



CUSTOMER SATISFACTION ON E-BANKING SERVICES IN PRIVATE & PUBLIC SECTOR BANKS IN PONDA TALUKA

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ABSTRACT:

The development of information and communication technology (ICT) in The banking sector is no exception to this revolution. In spite of the increasing adoption of internet banking and its relevance towards customer satisfaction in the Goan banking industry, very little empirical investigation or research has been conducted. During the Covid period in understanding factors of internet banking service quality that lead to customer satisfaction. This study thus aims to focus on the impact of internet banking service quality on customer satisfaction in the banking sector in the state of Goa during the Covid period. This paper helps in understanding customer's attitude towards such modern services provided by banks. The E-Banking is an application that has been developed for a well-established regional bank operating primarily in south India. In the world of this competitive environment and technological development, the bank has been totally computerized in the last 4 years, and to increase its customer base has started planning, for a concept called as e-banking; with this concept the bank wants to move very nearer to the customers and increase its basic operational strategies. Net banking or internet banking works much like traditional banking. The primary difference is that in net banking account and information is accessed, payments are made and statements reconciled using computer rather than paper or the phone to complete transactions. Instead of going down to local branch office when one bank online he/she can accomplish multiple tasks at once with the click of a button. Online banking is rapidly becoming more and more popular as consumers recognize the advantages online banking has to offer. For one most banks charge fewer fees if you take advantage of their online banking services.

KEYWORDS:

NET BANKING, INFORMATION AND COMMUNICATION TECHNOLOGY, SERVICE QUALITY.

INTRODUCTION

Definition of Banks: The word 'bank' is used in the sense of a commercial bank. It is of Germanic origin though some persons trace its origin to the French word 'Banqui' and the Italian word 'Banca'. It referred to a bench for keeping, lending, and exchanging of money or coins in the market place by money lenders and money changers. A bank is an institution which deals in money. It means that a bank receives money in the form of deposits from public and lends money to the development of trade and commerce. Several economists have defined the term "banking" in various ways. Crowther in his book 'Outline of money' says that the present day banker has three ancestors: merchants, moneylenders and goldsmith. There was no such word as 'banking' before 1640, although the practice of safe-keeping and savings flourished in the temple of Babylon as early as 2000 B.C. Chanakya in his Arthashastra written in about 300 B.C. mentioned about the existence of powerful guilds of merchant bankers who received deposits, and advanced loans and issued hundis (letters of transfer). The Jain scriptures mention the names of two bankers who built the famous Dilware Temples of Mount Abu during 1197 and 1247 A.D.

A bank is a financial institution licensed to receive deposits and make loans. Banks may also provide financial services such as wealth management, currency exchange, and safe deposit boxes. There are several different kinds of banks

including retail banks, commercial or corporate banks, and investment banks. In most countries, banks are regulated by the national government or central bank. Bank is a major attribute which accepts deposits and convert those deposits into lending activities, either by loaning or through capital markets. A bank links customer with capital deficit and customers with capital surplus.

Banks play an important role to financial system and also have influence on national economies; banks are highly regulated in most countries. In addition to other regulations intended to ensure liquidity banks are generally subject to minimum capital requirements based on an international set of capital standards known as the based Accords. Banks are a very important part of the economy because they provide vital services for both consumers and businesses. As financial services providers, they give you a safe place to store your cash. Through a variety of account types such as checking and savings accounts, and certificates of deposit (CDs), you can conduct routine banking transactions like deposits, withdrawals, check writing, and bill payments. You can also save your money and earn interest on your investment. The money stored in most bank accounts is federally insured by the Federal Deposit Insurance Corporation (FDIC)

THE FOLLOWING THREE CHARACTERISTICS WERE HELD TO BE USUALLY FOUND IN A BANKER'S BUSINESS.

1. To accept money from, and to collect cheques for, Customers and to place the cheques to the customer's credit in running account.
2. To honour cheques or orders drawn on the bankers by their customers when presented for payment, and to debit their customers in the running account accordingly.
3. To keep customers running accounts in which credits and debits were entered.

CUSTOMER SATISFACTION:

Customer satisfaction, a term frequently used in marketing is a measure of how products and services supplied by a company meet or surpass customer expectations.

