

A Study on Awareness of E-Banking Service among Rural Customers in India

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Abstract

E-banking service adoption among rural customers in India has seen significant growth in recent years, fueled by advancements in digital infrastructure and the government's push for financial inclusion. Despite the challenges posed by limited internet connectivity and lower digital literacy in rural areas, several factors have contributed to the increased uptake of e-banking services. Mobile banking, in particular, has played a crucial role, as it allows customers to access banking services through basic mobile phones, overcoming the barriers of smartphone penetration. Furthermore, government initiatives like Jan Dhan Yojana, aims to provide household in India with a bank account, have helped in bringing previously unbanked rural customers into the formal banking system, making them more receptive to using e-banking services. Financial institutions and policymakers have also collaborated to promote

financial literacy and digital awareness, empowering rural customers to embrace e-banking safely and effectively. As digital infrastructure continues to improve, and as customers experience the benefits of e-banking firsthand, it is expected that the adoption of e-banking services among rural customers in India will continue to grow, contributing to greater financial inclusion and economic development in these regions.

Keywords: E-banking; Awareness, ATM, Electronic payment and Indian Banking Sector

Introduction

Banks nowadays are always looking for methods to increase profitability. The way that banks perform services has substantially changed in the twenty-first century global economy as a result of the benefits that come with new technology. However, it is undeniably understudied to this day how widespread e-banking is in rural areas. The need for strategies that restrict and combine the use of all readily available modern technologies by the company has increased, and the rejection of basic technological tools that are appropriate for e-commerce on the part of consumers has decreased. [5]. Financial statements can be more reliable when accountants double- or even triple-check crucial accounting data using electronic files and frequent examinations of banking data. It is evident that e-Banking facilitates banking transactions, which are very encouraging for clients.[14]. E-banking, on the other hand, relies entirely on technological processes. There are still issues with the system despite administration efforts to fix them. There have been several reports of problems with various banks' e-Banking systems. Expertise and protection concerns, official and consumer satisfaction topics, regulatory and managerial subjects, and overhaul effectiveness subjects all play a role in shaping the kind and complexity of complaints. Thus, it is evident that there are still issues with banks, particularly with respect to e-Banking operations, despite the existence of the aforementioned assistance system.

Background

In the six decades after India's independence, the country's banking industry has seen several transformations. The chapter lays forth the voyage in chronological order. It also includes the literature reviews that served as the foundation for this investigation. Population, sample, and techniques of data collecting, as well as hypothesis framing, data analysis, etc. all fall under the umbrella of "research design," which is a crucial part of every study. Thus, the research design is the study's road plan. This chapter lays forth a methodical strategy for doing the research that will be crucial for accomplishing the study's aims. When it comes to the growth of India's economy, banks are essential players [4]. They accept the duty of coordinating the collection of citizens' spare change and seeing that it is invested productively. The massive financial resource will aid in the production and commerce of key industries. The production of new credit in an economy is another important function of banks. The Indian banking industry is diverse, featuring both domestic and international commercial and public institutions. There is intense rivalry amongst all of the participants [3]. Indian banks have become more computerized and networked and have adopted the most cutting-edge financial technology in the wake of economic liberalization, which has opened the country's banking industry to competition from across the globe. As a result, winning new clients and keeping existing ones is crucial to the success of a bank.

Role of RBI in implementation of E-banking

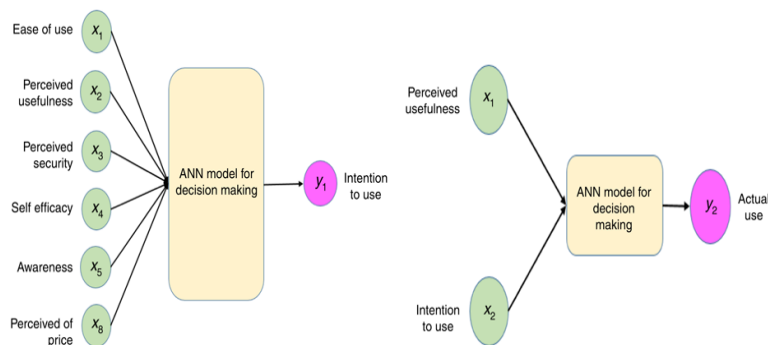
The banking industry first began using computers and other forms of IT in the 1980s. The infiltration of technology increases in intensity every year. Banks may offer a wide variety of services and products to their clients thanks to the possibilities made possible by information technology. C.Rangarajan's

