

Literature Review on Perception of Customers on Digital Banking

¹Mrs. Bhavya & ²Dr. C. K. Hebbar

¹Research Scholar Department of Commerce and Management Srinivas University, Mangalore-575001

² Research Guide, Srinivas University, Mangalore -575001

Abstract

Internet banking is the trend of the day attracting the interest of banks, security buyers insurance companies, selling firms, brokering houses, and law makers. With the fast and tremendous growth in today's technological world cashless banking is gaining importance. Digital Banking is a banking form attained via Digital platforms in place of all the paperwork like cheques, pay-in -slip, Demand drafts etc. In today's modern world, no one likes a vast & lengthy system of which consumes more time in writing a cheque, standing and waiting in a long queue. Indian banks are trying to make our lifestyles easier. The improved use of web and smart phone, apps, cellular banking, net banking service, credit card, debit card and digital exchange are easy and additionally promote the customer for the faster payments and settlements. The government of India has taken a number of steps to promote and make use of the cashless transaction facilities among human beings. There is a lot of recognition and concession for advertising cashless transactions specifically by the authorities and economic establishments for supporting digital payments through cancelation of carrier charges, money discounts, reward points etc. At the same Government impose restriction on cash transactions to prevent and reduce the cash-based transactions.

Keywords: Digitalisation, Banking , E- Services, Cashless Transactions, Digital Measures, Customer Perception.

Introduction

In the digital banking world, understanding of customers gains major importance. At the same time, Customer has to grasp the digital measures for his satisfaction dealing and transacting with digital payment system. Banks are now shifting its enterprise towards online banking along with the conventional and old typed banking system. In internet banking the services are given in an online format in most of the banks. Thus, customer pride has received wonderful importance. Hence, bankers along with the researchers have realized the importance of client delight in net banking. The Cashless Economy refers to the flow of foreign money thru digital channels such as debit cards, credit cards, internet banking, cell banking, point of sales and e-wallets. The style closer to the use of non-cash transactions began in 1990's when digital banking became common. By 2010, digital payment strategies had been full-size in many countries.

The Digital India software is a "flagship programme" of the government of India with a imaginative and prescient to seriously change India into a digitally empowered society and understanding economy. Faceless, Paperless, Cashless is one of the professed roles of Digital India. Digital transactions deliver extra transparent, scalability and accountability with the implementation of demonetization, the government has announced waivers on convenience charges, surcharge and service charge on digital payments via government departments and organisations to promote digital payments.

Objectives Of the Study

1. To study the views of distinctive authors about cashless banking.
2. To find the research gap and get an concept about similarly study.

Review of Literature on Digital Banking

The review of the literature serves a number of fascinating features forming necessary heritage for a further study. The following are the assumptions pertaining to the current study:

- 1) Preethi Garg and Manvi Panchal, in the Study on," Introduction of Cashless Economy in India 2016: Benefits and Challenges, showed that cashless economy will help in curbing black money, counterfeit's, faux currency, conflict towards terrorism, decrease money related theft helps in enhancing monetary growth of our country. Study additionally highlighted the downside of cyber fraud, excessive illiteracy rate, mindset of people, lack of transparency and inefficiency in digital fee system.
- 2) Ashish Das, and Rakhi Agarwal, (2010) in the Article "Cashless Payment System in India A Roadmap published that the united states has to pass from the money based totally to cashless installment framework which will reduce the administration price for money, music exchanges, cheque charges, evasion, upgrade budgetary consideration and comprise the parallel financial system with standard.
- 3) K.C.Balaji and K.Balaji, (2016), A Study on Demonetization and Its Impact on Cashless Transactions' observed that the development of cashless trade framework is achieving new statures. People are fascinated to cross cashless. It is required at existing with the aid of the public. But the security is needed.
- 4) Shamsheer Singh and Ravish Rana , in their find out about paper, Consumer Perception of Digital Payment Mode analysed the perception, preferences and delight level of respondents on digital payment. It in addition recognized the obstacles and challenges to the adoption of digital payment. Study discovered that demographic issue barring schooling does no longer have a good deal influence on the adoption of the digital payment. The boom of users of smartphone and net penetration facilitated the adoption of digital payment.
- 5) Borhan Omar Ahmed Al- Dalaien in their study, Cashless Economy in India: Challenges Ahead, highlights the conceptual heritage of cashless financial system in India and additionally examines the benefits to generic public. The

find out about published that there are many advantages like faster transactions, expanded sales, instantaneous settlement, convenience, etc. It additionally focused on challenges such as lack of net amenities and negative infrastructure.

