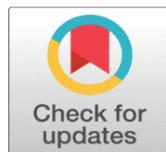


A COMPARATIVE STUDY ON THE ADOPTION OF INTERNET BANKING IN THE RURAL AREA OF CHHATTISGARH, INDIA, BEFORE AND DURING THE COVID-19 PANDEMIC

Srishti Bhutada ¹, Dr. Monika Sethi Sharma ²

¹ Research Scholar, Kalinga University, Raipur (C.G.), India

² Vice-Chancellor (I/c) & Dean Academic KK Modi University, Durg (C.G.), India



DOI

[10.29121/shodhkosh.v2.i1.2021.6070](https://doi.org/10.29121/shodhkosh.v2.i1.2021.6070)

Funding: This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

Copyright: © 2021 The Author(s). This work is licensed under a [Creative Commons Attribution 4.0 International License](#).

With the license CC-BY, authors retain the copyright, allowing anyone to download, reuse, re-print, modify, distribute, and/or copy their contribution. The work must be properly attributed to its author.



ABSTRACT

This study evaluates the variables influencing consumers' adoption of internet banking in Chhattisgarh, India.

There were the following factors were considered for adopting Internet Banking.

- Information-Based Services
- Transactional-Based Services
- Investment-Based Services

This study also compared the impact of the COVID-19 pandemic on customers' online banking and e-payment usage and found reasons and factors for not adopting Internet Banking. The study was conducted for the pre- and post-COVID-19 period with a sample size of 450 using the Convenience Sampling Technique; the participants were customers of the bank in the rural area of Chhattisgarh. The outcomes show that data-based administrations offered are the principal factors affecting the adoption of Internet Banking, and the fundamental variable for not embracing Internet Banking is the lack of information in regards to the working of Internet Banking.

Keywords: Internet Banking, Adoption, Customers, Covid-19 Pandemic, Chhattisgarh

1. INTRODUCTION

Internet banking, frequently known as net banking or web-based banking, is a computerized instrument that empowers clients of banks or other financial institutions to do various financial transactions through the authority website of the institution.

Customers who utilize portable banking can access banking services in a hurry using their cell phones. The ascent of versatile banking could altogether affect the banking business. For a country like India, mobile banking is especially important since it presents a chance to provide banking services to a hitherto unbanked market.

According to the analysis from the India Brand Equity Foundation

- The RBI has embraced various measures to empower the utilization of versatile installments, which make up a critical part of portable banking; the national bank has given banks the power to set their limitations. Also, the conditional furthest reaches of Rs. 50,000 (\$745.82) were lifted
- Brought together Installments Connection point (UPI) information shows that in May 2021, 2.80 billion exchanges added up to Rs. 5.57 lakh crore (US\$73.44 billion). In June 2021, there were 303.76 million

exchanges made utilizing the brief installment administration (Demons), adding up to Rs 2.84 trillion (US\$38.07 billion).

- For store moves, the Public Electronic Assets Move (NEFT) and Ongoing Gross Settlement (RTGS) frameworks are utilized, which are supported by Indian banks. The Protections Trade Board of India (SEBI) has included NEFT and RTGS value techniques in the rundown of strategies at present being used by organizations to determine the pace of profits or other financial benefits to their investors and customers
- Through mobile banking solutions, banks, telecom companies, and the RBI are working to build bridges to the unbanked rural areas of India.
- The rural teledensity was 60.27% as of March 31, 2021.

