

A STUDY ON DIGITAL BANKING PROBLEMS FACED BY ELDERLY CITIZENS WITH SPECIAL REFERENCE TO CHENNAI

Submitted in partial fulfilment of the requirements for the award of

MASTER OF BUSINESS ADMINISTRATION

by

ANANDHI .M

Register No.40410014



SCHOOL OF MANAGEMENT STUDIES

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

Accredited with Grade “A” by NAAC | 12B Status by UGC | Approved by AICTE

JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI - 600 119

APRIL 2022



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SCHOOL OF MANAGEMENT STUDIES

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **ANANDHI .M 40410014** who carried out the project entitled “**A Study on Digital Banking Problems faced by elderly Citizens with special reference to Chennai**” under my supervision from January 2022 to March 2022.

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DECLARATION

I **ANANDHI M (40410014)** hereby declare that the Project Report entitled “**A Study on Digital Banking Problems faced by elderly Citizens with special reference to Chennai**” done by me under the guidance of **DR. DHIVYA SATHISH** is submitted in partial fulfilment of the requirements for the award of Master of Business Administration degree.

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ANANDHI. M

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ABSTRACT

Digital banking has become a significant tool for banking, some market groups, such as the senior market, have been slow to adopt it. Despite the fact that the senior market is growing in relevance in the internet marketing industry, research on senior usage of mobile banking is few. The goal of this study is to see how the elderly are using mobile banking and what are the challenges are facing while using it for those over 50 years old. The information was gathered through a survey method in Chennai from seniors who utilize mobile banking. The ease of banking services availability contributes to the success of virtual banking. Senior citizens are considered to be the less adapted category to this change. Fear and lack of awareness creates a wall between them and the banking using online platforms. Banking institutions are continuously making efforts to accommodate them to the virtual platform. In this scenario, the study measures the awareness level and usage degree of online banking products among the senior category and their perception before and experience after using the online platforms. There were 109 usable responses. Independent T test and Anova are analyze in this study. Our qualitative research findings revealed that elders faced problems in digital banking based on the inference suggestion and recommendations were given.

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CHAPTER-01

INTRODUCTION

1.1Introduction:

This study attempts to identify the primary issues that are problems experienced by elders in digital banking and are causing limited adoption of digital banking services for elderly users. We investigate the instance of use of digital banking by adults aged 50 and over in Chennai. Overall, population ageing is a marvel. At the moment, the more experienced sector of the population is surrounded by web and mobile-based innovation. However, as the global population of the elderly grows, so will the demand for online and mobile innovation services. The youth of India which accounts for 30% of the population is indeed an attractive market for various services including digital banking with their natural inclination towards digital access. However, the segment of senior citizens which stands at approximately 138 million in 2021 is also becoming important to financial institutions for digital services, especially in the post-pandemic era. This number is expected to increase to 192 million by 2031 and therefore this is a segment that requires a specialized approach.

Banking organisations have been developing websites for a long time, but they are not user-friendly for older customers since they erect hurdles that prohibit them from accessing and using banking services through their mobile devices. It is evident that programmes and services must be tailored to the interests and tastes of an increasing number of older users, as well as the demands of changing economic environments. When older people deal with computer technology, especially when attempting online banking, they face a number of challenges that develop as a result of their age. The purpose of this research was to learn more about the experiences of "seniors" those aged 50 and up using online banking. The research examines how well online banking interfaces satisfy the demands of senior citizens and how they view their online banking experiences.

Understanding how older adults engage with technology and the hurdles they may face when utilizing it is one of the most important steps toward making it accessible to them. To provide a holistic view of older persons' banking experience, we explore their practices and issues with both physical and digital banking platforms in this

study. The elderly face numerous obstacles when it comes to managing their lifetime earnings. The elderly's capacity to complete even basic financial operations is hampered by a deterioration in cognitive ability, general health, hearing, eyesight, or mobility. Older adults are frequently technologically illiterate, and hence may struggle to use digital banking channels that require them to remember passwords, browse websites, or comprehend call centre menus. One way to improve older commitment and maintenance is to anticipate customer concerns and improve correspondence by successfully addressing these concerns.

1.2 Digital Banking and elderly citizens:

Senior citizens have unique financial needs and their digital conduct and personality are also distinctive which should be factored into the digital efforts of financial institutions. In this, it is important to examine the customer journey of seniors with their unique emotional needs and then devise a suitable digital strategy. Their needs for retirement security, medical support, and ease of disbursement of funds post their lifetime to their kith and kin are the key emotional subjects around which the content strategy should be designed. Cyber security is a matter of concern for product providers. Many of them keep sending messages to seniors at regular intervals cautioning seniors to be aware of fraudsters and the safeguards to adopt. At times this creates a fear psychosis in seniors leading to distrust of the digital medium. Financial institutions need to address this concern of elders and create confidence through specially designed apps and services.

Some of the banks have started discouraging customers, including seniors, from personally visiting their branches for simple transactions and instead encouraging them to move into digital banking especially during the pandemic. While this has facilitated faster adoption of digital methods with some, for most others who are not yet familiar or are hesitant with digital adoption, it would be good to promote mobile and online banking tools through orientation sessions through the kiosks at the branches. Reinforcement of messages over a sustained period of time through digital and branch channels encouraging them to commence with simple transactions would ensure faster adoption of digital banking among senior citizens.

