

A Study on Customer Awareness Towards Banking Services of Public and Private Sector Banks in Himachal Pradesh

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Abstract

The growing competition in the banking industry has compelled banks to provide innovative and high-quality services to their consumers. The present investigation aims to study the awareness of customers towards various services offered by private and public sector banks. The study was conducted on the customers of public and private commercial banks in the Solan and Shimla districts of Himachal Pradesh. The sample of the study comprised 320 customers who were selected using multi-stage random sampling. The results showed that the majority of the services which were preferred by the customers of both the banks were ATM cum Debit card service, SMS alerts service and Internet/mobile banking service.

Keywords: Customer awareness, Banking services, Internet banking, Mobile banking

I. INTRODUCTION

The majority of the country's credit and financial institutions are commercial banks. In simple terms, a bank is a money dealer similar to a goods seller. The banking sector plays an important role in the economic development of a country by providing credit, savings and financial transaction services. The rapid transformation in technology, the rise of internet connectivity, and digitalisation in banking services have increased the competition among banks for providing better and more advanced financial services. Banks are no longer limited to traditional services such as cash deposits, fixed deposits and loans, but are now offering a wide range of modern banking services, including ATM facilities, internet banking, mobile banking, SMS alerts, electronic fund transfer and other digital banking services. Both public and private sector banks are continuously introducing innovative services to attract customers and improve service efficiency. In India, the banking sector consists mainly of public sector banks, private sector banks, regional rural banks, cooperative banks and foreign banks, each catering to the diverse financial needs of customers. The multiplicity of different sorts of institutions that cater to the varying financial demands of various sectors of the economy distinguishes the Indian banking sector from the banking sectors of many other countries. Credit cooperatives, for example, were formed to meet the credit, processing, and marketing needs of small and marginal farmers who were organised into cooperatives. These institutions then extended into urban and semi-urban areas as urban cooperative banks to satisfy the banking and credit needs of persons with little financial resources. Regional Rural Banks were established to combine the best elements of credit cooperatives and commercial banks to meet the credit demands of rural communities in need. Local Area Banks were established to fill the credit deficit in rural and semi-urban areas and to enhance the institutional credit framework. In India, commercial banks are organised as joint stock corporations and are referred to as banking firms. Scheduled banks and non-scheduled banks are the two main types of banks. Nationalised banks, the State Bank of India and its subsidiaries, private sector banks, and foreign banks are all classified as Scheduled Banks. Non-scheduled banks are those that are not listed in the RBI Act's second schedule. Public and private sector banks both play an important role in providing banking services to urban as well as rural populations. With an increasing digital and technological financial transformation and the increasing shift towards digital banking services, it has become necessary for banks to educate and create awareness among customers regarding various banking services and technological facilities provided by them to their customers. Himachal Pradesh, being a geographically diverse and hilly state with remote rural areas and a mostly rural population, presents various challenges where customer awareness regarding banking services may differ across regions. Therefore, understanding the level of customer awareness towards banking services becomes important for improving banking services. Therefore, the present study aims to examine the awareness of customers towards various banking services offered by public and private sector banks in the districts of Solan and Shimla in Himachal Pradesh. The study also attempts to compare the awareness level of customers between public and private sector banks and identify the most preferred banking services among customers.

II. LITERATURE REVIEW

Numerous researchers have explored the customer awareness, satisfaction and service quality in banking services, particularly in the context of electronic and mobile banking. Laukkanen and Kiviniemi (2010) studied the impact of bank information and guidance on barriers related to mobile banking adoption and found that proper information reduced usage, image, value and risk barriers among customers. Similarly, Wadhe and Shamrao (2011) found that customers were increasingly aware of mobile banking services and various banking services provided through electronic channels. Chawla and Sehgal (2012) examined customer awareness and satisfaction regarding internet banking in public and private sector banks. They observed that demographic factors such as age, gender and income highly influence bank selection and customer preferences. Sharma et al. (2012) in their study found that a majority of respondents were aware of different banking services. Mahfooz and Mohammad (2013) focused on internet