Committee made it feasible for the banking industry to make substantial use of IT in two stages beginning in 1984 and concluding in 1989. In response, the Institute set up and now manages the Indian Financial Information Network (IFINET), which is devoted to providing banking-related research, consulting, teaching, and training services. Information technology, computer science and engineering, telecommunications technology, marketing management, financial management, and risk management have all converged to create the much-talked-about technological invasion of the banking industry.[12]. With the help of IT and telecommunications, banks have been able to adapt their operational models, achieve their marketing goals, keep their customers happy, and reduce the risks inherent in their line of work. These days, however, e-banking is about much more than just streamlining routine tasks; it's also about providing innovative new goods and services to clients while improving internal procedures. India's central bank (RBI) and government have worked together to promote the healthy growth of electronic banking there. The Information Technology Act of 2000 was one such step; it legally recognized electronic documents, electronic transactions, and electronic signatures, providing a significant boost to online business. The growth and acceptance of electronic commerce prompted the Reserve Bank of India to streamline its payment and settlement infrastructure. These initiatives helped pave the way towards a more secure, efficient, integrated, real-time, shared environment for the development of electronic banking. With the proliferation of internet use and the growing importance of e-banking as a cutting-edge technology for enhancing banks' competitiveness, the balance of power has shifted away from the service provider, or banker, and towards the client. Traditional obstacles such as location, industry, and legislation have been overcome.[1]. Banks concluded that protecting customers' personal information was the biggest obstacle to e-banking and the development of customer-related electronic commerce. New financial service models have emerged as a result of the changing demands of consumers and the impact of globalization, deregulation, and disintermediation on the financial services sector. The Internet's preponderance is also influencing how it works. The viability of online banking hinges on the individual, on their particular knowledge, on their perceived needs. Customers are no longer passive participants in business; with the rise of the Internet and the e-economy, they have the power to instantly and effortlessly switch to a competitor's website [11]. There is nothing to differentiate the products and services offered by banks in today's rising competitive climate and information technology era. What differentiates one bank from another is the speed with which its services are provided. Service that is both fast and reliable is what customers value most. Time would have a significant role in determining the bank's quality and reputation. There has been a profound impact on human behaviour and daily life, for the better, thanks to the development of information and communication technology[6]. The conventional societies' barriers had been broken by the advent of information and communication technology, which in turn fostered an environment conducive to development, innovation, and the creation of sustainable business models. It's true that it's become a useful tool for improving productivity in the workplace. Due to advancements in communication and transportation, the globe has shrunk and become a global village. All social and commercial activities in the global context are intertwined with information technology [9]. A new economic order has emerged as a result of the convergence of globalization and information technology. The best examples of this phenomena are online shopping and online banking. The digitalization of all business models is a universal trend. Digital business models are challenging conventional ones because of the widespread availability of the internet, intranets, and extranets. In order to thrive, e-commerce requires a secure and quick means of exchanging money, and electronic payment is one of the perks of online banking.

