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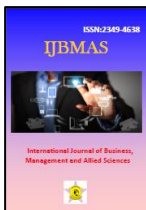
### USAGE AND PERCEPTION OF MOBILE BANKING AMONG WOMEN EMPLOYEES IN BILASPUR DISTRICT, CHHATTISGARH

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#### ABSTRACT

India is a country with 1390 million of population and among these, more than 750 million people are smartphone users. Smartphones are not used only for communication purpose but also for availing different financial services like banking service, advisory services, insurance services, mutual funds services etc. Mobile Banking is a new way of providing banking services to people by using mobile devices. The use of mobile banking is increasing day by day as people find it very easy to pay electricity bills, recharge of internet services, payment for goods and services, immediate money transfers, etc. This research paper is an attempt to study the usage and perception of mobile banking among women employees. Primary data collection method is used to collect data and as per the analysis it is found that majority of women employees are aware about mobile banking and also taking services of banks. Also, they are satisfied with mobile banking services.

**Keywords** - Mobile banking, Internet banking, women employees, usage, perception

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#### 1. INTRODUCTION

The lives of working women have been improved gradually and positively over the period of time as a result of globalisation, modernisation and technological advancements in every sphere of life including personal, social, economical and professional. No doubt women have lot of responsibilities at their home, at workplace and towards society also. Technology such as mobile banking can make their life easier, simpler and comfortable. They can effectively and easily use mobile phone for their financial transaction. This will help them to balance between personal, social and professional levels. Women are the most significant component of any society and system. So it becomes crucial to expand

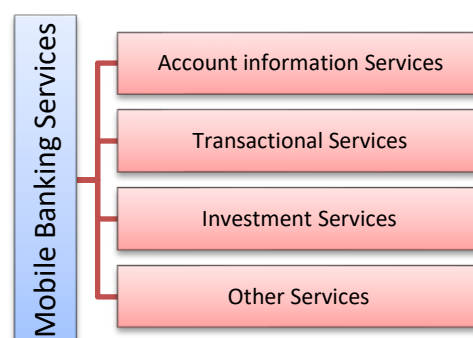
and promote their understanding of new technologies like mobile banking. This paper is an effort to understand the technological usage of women, to find out the usage and perception towards mobile banking among women employees.

Advancement in technology has revolutionised the entire financial system. Banking Industry is considered to be the backbone of every industry but without technology no industry can grow. Technology makes things easy and convenient and also saves time and money. With the advent of mobile banking, banking industry has shown an upward trend. Mobile banking has emerged as a popular mode of banking in many developed and developing countries. In India, there are more than 700 million smartphone users in 2020 and this number is expected to grow rapidly in near future. Although internet banking helps people to access banking services at anytime, anywhere, balance enquiry, instant money transfer, pay their electricity, telephone bills, merchant payment, insurance, ticket booking. DEMAT enquiry instant opening and closing FDs or RDs enquiry etc but the biggest limitation of internet banking is the requirement of personal computer and internet connection which is very difficult to arrange in the country like India where around 72% population lives in rural area. Mobile banking address this limitation by providing banking services on a portable and easily handled device i. e. mobile phone. It just requires smartphone. We find that in India, majority of the people do not have bank account in their names but do own a smart phone with internet facility. Today we have more than 700 millions mobile phone users which is expected to reach at 966 million by 2023. Mobile banking is a process of availing banking services on mobile device. It saves time, cost effective, user friendly and easy to understand.

### An Understanding of Mobile Banking -

Mobile banking is an alternate banking channel along with ATMs and internet banking which has revolutionised the entire banking system by improving the quality of services provided by them. Mobile Banking facilitates financial transaction with the use of mobile device. One can easily transfer funds from one account to another account, discharge their bills, check balance in account, purchase goods and services, borrow funds, invest in securities etc. In today's digital age mobile banking emerged as easily accessible banking device where almost every public sector banks and private sector banks are offering their amazing apps for banking transactions like SBI Yono apps, Axis, PNB One, ICICI I mobile, HDFC Z pay, CANDI, BOI Mobile, Kotak 811 etc. and this helps to remove dependency on laptop or desktop for taking banking services and also don't need to physically visit banks for any kind of banking transactions. Mobile banking has made life easier specially in pandemic situation when all micro, small, medium and large business enterprises were close down and people were advised to stay at their home and were not in position to contact anyone physically and this is where, the mobile banking played prominent role by providing them easy banking services. Mobile banking is a financial and accounting services provided by banks to their customers on a smartphone. In other words, mobile banking is a simpler way of handling financial transaction by the customer itself in their mobile phones. It is like internet banking that is available for 24 hours in a day.

