

A COMPARITIVE STUDY OF E-BANKING AND SATISFACTION AMONG CUSTOMERS FOR PRIVATE V/S PUBLIC BANKS IN VADODARA

Angad Singh

B.Com(Hons), Faculty Of Commerce
Parul University

Abstract

In the rapidly evolving landscape of commerce, the integration of smart technologies has become imperative for banks to adapt to the changing business environment in the digital age. This research paper aims to conduct a comparison of e-banking products and consumer satisfaction levels between private players and public sector banks in Vadodara. E-banking has revolutionized the way banking services are delivered, offering convenience and accessibility to customers. However, the extent to which private and public banks in Vadodara have embraced e-banking and its impact on customer satisfaction remains an understudied area. Through a comprehensive analysis of primary data collected via surveys and interviews, this study seeks to assess the approbation of electronic banking technologies, the quality of services provided, and the overall satisfaction levels among consumers of both private banks and public banks. Additionally, factors influencing customer satisfaction such as security, ease of use, customer service, and availability of features will be examined. This research will offer insights into Vadodara's e-banking strategies' effectiveness and suggest ways to improve customer satisfaction and competitiveness in the digital banking sector.

INTRODUCTION

In the dynamic landscape of commerce, the integration of smart technology has become imperative for businesses to adapt to the ever-changing digital age. Among the various sectors experiencing this transformation, banking stands out as a crucial player in facilitating financial transactions and services. With the advent of e-banking, the traditional brick-and-mortar banking model has undergone a significant evolution, offering customers ease of access to a variety range of financial consulting services through digital platforms. This research endeavors to search into the realm of e-banking and customer satisfaction, particularly focusing on the disparities between private and public banks in Vadodara.

Background

The digital age has significantly transformed the way businesses operate and interact with their customers. Traditional methods of conducting financial transactions have been gradually replaced by technologically advanced solutions, thereby reshaping the banking landscape. E-banking, encompassing online banking, mobile banking, and other digital platforms, has come up as foundation of new banking practices. The shift towards digitization has not only enhanced the efficiency and accessibility of banking services but also posed new provocations and positives for banks to serve the evolving requirements of their customers.

Contextualizing the Research

Vadodara, a vibrant city in the state of Gujarat, India, is witnessing rapid advancements in technology and commerce. As a significant economic hub, Vadodara is home to many private sector banks and public sector banks, each competing for market share and customer loyalty. Understanding the dynamics of internet banking acceptance and consumer satisfaction in this context is essential for banks to formulate effective strategies and remain competitive in the digital world. Therefore, the research seeks to explore preferences, experiences, and satisfaction levels of consumers regarding internet banking services provided by private and public banks in Vadodara.

Research Focus

The primary focus of this comparative study is to analyze the usage patterns and satisfaction levels among customers of private and public banks in Vadodara. By examining factors such as service quality, reliability, security, and convenience, the research aims to identify the strengths and weaknesses of e-banking services provided by both private and public banks. Furthermore, the study seeks to uncover any disparities in customer satisfaction between these two categories of banks and ascertain the underlying reasons for such differences.

Significance of the Research

This research holds significant implications for academia, industry practitioners, policymakers, and other stakeholders in the banking sector. By providing empirical evidence and insights into the factors influencing

customer satisfaction in e-banking services, the study contributes to the existing body of knowledge in the fields of banking, technology, and consumer behavior. Moreover, the findings of this research can inform strategic decision-making processes within banks, helping them to tailor their e-banking offerings to meet the evolving needs and preferences of customers, thereby fostering long-term relationships and sustainable growth in the digital age.

REVIEW OF LITERATURE

Rabindra Jena in his report about The study explores factors influencing senior citizens' adoption of e-banking post COVID-19 in India. The pandemic has led to a shift towards digital channels, consumer behavior changes, regulatory relief, and operational resilience challenges. However, older Indians are less tech-savvy, necessitating stakeholder focus to reduce financial isolation.

Sandeep Singh's study on e-banking adoption from customers' perspective (2021) highlights the banking sector's responsibility to attract and retain customers by offering innovative and premium services, highlighting the factors influencing internet adoption.

