-term digital transformation. The proposals include improving regulatory clarity, encouraging innovation, boosting cybersecurity, promoting financial inclusivity, and facilitating stakeholder engagement. These ideas aim to strengthen the cooperative banking sector's resilience, competitiveness, and sustainability in the digital age.

Prof. M. Guruprasad, et al.(2018), The study examines the readiness of Indian Urban Cooperative Banks (UCBs) for financial system crises and harsher regulations. It implies that, although banks have been progressive, they may struggle to maintain performance. The report suggests improving risk management approaches and incorporating them into corporate strategy to reduce systemic risk and capital availability challenges.

Dr. Neha Agarwal and Mr. Rahul Sharma(2020), The study evaluates the effect of FinTech collaboration on digital innovation in Delhi's cooperative banking sector, emphasising its transformative power, positive impact on adoption rates, product development cycles, and consumer engagement, and making recommendations for future digital opportunities.

Vikas Kapoor and Ms. Ankita Malhotra (2021): The study explores challenges to digital banking adoption in Delhi's urban cooperative banks, including client resistance, security concerns, lack of understanding, technology limitations, and trust issues. It aids bank management, policymakers, and technology suppliers in improving adoption rates and customer satisfaction.

Dr. S.M. Deshmukh and Dr. S.S. Jadhav (2021), The study analyse the influence of IT on Pune's urban cooperative banks, emphasising its revolutionary potential in operational efficiency, customer service delivery, and strategic decision-making. It emphasises the importance of strategic planning, leadership commitment, and stakeholder participation for successful integration.

OBJECTIVES OF THE STUDY

- Study the influence of mobile banking uptake on rural populations served by cooperative banks' financial inclusion.
- Compare the successful cooperative banks' digital transformation journeys to others that are finding it difficult to stay up.
- Examine how government programmes and regulations affect the cooperative banking industry's ability to adopt digital technologies.
- Taking into account the current digital revolution, create scenarios for the future of cooperative banks in the Indian financial system.
- Determine which cutting-edge technology could have a big influence on cooperative banks' operations and ability to compete.
- Suggest alterations to policies and regulatory structures that can facilitate cooperative banks' long-term digital transformation.

RESEARCH METHODOLOGY

The present study is descriptive in nature, descriptive statistics and regression has obtained to carry out the study. This study is based on primary data collected from questionnaire and surveys.

Sources of Data:

- Questionnaire
- Surveys

Software's used:

- Google Forms
- MS Excel
- MS Word

Analysis:

- Descriptive Statistics
- Regression

DESCRIPTIVE STATISTICS

DATA ANALYSIS

AGE	
Mean	34.72727273
Standard Error	0.935439676
Median	35
Mode	25
Standard Deviation	9.810974094
Sample Variance	96.25521268
Kurtosis	-0.792761365
Skewness	0.589594644
Range	30
Minimum	25
Maximum	55
Sum	3820
Count	110
Largest(1)	55
Smallest(1)	25
Confidence Level(95.0%)	1.854011027

The age data, collected from 110 individuals, reflects an average age of 34.73 years, with a mode of 25. It exhibits positive skewness, spanning from 25 to 55 years. The confidence level for estimating the population mean age is 95%.

ANNUAL INCOME	
Mean	2.309090909
Standard Error	0.106302992
Median	2
Mode	1
Standard Deviation	1.114915182
Sample Variance	1.243035863
Kurtosis	-1.379864979
Skewness	0.128879747
Range	3
Minimum	1
Maximum	4
Sum	254
Count	110
Largest(1)	4
Smallest(1)	1
Confidence Level(95.0%)	0.210689073

The annual income data from 110 individuals shows an average income of $2.31, with a median and mode of $2 and $1, respectively. The income ranges from $1 to $4, with a slight positive skewness and a 95% confidence level.

Q1	
Mean	2.449541284
Standard Error	0.107077317
Median	2
Mode	2
Standard Deviation	1.117920014
Sample Variance	1.249745158
Kurtosis	-0.022062978
Skewness	0.736367378
Range	4
Minimum	1
Maximum	5
Sum	267
Count	110
Largest(1)	5
Smallest(1)	1
Confidence Level(95.0%)	0.212245819

The mean rating of 2.45 for Q1 replies shows that respondents generally gave this question an overall score of 2.45 out of 5. The question was rated as 2 by the majority of respondents, indicating a slightly positive skewness in the distribution of responses (skewness = 0.74).

There may be some response variability based on the data's moderate standard deviation (1.12). For the most part, the answers to Question 1 are concentrated towards the bottom of the scale.

Q2	
Mean	2.518181818
Standard Error	0.102293807
Median	2
Mode	2
Standard Deviation	1.072866504
Sample Variance	1.151042535
Kurtosis	-0.392351419
Skewness	0.383296746
Range	4
Minimum	1
Maximum	5
Sum	277
Count	110
Largest(1)	5
Smallest(1)	1
Confidence Level(95.0%)	0.202743001

A similar distribution to that of Q1, although with a somewhat smaller skewness (0.38), characterises Q2's mean rating of 2.52. Once again, the median and mode of the responses are both 2. The significantly reduced standard deviation (1.07) in contrast to Q1 suggests a somewhat reduced response variability.

Q3	
Mean	2.490909091
Standard Error	0.105515498
Median	2
Mode	2
Standard Deviation	1.106655881
Sample Variance	1.224687239
Kurtosis	-0.691636438
Skewness	0.457732951
Range	4
Minimum	1
Maximum	5
Sum	274
Count	110
Largest(1)	5
Smallest(1)	1
Confidence Level(95.0%)	0.209128287

Likewise Q2, the mean rating for Q3 responses is 2.49. The distribution is comparatively flat (kurtosis = -0.69) and slightly positively skewed (skewness = 0.46). The majority of respondents scored the question at a 2, as indicated by the mode and median values of 2.

There may be some variation in the responses, as indicated by the moderate 1.11 standard deviation.