banking service quality in non-metro cities of India and found that younger customers were more likely to use internet banking services due to greater computer literacy. Studies conducted by Naser et al. (2013), Ahmad and Bashir (2014), and Ahmad and Aidaros (2017) revealed that customer awareness regarding banking products and services was still comparatively low, particularly in the context of Islamic banking. These studies emphasised that awareness and proper understanding of banking services highly influence customers' service utilisation decisions and satisfaction levels. Elavarasi and Surulivel (2014) further observed that younger generations showed higher adoption of e-banking services, while older customers were less likely to use such services due to security concerns. Iswarya (2015) and Amutha (2016) found that lack of trust, low awareness and perceived risk were major barriers affecting the adoption of modern banking services. Tandon et al. (2016) reported that customers of private and foreign banks possessed higher awareness regarding internet banking services compared to public sector bank customers. Similarly, Jain and Sarupria (2020) emphasised that education, occupation and awareness levels significantly influenced customers' understanding of security and privacy issues related to electronic banking services. Tiwari et al. (2021) further concluded that perceived usefulness, ease of use, awareness, trust and perceived risk played an important role in influencing customers' adoption of mobile banking services. Overall, the existing literature highlights that customer awareness, service quality and trust are important factors influencing customer satisfaction and adoption of modern banking services.

III. METHODOLOGY

The present study was conducted in two districts of Himachal Pradesh, viz., Solan and Shimla, considering the quantum and nature of financial transactions and density of the banking scenario of the state, along with the pilot study and the available government and other reliable secondary sources. Public and Private sector Banks were selected purposively from the official website of the RBI. A stratified multistage random sampling technique was used for the present study. Multistage sampling divides large populations into stages to make the sampling process more practical. A combination of stratified sampling or cluster sampling and simple random sampling was usually used. A multistage random sampling technique was used for the selection of sampling units (i.e. bank customers). In the first stage, block from each district was selected on the basis of the maximum presence of public and private commercial banks. At the second stage, a complete list of public and private commercial banks engaged in maintaining service quality parameters in the selected block was prepared, and out of which, four public (SBI, PNB, UCO and Canara Bank) and four private (ICICI, HDFC, Axis and Yes Bank) commercial banks from each district were selected from one block. Lastly, at the final stage, from each of the selected public and private commercial banks, forty bank consumers enabling service quality standards were randomly selected from the same public and private commercial banks for comparison. Thus, a total sample of 320 respondents was selected for the survey and data were collected through a structured questionnaire using the conventional survey method. The reliability of the questionnaire was tested using Cronbach's Alpha, and validity was ensured through content validity with expert review. The collected data were analysed using SPSS software with the help of simple percentages, mean, standard deviation, skewness, kurtosis, ANOVA and Chi-square test to draw meaningful conclusions regarding customer awareness towards banking services.

IV. ANALYSIS AND FINDINGS

In order to understand the awareness level of customers regarding different banking services, it becomes important to study their banking behaviour and the pattern of using banking services. The way customers interact with banks, how frequently they use banking services, the mode through which they deal with banks, and the sources from which they get information about banking facilities largely influence their awareness and usage of banking services.

Source of information regarding the services of the banks

While ensuring the service quality of the banks, the first step is to see whether the customer is aware of the different services offered by the banks and from which source one has gained the information regarding the services of the banks. In this research, the sources of information regarding the services of banks were confined to newspapers, advertisements, agents, websites, and direct visits.