The study by Aneesha K. Shaji and Ajith P. Mathew highlights the global shift towards electronic banking services, with both private and public sector banks in India adopting e-banking practices. Urbanization, with its higher education levels and exposure to innovations, has made society more adaptable to new technologies.

Ms. Suman Bala in her report on "CHANGING PATTERN OF DEMAND FOR E-BANKING SERVICES: A STUDY" (2022) describe that the rapid economic growth brings with it rapidly emerging technologies, expanding information power in every element of business, and avenues for providing services to the customer, such as electronic banking. With today's e-banking administrations like contact banking and 360-degree virtual banking, you can get these services anytime. This is especially true for open banks, which have had to contend with the challenge posed by recently established private banks and external banks.

Richi Gupta and Shilpi Gupta's report on "Electronic Banking Frauds: The Case of India" (2023) highlights the significant role of e-banking in developing countries' economic growth and financial sector development, while also examining fraud detection techniques globally.

Uma Raghavendra Gurram and Anudeep Velagapudi in their report on "Impact of Digitalization on Traditional Banking" (2020) express that the internet banking is changing the banking business and has a significant impact on the banking connection. Banking nowadays is not limited to branches where one has to approach the branch face to face, withdraw money or deposit a check or ask for notice of records. Internet banking, any request or exchange is ready online without reference to a branch (any banking) at any time.

RESEARCH METHODOLOGY

SIGNIFICANCE OF THE STUDY

- Enhancing Consumer Experience: As consumers increasingly rely on electronic banking services, understanding the level of satisfaction associated with these services becomes paramount. This research reaches into the satisfaction levels of consumers who use electronic banking services offered by private banks and public banks, which can lead to improved service quality and a better overall banking experience.
- By accessing marginalised communities, electronic banking has the potential to increase financial inclusion. Understanding consumer satisfaction in this context might help endeavours to make financial services more accessible and inclusive.
- The study's findings can be used by private and public banks to make data-driven decisions about investments in technology, customer service, and product development. This can result in better resource allocation and customer retention.

SCOPE OF STUDY

- Includes: The study will focus on various internet banking services offered by both public and private banks, such as digital payment systems, internet banking, and mobile banking.
- Exceptions: Non-bank financial institutions and traditional banking services will be excluded from the scope.
- The study will identify the importance of electronic banking from the perspective banking Industry. To analyze the level of acceptance and satisfaction of customers using E-Bank services.
- The study will primarily focus on areas across the Vadodara city.

- **Data Collection**

The study uses questionnaire for the collection of primary data. The questionnaire is structured to collect data on customer satisfaction with internet banking services given by private and public banks in Vadodara. The questionnaire consists of two sections. The initial section gathers demographic data about the participants, including their name, age, and gender. The second section collects data on customer satisfaction with e-banking services, using multiple choice option questions. The questionnaire is pre-tested with a small sample of customers to ensure its validity and reliability.

- **RESEARCH GAP**

Because technology is continually evolving, a research gap might be examining how the adoption of new technologies, such as artificial intelligence, blockchain, or biometric authentication, affects user satisfaction with electronic banking services. This could shed light on the function of innovation in increasing satisfaction.

- **OBJECTIVE OF STUDY**

1. To analyze the motives that led to the growth of internet banking by consumers.
2. The study aims to identify and analyze the factors that influence customer acceptance of e-banking.
3. The study aims to assess the level of customer acceptance when utilizing internet banking.

- **HYPOTHESIS**

H01: There is no significant link between age group of the respondents and Bank Preference

H02: There is no significant link between gender of the respondents and Bank Preference

H03: There is no significant link between Occupation of the respondents and Bank Preference

H04: There is no significant link between choice of banks is associated with the perception of security provided in E-Banking

- **Rationale for the Study**

Despite the growing prominence of e-banking in the banking sector, there exists a dearth of comprehensive comparative studies that assess customer satisfaction levels across different types of banks, particularly in the context of Vadodara. By bridging this gap in the existing literature, this research endeavors to provide valuable insights into the The study explores the factors that influence customer preferences and satisfaction in e-banking services. Additionally, the findings of this study can offer actionable recommendations to banks for enhancing their service offerings and improving overall customer experience.

DATA ANALYSIS

1. **Age**

Particulars	No. of respondents	Percentage
18 - 25	73	59
26 - 30	20	16
31 - 35	20	16
36 - 40	5	4
40 and above	6	5
total	124	100

(Source: Primary Data)

The table shows that the majority of respondents are aged 18-25, with the second largest age group being between 26-30.