Q4	
Mean	2.672727273
Standard Error	0.093231389
Median	3
Mode	3
Standard Deviation	0.977819057
Sample Variance	0.956130108
Kurtosis	-0.900472152
Skewness	-0.258069737
Range	3
Minimum	1
Maximum	4
Sum	294
Count	110
Largest(1)	4
Smallest(1)	1
Confidence Level(95.0%)	0.184781582

With a mean rating of 2.67, Question 4 gets a higher rating than the prior questions. With a mode and median of 3, the distribution has a minor negative skewness (skewness = -0.26). In comparison to Q1–Q3, the standard deviation is lower (0.98), suggesting less variability in the responses. The replies to Question 4 tend to be on the higher end of the spectrum overall.

Q5	
Mean	2.681818182
Standard Error	0.127156506
Median	3
Mode	1
Standard Deviation	1.333628686
Sample Variance	1.778565471
Kurtosis	-1.124963776
Skewness	0.226893859
Range	4
Minimum	1
Maximum	5
Sum	295
Count	110
Largest(1)	5
Smallest(1)	1
Confidence Level(95.0%)	0.252020061

Similar to Q4, the mean rating for responses to Q5 is 2.68. With a mean of 1 and a median of 3, the distribution has a modest positive skewness (skewness = 0.23). In comparison to Q1– Q4, there is greater diversity in the replies, as evidenced by the higher standard deviation (1.33). Q5's replies are generally more evenly distributed over the spectrum.

Q6	
Mean	2.563636364
Standard Error	0.108463584
Median	2
Mode	2
Standard Deviation	1.137575667
Sample Variance	1.294078399
Kurtosis	-0.412074258
Skewness	0.468400184
Range	4
Minimum	1
Maximum	5
Sum	282
Count	110
Largest(1)	5
Smallest(1)	1
Confidence Level(95.0%)	0.214971298

The distribution is comparable to that of Q1–Q3, with a mean rating of 2.56. The mode and median of the responses are 2, and they exhibit a minor positive skewness (skewness = 0.47).
The moderate (1.14) standard deviation indicates some response variability.

Q7	
Mean	2.490909091
Standard Error	0.125714276
Median	2
Mode	1
Standard Deviation	1.318502449
Sample Variance	1.738448707
Kurtosis	-1.13846214
Skewness	0.325794919
Range	4
Minimum	1
Maximum	5
Sum	274
Count	110
Largest(1)	5
Smallest(1)	1
Confidence Level(95.0%)	0.249161608

Similar to Q3, the mean rating for responses to Q7 is 2.49. With a mean of 1 and a median of 2, the distribution has a modest positive skewness (skewness = 0.33). When compared to Q1– Q3, the standard deviation is higher (1.32), suggesting greater variability in the replies.

Q8	
Mean	2.754545455
Standard Error	0.102663741
Median	3
Mode	3
Standard Deviation	1.076746404
Sample Variance	1.159382819
Kurtosis	-0.373436421
Skewness	0.282063783
Range	4
Minimum	1
Maximum	5
Sum	303
Count	110
Largest(1)	5
Smallest(1)	1
Confidence Level(95.0%)	0.203476198

It has a mean rating of 2.75 with a distribution that is comparable to Q4. With a mode and median of 3, the replies exhibit a small positive skewness (skewness = 0.28). There may be some variation in the responses, as indicated by the moderate 1.08 standard deviation.

Q9	
Mean	2.663636364
Standard Error	0.121347228
Median	2
Mode	2
Standard Deviation	1.272700464
Sample Variance	1.619766472
Kurtosis	-0.857269827
Skewness	0.468442827
Range	4
Minimum	1
Maximum	5
Sum	293
Count	110
Largest(1)	5
Smallest(1)	1
Confidence Level(95.0%)	0.240506261

The mean rating for the responses to Q9 is 2.66, and the distribution is comparable to that of Q4–Q8. With a mode and median of 2, the distribution has a modest positive skewness (skewness = 0.47). The moderate (1.27) standard deviation

Q10	
Mean	2.436363636
Standard Error	0.113718902
Median	2
Mode	2
Standard Deviation	1.192693911
Sample Variance	1.422518766
Kurtosis	-0.98419157
Skewness	0.417908164
Range	4
Minimum	1
Maximum	5
Sum	268
Count	110
Largest(1)	5
Smallest(1)	1
Confidence Level(95.0%)	0.225387168

With a distribution resembling that of Q1–Q3, the mean rating for Q10 is 2.54. The mode and median are both 2, and the replies have a little positive skewness (skewness = 0.42). There may have been some variation in the responses, as the standard deviation is rather moderate (1.19).

Interpretation of the data

- Central Tendency: The average ratings for each question fall between 2.44 and 2.75, meaning that respondents often placed the questions in the middle of the scale, which has a range of 1 to 5.
- Variability: There may be variations in the response distribution among questions based on the standard deviations. While some questions have a modest level of variability, some have a higher or lower level.
- Skewness and Kurtosis: The replies' distribution shape is shown by the values of skewness and kurtosis. The majority of the questions show a modest positive skewness, indicating that more answers lean towards the

negative end of the spectrum. Kurtosis readings typically show that distributions are rather flat.

- Consistency: There are determined trends across questions, such as the mode frequently being at 2, indicating that this rating is frequently the most popular response, despite variances in mean ratings and variability.

Based on the data as a whole, it appears that respondents generally score the questions in the middle of the scale, however there is some variation in their answers. While responses are generally distributed over the scale, the minor positive skewness suggests a propensity towards lower evaluations.

REGRESSION

Input Y range : Implementing digital transformation strategies poses significant challenges for cooperative banks.

Input X range: Digital transformation has a positive impact on customer experience in cooperative banks.

SUMMARY OUTPUT F & L

Regression Statistics	
Multiple R	0.125
R Square	0.016
Adjusted R Square	0.006
Standard Error	1.103
Observations	110.000

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	2.080	2.080	1.710	0.194
Residual	108	131.411	1.217		
Total	109	133.491			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	2.202	0.245	8.992	0.000	1.716	2.687	1.716	2.687
X Variable 1	0.109	0.083	1.307	0.194	-0.056	0.273	-0.056	0.273

Interpretation of the Data:

- Regression: A slight positive correlation (multiple R = 0.125) exists between the dependent variable (f & l) and the predictor variable (X Variable 1). The dependent variable's variability can only be explained by the predictor variable to the extent indicated by the dependent variable's R-square value of 0.016.