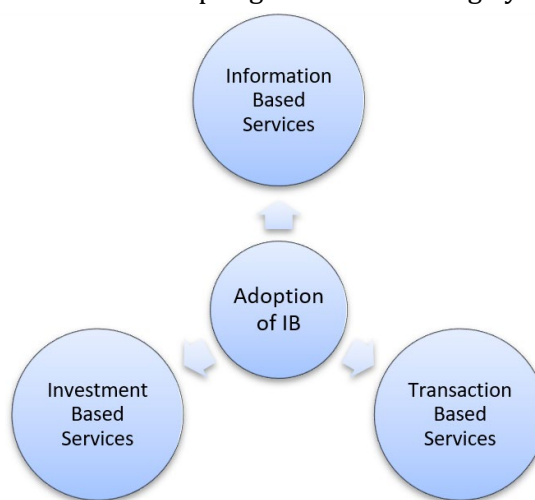
The aim of both undertaking and using technology in solving problems, which include online banking and payment, is a developed topic within the literature. However, COVID-19 extensively impacted many economies around the world. In the majority of the COVID-19-affected nations, financial institutions have been shut down. As a result, the COVID-19 epidemic has altered how people finance, pay their bills, socialize, and buy. As the pandemic spreads, the pattern of telecommuting has arisen because of the closure of numerous financial institutions and branches, leaving numerous customers with no choice except to adjust their banking and installment strategies. A few clients needed to make virtual decisions for installment since they needed to, while others began involving them gradually. Thusly, analysts have not yet investigated what the COVID-19 pandemics mean for customers' choices to utilize internet banking and online installment frameworks.

To gain proficiency with the elements impacting the adoption of web-based banking by purchasers in rural regions, an examination study was conducted in the Indian state of Chhattisgarh. As per the report presented in Census 2011, the total population of Chhattisgarh is 2.56 Crores. The total population living in urban areas was 5,937,237, and in rural areas of Chhattisgarh state was 19,607,961.

2. THEORETICAL FRAMEWORK

The objective of this study is to determine the elements that influence Internet banking adoption in provincial Chhattisgarh. Previously and during the Covid-19 pandemic in Chhattisgarh, country area banks. Furthermore, this study aims to pinpoint the elements that affected Internet banking take-up and non-adoption previously and during the pandemic. The COVID-19 pandemic, which began in Chhattisgarh in February 2020, additionally caused social changes in the take-up of Internet Banking, which are likewise analyzed in this review. The research model suggested in this study is shown in Figures 1 and 2, which include the grounds for and against the use of internet banking, respectively.

Figure 1 Reasons for Adopting Internet Banking by Customers



Information-Based Services include

- To check the Account Statement

- To check Debit Card Status
- To check Cheque Status
- To check the offer's eligibility

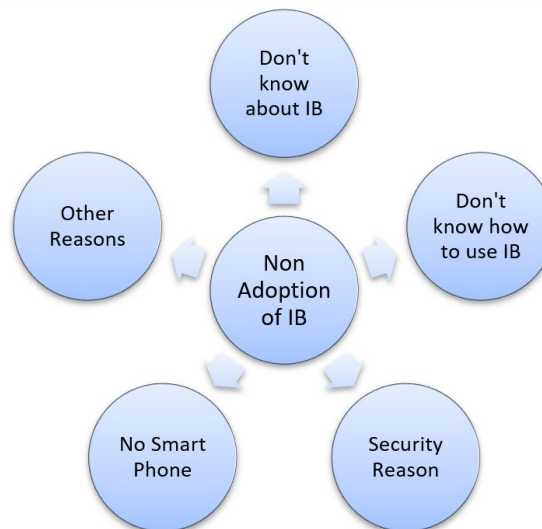
Transaction-Based Services

- To transfer funds
- To pay the Bill
- To pay Tax

Investment-Based Services

- To buy an Insurance Policy
- To make an investment

Figure 2 Reasons for not Adopting Internet Banking by Customers



3. LITERATURE REVIEW

Oleh Kolodiziev, Mykhailo Krupka, Nataliya Shulga, Myroslav Kulchytskyy, and Olha Lozynska's (2021) article takes a look at the financial digitalization-supported hostility of Ukrainian banks, the development of computerized bills and online business, as well as state-of-the-art innovations intended to give advanced contributions. To be competitive in the banking industry, banks must carefully plan the introduction of the current digital generation in their operations.

Igor Fedorko, Radovan Bacik, and Beata Gavurova's (2021) paper aimed to determine the impact of anticipated effort and social impact elements on anticipated usual performance when using net banking. The study's findings show how the respondents' behavior changes as they engage in digital banking behavior as a result of the social effect. Studies have shown that the impact of perceived ease of use on behavioral motive and use is incompatible with the degree of device complexity, and that the expected effort issue within the observation significantly affects the predicted overall performance component.