2. **Gender**

Particulars	Respondents	Percentage
Male	78	63
Female	46	37
total	124	100

(Source: Primary Data)

The data indicates that the majority of respondents 63% of population are males, while 37% of respondents are female.

3. **Occupation**

Particulars	No. of People	Percentage
Student	72	58
Business	30	24
Salaried	22	18

total	124	100
-------	-----	-----

(Source: Primary Data)

According to the above statistics 58% of respondents are students, 24% are involved in business activities and 18% are salaried.

4. In which bank do you have your account?

Particulars	No. of People	Percentage
Private	38	31
Public	54	44
Both	32	26
total	124	100

(Source: Primary Data)

The above table represents that 44% people have bank accounts in public banks and simultaneously around 31% of people have bank accounts in private banks. And around 26% of the people have their bank accounts in private as well public banks.

5. Do you use E-banking services?

Particulars	No. of People	Percentage
Yes	118	95
No	6	5
total	124	100

(Source: Primary Data)

The above table demonstrates that around 95% people use electronic banking services and around 5% people do not use electronic banking services.

6. How often do you use E-Banking?

Particulars	No. of People	Percentage
Daily	52	42
weekly	51	41
Monthly	12	10
Rarely	9	7
total	124	100

(Source: Primary Data)

The above table helps us to know that around 42% people use electronic banking daily and weekly. And 10% people use it monthly and 7% people use it rarely.

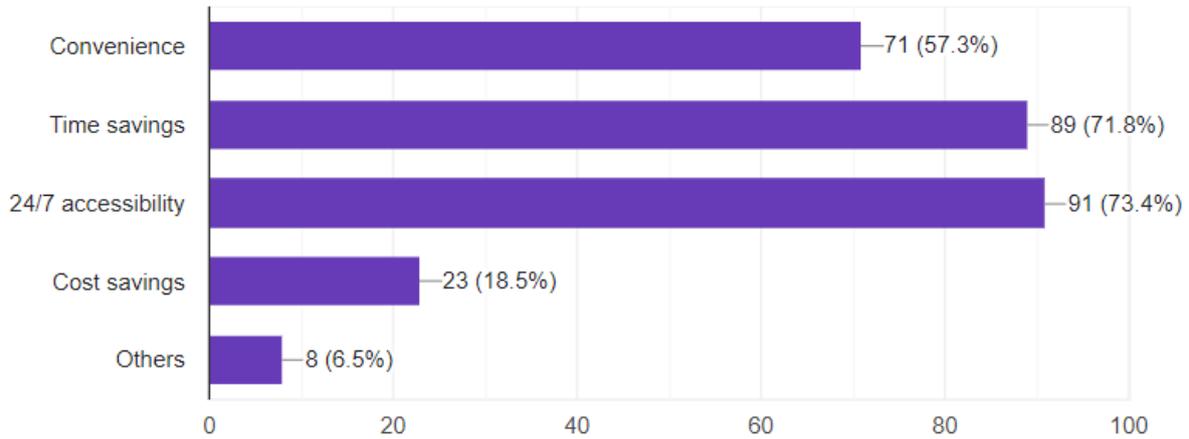
7. What types of electronic banking transactions do you frequently engage in?

Particulars	No. of People	Percentage
Transfers of funds	21	17
Payment of bills	74	60
Checks on account balances	22	18
Check deposit using mobile device	4	3
Others	3	2
total	124	100

(Source: Primary Data)

The data presented in the graph helps us to know that around 60% of people use electronic banking frequently for the payment of bills, and 18% of people maintain a check on account balances and 17% of people use electronic banking for transfer of funds.

8. What are the primary reasons for using electronic banking services?
(Source: Primary Data)



The above chart helps us to know that majority of people use electronic banking primarily for the reason that it is available around the clock followed by the reason that it helps in time saving and thirdly for the reason that it is a more convenient way for transactions.

9. Have you ever had a security problem while utilising electronic banking services?

Particulars	No. of respondents	Percentage
Yes	66	53
No	58	47
total	124	100

(Source: Primary Data)

The above table shows that 53% of people have faced some kind of security problem while using electronic banking facility and 47% people believe that they have never faced any security issue with their banks while using electronic banking services.