- ANOVA: The ANOVA table evaluates the regression model's overall significance. At the traditional alpha threshold of 0.05, the regression model is not statistically significant, according to the F-statistic of 1.710 and associated p-value of 0.194. Consequently, the variability in the dependent variable is not substantially explained by the predictor variable.

- Coefficients: The projected mean value of the dependent variable when the predictor variable is zero is indicated by the intercept's coefficient of 2.202. The dependent variable changes by one unit for every unit rise in the predictor variable, according to the coefficient of X Variable 1, which is 0.109. The coefficient for X Variable 1 is not statistically significant, though, with a t-statistic of 1.307 and a p-value of 0.194.

The analysis indicates that there isn't a significant linear correlation between the dependent variable (f & l) and the predictor variable (X Variable 1). The non-significant F-statistic and low R-squared value indicate that the regression model is unable to sufficiently explain the variability in the dependant variable. Consequently, in this particular scenario, the predictor variable does not significantly predict the dependent variable.

LIMITATIONS

- The analysis may not accurately reflect the broader population because it is based on a narrow sample of respondents. Insufficient diversity or exclusion of significant demographics from the sample may lead to conclusions that are not entirely representative of the views or experiences of the general public.

- There is a chance that respondents will give socially acceptable answers or misremember their experiences, which could skew the results. For instance, depending on outside factors or their own opinions, respondents might be more likely to give questions a higher or lower rating.

- The estimated coefficients and the ability to identify meaningful associations may be weakened by measurement error in the dependant and predictor variables.

- The association between one predictor variable and the dependent variable is the only one taken into account in the analysis. Omitted variable bias could result from additional significant variables that were overlooked in the analysis.

- Although it establishes a statistical association, the regression analysis does not infer causality. It's possible that other unobserved factors or causal mechanisms account for the apparent correlation between the dependant and predictor variables.

CONCLUSION

In India, the cooperative banking industry's digital transformation marks a significant turn towards modernization and improved service provision. Cooperative banks have the potential to completely transform the traditional banking industry by embracing digital technology and meeting the changing needs of its clientele in a financial system that is changing quickly.

Descriptive statistics obtained from consumer preferences and demographic information lay a solid foundation for comprehending the target market and customising digital solutions to meet their needs. These data show patterns and trends that cooperative banks can use to inform the creation of tailored digital services and experiences that increase client loyalty and engagement.

Regression analysis does, however, indicate that a more sophisticated approach is required to fully understand the factors impacting digital adoption in cooperative banks. Although preliminary results point to a beneficial relationship between digital infrastructure and consumer engagement, more research is necessary given the importance and scope of these associations. Cooperative banks must fully understand the nuances of consumer behaviour and preferences in order to create digital strategies that appeal to a wide range of customers.

Even with the advancements, there are still obstacles to overcome, such as the necessity for seamless digital platform integration and cybersecurity concerns. These difficulties do, however, present chances for advancement and expansion. Cooperative banks may strengthen their digital skills and remain ahead of the curve by making investments in advanced technology, user-friendly interfaces, and strong cybersecurity measures.

In the future, cooperative alliances with fintech companies and authorities can speed up the process of digital transformation by allowing regulatory assistance and the sharing of expertise. Furthermore, longitudinal research that follows the development of digital initiatives in cooperative banks can provide insightful information about new trends and best practices that will help inform future strategic choices.

In conclusion, India's cooperative banking industry may take advantage of hitherto untapped potential thanks to digital revolution. Cooperative banks can revolutionise banking experiences, increase operational effectiveness, and eventually provide customers with easy access to financial services in the digital age by leveraging technology.

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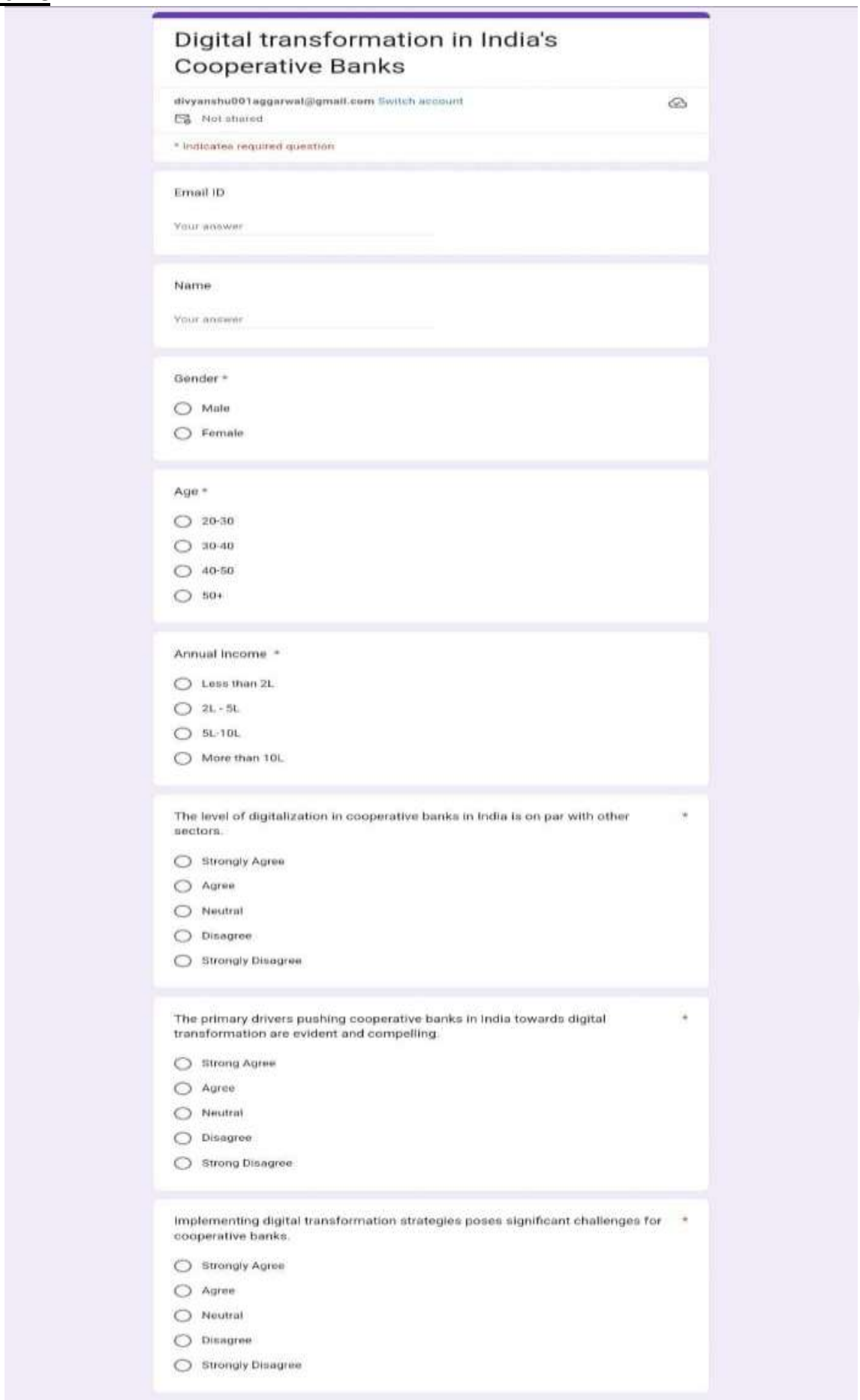
ANNEXURE