A customer's satisfaction is abstract concept. Actual manifestation of the state of satisfaction will vary from person to person, product to product and service to service. The state of satisfaction depends on a number of factors which consolidate as psychological, economic and physical factors. The quality of service is one of the major determinants of the customers' satisfaction

Customer satisfaction is defined as "the number of customers or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals, customer satisfaction is the primary mental state of customer which comprise by two things that is expectation before purchase ,perception about performance after purchase. According to the many authors customer satisfaction is a feeling of customer in the process that what has been received against what was accepted including expectation and perception about purchase decision and need and want associated with purchase decision.

QUALITY OF SERVICES IN CUSTOMER SATISFACTION:

Perception, expectation and preference of customers are considered the determinants of customer satisfaction. In other words, satisfaction or dissatisfaction is formed by the difference between customer's expectations and perception of reality. Today in addition to eliminating the causes of discounted and compliment, bank needs to offer good quality service in order to achieve customer's satisfaction so that customers can be happy and satisfied.

SCOPE OF THE STUDY:

Present study has been restricted to time period from November 2020 to January 2021 has been taken as a representative unit of public and private sector banks in Ponda Taluka . A survey of 150 respondents from the six public sector banks such as State Bank of India, Dena Bank, Bank of Baroda, Bank of India, Syndicate Bank, Corporation Bank, and two private sector banks such as Axis Bank, HDFC Bank has been conducted who are the customers of the banks.

RESEARCH METHODOLOGY:

For this research both primary and secondary data was collected. Primary data was collected from the customers of public sector and private sector banks using e- banking and it was collected through well-defined and well framed questionnaire. One hundred and fifty respondents were selected random sampling method. The secondary data was collected from books, journals and websites.

OBJECTIVES OF THE STUDY:

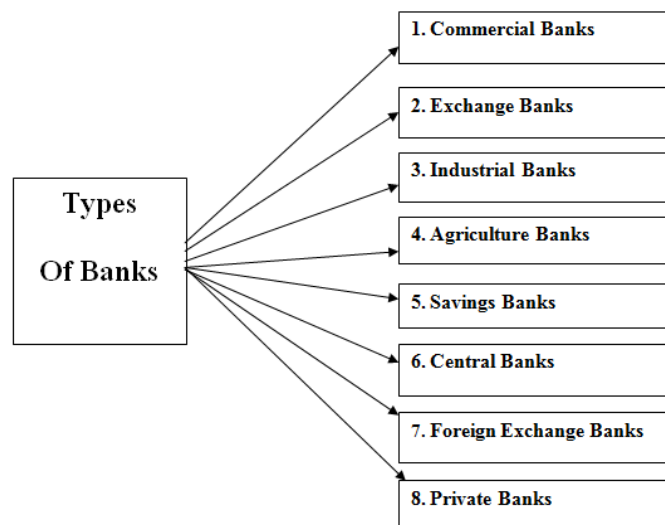
- 1) To know the perception of customers regarding the service quality in public and private sector banks in Ponda Taluka.
- 2) To find out the factors influencing in adoption of E-Banking provided by the public and private sector banks in Ponda Taluka.
- 3) To identify the level of satisfaction of the customers of public and private sector banks towards their usage of E- banking.
- 4) To study the attitude of customers towards the services provided by banks.

LIMITATIONS OF THE STUDY:

- 1) The study conducted customers of six public sector and two private banks. The perception may differ with other banks.
- 2) The study restricted to in Ponda Taluka. The sample size do not ensure representative and conclusive finding with other areas.
- 3) The sample size of only 150 was considered for this study. A larger sample size may differ the present results.
- 4) Due to the continuous changes in e banking which is relevant today may be irrelevant tomorrow.

TYPES OF BANKS:

Different types of banks are established in different countries depending up on the need of banking facilities. The following are various types of banks that are commonly seen in most of the countries.



THE VARIOUS TYPES OF BANKS ARE:-

1. COMMERCIAL BANKS:

These banks play the most important role in modern economic organization. Their business mainly consists of receiving deposits, giving loans and financing the trade of a country. They provide short-term credit, i.e., lend money for short periods. This is their special feature.

