



# Adoption Of E-Banking Services in Rural Areas: Barriers, Drivers and Opportunities

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## ABSTRACT

In rural India, e-banking has become a potent instrument for advancing financial inclusion and providing banking services to the underserved and unbanked populace. Technology development and growing internet usage have enabled e-banking to reach people in remote areas. Rural regions confront several obstacles to adopting e-banking, including poor infrastructure, low literacy rates, security concerns, and a lack of internet access. E-banking offers many chances to support financial inclusion and economic development in rural India, notwithstanding these obstacles. By providing banking services to the unbanked, e-banking may encourage financial inclusion and lower poverty. Because it does not require physical infrastructure like branches and ATMs, which may be costly to install, e-banking is also more affordable. Because it does not require physical infrastructure, like branches and ATMs, which may be costly to set up and operate, e-banking is also more affordable. Rural consumers find e-banking convenient since it enables them to do banking from the comfort of their homes. Lastly, banks may automate their procedures thanks to e-banking, which boosts productivity and speeds up processing.

**Keywords:** E-Banking, rural areas, Digital literacy, banking infrastructure, digital banking.

## INTRODUCTION

With mobile technology playing a significant role, the growth of the financial inclusion industry in India has shown promise. The rural tele density is growing at an incredible rate. Thus, mobile banking, or M-Banking, has turned out to be advantageous for telecom firms as well as banks. Parallel to this, it is evident that rural communities have had trouble embracing and using mobile as a channel. Analysis of the causes contributing to the poor growth rate appears to be lacking. Using

interpretative structural modeling (ISM), this study aims to identify the obstacles and facilitators of E-Banking in rural India. The model connects the connections and aids in the analysis of problems at different levels by bank and telecom policy makers. The findings will contribute to the research while also assisting practitioners in comprehending the different implementation stages. One benefit of the latest technical developments in the banking sector is



internet banking. The banking industry sees Internet banking as a fresh and enhanced method of safely completing financial transactions. In addition to offering bankers the ease of paperless banking and avoiding the annoyance of phone calls and client foot traffic in bank branches, internet banking gives consumers the benefit of banking whenever and wherever they choose. This study's primary goal was to determine the variables influencing Rural areas adoption or lack thereof Internet banking. Additionally, it was intended to determine the demographic correlations between consumers' acceptance and non-acceptance of online banking services. A later goal was to gauge how online banking services affected consumers' satisfaction levels. The study also sought to recommend actions to improve customer satisfaction and flexibility with regard to Online banking. Utilizing the technology acceptance model in conjunction with on the basis of earlier research, with a few more constructions found. Example 100 respondents in total were chosen from rural areas utilizing Random Stratified sampling. Haryana was split into four parts: North, South, East, and West. Data was gathered from primary and secondary sources. For primary data gathering They created an organized questionnaire. From the perspective of fulfilling the initial Using approaches from objective factor analysis, eleven factors were extracted. One of the

most important factors that greatly influences consumers' adoption and usage of Internet banking is its functional efficiency and ease to use. Ease of Use, Security and Trust, Perceived Risk, Perceived Familiarity, Usefulness and Recommendation, Convenience, social image, marketing communication, security measures, and bank employee performance were other criteria that were found. The study found that a relatively recent aspect that might increase customers' acceptance of online banking is bank employee performance. These demographic characteristics, however, did not affect the lack of acceptability of online banking. Website effectiveness, tangibility, responsiveness, empathy, promptness, security, trust, and accessibility were additional qualities mentioned. Additionally, the research analysis on awareness has pointed out that the most popular Internet banking feature was checking one's balance online. Furthermore, it was raising as much awareness as possible about Internet banking through friends and family.



Source: [www.thebalancemoney.com](http://www.thebalancemoney.com)



## OBJECTIVE OF THE STUDY

1. Evaluate the current state of e-banking adoption in Satna District, including usage patterns and preferred services.
2. Identify demographic factors influencing e-banking adoption, such as age, education level, income, and gender.
3. Explore the perceived benefits of e-banking, including convenience, accessibility, and efficiency, among users in Satna District.
4. Investigate the challenges hindering e-banking adoption in Satna District, such as limited internet connectivity, digital literacy barriers, and security concerns.

