

Digital Transformation of Rural Banking Product and Services of Indigenous Group: A Case Study on Balangir District

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Abstract:

Technology is a catalyst for achieving rapid economic progress in the 21st century. Governments worldwide have increasingly embraced technology as a pivotal instrument for efficiently executing and delivering the outcomes of their diverse developmental schemes and programs. Digitalization means technology-driven systems and processes with the use of computers and the internet. The Government of India has prioritized the provision of modern financial services across the nation as a strategic approach to fostering rapid economic growth. Banking is the most prominent among all financial services as everybody uses one or the other banking products almost every day. The direct transfer of financial benefits of various poverty alleviation programmes to the bank accounts of beneficiaries requires an online banking platform throughout the length and breadth of the country. Furthermore, both the central and state governments are making concerted efforts to promote financial literacy in remote regions, aiming to enhance financial inclusion. Governments have launched vigorous campaigns, particularly targeting individuals in remote regions, urging them to actively utilize Jan Dhan Yojana bank accounts, Aadhaar card identification, and mobile phones (JAM) to access the advantages of contemporary financial services, primarily accessible through online platforms. This dissertation conducts a comprehensive survey and analysis of the effects of the government's JAM campaign on the banking behaviors, inclinations, attitudes, and aspirations of the indigenous population residing in the Balangir district of Odisha state. Additionally, it endeavors to assess the banking sector's response to the government's initiative aimed at delivering modern digital financial services to citizens across all regions.

Keywords: Digitalisation, Customer, Banks, Governments and Financial Services.

Introduction:

Digitization in every field is the world's revolution. Digital marketing encompasses the process of introducing a novel product or service to the market via digital platforms, utilizing various marketing tools and strategies. In modern times, the means through which businesses expand are digital technologies. Digital marketing involves leveraging digital

channels to engage with consumers and advertise products and services. As rural India accommodates over 60% of the population, banks are directing their attention towards these regions to cater to their clientele (Ministry of Panchayati Raj, 2022). Ashok. et al., (2019) The Indian banks provide para-banking facilities like lockers, debit and credit cards, mobile banking, internet banking, and UPI-based payment services. Indian banks have expanded their range of banking products and services to encompass unbanked and under-banked areas in remote regions. This initiative aimed to support and achieve the social upliftment of economically disadvantaged groups and shield them from the influence of predatory lenders who give needy people loans with exorbitantly high-interest rates. Selvaraj and Ragesh., (2018) Banks offer a wide array of products and services, including demand and term deposits, loans, advances, and fund remittances, catering to various segments such as farmers, traders, professional women, and students. However, rural communities generally lack awareness about these offerings.

Rural communities nowadays are seen as an untapped opportunity by business entities. Rural areas offer challenges to online retailers. Business houses have not yet been able to take advantage of business opportunities in the rural regions in the manner in which they have exploited the opportunities with their urban customers (Ashokkumar and Ramaraj., 2022). This has a lot to do with the rural customers being hard to access, due to their locations. One of the main challenges faced by marketers is reaching out to the rural customer base via digital channels. Since they are scattered across, unconnected by roads, separated by mountains, rivers and forests, marketers have limited options for reaching them through traditional channels.

Young people living in urban areas these days use mobile apps while commuting, doing household chores, and socializing with friends. Not many rural customers are using their cell phones as much as urban customers, but advertisers can still reach them. Partnering with local businesses can help a business entity reach out to rural customers through social media campaigns (Mehmet, et al., 2020).

Marketing and advertising should be done through social media in rural areas. Leeflang, (2014) social media can help a business connect to its local customers, allowing for greater transparency between the business and its consumers. Start a YouTube channel and a Facebook page to market your business to large audiences. These two platforms are the most popular social media channels and offer businesses a lot of growth potential. More than 60% of Indians live in rural areas, (69 percent, according to the 2011 Census) where there are fewer opportunities, resources, and public awareness than it is in urban areas. Every part of rural India is entirely distinct from the rest, including the standard of living, attire, education, housing, accessibility to services, mode of transportation, vocation, etc. Even while rural residents may have led conventional, conservative lives, they will eventually outgrow them as awareness of the advancements in internet access, health care, money, and education grow. The Covid-19 pandemic has significantly and radically altered media consumption patterns, even in rural areas. India now has 28% more monthly active internet respondents than it did in 2019. The most notable aspect is that India's rural areas, whose internet penetration increased by 45% in 2019 compared to urban India's 11%, are driving the digital revolution. Internet penetration was lower, standing at 18% before the end of 2020 compared to 2019. However, by the end of 2021, the number of active users surged to 32%. This significant growth resulted in 351 million internet users in rural India, marking an increase from the previous count of 299 million respondents. These insights were derived from the I-CUBE report.