Eduardus Suharto, Ubud Salim, Sumiati, and Ainur Rofiq (2021). The topic of this study is how Javanese cultural philosophy (a nearby culture in Indonesia) affects bank customers' behavior in accepting and taking advantage of banking transactions. The analysis's findings indicate that Javanese philosophy is roughly the model's primary and dominant component. This observation's contribution can help scholars and practitioners understand how e-banking can be used as a community cultural philosophical approach to expanding non-cash banking transactions (a far less-cash society).

Heri Sudarsono, Rindang Nuri Isnaini Nugrohowati, and Yunisty Karina (2020). The effect of seen utility (PU), trust (TR), seen usability (PEU), abstract standard (SN), and demeanor (AT) on customers' goals to utilize internet banking (IAIB) at regular banks and Islamic banks previously and during the Covid-19 pandemic in Indonesia is analyzed in this exploration. Results preceding the COVID-19 pandemic gave proof that AT and SN affect IAIB in Islamic banks. Conversely, AT, PU, SN, and TR affect IAIB in ordinary banks. Conversely, apparently during the COVID-19 pandemic, the AT, PU, IB, SN, and benefactor TR affect IAIB in both Islamic banks and customary banks. The review's discoveries uncovered that the PEU variable made little difference in whether customers of Islamic banks and regular banks expected to utilize web-based banking.

Akhila Sundara and Amila Perera's (2018) essay discusses the factors that led to customer adoption of the online banking system at Sam Path Bank in the Colombo District. Relapse examination of the factors uncovers a valuable effect on customers' adoption of internet banking because of the relative benefit, perceived usability, and perceived utility.

Nadia Sha and Shariq Mohammad (2017). This paper examines the monetary utilization of cell banking by the financial organization clients who have all the infrastructure for availing a similar service. The outcomes confirmed that the bulk of the pattern customers elite for the study owned a mobile, but only some of them use mobile as their mode of entry to banks. They moreover unconcealed that the people were relatively cognizant of e-banking; however, its utilization degree was low. In massive elements used e-agreements with mobile banking have become available for cell indefinite-quantity via urban area customers and rural area customers, and there was no essential distinction between the urban and rural customers concerning using mobile banking.

Amrutha D (2016). The paper offers the customers' perception of the e-banking system associated with purchaser interest in the direction of net banking with special attention to the Tuticorin District of Tamil Nadu. According to the essential to then have a take a look at, the researcher concludes that maximum the bank customers are aware of all the banking offerings within the Tuticorin district of Tamil Nadu. The banks similarly need to take steps to teach the clients about the brand-new era and the distinctive services presented by the banks.

Pankaj Yadav(2016). This observation aims to discover the Active Drivers of the Adoption of Internet Banking. Age, the prevalence of marriage among bank customers, annual income, and inclination to use E-banking services have all been found to be statistically insignificant. The concentrate's most persuasive elements — saw handiness, saw nature of administration, and saw risk — were viewed as dynamic in impacting clients' goals to utilize internet banking. It was found that apparent convenience and saw nature of administration were decidedly affecting clients' adoption goals, though the perceived risk was adversely impacting their expectations.

Pooja Malhotra and Balwinder Singh(2015). This paper identifies the determinants of Internet banking adoption by using the case of banks in India. The outcome suggests that large banks, banks of a younger age, and banks that have a large number of monetary deposits are more likely to showcase a better opportunity for adoption. In particular, it's been discovered that private banks (each home and remote place) usually tend to undertake Internet banking faster than public place banks. The closing important variable is profitability.

Dr. Arvind Chaudhari (2014). This study analyzes the consciousness of E-Banking Administrations among Understudies of Bhusawal City. College Students open their savings accounts within the nationalized bank, they pay close attention concerning completely special e-banking services thoroughly, college students use internet banking, and also trust net banking. ATM is a famous carrier amongst students. There is a need to create recognition of Internet banking security.

Nabil Hussein Al-Fahim (2013). This study tries to pinpoint the variables affecting the uptake of online banking. Among postgraduate students, a qualitative study was conducted. The findings showed that both adopters and non-adopters realized the benefits and advantages of Internet banking (IB). Non-adopters have, nevertheless, contributed to several aspects, such as security, knowledge, and ease of use. The findings further demonstrated that early adopters had a positive impact on the use of online banking and did not suffer any issues as a result of these factors because they had a sufficient amount of knowledge and expertise in using online banking.