## LITERATURE REVIEW

Waithaka and Nzeveka (2015) attempted to determine how consumer perception affected Internet banking usage. The survey was carried out among Kenyan commercial banks. Customers' perceptions have a direct impact on their use of Internet banking services in Kenyan commercial banks, according to the study. However, clients often expressed worry about the bank's lack of support, unclear directions, and complicated presentation. The findings indicated that in addition to taking proactive steps to resolve problems with confusing instructions, banks may also utilize publications like brochures and printouts to inform customers about the benefits of utilizing Internet banking. Ameme BK (2015) tried to look into the demographic variables influencing the use of

online banking. Because Ghana has strong internet connection, the study was carried out there. According to the findings, gender had no impact on whether or not customers adopted and used online banking. However, there was a strong correlation between the use and uptake of online banking services by its clients and their work position and educational attainment. The study's findings will be very helpful to banks in developing appropriate tactics that will draw in and keep clients over the long run. Hojjati *et al.* (2015) In their Iranian study, attempted to identify the variables influencing consumers' decisions on the use of online banking. The study was empirical in nature, and the findings indicated that one demographic component influencing the use of online banking was gender. The survey also highlights how demographic characteristics and past online banking experience are significant factors in determining whether or not people would prefer using online banking services. Waithaka and Nzeveka (2015) attempted to determine how consumer perception affected Internet banking usage. The survey was carried out among Kenyan commercial banks. Customers' perceptions have a direct impact on their use of Internet banking services in Kenyan commercial banks, according to the study. However, clients often expressed worry about the bank's lack of support, unclear directions, and complicated presentation. The findings indicated that in addition to taking proactive steps to resolve



problems with confusing instructions, banks may also utilize publications like brochures and printouts to inform customers about the benefits of utilizing Internet banking. J. Premlatha (2014) research was carried out at the Tamil Nadu state's Vellore city. The study's main goals were to determine how well-liked Internet banking is by consumers and how demographic factors affect that acceptance. level of the clients. Customers' gender, age, marital status, education level, employment, income, and account type were the demographic variables used for the study. The results revealed that there existed a resistance among users in the acceptance as well as usage of Internet banking services. Margaret and Ngoma (2014) carried out a research in Harare.

To identify the sociodemographic parameters influencing the use of Internet banking by customers, 335 clients of commercial 59 banks provided primary data for the study. The survey found that even while banks offered their clients Internet access, less people were using these services. Thus, an effort was conducted to determine whether demographic characteristics and the use of online banking by customers were related in any way. The findings showed that the customers' age, income, education, gender, and occupation all had a major impact on their acceptance and use of the Internet banking services. Additionally, certain suggestions were put out, directing banks and their representatives to create successful marketing campaigns that consider the age

and gender characteristics of their clientele. Haq and Khan (2013) An analysis of the impact of demographic correlates on the adoption of Internet banking was attempted by Three hundred respondents were chosen for the research from a diverse community. To examine the impact of demographic factors, a standardized questionnaire was created. Age, income, occupation, and education were the demographic variables used in the study. According to the findings, adoption of online banking was not significantly impacted by age or gender. On the other hand, respondents' income and qualifications significantly influenced their use of online banking.

## RESEARCH DESIGN

Using a mixed-method approach, this study combines qualitative interviews with quantitative surveys. In Satna District, 140 inhabitants from a range of socioeconomic backgrounds participated in the survey. Additionally, twenty bank officials from various institutions in the area participated in in-depth interviews. While the interviews offered insights into institutional viewpoints and strategies, the survey concentrated on e-banking usage trends, perceived benefits, and problems. The results will also be analyzed using SPSS software.

**1. Data collection and sampling:** To guarantee representation across all age groups, educational levels, and economic categories, respondents were chosen through the use of a stratified



random sample approach. To account for the population's varied internet access levels, the poll was conducted both in-person and online. A semi-structured approach was used to interview bank executives, enabling a thorough examination of the topics brought up in the survey.

- 2. **Design of the Survey:** The purpose of the study was to gather comprehensive data on demographic traits, the frequency and kind of e-banking services utilized, perceived advantages, and difficulties faced. Both open-ended and closed-ended survey questions were used to gather both qualitative and quantitative information. While the open-ended questions gave respondents the opportunity to go into further detail about their experiences and opinions, the closed-ended questions offered organized statistics about e-banking usage trends.

### PROTOCOL FOR INTERVIEWS

The semi-structured interview approach allowed for a thorough examination of the topics brought up in the survey. Bank representatives were questioned on client feedback, adoption hurdles, and their

experiences marketing e-banking services. Consent was obtained to record the interviews, which were then transcribed for analysis. The qualitative data from the interviews was subjected to a thematic analysis to find important themes and patterns.

