

AWARENESS TOWARDS PAYMENT BANK IN JAMMU & KASHMIR

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ABSTRACT

In the present period, payment bank is the new squat within the banking industry. Due to drastic changes in the banking system payment banks play a vital role. As because of development of information technology makes drastic changes in the banking sector. By this customer are becoming very demanding. So, it is very important to study the nature, features, services offered by payment banks and their impact on customers awareness.

Most of the research work was conducted on international and national basis but no research work was conducted in Jammu& Kashmir. In this reference the present study strives to analysis the influence of demographic variables on the awareness of payment banking system in Jammu& Kashmir. Taking into consideration various demographic variables (age, education, marital status, location, gender and occupation) , sample size for the present study is 600 customers. Five districts are selected from the 20 districts of Jammu& Kashmir (Jammu, Samba, Kathua, Srinagar, Baramulla). The data is related to primary and secondary data which is collected with structured questionnaire and face to face interview. Random sampling technique is used to select customers of payment banks. As we can see now mostly customers are using payment bank services like NEFT, RTGS, ATM's, debit cards etc. and it is increasing day by day. It was found that minimum customers are using payment bank on the daily basis. As they are providing with various services like payment of hotel booking, payment of utility bills, payment of commercial bills, Payment of LPG etc. This study highlights the transformative potential of payment banks in enhancing financial inclusivity and digital adoption.

Keywords: Payment banks, customer's awareness, banking sector

1. INTRODUCTION

Banking system in India has risen extremely in the past few years. The prime purpose of banks in a financial system is mobilization of deposits and providing of credit to various sectors of the economy. The banking sector worldwide is becoming more engrossed strategically besides making huge development in technology. In a layman language banking is defined as borrowing and lending of money. But it is far broader and more compounded.

There were many other institutions in the olden days which functioned as banks. Basically, in olden days it was basically enacted by the money lenders and sahukars who lend money to various people for numerous purposes. This included the normal people as well as kings. Later when Britishers came they wanted that the money should be stored and a proper cash ratio should be maintained. Then with the current need banks were established in the 18th century. The first bank which came into being was General Bank of India superseded by Hindustan bank. Later in the 3 cities banks were established were Madras, Calcutta and Bombay but these banks were controlled and regulated by Britishers. Then finally empirical bank was developed after the merger of Presidency bank in 1925 and as it was the time of independence. When swadeshi and non-cooperation movement came many people felt the need of banks so during this phase many banks were formulated such as Central Bank of India, Bank of Baroda, Canara Bank. As the banks were increasing during this time RBI was established in 1935. In post-independence time major changes were seen in the banking structure of India. One change was nationalization of bank in 1969 were 14 commercial banks were nationalized and 4 banks were merged with public sector bank.

The banking system of our country is being regulated by RBI. Indian banking structure consists of scheduled banks, non-scheduled banks and development banks.

Payment bank is the new squat with in the industry. They are being externalized by Reserve Bank of India. Payment banks are becoming pillar in an Indian economy. The more it becomes popular the more will be boost in the economy. It basically helps in promoting India to be cashless economy. They are basically considered to be a partnership between the two parties i.e. telecom company and banks. All the transactions would be done electronically by eliminating the role of middlemen but at the same time it provides finances throughout the country. It is a type of banking where customers reach through cell phones rather than traditional bank branches. Payment bank concept was endorsed by Dr Nachiket Mor Committee. Payment banks are those banks which are operated on smaller scale without any involvement of credit risk. RBI issued the license to 11 entities in 2015 in order to improve banking penetration. Payment banks basically fulfill the gap through mobile phones as it's not possible to open each branch in each village across the country. As in rural areas there is a lack of infrastructure as well as the transactions take place through internet banking. Many banks have provided the facility to pay their bills online through internet banking so that the customers would not roam around here and there. There are two different ways in which payment banks differ from each other firstly they accept the deposits of only up to Rs 2 lakh and they cannot lend. As payment banks are not allowed to lend so they make their profits by selling 3rd party products and secondly payment banks cannot offer some services to its customers but they club with the traditional banks and can offer loans to its customers. In simple terms payment banks do not offer any loans or credit services to its customers but they mainly accept deposits, mobile payments, net banking, 3rd party fund transfer etc. It is a step to specify banking sector in India. Payment banks play an admiring role to the already existing banking system of India. Payment bank is a recent formation within the banking sector. These banks are not allowed to follow all the functions but it follows these selective functions. The main objective of these banks in India is to increase the monetary services horizon to little business, migrant labour force, low financial gain households and remote areas particularly the unorganized sector in India. These banks provide cashless transactions and make mode of payment easier for its customers. Setting up of payment banks will not just give rise to financial inclusion but it will strengthen the weaker sections of the country and will help in the development of the economy of the country.