2. EXCHANGE BANKS:

Exchange banks finance mostly the foreign trade of a country. Their main function is to discount, accept and collect foreign bills of exchange. They also buy and sell foreign currencies and help businessmen to convert their money into any foreign money they need. Their share in the internal trade of a country is usually small. In addition, they carry on ordinary banking business too.

3. INDUSTRIAL BANKS:

There are a few industrial banks in India. But in some other countries, notably Germany and Japan, these banks perform the function of advancing loans to industrial undertakings. Industries require capital for a long period for buying machinery and equipment. Industrial banks provide this type of loan capital. Industrial banks have a large capital of their own. They also receive deposits for longer periods. They are thus in a position to advance long-term loans.

In India, the Central Government set up an Industrial Finance Corporation of India (IFCI) in 1948. Its activities have since then been greatly enlarged. Further the States have also set up State Financial Corporations. The Central Government has also established the Industrial Credit and Investment Corporation of India (ICICI) and the National Industrial Development Corporation for the financing and promotion of industrial enterprises. In 1964 the Industrial Development Bank of India (IDBI) was established as the apex or top term-lending institution. These new institutions fill important gaps in our system of industrial finance.

4. AGRICULTURAL OR CO-OPERATIVE BANKS:

The main business of agricultural banks is to provide funds to farmers. They are worked on the co-operative principle. Long-term capital is provided by land mortgage banks, nowadays called land-development banks, while short-term loans are given by co-operative societies and co-operative banks. Long-term loans are needed by the farmers for purchasing land or for permanent improvements on land, while short-period loans help them in purchasing implements, fertilizers and seeds. Such banks and societies are doing useful work in India.

5. SAVINGS BANKS:

These banks (perform the useful service of collecting small savings. Commercial banks too run "savings departments" to mobilize the savings of men of small means. The idea is to encourage thrift and discourage hoarding. Post Office Saving Banks in India are doing this useful work.

6. CENTRAL BANKS:

Over and above the various types of banks mentioned above, there exists in almost all countries today a Central Bank. It is usually controlled and quite often owned by the government of the country.

7. FOREIGN EXCHANGE BANKS

Foreign Exchange Banks are the banks which provide finance for foreign trade. These banks accept deposits from the public. Foreign Exchange Banks are specialized banks in providing credit for the foreign trade. These banks usually have their branches in foreign countries for uninterrupted functioning of their services. But in recent times commercial banks are also financing foreign trade.

8. PRIVATE BANKS

Private Bankers are the individuals who do banking business individually or as a partnership. It is purely an unorganized sector. Most of the private bankers do not receive or accept any deposits from the public, they do banking business with their own capital. They lend money to the people for high-interest rates.

9. CHIT FUNDS

There are chit funds in India. They provide finance to trade and commerce. However, they cannot be called as banks in the regular sense. The Chit fund business is very large in a country like India. It is also an unorganized sector in India.

E-Banking Facilities Provided by Banks: Technology has played a vital role in today's world. Internet has made this world a Global village and the same has revolutionized the banking industry. Conversion from the manual based ledger system to systemized processes and the overture to internet based facilities has given a new facet to the banking sector. The competition in banking sector augmented over the last few years and to stay competitive, banks are espousing novel tools and techniques to attain customer retention and satisfaction and E-Banking is one tool towards it.

E-banking is a product designed for the purposes of online banking that enables you to have easy and safe access to your bank account e-banking is a safe, fast, easy and efficient electronic service that enables you access to bank account and to carry out online banking services, 24 hours a day, and 7 days a week.

IMPORTANCE OF E-BANKING

The importance of electronic banking for banks, individual customers, and businesses separately as below.

BANKS

1. Lesser transaction costs – electronic transactions are the cheapest modes of transaction
2. A reduced margin for human error – since the information is relayed electronically, there is no room for human error
3. Lesser paperwork – digital records reduce paperwork and make the process easier to handle. Also, it is environment-friendly.

4. Reduced fixed costs – A lesser need for branches which translates into a lower fixed cost.
5. More loyal customers – since e-banking services are customer-friendly, banks experience higher loyalty from its customers.

