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AN EMPIRICAL STUDY ON ADOPTION OF DIGITAL FINANCIAL PRODUCTS IN INDIA

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ABSTRACT

Digital Banking has brought an electronic revolution in the global banking sector. The flexible nature of these communication channels has helped in leveraging a variety of banking activities. Digital Banking, also known as electronic Banking and Internet Banking, is simply the use of electronic means to transfer funds directly from one account to another.

KEYWORDS: Digital banking, Electronic revolution and Global banking.

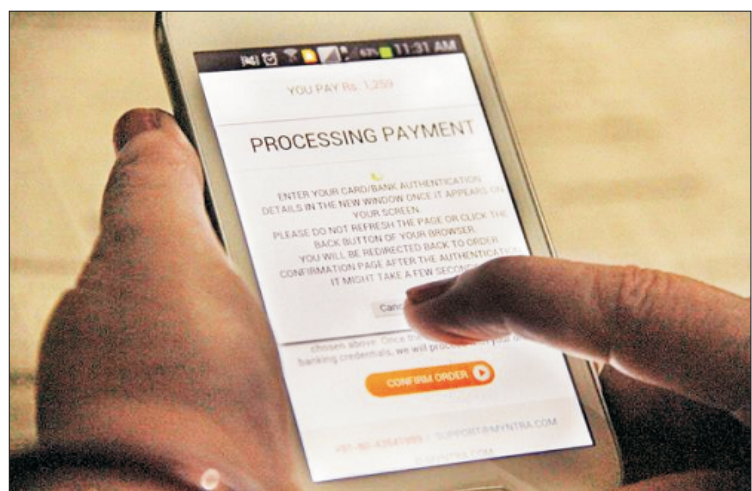
DIGITAL BANKING

Digital banking is a system in which a personal computer is connected by a network service provider directly to a host computer system of a bank such that customer service requests can be processed automatically without need for intervention by customer service representatives. The system is capable of distinguishing between those customer service requests which are capable of automated fulfillment and those requests which require handling by a customer service representative. The system is integrated with the host computer system of the bank so that the remote banking customer can access other automated services of the bank.

DIGITAL BANKING IN INDIA

Digital banking in India emerged in mid nineties as newly introduced private sector banks came up with a new business model revolving around a strong information technology (IT) backbone. Digital Banking in India was initiated by ICICI bank, a private bank, in 1998 and success over the last decade has posed a strong competitive pressure on remaining Indian banks (government/public sector/private sector) to respond immediately to

remain competitive (Kannabiran and Narayan, 2009). This competitive pressure has led the way for banks to go for IT as a strategic tool to examine the recent development in the banking industry and understanding its impact on banking relationships. Now banking in India is not only confined to brick and mortar banks where customers have to visit the branch in person to withdraw or deposit cash/cheque, make a request for account statements, and many more. Today, through internet



banking, most of the banking services (like account enquiry, cash withdrawal, third party transfer, bill payments, book tickets, mobile recharge, etc.) can be accessed online anytime and anywhere customer want. Nonetheless, the success (or failure) of new technology depends on the extent to which it is adopted (or rejected) by consumers at large (Sheikh and Rajmohan,2016). In his study (Gupta, 2008).reported that most of Indian banks are confronting two major challenges in integrating IT into their business activities both as an operational necessity and as a strategic tool. Thus, in addition to the factors that facilitate Digital banking usage, it is more important to identify factors that are roadblocks to Digital banking usage in India.

REVIEW OF LITERATURE

Margaret et al.,(2000) reports that intention to adopt Digital Banking services can be predicted by attitudinal and perceived behavioral control factors, but not by subjective norms. The attitudinal factors that are significant include relative advantage; compatibility with respondent's values, experience, and needs; trial ability; and risk. Although the findings of this study show that perceived complexity has a negative relationship with adoption intentions, this relationship is not significant. One possible reason is that since Digital Banking in Singapore is relatively new, most Internet users have yet to try it. As a result, they are unable to effectively assess the complexity of using such systems and the influence that such complexity may have on their intentions. The results of this study have also shown that there are other factors besides attitudinal ones that can help us to better understand the adoption intentions of Digital Banking. Two additional influencing factors (subjective norms and perceived behavioral control) proposed by (Ajzen, 2002), in the theory of planned behavior, were included in this study. Although subjective norms were not found to significantly influence adoption intentions, perceived behavioral control dimensions were nonetheless found to have significant influences. In particular, self-efficiency toward using Digital Banking services and the facilitating condition of perceived government support for Internet commerce, were both found to significantly affect intentions to adopt Digital Banking services.