Questionnaire



Digital transformation in India's Cooperative Banks

divyanshu001aggarwal@gmail.com Switch account

Not shared

* Indicates required question

Email ID

Your answer

Name

Your answer

Gender *

- Male
- Female

Age *

- 20-30
- 30-40
- 40-50
- 50+

Annual Income *

- Less than 2L
- 2L - 5L
- 5L-10L
- More than 10L

The level of digitalization in cooperative banks in India is on par with other sectors. *

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

The primary drivers pushing cooperative banks in India towards digital transformation are evident and compelling. *

- Strong Agree
- Agree
- Neutral
- Disagree
- Strong Disagree

Implementing digital transformation strategies poses significant challenges for cooperative banks. *

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

Cooperative banks in India effectively prioritize their digital transformation initiatives. *

- Strong Agree
- Agree
- Neutral
- Disagree
- Strong Disagree

Cooperative banks in India adequately ensure the security and privacy of customer data during digital transformation efforts. *

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

Regulatory frameworks significantly influence digital transformation strategies for cooperative banks in India. *

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

Cooperative banks in India are adopting key technologies to facilitate digital transformation effectively. *

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

Cooperative banks in India have clear metrics to measure the success of their digital transformation initiatives. *

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

Digital transformation has a positive impact on customer experience in cooperative banks. *

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

Cooperative banks in India effectively address the digital skills gap among their employees to support digital transformation efforts. *