CUSTOMERS

1. Convenience – a customer can access his account and transact from anywhere 24x7x365.
2. Lower cost per transaction – since the customer does not have to visit the branch for every transaction, it saves him both time and money.
3. No geographical barriers – In traditional banking systems, geographical distances could hamper certain banking transactions. However, with e-banking, geographical barriers are reduced.

BUSINESSES

1. Account reviews – Business owners and designated staff members can access the accounts quickly using an online banking interface. This allows them to review the account activity and also ensure the smooth functioning of the account.
2. Better productivity – Electronic banking improves productivity. It allows the automation of regular monthly payments and a host of other features to enhance the productivity of the business.
3. Lower costs – Usually, costs in banking relationships are based on the resources utilized. If a certain business requires more assistance with wire transfers, deposits, etc., then the bank charges it higher fees. With online banking, these expenses are minimized.
4. Lesser errors – Electronic banking helps reduce errors in regular banking transactions. Bad handwriting, mistaken information, etc. can cause errors which can prove costly. Also, easy review of the account activity enhances the accuracy of financial transactions.
5. Reduced fraud – Electronic banking provides a digital footprint for all employees who have the right to modify banking activities. Therefore, the business has better visibility into its transactions making it difficult for any fraudsters to play mischief.

SERVICES PROVIDED UNDER E-BANKING IN INDIA:

- ATMs (*Automated Teller Machines*)
- Telephone Banking
- Electronic Clearing Cards
- Smart Cards
- EFT (*Electronic Funds Transfer*) System
- ECS (*Electronic Clearing Services*)
- Mobile Banking
- Internet Banking

- Telebanking
- Door-step Banking

DATA ANALYSIS & INTERPRETATION

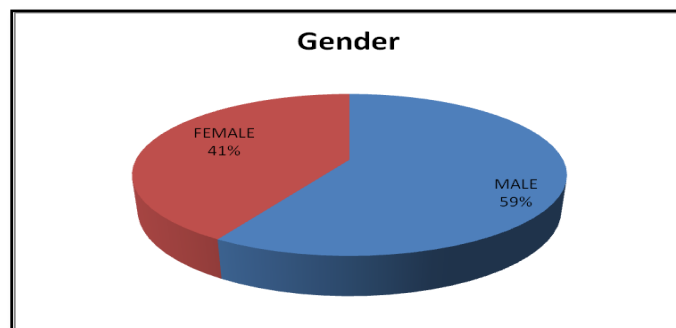
The Project group had interviewed with the different gender group of people, age group and education viz. the table shows the classification of the respondents.

TABLE-1

GENDER STATUS OF THE CUSTOMERS: THE GENDER STATUS OF THE RESPONDENTS IS SHOWN BELOW:

Variables	No. of Respondents	Percentage
Male	88	59
Female	62	41
Total	150	100.00

Source: Primary Data



INFERENCE: The gender profile of the respondents was presented in table 5.1. It is clear from the table, that out of 150 respondents 88 respondents (59 percent) are male and 62 respondents (41 percent) are female. It can be concluded that majority of the respondents are male.

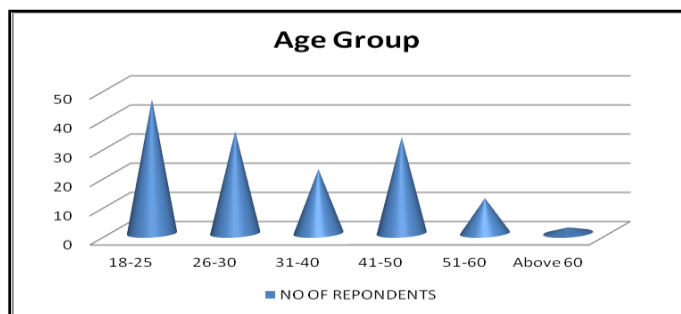
AGE GROUP OF THE CUSTOMERS: The age group of the respondent customers is presented in the Table 5.2

TABLE-2

THE AGE GROUP OF THE RESPONDENT CUSTOMERS

Age Group	No of Respondents	Percentage
18 to 25 years	46	30.67
26 to 30 years	35	23.33
31 to 40 years	22	14.67
41 to 50 years	13	22.00
51 to 60 years	12	8.00
Above 60 years	02	1.33
Total	150	100.00

Source: Primary Data



INFERENCE: The demographic profile of the respondents was presented in table 5.2. It is clear from the table that out of 150 respondents 46(30.67 percent) were of age group 18-25 years, 35(23.33 percent) are 26-30 years old, 22(14.67 percent) are 31-40 old, and 02 (1.33 percent) above 60 years.