Mohammad et al., (2012) have reported that e-banking services are being used with increasing frequency in most countries. Electronic banking enhances the development of the banking system, and it is considered as a strategic weapon for banks. Although it provides various benefits for both banks and customers, low level of customers' adoption of electronic banking services is noted in Jordan. However, electronic banking services cannot achieve expected benefits if it is not used by banking customers. A research model was developed through integrating TAM with TBP and incorporating five cultural dimensions and perceived risk to provide a comprehensive investigation the results of the study revealed that perceived usefulness and perceived ease of use has a positive and significant impact on customers' attitude toward electronic banking services. Banks should make electronic banking services more useful and usable. They could achieve this by increasing the customers' awareness of the usefulness of using electronic banking services through advertising and long-term customer services, this study used a cross-sectional design. One possible direction for future studies is to conduct a longitudinal study to see whether the variables and their relationships are consistent with time. Second: this study used Hofstede's national cultural framework.

Lichtenstein et al.,(2006) reports key findings from an interpretive study of Australian banking, that an understanding of how and why specific factors affect the consumer decision whether or not to bank on the Internet, in the Australian context. A theoretical framework is provided that conceptualizes and links consumer-oriented issues influencing adoption of Digital Banking. This study also provides a set of recommendations for Australian banks. Specifically, the findings suggest that convenience is the main motivator for consumers to bank on the internet, while there is a range of other influential factors that may be modulated by banks. This study also highlight increasing risk acceptance by consumers in regard to internet-based services and the growing importance of offering deep levels of consumer support for such services. Gender differences are also highlighted. Finally, this study suggests that banks will be better able to manage consumer experiences while moving to Digital Banking if they understand that such experiences involve a process of adjustment and learning over time, and not merely the adoption of a new technology.

Jayashree, (2013) studied that online banking (Digital Banking) has emerged as one of the most

profitable e-commerce applications over the last decade. Although several prior research projects have focused on the factors that impact on the adoption of information technology or Internet, there is limited empirical work which simultaneously captures the success factors (positive factors) and resistance factors explores and integrates the various advantages of online banking to form a positive factor named perceived benefit. In addition, drawing from perceived risk theory, five specific risk facets – financial, security/privacy, performance, social and time risk – are synthesized with perceived benefit as well as integrated with the technology acceptance model (TAM) and theory of planned behavior (TPB) model to propose a theoretical model to explain customers' intention to use online banking. The results of this study indicated that the intention to use online banking is adversely affected mainly by the security/privacy risk, as well as financial risk and is positively affected mainly by perceived benefit, attitude and perceived usefulness.

Thompson et al.,(2011) explored a research framework based on the theory of planned behavior (Ajzen, 1985) and the diffusion of innovations theory (Rogers, 1983) was used to identify the attitudinal, social and perceived behavioral control factors that would influence the adoption of Digital Banking. The results revealed that attitudinal and perceived behavioral control factors, rather than social influence, play a significant role in influencing the intention to adopt Digital Banking. In particular, perceptions of relative advantage, compatibility, trial ability, and risk toward using the Internet were found to influence intentions to adopt Digital Banking services. In addition, confidences in using such services as well as perception of government support for electronic commerce were also found to influence intentions.

OBJECTIVES

The present study is aimed at knowing the adoption of Digital Financial Services in India.

SAMPLING DETAILS

The primary data for the present Study was collected from the Banking Customers and these customers were identified on random basis from the state of Jammu & Kashmir The filled up response was collected successfully from 300 respondents, however from collected 300 responses 270 responses were valid and 30 responses was incomplete and hence eliminated from the current study. Hence the sample size for the present work is treated as 270 comprising the Banking customers. Thus, the sampling procedure adopted for the present study is treated as stratified random sampling method. The primary data for the present study is collected between the periods June 2016 to August 2016. The data collected were coded and transferred in to Statistical package for Social Science (SPSS) for the purpose of analysis.