1.1 LIST OF ACTIVE PAYMENT BANKS

- Airtel payment bank
- NSDL payment bank
- Jio payment bank
- Paytm payment bank
- Fino payment bank
- Indian post payment bank

1.2 SERVICES BY PAYMENT BANKS

Services that are offered by payment banks areas follows:

1. Payment banks can accept deposits up to 2 lakhs from an individual customer.
2. These banks are used to make utility bills.
3. These banks provide financial services key to mutual funds, pension products, insurance products and forex services as per the guidelines by RBI.
4. Payment banks issued debit cards or ATM cards to its customers.
5. Payment banks channelize their money through various sources like ATM (Automated teller machine), business respondents, branches and many more.
6. Various online services are also offered by these banks as RTGS/NFT/IMP Setc.
7. They help in making various payments like recharge mobile phones, payment of DTH and broad band bills, book tickets to fly by air, payment of fuel at various petrol pumps, book movie tickets, electricity bills.

Services that are not offered by payment banks:

1. As per RBI terms and conditions they can't issue credit cards.
2. Payment banks cannot accept deposits from NRI (Non-resident Indians or NRIs).
3. These banks cannot do lending business i.e. they cannot provide personal loans or other loans to their customers.

4. They are not allowed to make any transaction related to non-banking financial transactions.

1.3 COMPARISON CHART BETWEEN PAYMENT BANK AND TRADITIONAL BANK

FEATURES	PAYMENT BANKS	TRADITIONAL BANKS
MAXIMUM DEPOSIT LIMIT	Rs.2 lakh per individual.	No limit.
ISSUE CREDIT CARDS	NO	YES
PROVIDE LOANS OR INVOLVE LENDING ACTIVITIES	NO	YES
INVESTMENT PRODUCTS	YES	YES
RANGE OF SERVICES	Restricted	Full services
REACH	Covers remote areas such as villages or rural areas.	Covers areas like urban and semi-urban areas.
CHANNELS	Technology driven	Through branches, call centers, online and mobile banking channels.
TARGET CUSTOMERS	Unbanked/underbanked segments such as migrant labour, low-income household, small business etc.	Mostly considers metros, urban or semi-urban areas.
INVOLVEMENT OF THIRD PARTY LIKE MUTUAL FUND AND INSURANCE	YES	YES
REGULATED BY	RBI guidelines headed by Nachiket Mor	As per RBI guidelines.

2. REVIEW OF LITERATURE

Extensive literature of review is conducted, and we have taken these studies.

The past research acts as guidelines for the researchers and form the basis for the new researches in every field. These help in finding the gaps in the vast area of knowledge and provide insight to work on the topic which has not been covered so far by the researchers.

Bindiya Tater, Manish Tanwar, et al (2011) this paper explores about the perception of Indian customers towards the banking technology on the basis of fraud, convenience, privacy, time, accessibility etc. It was seen that electronic banking services are cheapest and most profitable in the terms of banking products. This paper tells that there is a relationship gap between the customers. As it was seen that the young generation was more comfortable with the services whereas the graduated and post-graduated seem that they are mostly fond of online banking services. It was seen that ATM was more effective for the customers as they found it to be more convenient, privacy, security, time, accessibility and accurate record than mobile banking or traditional banking.

