



Customer Perceptions Of Innovative Banking Services: A Comprehensive Analysis

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Abstract:

This study explores customer perceptions of innovative banking services in Bengaluru, India, focusing on the perceived accessibility of these services compared to traditional banking methods. As the banking industry undergoes rapid digital transformation, understanding customer attitudes towards new technologies is crucial for successful implementation and adoption. This research employs a survey methodology, gathering data from 88 banking customers in Bengaluru through a structured questionnaire. The study investigates customer perceptions regarding the accessibility of innovative banking services, including mobile banking, online banking, and UPI, in relation to traditional branch banking. The findings reveal a divided opinion, with a slight majority perceiving innovative services as more accessible, while a substantial minority disagrees or remains neutral. This suggests that while digital channels offer increased accessibility for some, barriers may still exist for others. The study highlights the need for banks to address these disparities and ensure equitable access to innovative banking services for all customers in Bengaluru. Further research is recommended to explore the specific factors influencing these perceptions and to inform strategies for improving the accessibility and inclusivity of digital banking platforms.

Key Words: Innovative Banking Services, Accessibility, Digital Banking, Bengaluru, Customer Perceptions

1. Introduction:

The banking industry, a cornerstone of the global economy, is in the midst of a profound transformation. No longer confined to the traditional brick-and-mortar branches of yesteryear, banking services are increasingly delivered through digital channels, powered by rapid technological advancements. This shift, driven by the confluence of evolving customer expectations and disruptive technologies, has ushered in an era of innovation, with banks constantly seeking to develop and deploy new services to attract and retain customers in an increasingly competitive landscape. From the advent of automated teller machines (ATMs) to the rise of

mobile banking and the emergence of artificial intelligence (AI)-powered financial advisors, innovation has become an indispensable element of the modern banking experience. This research delves into the critical aspect of customer perceptions of these innovative banking services, exploring the factors that shape their attitudes, influence their adoption, and ultimately determine the success of these technological advancements.

The traditional banking model, characterized by face-to-face interactions and paper-based transactions, is rapidly giving way to a digital-first approach. Customers, accustomed to the convenience and personalized experiences offered by other digital platforms, now expect similar levels of service from their banks. They demand seamless access to their accounts, the ability to conduct transactions anytime, anywhere, and personalized financial advice tailored to their individual needs. This shift in customer expectations has compelled banks to embrace innovation as a strategic imperative, investing heavily in the development and implementation of new technologies to meet these evolving demands. The rise of fintech companies, agile and customer-centric, has further intensified the pressure on traditional banks to innovate, forcing them to adapt or risk being left behind.

The landscape of innovative banking services is vast and constantly expanding. Mobile banking, a now ubiquitous feature, allows customers to manage their finances, pay bills, and transfer funds directly from their smartphones. Online banking provides a comprehensive platform for accessing a wide range of banking services from the convenience of a personal computer. Biometric authentication, including fingerprint and facial recognition, enhances security and simplifies the login process. AI-powered chatbots offer instant customer support and personalized financial advice. Blockchain technology promises to revolutionize cross-border payments and other financial transactions. Open banking initiatives enable secure data sharing between banks and third-party providers, fostering the development of innovative financial products and services. The metaverse, while still in its nascent stages, presents intriguing possibilities for immersive banking experiences. These are just a few examples of the myriad innovations transforming the banking industry.

However, the mere availability of innovative banking services does not guarantee their success. Customer adoption is crucial for realizing the full potential of these technologies. Banks must not only develop innovative services but also ensure that customers perceive them as valuable, user-friendly, and secure. Understanding customer perceptions is therefore paramount for banks seeking to maximize the return on their investments in innovation. This research aims to shed light on the complex interplay of factors that influence customer perceptions of innovative banking services.

Several key themes emerge when considering customer perceptions of innovation in banking. Perceived usefulness plays a crucial role. Customers are more likely to adopt a new service if they believe it will genuinely improve their banking experience, whether by saving them time, simplifying transactions, or providing access to new financial opportunities. Ease of use is another critical factor. Innovative services must be intuitive and user-friendly, requiring minimal effort to learn and use. Complex interfaces and cumbersome processes can deter even the most tech-savvy customers.