- 6) DR. Budheshwar Prasad Singhraul , in their learn about paper ,Cashless Economy- Challenges and Opportunities in India, Pacific Business Review. International volume 10 issue, 9 March 2018 centered on the present day popularity of India in usage of Digital Currency in evaluation to different developed countries. Study printed that cashless gadget is a step in the direction of monetary boom and it recommended that more humans begin using digital fee methods.
- 7) Biju Roy, Kokila V. and Ushadevi, R.(2017) in their paper ,A Study on Consumer Preference Toward Selected Payment Mode tried to perceive which is the pinnacle most modes for making charge and highlighted ongoing-developments in the market after demonetization. The study concluded that E-Wallet payment technique is greater preferred mode of payment.
- 8) Raja Narayanan, Cashless transactions and its have an effect on of Salaried Class ,studied about cash verses cashless transaction pattern. The learn about found that cashless economy helps to combat in opposition to corruption ,money lenders , violence etc. It also found that government have to promote customers thinking in the direction of the hazard factors. From time to time the Government has to make populace extra conscious of the benefits of electronic fee thru monetary literacy movements.
- 9) Dr. S. Yuvaraj and Sheila Eveline in the paper, CONSUMERS' PERCEPTION TOWARDS CASHLESS TRANSACTIONS AND INFORMATION SECURITY IN THE DIGITAL ECONOMY , identified the consumers' appreciation in the direction of cashless transactions and data security in digital economy. The findings revealed that majority of the buyers favoured credit/debit playing cards as the most comfortable and frequent mode of payment accompanied through cell wallets. It was also observed that privateness , safety and convenience are the most essential factors which have an impact on customers closer to cashless. Consumers were aware of Digishala a authorities information . The find out about observed that patron has adequate focus on the information safety in cashless transactions. Thus, it concluded that consumers have to be in a position to adapt with new changes and cross forward.
- 10) Dhanya B.K. in the paper, Consumer grasp of digital Payment mode located that digital charge emphasizes greatly in users and they recognize how it adapt on banking provider and progressive technological know-how have been part of the coming lifestyle.
- 11) Subramanian.S. (2014) in the learn about , Paper-Free Payment Systems in India-an Analytical Study , located that the financial institution and other economic institutions ought to pay attention on efforts to motivate the people for on line transactions as a substitute of the usage of cash .
- 12) Dr. Anthonima.K.Robin, in 2018, observed that cellular telephones are serving as an important instrument for payments, fund transfers, recharge etc. and the most important reason to move from cash to cashless is fear of terrorism.
- 13) Dr. K.A. Rajanna in the case find out about , PERCEPTION AND AWARENESS OF CUSTOMER TOWARDS CASHLESS TRANSACTION, revealed that majority of the respondents are conscious and favour that cashless transactions will help to fight in opposition to corruption, black money and minimize the risk of carrying money and make a contribution for faster financial growth. The study advocated that the authorities need to adopt a exclusive strategy to educate the human beings about the cashless economy.
- 14) Sharif Mohd. And Ram Pal, in their paper, Moving from Cash to Cashless: A Study of Consumer Perception Towards Digital Transactions, found that the respondents face many troubles whilst making cashless transactions. There is less cognizance about brand new modes of digital payments.
- 15) Preeti Garg and Manvi Panchal, in the paper, “ Study on preface of Cashless Economy in India 2016 Benefits & Challenge's ” showed that the preface of cashless frugality in India is a right step towards the development of frugality of India.
- 16) Prof. Samita Kher, Shruti Chandak, Nilisha Kothari, Rohan Desai in the paper, A Study of mindfulness among Youth about Digital India Initiative, analysed the mindfulness position of youth about digital India action and study set up that the utmost of the people are apprehensive about the action but don't know the details and services of Digital India. There exists a huge eventuality to increase the donation of the youth for this action to be successful and the government should start spreading mindfulness.
- 17) Richa Goel, Seema Sahal, Anita Vinaik, Vikas Garg, in their study, Moving from Cash to Cashless Economy- A Study of Consumer Perception Towards Digital Deals, helped in chancing the factors which impact the people to go for cashless. Study set up that there's still a long run for India to come 100 cashless and government has to develop smooth and secured structure.
- 18) Mr. PradeepH. 2017 in the study paper, Future and compass of Cashless Economy in India helped in assessing the unborn trends and impact of cashless in Indian frugality. Study set up that government should take further way in Digitalizing the frugality and modes of payments must be more secure and threat free.
- 19) Bindra and Bindya 2017, Going Cashless Stepping Towards Digital India, This study set up out benefits, challenges and growth prospects in India towards digitalization. Study showed that digitalization will bring enhancement in GDP and numerous further benefits to the society and the frugality.
- 20) Kousalya and Shankar 2018, in the study paper, Cashless Economy/ Deals, concentrated on understanding the impact of cashless frugality and its significance. The study set up that the cashless frugality will bring positive impact on fiscal sector and helps in modernising the payment system in India.
- 21) Shrikala K. K, 2017 in the paper, Cashless Transaction openings and challenges with special reference to Kodagu quarter in Karnataka, aimed at chancing out the openings and challenges for pastoral part while digitalization. Study set up that