DATA ANALYSIS AND DISCUSSION

(1) Usage of Credit Card through Digital Banking

Intensity of usage of Credit Card through Digital Banking was categorized into three groups such as Non users, Low intensity usage and high intensity usage for identifying variations in usage of Credit Card through Digital Banking by Banking customers as shown in table-1. Based on the results shown in table-1, it can be inferred that the highest Percentage of usage of Credit Card through Digital Banking is identified with Non users, the next higher usage of Credit Card through Digital Banking is identified with Low intensity usage; however the Low intensity usage of Credit Card through Digital Banking is identified with High intensity usage. From the results shown in table-1, Non users of Credit Card through Digital Banking is identified with 92.8 percent, High intensity usage of Credit Card through Digital Banking is identified with 2.9 percent and Low intensity usage of Credit Card through Digital Banking is identified with 4.3 percent.

(2) Frequency of usage of Debit Card through Digital Banking

Intensity of usage of Debit Card through Digital Banking was categorized into three groups such as Non users, Low intensity usage and high intensity usage for identifying variations in usage of Debit Card through Digital Banking by Banking customers as shown in table-1. Based on the results shown in table-1 it can be inferred that the highest Percentage of usage of Debit Card through Digital Banking is identified with Non users, the next higher usage of Debit Card through Digital Banking is identified with Low intensity usage; however the Low

intensity usage of Debit Card through Digital Banking is identified with High intensity usage. From the results shown in table-1, Non users of Debit Card through Digital Banking is identified with 93.3 percent, High intensity usage of Debit Card through Digital Banking is identified with 2.2 percent and Low intensity usage of Debit Card through Digital Banking is identified with 4.5 percent.

Table 1: Intensity levels of Digital Financial Services adoption among Banking customers

S. No	Digital Financial Products	Non users	users		Total
			Low Intensity adopters	High Intensity adopters	
1	Credit Card usage through Digital Banking	92.8%	2.9%	4.3%	100%
2	Debit Card usage through Digital Banking	93.3%	4.5%	2.2%	100%
3	Investment on Derivatives through Digital Banking	92.7%	5.6%	1.7%	100%
4	Payment of Insurance premium through Digital Banking	88.3%	9.4%	2.3%	100%
5	Mutual Funds Investment through Digital Banking	89.6%	7.8%	2.6%	100%
6	Investment on Futures and options through Digital Banking	92.9%	5.9%	1.2%	100%
7	Online share trading	85.2%	12.3%	2.5%	100%
8	Usage of Digital Banking enabled account	88.6%	8.1%	3.3%	100%
9	Electronic Fund Transfer (EFT) through Digital Banking	63.2%	7.9%	28.9%	100%
10	Loan Payments through Digital Banking	84.9%	12.2%	2.9%	100%

Source: Computed from primary data

(3) Investment on Derivatives through Digital Banking

Intensity of Investment on Derivatives through Digital Banking was categorized into three groups such as Non users, Low intensity usage and high intensity usage for identifying variations in usage of Investment on Derivatives through Digital Banking by Banking customers as shown in table-1. Based on the results shown in table-1 it can be inferred that the highest Percentage of usage of Investment on Derivatives through Digital Banking is identified with Non users, the next higher usage of Investment on Derivatives through Digital Banking is identified with Low intensity usage; however the Low intensity usage of Investment on Derivatives through Digital Banking is identified with High intensity usage. From the results shown in table-1, Non users of Investment on Derivatives through Digital Banking is identified with 92.7 percent, High intensity usage of Investment on Derivatives through Digital Banking is identified with 1.7 percent and Low intensity usage of Investment on Derivatives through Digital Banking is identified with 5.6 percent.

(4) Payment of Insurance Premium through Digital Banking

Usage Intensity of Insurance premium through Digital Banking was categorized into three groups such as Non users, Low intensity usage and high intensity usage for identifying variations in usage of Insurance premium through Digital Banking by Banking customers as shown in table-1. Based on the results shown in table-11 it can be inferred that the highest Percentage of usage of Insurance premium through Digital Banking is identified with Non users, the next higher usage of Insurance premium through Digital Banking is identified with Low intensity usage; however the Low intensity usage of Insurance premium through Digital Banking is identified with High intensity usage. From the results shown in table-1 Non users of Insurance premium through Digital Banking is

identified with 88.3 percent, High intensity usage of Insurance premium through Digital Banking is identified with 2.3 percent and Low intensity usage of Insurance premium through Digital Banking is identified with 9.4 percent.