1.2 Statement of the problem:

In this digital era, we are getting everything through the online mode easily, we don't want to go outside anything because Everything is available and accessed through the internet using mobile, laptop, tab and, pc, etc. The challenge of some elders to understand the knowledge of digitalization they have inadequate knowledge, network issues of online banking transactions at that time elders need external help to manage their accounts but bank employees are not ready to help or answer their questions because of their busy schedule. But youngsters are easily acquired that knowledge in case our elderly citizens feel difficult to access the apps provided by the bank that is available through the play store. In this pandemic situation, we should avoid cash transactions. Another major issue they are facing while using Digital banking services is a Lack of trust the hurdle is not just a lack of familiarity with computers. Many senior citizens have failing eyesight and have to seek external help to manage an online account. Identity theft, technology hiccups, and misuse of information only compound their apprehensions, Traditional banking habits., Security and fraud instances., Cross-border transactions., Technical issues., multi-currency and payment method.

1.3 Industry Profile:

Banking Industry

Mobile banking started in India in 2002, and back then, transactions were carried out through SMS. Today, almost all banking transactions can be performed using a computer, laptop, or smartphone. Everything from checking account statements to paying credit card bills, utility bills, and transferring funds can be done online.

Mobile banking began as an offshoot of internet banking to further aid convenience and ease of access. In 2018, almost all banks have mobile phone applications for financial transactions. These apps remove the requirement of having a computer or laptop to transfer funds, and with continued advancements, have made visits to the bank a rarity. Once a customer has downloaded the mobile banking app on their smartphone, banking transactions can be carried out at their convenience.

In 2008, ICICI Bank was the first bank to launch mobile banking in India. Since then, almost all banks have followed suit. Here are five of the top-rated mobile banking applications used in India today.

ICICI Bank's iMobile Application:



The iMobile app by ICICI Bank is one of the highest-rated mobile banking applications in India. The app has a 4.5-star rating on the Google Play Store and has over 10 million installs. The app allows its users to transfer funds, pay credit card bills, pay utility bills, open fixed deposits and recurring deposits, and manage Life Insurance policies. The iMobile app also allows users to locate ICICI Bank ATMs, transfer funds instantly through UPI payments, and transfer funds to an email id or mobile number. The app is constantly updated to reflect newer services that the bank offers through the app. Apart from fixing bugs, the most recent update enables users to check loan eligibility, avail of instant personal loans against their credit card, and upgrade Debit cards. In addition to the mobile banking app, ICICI Bank has also launched iWear—ICICI Bank's smartwatch app. iWear allows users to access their account information through their smartwatches, including information about their last 3 bank transactions, current balance, and credit card accounts.

Axis Bank's Axis Mobile Application:



The Axis Mobile app is popular because of its stability. With over 5 million downloads and a 4-star rating on the Google Play Store, the app allows its users a host of different services and functions. In addition to the usual funds transfer and viewing account statements, the app allows users to schedule credit card payments for a date that suits them better, convert credit card payments to EMIs, block cards and replace them, and temporarily deactivate debit cards and set limits on debit card purchases. App users can also set standing instructions and auto-pay bills for over 200 utility services.

SBI's Anywhere Personal Application:



SBI has several banking apps for a variety of services, but Anywhere Personal is the app that provides fundamental banking services. The app—formerly called the State Bank Freedom app—is available in both Hindi and English. The app has a 3.9-star rating on the Google Play Store and allows its users access to deposits, withdrawals, and a mini-balance sheet.

HDFC Bank Mobile Application:



HDFC Bank is one of India's largest banks. Its mobile banking app allows its customers to view their account summary, transfer funds, make credit card payments, and pay utility bills. HDFC Bank's mobile application has a 4.2-star rating on the Google Play Store and has over 1 million downloads. The app allows its users to customize the "My Menu" tab on the app, where the most frequently used services can all be available in the same tab. HDFC's mobile banking app is also available in Hindi and has a "LITE" version that is compatible with lower internet speeds. While the LITE version does not have all the features of the regular version, it covers the most frequently used services.

Google Pay:



Google Pay (stylized as G Pay; formerly Android Pay) is a digital wallet platform and online payment system developed by Google to power in-app, online, and in-person contactless purchases on mobile devices, enabling users to make payments with Android phones, tablets, or watches. Users in the United States and India can also use an iOS device, albeit with limited functionality. In addition to this, the service also supports passes such as coupons, boarding passes, campus ID cards, car keys, event tickets, movie tickets, public transportation tickets, store cards, health records, and loyalty cards.

Paytm:



 Paytm (a partial abbreviation for "pay through mobile") is an Indian multinational technology company that specializes in systems, e-commerce, and financial services, based in Noida. Paytm is currently available in 11 Indian languages and offers online use-cases like mobile recharges, utility bill payments, travel, movies, and events bookings as well as in-store payments at grocery stores, fruits and vegetable shops, restaurants, parking, tolls, pharmacies, and educational institutions with the Paytm QR code.