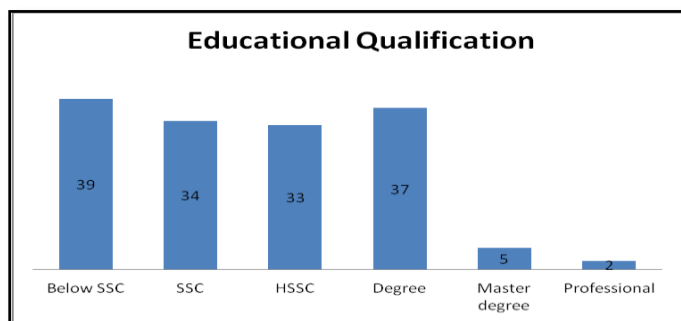
EDUCATION QUALIFICATION OF THE RESPONDENTS:

The educational qualifications of the respondents are described in the Table 3.

TABLE - 3
EDUCATION QUALIFICATION OF THE RESPONDENTS

Educational Qualification	No. of Respondents	Percentage
Below SSC	39	26.00
SSC	34	22.67
HSC	33	22.00
Graduate	37	24.67
Post Graduate	05	3.33
Professional	02	1.33
Total	130	100.00

Source: Primary Data



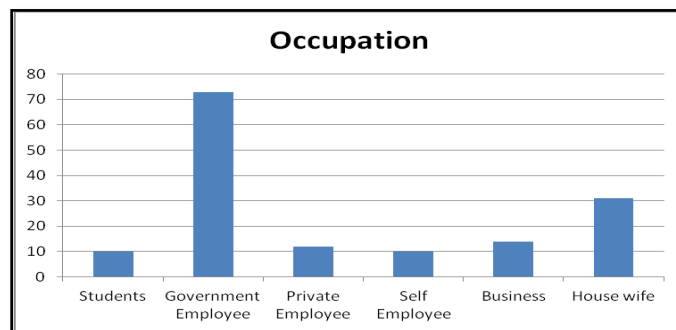
INFERENCE: The demographic profile of the respondents was presented in table 5.3. It is clear from the table, that out of 150 respondents, 39(26.00 percent) are below SSC, 34 (22.67 percent) are SSC, 33(22.00 percent) are HSSC, 37(24.67 percent) are Graduate 05 (3.33 percent) are post graduate and 02 (1.33 percent) are professional.

OCCUPATIONAL DISTRIBUTION: The occupational Distribution of respondents are presented in table

TABLE 4
OCCUPATIONAL DISTRIBUTION OF THE RESPONDENTS

Occupation	No. of Respondents	Percentage
Students	10	6.67
Government Employee	73	48.67
Private Employee	12	8.00
Self Employee	10	6.66
Business	14	9.33
House Wife	31	20.67
Total	150	100.00

Source: Primary Data



INFERENCE: Occupational distributions of the respondents were shown in the table 5.4. Results revealed that out of total respondents 10 are students, government employees are 73, and private employees are 12, self-employee 10, business 14, house wife 31.

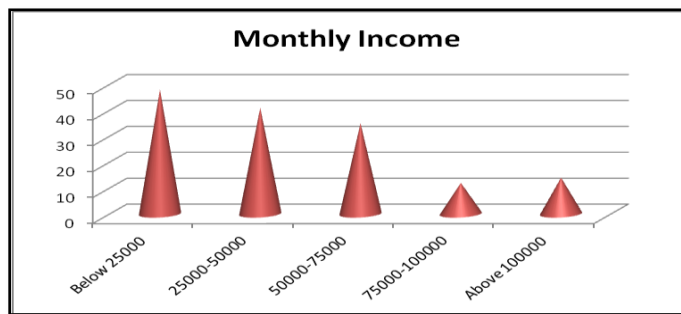
MONTHLY INCOME: Income is the consumption and savings opportunity gained but entity within a specified time frame, which is generally expressed in monetary terms. However, for household and individuals, "income is the sum of all the wages, salaries, profits, interests" payments, rent and other forms of earnings received in a given period of time". Simply we can say income is the reward of four factors of production that is land, labor, capital and organization. The following table explains the monthly income of respondents.