The following are the banking facilities which do not benefit the rural community people:

- Credit Cards. - A credit card serves as a financial instrument provided by banks, allowing customers to borrow money up to a predefined credit limit. Through a credit card, customers can make purchases for goods and services, essentially borrowing funds from the bank.
- Insurance Services- Insurance represents a contractual arrangement between two entities—the insurer and the insured, commonly referred to as insurance coverage or an insurance policy. The insurer extends financial protection to cover losses incurred by the insured under specific circumstances. Serving as a financial safety net, insurance aids individuals and their families in recuperating from adverse events such as fires, thefts, lawsuits, or road accidents. Upon

purchasing insurance, individuals receive an insurance policy, constituting a legally binding agreement between them and the insurance provider.

- CMS Plus-Cash Management Services (CMS) is a value-added product for Corporate Customers of Banks who are receiving their collections in cheques and drafts from Multiple locations.
- Doorstep Banking-Door Step Banking (DSB) is one such initiative taken by PSB Alliance through which customers can avail major Banking transaction services at their Door Steps.
- E-Payment (Electronic Payments) of Direct Taxes-This is a facility provided to the taxpayers to make income tax payments through internet, using net-banking facility.
- Debenture Trustee- A debenture trustee refers to a trustee appointed to oversee a trust deed aimed at securing any issuance of debentures by a corporate entity.

Services offered by banks in rural regions encompass a range of functions tailored to meet the diverse needs of customers:

1. **Payment and Remittance Services:** This fundamental banking function facilitates the transfer of funds between accounts and across different locations, enabling seamless transactions from one city to another. Modern banking systems also support online money transfers, utility bill payments, cheque collections, and more. With technological advancements, payments can now be initiated and received from any part of the world.
2. **Overdraft Facilities:** Overdraft services permit account holders to withdraw funds exceeding their deposited amounts, subject to interest charges on the overdrawn sum. This serves as one of the avenues through which banks extend credit to their customers.
3. **Consultancy Services:** In line with a comprehensive approach, modern banks offer consultancy services aimed at addressing various aspects of customers' financial situations. By employing financial and legal experts, banks provide advice and solutions related to wealth management, investments, and trading, ensuring a well-rounded approach to financial services delivery.
4. **Online Banking:** In the digital age, banks are actively establishing their presence in the online banking sphere. Leveraging the internet, banks provide customers with the convenience of conducting various banking activities through their official websites. This enables customers to access their accounts round the clock, 24/7, eliminating the need to visit a physical branch.
5. **Mobile Banking:** With the proliferation of smartphones, banks are also introducing mobile banking services, allowing customers to conduct banking transactions conveniently through dedicated smartphone applications.
6. **Home Banking:** Home banking represents an emerging trend where banking transactions can be executed directly from the comfort of one's home. These services typically require an internet connection or access to online banking platforms, providing customers with added flexibility and convenience.
7. **Credit and Debit Cards:** Most banks offer credit and debit cards to their customers, providing them with the flexibility to make purchases, pay for services, and even borrow or withdraw funds as needed. This widespread adoption of credit and debit cards marks a significant stride towards fostering a cashless society.
8. **Safe Deposit Lockers:** Banks provide secure storage facilities for valuable items to their clients, offering peace of mind at nominal fees.
9. **Money Transfer Services:** Banks offer various methods for transferring funds globally, including demand drafts, money orders, cheques, online banking, and more, facilitating seamless transactions across different parts of the world.
10. **Investment Banking:** Many banks have diversified their services to include investment-related advisory services, assisting customers in optimizing their wealth through a range of investment products and strategies.
11. **Wealth Management:** Wealth management is among the suite of investment advisory services offered by banks, enabling customers to strategically plan their finances for long-term wealth accumulation and growth.