10. What difficulties, if any, have you encountered while using electronic banking services?

Particulars	No. of respondents	Percentage
Network issue	39	31
The payment has been made from your end but has not been received by the other party.	40	32
Making payments in rural areas	28	23
Frauds	8	6
None of the above	9	7
total	124	100

(Source: Primary Data)

The above table helps us to know that if someone faced any problem related to electronic banking then majorly it was the problem of the other party not receiving payment when the amount is successfully being debited from their account.

11. If you had any problem while making an electronic payment then did you get any solution or your money back?

Particulars	No. of respondents	percent
Yes	115	93
No	9	7
total	124	100

(Source: Primary Data)

The above table helps us to know that even if the people faced some problems related to electronic payment they were able to get a proper solution or their money back.

12. How has the adoption of electronic banking impacted your use of traditional banking services, such as visiting a physical branch?

Particulars	No. of respondents	percent
I now use traditional banking services less frequently	57	46
No change in my use of traditional banking services	26	21
I now use traditional banking services more frequently	6	5
I no longer use traditional banking services	35	28
Total	124	100

(Source: Primary Data)

The above table helps us to know that around 46% of people currently use the traditional methods of banking less frequently followed by 28% of people who have completely left the use of electronic banking and 21% of people have found no change in the usage of traditional banking.

13. What are the reasons for less usage of the E-banking services?

Particulars	No. of respondents	percent
Satisfied with traditional banking	12	10
E-Banking service is difficult to access	35	28
Fear of security in transaction	47	38
No access to Internet / Mobile / other online ways	15	12
Lack of operation knowledge	15	12
total	124	100

(Source: Primary Data)

The above table helps us to know that fear of security in transactions is being one of the major reason for the less usage of electronic banking. Followed by difficulty in access to banking services which consists of 28% of the population and the third major reason no access to internet and lack of operation knowledge among people.

14. When comparing the services of both private and public sector banks, which type of bank do you feel most happy with?

Particulars	No. of Participants	Percentage
Private Sector Banks	63	51
Public Sector Banks	41	33
Both of them	7	6
None of them	13	10
total	124	100

(Source: Primary Data)

Above data provides the statistical data which tells that majority of participants are happy with private sector banks with 51% of population followed by public sector banks with 33%.

15. Which type of bank will you recommend to others?

Particulars	No. of Participants	Percentage
Private Sector Banks	67	54
Public Sector Banks	33	27
Both of them	24	19
None of them	0	0
total	124	100

(Source: Primary Data)

The above data provide the data which helps us to know that majority of population that is 54% recommends private banks to others followed by public banks with 27% and 19% of the population recommends both the banks.

H01: There is no significant link between age group of the respondents and Bank Preference

AGE/TYPE OF BANK	Public Sector Bank	Private sector Bank	Both	Total	Chi	df	P
18 - 25	35	22	16	73	10.53	8	0.23
31 - 35	6	7	7	20			
40 and above	1	1	4	6			
26 - 30	9	8	3	20			

AGE/TYPE OF BANK	Public Sector Bank	Private sector Bank	Both	Total	Chi	df	P
35 - 40	2	0	1	3			
Total	53	38	31	122			

With eight degrees of freedom, the computed chi-square value is 10.53, yielding a p-value of 0.23. We are unable to reject the null hypothesis because the p-value of 0.23 is higher than the usual significance level of 0.05. This implies that respondents' preference for public sector banks, private sector banks, or both is not significantly correlated with their age group.

H02: There is no significant link between gender of the respondents and Bank Preference

Gender	Public Sector Bank	Private sector Bank	Both	Total	Chi	df	P
Male	34	23	21	78	0.43	2	0.806
Female	21	15	10	46			
Total	55	38	31	124			

With two degrees of freedom and a p-value of 0.806, the test yielded a chi-square statistic of 0.43. The normal significance level of 0.05 is exceeded by the p-value of 0.806. The null hypothesis cannot be rejected because there is not enough evidence, as the p-value is higher than 0.05. This suggests that there is no significant correlation between bank preference and gender in the sample data. According to the analysis, respondents' preference for the banking sector appears to be unaffected by their gender. For both male and female respondents, the distribution of preferences across the Public Sector Bank, Private Sector Bank, and Both categories seems to be comparable.