(5) Mutual funds Investment through Digital Banking

Usage Intensity of Mutual funds through Digital Banking was categorized into three groups such as Non users, Low intensity usage and high intensity usage for identifying variations in usage of Mutual funds through Digital Banking by Banking customers as shown in table-1. Based on the results shown in table-1 it can be inferred that the highest Percentage of usage of Mutual funds through Digital Banking is identified with Non users, the next higher usage of Mutual funds through Digital Banking is identified with Low intensity usage; however the Low intensity usage of Mutual funds through Digital Banking is identified with High intensity usage. From the results shown in table-1, Non users of Mutual funds through Digital Banking is identified with 89.6 percent, High intensity usage of Mutual funds through Digital Banking is identified with 2.6 percent and Low intensity usage of Mutual funds through Digital Banking is identified with 7.8 percent.

(6) Investment on Futures and Options through Digital Banking

Usage Intensity of Futures and Options through Digital Banking was categorized into three groups such as Non users, Low intensity usage and high intensity usage for identifying variations in usage of Futures and Options through Digital Banking by Banking customers as shown in table-1. Based on the results shown in table-1 it can be inferred that the highest Percentage of usage of Futures and Options through Digital Banking is identified with Non users, the next higher usage of Futures and Options through Digital Banking is identified with Low intensity usage; however the Low intensity usage of Futures and Options through Digital Banking is identified with High intensity usage. From the results shown in table-1, Non users of Futures and Options through Digital Banking is identified with 92.9 percent, High intensity usage of Futures and Options through Digital Banking is identified with 1.2 percent and Low intensity usage of Futures and Options through Digital Banking is identified with 5.9 percent.

(7) Online Share Trading

Usage Intensity of Online Share Trading through Digital Banking was categorized into three groups such as Non users, Low intensity usage and high intensity usage for identifying variations in usage of Online Share Trading through Digital Banking by Banking customers as shown in table-1. Based on the results shown in table-1 it can be inferred that the highest Percentage of usage of Online Share Trading through Digital Banking is identified with Non users, the next higher usage of Online Share Trading through Digital Banking is identified with Low intensity usage; however the Low intensity usage of Online Share Trading through Digital Banking is identified with High intensity usage. From the results shown in table-1, Non users of Online Share Trading through Digital Banking is identified with 85.2 percent, High intensity usage of Online Share Trading through Digital Banking is identified with 2.5 percent and Low intensity usage of Online Share Trading through Digital Banking is identified with 12.3 percent.

(8) Usage of Online Banking Account

Usage Intensity of Online Banking Account through Digital Banking was categorized into three groups such as Non users, Low intensity usage and high intensity usage for identifying variations in usage of Online Banking Account through Digital Banking by Banking customers as shown in table-1. Based on the results shown in table-1 it can be inferred that the highest Percentage of usage of Online Banking Account through Digital Banking is identified with Non users, the next higher usage of Online Banking Account through Digital Banking is identified with Low intensity usage; however the Low intensity usage of Online Banking Account through Digital Banking is identified with High intensity usage. From the results shown in table-1, Non users of Online Banking Account through Digital Banking is identified with 86.6 percent, High intensity usage of Online Banking Account through Digital Banking is identified with 3.3 percent and Low intensity usage of Online Banking Account through

Digital Banking is identified with 8.1 percent.

(9) Electronic Fund Transfer (EFT) through Digital Banking

Usage Intensity of Electronic Fund Transfer through Digital Banking was categorized into three groups such as Non users, Low intensity usage and high intensity usage for identifying variations in usage of Electronic Fund Transfer through Digital Banking by Banking customers as shown in table-1. Based on the results shown in table-1 it can be inferred that the highest Percentage of Electronic Fund Transfer through Digital Banking is identified with Non users, the next higher usage of Electronic Fund Transfer through Digital Banking is identified with High intensity usage; however the Low intensity usage of Electronic Fund Transfer through Digital Banking is identified with Low intensity usage. From the results shown in table-1, Non users of Electronic Fund Transfer through Digital Banking is identified with 63.2 percent, High intensity usage of Electronic Fund Transfer through Digital Banking is identified with 28.9 percent and Low intensity usage of Electronic Fund Transfer through Digital Banking is identified with 7.9 percent.