REVIEW OF LITERATURE

Digital Marketing

Palani, (2013) Focused on comprehending customers' perspectives on the mobile banking services offered by the Indian Overseas Bank. It aimed to identify the factors influencing consumers and explore how they have embraced mobile

banking. The research also delved into strategies to enhance the usage rate of mobile banking services. Peter, et al., (2014) suggested that marketing should adjust to the modern digital age by placing a strong emphasis on improving quantitative skills, creating propositions based on facts, and forming strategies for building brand and customer relationships, capitalizing on the growing involvement of customers with brands through social media. The recognition of the influence of social media, especially user-generated content, on sales and company value has begun. Roberts, et al., (2014) Examine how marketing science articles and tools influenced the field of marketing. This influence could be either direct or indirect. The term "marketing science value chain" was used to explain the different steps in spreading this knowledge. Marketing managers, marketing science intermediaries, and marketing academics were surveyed to measure and adjust the value chain. Tiago and Tiago (2012) Aimed to reveal certain effects on internet marketing and the online performance of companies resulting from the incorporation and merging of Enterprise Information subsystems. The research has contributed novel insights to this domain by presenting fresh evidence gathered from a broad sample, thereby enriching understanding of the importance of different technological subsystems in Internet Marketing as drivers of e-business performance, with a specific focus on the European context. Shaji, (2022) Describes that business analytics and Artificial Intelligence have the potential to significantly transform the banking landscape. The use of robotics powered by AI is anticipated to be a major catalyst for change in the banking industry's future. Several private banks are considering the integration of robots for customer service and other functions. Looking forward, digital banking is anticipated to emerge as India's most sought-after and ubiquitous form of banking. Rhul, and Jagejeevan, (2022) The emphasis lies on the pivotal role of regional rural banks (RRBs) in fostering financial inclusion, advancing digital literacy, and catalyzing the development of rural farmers across India. It advocates for RRBs to bolster their branch infrastructure and prioritize financial literacy initiatives in rural areas. It underscores the significance of educating rural residents about financial matters, affirming that heightened financial literacy can bolster financial inclusion and contribute positively to India's economic progress. Digital marketing replaces traditional marketing as a result of technological advancements. (Bhattacharya et al., 2000). Domazet, and Neogradi., (2019) examine how the implementation of digital sales channels affects the business performance of banks. The authors delve into diverse sales channels and their significance in broadening the bank's clientele, particularly highlighting the advantages of the Viber Platform in extending outreach to more clients. Survey findings indicate that banks utilize digital communication channels to enrich and streamline interactions with clients, with the objective of rendering their services more accessible. By embracing this strategy, banks can augment client satisfaction and cultivate stronger client loyalty over time.

Rural Banking:

Shetty, & Bhat, (2022) The research has observed a rise in the quantity of branches and their efficacy, signifying expansion and progress. There has been notable enhancement in the effectiveness of extending financial services to rural communities. The implementation of new consolidation systems has bolstered the maintenance and expansion endeavors of banks in terms of their operational activities. The central objective of this paper is to shed light on the significance of Regional Rural Banks (RRBs) and their impact on the Indian banking system and economy. It endeavors to analyze the growth trajectory of amalgamated RRBs in comparison to standalone ones and to pinpoint the challenges encountered by RRBs through a comprehensive evaluation of their performance over time. Devi, (2014) The recommendation is for RRBs not to confine their activities solely to the agriculture sector but to extend benefits to small entrepreneurs, village and cottage industries, and small farmers as well. It is proposed that RRBs establish robust coordination with other institutional financing agencies, cooperative banks, commercial banks, and local stakeholders to enhance their capabilities and tap into the untapped rural market. To address issues such as the lack of transparency in operations, rural banks should foster improved communication and interaction between banking staff and customers, fostering a more equitable relationship. Additionally, it is suggested that banks open branches in areas where customers face challenges in accessing banking facilities due to underdeveloped transport and communication infrastructure. Khankhoje, and Sathye, (2008) Indicate a notable enhancement in the efficiency of rural banks following the restructuring. It appears that the Government of India's policy to reorganize these banks has yielded positive outcomes, and the study suggests that this policy should be continued. The primary objective of this paper was to assess whether the restructuring of regional rural banks in India, undertaken in 1993-94, has led to an enhancement in their production efficiency. The study recommends the ongoing policy of reducing non-performing assets, minimizing establishment expenditures through a voluntary retirement scheme for bank staff, and rationalizing rural branches. These measures are seen as steps in the right direction