Security concerns are paramount in the banking sector. Customers entrust their financial data to banks, and they expect the highest levels of security and privacy. Any perceived vulnerability in a new technology can significantly hinder adoption. Banks must address these concerns proactively, implementing robust security measures and communicating transparently about their data protection practices. Trust is essential for fostering customer acceptance of innovative banking services. Customers need to trust that their bank is capable of protecting their financial information and that the new technologies are reliable and dependable. Building trust requires consistent performance, transparent communication, and a strong track record of safeguarding customer data.

Beyond these core factors, other influences also shape customer perceptions. Social influence can play a role, with customers more likely to adopt services that are widely used and recommended by their peers. Personal innovativeness, the tendency to embrace new technologies, can also influence adoption. Demographic factors, such as age, income, and education level, may also play a role in shaping perceptions and adoption patterns.

This research aims to provide a comprehensive analysis of customer perceptions of innovative banking services. It seeks to identify the key drivers of adoption, understand the perceived benefits and risks associated with different technologies, and explore the impact of these perceptions on customer satisfaction and loyalty. By combining insights from existing literature with empirical data collected through surveys and interviews, this study aims to offer valuable guidance for banks as they navigate the rapidly evolving landscape of financial services. The findings will highlight the importance of customer-centric innovation, emphasizing the need to understand customer needs, build trust in new technologies, and effectively communicate the value proposition of innovative services. Ultimately, this research seeks to contribute to a deeper understanding of the dynamics of innovation in the banking industry and to provide practical recommendations for banks seeking to thrive in the digital age.

2. Literature Review:

1. **Tandon Khanna, V., & Gupta, N. (2015).** The paper examines customers' perceptions of technological innovations in the delivery channels of India's public sector banks. It highlights factors such as acceptability, safety, availability, user-friendliness, and accessibility that influence customer perceptions. The study emphasizes the need for public sector banks to understand these factors to enhance the effectiveness of their delivery channels.
2. **Shetty, G. S. (2012).** The paper explores customers' perceptions of innovative banking services in the Udupi district. It finds that customers are well-acquainted with modern banking services and possess good computer knowledge, leading to the effective use of e-banking. The study concludes that customers are satisfied with the initiatives taken by banks in introducing innovative services.
3. **Maiya, U., & Siddiq, A. (2012).** The paper investigates customer perspectives on mobile banking services in Coastal Karnataka. It discusses the increasing use of mobile phones and how this trend influences the adoption of mobile banking services. The study highlights the importance of user-friendly interfaces and the perceived usefulness of mobile banking in shaping customer perceptions.
4. **Fozia, M. (2013).** The paper compares customer perceptions of e-banking services between selected private and public sector banks in India. It reveals that different age and occupation groups have varying perceptions toward e-banking services. The study suggests that banks should consider these demographic factors when designing and implementing e-banking services.
5. **Kaur, A. (2018).** The paper examines consumer perceptions of various payment methods in the context of a cashless society. It discusses the factors influencing the adoption of digital payment methods, including convenience, security, and social acceptance. The study provides insights into how these factors affect customer perceptions of innovative banking services.
6. **Meher, B. K., & Gupta, A. K. (2020).** The paper investigates the factors that negatively impact the usage of digital banking by Micro, Small, and Medium Enterprises (MSMEs) in the Kathiwar district of Bihar. It identifies issues such as lack of awareness, inadequate infrastructure, and security concerns as major barriers. The study suggests that addressing these issues is crucial for enhancing the adoption of innovative banking services among MSMEs.
7. **Dipika. (2015).** The paper explores the concept of green banking and the strategies adopted by Indian banks for sustainable development. It discusses how innovative banking practices, such as paperless banking and green loans, influence customer perceptions and contribute to environmental sustainability. The study highlights the role of customer awareness and acceptance in the success of green banking initiatives.

8. **Gupta, S. (2021).** The paper reviews academic literature on the factors that determine customer perception, usage, or adoption of financial technology (fintech) services. It identifies key determinants such as trust, ease of use, and perceived usefulness. The study provides insights into how these factors influence customer perceptions of innovative banking services in the fintech era.