### Services of Mobile Banking -



- ❖ **Account information Services** – The primary role of mobile banking is to provide information related services. It helps in fund management and in updating the knowledge of bank account. One can use this service for balance enquiry, loan statement, E-account statement, transaction history, card statement and e-passbook. Almost all banks are providing account information service.
- ❖ **Transactional Services** –All banks are providing transactional services to their customers these days through mobile phones. Nowadays the most popular banking activities are transferring funds from one account to another account and initiating payment offline or online to suppliers etc. With the help of different mobile application any one can transfer funds easily using UPI and QR code. Transactional services include bank to bank transfer, transfer to self, Payment to third parties like rent payment to land owner, telephone bills etc., payment via UPI, NEFT, RTGS, IMPS, periodic payments etc.
- ❖ **Investment Services** – Nowadays value creation of savings are very popular by making investment in different government or non-government securities. Banks are now also providing investment facilities to their customers. It includes investment in fixed deposits, recurring deposits, mutual fund investment, portfolio management services, investment in PPF, Sukanya Samriddhi Yojna etc. Banks like ICICI Bank, SBI Bank, IndusInd Bank, HDFC Banks are providing investment related services to their customers.
- ❖ **Other Services** – In addition to information , transactional and investment services, sometimes customers need help for their queries. It may be possible that a customer have problem or grievances related to their banking transactions but due to lack of resources, lack of time he can't approach to their bank. For such grievances he can use mobile banking app of the bank to address their problem. It includes services like ATM Locator, customer support, customize app, branch locator, nominee option, card blocking, contact support etc.

## 2. LITERATURE REVIEW

A lot of research has been done to study mobile banking in India and outside India like growth of mobile banking, usage of mobile banking, consumer adoption of mobile banking in India and outside India. Among these some of the research papers reviewed are as follows –

**Babulal Malusare Lalita (2019)** studied “Mobile Banking in India: A Review”. He uses secondary data to know the progress and the factors affecting mobile banking in India. He found that accuracy, simplicity and cost effectiveness are the reasons for adopting mobile banking and illiteracy, non-availability of network, security issues are the barriers for non- adopting mobile banking. He also found that transactions through mobile banking are increasing day by day. People using mobile devices for bill payment and fund transfer.

**Deshwal Dr. Parul (2015)**, in her study “A study of Mobile Banking in India” tried to find the positive and negative factors of mobile banking and the motive behind using this technology of banking. She came to a conclusion that most of the people are using mobile banking services for balance enquiry, payment of bills and shopping of goods and services. She also found that cost effective, controlling fraud, easy to handle and reminder facilities are the positive impact of mobile banking on the people but security issues, compatibility issue are the negative impact of mobile banking on the people.

**Agarwal Dr. Varsha and Poddar Shresth et at. (2020)**, studied growth of mobile banking in India during COVID-19” with the objective to show the effect of COVID-19 on mobile banking services in India and he found that mobile banking transactions ) in value and volume both) increases during COVID -19. People who are reluctant to use mobile banking started availing banking services through mobile applications like Paytm, Phone pay, Google pay etc. It can be concluded that COVID-19 is considered as the largest catalyst after demonetization to promote adoption of mobile banking in India.

**Wadhe Amit P. and Ghodke Shamrao (2013)** studied consumer awareness and perception towards mobile banking. A structured questionnaire was used to gather information from employees, students of Pune University. Sample size was 70. They found that majority of people are aware of mobile banking but very few are using mobile banking. They get to know about this medium of banking through unofficial channels like friends, family. They also observed that people with the age between 18 to 25 have more knowledge than the other. They concluded that consumer awareness, usefulness of mobile banking and ease of use have significant impact on the interest to use mobile banking in Pune University.