Internet Banking in India

Customers who have access to the internet and a financial institution must sign up for online banking, create a password, and supply additional verification information before they may use the service. In most cases, you won't be able to use your online banking credentials on your phone or tablet. [5] Even if a consumer hasn't specifically requested an online banking ID, financial institutions will nonetheless provide one. Since several accounts might be associated with a single customer id, the two are often treated separately. Even though a client's customer id might theoretically be connected to every account the customer owns at a given financial institution, the institution might restrict access to just checking, savings, loan, credit card, and similar accounts.[7].Cash flow assessments, audits, and completing daily financial transactions are all made much easier with quick access to banking information [15].The benefits of electronic banking include convenience, safety, and availability. Companies of various sizes, from new ventures to long-standing enterprises, use e-Banking to save time-consuming trips to the bank and make better informed financial choices. Businesses who don't embrace e-Banking will fall behind in today's data-driven market. The country's traditional banking industry is being challenged in new ways by online-only banks and other financial service providers [4].Indian banks are making a strong push into the consumer market. However, there is still a long way to go. Students at the Indian Institute of Management (IIML) conducted a study that shows the IB is still in its infancy in India. In most cases, the services provided by such websites are quite little. 55% are 'entry level' sites, which provide only the most fundamental marketing and corporate information. Only 8% provide what are called "advanced transactions," which include things like electronic money transfers, transactions, and cash management [1]. When compared to domestic banks, foreign and private institutions have come a long way. In India, IB represents the next wave of banking. The majority of commercial and multinational banks have established sophisticated IB systems.

Figure: 01



Source: <https://www.google.com/url?sa=i&url=https%3A%2F%2Fwww.emerald.com>

E-Banking a paradigm shift.

E-Banking, also known as electronic banking or online banking, has heralded a paradigm shift in the way individuals and businesses manage their finances. This transformative concept leverages the power of digital technology to offer unprecedented convenience, efficiency, and accessibility in financial transactions. Gone are the days of traditional brick-and-mortar banking, as customers can now access a comprehensive suite of financial services at their fingertips, 24/7. With E-Banking, users can perform a myriad of tasks without visiting a physical branch, such as checking account balances, transferring funds, paying bills, and even applying for loans. The integration of mobile applications further enhances this convenience, enabling customers to carry out transactions on their smartphones and tablets,

irrespective of their location. Moreover, E-Banking has bolstered security measures to safeguard customer data and financial information. Advanced encryption protocols and multi-factor authentication ensure that users' sensitive data remains protected from potential cyber threats, instilling confidence in customers to embrace this digital revolution wholeheartedly. For businesses, E-Banking has streamlined financial operations, expediting payment processing and reducing administrative burdens. Cash flow management has become more efficient, enabling entrepreneurs to focus on core business strategies rather than getting entangled in paperwork. The paradigm shift brought about by E-Banking has not only benefited individuals and businesses but has also positively impacted financial institutions. By reducing the dependency on physical branches and optimizing operational costs, banks can reallocate resources towards innovation and customer-centric solutions. However, challenges remain in bridging the digital divide and ensuring accessibility for all. Promoting digital literacy and fostering a secure online environment are crucial in maximizing the potential benefits of E-Banking. Another group, the tech-savvy ones with high expectations, are learning to use e-banking services like ATMs, Electronic Fund Transfer, Debit Cards, Credit Cards, payment of utility bills, mobile recharge, viewing account balances, etc., while the first group sticks with traditional bank branches. In this age of intense competition, the idea of customer pleasure has become important to the survival of financial institutions like banks [4]. Not only would clients have a different banking experience because to technological advancements, but banks they would become more efficient and productive as a result. Banking services via social media sites like Facebook and Twitter have grown at several banks like SBI. They're keen on constantly switching between different modes.[7]. Banks are likely to increase their spending on social media in the coming decade as this channel becomes more used to communicate with consumers. It's often held that novel technologies like cheque and card imaging are preferable. There is a real possibility that mobile wallets may replace credit cards. Or, if the consumer prefers, digital printing may make it possible for him to print his own cards and check leaves at home. Almost 45% of adults now own a smartphone, up from 27% in 2011, according to a survey of 48 established and emerging economies. Customers' primary method of accessing their bank accounts will eventually be a mobile wallet. The consumer might have access to all of their accounts at once, regardless of whatever bank they happen to use. A combination of smart phone use and contactless technologies would bring digital payments into the current day. In conclusion, E-Banking has undoubtedly ushered in a paradigm shift, revolutionizing the financial landscape. Its seamless integration of technology, accessibility, and enhanced security has transformed the way people manage their finances, leading to greater efficiency, convenience, and empowerment in the realm of banking. Embracing this digital evolution is not only beneficial but essential for individuals, businesses, and financial institutions to thrive in an increasingly interconnected world.