3. Objective

To assess customer perceptions of the benefits and challenges associated with innovative banking services.

4. Methodology:

This research investigates customer perceptions of innovative banking services in Bengaluru, specifically focusing on their experiences and attitudes towards these services. A survey methodology is employed, utilizing a structured questionnaire to gather data from 88 banking customers in Bengaluru. The target population comprises individuals with experience using or potential eligibility for various banking services, including loan applications, mobile banking, UPI, and online banking platforms. While ideally a random sampling method would be used, a convenience sample of 88 participants will be recruited from different banks across Bengaluru to ensure representation from a broader segment of the banking population. Efforts were made to diversify the sample across age, gender, income level, Occupation, Education Level and banking experience to enhance the generalizability of the findings, acknowledging the limitations inherent in convenience sampling. The questionnaire explores customer perceptions regarding the convenience, time-saving benefits, accessibility, ease of use, security concerns, technical difficulties, and trust associated with innovative banking services. This data will be analyzed to provide a comprehensive understanding of customer perceptions and inform strategies for improving and promoting innovative banking services in Bengaluru.

5. Analysis and Interpretations:

5.1 Occupation

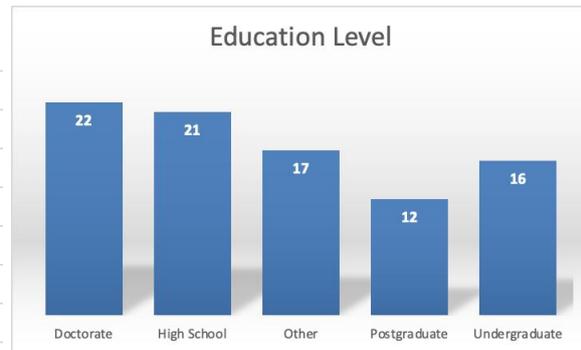
	Count of Occupation
Business Owner	9
Other	21
Retired	16
Salaried Employee	15
Self-Employed	16
Student	11
Grand Total	88



The distribution of occupations among the 88 individuals surveyed reveals a diverse range of employment statuses. The largest categories are "Other" (21 individuals) and "Retired" (16), followed closely by "Self-Employed" (16). "Salaried Employees" make up the next largest group at 15 individuals, while "Students" account for 11. "Business Owners" represent the smallest category, with only 9 individuals.

5.2 Education Level

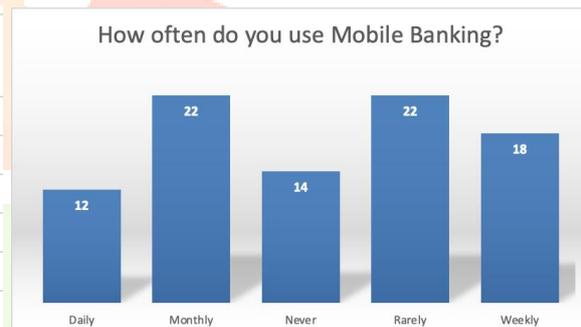
	Count of Education Level
Doctorate	22
High School	21
Other	17
Postgraduate	12
Undergraduate	16
Grand Total	88



The educational attainment of the 88 individuals surveyed is concentrated at the extremes, with "Doctorate" (22 individuals) and "High School" (21 individuals) representing the largest groups. A substantial portion of the sample falls into the "Other" category (17 individuals), the composition of which requires further investigation to understand the specific educational experiences it encompasses. "Undergraduate" degrees were reported by 16 individuals, while "Postgraduate" studies represent the smallest segment, with 12 individuals. This distribution potentially suggests a bimodal pattern, with a strong emphasis on both doctoral-level and high school education.