Miss. R. Elavarasi, Dr S. T. Surulivel (2014) they have focused on the usage of electronic banking and its services. Various services are being done by the researchers regarding e-banking services and it was being observed that men using more as compared to women and new generation were using more. The mean age that was seen was 0.795 and 0.205. It was being observed that various awareness programs need to be organized in order to protect e-banking.

T. Nadeera, Dr.P. Vidhya Priya (2014) did a study and discussed that for the growth of the economy across the country there should be new technology-based products and services in the banking sector. They did the study in order to know the awareness level of customers towards new technology products and services. It also talked about as when the awareness would increase among customers then the role of banks in e-business would play an integral part. They said that technological innovation would boost and increase inclusive growth.

D.N.V.Krishna Reddy, Dr.M.Sudhir Reddy (2015) talked about the e-banking and its importance in the present scenario and it was seen that ATM and bill payments are more commonly used by the customers. Majority of the customers found that it was very useful as it provides with up-to-date information.

Nidhi Chandarana (2015) in this paper she talked about that how much payment banks are important in the emerging market for e-commerce. As now a days everyone is doing online shopping and making payments online so in this payment banks play a vital role. She has also highlighted various guidelines given by RBI for banks. This paper also reveals that these banks are the game changer as the banking transactions would be done from mobile phones as the customers need not to visit the banks physically. It was said that various corporate and mobile telecom firms will start payment banks as they are said to be a game changer for the economy.

Dr.J.C.Pande (2015) did a study and he mainly focused on the payment banks that how payment banks help in the financial inclusion in India. According to him payment bank is the positive disturbance to the banking sectors. He explained that payment banks are not allowed to carry normal lending activities. It was also seen that payment banks will have great competition from the existing lenders. Due to increase in customers there would be more expectation of faster, easier and simple banking facilities which everyone can access.

Dr S.Chandramohan, M. Manikandan (2016) in their paper discussed about the mobile wallet services which showed a success rate around 95% when the transactions were being compared with debit /credit card. It was seen that there was lack of awareness, and the main reason was the non-availability of mobile phones.

Chabi Gupta (2016) did a study and focused on the payment bank and demonetization. That after demonetization how the growth of payment banks was increased in India. They played a very active role. It was seen that payment banks won't be able to pay out loans, as their net interest income is very limited so without traditional banks payment banking customers would not be able to gain much of profit.

Saba Abid (2016) talked about what payment banks are actually and when they came into existence and headed by whom. This paper also explained that payment banks brought a great change in the economy and proved that it was a positive change and considered it to be a game changer for the Indian banking system. They have questioned that who will take the care of credit needs of the unbanked, so a channel was being made in order to provide the help to unbanked, i.e., payment banks.

Chanderprabha (2017) had discussed about the payment bank and its existence year 2015 its current scenario in year 2015. They said that it will not just promote the cashless economy but it will boost the financial inclusion of the country. They have concluded that as they are easily collected so it would help in the greater efficiency. It would help the common man to live life easily.

Dr. Pralhad Rathod, Vidyashree DV, et.al (2017) has mainly focused on financial inclusion. They had also refined the services that are being offered by payment banks. These researchers also explained the dos and don'ts of payment banks as per the norms of Reserve Bank of India.

Teena Shivani, Samiksha Siwach (2017) has explained about the customer's opinion about the Airtel payment bank (APB). They had taken sample size of 260 customers in which they included public as well as private banks. They noticed that only 60% of customers found that APB was useful in order to create the financial inclusion in rural areas and to control the black money and they said that there are chances that the customers will use in future.

OBJECTIVE

To study the influence of demographic variables on the awareness of payment banking system in the state of Jammu& Kashmir.

3.1 HYPOTHESIS

There is no significant effect of demographic variables on the awareness of payment banking in the state of Jammu& Kashmir.