H03: There is no significant link between Occupation of the respondents and Bank Preference

Occupation	Public Sector Bank	Private sector Bank	Both	Total	Chi	df	P
Student	37	21	14	72	8.26	4	0.83
Business	10	7	12	29			
Salaried workers	7	10	5	22			
Total	54	38	31	123			

The Chi-square statistic is 8.26 with 4 degrees of freedom. The p-value is 0.83 which indicates that there is no statistically significant association between occupation and preference for bank sector. In other words, we fail to reject the null hypothesis that there is no relationship between occupation and preference for bank sector. Therefore, we can interpret that occupation does not have a significant impact on an individual's preference for working in either the public sector bank, private sector bank, or both simultaneously.

	Coefficient B	Standard error	z	p	Odds Ratio	95% conf. interval
Constant	0.58	0.46	1.25	.212	1.78	0.72 - 4.41
Q1) In which banks do you have your a/c? Private sector Bank	-0.17	0.45	0.38	.702	0.84	0.35 - 2.02
Q1) In which banks do you have your a/c? Both	0.2	0.48	0.42	.674	1.22	0.48 - 3.14
Q11) What user-friendly features do you value most in electronic banking? Alerts and notifications	0.54	0.72	0.75	.454	1.71	0.42 - 7.03
Q11) What user-friendly features do you value most in electronic banking? Quick transaction processing	-0.2	0.49	0.4	.686	0.82	0.31 - 2.14
Q11) What user-friendly features do you value most in electronic banking? Intuitive interface	0.32	0.81	0.39	.695	1.38	0.28 - 6.78
Q11) What user-friendly features do you value most in electronic banking? Others	-0.59	1.09	0.54	.59	0.56	0.07 - 4.68
Q11) What user-friendly features do you value most in electronic banking? Chat or customer support features	-0.22	1.01	0.21	.83	0.81	0.11 - 5.81

The constant term represents the estimated effect when all other variables are held constant. In this case, the constant term is not statistically significant at the 0.05 significance level. The coefficient for having an account in a private sector bank compared to a public sector bank is not statistically significant. Individuals with accounts in private sector banks do not have significantly different odds of the outcome compared to individuals with accounts in public sector banks. The coefficient for having accounts in both public and private sector banks compared to only a public sector bank is not statistically significant. There is no significant difference in odds for individuals with accounts in both sectors. In conclusion, based on the logistic regression results provided, none of the variables (account types or user-friendly features) show statistically significant effects on the outcome. It appears that the included variables do not significantly predict the outcome variable in this model.

H04: There is no significant link between choice of banks is associated with the perception of security provided in E-Banking

Type of Bank	proper security in E-Banking		Total	Chi	DF	P Va
	Yes	No				
Public Sector Bank	55	0	55	1.66	2	.436
Private sector Bank	37	1	38			
Both	30	1	31			
Total	122	2	124			

The results of the Chi-square test shows that calculated Chi-square value: 1.66, with Degrees of freedom: 2 at p-value: 0.436. With a p-value of 0.436, we do not have sufficient evidence to reject the null hypothesis. Therefore, we can interpret that there is no statistically significant relationship between the respondents' choice of banks (Public Sector Bank, Private Sector Bank, Both) and their perception of whether their bank provides proper security in E-Banking.

In conclusion, based on the Chi-square test results, we fail to reject the null hypothesis and cannot claim that the choice of banks is associated with the perception of security provided in E-Banking

FINDINGS AND CONCLUSION

Findings:

Introduction to E-Banking and Customer Satisfaction

Internet banking has significantly transformed the banking industry by offering customers a convenient and efficient method for conducting financial transactions. In the context of Vadodara, a comparative study was conducted to analyze the satisfaction levels among The study aims to gather information from customers of both private and public banks regarding their e-banking services.

Methodology:

The study utilized a mixed-methods approach, combining both qualitative and quantitative methods. A structured questionnaire was administered to a sample of customers from both private and public banks in Vadodara. The questionnaire included items assessing various aspects of e-banking services and customer satisfaction. Additionally, interviews were conducted with bank managers to gain insights into the strategies and challenges associated with e-banking implementation.