that could further enhance the efficiency of these banks over time. Reddy, (2010) Emphasized the changes in how commercial banks engage with the rural sector within a competitive environment and examined their influence on rural/priority sector lending. The paper proposed a novel strategy for banks to extend their reach to a broader population in rural areas by establishing mobile banks/representatives/agents operating on a commercial basis, as opposed to relying solely on self-help groups. Arora, (2012) The intervention aimed to evaluate the efficacy of meeting the financial requirements of rural impoverished individuals, taking into account their preferences for both formal and informal finance sources, their understanding of financial matters, and their levels of satisfaction with microfinance services. The study also aimed to emphasize the effects of such services on the actual borrowers. Kalkundrickars, (1990) in his research on the "Performance and Growth of Regional Rural Banks in Karnataka," discovered that these banks had positive effects on the people they served. The beneficiaries experienced increased income, productivity, employment opportunities, and adoption of modern practices. Additionally, the banks played a role in rehabilitating rural artisans. Rhul, and Jagejeevan, (2022) The focus lies on the pivotal role of regional rural banks (RRBs) in advancing financial inclusion, digital literacy, and the overall development of rural farmers in India. It advocates for RRBs to strengthen their branch infrastructure and give precedence to financial literacy programs in rural areas. Emphasis is placed on educating rural residents about financial matters, with the assertion that enhanced financial literacy can bolster financial inclusion and contribute positively to India's economic progress. Ibrahim, M. S. (2010) The study investigated whether the amalgamation of Regional Rural Banks in India during 2005-06 resulted in improved performance. Committees have underscored the significance of enhancing the performance of these banks, which play a crucial role in providing credit in rural areas of India. The research revealed and concluded that the amalgamation of these rural banks in India led to a significant improvement in their performance. Balasubramanya, (2002) has researched the automation of the banking industry, which began with banking reforms in the 1980s and was continued by the Narasimhan Committee.

The application of rural banking with the integration of digital technology has been:

Royle and Laing (2014) highlighted the skills gaps within the communication industry, which include deficiencies in specific technical skills, a need for clear guidance on evaluation metrics, and insufficient preparation for ongoing technological changes. Of particular concern is the challenge of integrating digital marketing approaches with traditional marketing practices. Patel (2023) found that mobile banking services like Paytm and Google Pay have had a significant and predominantly positive impact on enhancing financial inclusion in rural and semi-urban areas of India. These services have played a crucial role in facilitating access to financial activities for a larger segment of the population. Singh & Malik, (2019) aim to highlight the new opportunities and challenges in the rural banking sector, particularly focusing on digitalization. It also seeks to analysed the significance of digital literacy in the current banking landscape. The study offers insights into the digital technology used by banks in rural India and aims to understand how rural customers perceive and behave towards these services. Saroha (2023) study looked at older adults facing many challenges while using online banking. In the past, introducing online banking in rural areas of Haryana showed positive outcomes. The adoption of digital banking has facilitated safe and convenient banking practices, diminishing the necessity for physical visits to banks and stimulating economic growth. Digital banking has emerged as a crucial component within the global banking system, with individuals utilizing the internet for activities such as checking account balances, transferring funds, paying bills, and conducting various other financial tasks, collectively known as adopting Internet banking (Sathye, 1999). Sharma, and Piplani., (2017) The objective was to examine current trends in digital banking within India and to pinpoint the hurdles encountered by banks in embracing these trends. Given that digital banking is still evolving in the Indian banking sector, it presents both prospects and risks to the traditional banking system. Consequently, the article underscores the opportunities and challenges linked with digital banking in India, while also offering recommendations to mitigate these challenges. The researcher concludes that in the future, people will not only accept digital banking but also prefer it as the most preferred method of conducting transactions. Singh, and Malik., (2019) Aim to explore the opportunities and challenges arising in the rural banking sector, focusing specifically on digitalization. It also seeks to analyze the significance of digital literacy in today's banking landscape. The study delves into the digital technologies implemented by banks in rural India and investigates the perceptions and behaviors of rural customers towards these services. The researcher suggests that there is substantial potential for the rural economy to transition into a cashless economy in India. One approach involves raising awareness about digital transactions and enhancing financial literacy among rural populations through partnerships with educational organizations and NGOs. Additionally, providing multilingual online payment platforms, such as mobile apps in regional languages, can facilitate