TABLE: 5
MONTHLY INCOME OF THE RESPONDENTS

	No. of respondents	Percentage of respondents
Below 25,000	15	11.54
25001-50,000	17	13.08
50,001-75,000	35	26.92
75,001-1,00,000	30	23.08
Above 1,00,000	35	25.38

Total	130	100.00
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Source: Primary Data



INFERENCE: From the above table no 5.5 it was inferred that 11.54 percent of the respondents belong to the income group of below Rs25,000 followed by 13.08 of the respondents belong to the income group of Rs25,001-50,000, followed by 26.92 of the respondents belong to the income group of Rs 50,001-75,000, 23.08 of the respondents belong to the income group of Rs 75,001-1,00,000 and followed by 25.38 percent of the respondents belong to income of above Rs1,00,000

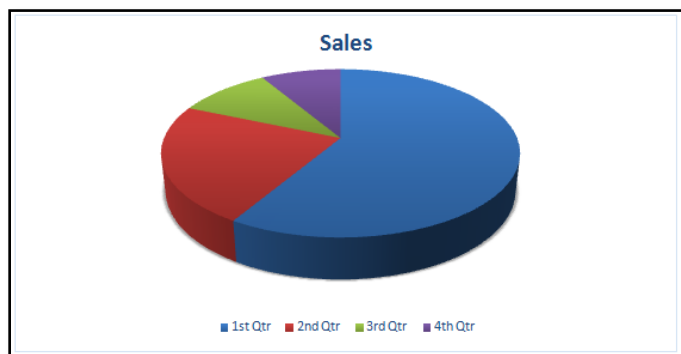
STATUS OF USAGE (OF BANK ACCOUNT):

TABLE -6

STATUS OF USAGE (OF BANK ACCOUNT):

	No. Of Respondents	Percentage of Respondents
Less than 1 year	11	7.33
1 to 5 years	45	30.00
5 to 10 years	61	40.67
10 to 15 years	23	15.33
Above 15 years	10	6.67
Total	150	100.00

Source: Primary Data



INFERENCE: From the above table 5.6 inferred that 7.33% of respondent belong to the less than 1 year followed by 30.00% of respondent belong to 1 to 5 yrs., followed by 40.67% of respondent belong to 5 to 10 yrs, followed by 15.33% of respondent belong to 10 to 15 yrs, followed by 6.67% of respondent belong to above 15yrs.

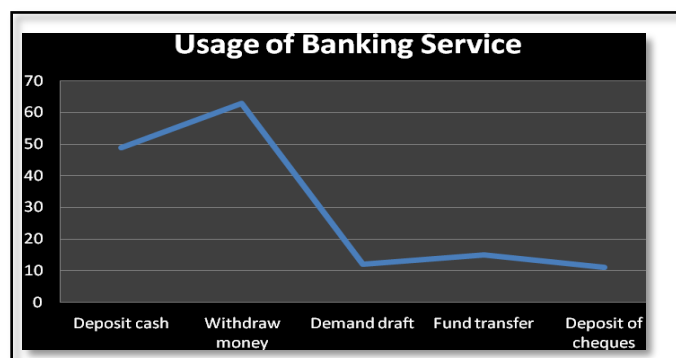
REGULARLY USING SERVICES: Bank provide number of services to the customer but the customer were using limited services because lack of time, complex procedure and technical problems in the computer. These may create problem to the customer the following table explain the customer regularly using service

TABLE NO 7

REGULARLY USING SERVICES

Regularly Using Services	No. Of Respondents	Percentage of Respondents
Deposit cash	49	32.67
Withdraw money	63	42.00
Demand Draft	12	8.00
Fund Transfer	15	10.00
Deposit of Cheques	11	7.33
Total	150	100.00