5.3 How often do you use Mobile Banking?

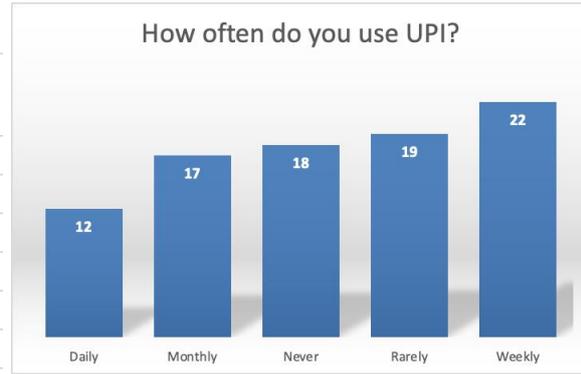
	Count of How often do you use Mobile Banking?
Daily	12
Monthly	22
Never	14
Rarely	22
Weekly	18
Grand Total	88



Mobile banking usage among the 88 surveyed individuals reveals a varied pattern, impacting customer perceptions of innovative banking services. The most common usage frequencies are "Monthly" and "Rarely," each cited by 22 respondents, suggesting that while mobile banking is utilized, it may not be a regular or primary method for many. "Weekly" usage is reported by 18 individuals, indicating a segment that has integrated mobile banking more consistently into their routines. "Daily" usage accounts for 12 respondents, representing the most engaged users. However, a notable portion (14 individuals) reports never using mobile banking, highlighting a potential gap in adoption or a preference for traditional banking methods.

5.4 How often do you use UPI?

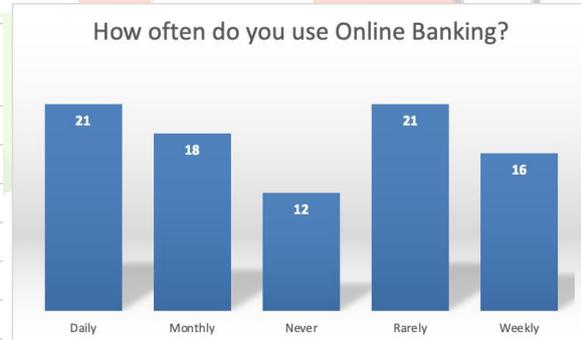
	Count of How often do you use UPI?
Daily	12
Monthly	17
Never	18
Rarely	19
Weekly	22
Grand Total	88



UPI usage among the 88 individuals surveyed is most frequent on a weekly basis, with 22 respondents indicating this frequency. A substantial portion of the sample, however, uses UPI rarely (19 individuals) or never (18 individuals), suggesting a significant adoption gap. Monthly usage is reported by 17 individuals, while daily usage is the least common, with only 12 respondents. The notable number of non-users highlights the need to investigate the barriers to UPI adoption. Overall, the data indicates that while weekly usage is prevalent, consistent daily use is less common, and a considerable segment of the population remains non-users, suggesting potential areas for growth and improvement in UPI services.

5.5 How often do you use Online Banking?

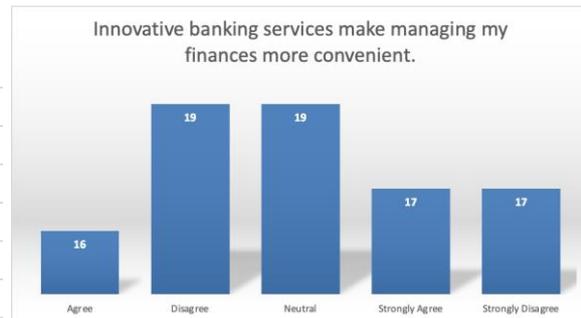
	Count of How often do you use Online Banking?
Daily	21
Monthly	18
Never	12
Rarely	21
Weekly	16
Grand Total	88



The frequency of online banking usage among the 88 surveyed individuals reveals a near-even split between daily and rare usage, with 21 respondents in each category. Monthly usage accounts for 18 individuals, while weekly usage is slightly less frequent, reported by 16 people. A smaller segment of 12 individuals indicates they never use online banking. This data suggests a polarization in online banking habits, with a strong contingent engaging daily and another substantial group using it only rarely, if at all.