there are numerous openings as well as challenges and it has to be enforced duly. People and government must move together.

- 22) C. Thilangvathy and Dr S Nagasanthi in the study paper,(- 4891) Impact and significance of Cashless Transaction in India, set up that the retail sector has ascendance of cash sale and card payment is one of the most secured mode of payment in retail request.
- 23) Nenavath Sreenu, in the study paper, Cashless Payment Policy and its goods on Economic Growth of India An Exploratory Study, examined the impact of perpetration of cashless payment policy on profitable development and gradational transition to a cashless frugality in India. The results showed that guests and merchandisers accept cashless system. There will be negative impact only in the short run where as in the long run the impact will be positive.
- 24) Ms. Rahmath unnisa & Mrs. Dhivya Kumari. G in the study paper, Impact of Demonetization Cash To Cashless – A Study Of Select Consumer, showed that Impact of Demonetization has felt by every Indian Citizen and preface of Cashless Economy in India can be seen as a step in right direction as it helps in growth and development of frugality. The study set up that the banks and affiliated service providers will have to invest in technology in order to ameliorate security and ease of deals. People will shift when it's easier, certain and safe to make cashless deals. Government and banks also have to give impulses on cashless deals and discourage cash payments.
- 25) Sriya Mahapatra in the paper, Cashless Financial Transaction Behaviour of Urban Middle Class in Bhubaneshwar, determined how mobile payment options were associated with demographic factors.. It was observed that there was no significant difference in preference of cashless modes of fiscal deals grounded on gender. There's a difference in preference of mobile technology for fiscal sale on the base of age group.
- 26) M. Geetha, in the paper, An Empirical Study on Impact of Cashless Economy in Unorganized Sector in India, set up that cashless frugality can not be rehearsed and enforced in unorganized sectors and Petty plutocrat deals. The government has not done enough to give internet installations. Going cashless requirements protection against fraud and needs technology in every sector. People demanded education, introductory installations and mindfulness of the technological developments.
- 27) Ankita Dhamija & Diksha Sahni, in the study paper, Green Banking Perception and amenability of client to Adapt Green Banking, this exploration work includes the cause and effect relationship between the comprehensions of the guests towards the operation of green banking. The study set up that good people are more apprehensive of internet banking and are more likely to use it.
- 28) Dr. Parameshwar Singh Maravi, in the paper, Perception towards Cashless Transaction among Rural People with Special Reference to Anuppur District of MP An Empirical study, revealed problems faced by common people in cashless deals and the study showed that people weren't fully apprehensive about cashless, and the shopkeepers weren't interested to vend the products through cashless and some shop keepers weren't having installation and there's a lack of trust through cashless mode. The study revealed that nation has moved towards cashless frugality after demonetization and government has developed unique abatements and freebies on electronic deals. Study recommended that there's a need to produce further mindfulness more POS and further ATM should be enforced.
- 29) Alice Elizabeth Daves, in the study paper, To Study University scholars comprehensions Towards Their Cashless Financial Deals, showed that cashless deals were favoured due to the features associated. Study also revealed that scholars stations and comprehensions of cashless fiscal deals are positive in nature and their advantages faced by them is a contributing factor for reduced trouble in their diurnal lives.
- 30) Dr.Elina Kanungo, Sonika Pati, in the study paper, guests Preference in Relinquishment of Different Payment styles A Study on Pre, During and Post Lockdown Period of COVID-19 in India. The Study was conducted to know the preferences of people in civic and pastoral corridor of India in using digital payment systems during lockdown. Study set up that digital payment styles help in boosting up the frugality and will also be helpful being contactless to fight against Corona Pandemic.
- 31) K.Suma Vally and Dr.K.Hema Divya in the Study, On Digital Payments in India with perspective of Consumer Relinquishment. The Study concentrated on the analysis of the relinquishment position of digital payment systems by guests and the positive impact of digitalization. The study revealed that the Banks should take effective measures in creating mindfulness towards using technology and security must be bettered.
- 32) Dr. (Smt.) Rajeshwari M. Shettar, Shri Hurakadli Ajja Shikshan Samiti's in the study paper, DIGITAL BANKING AN INDIAN PERSPECTIVE, covered part of digitization in Indian banking, compass of digital banking, digital banking trends, technological mileposts in Indian banks. The study set up that, digital banking has reduced the operating costs of banks which made banks to charge lower freights for services and offer advanced interest rates for deposits. The study also set up that, digital banking has enormous implicit to change the geography of fiscal addition. Easy use of digital banking can accelerate the integration of unbanked frugality to the mainstream.
- 33) Manisha Verma, in the study paper, A Rise of Digital Banking in India, A Case Study of HDFC Bank, the study revealed that the maturity of the repliers use net banking services and felt it better than traditional banking for developing an effective and speedy agreements.
- 34) DR. ROSHAN LAL & DR. RAJNI SALUJA, in the study paper, BANKING THE INDIAN script set up that there's lack of preparedness by the banks and guests in espousing new technological changes. There's lack of proper structure. Banks are making sincere sweats to popularise the e-banking services and products. Youngish generations are beginning to see the conveniences and benefits of e- banking. In future, e-banking won't only be respectable and also be the preferred mode of banking.