Table 1: Sources of information regarding the services of the banks

Sources of Information	Frequency	
	No. of Respondents in Public Banks (%)	No. of Respondents in Private Banks (%)
Newspaper	05 (03.13)	04 (02.50)
Advertisement	38 (23.75)	46 (28.75)
Agent	03 (01.87)	07 (04.37)
Website	34 (21.25)	41 (25.63)
Direct visit	80 (50.00)	62 (38.75)
Total	160 (100.00)	160 (100.00)

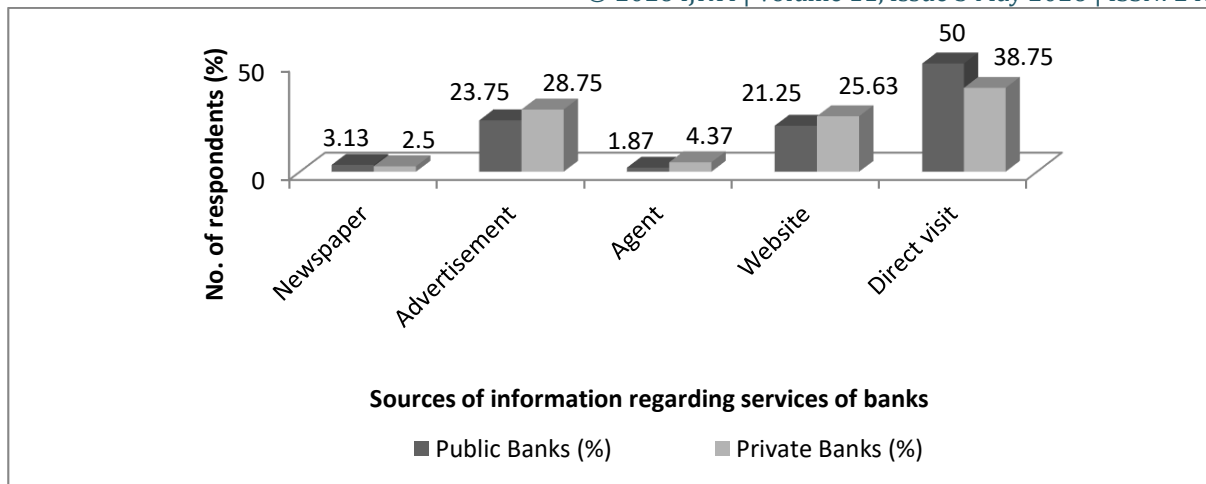


Figure 1: Source of information regarding services of banks

Results revealed that the majority of customers informed through direct visits to the banks. Public sector banks customers were highest in percentage (50%) than the private sector banks (38.75%). It could be due to the lack of advertisement by the public sector banks so most of the customers came to know about the services of banks by personally visiting the banks. Second highest source of information was advertisement among the consumers. Private sector banks had higher percentage than the public sector banks that is because private sector banks stresses more on the advertisement to attract new customers. Third slightly lower percentages were seen in website as the source of information for the customers regarding the services of the banks. Private sector banks had higher percentage as compared to public sector banks that could be due to online display advertisement which leads to customers on a click to the actual websites of the banks, this is widely used advertisement these days because people spend most of their time surfing net. Lowest percentages were seen in newspaper and agents as the source of information. Public sector invests in low-cost advertisement so newspaper had more involvement of consumers and private sector banks spend more in advertisement so agents had high involvement of customers. Thus, it can be concluded that overall majority of customer's preferred direct visits to the banks, advertisement and banks official website as the most reliable source of information regarding the banking services offered by the banks.

Duration for availing the respective bank services

The duration of customers being a part of a particular bank is very important for the banks, so that they can offer their services for a longer period of time and build customers' trust. In this study, the duration of availing the banking services was confined to less than six months, six months to one year, one to two years, two to three years and more than three years.