Analysis of Data:

The data accumulated from the survey were interpreted using descriptive and inferential statistics. Key metrics such as customer satisfaction scores, usage patterns, and perceptions of service quality were examined and compared between private and public banks. Additionally, thematic analysis was performed on the interview data to identify recurring themes related to e-banking implementation and customer satisfaction.

Comparison of E-Banking Services:

Private banks in Vadodara provide a wider range of e-banking services, including online account management and mobile apps, compared to public banks' limited features and user-friendly interfaces.

Customer Satisfaction Levels:

Overall, customers of private banks reported higher levels of satisfaction with e-banking services compared to those of public banks. This difference was particularly pronounced in areas such as ease of use, reliability, and responsiveness of customer support. Private banks' investment in advanced technology and customer-centric approaches appeared to contribute to higher satisfaction levels among their clientele.

Factors Influencing Satisfaction:

Several factors were identified as influencing customer satisfaction with e-banking services. These include the quality of online security measures, ease of navigation, transaction speed, and availability of assistance when needed. Private banks tended to excel in these areas, whereas public banks faced challenges in meeting customer expectations, particularly regarding service reliability and technical support.

Challenges and Opportunities:

Despite the advantages offered by private banks in terms of e-banking services, both private and public banks face common challenges in adapting to the evolving digital landscape. These challenges include cybersecurity threats, technological obsolescence, and the need for continuous innovation. However, they also present opportunities for banks to differentiate themselves through superior service quality and innovative solutions.

The provided analyses encompass various statistical tests and regression analyses aimed at understanding the factors influencing individuals' preferences and perceptions regarding banking sectors and e-banking security. The chi-square tests conducted on age group, gender, and occupation reveal no statistically significant associations with bank preferences, indicating that these demographic variables do not significantly influence the choice between public and private sector banks. Similarly, logistic regression results indicate that neither account types nor user-friendly features significantly predict individuals' banking preferences or perceptions of e-banking security. Additionally, the logistic regression analysis suggests that respondents' choices of banks are not significantly associated with their perceptions of e-banking security. Overall, these findings suggest that demographic factors such as age, gender, and occupation, as well as variables related to banking preferences and perceptions of e-banking security, do not exhibit statistically significant relationships in the analyzed datasets.

The analyses ultimately indicate that individuals' preferences for banking sectors and their perceptions of e-banking security are not strongly influenced by demographic factors or specific banking features. This suggests a degree of independence between these variables, with individuals' choices regarding bank sectors and perceptions of e-banking security being driven by factors beyond those included in the analyses. The study suggests that further research is needed to understand consumer behavior in the banking sector and identify additional factors influencing banking preferences and perceptions of e-banking security.

CONCLUSION

Implications for the Banking Sector:

The findings of the study have important implications for the financial banking sector in Vadodara and beyond. They highlight the importance of investing in advanced technology and customer-centric approaches to enhance e-banking services and improve customer satisfaction. Private banks, with their focus on innovation and personalized services, are well-positioned to capitalize on the growing demand for digital banking solutions.

Recommendations for Future Research:

Further research is required to investigate the specific factors driving customer satisfaction with e-banking services in different demographic segments. Additionally, longitudinal studies can help track changes in customer preferences and behaviors over time. This article offers valuable insights for banks aiming to stay competitive in the digital age.

Policy Implications:

Policymakers should consider the role of regulation in fostering innovation and competition in the banking sector for ensuring consumer protection and data privacy. Collaborative efforts between the government, regulatory bodies, and industry stakeholders can help create an enabling environment for the continued development of internet banking services in Vadodara and across India.

The research on the comparative study of electronic banking and its acceptance among customers offers valuable insights into the dynamics of modern banking preferences and behaviors. Through meticulous data analysis and interpretation, several key findings have emerged. Firstly, while demographic factors such as age, gender, and occupation did not demonstrate significant associations with banking preferences, the data underscored the pervasive acquisition of internet banking services across various segments of the population. Notably, a substantial portion of respondents reported utilizing electronic banking for tasks ranging from bill payments to fund transfers, highlighting the convenience and efficiency afforded by digital banking platforms.