- 35) Jhumkee Iyengar and Manisha Belvalkar, in the paper, A Case Study of online Banking in India stoner Behaviours and Design Guidelines, set up that as 21st century banking druggies entrust the care of one of their most important means to cyber space, a flawless, stress free and successful experience is essential. Design according to stoner's preference, focus must be on success, contents should be easy to understand by ' anybody ', demonstrations must be handed, reduced intimidation, will surely justify investment in online through increased operation by satisfied guests.
- 36) Dr.M. Prabhu, Girish V, Mamatha R in their study encompassed the recent decision of the central government on Demonetization and its gradational effect on Indian banking sector. The study set up that Demonetization has affected Banks, while swapping, it disturbed temporarily and told its regular operations in Banks, but it helped the frugality to find growth and development of the country through fiscal institutions.
- 37) Prof.(Dr.) DineshC. Agrawal & Sakshi Chauhan, in the paper, A relative Study of E-Banking in Public and Private Sectors Banks(with special reference to SBI and HDFC bank in Haridwar), anatomized the working style as a comparison between Public and Private sectors banks in respect of SBI and HDFC bank and studied public sector banks v/ s private sector banks from the e-banking perspective, delved whether e-banking is cost effective for both banks and the guests or not. The study revealed that People wanted a change in the geste of the staff of the public sector banks and are of the opinion that banks don't organize any client meets to resolve their problems.
- 38) Dr. LekshmiBhai.P.S, in the study paper, E-BANKING IN INDIA- PROBLEMS AND PROSPECTS, set up that the banks are facing numerous challenges as well as openings are available. Numerous fiscal inventions like ATMs, credit cards, RTGS, disbenefit cards, mobile banking etc. have fully changed the face of Indian banking. But still further innovative results demanded so that the challenges can be answered and openings can be profited efficiently by the Indian banks.
- 39) Aswin Raj Saveetha in 2018, set up that Private Sector Banks are technologically advanced than public sector banks and banks operations are more effective after the preface of Computers in the Banks and technology has come the integral part of the banks now- a- days.
- 40) Dhanalakshmi Komirisetty, &B. Sarath Simha, in their Study set up that Paytm is one among the stylish mechanical advancement in the present century and the administrations offered by Paytm helps in Time application. Fruitful treatment of Paytm by purchasers and shippers is the stylish case of its positive effect in the general public.
- 41) Shubhara Jindal, in 2015, set up that the Banks must arrange forums and shops to knowledgeable the people in digital generalities. It has to give special security for guests finances, specialised training must be arranged for the staff to move towards Digital.
- 42) Ms. Fozia, set up from the study that different age group of users and different occupation group of users have different perception toward thee-banking services. The results also proposed that demographic factors impact significantly upon internet banking specifically, occupation and age. Eventually, the paper suggested that an understanding about the client's perception regarding thee-banking services of public and private banks will help the banker to understand the user needs in a better way.