3. RESEARCH WORK

4.1 DATA ANALYSIS

The present study has developed following objective: to study the influence of demographic variables on the awareness of payment banking system in the state of Jammu & Kashmir. For meeting the aforementioned objective, the present study collected data from selected customers of payments banks. The primary data was gathered from 600 respondents with the help of face-to-face interviews and through Google forms also. The responses obtained from the selected respondents were coded to make a comprehensive data sheet with 600 sample size. The data in the numeric form was analyzed using SPSS. The analysis of primary data helped to answer the research questions and achieve objectives of the study. Data collected from the respondents potentially provided insights on the consumer's awareness towards payment banking system in the state of Jammu & Kashmir. Findings were useful in terms of offering meaningful insights for market practitioners to formulate effective marketing strategies for promoting payment banking services in Jammu & Kashmir. chapter has been presented under following sections and sub-sections:

- 4.1.1 Demographic profile
- 4.1.2 Awareness towards payment banks
- 4.1.3 Influence of demographic variables on the awareness of payment banking
 - 4.1.3.1 Influence of gender on the awareness of payment banking
 - 4.1.3.2 Influence of location on the awareness of payment banking
 - 4.1.3.3 Influence of age on the awareness of payment banking
 - 4.1.3.4 Influence of income on the awareness of payment banking

4.1.1 Demographic profile

The primary data was collected from 600 respondents, and they were requested to fill a structured questionnaire developed by the researcher. The study used a convenient and snowball sampling technique to collect desired data relating to respondent's demographic variables such as gender, residential location, Age (in years), education, marital status, occupation and personal income (in Rs. Per month). Data collected on these variables were analyzed using frequency and percentage and findings are given below.

Category		Frequency	Percent	Cumulative Percent
Gender	Male	323	53.8	53.8
	Female	277	46.2	100.0
Residential location	Urban	250	41.7	41.7
	Semi urban	199	33.2	74.8
	Rural	151	25.2	100.0
Age	18-20	157	26.2	26.2
	21-40	247	41.2	67.3
	41-60	105	17.5	84.8
	Above 60	91	15.2	100.0

Category		Frequency	Percent	Cumulative Percent
Education	Below matric	47	7.8	7.8
	Matriculation	99	16.5	24.3
	Graduate	333	55.5	79.8
	Post graduate and above	121	20.2	100.0
Marital status	Married	209	34.8	34.8
	Unmarried	333	55.5	90.3
	Separated	58	9.7	100.0
Occupation	Student	158	26.3	26.3
	Government employee	46	7.7	34.0
	Private employee	158	26.3	60.3
	Unemployed	72	12.0	72.3
	House maker	166	27.7	100.0
	Any others			
Personal income (in Rs. Per month)	Below 10,000	103	17.2	17.2
	10,000-50,000	160	26.7	43.8
	51,000-100,000	209	34.8	78.7
	Above 100,000	128	21.3	100.0