**Sharma Puneeta and Kavita Sharma et al. (2020)** conducted a study on “Mobile Banking: A Need For Sustainable Growth In India” with the objective to trace the growth of mobile banking in India and to find out the reasons for sustainability provided by mobile banking in India. The findings of the study suggest that evolution of internet have paved the way for growth and development of mobile banking. Survey reveals that India is the top most leading market among the countries in terms of mobile wallet adoption. They also observed that resilience, reorientation and renewal of skills and capabilities are the reasons for sustainability of mobile banking in India.

**Kumari Navena Nesa and Mary A. Irudaya Veni (2019)** conducted a qualitative study on Factors Affecting the Adoption of Mobile Payment of Rural Entrepreneurs. They found that perceived ease of use and perceived usefulness are the dominant factors which influence mobile payment adoption in rural areas. Perceived ease of use include avoid queuing, complementary to cash, quick transfer of funds, cost reduction etc. Perceived usefulness means purpose for using mobile payment which include bill payment, booking movie, train, bus tickets, purchasing of goods and services etc.

**Kanimozhi S. and Subathradevi S. (2019)** studied Mobile Banking in India: Issues and Challenges and she found that rapid technology advancement in Mobile phones like 2G, 3G, 4G creates challenges for banks as well as telecom service providers. Most of the customers using ATM, internet banking and they are comfortable with it. They feel that there is chances of identity theft in mobile banking.

**Balakrishnan Lalitha and Sudha V. (2016)** studied “Factors affecting mobile Banking Services in India: An Empirical Study” and found that heavy annual service charge, safety and security and difficulty to operate new technology affecting the adoption and usage of mobile banking in India. Also they further suggested that bank should reduce charges on services providing, must strengthen the security policy. Bank should provide training to their customers regarding usage of mobile banking.

**Bamoriya Sharma Prerna and Singh Preeti (2012)** evaluated Mobile Banking in India: Barriers in Adoption and Service Preferences which aimed to study the barriers in adopting mobile banking, perceived utility of mobile banking and to study influence of demographic variables on the usage of mobile banking. They concluded that most of the users perceive that mobile banking is convenient, faster and easier to maintain transactional activities than the traditional banking. They also find that fear of security, network issues, inability to handle mobile phones and cost per transaction are the barriers in adoption of mobile banking. They also observed that people using mobile banking for information based services rather than financial services like checking account balances, review mini – statement, checking credit card balance. They use statistical technique to test the impact of demographical variables on he usage of mobile banking and found that only age and education has an impact on the usage of mobile banking in India.

**Kumar Ashish and Dhingra Sanjay et al. (2020)**, in their study, “A Framework of Mobile Banking Adoption in India” found that usefulness and perceived ease of use, trust and subjective norms are the dominant factor in adoption of mobile banking in India. Further they suggested that bank should organise awareness camp about utility, convenience, cost effectiveness and other benefits provided by mobile banking and should make efforts to build trust among the customers.

### 3. MATERIALS AND METHODS

#### Research Gap -

From the investigation of various literature on mobile banking, it was seen that a number of research work had been done on adoption of mobile banking, their usage, perception analysis, trend analysis but these studies were done in few places like Delhi, Pune, Bangalore and Tamilnadu to know the behaviour of people towards mobile banking. There was not much study focusing on usage and perception of mobile banking in Chhattisgarh state especially among women employees were made. Bilaspur region is selected because it is one of the representative region of Chhattisgarh state.

#### Objectives of the Study -

1. To understand the concept and working of mobile banking.
2. To find out awareness of women employees about mobile banking in Bilaspur, Chhattisgarh
3. To find out the perception about mobile banking among women employees in Bilaspur, Chhattisgarh
4. To study the impact of various demographic factors on the usage of mobile banking among women employees in Bilaspur Chhattisgarh.