CHAPTER -02

LITERATURE REVIEW

2.1 Review of Literature:

Bhumika Agarwal (2020) This review looks at published literature related to the use of the internet by older people and the impact on their QoL. The articles of relevance are discussed after grouping them into subsections entitled: internet use: communication and social connectedness; internet use: information and services; and internet use: impact on well-being. There is a section on critical analysis and a table summarising the reviewed studies.

Msweli & Mawela, (2020). Given the sparse literature on mobile banking and the elderly, this study was instigated to identify the factors that influence mobile banking adoption among the elderly towards supporting their broader financial inclusion and participation in society as they age. The research question underpinning the study is: What factors influence the adoption of mobile banking among the elderly in South Africa

Touchaie and Hashim (2018) into the attitudes of elderly Malaysians show that they actively oppose the use of innovations for making financial transactions, which then slows the uptake of internet and mobile banking. However, if older consumers have to use these applications, important factors in their favor are ease of use and well-designed user interfaces (UIs) that take into account the impaired vision and problems with fine motor control that many older consumers have to contend with. Elderly users of the internet and mobile banking are also often worried about the safety of carrying out financial transactions on these apps and so banks must ensure that app UIs and customers' user experiences (UX) take account of these factors.

BASA, (2018) These studies about the financial inclusion should encourage access to and the use of various low-priced financial products and services, affording convenience to individuals who are financially excluded, unbanked and under-banked.

Choudrie et al., (2018) Given the sparse literature on mobile banking and the elderly, this study was instigated to identify the factors that influence mobile banking adoption among the elderly towards supporting their broader financial inclusion and

participation in society as they age. The research question underpinning the study is: What factors influence the adoption of mobile banking among the elderly in South Africa.

Gatsou et al., (2018). As a result, technology design should undoubtedly be modified further to accommodate the needs of elderly users. These potential users that may be willing to adopt mobile devices and banking need to understand how to use the new technology.

Albashrawi & Motiwala, (2017). Studies about mobile banking offer both the clients and banks a variety of benefits including portability, accessibility, inexpensive service, readily available service, convenience as well as a broader reach of consumers, a high level of security and enhanced revenues.

Ambachew et.al. (2016). The research gap identified was that all the studies done so far had concentrated on providing observations or self-styled solutions to this problem, but this study tends to use a theory from Economics to explain the effect it would have on teaching internet banking to senior citizens.

s. Harris et al., (2016) argue that understanding the adoption behaviour of the current elderly group can guide and influence the future adoption choices of the ageing population. However, the Acta Informatica Pragensia Volume 10, 2021 <https://doi.org/10.18267/j.aip.143> 4 literature indicates that a limited number of studies focus on understanding mobile banking adoption by the elderly.

Tersa Gathonga (2016) This paper's literature lay focuses on areas where resistance and hesitation to using ICTs by older people are associated with perceived risks such as being targets of cybercriminals. This chapter established the nature and scope of literature surrounding the use of technology, particularly focusing on older people and their take on online banking.

Shaikh and Karjaluoto (2016) indicate that mobile banking incorporates financial and non-financial transactions conducted on a mobile device. Mobile banking can be perceived as the response of banking institutions to customers' needs as the habits of these customers change due to the adoption and use of mobile technologies

D.Ramani (2015). Analysed the factors like balance inquiry, cost transaction, and other services. He said that mobile phone banking benefits the customers as well as bankers. He said that the bankers should utilize the benefits of technology and alternative channels of services available to convince dissatisfied customers.

Vinayagamoorthy, A & Senthil Kumar, k (2014). Studied Online trading, bill payment, and e-shopping are mostly used by the customers. They concluded that e-banking provides new growth perspectives and internet business is a catalyst for new technologies and new business processes.

A Sarangapani & T Mamatha (2014). analyzed the factors like EFT, ATM, EDI, ECS, SPNS & PC banking, etc. They said that the success of the banking industry mainly depends on the services that they provide to their customers. He concluded that offering better services with value addition is a real challenge for the banks planning to implement e-banking.

Hanafizadeh et al., (2014) and challenges impacting the adoption of technology by the elderly. Approximately 32% of the elderly reported a lack of ICT knowledge as a reason for not using the internet. Additionally, some elderly clients reported that web-based electronic banking is not user-friendly as a result, technology design should undoubtedly be modified further to accommodate the needs of elderly users.

Research by Lancaster University (2013) that involved interviewing older consumers about their experience of using technology showed that the reason for this fear is that the elderly worry that when using technology, they will make mistakes and that this will have social consequences. Thus, instead of believing that technology will make their lives easier, older individuals often believe that technologies that make it simpler to find information increase social pressure on the individual.

Nielsen (2013), According to elderly consumers are 43% slower at using digital technologies and innovation. Research on the overall banking trends has revealed several technology risks and challenges impacting the adoption of technology by the elderly.