Source: Primary data

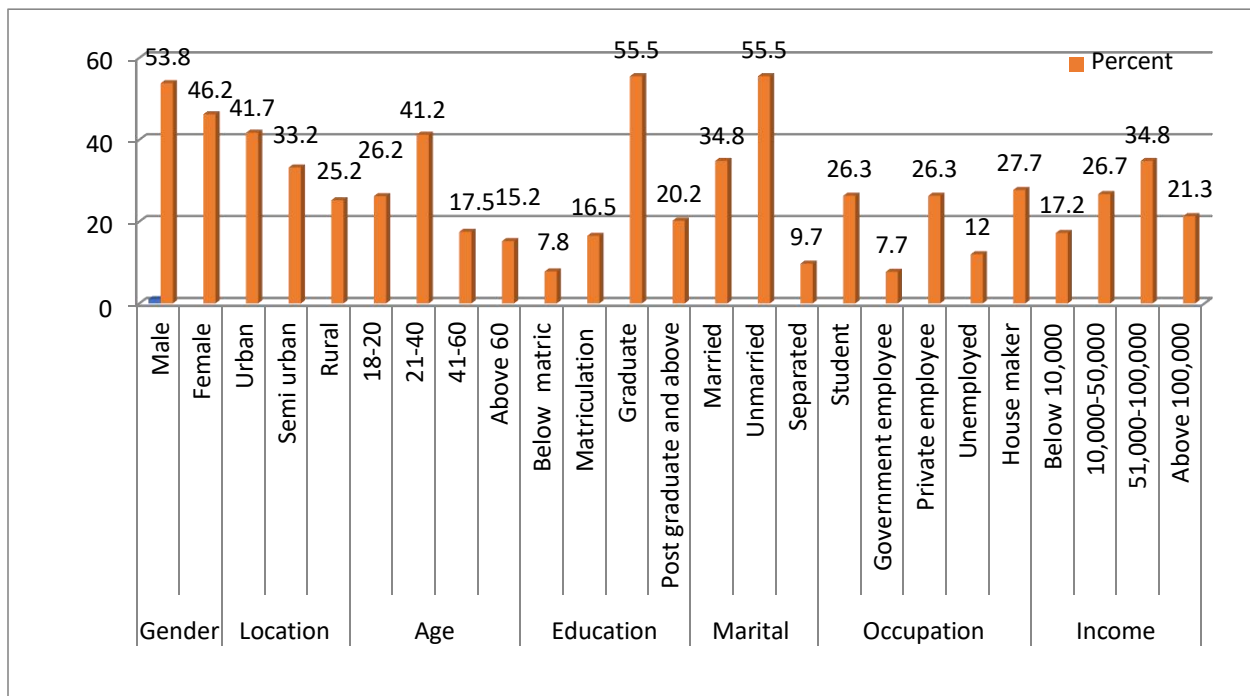


Figure 4.1.1: Demographic profile

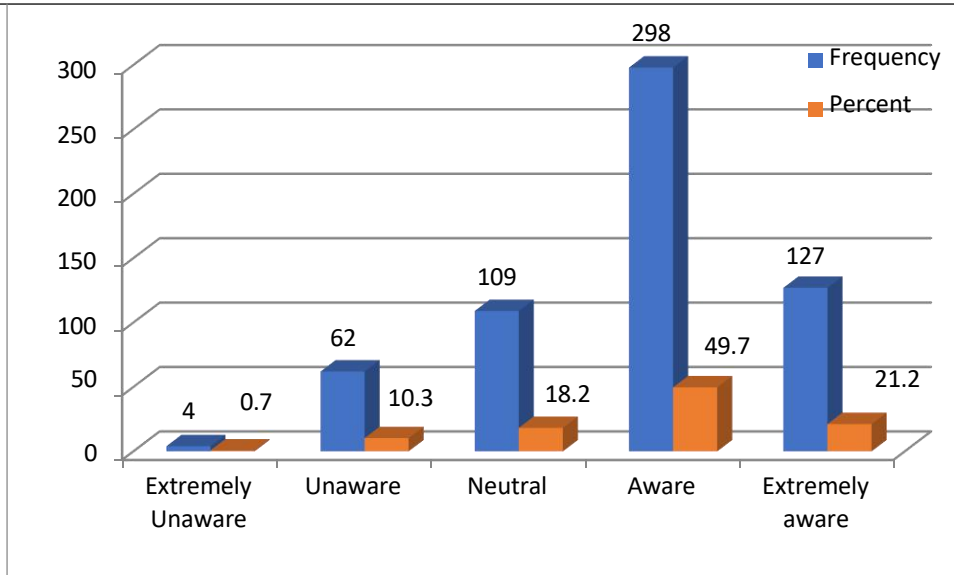
Findings (table 4.1.1) showed the frequency and percentage of respondents regarding various variables relating to their demographic profile. Findings relating to gender of the respondents revealed that a majority of the respondents (53.8%) were males and 46.2% were females. Findings on residential location revealed that 41.7% of the respondents were from urban areas; 33.2% were from semi urban areas and 25.2% were from rural areas. Statistics relating to the age of the respondents revealed that 26.2% were from 18-20 years category; 41.2% belonged to 21-40 years category; 17.5% were from 41-60 years; and 15.2% were above 60 years. Statistics relating to educational background of the respondents revealed that 7.8% attained education below 10th standard; about 16.5% were matriculated; a majority of them (55.5%) were graduates; whereas 20.2% of them were found to be post graduate or above. Findings revealed that a majority of the respondents (55.5%) were unmarried; 34.8% were married; and 9.7% were separated. Statistics relating to occupation of the respondents revealed that 26.3% of them were students; 7.7% were found to be govt. employees; 26.3% were found to be private employees; 12% of the respondents revealed that they are unemployed; and 27.7% were house makers. Statistics relating to personal income per month of the respondents revealed that 17.2% were earning below 10,000; 26.7% were earning 10,000-50,000 p.m.; 34.8% reported that they earn 51,000-1,00,000 p.m.; 21.3% were earning more than Rs. 1,00,000 p.m.