Hardeep Singh Chawala& Dr. Manminder Singh Saluja(2012). This study was performed to examine the adoption of Internet Banking among college students in Indore. It may be concluded from the look that scholars demand ease, trust, usefulness, promptness, and entertainment whilst they use their internet banking offerings. The check famous the truth that there may be a developing call for this wireless technology, not like past trends, college students nowadays don't worry about maintaining their records with the monetary group. Thus, it could be concluded that students believe that these offerings are efficient and assist in saving time; they are satisfied while using internet banking services.

Jayaraman Munusamy, Sanmugam Annamalah, and Shankar Chelliah (2012). Understanding the discernment distinctions between Internet Banking adopters and non-adopters, particularly in the Malaysian retail banking area, is the objective of this study. The discoveries recommend that there are massive contrasts in the impression of internet banking's usability, comfort, absence of issues, dependability, expanded security, and need for stable Internet connections among the people who use it and the individuals who don't.

Neha Dixit's (2010) study examines the appeal of online banking to adult customers in India using empirical data. The results show a variety of factors, including safety and privacy, trust, innovation, familiarity, and a rise in the knowledge of e-banking services among Indian clients. The results show that despite their concerns about security and privacy, adult clients are likely to engage in online banking if banks give them the required instructions.

3.1. OBJECTIVES

- To identify the population of Internet banking users in rural Chhattisgarh, India
- To determine the elements influencing the uptake of Internet banking in the Chhattisgarh rural areas in India.
- To determine how Internet banking usage changed in response to the COVID-19 pandemic.

4. RESEARCH METHODOLOGY

Introduction

The exploration challenge can be approached more deliberately by utilizing research procedures. In it, we look at the many methodologies normally utilized by a specialist to break down their exploration challenge, as well as the thinking behind them.

Research Type

Providing information that helps draw conclusions or make decisions is the goal of conclusive descriptive research. It frequently takes the form of quantitative data or data that can be measured and summed up.

The Population of the Study

State: Chhattisgarh Location

Area: Rural Area of Chhattisgarh

Industry: Banking Industry

Data Type

Primary Data

Primary Data was collected through structured questionnaires from customers of the different banks in the rural area of Chhattisgarh.

Secondary Data

For theoretical overviews, secondary data was collected through various books, websites, and research papers.

4.1. PERIOD OF THE STUDY

The data was collected from May 2018 to February 2021.

Sampling Method of the Study

Sampling Technique: Convenience Sampling

Sampling Frame: Customers of the Bank in the Rural Area of Chhattisgarh

Actual Sample Size of the Study

450 Customers of a Bank in the Rural Area of Chhattisgarh

Table 1- Demographic Characteristics of the Sample

| Demography | Category | Respondents | |
|------------|-------------------------|-------------|------------|
| | | Numbers | Percentage |
| Occupation | Businessman | 120 | 27% |
| | Salaried Person | 120 | 27% |
| | Farmer | 90 | 20% |
| | Student | 60 | 13% |
| | Others (Housewife) | 60 | 13% |
| Income | 5 Lacs & Above | 75 | 17% |
| | Between 3 Lacs & 5 Lacs | 135 | 30% |
| | Between 1 Lac & 3 Lacs | 123 | 27% |
| | Between 50,000 & 1Lacs | 22 | 4.89% |
| | NIL | 95 | 21.11% |
| Age | 18-20 Years Old | 51 | 11.33% |
| | 22-30 Years Old | 93 | 20.67% |
| | 31-40 Years Old | 147 | 32.67% |
| | 41-50 Years Old | 114 | 25.33% |
| | More than 50 Years | 45 | 10% |

Hypothesis

H0- No connection exists between income and the Awareness level of customers toward Internet Banking

H1 – There is a correlation between income and the Awareness level of customers toward Internet Banking

H0- No connection exists between occupation and the Awareness level of customers towards Internet Banking