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

Submit Clear form

Responses

Gender	Age	Annual Income	The level of digitalization in cooperative banks in India is on par with other sectors.	The primary drivers pushing cooperative banks in India towards digital transformation are evident and compelling.	Implementing digital transformation strategies poses significant challenges for cooperative banks.	Cooperative banks in India effectively prioritize their digital transformation initiatives.	Cooperative banks in India adequately ensure the security and privacy of customer data during digital transformation efforts.	Regulatory frameworks significantly influence digital transformation strategies for cooperative banks in India.	Cooperative banks in India are adopting key technologies to facilitate digital transformation effectively.	Cooperative banks in India have clear metrics to measure the success of their digital transformation initiatives.	Digital transformation has a positive impact on customer experience in cooperative banks.	Cooperative banks in India effectively address the digital skills gap among their employees to support digital transformation efforts.
Male	20-30	5L-10L	Agree	Neutral	Strongly agree	Agree	Neutral	Strongly agree	Agree	Strongly disagree	Disagree	Disagree
Female	30-40	Less than 2L	Strongly agree	Agree	Agree	Agree	Strongly agree	Neutral	Strongly agree	Neutral	Agree	Disagree
Male	20-30	Less than 2L	Strongly Agree	Strong Agree	Strongly Agree	Strong Agree	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree
Female	30-40	More than 10L	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree
Male	40-50	2L - 5L	Agree	Neutral	Strongly Agree	Neutral	Disagree	Agree	Disagree	Agree	Agree	Agree
Male	20-30	Less than 2L	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral
Female	20-30	2L - 5L	Strongly Disagree	Strong Disagree	Disagree	Disagree	Strongly Disagree	Disagree	Neutral	Disagree	Strongly Disagree	Disagree
Male	30-40	5L-10L	Agree	Neutral	Disagree	Disagree	Neutral	Agree	Strongly Agree	Neutral	Strongly Disagree	Disagree
Male	50+	More than 10L	Agree	Agree	Agree	Neutral	Strongly Agree	Agree	Strongly Agree	Agree	Strongly Agree	Agree
Female	20-30	Less than 2L	Disagree	Disagree	Disagree	Disagree	Disagree	Disagree	Disagree	Disagree	Disagree	Disagree
Male	40-50	More than 10L	Agree	Strong Agree	Agree	Strong Agree	Strongly Agree	Neutral	Strongly Agree	Neutral	Agree	Neutral
Male	40-50	5L-10L	Strongly Disagree	Disagree	Disagree	Neutral	Strongly Disagree	Neutral	Strongly Disagree	Neutral	Neutral	Neutral
Male	30-40	5L-10L	Strongly Agree	Strong Agree	Strongly Agree	Neutral	Strongly Agree	Agree	Neutral	Neutral	Agree	Strongly Agree
Female	40-50	More than 10L	Strongly Agree	Strong Agree	Agree	Agree	Strongly Agree	Agree	Strongly Agree	Agree	Agree	Strongly Agree
Female	30-40	5L-10L	Disagree	Neutral	Agree	Neutral	Agree	Neutral	Agree	Agree	Neutral	Strongly Agree
Male	20-30	Less than 2L	Agree	Agree	Agree	Neutral	Agree	Neutral	Neutral	Neutral	Strongly Agree	Agree
Male	40-50	2L - 5L	Strongly Agree	Agree	Agree	Agree	Disagree	Neutral	Neutral	Agree	Neutral	Strongly Agree
Male	50+	More than 10L	Neutral	Neutral	Agree	Neutral	Neutral	Strongly Agree	Strongly Agree	Neutral	Agree	Agree
Male	20-30	2L - 5L	Agree	Agree	Agree	Agree	Agree	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree
Female	20-30	Less than 2L	Agree	Neutral	Neutral	Neutral	Disagree	Neutral	Neutral	Neutral	Disagree	Agree
Male	40-50	More than 10L	Agree	Disagree	Neutral	Strong Agree	Agree	Agree	Agree	Strongly Agree	Agree	Agree
Male	20-30	Less than 2L	Neutral	Neutral	Neutral	Neutral	Neutral	Agree	Disagree	Disagree	Disagree	Neutral
Male	30-40	5L-10L	Agree	Strong Agree	Strongly Agree	Strong Agree	Agree	Agree	Strongly Agree	Agree	Strongly Agree	Agree
Female	20-30	Less than 2L	Neutral	Disagree	Strongly Disagree	Disagree	Neutral	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Disagree
Female	30-40	2L - 5L	Neutral	Agree	Agree	Agree	Strongly Agree	Strongly Agree	Agree	Agree	Agree	Strongly Agree
Female	30-40	5L-10L	Neutral	Agree	Disagree	Disagree	Strongly Disagree	Strongly Disagree	Disagree	Disagree	Neutral	Strongly Disagree
Male	20-30	Less than 2L	Agree	Agree	Neutral	Disagree	Disagree	Disagree	Disagree	Neutral	Agree	Agree
Male	30-40	5L-10L	Strongly Agree	Neutral	Strongly agree	Disagree	Neutral	Agree	Strongly Agree	Agree	Agree	Agree
Male	20-30	2L - 5L	Agree	Neutral	Agree	Neutral	Agree	Agree	Strongly Disagree	Neutral	Disagree	Disagree
Female	40-50	Less than 2L	Neutral	Neutral	Strongly Agree	Agree	Strongly Agree	Agree	Strongly Agree	Neutral	Neutral	Disagree