Table 2: Duration for availing the respective Bank Services

Time period	Frequency	
	No. of Respondents in Public Banks (%)	No. of Respondents in Private Banks (%)
Less than six months	14 (08.75)	13 (08.12)
Six months to one year	14 (08.75)	09 (05.63)
One to two years	08 (05.00)	13 (08.13)
Two to three years	12 (07.50)	15 (09.37)
More than three years	112 (70.00)	110 (68.75)
Total	160 (100.00)	160 (100.00)

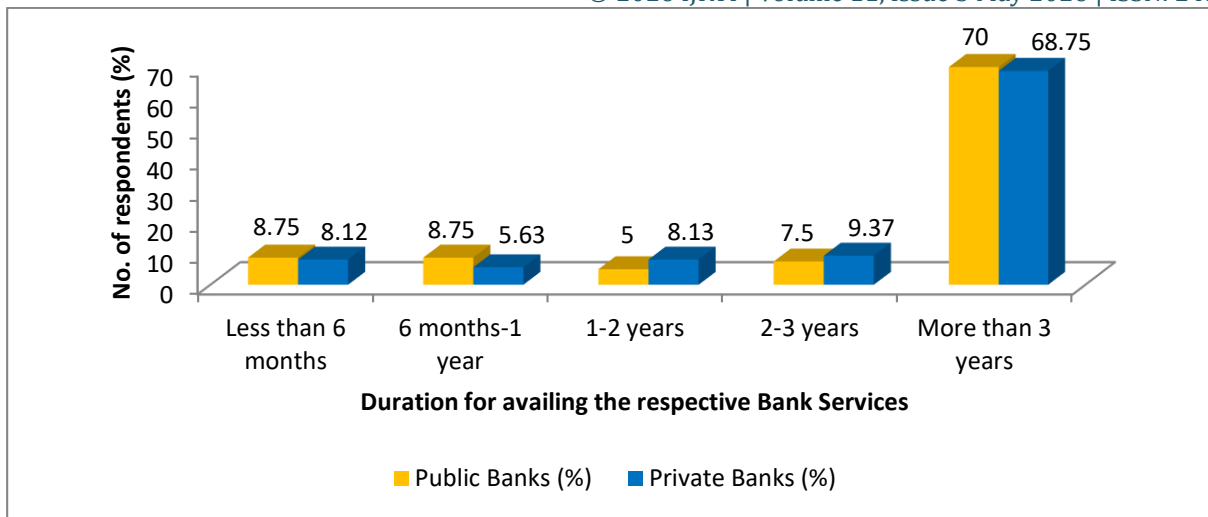


Figure 2: Duration for availing the respective bank services

Table 2 depicts duration of availing the respective bank services in both public and private sector banks. Out of 320 customers 160 each in both the banks, higher percentages were observed in more than three years' duration 70 per cent-oriented services in public banks and 68.75 per cent in private banks. Public banks were mostly preferred by customers for being a regular user for a longer period of time than the private banks. In the duration of two to three years' higher percentages were seen in the private sector banks than the public sector banks. This indicates that private sector banks rose to the top of customer preferences faster than public banks did. In the duration of one to two years, again higher percentages were seen in private sector banks than the public sector banks. In the shorter duration of time i.e. six months to one year and less than six months it was seen that public sector banks were more preferred by the customers as compared to private sector banks. These results of shorter duration from one year to less than six months for availing the respective banking services revealed that consumers prefer a reliable bank to start their banking journey because public sector banks have been established for a long time, so they are more reliable and trustworthy as compared to private sector banks.

Frequency of using bank services

The most important is the frequency of customers visiting the banks or operating online, which would be able to tell the actual service quality they had been receiving while transacting with the banks. The frequency of using the banking services by the customers was confined to daily, weekly, fortnightly, monthly and whenever necessary.