transactions and improve accessibility for rural communities. Rao, and Budde., (2015) Explores how advancements in information and technology effectively enable banks to provide additional services that meet customer needs through innovative banking solutions. The study finds that banks of all sizes, regardless of their profitability and growth, prioritize customer service and deliver timely and cost-effective solutions. Several factors play a role in adopting this customer-centered approach. Firstly, modern customers anticipate personalized pricing and tailored portfolio options. Banks failing to meet these expectations may experience decreased profitability. Unlike traditional methods, where banks offer the same products to all customers, digital banking facilitates customization. It provides the necessary data and analytics tools to assess each customer's profitability and offers personalized or segmented products and pricing accordingly. Khan, et al., (2019) This paper expands on the unified model by incorporating personality openness and explores how trust moderates the relationship between behavioral intentions and usage behavior. The results suggest that factors such as performance expectancy, social influence, and effort expectancy have a positive impact on the behavioral intentions of rural customers in the study region. Moreover, personality openness significantly influences behavioral intentions, and trust in the internet moderates the relationship between customers' intentions and their utilization of e-banking services. This study contributes to a deeper comprehension of e-banking in rural areas, offering insights that could assist future researchers and policymakers in crafting more impactful policies. Kavitha Vani., (2022) The study endeavors to measure the perception of rural customers and evaluate their preparedness to adopt digital banking services. It unveils that the rural population predominantly leans towards traditional branch banking and favors face-to-face interactions. Nevertheless, indicators such as education level, occupation, digital literacy, banking affiliation, and utilization of debit cards, mobile banking, and Internet banking signify their receptiveness towards digital banking. While digital banking may not be their initial preference, respondents do utilize technology-based bank applications for specific transactions. Improved digital infrastructure and awareness could further encourage them to adopt a wider range of digital banking services. Jayakoy, et al., (2023) The study investigates the uptake of digital banking platforms by customers in the study region in the aftermath of the COVID-19 pandemic. The target population encompassed both bank customers and individuals who had ceased conducting bank transactions in chosen rural and urban districts. As per the findings, regression analysis reveals that perceived ease of use, accessibility, and digital literacy exert a substantial impact on customer adoption. Furthermore, all independent variables exhibit a correlation with customer adoption.

Objectives:

1. To examine the influence of digital marketing of banking products and services on customers in the rural sectors of Balangir district.
2. To assess customer awareness regarding the usage of digital banking products and explore savings habits among rural residents.

Hypothesis:

1. Digital marketing has a beneficial effect on indigenous customers of rural banks in the Balangir district.
2. There is an association between awareness of the usage of banking products digitally and savings habits among rural people.

Methodology

This paper has utilized both primary and secondary sources of information. It collected 100 samples from customers of banks in rural areas of Balangir district. For this study we have applied purposive sampling. The survey has been conducted with the help of a structured questionnaire. The respondents are both types of customers, online and offline, respondent. The statistical analysis technique used is descriptive, Chi-Square and ANOVA for data analysis and Interpretation.