#### Hypothesis -

$H_0$  - Demographic factors have no significant impact on the mobile banking usage among women employees in Bilaspur

$H_a$  - Demographic factors have significant impact on the mobile banking usage among women employees in Bilaspur

#### Limitations of the Study -

1. The study is confined to Bilaspur district only.
2. Sample size is limited to 50.
3. Perception of women employees may change in future.
4. Questionnaire was circulated in google forms mode. Despite many reminders only few respondents supported.

#### Sources of Data Collection -

The data for present study is collected from both, Primary and secondary sources. Various published articles in national and international journals, newspapers, official websites of different banks and RBI bulletin have been used for data collection from secondary sources. Published articles include those articles which is based on adoption of mobile banking, usage and perception and factors affecting usage of mobile banking. Primary data is collected through structured questionnaire by ways of google forms from 50 female employees working in different organisations. They were selected randomly by following convenience sampling from different areas of Bilaspur city.

#### Statistical Techniques for Analysis -

The data collected through questionnaire is evaluated and tabulated by using SPSS software (Statistical Package for the Social Sciences). To understand the behaviour of working women, descriptive statistics like frequency, percentages, cross tabs are used. Chi square test is used to test the hypothesis framed.

### 4. RESULTS AND DISCUSSIONS

#### Awareness Level of Mobile Banking among Working Women in Bilaspur -

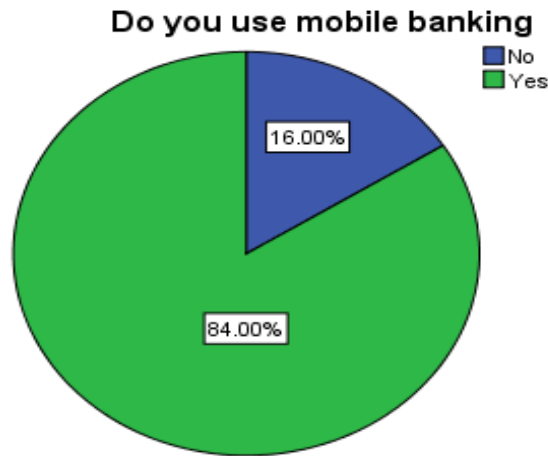


Chart no. 1- Usage of mobile banking among working women

**Interpretation-** From the analysis it can be interpreted that all the respondents are aware about mobile banking and among all respondents, majority of them are availing banking services through their mobile phones. The users of mobile banking are 84% and non-users of mobile banking are only 16%.

#### Usage of Mobile Banking among Working Women in Bilaspur -

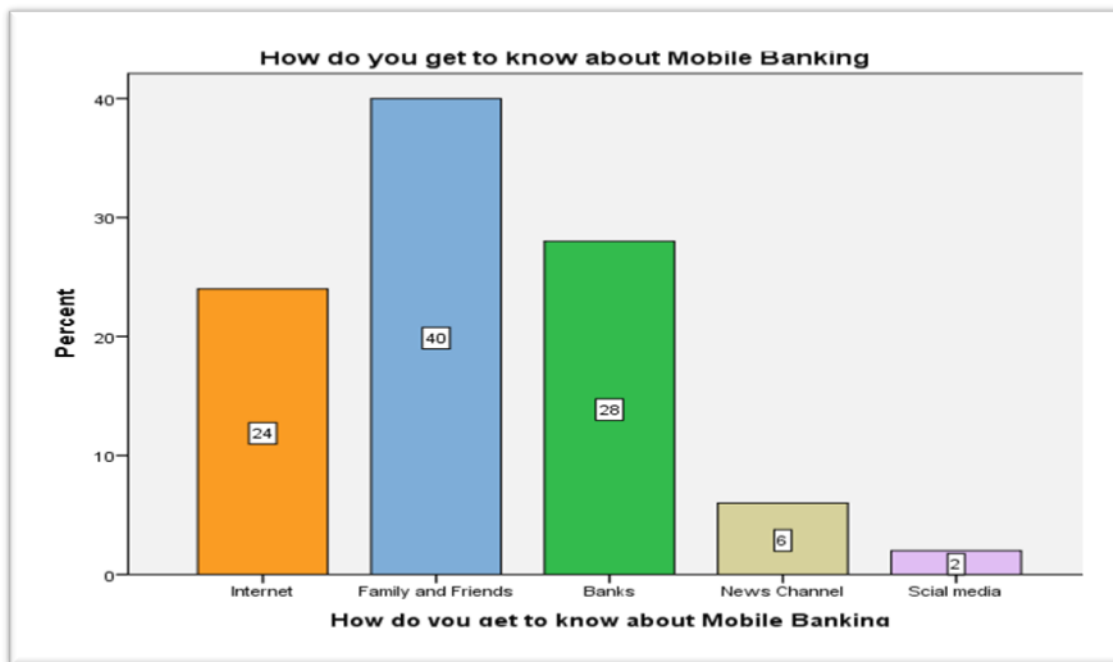
*Table 1: Demographic Profile of Respondents*