### CALCULATING THE SAMPLE SIZE

A total of 140 people was polled for the study, while 20 bank personnel were interviewed in-depth. A stratified random sampling approach was used to select the sample size in order to guarantee representation across the different socioeconomic classes in Satna District. The distribution of the population in semi-urban areas and factors related to statistical significance for analysis impacted the selection of 140 respondents. Twenty bank representatives were also selected to offer institutional views, which were crucial for comprehending the viewpoints of e-banking service providers. This sample size guarantees thorough coverage of institutional and user perspectives and captures the benefits and difficulties associated with implementing e-banking in Satna District's semi-urban environment.

### RESULTS

Aspect of E-Banking Service	F-value	Sig.	T-value	df
Banks seem to have your interest	0.002	0.119	-8.123	108
Mobile Recharge	0.656	0.348	-7.503	108
Online Shopping Payment	0.138	0.985	-5.354	108
Ticket Booking	0.829	0.234	5.878	108



Utility Bill payments	4.523	0.036	-2.732	108
Payment fees	0.887	0.346	0.582	108
Bank premises	0.242	0.245	-2.13	108
Facilities and Equipment	0.316	0.256	-6.8	108
Employee Dressing	0.346	0.265	-8.85	108
Operating hours of the bank	0.056	0.045	-7.922	108
Way and manner of employees	2.243	0.137	0.858	108
The speed with which you attended	1.091	0.459	-6.75	108
Quality of service provided	0.552	0.456	7.913	108
Security and safety at the bank	1.556	0.045	-2.822	108
Level of Bank Employee Knowledge	0.020	0.249	4.17	108
Employee politeness toward customers	0.712	0.065	1.481	108
Employee Honesty with Customers	0.004	0.005	2.593	106
Speed with Your Complaints	3.829	0.053	0.347	108
Willingness of employees	1.129	0.293	4.155	108
Way Customers problem	0.887	0.021	-2.928	108
Efforts made by the bank to understand customer	0.128	0.259	-3.177	108
Banks works your complaint comments suggestions	1.803	0.182	0.676	108
Overall service quality of your Bank in last 6 months	1.014	0.008	0.639	108

**1. Positive Aspects:** • Aspects like "Efforts made by the bank to understand customer" and "Quality of service provided" had substantial T-values and high F-values. This suggests high levels of customer satisfaction as it shows that customers usually view these features favorably. "Ticket Booking" and "Level of Bank Employee Knowledge" also received favorable reviews from clients, as seen by their comparatively high F-values and large T-values.

**2. Adverse Aspects:** • Some aspects, such "Bank premises" and "Security and safety at the bank," had substantial T-values and relatively low F-values. This suggests that consumers are dissatisfied and have unfavorable opinions about these regions. With a strong T-value and a relatively low F-value, "payment fees" also revealed unfavorable opinions, indicating that users are not happy with the costs related to using e-banking services.



**3. Mixed Perceptions:** With modest F-values and non-significant T-values, "Banks seems to have your interest at hearts" and "Mobile Recharge" showed mixed perceptions. This implies that consumers may hold differing views about the quality or efficacy of these features.

**4. Overall Implications:** The study emphasizes how critical it is to keep enhancing e-banking offerings, especially in areas where users grieve. Maintaining high-quality service provision and exhibiting efforts to understand customer needs are crucial for fostering positive customer perceptions and usage of e-banking services. Enhancements such as bank premises, security measures, and fee structures can also help to improve overall customer satisfaction and trust in e-banking services.

#### **FACTORS RELATED TO DEMOGRAPHICS**

According to the survey's findings, younger people (18–35 years old) are more likely than older people to utilize e-banking services. Adoption of e-banking is also favorably correlated with higher income and educational levels. However, in Satna District, gender has little impact on e-banking usage. These results imply that demographic variables including age, income, and education are important in determining the uptake of e-banking.