Rogers & Fisk, (2012)Seniors can also experience problems “...with fine motor coordination such as using a computer mouse to navigate through a site or positioning the cursor on a desired target” and “factors such as arthritis and loss of general hand and finger dexterity can play a role in impaired control of the usual input devices for computers (e.g., keyboard and mouse)” .The hands and fingers are one of the areas of the body that experience a loss of motor functions and this can affect an individual’s use of a computer keyboard, a computer mouse, and/or a trackball.

Papusson Chai at and Sawarai Boonyamanond (2011) show that in Thailand, the elderly is the most unequal section of society and that this inequality is tending to increase over time. In addition, their research shows that the Thai elderly are also the worst educated group in the country and that most either have no or only low incomes, generally depending on support from the government or other family members.

Sandeep Kavtish (2011). analyzed the security issues, technical issues and consumer adoption issue. He concluded that internet banking is relatively a new concept in the global banking and it is passing through into growth phase of its development cycle.

Lian and Yen (2011) studied drivers and barriers affecting older consumers’ intention to shop online. The study used UTAUT and innovation resistance theory. By comparing younger consumers with their older counterparts, and considering gender, the findings indicate that the major factors driving older adults toward online shopping are performance expectation and social influence which is the same as younger consumers. Their study revealed the following barriers: value, risk, and tradition which are different among younger users.

Peng, Xu, and Liu (2011) tested empirically that in the user’s acceptance of mobile payments, performance expectancy and social influence are the drivers, whereas cost and perceived risks are the barriers.

Rock et al. (2010) shows that older respondents in the USA were less likely to use the Internet as a source of financial information. However, the reasons for this were not security concerns: they preferred contact with bank workers due to websites being difficult or confusing.

Eastman and Iyer (2010) investigated older people's usage and attitudes towards the Internet. They found that older consumers have favourable intentions towards using the Internet and that seniors with higher levels of income are more willing to both use the Internet and purchase products online, while education levels also positively impacted Internet use. Schofield suggested that senior citizens were one of the fastest-growing groups using the Internet. This is supported by the fact that older Internet users comprised the fastest-growing demographic group in the US Internet market.

Gita Radhakrishna & Leo Pointon (2010) analyzed the risks in internet banking and frauds in internet banking, authenticity, accuracy and completeness. He concluded that plea bargaining, amendment of charges, lack of evidences to be prosecuted under the penal code's provisions for criminal breach of trust.

Trocchia and Janda (2010) found physical problems could have either a positive or negative impact on Internet use depending on the nature of the problem being visual and/or a problem with arthritis or if their problems were mobility-related. McMellon and Schiffman stated that older Internet users with limited out-of-home mobility may spend more time on the Internet than those individuals with less limited out-of-home mobility, while older Internet users may regard the Internet as "a tool to compensate for their deteriorating physical and social conditions

Jayachandran (2009) A research study that primarily focuses on mobile banking or commerce and the elderly; A research study that focuses on mobile payments and the elderly, and studies published in English between the years 2009 and 2019, the intention was to focus on research development in the past 10 years. Publications that met any of the following criteria were excluded from the review: Mobile banking or mobile commerce studies that do not focus on the elderly; Studies published before 2009; and Studies not published in English.

Chapter-03

Research Methodology

3.1 Need of the Study:

This study about Digital banking helps to make the economy become digitalized in the future it is encouraged and support society for cashless transaction and prefer online payment or transaction. In that to identify and get to know the difficulties and their perception of digital banking.

3.2 Scope of the Study:

This study is entitled about the challenges faced by elderly citizens towards digital banking and this study aims to find out the challenging factor of using digital banking for elderly citizens and their perception towards accepting the digital banking services.

3.3 Objectives of the study:

Primary objectives:

To study the digital banking problems faced by elderly citizens.

Secondary objectives:

- To study the challenges faced among elderly citizens.
- To understand the attitude of elderly citizens towards using online banking.
- To determine the factors influencing to accept the digital banking services.

3.4 Research Design:

Descriptive research design:

Descriptive research is a study designed to depict the participants accurately. More simply put, descriptive research is all about describing people who take part in the study.

3.5 SOURCES OF DATA:

Data collection is the term used to describe the process of preparing and collecting data.

Primary Data:

The questionnaire method has been used as a tool for data collection in this research.

Secondary Data:

The secondary data are already available (i.e.) the study was collected from company websites, journals, and articles that are published and other forms of sources are that are collected through a survey with a sample size of 100 to 110 responses.

3.6 STRUCTURE OF QUESTIONNAIRE:

The questionnaire was divided into two sections. The first part was designed to know the demographic information about the respondents and the second part contained the respondent's knowledge and experience with reverse logistics. Types of questions:

- Likert scale
- Rating scale
- Satisfaction question
- Agreeability questions.

SAMPLING TECHNIQUE

Convenience sampling method: A convenience sample simply includes the individuals who happen to be most accessible. There is no way to tell if the sample is representative of the population. And convenience samples are the non-probability sampling.

3.7 ANALYTICAL TOOLS

3.7.1 Percentage analysis: Research questions are always answered with a descriptive statistic: generally, either percentage or mean. The percentage is appropriate when it is important to know how many of the participants gave a particular answer. Generally, the percentage is reported when the responses have discrete categories.