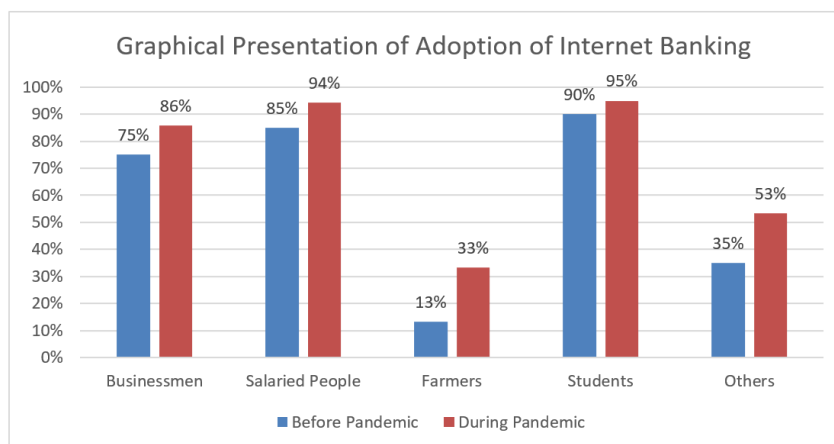
H1 – There is a correlation between the Occupation and the Awareness level of customers toward Internet Banking

Tools for Analysis-

Chi-Square

5. DATA ANALYSIS

The analysis of data collected before and during the COVID-19 pandemic is done using a graphical representation of primary data and changes identified in the adoption of Internet Banking. The study also tried to find out the association between occupation and the awareness level of customers towards Internet Banking.



Graph 1 Graphical Presentation of the Adoption of Internet Banking

Interpretation:

Before the pandemic, 75% of Businessmen were using Internet Banking. During the pandemic, it increased to 86%.

Before the pandemic, 85% of Salaried People were using Internet Banking. During the pandemic, it increased to 94%.

Before the pandemic, 13% of Farmers were using Internet Banking. During the pandemic, it increased to 33%.

Before the pandemic, 90% of Students were using Internet Banking. During the pandemic, it increased to 95%.

Before the pandemic, 35% of others were using Internet Banking. During the pandemic, it increased to 53%.

6. ANALYSIS OF HYPOTHESIS

H0- No connection exists between occupation and the Awareness level of customers towards Internet Banking

H1 – There is a correlation between the Occupation and the Awareness level of customers toward Internet Banking

Table 2 Chi-Square Test Analysis

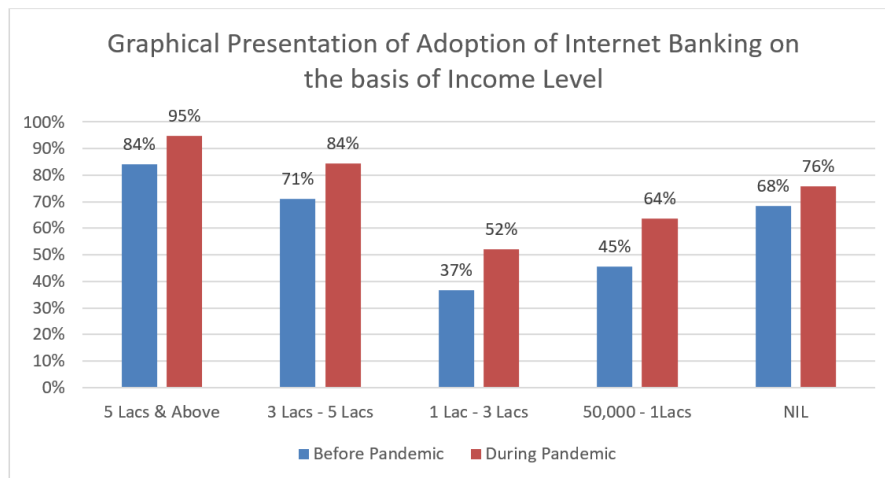
| Chi-Square Tests | | | |
|------------------------------|---------------------|----|-----------------------|
| | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 54.853 ^a | 4 | .000 |
| Likelihood Ratio | .954 | 4 | .000 |
| Linear-by-Linear Association | 9.395 | 1 | .002 |
| N of Valid Cases | 450 | | |

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.60.