Source: Primary Data



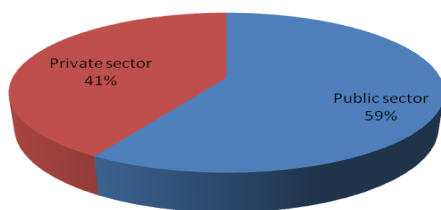
INFERENCE: The above table explains that 32.67 percent of respondents deposit their cash in bank it shows that deposit cash in a bank one way it helps to the bank to mobilize fund in another way the customer withdraw money in a bank are ATM during the need of cash. The study indicates that 42.00 percent of respondents withdraw money from the bank and 8.00 percent of respondents get demand draft for the different purposes. 10.00 percent of respondents were transferring their funds and 7.33 percent are using for depositing the cheque,

TABLE-8

BANK TECHNOLOGICALLY ADVANCED

	No of Respondents	Percentage of Respondents
Public Sector Bank	88	58.66
Private Sector Bank	62	41.33
Total	150	100.00

Source: Primary Data

Bank Technologically Advanced

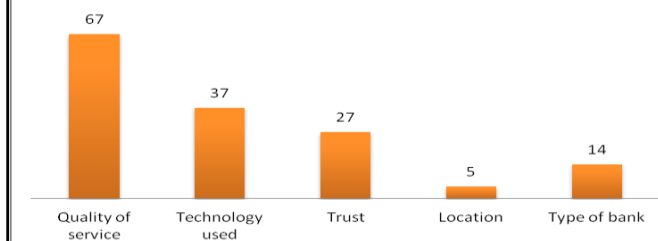
INFERENCE: From above table it was inferred that 58.66 percent respondents prefer public sector banks for carrying out financial transaction and remaining 41.33 percent prefer private sector bank.

ATTRIBUTE OF THE BANK YOU LIKE MOST:

TABLE-9**BANK VALUE LIKE THE MOST**

	No of Respondents	Percentage f Respondents
Quality of Service	67	44.67
Technology use	37	24.67
Trust	27	18.00
Location	05	3.33
Type of Bank	14	9.33
Total	15	100.00

Source: Primary Data

Bank Value like the most

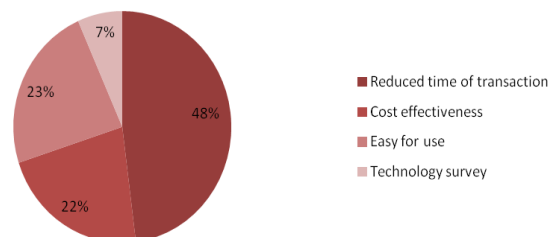
INFERENCE: From the above table it was inferred that, 44.67 percent respondents said that quality of bank they value the most is quality of service followed by 24.67percent respondents said technology use followed by 18.00 percent said trust followed by 3.33 percent said location followed by 9.33 percent said type of bank.

FACTORS PROMOTE TO USE NEW TECHNIQUES IN BANKING: Bank provides various facilities of E -Banking. The following table shows that B -Banking experience of the customers perception about the factors facilitating E -Banking.

TABLE-10**FACTORS PROMOTE TO USE NEW TECHNIQUES IN BANKING**

Factors	No of Respondents	Percentage of Respondents
Reduced Transaction	72	48.00
Cost Effectiveness	33	22.00
Ease of use	35	23.33
Technology survey	10	6.67
Total	150	100.00

Source: Primary Data

Factors promote to use new techniques

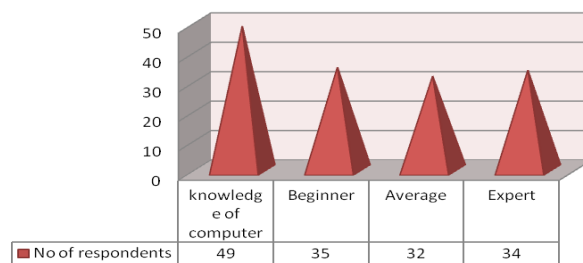
INFERENCE: In the above table it was clearly explain that 48.00% of respondent are belong to the factor of reduced time of transaction, 22.00% of respondent are from cost effectiveness, 23.33% of respondent are easy to use, and 6.67% of respondent are from technology survey factor.