3.7.2 Hypothesis analysis:

Hypothesis testing is a statistical analysis that is used the analysis of the reason and nature of data. The significance test is conducted and sets the two hypotheses.

H0-There is no significant difference between the variables.

H1-There is a significant difference between the variables.

3.8 Limitation of analysis:

- The analysis of the present study has been done based on the information collected from the ones who are residing in Chennai city.
- This study survey was done through google form with two sections that are demographic and variable related questions.
- sample size of the study is 109 respondents.
- This survey is done through google forms not in hands of the respondent.
- our survey findings provide a reasonably informative perspective of banking practices and challenges among older adults in Chennai, which has been experiencing one of the fastest growths in digital banking. Such perspective would help designers, researchers, and banking policy makers locate issues and improve banking experiences for older adults.

CHAPTER -04

DATA ANALYSIS AND INTERPRETATION

4.1 Percentage Analysis:

Table 4.1.1 Gender of Respondents:

S.No.	Particulars	No of Respondents	Percentage
1.	Male	66	61
2.	Female	43	39
Total		109	100

Source: Primary Data

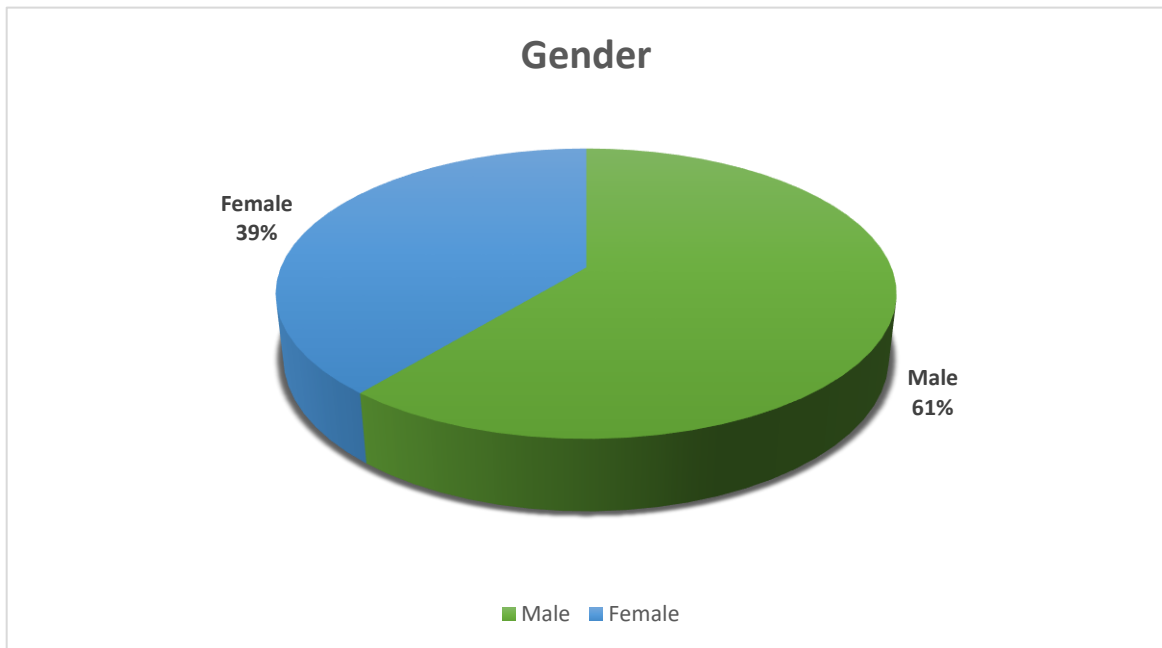


Chart 4.1.1: Gender of Respondents

Interpretation:

The above-mentioned pie chart interpreted that number of respondents and their gender is 39% were female and 61% are male.

Inference:

Majority of the respondents are 61% of male.

Table 4.1.2 Age of the Respondents:

S.No.	Particulars	No of Respondents	Percentage
1.	50 – 60 Years	70	64
2.	60 – 65 Years	34	31
3.	65 – 70 Years	3	3
4.	70 & above years	2	2
Total		109	100

