

## Customer's Perception of Digital Banking in India

***Access to new resource related to digital banking in the Indian Banking Sector added to PMWL***



Resource provided by [Tirumala Parchuri](#)

26 December 2019 – Mumbai, India – Access to a new resource related to the banking industry in India has been added to the PM World Library (PMWL). The resource is titled “Customer Perception about E-banking Adoption in Indian Banking Sector” and is a paper by Dr. Mamta Jain, Ms. Pooja Goyal and Prof. T. N. Mathur. It was published in the International Journal of Engineering Technology, Management and Applied Sciences in September 2015.

Digital banking plays a vital role in today's world where people are looking beyond the traditional way of going to the bank for doing their bank transactions. Internet banking has transformed the traditional way of banking and has brought new dimensions to the banking sector. This research described the current state of digital banking and discusses customers' perception on adoption of digital banking in the Indian context. Digital banking has enabled the banks to enhance their operations and effective cost cutting, however looking at the global context, it still has a long way to go. This paper presents a detailed study of customers' perception and their adaptability to these revolutionary changes in banking. A primary survey was conducted using a structured questionnaire on the customers' level of satisfaction and their expectations regarding various digital banking services. The study established the fact that customers were in the process of getting acclimatised with the notion of digital banking and that despite all the challenges, their perception towards digitalization was fast changing.

E-banking is the banking of new era. The terms internet banking or e-banking both are used. Making banking products and other services available to wholesale and retail customers, through an electronic distribution channel is called e-banking. E-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. E-banking includes the systems that enable financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet. In other words, e-banking refers to banking operations which are done over the World Wide Web. E-banking is the outcome of technological innovations and competition. Customers access e-banking services using an intelligent electronic device, such as a personal computer (PC), personal digital assistant (PDA), automated teller machine (ATM), kiosk, or mobile phone.

The e-banking revolution has fundamentally changed the business of banking by scaling borders and bringing about new opportunities. E-banking in India has also created many new challenges for bank management and regulatory authorities. It has also been found that Customer satisfaction varies according to age, gender, occupation, etc. The younger generation is beginning to see the convenience and benefits of e-banking. In years to come, e-banking will not only be an acceptable mode of banking but will be the preferred mode of banking.

## PMWL Research Result

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*This new resource provided through the PMWL university research internship program; [to learn more, click here](#)*

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### For PMWL Post

Jain, M.; Goyal, P.; Mathur, T.N. (2015). **Customer Perception about E-banking Adoption in Indian Banking Sector**, International Journal of Engineering Technology, Management and Applied Sciences, Volume 3, Issue 9, September. Available online at <https://pdfs.semanticscholar.org/8684/d5fc4ce121cde5a1267bea9728fe027dd887.pdf> ([Parchuri](#))

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