Analysis and Interpretation:

Table 1- Age of Respondents

Age	18-24	44	39.3
	25-34	31	27.7
	35-44	20	17.9

	45-54	11	9.8
	55-64	6	5.4

Table 1 indicates maximum number of respondent's age is 18-24 and minimum number of respondent's age is 55-64. 39.3 per cent of respondent are in the age-group of 18 to 24, 27.7 per cent of respondents are in the age group of 25 to 34, 17.9 per cent respondents are in group of 35 to 44, 9.8 per cent respondents are in the age-group of 45 to 54 and 5.4 per cent respondents are in the age-group of 55 to 64.

Table 2- Differentiate of Gender of Respondents

Gender	Male	80	71.4
	Female	32	28.6

Table 2 describes that of male respondents constitute 71.4 per cent and female respondents are 28.6 per cent of the sample size.

Table 3- Use Of Digital Banking Service

Use of digital banking service	Daily	19	17.0
	Weekly	71	63.4
	Monthly	20	17.9
	Occasionally	Nil	Nil
	Never	2	1.8

Table 3 describe how frequency of use of digital banking products and services. On a daily basis it is 17.0 per cent, on weekly basis 63.4 per cent, on monthly basis 17.9 per cent and occasionally is nil because total sample of population uses digital banking when they need and 1.8 per cent of population never uses digital banking.

Table 4-Level of Education

level of education	Less than high school	12	10.7
	High school or equivalent	61	54.5
	Some collage or associate degree	30	26.8
	Master degree or higher	9	8.0

Table 4 outlines the qualifications of the sample. The majority of respondents, accounting for 54.5%, are high school or equivalent qualified, representing the largest proportion of the sample. 26.8% of respondents possess some college or associate degrees, while 10.7% are less than high school qualified. Additionally, 8.0% of respondents hold master's degrees or higher qualifications.

Table 5-Marital status

Marital status	Married	24	21.4
	Unmarried	88	78.6

Table 5 indicates that 21.4% of the respondents are married, while 78.6% are unmarried.

Table 6-Difficulties with digital banking services

Difficulties with digital banking services	Yes	89	79.5
	No	23	20.5

Table 6 shows that 79.5 per cent are facing difficulties with digital banking services and the rest of 20.5 per cent have no difficulties with digital banking services.

Table 7-

Satisfaction with digital banking service	Very satisfied	Nil	Nil
	Somewhat satisfied	2	1.8
	Neutral	59	52.7
	Somewhat dissatisfied	49	43.8
	Very dissatisfied	2	1.8

Table 7 represents satisfaction with the digital marketing. Maximum is 52.7 per cent, which is neutral. And no respond on very satisfied with digital banking services.

Association between gender and use of digital banking services

	Very dissatisfied		Somewhat dissatisfied		Neutral		Somewhat satisfied		Very satisfied	
	F	%	F	%	F	%	F	%	F	%
Male	6	7.5	55	68.8	18	22.5	1	1.2	0	0
Female	13	40.6	16	50	2	6.2	1	3.1	0	0

Chi-square value	Degrees of Freedom	P-value
19.882	3	0

The above table displays the relationship between gender and the use of digital banking services. The chi-square value is 19.882, and the p-value is 0.000 with 3 degrees of freedom. Since the p-value is less than 0.05, which is significant, the null hypothesis is rejected. This indicates a significant association between gender and the use of digital banking services.

Association between Level of Education and use of digital banking services

Level of education	Very dissatisfied		Somewhat dissatisfied		Neutral		Somewhat satisfied		Very satisfied	
	F	%	F	%	F	%	F	%	F	%

Less than high school	2	16.7	8	66.7	2	16.7	0	0	0	0
High school or equivalent	13	21.3	39	63.9	2	11.5	0	0	2	3.3
Some collage or associate degree	3	10	18	60	9	30	0	0	0	0
Master degree or higher	1	11.1	6	66	2	22.2	0	0	0	0

Chi-square value	Degrees of freedom	P-value
7.458	9	0.589

Based on the above chi-square analysis, the chi-square value is 7.458, and the p-value is 0.589 with 9 degrees of freedom. Since the p-value is greater than 0.05, the result is not significant. Consequently, the null hypothesis is accepted. This indicates that there is no significant association between the level of education and the use of digital banking services.