Source: Primary Data

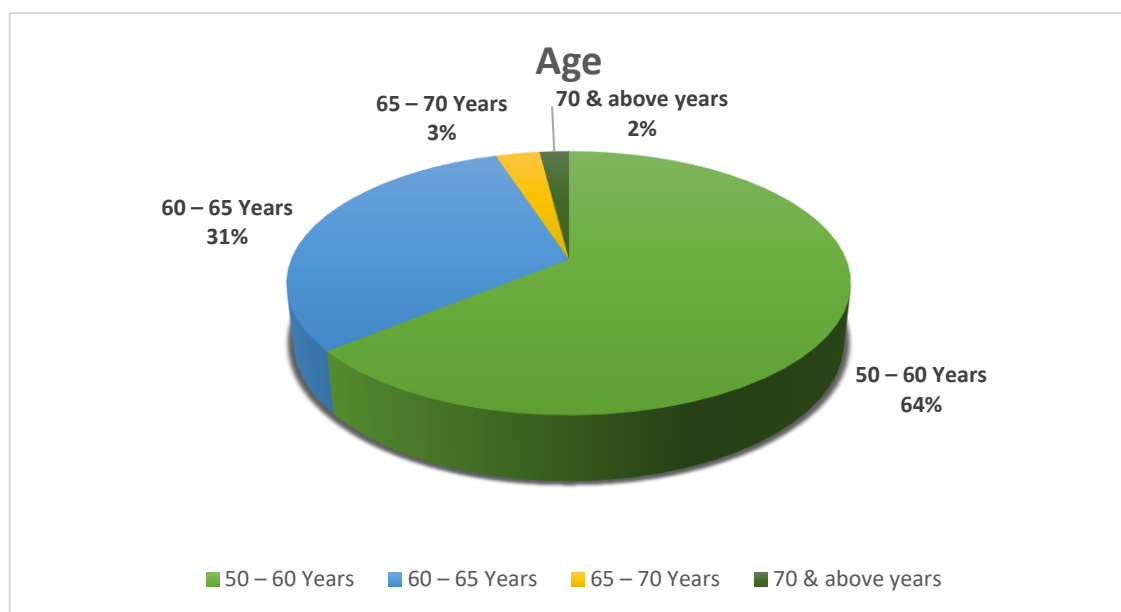


Chart 4.1.2 Age of the Respondents

Interpretation:

The above-mentioned pie chart interpreted that number of respondents was 64% were 50 – 60 Years, 31% of respondents were 60 – 65 Years, 3% of respondents were 65-70 years and 2% of respondents were 70 & above years.

Inference:

Majority of 64% of respondents were 50 – 60 Years.

Table 4.1.3 Education of the respondents:

S.No.	Particulars	No of Respondents	Percentage
1.	No formal Education	20	19
2.	High school	38	35
3.	Under Graduation	33	30
4.	Post-graduation	18	16
Total		109	100

Source: Primary data

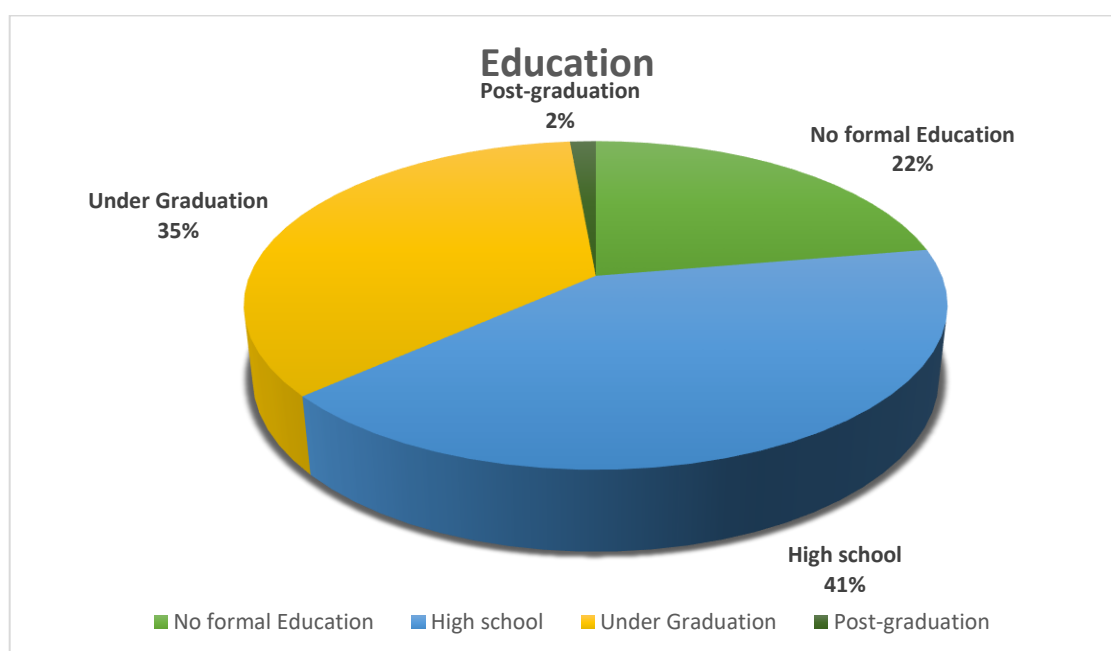


Chart 4.1.3 Education of the respondents

Interpretation:

The above-mentioned pie chart interpreted that number of respondents 22% of respondents were no formal education, 41% of respondents were in high school, 35% of respondents were under graduation and 2% of respondents were post-graduation.

Inference:

Majority of 41% of respondents were in high school.