Review of Literature

Worku G et al (2016),[18] explored that customer satisfaction is a measurement of how well an organization's products and services live up to the expectations of its clients. The service industry, including the financial sector, is feeling the effects of technology. The cash economy has a significant influence on Ethiopia's financial system. The cash economy dominates all others. Only 10% of the current population has access to financial institutions. The study determined how e-banking affects customers' happiness. Through his investigation, the investigator hopes to shed light on the issues. E-banking services are available around the clock; if customers are less likely to visit bank branches as a result of e-banking implementations; if there is a correlation between customers' age, education level, and occupation and their level of satisfaction with e-banking; and if customers have a high level of awareness about e-banking. The 2010 introduction of electronic banking services was limited to the

researcher's sample of banks. The author concludes that most e-service users are between the ages of 18 and 35; that most e-banking users are male; that most e-service users are either students or salaried workers; and that most e-service users are male. Because of the convenience of online banking, fewer people are visiting banks than before. Online banking awareness is still in its infancy. Jamaluddin (2013), [10]discussed that shifts in consumer habits, the banking industry has had to adapt, and bankers now face more stringent requirements for compliance and competitiveness. The benefits and dangers of online banking in India, as well as the measures the government is doing with the help of the central bank to address these problems. No client can even conceive of using ATMs, the Internet, mobile and phone banking, or contact center services without the backing of cutting-edge technology, which is explored in the context of the transformation in the Indian banking system from traditional to electronic services. More technology, less banking is another common maxim. The author conducted the survey using a sample size of 153, and then analyzed the results using graphs and percentages to talk about the different services and goals of the banking industry. The study's findings suggested that the time had come for the widespread use of financial technologies including automated teller machines, telebanking, the internet, mobile banking, and so on. Banks are now more of a capital intensive market, fixed cost business thanks to the widespread use of technology. Although clients in India have concerns about identity theft and phishing when it comes to e-banking, they are nonetheless considering switching to this method. Sharma (2011)[15] surveyed financial experts to get their thoughts on online banking. To ensure client happiness and draw in more business, the e-banking industry employs a strategic statistical tool to study the worldwide banking sector. It compares the bankers' viewpoints to the customers', looks at the impact of e-banking, and talks about the many promotional tactics used by banks to promote e-banking. This study's research survey data comes from a questionnaire that asked 192 bankers in the north of India pertinent questions about their thoughts on e-banking. With the use of a well-drafted and pre-tested structured survey questionnaire, 192 bankers in northern India. According to the data, most people only utilise online banking after being convinced to do so by a bank employee. The respondents' demographic characteristics are taken into account in order to get insight into the dynamic between bank employees and their clientele. Customers with bank accounts must frequently visit different branch locations due to the widespread use of automated teller machines and plastic cards in the form of smart cards. Smart cards, often known as plastic cards with an integrated microprocessor chip, have introduced innovative new methods of doing things. Those between the ages of 30 and 50, who were picked at random, are heavy users of online banking. Customers of both sexes utilize online banking, although males are more likely to do so. The most in-demand form of online banking is the business class. The study's author also made the conclusion observation that e-banking modalities require media backing.

Importance of E- Banking in the Present India

Various electronic systems, as well as innovative product designs, have emerged as a direct result of technological advancements in the banking sector. As a result of these factors, "Innovative banking" has emerged as the most common description of the modern financial system. The convenience and contentment of the customer is central to the principles of innovative banking [2]. The internet laid the groundwork for innovation banking in this race to the forefront of technical improvement, which was motivated by a desire to provide better services to clients. By replacing paper-based and labor-intensive methods with automated processes, the advent of the internet has brought about dramatic changes in the banking sector, including increased efficiency, control of operations, and cost reductions.