Variables	Parameters	Frequency	Percentage
Age	Up to 25 years	12	24
	25 to 40 years	28	56
	40 to 60 years	10	20
	Above 60 years	0	0
	<b>Total</b>	<b>50</b>	<b>100</b>
Marital Status	Married	24	48
	Unmarried	26	52
	<b>Total</b>	<b>50</b>	<b>100</b>
Educational Background	High School & Intermediate	3	6
	UG		
	PG	3	6
	Other Professional Courses	38	76
	<b>Total</b>	<b>6</b>	<b>12</b>
		<b>50</b>	<b>100</b>
Occupation	Govt. Sector	36	72
	Pvt. Sector	4	8
	Self Employed	2	4
	Others	8	16
	<b>Total</b>	<b>50</b>	<b>100</b>
Monthly Income	Dependent	6	12
	Less than 30000	18	36
	30000 to 50000	18	36
	51000 to 1 lakh	6	12
	Above 1 lakh	2	4
	<b>Total</b>	<b>50</b>	<b>100</b>

<b>Frequency in using Mobile Banking</b>	Occasionally	14	28.6
	Weekly Once	4	8.2
	Monthly Once	4	8.2
	Frequently	27	55.1
	<b>Total</b>	<b>49</b>	<b>100</b>
<b>How Long have you been using Mobile banking</b>	Less than 1 month	6	12.2
	1 to 6 months	6	12.2
	6 to 12 months	5	10.2
	More than 1 year	32	65.3
	<b>Total</b>	<b>49</b>	<b>100</b>
<b>Frequency to check account balance</b>	Daily Basis	11	22.4
	Weekly Basis	9	18.4
	Monthly Basis	10	20.4
	Occasionally	19	38.8
	<b>Total</b>	<b>49</b>	<b>100</b>
<b>Frequency to pay Utility bills</b>	Monthly once	23	46.9
	Yearly Once	0	0
	Occasionally	16	32.7
	Never	10	20.4
	<b>Total</b>	<b>49</b>	<b>100</b>
<b>Have you recommend mobile banking to others</b>	Yes	6	12
	No	44	88
	<b>Total</b>	<b>50</b>	<b>100</b>

Source - Primary Data (questionnaire)