Table 3: Frequency of using bank services

Basis of Frequency	No. of Respondents in Public Banks (%)	No. of Respondents in Private Banks (%)
Daily	13 (08.12)	16 (10.00)
Weekly	41 (25.63)	32 (20.00)
Fortnightly	05 (03.13)	10 (06.25)
Monthly	23 (14.37)	32 (20.00)
Whenever necessary	78 (48.75)	70 (43.75)
Total	160 (100.00)	160 (100.00)

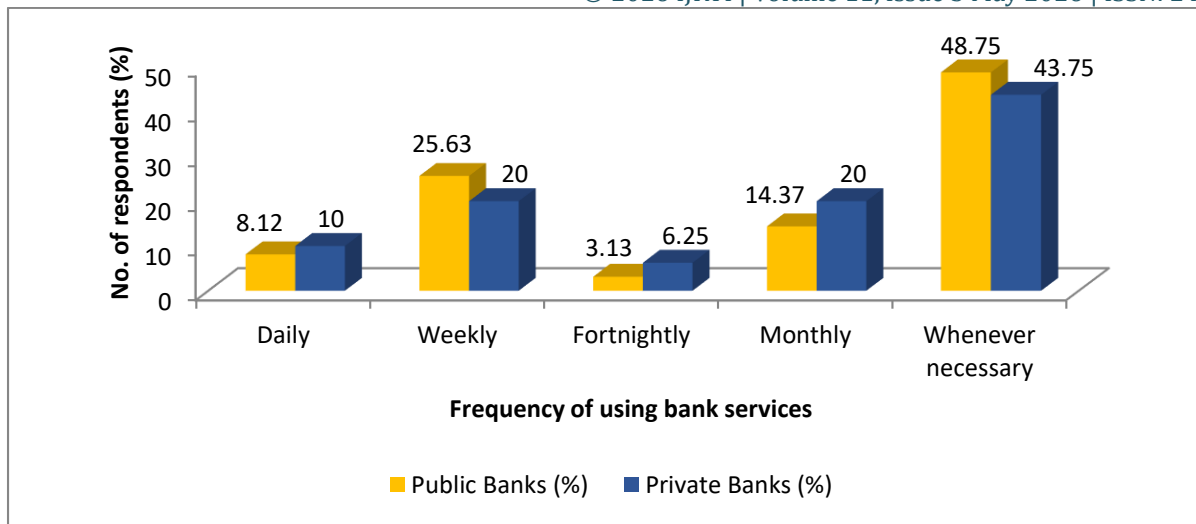


Figure 3: Frequency of using bank services

Most of the customers use the services of the banks whenever they feel necessary (48.75%) in public banks and (43.75%) in private banks, because mostly customers visit banks or operate online when they have the need to do so. Results noted that the highest percentage was observed in the public sector banks, which means that public sector banks were most preferred by the customers. The second-highest frequency of using the banking services in both banks was on a weekly basis. Public sector banks had a higher percentage than the private sector banks, which is because public sector banks were more reliable and consumers prefer to deal with them. The third-highest percentages were observed every month using the services of the banks. Private sector banks had a higher percentage than the public sector banks, which could be due to private sector banks attracting customers for loans and loan instalments are made monthly. The fourth-highest percentage was recorded in using the services of the banks on a daily basis, and it was revealed that private sector banks had a slightly higher percentage than the public banks, that can be because private banks are more engaged in the service, which requires frequent visits or operates online. Lastly, the lowest percentages were observed in fortnightly use of the services of the banks; private sector banks had slightly higher percentages than the public sector banks. It could be because customers visit banks whenever they feel necessary, as the results revealed, and they do not remember whether they had visited the banks fortnightly, once a month or twice a month. Thus, it can be concluded that the overall majority of customers in public and private sector banks visit banks either personally or in an online mode.

Mode of dealing with banks

It is very important to understand the mode by which customers deal and transact with the banks to see what kind of services they were using, because services differ in online and offline modes to some extent. Some people find it easier to deal online, and some prefer offline modes. The mode of dealing with banks in this research was confined to visiting, through the internet, by telephone and various other methods.