FAMILIARITY WITH THE COMPUTER:

TABLE-11**FAMILIARITY WITH THE COMPUTER**

Variables	No of respondents	Percentage of respondents
Beginner	49	32.67
Average	35	23.33
Knowledge	32	21.33
Expert	34	22.67
Total	150	100.00

Source: Primary Data

Familiarity with the Computer

INFERENCE: The table 5.9 reflects that the respondent's classification based on familiarity with the computer. Out of total respondents, beginner are 49(32.67 percent) average 35(23.33 percent) knowledge 32 (21.33 percent) expert 34(22.67percent).

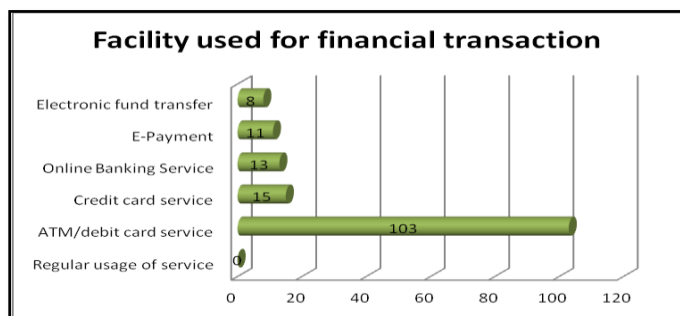
FACILITIES USED FOR FINANCIAL TRANSACTION

TABLE-12

FACILITY USED FOR FINANCIAL TRANSACTION

	No of Respondents	Percentage of Respondents
ATM/Debit Card	103	68.67
Credit Card Service	15	10.00
Online Banking Service	13	8.67
E-Payment	11	7.33
Electronic fund transfer	08	5.33
Total	150	100.00

Source: Primary Data



INFERENCE: From the above table it was inferred that facilities respondents prefer are ATM/debit card service 103(68.67 percent) credit card services 15 (10 percent) online banking services 13 (8.67 percent) e-payment 11(7.33 percent) electronic fund transfer 08(5.33 percent).

FINDINGS AND CONCLUSION

The concept of our project is to find out about the customer satisfaction on e-banking services in private and public sector banks in Ponda Taluka. In our first chapter we tried to explain to you about the definition of bank or what a bank is and customer satisfaction. Study involves types of banks, role of banking in Indian economy and suggests the improvement banking sector of developing country needs. The study is based on e-banking facilities provided by banks and today's rapid growing use of technology in banking sector. Last decade has seen massive growth Indian banking sector in which e-banking has major share e.g. computerization of the banks, Introduction to ATM etc. these all has been explained in research. The project focuses on the concept on the customer satisfaction and the services provided by the

bank to its customers. Thus, this study has analyzed the overall usage of E-banking services by the customers from various public and private sector banks in Ponda taluka. Gender, Age, Education and Occupations are the important demographic factors which have used to measure the customers using e-banking services. E-Banking will be successful for banks only when they have commitment to e-Banking along with a deeper understanding of customer needs. This can come only when the bank has a very big base of customers, best people, and a service attitude. Banks should concentrate on above lines in order to have effective e-banking practices.

SUMMARY OF FINDINGS:

- 59.00 percent of the respondents belong to male.
- 30.67 percent of the respondents are the age group of 18 to 25 years age.
- From the survey the customers are educated in Ponda Taluka.
- 48.67 percent of the respondents are government employees.
- 26.92 percent of the respondents are having Rs 50,001-Rs 75,000 monthly income.
- 40.67 percent respondents have been using banking services from 5 to 10 years.
- Majority of the respondents are using regularly services for withdraw of money.
- 59.00 percent respondents think that public sector banks are more technologically advance.
- 44.67 percent respondents value quality of service in banks.
- Reduce time in transaction is the factor promote them to use new technique in banking said 48.00 percent respondents.
- 68.67 percent respondents use ATM/debit card facilities for financial transaction.

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