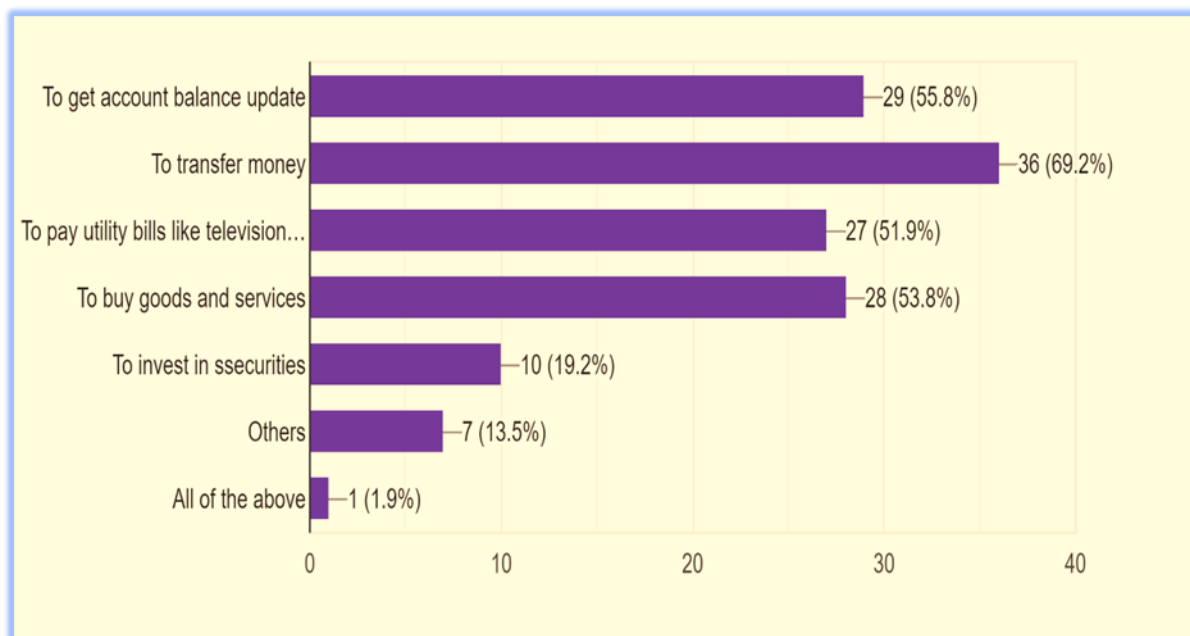
**Interpretation** - The above table shows the socio-economic profile of respondents. From the above table, it is found that 56% of the women employees are from age group of 25 to 40 years and 24% and 20% respondents are of the age up to 25 years and 40 to 60 years respectively. Majority of women employees are educated with master degree and employed in government sector. Both married and unmarried women are almost equally aware and using mobile banking. They are consistently using mobile banking for more than a year. 38% women are using mobile banking occasionally and 22% using on daily basis for reviewing their account balance. Further majority of women are also using mobile banking to pay their telephone bills, mobile recharge, electricity bills once in a month and 88% recommend mobile banking to others.



*Chart no. 2 – Sources of Information about Mobile Banking*

Source- Primary data (questionnaire)

**Interpretation – Chart no. 2** represents that the sources from where women employees get to know about mobile banking. The above chart shows that 40% women become aware about mobile banking from their family and friends. 28% become aware from their bank itself. 24% women gain knowledge of mobile banking on internet and the rest gain through news channels and social media.



*Chart no. 3 : Purpose of using Mobile Banking*

Source-PrimaryData(Questionnaire)

**Interpretation – Chart no. 3** represents the purpose for which mobile banking is mostly used. The chart depicts that enquiry about balance in account, fund transfer, payment of utility bills and payment for goods and services are the most common purpose for which mobile banking is used by the working women in Bilaspur City. Only 19% are mobile banking for investment motive.



Chart no. 4 – Mobile Applications used by Respondents

Source- Primary Data (questionnaire)

**Interpretation – Chart no. 4** represents mobile applications mostly used by working women. From the above chart, it can be understood that SBI Yono app is largely and predominantly used mobile app for banking activities followed by other mobile apps. Around 53% women are downloaded SBI Yono app for banking services and 32% women are exercising other mobile banking apps like ICICI I , BOI, CANDI, Kotak 811 etc. Around 4% women are using PNB One, 8% women are having Axis app and only 2% women have HDFC PayZ app for their banking transactions.