Table 4: Mode of dealing with banks

Mode of dealing with banks	No. of Respondents in Public Banks (%)	No. of Respondents in Private Banks (%)
By visiting	47 (29.37)	54 (33.75)
Through Internet	109 (68.13)	95 (59.37)
Through Telephone	02 (01.25)	05 (03.13)
Others	02 (01.25)	06 (03.75)
Total	160 (100.00)	160 (100.00)

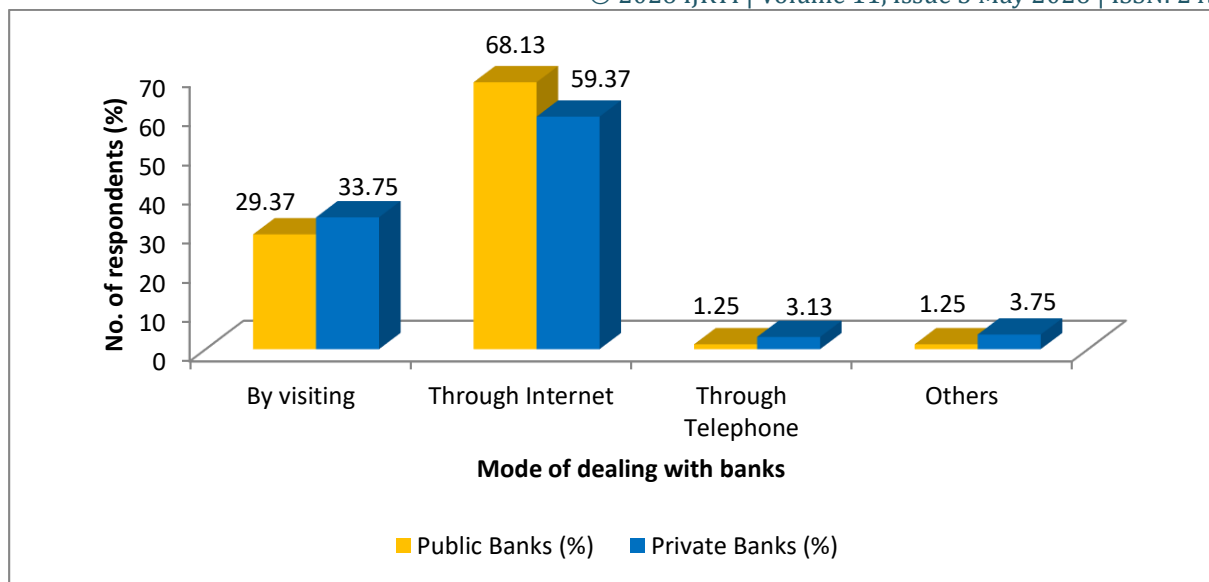


Figure 4: Mode of dealing with the banks

Table 4 states the mode of dealing with the public and private sector banks. Results revealed that customers prefer to operate through online mode in both banks because it is convenient and time-saving, and provides quick service as compared to offline mode. Public sector banks had a higher percentage (68.13%) than the private sector banks (59.37%), as it was evident from the previous results that customers prefer public sector banks more than private sector banks. The second-highest percentages were seen when visiting the banks personally, and it was revealed that private sector banks had more visitors than the public sector banks. It could be due to inefficiency in the internet banking services of the private sector banks, which do not provide all the services online as compared to the public sector banks. It was noted that there are largely two modes of availing banking services, first by visiting the banks, and second is through online mode, and it was evident from the research results that the consumers mostly prefer to use both these modes for dealing with the banks substantially. Very low percentages were observed in other modes of transacting with banks, such as through telephone and other modes. Thus, it was concluded that the majority of customers prefer to use banking services through internet banking in both public and private sector banks.

Awareness level of customers regarding services provided by public and private sector banks

After analysing and understanding the banking behaviour and the pattern of using banking services, the study was intended to analyse the awareness of customers regarding banking services in public and private sector banks in the study area. The awareness of customers was found out with the help of ranking method, mean scores, standard deviation, chi-square and p-value as mentioned in table 5.