Research problem

As times evolved, financial institutions began rolling out new forms of electronic banking to their clientele. Internet banking, mobile banking, SMS banking, telebanking, and the like are all part of this category. Customers may do their banking business whenever it is most convenient for them, thanks to accessible 24-hour online services. Delivery methods and technologies have evolved rapidly in recent years. Despite these opportunities, the expansion of E-Banking is hampered by a number of psychological and behavioural challenges, such as aversion to change, worries about security, a preference for human intervention, and so on. To that end, researchers have analyzed how people feel about using online banking. Consumer attitudes towards E-Banking services should be investigated in the context of digital India and the ambition of the federal government towards a cashless transaction economy. Banking today has been revolutionized by the ubiquitous availability of the internet. Modern electronic technology has made financial services more efficient and cost-effective, thus they are now widely used in all commercial endeavours, including commerce, trade, import, export, buying, and sale of items. It has been established fact that the requirements for e-Banking stay at a minimum and that banking relationships and expenses are typically based on resource needs. Another path towards this goal is the elimination of banking mistakes through the use of e-Banking.

Research Objective

- ❖ To examine how customers feel about different aspects of online banking
- ❖ To investigate how different types of customers opinion about E-banking services
- ❖ To understand Customers' opinion about Satisfaction of e-banking services

Methodology

The financial sector, which supports the Indian economy, is evolving significantly. The financial landscape has shifted in response to innovations in technology, the expansion of businesses throughout the world, and rising consumer expectations. An overarching look at the state of electronic banking in remote areas of India. The banking industry anticipates a rise in cashless transactions as a result of technological progress. The moment seemed ideal to investigate the prevalence of electronic banking in India's rural areas. The purpose of this research is to learn how familiar people in rural India are with the concept of electronic banking. The study has been conducted with 500 customers who are residing in rural area. They were selected using the convenient sampling technique. The data were collected using the google forms during the month of March 2023.

Analysis and Interpretation

1. The Influence of Socio Economic Variables on E-Banking Service

The influence of socio-economic variables on e-banking service usage is a significant topic in the field of digital banking and consumer behavior. Socio-economic variables refer to demographic and economic characteristics that can affect individuals' access to, adoption of, and usage of e-banking services. Understanding the influence of these socio-economic variables is essential for financial institutions and policymakers to tailor their e-banking services to meet the needs of different demographic groups. By addressing specific barriers related to these variables, financial institutions can work towards greater financial inclusion and promote wider adoption of e-banking service. The respondents are grouped for all the dimensions based on their level of attachments (low, moderate and high).

Table: 1

E-banking Services and Level of Awareness

Factors	Low	Moderate	High	Total
Bill payment	180 (36.0%)	130 (26.0%)	190 (38.0%)	500 (100.0%)
Balance enquiry	192 (38.4%)	172 (34.4%)	136 (27.2%)	500 (100.0%)
ATM card	176 (35.2%)	225 (45.0%)	99 (19.8%)	500 (100.0%)
Mini statement	128 (25.6%)	180 (36%)	192 (38.4%)	500 (100.0%)
Electronic fund	175 (35%)	194 (38.8%)	131 (26.2%)	500 (100.0%)
DMAT	108 (21.6%)	192 (38.4%)	200 (40%)	500 (100.0%)

The table depicts that high percentage of the respondents for bill payment (38.0%), and mini statement (38.4%) are in the high level and more number of respondents in ATM card (45.0%), Electronic fund (38.8%), are in the moderate level group. While comparing within the group, number of respondents 108 (21.6%) have DMAT and is the less percentage of the respondents having high level towards the self-identity.