(10) Loan payments through Digital Banking

Usage Intensity of Paying of Loan Payments through Digital Banking was categorized into three groups such as Non users, Low intensity usage and high intensity usage for identifying variations in usage of Paying of Loan Payments through Digital Banking by banking customers as shown in table-1. Based on the results shown in table-1 it can be inferred that the highest Percentage of usage of Paying of Loan Payments through Digital Banking is identified with Non users, the next higher usage of Paying of Loan Payments through Digital Banking is identified with Low intensity usage; however the Low intensity usage of Paying of Loan Payments through Digital Banking is identified with High intensity usage. From the results shown in table-1, Non users of Paying of Loan Payments through Digital Banking is identified with 84.9 percent, High intensity usage of Paying of Loan Payments through Digital Banking is identified with 2.9 percent and Low intensity usage of Paying of Loan Payments through Digital Banking is identified with 12.2 percent.

FINDINGS OF STUDY

1. In present study Non users of Credit Card through Digital Banking are identified with 92.8 percent, High intensity usage of Credit Card through Digital Banking is identified with 2.9 percent and Low intensity usage of Credit Card through Digital Banking is identified with 4.3 percent.
2. Non users of Debit Card through Digital Banking are identified with 93.3 percent, High intensity usage of Debit Card through Digital Banking is identified with 2.2 percent and Low intensity usage of Debit Card through Digital Banking is identified with 4.5 percent.
3. Non users of Investment on Derivatives through Digital Banking is identified with 92.7 percent, High intensity usage of Investment on Derivatives through Digital Banking is identified with 1.7 percent and Low intensity usage of Investment on Derivatives through Digital Banking is identified with 5.6 percent.
4. Non users of Insurance premium through Digital Banking is identified with 88.3 percent, High intensity usage of Insurance premium through Digital Banking is identified with 2.3 percent and Low intensity usage of Insurance premium through Digital Banking is identified with 9.4 percent.
5. Non users of Mutual funds through Digital Banking are identified with 89.6 percent, High intensity usage of Mutual funds through Digital Banking is identified with 2.6 percent and Low intensity usage of Mutual funds through Digital Banking is identified with 7.8 percent.
6. Non users of Futures and Options through Digital Banking is identified with 92.9 percent, High intensity usage of Futures and Options through Digital Banking is identified with 1.2 percent and Low intensity usage of Futures and Options through Digital Banking is identified with 5.9 percent.
7. Non users of Online Share Trading through Digital Banking is identified with 85.2 percent, High intensity usage of Online Share Trading through Digital Banking is identified with 2.5 percent and Low intensity usage of Online Share Trading through Digital Banking is identified with 12.3 percent.
8. Non users of Online Banking Account through Digital Banking are identified with 86.6 percent, High intensity

usage of Online Banking Account through Digital Banking is identified with 3.3 percent and Low intensity usage of Online Banking Account through Digital Banking is identified with 8.1 percent.

9. Non users of Electronic Fund Transfer through Digital Banking are identified with 63.2 percent, High intensity usage of Electronic Fund Transfer through Digital Banking is identified with 28.9 percent and Low intensity usage of Electronic Fund Transfer through Digital Banking is identified with 7.9 percent.

10. Non users of Paying of Loan Payments through Digital Banking are identified with 84.9 percent, High intensity usage of Paying of Loan Payments through Digital Banking is identified with 2.9 percent and Low intensity usage of Paying of Loan Payments through Digital Banking is identified with 12.2 percent

SUGGESTIONS

The following are the suggestions for the further improvement of Digital Banking Services in India

1. Banks should provide digital banking services to customer in friendly languages.
2. Banks should organize special events and advertisements for adoption of digital banking service to customers.
3. Banks should explain their customers that digital banking is safe, secure and transparent.
4. Banking industry should appoint relationship officers of related qualification in their every branch in order to assist their customers to adopt and use digital banking services.
5. All the complaints felt by the customers regarding digital banking should be considered with seriousness and solution based approach to keep them satisfied in long run.

CONCLUSION

Digital banking is a necessary survival weapon and is fundamentally changing the banking industry worldwide. Today, the click of the mouse offers large amount of Fund transfer and other services related to banking sector. Banking Industry should try their best to motivate their existing banking customers to adopt digital banking services as maximum banking customers are non users of digital banking services.

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