4.1.2 Awareness towards payment banks

The primary data was collected from 600 respondents, and they were requested to fill a structured questionnaire developed by the researcher. The study used a convenient snowball sampling technique to collect desired data relating to respondent’s awareness towards payment banks which was measured on a five-point scale ranging from extremely unaware to extremely aware. Data collected on these variables were analyzed using frequency and percentage and findings are given below.

Awareness level	Frequency	Percent	Cumulative Percent
Extremely Unaware	4	.7	.7
Unaware	62	10.3	11.0
Neutral	109	18.2	29.2
Aware	298	49.7	78.8
Extremely aware	127	21.2	100.0

Source: Primary data



Findings (table 4.1.2) showed the frequency and percentage of respondents regarding consumer's awareness towards payment banks. Statistics relating to consumer's awareness towards payment banks revealed that less than one percent

(0.7%) of the respondents was extremely unaware; about 10% of them were unaware; 18.2% were neutral; 49.7% were aware; and 21.2% were extremely aware towards payment banks. These findings indicated that a large majority of the respondents were either aware or extremely aware towards payment banks. It can be inferred that consumers have awareness towards payment banks which is a useful indication towards adoption of such online payment services.

3.1.3 Influence of demographic variables on the awareness of payment banking

The study aimed to examine the influence of demographic variables on the awareness of payment banking. In the direction of achieving this objective, the study considered four demographic variables such as gender, age, location and income of the respondents. As given in the questionnaire, the above-mentioned variables were measured categorically in which gender was having two categories and other variables were having more than two categories. Therefore, for influence of gender on the awareness of payment banking, the study used independent samples t-test. Further, for examining the influence of age, location and income on the awareness of payment banking, the study applied ANOVA.

3.1.3.1 Influence of gender on the awareness of payment banking

For examining the influence of gender on the awareness of payment banking, the study used independent samples t-test because gender was having only two categories such as Male and female. Findings of the influence of gender on the awareness of payment banking are mentioned below:

Variable	Mean score		t	Sig. (2-tailed)
	Male	Female		
Are you aware about payment banks?	3.78	3.37	5.022	.000

Findings regarding the influence of gender on the awareness of payment banking revealed that gender has a significant effect on the awareness of payment banking. It was found that male consumers have higher awareness of payment banking as mean score of male consumers was found to be greater than their female counterparts. Therefore, payment bank companies need to enhance awareness level among women consumers so that more women may be connected with payment bank services.

3.1.3.2 Influence of location on the awareness of payment banking

For examining the influence of location on the awareness of payment banking, the study used ANOVA test because location was having three categories such as rural, urban and semi-urban. Findings of ANOVA revealed that there is a significant influence of location on the awareness of payment banking (F= 33.987; p< 0.000). Findings of the influence of location on the awareness of payment banking are mentioned below:

(I) Location	(J) Location	Mean Difference (I-J)	Sig.
Urban	Semi urban	.203	.185
	Rural	1.011*	.000
Semi urban	Urban	-.203	.185
	Rural	.808*	.000
Rural	Urban	-1.011*	.000
	Semi urban	-.808*	.000

Findings regarding the influence of location on the awareness of payment banking revealed that location has a significant effect on the awareness of payment banking. It was found that urban consumers have higher awareness of payment banking as mean score of urban consumers was found to be greater than their rural and semi-urban counterparts.