Male	30-40	5L-10L	Neutral	Neutral	Agree	Disagree	Neutral	Strongly Agree	Strongly Disagree	Neutral	Agree	Agree
Male	40-50	Less than 2L	Agree	Neutral	Strongly Agree	Neutral	Disagree	Agree	Strongly Agree	Strongly disagree	Neutral	Disagree
Male	40-50	Less than 2L	Neutral	Agree	Neutral	Disagree	Neutral	Strongly Agree	Disagree	Neutral	Strongly Agree	Strongly Agree
Male	30-40	More than 10L	Agree	Agree	Disagree	Strong Agree	Neutral	Disagree	Neutral	Disagree	Disagree	Strongly Agree
Male	30-40	2L - 5L	Disagree	Agree	Disagree	Agree	Agree	Strongly Disagree	Agree	Strongly Agree	Agree	Agree
Female	20-30	Less than 2L	Agree	Neutral	Agree	Strong Agree	Strongly Agree	Agree	Disagree	Neutral	Agree	Agree
Male	30-40	2L - 5L	Neutral	Disagree	Disagree	Neutral	Strongly Disagree	Strongly agree	Strongly Agree	Agree	Strongly Agree	Agree
Male	30-40	5L-10L	Neutral	Strong Disagree	Agree	Disagree	Neutral	Strongly Disagree	Disagree	Strongly Agree	Agree	Neutral
Male	20-30	More than 10L	Strongly agree	Disagree	Disagree	Neutral	Strongly agree	Neutral	Agree	Agree	Strongly Disagree	Strongly Agree
Male	40-50	5L-10L	Strongly Agree	Strong Agree	Strongly Agree	Strong Agree	Disagree	Agree	Disagree	Agree	Neutral	Neutral
Female	40-50	More than 10L	Agree	Disagree	Agree	Disagree	Agree	Neutral	Strongly Agree	Neutral	Neutral	Strongly Agree
Female	30-40	Less than 2L	Strongly Disagree	Strong Agree	Agree	Agree	Strongly Agree	Strongly Agree	Strongly Agree	Agree	Agree	Disagree
Female	20-30	Less than 2L	Strongly Agree	Agree	Agree	Disagree	Strongly Agree	Agree	Neutral	Neutral	Strongly Agree	Agree
Male	50+	5L-10L	Agree	Neutral	Agree	Neutral	Disagree	Neutral	Neutral	Strongly Disagree	Disagree	Agree
Male	20-30	5L-10L	Disagree	Disagree	Agree	Agree	Disagree	Neutral	Disagree	Strongly Agree	Disagree	Strongly Agree
Female	40-50	2L - 5L	Agree	Agree	Agree	Agree	Agree	Disagree	Agree	Agree	Strongly Disagree	Strongly Disagree
Female	20-30	Less than 2L	Agree	Agree	Neutral	Neutral	Strongly Disagree	Neutral	Strongly agree	Disagree	Agree	Agree
Female	20-30	More than 10L	Agree	Strong Agree	Neutral	Neutral	Agree	Strongly Agree	Strongly Agree	Neutral	Agree	Strongly Agree
Male	20-30	5L-10L	Agree	Agree	Neutral	Agree	Neutral	Agree	Strongly Agree	Disagree	Agree	Agree
Female	20-30	5L-10L	Agree	Strong Agree	Strongly Agree	Neutral	Strongly Agree	Neutral	Neutral	Disagree	Strongly Disagree	Disagree
Male	20-30	Less than 2L	Agree	Agree	Strongly Disagree	Strong Agree	Disagree	Neutral	Agree	Neutral	Strongly Agree	Disagree
Female	50+	Less than 2L	Neutral	Agree	Agree	Neutral	Strongly Agree	Disagree	Agree	Agree	Neutral	Strongly Agree
Male	20-30	Less than 2L	Strongly Agree	Strong Agree	Disagree	Neutral	Strongly Disagree	Neutral	Neutral	Neutral	Strongly Agree	Neutral
Male	30-40	5L-10L	Strongly Disagree	Neutral	Neutral	Agree	Agree	Agree	Neutral	Agree	Agree	Neutral
Male	20-30	Less than 2L	Agree	Neutral	Agree	Strong Agree	Strongly Disagree	Agree	Neutral	Neutral	Disagree	Strongly Agree
Male	20-30	Less than 2L	Strongly agree	Agree	Agree	Agree	Agree	Agree	Agree	Strongly disagree	Neutral	Strongly Agree
Female	20-30	2L - 5L	Strongly Agree	Strong Agree	Disagree	Neutral	Agree	Strongly agree	Neutral	Agree	Disagree	Neutral
Female	30-40	5L-10L	Agree	Agree	Strongly Disagree	Disagree	Neutral	Agree	Disagree	Neutral	Strongly Agree	Agree
Female	40-50	More than 10L	Agree	Neutral	Agree	Neutral	Disagree	Neutral	Strongly Agree	Strongly Agree	Neutral	Strongly Agree
Female	30-40	5L-10L	Neutral	Neutral	Strongly agree	Disagree	Disagree	Agree	Agree	Strongly Disagree	Agree	Disagree
Male	30-40	Less than 2L	Strongly Disagree	Strong Disagree	Agree	Agree	Agree	Disagree	Strongly Agree	Neutral	Agree	Strongly Agree
Male	30-40	2L - 5L	Agree	Neutral	Agree	Strong Agree	Strongly agree	Strongly Agree	Neutral	Agree	Strongly Agree	Agree
Male	40-50	2L - 5L	Agree	Agree	Neutral	Neutral	Strongly Agree	Strongly Disagree	Neutral	Agree	Agree	Agree
Male	50+	More than 10L	Disagree	Disagree	Agree	Agree	Strongly Disagree	Agree	Neutral	Agree	Strongly Disagree	Agree
Female	30-40	Less than 2L	Strongly Agree	Neutral	Strongly Agree	Agree	Strongly Agree	Strongly Disagree	Disagree	Neutral	Strongly Agree	Disagree
Male	30-40	5L-10L	Agree	Disagree	Agree	Disagree	Strongly Agree	Strongly Agree	Strongly Agree	Disagree	Strongly Agree	Disagree
Female	30-40	2L - 5L	Neutral	Disagree	Neutral	Neutral	Strongly Agree	Neutral	Disagree	Disagree	Neutral	Agree
Male	30-40	2L - 5L	Neutral	Agree	Neutral	Disagree	Strongly agree	Disagree	Strongly Agree	Neutral	Agree	Strongly Agree
Male	20-30	More than 10L	Strongly agree	Neutral	Strongly agree	Agree	Agree	Agree	Neutral	Neutral	Neutral	Disagree