Table 4.1.4 Occupation of the Respondents:

S.No.	Particulars	No of Respondents	Percentage
1.	Business	28	25.7
2.	Govt Sector	24	22
3.	Private sector	32	29.4
4.	others	5	4.6
Total		109	100

Source: Primary data

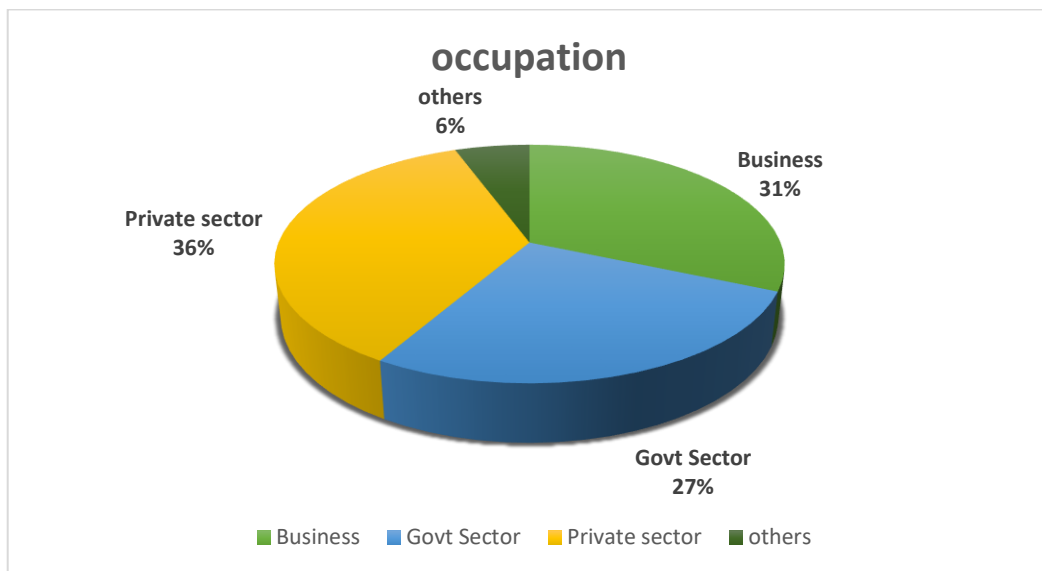


Chart 4.1.4 Occupation of the Respondents

Interpretation:

The above-mentioned pie chart interpreted that number of respondents 36% of respondents were private sector, 31% of respondents were said business, 27% of respondents were said govt sector, and 6% of respondents were said others.

Inference:

Majority of 36% of respondents were said private sector.

Table 4.1.5 Income of the respondents:

S.No.	Particulars	No of Respondents	Percentage
1.	Less than 10000	39	17
2.	10000 – 20000	39	36
3.	30000 – 40000	23	21
4.	40000& above	28	26
Total		109	100

Source: Primary data

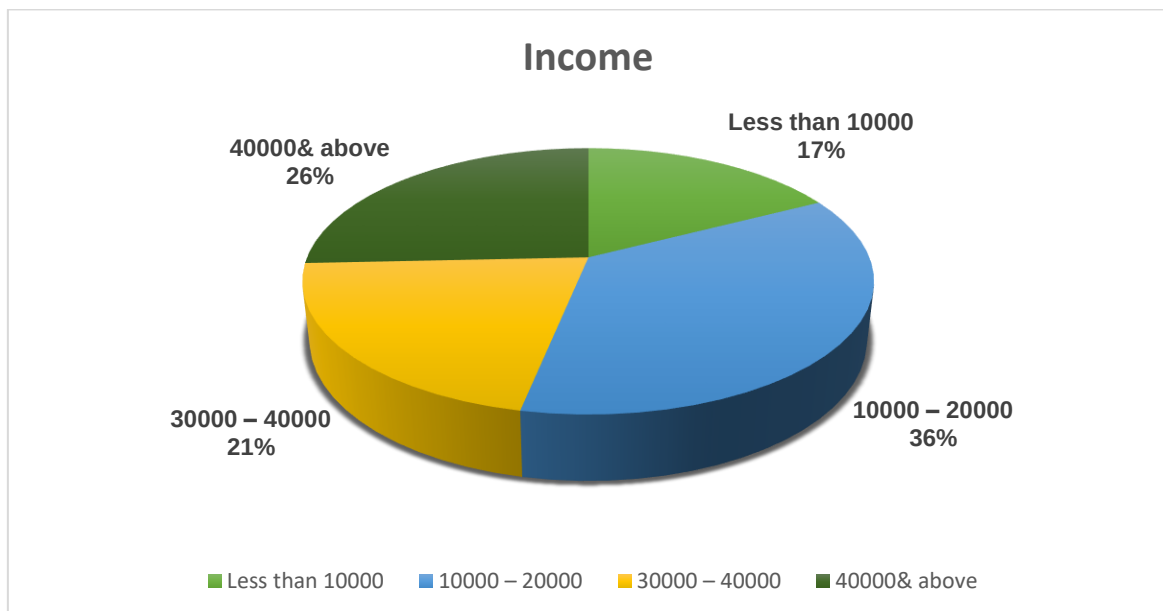


Chart 4.1.5 Income of the respondents

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 17% of respondent's income is less than 10000, 36% of respondent's income is 10000 – 20000, 21% of respondent's income is 30000 – 40000 and 26% of respondents' income is 40000 & above.

Inference:

Majority of 36% of respondents' income is about 10000 – 20000.