Table 5: Awareness of customers regarding services provided by public and private commercial banks

Nature of Service	Public Sector Banks					Private Sector Banks				
	Rank	Mean	S.D.	Chi-Square	P-Value	Rank	Mean	S.D.	Chi-Square	P-Value
Loan-related services	13	3.77	1.193	75.375	.000*	11	3.64	1.256	60.188	.000*
Credit card facilities	11	3.81	1.219	55.500	.000*	16	3.54	1.248	31.500	.000*
Locker facility services	14	3.76	1.210	70.250	.000*	18	3.49	1.298	24.188	.000*
Multicity cheque book facility	16	3.71	1.220	51.562	.000*	9	3.70	1.253	45.812	.000*
Utility bill payment facility	17	3.71	1.277	55.438	.000*	13	3.61	1.269	32.875	.000*
Demand draft facility	10	3.85	1.294	72.500	.000*	14	3.59	1.275	30.312	.000*
Cheque deposit and cheque clearance services	7	4.03	1.233	110.625	.000*	7	3.82	1.272	63.500	.000*
Address change/update form facility	15	3.75	1.308	50.188	.000*	12	3.62	1.278	31.688	.000*
Transfer of bank account from one city to another	12	3.80	1.278	57.938	.000*	15	3.57	1.325	27.562	.000*
E-statement facility	6	4.09	1.168	111.500	.000*	6	3.87	1.244	68.875	.000*
Claim settlement form service (in case of death)	22	3.27	1.297	23.188	.010*	22	3.24	1.343	11.062	0.27

Overdraft facility	20	3.36	1.256	26.938	.000*	21	3.26	1.301	11.812	0.12
Account closure service	18	3.51	1.259	23.688	.000*	23	3.31	1.370	9.812	.004**
Deposit services (Term Deposit/RD/FD)	5	4.14	1.063	117.000	.000*	4	4.06	1.145	112.062	.000*
Internet and mobile banking facilities	3	4.47	1.009	266.125	.000*	3	4.30	1.057	174.250	.000*
ATM-cum-debit card facility	1	4.59	0.849	318.875	.000*	1	4.48	.945	245.688	.000*
SMS alert facility	2	4.48	0.925	247.625	.000*	2	4.43	.929	213.438	.000*
National Savings Scheme under Form 15(H) service	19	3.49	1.313	23.562	.000*	19	3.31	1.411	8.312	.006** *
Demat account facility	21	3.28	1.374	14.250	.011	20	3.30	1.435	11.562	.009** *
KYC (Know Your Customer) service	4	4.17	1.089	126.625	.000*	8	3.82	1.253	58.062	.000*
Provident fund-related services	17	3.71	1.291	42.625	.000*	17	3.52	1.360	22.812	.000*
Electronic fund transfer facility	8	4.00	1.244	97.312	.000*	5	3.90	1.275	76.875	.000*
Electronic clearing services (RTGS/online transfer services)	9	3.95	1.307	93.750	.000*	10	3.66	1.355	39.500	.000*

S.D. - Standard Deviation * Significance at 1 per cent level ** Significance at 5 per cent level *** Significance at 10 per cent level