#### **ADVANTAGES FOR CLIENTS**

Respondents categorically praised the many

advantages of online banking, pointing to increased accessibility, time savings, and convenience as the main benefits. In light of the COVID-19 pandemic's issues, which highlighted the need for remote banking services, people notably valued being able to make financial transactions from the comfort of their homes or places of employment. Users also valued the expedited procedures and real-time transaction execution, which reduced administrative costs and saved a substantial amount of time compared to traditional banking techniques. Furthermore, consumers now have unheard-of control over their financial affairs regardless of regular banking hours because to the flexibility offered by e-banking systems, such as 24/7 accessibility and the widespread usage of mobile banking apps. These testimonies collectively demonstrated the revolutionary potential of e-banking in democratizing access to financial services and giving people more ease and financial liberty. Obstacles Encountered Concerns around cybersecurity, a lack of digital literacy, and poor internet access are the main issues noted. A lot of respondents said they were wary of digital transactions because they were worried about fraud and data breaches. To solve these problems, bank representatives emphasized the necessity of comprehensive client education initiatives and improved digital infrastructure. Additionally, the



survey found that senior inhabitants continue to exhibit cultural resistance and a preference for traditional banking practices.

### **INSTITUTIONAL VIEWS**

Bank executives' interviews yielded insightful information about the institutional obstacles and tactics around the adoption of e-banking. Bank representatives emphasized the value of customer assistance and education in advancing e-banking services. In order to foster user confidence, they also underlined the necessity of better digital infrastructure and heightened security measures.

### **DISCUSSION**

The results indicate that although Satna's citizens clearly have a desire in e-banking, educational and infrastructure obstacles must be removed. Financial institutions and the government must work together to expand internet access and offer thorough digital literacy initiatives. To increase user trust, security measures should also be reinforced. Resolving these problems can encourage more financial inclusion in semi-urban regions and aid in closing the digital divide.

### **IMPLICATIONS FOR POLICY**

To increase public knowledge of the advantages and security of e-banking, policymakers should concentrate on developing digital infrastructure in semi-urban regions and putting in place focused educational programs. Financial institutions may help by making user interfaces simpler and

offering strong customer service to help new users. Additionally, community involvement and awareness programs should be used to address cultural opposition to e-banking.

### **PROSPECTIVE RESEARCH OPPORTUNITIES**

The long-term effects of e-banking adoption on financial inclusion and economic growth in semi-urban regions should be investigated in future studies. Longitudinal studies may shed light on how the use of e-banking changes over time and pinpoint the elements that support its expansion. Comparative research across several geographical areas may also provide effective e-banking promotion tactics and best practices.

### **CASE STUDY**

- 1. Effective Digital Literacy Programs for E-Banking Initiatives:** Local banks in Satna District have implemented digital literacy programs, which is one effective move that the research highlights. These initiatives seek to inform locals about the advantages of online banking and offer practical instruction in the usage of digital banking systems. The initiatives have been successful in raising users' knowledge and confidence, especially among senior citizens who are less tech-savvy.
- 2. Development of Infrastructure:** The creation of digital infrastructure in partnership with local government organizations is another successful endeavor. E-banking services are





now much more accessible because to initiatives to increase internet connectivity in semi-urban regions. Banks have been able to offer dependable and secure e-banking services to a larger audience by investing in infrastructure development.

3. **Customer Service and Education:** To help consumers with their e-banking requirements, banks in Satna District have also put in place strong customer service systems. For clients who need further support, this offers in-branch support, online tutorials, and specialized helplines. These initiatives have aided in addressing cybersecurity issues and fostering user confidence.
4. **A Comparative Study of Urban Areas:** A deeper understanding of the variations in e-banking use may be gained by comparing Satna District with metropolitan regions. greater levels of digital literacy and stronger digital infrastructure are common in urban regions, and these factors help explain why e-banking adoption rates are greater there. Similar tactics can be modified to fit the semi-urban setting of Satna District by determining the elements that encourage the use of e-banking in metropolitan regions.
5. **Case study conclusion:** The report emphasizes how e-banking has the ability to completely transform Satna District's financial

scene. Even though respondents pointed out clear advantages including ease and time-saving effectiveness, achieving this potential depends on resolving current issues. In order to promote trust and confidence among potential users, it is critical to address issues related to digital infrastructure and literacy as well as to mitigate security concerns. Stakeholders can accelerate the adoption of e-banking in semi-urban areas like Satna by giving priority to projects to improve digital infrastructure, advance digital literacy programs, and put strong security measures in place.

#### SUGGESTIONS FOR GOVERNMENT PROJECTS

1. **Infrastructure Development:** The construction of digital infrastructure in semi-urban regions need to be a top priority for the government. Enhancing internet connection and guaranteeing that locals have access to reasonably priced and dependable internet services are part of this.
2. **Digital Literacy initiatives:** To inform citizens about the advantages of online banking and secure digital banking platform usage, the government should start focused digital literacy initiatives. The needs and concerns of various demographic groups should be specifically addressed by these campaigns.