Association between marital status of respondents and use of digital banking services

Marital Status	Very dissatisfied		Somewhat dissatisfied		Neutral		Somewhat satisfied		Very satisfied	
	F	%	F	%	F	%	F	%	F	%
married	14	58.3	9	37.5	0	0	0	0	1	4.2
unmarried	5	5.7	62	70.5	20	22.7	1	1.1	0	0

Chi-square value	Degrees of freedom	P-value
40.47	3	0

Based on the above chi-square analysis, the chi-square value is 40.47, and the p-value is 0.000 with 3 degrees of freedom. Since the p-value is less than 0.05, the result is significant. Therefore, the null hypothesis is rejected. This indicates a significant association between marital status and the use of digital banking services.

Association between Difficulties with digital banking services of respondents and use of digital banking services

Difficulties with digital banking services	Very dissatisfied		Somewhat dissatisfied		Neutral		Somewhat satisfied		Very satisfied	
	F	%	F	%	F	%	F	%	F	%
Yes	15	16.9	55	61.8	17	19.1	0	0	2	2.2
No	4	17.4	16	69.6	3	13	0	0	0	0

Chi-square value	Degrees of freedom	P-value
1.069	3	0.784

Based on the above chi-square analysis, the chi-square value is 1.069, and the p-value is 0.784 with 3 degrees of freedom. Since the p-value is greater than 0.05, the result is not significant. Therefore, the null hypothesis is accepted, indicating that there is no significant association between difficulties and the use of digital banking services.

Association between Age of respondents and use of digital banking services

Age	Very dissatisfied		Somewhat dissatisfied		Neutral		Somewhat satisfied		Very satisfied	
	F	%	F	%	F	%	F	%	F	%
18-24	5	11.4	33	75	4	9.1	0	0	2	4.5
25-34	9	29	17	54.8	5	16.1	0	0	0	0
35-44	3	15	12	60	5	25	0	0	0	0
45-54	2	18.2	6	54.5	3	27.3	0	0	0	0
55-64	0	0	3	50	3	50	0	0	0	0

Chi-square value	Degrees of freedom	P-value
15.808	12	0.2

Based on the above chi-square analysis, the chi-square value is 15.808, and the p-value is 0.2 with 12 degrees of freedom. Since the p-value is greater than 0.05, the result is not significant. Therefore, the null hypothesis is accepted, indicating that there is no significant association between age and the use of digital banking services.

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	.621	2	.310	.605	.548 ^b
Residual	55.942	109	.513		
Total	56.563	111			

Based on the above ANOVA table, the F-value is 0.605, and the p-value is 0.548, which is greater than 0.05. Therefore, the result is not significant.

Findings-

The above data analysis shows that 39.3 percent is the maximum from the 18 to 24 age group and 5.4 percent is minimum from 55 to 65 number of respondents according to the age. 71.4 per cent of male respondents and 28.6 per cent

female respondents. The 63.4 per cent is the maximum number who used on weekly basis and 1.8 per cent never used digital banking. The maximum users constitute 54.5 per cent high school or equivalent qualification and minimum 8.0 per cent of master degree or higher qualification according to level of education. The more unmarried users respect of married users. The maximum number of users is facing difficulties with digital banking and the 52.7 per cent of users are neutral with satisfaction with digital banking service. The data analysis suggests that digital marketing has more to no significant effect on rural banking in India, where the majority of rural customers have yet to adopt digital banking methods. Consequently, digital marketing tools are not widely utilized in rural banking, and there is a lack of awareness among rural customers about their benefits.

Conclusion& Recommendation

The benefits of leveraging digital media hinge on customers' perceptions of information technology usage. Encouraging increased adoption of such technology for purchasing banking products could substantially bolster India's business prospects. To ensure the sustained growth of the industry, the Indian government should implement measures to enhance technology adoption rates. Additionally, proposing a sustainable digital marketing model could help secure the future of rural banking in India. Further research could delve into the factors impeding rural consumers' adoption of digital marketing.

Limitation

Due to time and resource constraints, the researcher was only able to explore limited dimensions of digital marketing in relation to the future prospects of rural banks in India. However, in the future, additional research could be conducted to further investigate the feasibility of digital marketing models for expanding the banking business in rural India.

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