5.6 Innovative banking services make managing my finances more convenient.

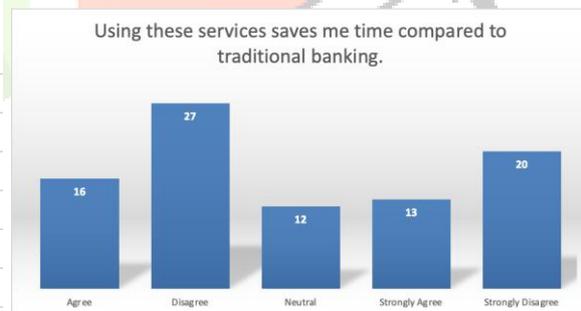
	Count of Innovative banking services make managing my finances more convenient.
Agree	16
Disagree	19
Neutral	19
Strongly Agree	17
Strongly Disagree	17
Grand Total	88



Customer perceptions of innovative banking services and their impact on financial management convenience are relatively evenly distributed among the 88 respondents. While 17 individuals strongly agree and 16 agree that these services enhance convenience, a combined 36 individuals, nearly mirroring the "agree" group, either disagree (19) or strongly disagree (17). A substantial portion (19 individuals) remains neutral on the matter. This near-equal distribution across agreement, disagreement, and neutrality suggests a lack of clear consensus regarding the perceived convenience of innovative banking services for financial management.

5.7 Using these services saves me time compared to traditional banking.

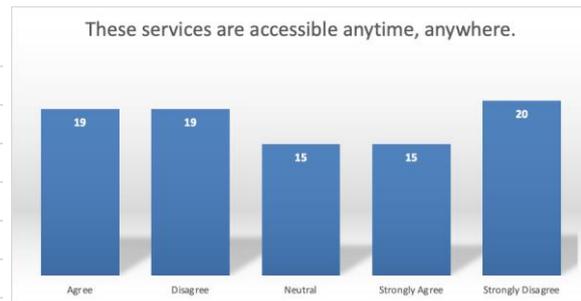
	Count of Using these services saves me time compared to traditional banking.
Agree	16
Disagree	27
Neutral	12
Strongly Agree	13
Strongly Disagree	20
Grand Total	88



Perceptions regarding the time-saving benefits of innovative banking services compared to traditional banking are skewed towards disagreement among the 88 respondents. A combined 47 individuals either disagree (27) or strongly disagree (20) that these services save time. While 13 individuals strongly agree and 16 agree, totaling 29, a smaller segment of 12 individuals remains neutral. This data indicates a prevailing sentiment that innovative banking services are not perceived as more time-efficient than traditional methods.

5.8 These services are accessible anytime, anywhere.

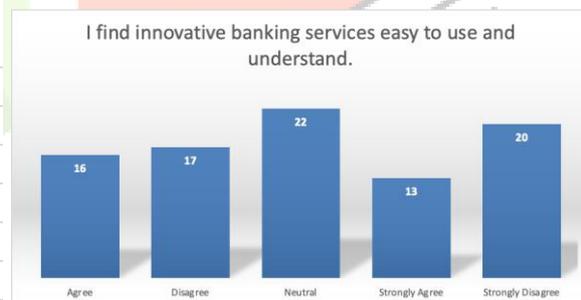
	Count of These services are accessible anytime, anywhere.
Agree	19
Disagree	19
Neutral	15
Strongly Agree	15
Strongly Disagree	20
Grand Total	88



Customer perceptions of the accessibility of innovative banking services "anytime, anywhere" are notably divided among the 88 respondents. While 15 individuals strongly agree and 19 agree with this assertion, a near-equal number, 20 strongly disagree and 19 disagree, effectively negating the positive responses. An additional 15 individuals remain neutral. This even distribution across agreement, disagreement, and neutrality reveals a lack of clear consensus on the accessibility benefits of these services. The substantial proportion of respondents who disagree or strongly disagree suggests potential issues with service availability, reliability, or user experience that need to be addressed to truly deliver on the promise of anytime, anywhere access.