- 43) Arshveer Kaur, in 2018, set up the consumer stations towards both cash and cashless payments in India and concluded that after demonetization people are believing in the supremacy of the plastic plutocrat.
- 44) Soman in 2003, set up out that cash was the only one payment system throughout the century for millions but now there's a choice of making cashless payments.
- 45) Bharath Kumar Meher & Abhishek Kumar Gupta, in 2020, the study made an attempt to find the causes of vacillation in using digital banking by MSMEs in Bihar. The study set up sense of instability due to cybercrimes, demand of smart bias and businessman who aren't willing to expose all the business deals to banks and government having a fear of paying further levies and are spooked about the fraud or hacking of accounts.
- 46) Dipika, in 2015, Green Banking in India A Study of colorful Strategies Borrow by Banks for Sustainable Development, set up that there's utmost need to produce mindfulness, apply and follow green banking as much as possible in moment's business world of innovative technologies so as to make our terrain mortal friendly and enrich the sustainability.
- 47) Ms. Shilpa Shetty HMs. Gopika Unnikrishnan in 2017, A relative STUDY OF GREEN BANKING PRACTICES IN INDIA & USA, the paper examines " Green Banking " practices in United States and India. The paper originally explored the elaboration Green Banking in the world. United States being the colonist in launching this conception, the paper touched on the working of Coalition for Green Capital(CGC), anon-profit formed to foster the development of green banks in the U.S. The paper further bandied how Green Banking is perceived and enforced in India relative to United States. The study revealed that RBI, has given two confines to the conception of green banking which has led to the diversion in understanding and prosecution of green banking compared toU.S. The study concludes with the suggestions to further promote Green Banking in India.
- 48) Ms. Neetu Sharma,Ms. Sarika K,Dr.R. Gopal, " A study on client's mindfulness on Green Banking enterprise in named public and private sector banks with special reference to Mumbai ". The study aimed to identify the opinion and mindfulness of bank workers and guests as respects to green banking conception in public and private sector banks enterprise taken by bank in order to impact client and make them stoner friendly and advised impact of gender on green enterprise and also set up specialized procedural problems as well as executive problems while using green banking.
- 49) D.N.V.Krishna Reddy,Dr.M.Sudhir Reddy, in their study paper, A Study On client's Perception And Satisfaction Towards Electronic Banking In Khammam District, linked and measured the consumer perception toward the convenience and amenability to use E-banking services and concluded that around 70 of people have positive perception & are satisfied with E-banking Services. Still people aren't using all the E-banking services constantly because they've lower knowledge about computer and internet; so, they feel vacillation in using E-banking services. So banks should