Moreover, the research shed light on the factors driving the adoption and satisfaction with electronic banking services. Convenience emerged as a primary motivator, with respondents citing round-the-clock availability, time-saving benefits, and enhanced transactional convenience as key reasons for their preference. Additionally, the study revealed a widespread awareness of technological advancements in electronic banking, with features such as biometric login and speedy transaction processing garnering significant praise from users. These findings

underscore the importance of user-centric design and technological innovation in shaping customer satisfaction and engagement within the banking sector.

However, amidst the widespread adoption and satisfaction with electronic banking, concerns regarding security and technical reliability remain prevalent. A significant proportion of respondents reported encountering security issues or technical glitches while using electronic banking services, highlighting the need for robust security measures and responsive customer support mechanisms. Furthermore, apprehensions regarding privacy and fraud risks underscore the importance of continuous vigilance and investment in cybersecurity infrastructure to safeguard customer trust and confidence in digital banking platforms.

In conclusion, the research provides valuable insights into the evolving landscape of electronic banking and its acceptance among consumers. While electronic banking services have become increasingly pervasive and preferred among consumers, challenges such as security concerns and technical reliability must be addressed to ensure sustained adoption and customer satisfaction. Moving forward, proactive measures to enhance security, user experience, and technological resilience will be critical in fostering trust and confidence in digital banking platforms and driving continued innovation in the banking industry.

REFERENCES

- [1] http://gtusitecirculars.s3.amazonaws.com/uploads/Final%20Thesis_169999903005_308709.pdf
- [2] <http://103.85.141.163:8071/jspui/bitstream/123456789/590/1/NANDITA%20SINGH%20%28CCL%29%20%2C%201200990016CYBERCRIME%20OF%20BANKING%20SECTOR%20IN%20INDIA%20%2C%20CHALLENGES%20AND%20REMEDIES.pdf>
- [3] <https://www.academia.edu/download/55959543/IJNTR03010004.pdf>
- [4] <https://journals.sagepub.com/doi/abs/10.1177/2393957517736457>
- [5] <https://link.springer.com/article/10.1057/s41264-021-00095-z>
- [6] <https://onlinelibrary.wiley.com/doi/abs/10.1002/ijfe.2266>
- [7] https://www.researchgate.net/profile/Govind-Singh-22/publication/368788502_A_STUDY_ON_ADOPTION_OF_E-BANKING_SERVICES_IN_INDIA/links/63f996b9b1704f343f7cc588/A-STUDY-ON-ADOPTION-OF-E-BANKING-SERVICES-IN-INDIA.pdf
- [8] <https://journal.formosapublisher.org/index.php/eajmr/article/view/1138>
- [9] https://www.academia.edu/download/66134628/IJARET_11_12_046.pdf
- [10] https://www.researchgate.net/profile/Khushboo-Vora-2/publication/353378708_IMPACT_OF_DIGITAL_BANKING_ON_PROFITABILITY_OF_PUBLIC_PRIVATE_SECTOR_BANKS_IN_INDIA/links/60f9246c0c2bfa282af218c9/IMPACT-OF-DIGITAL-BANKING-ON-PROFITABILITY-OF-PUBLIC-PRIVATE-SECTOR-BANKS-IN-INDIA.pdf
- [11] <http://annalsofscsb.ro/index.php/journal/article/view/5358>
- [12] <https://4dinternationaljournal.com/wp-content/uploads/2021/06/6..ANKING-IN-INDIA-AN-INSIGHT.pdf>
- [13] <https://www.mdpi.com/2227-9091/9/11/209>
- [14] <https://pnjournal.com/index.php/home/article/view/6689>
- [15] https://www.researchgate.net/profile/Pawan_Kumar_Verma4/publication/357857727_IMPACT_OF_COVID-19_ON_E-BANKING_IN_INDIA/links/61e2e3f95779d35951adc544/IMPACT-OF-COVID-19-ON-E-BANKING-IN-INDIA.pdf
- [16] <https://link.springer.com/article/10.1007/s10660-022-09556-6>
- [17] <https://www.inderscienceonline.com/doi/abs/10.1504/IJEBANK.2020.105416>
- [18] <https://jusst.org/wp-content/uploads/2021/10/Growth-and-Factors-Affecting-the-Uses-of-e-banking-Services-in-India.pdf>
- [19] <https://journal.formosapublisher.org/index.php/eajmr/article/view/1138>