5.9 I find innovative banking services easy to use and understand.

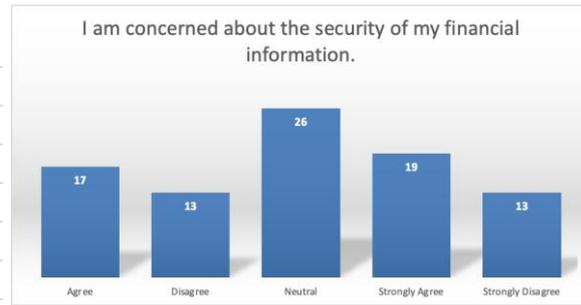
	Count of I find innovative banking services easy to use and understand.
Agree	16
Disagree	17
Neutral	22
Strongly Agree	13
Strongly Disagree	20
Grand Total	88



Customer perceptions of the ease of use and understanding of innovative banking services are varied among the 88 respondents. While 13 strongly agree and 16 agree that the services are easy to use, a larger combined total of 37 individuals either disagree (17) or strongly disagree (20). A substantial portion, 22 individuals, remains neutral. This data suggests that a significant proportion of customers find innovative banking services challenging to use or understand, indicating potential issues with user interface, clarity of instructions, or overall service design. The high number of neutral responses further emphasizes the need for banks to focus on improving the user experience and ensuring that these services are accessible and intuitive for a broader audience.

5.10 I am concerned about the security of my financial information.

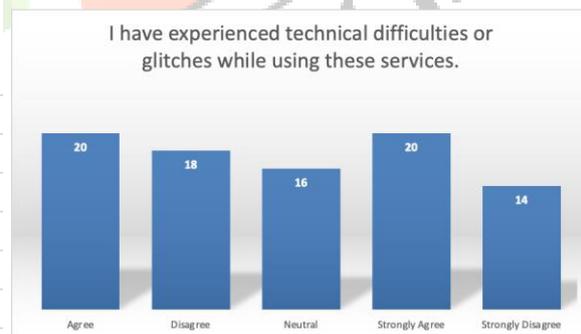
	Count of I am concerned about the security of my financial information.
Agree	17
Disagree	13
Neutral	26
Strongly Agree	19
Strongly Disagree	13
Grand Total	88



Concerns about the security of financial information related to innovative banking services are prominent among the 88 respondents. While 13 individuals strongly disagree and another 13 disagree with having such concerns, a larger combined total of 36 individuals either agree (17) or strongly agree (19) that they are concerned. A substantial portion, 26 individuals, remains neutral on the issue. This data suggests that security concerns are a significant factor influencing customer perceptions of innovative banking services. Although a sizable group expresses a lack of concern, the larger proportion expressing concern, coupled with the considerable number of neutral respondents, highlights the critical importance of addressing security issues to foster trust and encourage wider adoption of these services. Banks must effectively communicate their security measures and demonstrate the safety of digital transactions to alleviate customer anxieties.

5.11 I have experienced technical difficulties or glitches while using these services.

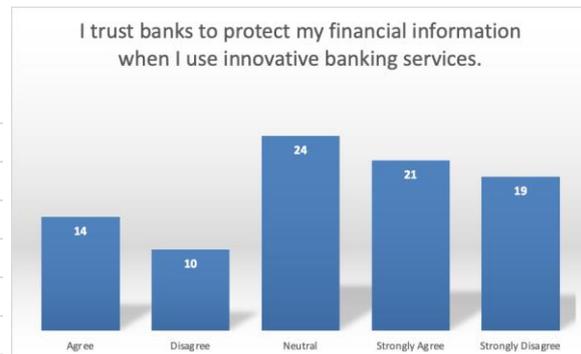
	Count of I have experienced technical difficulties or glitches while using these services.
Agree	20
Disagree	18
Neutral	16
Strongly Agree	20
Strongly Disagree	14
Grand Total	88



Experiences with technical difficulties or glitches while using innovative banking services are prevalent among the 88 respondents. An equal number of individuals, 20 each, agree and strongly agree that they have encountered such issues. While 18 disagree and 14 strongly disagree, totaling 32, a smaller segment of 16 individuals remains neutral. This data reveals that a substantial portion of users has experienced technical problems, which could negatively impact their perception and adoption of these services. The near-equal split between those who have and have not experienced issues, coupled with the neutral group, emphasizes the need for banks to prioritize the reliability and stability of their innovative banking platforms to ensure a positive user experience.