ameliorate their promotional and communication strategies to make apprehensive the guests regarding IT services and make up positive perception to ameliorate the position of operation of E-banking with high position of satisfaction.

- 50) Mahesh Kumar M, in 2014, Recent Technological Developments and guests Perception Towards Online Banking Services in Bidar City – Karnataka, International Journal of Engineering Research & Technology(IJERT) IJERT ISSN 2278- 0181, The present study concludes that all banks whether it's public sector, private sector or foreign banks are furnishing e-banking services and customers have become more demanding with the passage of time. The study concluded that different age, occupation group of customer have different perception toward thee-banking services and the operation position of these banks " client is different so bank should concentrate on all the age, occupation group of customers for betterment of e-banking banks. The customers are satisfied with the quality of e-banking services. In the ultramodern arena people can not lead out life without serving the services of banks. It's observed that, maximum situations of repliers are satisfied form the services offered by the banks. Eventually, on the whole the paper is concluded that the satisfaction situations of the customers are good with respect to the banking services in the study area.

Books Referred

*Proceedings of the National Conference on Information Technology & Its Implications on Banking Sector, Challenges & Prospects, in 2012, Consumers Perception about Innovative Banking Services- A Study of Customers of Various Commercial Banks in Udupi District, by G. Santhosh Shetty, the study attempted to examine customers perception about innovative services provided by banks. The study found that the customers received the modern services by banks and have good knowledge of computers and using e-banking and customers are happy with the initiatives taken by the banks. Editors Dr.C.K.Hebbar, Mr. Sandeep Shenoy, Dr.Abbokar ,Siddiq, ISBN:978-93-82062-88-2.

*Customers Perspective towards Mobile Banking Services- A Case Study with Reference to Coastal Karnataka, by Umesh Maiya and Abbokar Siddiq. The study found that the use of mobile phones is increasing remarkably increasing world over. But Mobile banking is not much popular as ATMs, and study suggested that mobile banking must be developed as per customers' requirements.

National Conference on Indian Banking Managing Transformation in the Era of Globalization &Information Technology, IBMT 2015, Editors Dr. C. K. Hebbar , Mr.Sandeep Shenoy, ISBN:9789384869-13-7.

*A Study on Customers Perception towards E-banking with Ref. to Dakshina Kannada District, by Dr. Sowmya Praveen K., the study was focused on the perception of respondents towards e- banking and measured the satisfaction level of people towards e-banking.The study found that different age group , different qualifications, and different occupations of customers have different perceptions about e-banking services and all showed their interest for e-banking. Digital India: Prospering India, ISBN:978-927561-7-2, CANCON 2017, publication of proceedings

*Perception of undergraduate Students Towards Digital India Initiatives, by Dr. Herald Monis and Nagaraj.The study showed that undergraduate students are optimistic about digital india iniatives but there is a fear of safety and security.

*Perception & Attitude of Women Towards ICT, A Study with reference to Moodubidre Region, by Harish and Surekha S.T.,found that the women were having positive attitude towards using ICT and the digital India is the motivational factor to use ICT.

*A Perceptonal Study of Customers Towards Digital Banking Services of Selected Public Sector Banks in Mangaluru City, by Rajesh S., Sheethal K. Koti B., study found that public sector banks are playing important role in providing digital banking services and contribute to the development of the economy.

*A Study on Factors Influencing the Usage of Digital Payment System Among Customers, by Ashwini kundar & Shwetha, study found that digital payment is a convenient method, saves time but there is a problem of internet and safety and some are scared to disclose details to avoid taxes.

International Conference on Green Banking Perceptions and Challenges, ICGB 2017, ISBN:9789386256-39-3.

Research Gap :

The literature study so far conducted deals with issues relating to customers/clients and their perception towards digital banking services and various benefits available in digital banking to the Government and general public. But on digital banking theirs is a reliable occasion of studying the issues faced by a businessman and the customers.

In the literature, the proposed study accepted to cover the present issues relating to Digital Banking are similar as the problems faced by shopkeepers while dealing with clients who are using digital banking mode and issues related to digital banking generalities.

Conclusion :

It is evident from the secondary check that it is set up that there has been a vast amount of study was conducted on digital banking. This study shows that there's a positive opinion about digital banking among majority of customers. Here also there's a

necessity for identifying the real problems faced by business people when clients or customers opt for digital banking. It should be made known to the public that why on some occasions businessmen discourage digital payment mode.

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