Therefore, payment bank companies need to enhance awareness level among rural and semi-urban consumers so that more rural and semi-urban consumers may relate to payment bank services.

3.1.3.3 Influence of age on the awareness of payment banking

For examining the influence of age on the awareness of payment banking, the study used ANOVA test because age was having four categories such as 18-20 years, 21-40 years, 41-60 years and above 60 years. Findings of ANOVA revealed that there is a significant influence of age on the awareness of payment banking ($F= 50.684$; $p< 0.000$). Findings of the influence of age on the awareness of payment banking are mentioned below:

(I) Age	(J) Age	Mean Difference (I-J)	Sig.
18-20 years	21-40 years	.180	.489
	41-60 years	.173	.689
	Above 60 years	1.855*	.000
21-40 years	18-20 years	-.180	.489
	41-60 years	-.007	1.000
	Above 60 years	1.675*	.000
41-60 years	18-20 years	-.173	.689
	21-40 years	.007	1.000
	Above 60 years	1.682*	.000
Above 60 years	18-20 years	-1.855*	.000
	21-40 years	-1.675*	.000
	41-60 years	-1.682*	.000

Findings regarding the influence of age on the awareness of payment banking revealed that age has a significant effect on the awareness of payment banking. It was found that young consumers have higher awareness of payment banking as mean score of young consumers was found to be greater than their older counterparts. Therefore, payment bank companies need to enhance awareness level among old consumers (age 41 years and above) so that such consumers may be connected with payment bank services.

3.1.3.4 Influence of income on the awareness of payment banking

For examining the influence of income on the awareness of payment banking, the study used ANOVA test because income was having four categories such as Rs. Below 10,000 p.m; Rs. 10,000-50,000 p.m; Rs. 51,000-100,000 p.m; Rs. Above 100,000 p.m. Findings of ANOVA revealed that there is a significant influence of income on the awareness of payment banking ($F= 5.888$; $p< 0.000$). Findings of the influence of income on the awareness of payment banking are mentioned below:

(I) Personal income per month	(J) Personal income per month	Mean Difference (I-J)	Sig.
Below Rs. 10,000	Rs. 10,000-50,000	.049	.993
	Rs. 51,000-100,000	-.054	.988
	Above Rs. 100,000	-.587*	.009
Rs. 10,000-50,000	Below Rs. 10,000	-.049	.993
	Rs. 51,000-100,000	-.103	.897
	Above Rs. 100,000	-.636*	.001
Rs. 51,000-100,000	Below Rs. 10,000	.054	.988
	Rs. 10,000-50,000	.103	.897
	Above Rs. 100,000	-.533*	.004
Above Rs. 100,000	Below Rs. 10,000	.587*	.009
	Rs. 10,000-50,000	.636*	.001
	Rs. 51,000-100,000	.533*	.004
*. The mean difference is significant at the 0.05 level.			

Findings regarding the influence of income on the awareness of payment banking revealed that income has a significant effect on the awareness of payment banking. It was found that consumers with higher income have higher awareness of payment banking as mean score of such consumers was found to be greater than their low-income counterparts. Therefore, payment bank companies need to enhance awareness level among low-income consumers (income Rs. 50,000 p.m. and below) so that such consumers may relate to payment banks.

4. CONCLUSION

The study aimed to explore the dynamics of demographic variables on the awareness of payment banks in Jammu & Kashmir. With the rapid evolution of digital banking systems, the research set out to examine the influence of demographic factors of payment bank services. Through a comprehensive analysis of data collected from 600 respondents, the findings provide a nuanced understanding of how various factors shape customer experiences with payment banks.

The research revealed significant demographic influences on customer awareness and adoption of payment banks. Male respondents demonstrated higher awareness levels compared to females, while urban consumers exhibited greater familiarity with payment banks than their rural counterparts. Younger individuals and those with higher incomes were more likely to be aware of and utilize payment bank services. These insights underscore the importance of tailored marketing strategies aimed at enhancing awareness among women, rural populations, and older demographics to foster inclusivity in the adoption of digital banking.

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