5.12 I trust banks to protect my financial information when I use innovative banking services.

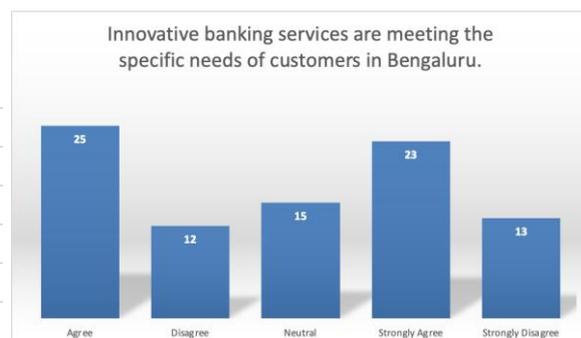
	Count of I trust banks to protect my financial information when I use innovative banking services.
Agree	14
Disagree	10
Neutral	24
Strongly Agree	21
Strongly Disagree	19
Grand Total	88



Customer trust in banks to protect financial information within innovative banking services is divided among the 88 respondents. While 21 individuals strongly agree and 14 agree, totaling 35, a near-equal proportion, 29 individuals, either disagree (10) or strongly disagree (19). A substantial segment of 24 individuals remains neutral. This data suggests a lack of strong, widespread trust in banks' ability to safeguard financial data within these services. The considerable number of neutral responses further emphasizes the uncertainty surrounding this issue. Banks need to proactively address security concerns and clearly demonstrate their commitment to data protection to build stronger trust and encourage wider adoption of innovative banking services.

5.13 Innovative banking services are meeting the specific needs of customers in Bengaluru.

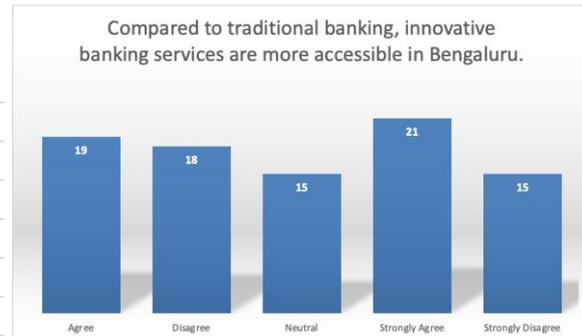
	Count of Innovative banking services are meeting the specific needs of customers in Bengaluru.
Agree	25
Disagree	12
Neutral	15
Strongly Agree	23
Strongly Disagree	13
Grand Total	88



Perceptions of how well innovative banking services in Bengaluru meet customer needs are generally positive among the 88 respondents, though not overwhelmingly so. While 23 individuals strongly agree and 25 agree that these services meet their needs, totaling 48, a combined 25 individuals either disagree (12) or strongly disagree (13). An additional 15 individuals remain neutral. This data suggests that while a majority of respondents find that innovative banking services in Bengaluru are meeting their needs, a sizable minority expresses dissatisfaction or uncertainty.

5.14 Compared to traditional banking, innovative banking services are more accessible in Bengaluru.

	Count of Compared to traditional banking, innovative banking services are more accessible in Bengaluru.
Agree	19
Disagree	18
Neutral	15
Strongly Agree	21
Strongly Disagree	15
Grand Total	88



Accessibility of innovative banking services compared to traditional banking in Bengaluru shows a slight positive lean among the 88 respondents. While 21 strongly agree and 19 agree that these services are more accessible, totaling 40, a slightly smaller group of 33 individuals either disagree (18) or strongly disagree (15). An additional 15 individuals remain neutral. This data suggests that while a considerable portion of respondents perceive innovative banking services as more accessible, a substantial minority holds the opposite view or remains undecided.