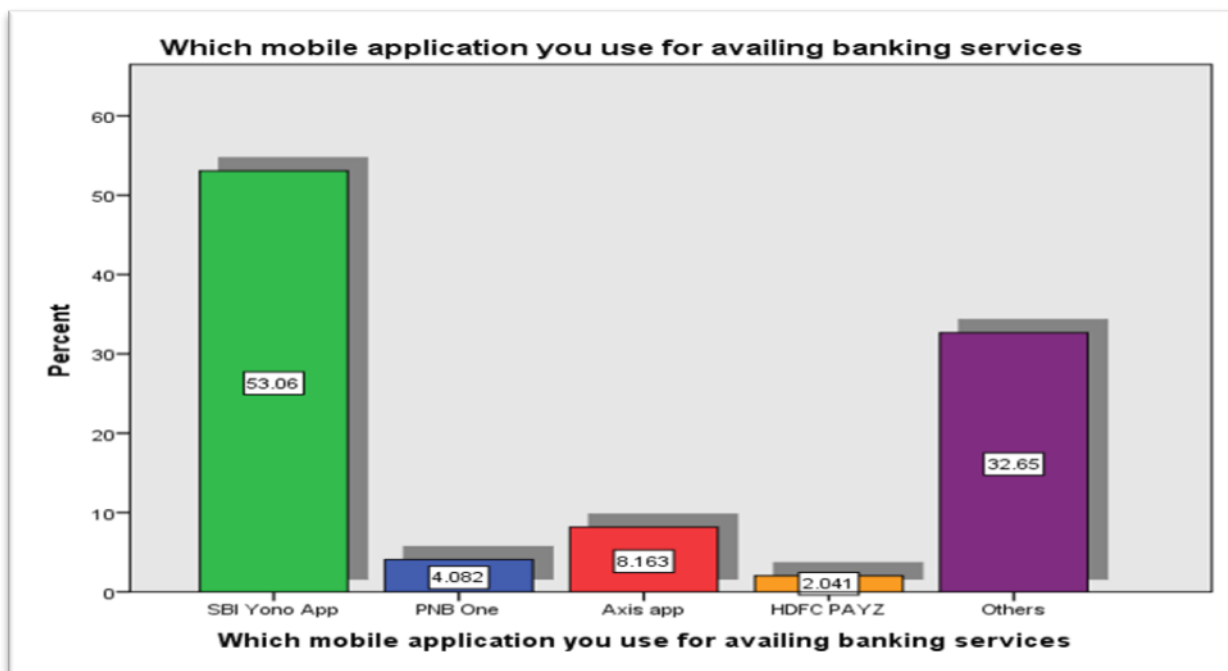
#### Perception Analysis of Working Women using Mobile Banking in Bilaspur -

The analysis of perception about mobile banking is done using five Point Likert scale. The analysis depicts that out of all respondents, almost all the respondents (94%) believe that mobile banking saves time and 86% respondents believe that it provides timely information about financial transactions. Further majority of the women (88%) find mobile banking easy and convenient for their financial operations. 16% women are neutral about user interface where as 82% women are happy with user interface of mobile banking applications. In context to network connectivity, 76% women trust the network connectivity while doing transaction through mobile banking. Only 4% women distrust the connectivity and rest are neutral about strength of network. Also majority of women are using mobile technology for banking purpose because it is 24X7 available and they find it cost effective. In terms of security, 86% women are satisfied with the level of security provided by mobile banking. Only 6% women are dissatisfied with level of information security. Moreover most of the women (74%) are completely aware about all banking services and only 10% women are not completely having knowledge of all banking services provided by banks through their mobile banking applications.

#### Hypothesis Testing

H<sub>10</sub> – Age has no impact on usage of mobile banking among women employees in Bilaspur

H<sub>1a</sub> - Age has impact on usage of mobile banking among women employees in Bilaspur



Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.253 <sup>a</sup>	4	.055
Likelihood Ratio	9.010	4	.061
Linear-by-Linear Association	.912	1	.339
N of Valid Cases	50		

**Interpretation** – The above table reflects that p value is more than critical value (0.05), hence it can be interpreted that there is no association between age and usage of mobile banking. This depicts that age has no impact on usage level of mobile banking among women employees in Bilaspur.

As per above statistics, it is clear that whether use and not to use mobile banking is not influenced by age of women. Women from all the age group are using mobile banking. They are updating their selves with new technology.