Female	20-30	Less than 2L	Agree	Agree	Agree	Disagree	Strongly Agree	Neutral	Strongly Agree	Neutral	Strongly Disagree	Neutral
Male	20-30	More than 10L	Strongly Disagree	Strong Agree	Neutral	Strong Agree	Neutral	Neutral	Strongly Agree	Strongly Agree	Strongly Agree	Disagree
Female	30-40	More than 10L	Neutral	Agree	Neutral	Neutral	Neutral	Agree	Strongly agree	Neutral	Disagree	Neutral
Male	40-50	Less than 2L	Strongly agree	Neutral	Strongly Agree	Neutral	Agree	Disagree	Strongly Agree	Agree	Neutral	Strongly Disagree
Male	40-50	5L-10L	Strongly Disagree	Agree	Disagree	Neutral	Neutral	Agree	Strongly Disagree	Agree	Neutral	Agree
Male	30-40	2L - 5L	Agree	Agree	Agree	Disagree	Neutral	Agree	Agree	Agree	Strongly Disagree	Disagree
Male	20-30	5L-10L	Agree	Neutral	Disagree	Neutral	Neutral	Neutral	Disagree	Neutral	Agree	Disagree
Male	20-30	Less than 2L	Neutral	Neutral	Agree	Disagree	Strongly Disagree	Neutral	Strongly agree	Disagree	Agree	Agree
Female	20-30	Less than 2L	Agree	Agree	Strongly Agree	Strong Agree	Disagree	Neutral	Strongly Agree	Disagree	Agree	Agree
Male	40-50	Less than 2L	Strongly Disagree	Agree	Disagree	Disagree	Neutral	Neutral	Strongly Agree	Neutral	Disagree	Agree
Female	40-50	5L-10L	Strongly Agree	Disagree	Agree	Agree	Strongly Disagree	Neutral	Strongly Agree	Agree	Agree	Strongly Agree
Male	20-30	Less than 2L	Strongly Agree	Neutral	Strongly Agree	Neutral	Agree	Strongly Disagree	Disagree	Neutral	Neutral	Strongly Agree
Female	40-50	More than 10L	Strongly Agree	Agree	Agree	Neutral	Agree	Neutral	Agree	Strongly Agree	Agree	Agree
Female	50+	5L-10L	Agree	Agree	Disagree	Agree	Agree	Disagree	Strongly Agree	Disagree	Agree	Strongly Agree
Male	20-30	Less than 2L	Neutral	Neutral	Neutral	Strong Agree	Disagree	Agree	Strongly Agree	Agree	Agree	Disagree
Female	30-40	2L - 5L	Agree	Agree	Agree	Strong Agree	Disagree	Strongly Agree	Disagree	Agree	Strongly Disagree	Neutral
Male	20-30	2L - 5L	Neutral	Agree	Agree	Agree	Disagree	Agree	Agree	Agree	Strongly Agree	Agree
Female	30-40	5L-10L	Neutral	Strong Disagree	Strongly Agree	Neutral	Agree	Neutral	Neutral	Neutral	Agree	Agree
Female	30-40	More than 10L	Agree	Strong Agree	Agree	Agree	Neutral	Neutral	Strongly Disagree	Disagree	Disagree	Neutral
Male	40-50	Less than 2L	Agree	Strong Agree	Strongly Agree	Neutral	Agree	Agree	Neutral	Neutral	Agree	Neutral
Male	40-50	Less than 2L	Neutral	Agree	Agree	Agree	Strongly Disagree	Strongly Agree	Strongly Disagree	Agree	Strongly Agree	Disagree
Male	50+	5L-10L	Disagree	Strong Agree	Agree	Neutral	Neutral	Agree	Disagree	Strongly Agree	Strongly Disagree	Agree
Female	20-30	2L - 5L	Agree	Neutral	Disagree	Strong Agree	Strongly Agree	Strongly Agree	Strongly Agree	Neutral	Disagree	Disagree
Male	20-30	2L - 5L	Agree	Disagree	Strongly Agree	Disagree	Strongly Agree	Neutral	Strongly Agree	Neutral	Agree	Strongly Agree
Male	20-30	2L - 5L	Agree	Strong Disagree	Agree	Neutral	Agree	Agree	Agree	Strongly Agree	Agree	Strongly Agree
Male	20-30	More than 10L	Agree	Neutral	Disagree	Neutral	Disagree	Agree	Neutral	Neutral	Disagree	Agree
Male	20-30	5L-10L	Agree	Neutral	Strongly Agree	Neutral	Strongly Agree	Agree	Disagree	Neutral	Strongly Agree	Disagree
Male	30-40	More than 10L	Agree	Neutral	Agree	Neutral	Strongly Agree	Neutral	Strongly Disagree	Agree	Strongly Agree	Neutral
Male	20-30	5L-10L	Neutral	Agree	Neutral	Strong Agree	Neutral	Agree	Neutral	Strongly Disagree	Agree	Strongly Disagree
Female	30-40	5L-10L	Disagree	Strong Agree	Neutral	Agree	Neutral	Neutral	Strongly Agree	Neutral	Agree	Strongly Agree
Female	20-30	Less than 2L	Agree	Agree	Disagree	Neutral	Agree	Strongly Disagree	Strongly Agree	Agree	Agree	Neutral
Female	40-50	5L-10L	Neutral	Strong Agree	Disagree	Agree	Strongly Disagree	Neutral	Neutral	Disagree	Neutral	Strongly Agree
Male	20-30	Less than 2L	Agree	Disagree	Neutral	Neutral	Strongly Agree	Disagree	Agree	Strongly Agree	Agree	Strongly Agree
Male	30-40	Less than 2L	Disagree	Agree	Disagree	Neutral	Disagree	Disagree	Agree	Agree	Disagree	Agree
Male	40-50	2L - 5L	Strongly Agree	Neutral	Agree	Disagree	Disagree	Strongly agree	Agree	Neutral	Neutral	Strongly Agree
Male	40-50	Less than 2L	Strongly Agree	Neutral	Strongly Disagree	Agree	Disagree	Strongly Agree	Agree	Neutral	Agree	Agree
Male	20-30	Less than 2L	Neutral	Neutral	Agree	Disagree	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Agree
Female	50+	5L-10L	Disagree	Agree	Neutral	Disagree	Strongly Agree	Strongly Agree	Disagree	Agree	Strongly Agree	Agree
Male	20-30	5L-10L	Agree	Strong Agree	Agree	Agree	Neutral	Strongly Agree	Disagree	Strongly disagree	Neutral	Disagree
Male	20-30	5L-10L	Neutral	Strong Agree	Disagree	Neutral	Disagree	Disagree	Agree	Agree	Disagree	Agree