6. Findings and Suggestions

Findings

This study reveals a complex and nuanced landscape of customer perceptions towards innovative banking services in Bengaluru. While there is a general appreciation for the potential of these services, several key areas of concern and dissatisfaction emerge. A significant finding is the mixed perception of convenience. Although a substantial portion of respondents agree that innovative services enhance financial management convenience, a near-equal number either disagree or remain neutral, highlighting a lack of clear consensus on this core benefit. Similarly, perceptions regarding time-saving benefits are predominantly negative, with a majority disagreeing that these services are more time-efficient than traditional banking. Accessibility also presents a divided picture, with a near-equal split between those who perceive innovative services as more accessible and those who disagree, indicating potential issues with service availability or usability. Ease of use is another area of concern, as a significant proportion of respondents find these services challenging to use or understand. Security remains a paramount concern, with a substantial number of respondents expressing anxieties about the safety of their financial information. Technical difficulties and glitches are also a prevalent issue, impacting a large segment of users. Trust in banks to protect financial information is divided, with a considerable number of respondents expressing distrust or uncertainty. While a majority of respondents believe that innovative services are meeting their needs, a sizable minority remains dissatisfied. Finally, although a slight majority find innovative services more accessible than traditional banking, a considerable portion disagrees or remains neutral. Overall, the findings suggest that while innovative banking services hold promise, banks need to address concerns related to convenience, time-saving, accessibility, usability, security, reliability, and trust to fully realize the potential of these technologies and enhance customer satisfaction.

Suggestions

Based on the findings of this study, several recommendations can be made to improve customer perceptions and adoption of innovative banking services:

- **Enhance Usability:** Banks should prioritize user-centered design principles to create intuitive and user-friendly interfaces. Simplifying navigation, providing clear instructions, and offering tutorials can improve the ease of use and understanding of these services.
- **Address Security Concerns:** Banks must proactively communicate their security measures and demonstrate their commitment to data protection. Implementing robust security protocols, providing transparent information about data handling practices, and offering educational resources on online security can help alleviate customer anxieties.
- **Improve Reliability:** Banks should invest in robust technology infrastructure to minimize technical glitches and ensure the reliable availability of their services. Regular system maintenance, thorough testing, and prompt resolution of technical issues are crucial for enhancing user experience.
- **Focus on Convenience and Time Savings:** Banks should focus on developing features and functionalities that genuinely save customers time and enhance convenience. Streamlining processes, automating routine tasks, and offering personalized financial management tools can address these needs.
- **Build Trust:** Banks should strive to build and maintain customer trust by demonstrating transparency, reliability, and a commitment to data protection. Open communication, consistent performance, and a strong track record of safeguarding customer data are essential for fostering trust.
- **Targeted Marketing and Education:** Banks should develop targeted marketing campaigns to educate customers about the benefits of innovative banking services and address any misconceptions or concerns. Personalized communication and educational resources can help promote adoption and usage.
- **Gather Customer Feedback:** Banks should actively solicit customer feedback to identify areas for improvement and ensure that their services are meeting customer needs. Regular surveys, focus groups, and online feedback mechanisms can provide valuable insights.
- **Personalized Services:** Banks should leverage data analytics to offer personalized financial advice and tailored services that cater to individual customer needs and preferences. Personalization can enhance customer engagement and satisfaction.

7. Limitations

- **Convenience Sampling:** The use of a convenience sampling method may limit the generalizability of the findings. While efforts were made to diversify the sample, it may not fully represent the broader population of banking customers in Bengaluru.
- **Sample Size:** The sample size of 88 participants, while adequate for this type of exploratory research, may not be large enough to capture the full range of customer perceptions. A larger sample size would provide more statistically robust results.
- **Self-Reported Data:** The study relies on self-reported data from surveys, which may be subject to biases and inaccuracies. Customers may not always accurately reflect their actual behaviors or perceptions.
- **Focus on Bengaluru:** The study is limited to banking customers in Bengaluru, and the findings may not be generalizable to other regions or demographics.

8. Conclusion:

This research provides valuable insights into customer perceptions of innovative banking services in Bengaluru. The findings highlight both the potential benefits and the challenges associated with these services. While customers appreciate the potential for convenience and accessibility, concerns related to security, usability, reliability, and trust remain significant barriers to wider adoption. Banks must address these concerns proactively by focusing on user-centered design, robust security measures, reliable technology infrastructure, and transparent communication. By prioritizing customer needs and building trust in innovative technologies, banks can unlock the full potential of these services and enhance customer satisfaction in the increasingly digital landscape of financial services. Further research, employing larger and more representative samples, is needed to explore these issues in greater depth and to track the evolving landscape of customer perceptions in the dynamic world of innovative banking.

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