Interpretation: The Null Hypothesis was accepted

An alternate Hypothesis is accepted.

There is an association between Occupation and the Awareness level of customers towards Internet Banking.

Graph 2 Graphical Presentation of the Adoption of Internet Banking based on Income Level**Interpretation:**

Before the pandemic, 84% of people with an income of 5 Lacs & Above were using Internet Banking. During the pandemic, it increased to 95%.

Before the pandemic, 71% of people with an income between 3 Lacs and 5 Lacs were using Internet Banking. During the pandemic, it increased to 84%.

Before the pandemic, 37% of people with income between 1 Lacs-3Lacs were using Internet Banking. During the pandemic, it increased to 52%.

Before the pandemic, 37% of people with income between 1 Lacs-3Lacs were using Internet Banking. During the pandemic, it increased to 84%.

Before the pandemic, 45% of people with an income between 50,000 and 1 lac were using Internet Banking. During the pandemic, it increased to 64%.

Before the pandemic, 68% of people with no income were using Internet Banking. During the pandemic, it increased to 76%.

7. ANALYSIS OF HYPOTHESIS

H0- No connection exists between income and the Awareness level of customers toward Internet Banking

H1 – There is a correlation between income and the Awareness level of customers toward Internet Banking

Table 3 Chi-Square Analysis Tests

| Chi-Square Tests | | | |
|------------------------------|---------------------|----|-----------------------|
| | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 23.703 ^a | 4 | .000 |
| Likelihood Ratio | 24.966 | 4 | .000 |
| Linear-by-Linear Association | 1.961 | 1 | .161 |
| N of Valid Cases | 450 | | |

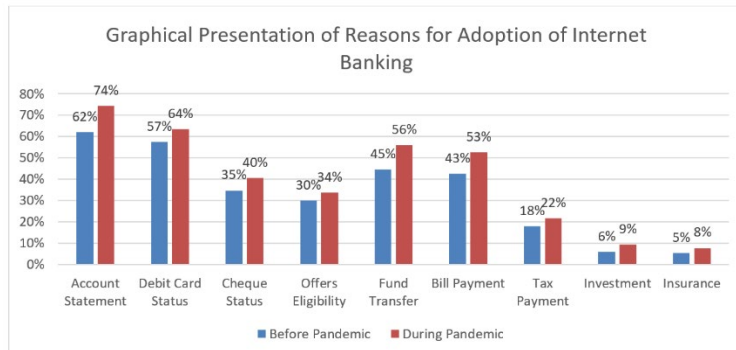
a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 1.14.

Interpretation: The Null Hypothesis is accepted

The Alternate Hypothesis is not accepted.

There is no correlation between customer awareness of internet banking and income.

Graph 3 Graphical Presentation of Reasons for Adoption of Internet Banking



Interpretation

Information-Based Services

Before the pandemic, 62% of people were using Internet Banking to check Account Statements. During the pandemic, it increased to 74%.

Before the pandemic, 57% of people were using Internet Banking to check their Debit Card Status. During the pandemic, it increased to 64%.

Before the pandemic, 35% of people were using Internet Banking to check Cheque Status. During the pandemic, it increased to 40%.

Before the pandemic, 30% of people were using Internet Banking to check eligibility. During the pandemic, it increased to 34%.

Transaction-Based Services

Before the pandemic, 45% of people were using Internet Banking to transfer funds. During the pandemic, it increased to 56%.

Before the pandemic, 43% of people were using Internet Banking to make Bill Payments. During the pandemic, it increased to 53%.

Before the pandemic, 43% of people were using Internet Banking to make Tax Payments. During the pandemic, it increased to 53%.

Investment-Based Services

Before the pandemic, only 6% of people were using Internet Banking to make investments. During the pandemic, it increased to 9%.

Before the pandemic, only 5% of people were using Internet Banking to buy Insurance policies. During the pandemic, it increased to 8%.