Likert's Scale

Gender	Age	Annual Income	The level of digitalization in cooperative banks in India is on par with other sectors.	The primary drivers pushing cooperative banks in India towards digital transformation are evident and compelling.	Implementing digital transformation strategies poses significant challenges for cooperative banks.	Cooperative banks in India effectively prioritize their digital transformation initiatives.	Cooperative banks in India adequately ensure the security and privacy of customer data during digital transformation efforts.	Regulatory frameworks significantly influence digital transformation strategies for cooperative banks in India.	Cooperative banks in India are adopting key technologies to facilitate digital transformation effectively.	Cooperative banks in India have clear metrics to measure the success of their digital transformation initiatives.	Digital transformation has a positive impact on customer experience in cooperative banks.	Cooperative banks in India effectively address the digital skills gap among their employees to support digital transformation efforts.
Female	35	1	1	2	2	2	1	3	1	3	2	4
Female	35	4	2	2	2	2	2	2	2	2	2	2
Female	25	2	5	5	4	4	5	4	3	4	5	4
Female	25	1	4	4	4	4	4	4	4	4	4	4
Female	45	4	1	1	2	2	1	2	1	2	2	1
Female	35	3	4	3	2	3	2	3	2	2	3	1
Female	25	1	2	3	3	3	4	3	3	3	4	2
Female	25	1	3	4	5	4	3	5	5	5	5	4
Female	35	2	3	2	2	2	1	1	2	2	2	1
Female	35	3	3	2	4	4	5	5	4	4	3	5
Female	45	1	3	3	1	2	1	2	1	3	3	4
Female	25	1	2	3	2	1	1	2	4	3	2	2
Female	45	4	2	4	2	4	2	3	1	3	3	1
Female	35	1	5	1	2	2	1	1	1	2	2	4
Female	25	1	1	2	2	4	1	2	3	3	1	2
Female	45	2	2	2	2	2	2	4	2	2	5	5
Female	25	1	2	2	3	3	5	3	1	4	2	2
Female	25	4	2	1	3	3	2	1	1	3	2	1
Female	25	3	2	1	1	3	1	3	3	4	5	4
Female	55	1	3	2	2	3	1	4	2	2	3	1
Female	25	2	1	1	4	3	2	1	3	2	4	3
Female	35	3	2	2	5	4	3	2	4	3	1	2
Female	45	4	2	3	2	3	4	3	1	1	3	1
Female	35	3	3	3	1	4	4	2	2	5	2	4
Female	35	1	1	3	1	2	1	5	4	3	1	4
Female	35	2	3	4	3	3	1	3	4	4	3	2
Female	25	1	2	2	2	4	1	3	1	3	5	3
Female	35	4	3	2	3	3	3	2	1	3	4	3
Female	25	1	2	2	1	1	4	3	1	4	2	2
Female	45	3	1	4	2	2	5	3	1	2	2	1
Female	45	4	1	2	2	3	2	3	2	1	2	2
Female	55	3	2	3	4	2	3	4	1	4	3	1
Female	35	2	2	2	2	1	4	1	4	2	5	3
Female	35	3	3	5	1	3	2	3	3	3	2	2
Female	35	4	2	1	2	2	3	3	5	4	4	3
Female	25	2	2	3	4	1	1	1	1	3	4	4
Female	35	3	4	1	3	2	3	3	1	3	2	1
Female	25	1	2	2	4	3	2	5	1	2	3	3
Female	45	3	3	1	4	2	5	3	3	4	3	1
Female	55	3	4	2	3	4	1	1	4	2	1	2
Male	25	3	3	3	1	2	3	1	2	5	4	4
Male	25	1	1	1	1	1	1	1	1	1	1	1
Male	45	2	2	3	1	3	4	2	4	2	2	2
Male	25	1	3	3	3	3	3	3	3	3	3	3
Male	35	3	2	3	4	4	3	2	1	3	5	4
Male	55	4	2	2	2	3	1	2	1	2	1	2
Male	45	4	2	1	2	1	1	3	1	3	2	3
Male	45	3	5	4	4	3	5	3	5	3	3	3
Male	35	3	1	1	1	3	1	2	3	3	2	1
Male	25	1	3	3	3	3	3	3	3	3	4	3
Male	45	2	1	2	2	2	4	3	3	2	3	1
Male	55	4	3	3	3	3	3	1	1	3	3	2
Male	25	3	3	3	3	3	3	1	1	1	4	1
Male	45	4	2	4	3	1	2	2	2	1	3	2
Male	25	1	3	3	3	3	3	2	4	4	4	3
Male	35	3	2	1	1	4	2	3	1	2	4	2
Male	25	1	2	2	3	4	4	4	4	3	2	2
Male	35	3	1	3	1	4	3	2	1	2	2	2
Male	25	2	3	3	2	3	3	3	5	5	4	4
Male	35	3	3	3	2	4	3	1	5	3	2	2
Male	45	1	2	3	1	3	4	2	1	5	3	4
Male	45	1	3	2	3	4	3	1	4	5	1	1
Male	35	4	2	2	4	1	3	4	3	4	4	1
Male	35	2	4	2	4	2	2	3	2	1	2	2
Male	55	2	3	4	4	3	5	1	1	2	1	2
Male	35	3	3	5	2	4	3	5	4	1	2	3
Male	25	4	1	4	4	3	1	3	2	2	5	1
Male	45	3	1	1	1	1	4	3	4	2	3	3
Male	55	3	2	3	2	3	4	3	3	3	4	2
Male	25	3	4	4	2	2	4	3	4	1	4	1
Male	25	3	2	2	3	2	3	2	1	4	2	2
Male	25	1	2	2	3	1	4	3	2	3	1	4
Male	25	1	1	1	4	3	3	2	3	2	1	3
Male	35	3	3	3	3	2	2	2	3	2	2	3
Male	25	1	2	3	2	1	3	2	3	3	4	1
Male	25	1	1	2	2	2	2	2	2	2	2	1
Male	55	1	3	3	2	2	2	4	1	2	2	1
Male	55	2	2	3	2	1	1	1	3	2	1	2
Male	45	2	2	2	3	3	1	5	3	2	2	2
Male	55	4	4	4	2	2	5	2	3	2	5	2
Male	55	3	2	4	2	4	1	1	1	4	1	4
Male	35	2	2	2	3	4	1	4	1	3	2	1
Male	25	4	1	3	1	2	2	2	3	3	3	4
Male	25	4	5	1	3	1	3	3	1	1	1	4
Male	45	1	1	3	1	3	2	4	1	2	3	5
Male	45	3	5	2	4	3	3	2	5	2	3	2
Male	55	2	2	2	2	4	3	2	2	2	5	4
Male	25	3	2	3	4	2	3	3	4	2	2	4
Male	25	1	2	3	2	4	5	3	1	4	2	2
Male	45	1	5	2	4	4	3	3	1	3	4	2
Male	25	1	1	3	1	3	2	5	4	3	3	1
Male	25	1	3	3	3	1	4	2	1	2	2	4
Male	25	2	3	2	2	2	4	2	2	2	1	2
Male	45	1	2	1	1	3	2	2	3	3	2	3
Male	45	1	2	2	2	2	5	1	5	2	1	4
Male	55	3	4	1	2	3	3	2	4	1	5	2
Male	25	2	2	4	1	4	1	3	1	3	2	1
Male	25	2	2	5	2	3	2	2	2	1	2	1
Male	25	4	2	3	4	3	4	2	3	3	4	2
Male	25	3	2	3	1	3	1	2	4	3	1	4
Male	35	4	2	3	2	3	1	3	5	2	1	3
Male	25	3	3	2	3	1	3	2	3	5	2	5
Male	25	1	2	4	3	3	1	4	2	1	2	1
Male	35	1	4	2	4	3	4	4	2	2	4	2
Male	45	2	1	3	2	4	4	1	2	3	3	1
Male	45	1	1	3	5	2	4	1	2	3	2	2
Male	25	1	3	3	2	4	1	2	3	4	5	2
Male	25	3	2	1	2	2	3	1	4	5	3	4
Male	25	3	3	1	4	3	4	4	2	2	4	2
Male	55	3	4	1	2	3	3	2	4	1	5	2