2. Marital Status

Marital status can significantly impact the usage and adoption of e-banking services. Unmarried individuals, such as singles and divorced individuals, often display higher openness to digital innovation due to their independent financial decision-making. They are more likely to explore and embrace e-banking services as they have complete control over their financial affairs. On the other hand, married individuals, especially those with joint accounts and shared financial responsibilities, may require both partners to be comfortable with using online banking platforms. Hence, the relationship between the marital status of the respondents and the influence of the e-banking service is tested as below.

Table 2

Marital Status and Customers' opinion about of e-banking services

	Marital	N	Mean	Std. Deviation	Z	Sig.
Ease of use	Married	343	11.3128	5.32100	-0.892	0.345
	Unmarried	157	12.4329	5.32500		
	Total	500	11.2725	5.41128		
Perceived Risk	Married	343	16.8757	4.43590	-0.715	0.483
	Unmarried	157	17.1628	4.43581		
	Total	500	17.8457	4.89214		
Security	Married	343	15.6780	4.31562	-0.427	0.670

	Unmarried	157	17.0566	4.26980		
	Total	500	16.8911	4.25623		
Self -efficacy	Married	343	17.0389	5.32516	-0.173	0.863
	Unmarried	157	17.1527	4.12516		
	Total	500	17.1317	4.65844		
Perceived Trust	Married	343	20.2412	6.32150	0.160	0.873
	Unmarried	157	20.1566	6.08182		
	Total	500	21.2456	6.23250		

The result reveals that the ease of use on the E-banking is found more from the respondents of the unmarried group (12.4329) than the married respondents (11.3128). The Z value is -0.892 and p value is 0.345. This result shows that hypothesis is true. The Perceived Risk of the user shows that the unmarried respondents have less level (16.8757) of E-banking than the married respondents (17.1628). But the difference in the opinion about Satisfaction of e-banking services between the married and unmarried respondents is not significant (-0.715). Hence, the hypothesis is found true. The Security is found high with the unmarried respondents (17.0566) and the less with the married respondents (15.6780). The calculated Z value (0.670) accepts that the hypothesis. It is concluded that the e- banking services of the unmarried respondents of ease of use, perceived risk, and self -efficacy are high. But the hypothesis test shows that there is no significant difference in the e- banking services according to the marital status.

The digital divide within households can also affect e-banking service usage, with varying levels of tech-savviness between partners. Additionally, the financial goals and decision-making of married couples can influence their interest in e-banking, particularly if they seek joint financial planning and account management. Factors like time constraints, risk aversion, and perceptions of financial trust and transparency can further shape the preferences of married individuals regarding e-banking services. Understanding the nuanced impact of marital status on e-banking usage is essential for financial institutions to tailor their offerings and enhance customer satisfaction among diverse customer segments

Conclusion

The Indian banking sector is about to undergo yet another upheaval, one that would see the country shift towards a cashless economy. Customers must adapt to digital banking practices or be left behind. There has been a lot of progress made in online banking recently. Both driving and attracting forces are contributing to the growth of online banking. The banking industry in India is quite responsive, and it has risen to meet the needs of its consumers. The nation's internet backbone has to be strengthened. Methods of e-banking and the types of electronic banking services provided by financial institutions are used to evaluate the level of customer satisfaction in this sector. There have been tremendous advancements in the realm of information technology, and the globe has become a smaller place as a result of these changes and advancements.[3]. The emergence of cutting-edge communication and data processing technologies has sparked the emergence of the "E Banking" revolution. Banks should earn the confidence of its stakeholders and customers before rolling out innovative new products. To attract and keep customers, e-banking is a strategic instrument that is still developing in the banking industry. The study's overarching subject is how online banking can better serve customers' needs. The government is devoted to provide its citizens an inclusive and interoperable payment system that is both safe and convenient to use. Digital India / Digital Payments Systems are working towards this goal. The

current study contributes to our understanding of what kinds of banking services and customer satisfaction metrics clients value most.

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