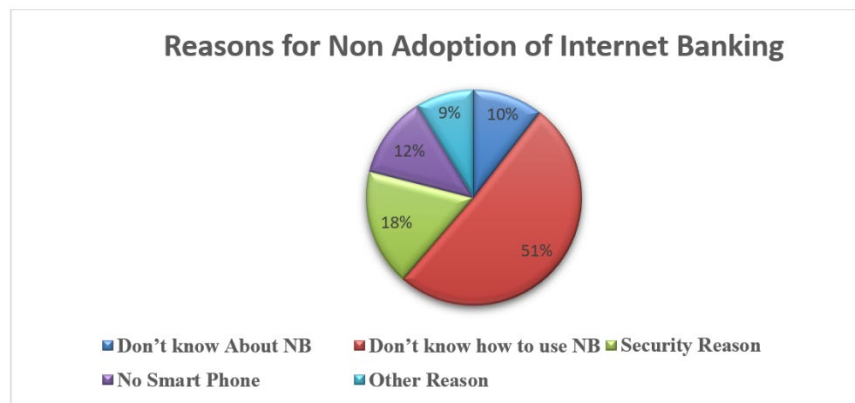


Figure 3 Reasons for Non-Adoption of Internet Banking

Interpretation:

51% of customers don't know how to use Internet Banking

18% of the customers don't use it because of security reasons

12% of customers don't have Smart Phone

09% of customers don't know about Internet Banking

8. DISCUSSIONS

This study aims to understand customers' expectations to utilize Internet banking in Chhattisgarh's provincial regions previously and during the Covid-19 pandemic by distinguishing the explanations behind the adoption and non-adoption of Internet Banking. During the pandemic, lockdown banks were closed, and people were also trying to avoid going to the bank.

9. BASED ON THE OCCUPATIONS

The outcome in light of occupations previously and during the Covid-19 pandemic in the provincial area of Chhattisgarh shows that in all the occupations, only 13% of farmers were using internet banking, which is the least among all, but during the pandemic, this occupation shows the highest percentage increase of 20% among all. Apart from farmers, the others, which include housewives, also started showing interest in using internet banking, as it shows an 18% increase during the pandemic. It became a necessity for businessmen for their day-to-day activity, as the result shows an 11% increase in the adoption of internet banking among businessmen. The culture of working from home started during the pandemic for salaried people, resulting in a 09% increase in the adoption of internet banking among them. 90% of Students adopted internet banking before the pandemic; therefore, during the pandemic, it has resulted in only a 5% increase.

The analysis of According to the results of the Chi-Square test, there is a correlation between consumers' occupations and their level of awareness of online banking.

9.1. BASED ON INCOME LEVEL

During the lockdown, people with lower income levels faced financial problems as industries were doing retrenchment, and the market likewise stayed shut for quite a while. The outcome in light of the pay level of individuals shows that in all the pay levels just 45% of individuals with a pay level between 50,000 to 1 Lac were utilizing internet banking however during the pandemic, this pay shows the most noteworthy rate increment of 19% among all, trailed by pay level between 1 Lac to 3 Lacs shows 15% expansion in the adoption of Internet Banking.

According to the investigation of the aftereffects of the Chi-Square test, there is no correlation between customer awareness of internet banking and income level.

9.2. BASED ON THE SERVICES OF INTERNET BANKING

Internet Banking provides a variety of services which are classified as Information-Based Services, Transaction-Based Services, and Investment-Based Services. As per the analysis of data collected from the rural area of Chhattisgarh, it was found that the main reason during the pandemic, there was a surge in the use of Internet banking was Transactional Based Services as people were avoiding to go public places and meeting people, as the result shows 12% increase in Fund Transfer, 10% increase in Bill Payment, and 10% increase in Tax Payment.

During the Pandemic, usage of Information-Based Services also shows an increase as banks were closed. The result shows a 12% increase in Internet Banking to check the Account Statement and to check the Debit Card Status.

During the Pandemic, the usage of investment-based services shows only a 3% increase in Investment and a 2% increase in buying Insurance policies.

9.3. REASON FOR NON-ADOPTION OF INTERNET BANKING

The study found explanations for why Internet banking has not been widely adopted. Out of the individuals who have not adopted Internet Banking, 51% of them don't know how to use Internet Banking, and 18% of them don't use it because of Security Reasons.