**3. Public-Private Partnerships:** To maximize the knowledge and assets of both industries in advancing e-banking, the government need to support public-private partnerships. Initiatives for infrastructure development and digital literacy can have a greater impact and reach when they are carried out together.

### ESTABLISHMENTS OF FINANCE

- 1. Simplified User Interfaces:** In order to make their e-banking systems more accessible to users with different levels of digital literacy, banks should make the user interfaces simpler. This entails the use of straightforward language, user-friendly layout, and detailed instructions.
- 2. Customer service:** To help customers with their e-banking requirements, banks should offer strong customer service. For clients who need further assistance, this entails providing helplines, online guides, and in-branch support.
- 3. Community Engagement:** To dispel any myths or worries and increase knowledge of the advantages of online banking, banks should interact with the local community. Workshops, seminars, and collaborations with neighborhood groups can help accomplish this.

### PROSPECTIVE RESEARCH PATHS

Future research should concentrate on a few

crucial areas in order to expand on the findings of this study. First, in order to comprehend the long-term advantages and difficulties of digital banking in semi-urban regions, longitudinal studies that monitor the adoption of e-banking and its effects over time will be essential. Second, research comparing various states or districts might provide effective e-banking marketing tactics and best practices. Finally, studies should look at how new technology and mobile banking might improve financial inclusion in rural and semi-urban regions.

### IMPROVING ONLINE SAFETY

Banks and other financial organizations must put strong security measures in place to allay worries about cybersecurity. To guard against new dangers, this entails teaching clients about safe online conduct, improving encryption standards, and routinely upgrading security procedures. Banks can increase confidence and entice more people to utilize e-banking services by creating a safe online environment.

### TRANSFORMING USE OF MOBILE BANKING

Using mobile banking can revolutionize financial inclusion because mobile phones are so common in semi-urban and rural areas. Applications for mobile banking should be easy to use, multilingual, and tailored to the requirements of those living in semi-urban areas. Banks may offer a holistic digital banking experience that is



available to a wider audience by combining mobile banking with other financial services.

### **DEVELOPING KNOWLEDGE OF FINANCE**

A key element of a successful e-banking adoption is financial literacy. Banks should work with community groups and educational institutions to create financial literacy initiatives that teach locals how to manage their money, use banking services efficiently, and appreciate the advantages of online banking. These initiatives must be inclusive and customized to meet the unique requirements of various demographic groups.

### **PROMOTING ELECTRONIC PAYMENTS**

The adoption of e-banking services can be accelerated by encouraging the usage of digital payments. By providing incentives like discounts, rebates, and awards, banks and other financial institutions could promote the usage of digital payment systems. Additionally, increasing the acceptability and usage of digital payments in semi-urban regions may be achieved by teaching customers and businesses about their advantages.

### **LIMITATIONS OF THE STUDY**

Throughout the investigation, a number of limitations were found. The study's exclusive emphasis on Satna District may have limited the findings' applicability to other semi-urban or rural

### **CONCLUDING REMARKS**

The objective of universal e-banking adoption in

areas with distinct socioeconomic circumstances. Second, although being stratified, the sample technique could have introduced selection biases since certain respondents might not have been as eager to engage in the survey, particularly those with low levels of digital literacy. Furthermore, irregular internet access in semi-urban regions made it difficult for the study to collect data via online questionnaires, which would have impacted the representation of particular demographic groups. Additionally, elder individuals who expressed a preference for traditional banking had cultural and attitudinal hurdles that could have affected their answers.

### **CONCLUSION**

In semi-urban locations like Satna District, e-banking has the potential to greatly improve economic growth and financial inclusion. However, in order to achieve this potential, the current obstacles must be addressed by coordinated efforts. The adoption of e-banking may be sped up by resolving security issues, boosting digital literacy, upgrading digital infrastructure, and encouraging financial literacy. E-banking has the potential to revolutionize financial inclusion in semi-urban areas via cooperative efforts between the government, financial institutions, and community groups. Satna District is difficult but attainable. Customized approaches to promoting digital



banking might be created by concentrating on the particular requirements and difficulties faced by semi-urban people. Future efforts to increase the use of e-banking and accomplish wider financial inclusion can build on the knowledge gathered from this study. Continuous research and flexible tactics will be crucial as digital banking develops to guarantee that its advantages are felt by all facets of society and help create a more inclusive and fair financial system.

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