According to the ranking method, the first rank in both the banks i.e. public and private sector banks was given to “ATM cum Debit Card” service. In the case of public banks, the mean score 4.59 is more than the mean standard score, i.e. 3 at a five-point Likert scale for this banking service, with the value of standard deviation 0.849, which is on the lower side. The estimated value of λ^2 (245.688) is noteworthy since the p-value is 0.000, indicating that the respondents' opinions were not distributed evenly across the two banks. “SMS alert services” were ranked second by the customers of public and private banks. In the case of public banks, the mean score 4.48 is more than the mean standard score, i.e. 3 at a five-point Likert scale for this banking service, with the value of standard deviation 0.925, which is on the lower side. The significant value of the λ^2 test of goodness of fit (247.625) shows that the opinion of the respondents was not equally distributed in both banks. Whereas in the case of private banks, the mean score 4.43 is more than the mean standard score, i.e. 3 at a five-point Likert scale for this banking service, with the value of standard deviation 0.929, which is on the lower side. The significant value of the λ^2 test of goodness of fit (213.438) also supports the above viewpoint. “Internet/ mobile banking services” was ranked third by the customers of both the banks, i.e. public and private sector banks. In the case of public banks, the mean score was 4.47, which was more than the mean standard score, i.e. 3 at a five-point Likert scale, with the variation in the opinion being 1.009. The calculated value of λ^2 (266.125) is significant as the p-value is 0.000. It depicts the opinion of the respondents regarding the banking services, whether or not equally distributed. Whereas in the case of private banks, the p-value of the mean score is 4.30 with the value of standard deviation 1.057, which is on the higher side. The figure of λ^2 (174.250) is noteworthy since the p-value is less than 0.001, indicating that the respondents' levels of awareness were not distributed evenly. The lowest scores were given to “Claim money from services (In case of death)” by both banks. Based on the above information analysed in (Table 5) regarding the awareness of customers regarding banking services of public and private banks, it can be concluded that most of the services which were preferred by the customers of both the banks were ATM cum Debit card service, SMS alerts service and Internet/mobile banking service. These services were very commonly used by everyone these days for their convenience, which is why these were among the top three services that every customer was aware of in both banks. The lowest scores were given to “Demat A/C service and Claim money form service (In case of death)” in public banks and “Overdraft service and Claim money form service (In case of death)” in private banks. These services were least ranked by the customers because not everyone invests in the stock market, and an overdraft facility was required by the businessmen and businesswomen, who were less in percentage according to the occupational analysis of customers during my study. Another least ranked service in both the banks was “Claim money from service (In case of death) because nobody enquires about such a service unless some unfortunate incidents happen with them. So, it was concluded that customer awareness level was high for those services, which makes their banking engagement easier and less time-consuming.

V. CONCLUSION

Findings on customer awareness regarding banking services revealed that in the duration for availing the respective bank services, higher percentages were seen in ‘more than three years’ (70%) in public banks and (68.75%) in private banks. Public banks were mostly preferred by customers for being a regular user for a longer period of time than the private banks. In the frequency of using banking services, higher percentages were seen in ‘whenever necessary’ (48.75%) in public banks and (43.75%) in private banks, because mostly we visit banks or operate online when we need to do so. The most preferred mode of dealing with banks is through the internet, with higher percentages seen in public banks (68.13%) and private banks (59.38%) because customers prefer to operate through online mode as it is convenient and time-saving. The most preferred source of information regarding the services of the banks was ‘direct visit to the bank’ (50%) in public sector banks and (38.75%) in private sector banks. It could be due to the lack

of advertisement by the banks, so most of the customers came to know about the services of banks by personally visiting the banks. The awareness level of customers regarding banking services provided by public and private sector banks revealed that the majority of the services which were preferred by the customers of both the banks were ATM cum Debit card facility, SMS alerts facility and Internet/mobile banking facility. These services were very commonly used by everyone these days for their convenience, which is why these were in the top three services that every customer was aware of in both banks.

The findings lead to the conclusion that customers of both public and private sector banks demonstrate a high level of awareness regarding banking services, particularly those that are frequently used and technology-oriented. A large proportion of respondents had been associated with their banks for more than three years, indicating a long-term banking relationship and greater familiarity with available services. Banking services were predominantly used whenever required, reflecting the practical and need-based nature of banking transactions. Internet banking emerged as the most preferred mode of dealing with banks, highlighting the growing acceptance of digital banking due to its convenience and time-saving benefits. Direct visits to the bank remain the primary source of information about banking services, emphasizing the continued importance of personal interaction in informing customers. Among all services, ATM-cum-Debit Card, SMS alert and Internet/Mobile banking services were found to have the highest awareness levels in both public and private sector banks, as reflected by their high mean scores and top rankings. Overall, the study concludes that customers are more aware of those banking services that are routinely used and enhance the ease, speed and efficiency of banking operations, whereas awareness of less frequently used and specialised services is comparatively lower.

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