10. CONCLUSION

The COVID-19 pandemic has changed the complete scenario of working. For Example, as before the pandemic, work in office culture was there, and during the pandemic, work from home culture began. Prior, individuals were keener ongoing to market, and during the pandemic, individuals were also trying not to go to market, came about in a greater reliance on the home delivery framework. In the Banking Industry, additional changes can be viewed as it stayed shut during the lockdown, and individuals were dealing with issues to avail banking services.

This research compared the uptake of Internet banking in Chhattisgarh's rural areas before and during the epidemic. as on the analysis of data collected from the customers of banks in the rural area of Chhattisgarh, it can be concluded that there is awareness among customers for Internet Banking. A large portion of the Customers are utilizing Internet Banking for Information-Based Services and Transactional-Based Services, and the utilization of these services has expanded during the Covid-19 pandemic, yet a couple of clients are utilizing it for Investment-Based Services. The principal reason recognized for non-adoption of Internet Banking is that individuals don't know how to use Internet Banking, so it is needed to instruct and assist clients with utilizing Internet Banking, and fraudulent practices need to be addressed immediately to gain the trust of customers in the rural area of Chhattisgarh. During the Covid-19 pandemic expansion in the utilization of Internet Banking has been recognized there is a need to keep up with this in the future as it gains transparency in monetary transactions.

Further, this research can be conducted in the urban area of Chhattisgarh and in other states of the Country to identify the reasons for the adoption and non-adoption of Internet Banking.

CONFLICT OF INTERESTS

None

ACKNOWLEDGMENTS

None

WORKS CITED

- Oleh K., Mykhailo K., Nataliya S., Myroslav K. &Olha L. (2021). The level of digital transformation affects the competitiveness of banks. *Banks and Bank Systems*, 16(1), 81-91.
- Igor F., Radovan B., & Beata G. (2021). Effort expectancy and social influence factors as the main determinants of performance expectancy using electronic banking. *Banks and Bank Systems*, 16(2), 27-37.
- Eduardus S., Ubud S., Sumiati &Ainur R., (2021). Model acceptance and use of e-banking with Javanese philosophical approach: An effort to create a less-cash society. *Banks and Bank Systems*, 16(3), 34-47.
- Heri S., Rindang N., Isnaini N.,& Yunice K. (2020). *Journal of Asian Finance. Economics and Business*, 7(11), 789–800
- Akila S., & Amila P. (2018).The Factors Influencing the Customer Adoption of Internet Banking System, Special Reference to the Sampath Bank in Colombo District. *International Journal of Scientific and Research Publications*,8(2).
- Nadia S. & Shariq M., (2017). Virtual banking and online business. *Banks and Bank Systems*, 12(1), 75-81.
- Amutha D. (2016). A Study of Consumer Awareness towards e-Banking. *International Journal of Economics & Management Sciences*, 5(10).
- Pankaj Y.,(2015). Active Drivers of Adoption of Internet Banking. *Independent Journal of Management & Production* 7,445-464.
- Arvind C., Mamata P.,&Dr. Madhulika S., (2014). A Study on Awareness of E-Banking Services in College Students of Bhusawal City. *International Journal of Innovative Research &Development*, 3(1), 219-224.
- Nabil H.A.,(2013). An Exploratory Study of Factors Affecting the Internet Banking Adoption: A Qualitative Study among Postgraduate Students Global. *Journal of Management and Business Research Finance*, 13(8).
- Hardeep S.C.,& Maninder S. S. (2012).A Study on the Adoption of Internet Banking Among Students in Indore. *International Journal of Research in Computer Application & Management*, 2 (10).
- Jayaraman M., Sanmugam A. & Shankar C.,(2012). A Study of Users and Non-Users of Internet Banking in Malaysia. *International Journal of Innovation, Management, and Technology*, 3(4).
- Neha D. (2010). Acceptance of E-banking among Adult Customers: An Empirical Investigation in India. *Journal of Internet Banking and Commerce*, 15(2),1-17.
- Pooja M.& Balwinder S., (2007). Determinants of Internet banking adoption by banks in India. *Internet Research*, 17, 323 – 339.