H<sub>20</sub> -Marital Status has no impact on usage of mobile banking among women employees in Bilaspur

H<sub>2a</sub> -Marital Status has impact on usage of mobile banking among women employees in Bilaspur

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.334 <sup>a</sup>	2	.311
Likelihood Ratio	2.385	2	.303
Linear-by-Linear Association	2.287	1	.131
N of Valid Cases	50		

**Interpretation** – From the above table, it can be interpreted that p value (0.311) is more than critical value (0.05) hence we will accept null hypothesis and can be said that marital status does not affect the usage of mobile banking among women employees in Bilaspur. There is no relationship between marital status and usage of mobile banking.

It is clear from the above table that whether women are married or unmarried, it does not effect their usage pattern of mobile banking. It means women are highly empowered, independent and contributing towards economic development of the state as well as country.

H<sub>30</sub> - Occupation has no impact on usage of mobile banking among women employees in Bilaspur

H<sub>3a</sub> - Occupation has impact on usage of mobile banking among women employees in Bilaspur

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.528 <sup>a</sup>	6	.740
Likelihood Ratio	4.912	6	.555
Linear-by-Linear Association	.429	1	.512
N of Valid Cases	50		

**Interpretation** – The table representing that p value (0.740) is more than the critical value (0.05). Therefore we accept null hypothesis and can be interpreted that there is no effect of occupation on the usage of mobile banking among working women.

It can be concluded that usage pattern of mobile banking by working women are not influenced by their profession. It is not matter that they are government employees or private employees or self employed even if they are unemployed they are taking banking services through smartphones.

H<sub>0</sub> – Income has no impact on usage of mobile banking among women employees in Bilaspur

H<sub>a</sub> - Income has impact on usage of mobile banking among women employees in Bilaspur

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.259 <sup>a</sup>	8	.409
Likelihood Ratio	8.161	8	.418
Linear-by-Linear Association	.163	1	.687
N of Valid Cases	50		

**Interpretation** – From the above table, where p value is 0.409 which is more than that critical value 0.05 hence we accept null hypothesis and can be said that there is no relationship between income and usage. Therefore it is inferred that income of women employees in Bilaspur has no effect on their usage level.

As per the analysis we can concluded that whether women are earning or dependent on their parents or spouse for financial transaction does not influence usage of mobile banking. Women who are dependent is also exercising mobile banking services. This shows that now women are educated and continuously upgrading their knowledge and implementing in their daily routine. They are not overpowered by their parents and spouse. They are independent and empowered and progressing towards great success.

#### SUGGESTIONS & RECOMMENDATIONS

- Mobile banking is popular among the younger generation, effort should also be made to bring among the senior citizens by organising awareness camps regarding benefits and services delivered by mobile banking. Also advertisement should also be given in television and news papers.
- Now social media is the fastest channel of communication, so banks should also use social media for promotional activities so that more and more women use mobile banking services.
- Banks can also educate through direct messaging by using their registered mobile numbers.
- Banks are distributing user manual in a book form which is often ignored by the people, so user manual should be prepared in such a manner that people find it attractive and read the credentials inside it.
- Although only 16% women are not using mobile banking but this number should be reduced by educating working women to increase customer base and to encourage them to use this service.

#### 5. CONCLUSION

The revolution in the IT sector has changed the functioning of the entire banking system by providing digital technology for all banking activities which has made lives of their customers easier and comfortable than before. It assists in managing financial tasks. The use of technology saves time and money, which is the dire need of every working woman. The roles and responsibilities of women in the society and their contribution towards the growth of an economy cannot be ignored. Today's women are in a position to perform dual roles which has made their lives busy and stressful. Mobile banking technology addresses this problem by saving time from physically visiting banks for financial

transactions, for reviewing the balance in their account, for withdrawing money from an ATM and many other banking activities that women perform in their daily lives. The present study shows that they find mobile banking more comfortable, handy, accessible and useful than traditional banking. This shows that people are ready to shift from traditional to digital banking, which was unprecedented over the last few years. This indicates the Indian financial system would completely be digitalized in the near future. The success of fully digitalized India will be more effective and efficient, provided if government will also provide training and infrastructure facilities to women who do not have technological support.

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