Table 4.1.6 Level of Knowledge of using digital banking services:

S.No.	Particulars	No of Respondents	Percentage
1.	I don't know to access and use the services	18	16.5
2.	I know to use some specific types of rules	39	35.8
3.	I have limited knowledge to access the services	37	33.9
4.	I know very well about services and trying to update	15	13.8
Total		109	100

Source: Primary data

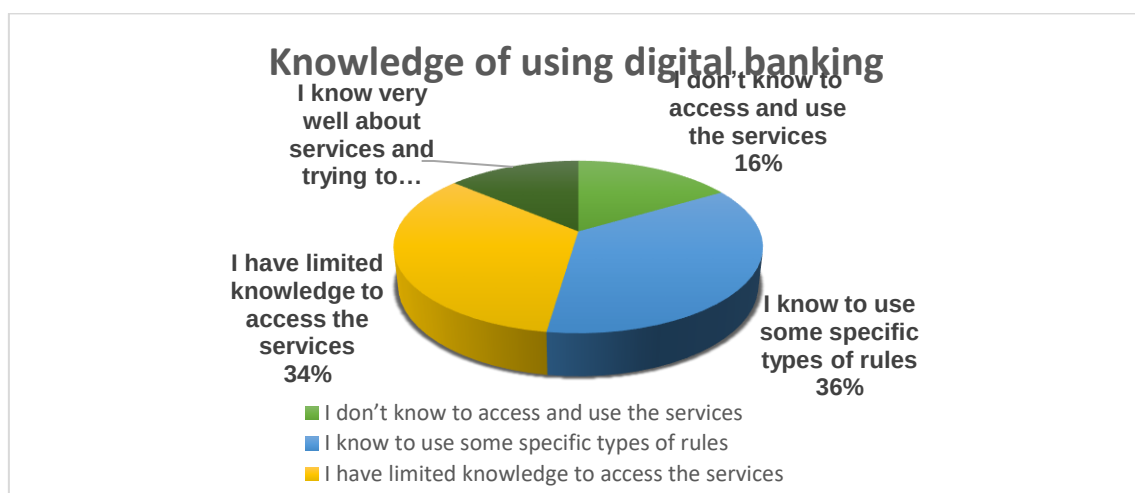


Chart 4.1.6 Level of Knowledge of using digital banking services:

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 36% of respondents were said I know to use some specific type of rules, 16% of respondents were said I don't know to access and use the services, 14% of respondents were said I know very well about services and trying to update and 34% of respondents were said that I have limited knowledge to access the services.

Inference:

Majority of 36% of respondents were said I know to use some specific types of rules.

Table 4.1.7 Duration of Using Digital banking services:

S.no	Particulars	No of Respondents	Percentage
1.	Less than 1year	61	56
2.	1 – 2 years	30	27
3.	Above 2 years	18	19
Total		109	100

Source: Primary data

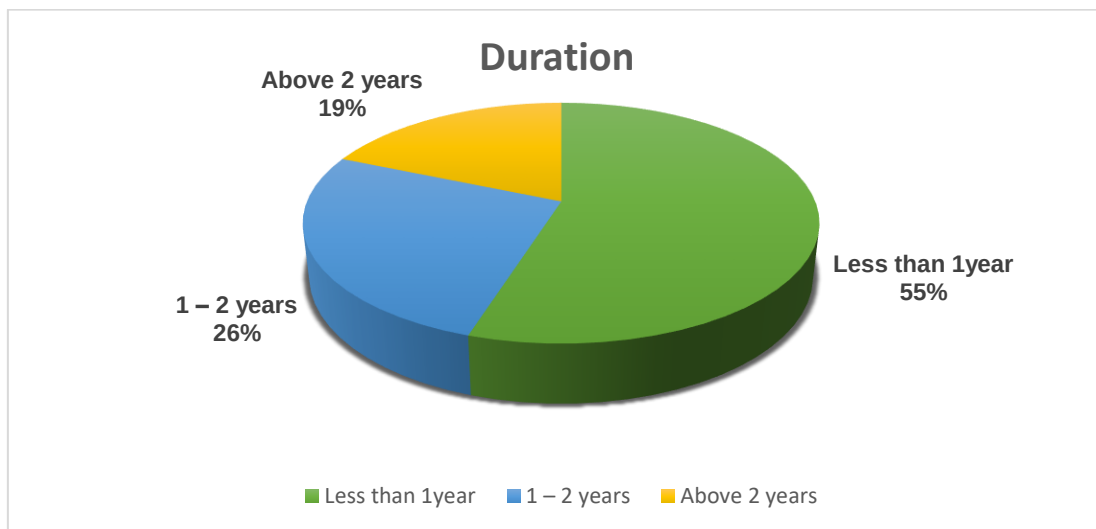


Chart 4.1.7 Duration of Using Digital banking services

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 55% of respondents were using less than 1 year, 26% of respondents were using between 1 – 2 years and 19% of respondents were using above 2 years.

Inference:

Majority of 55% of respondents were using less than 1 year.

Table 4.1.8 Purpose of using Digital banking services:

S.no	Particulars	No of Respondents	Percentage
1.	Business activity	49	45
2.	Electronic payments	43	39
3.	All kinds of financial purposes	17	16
Total		109	100

Source: Primary data

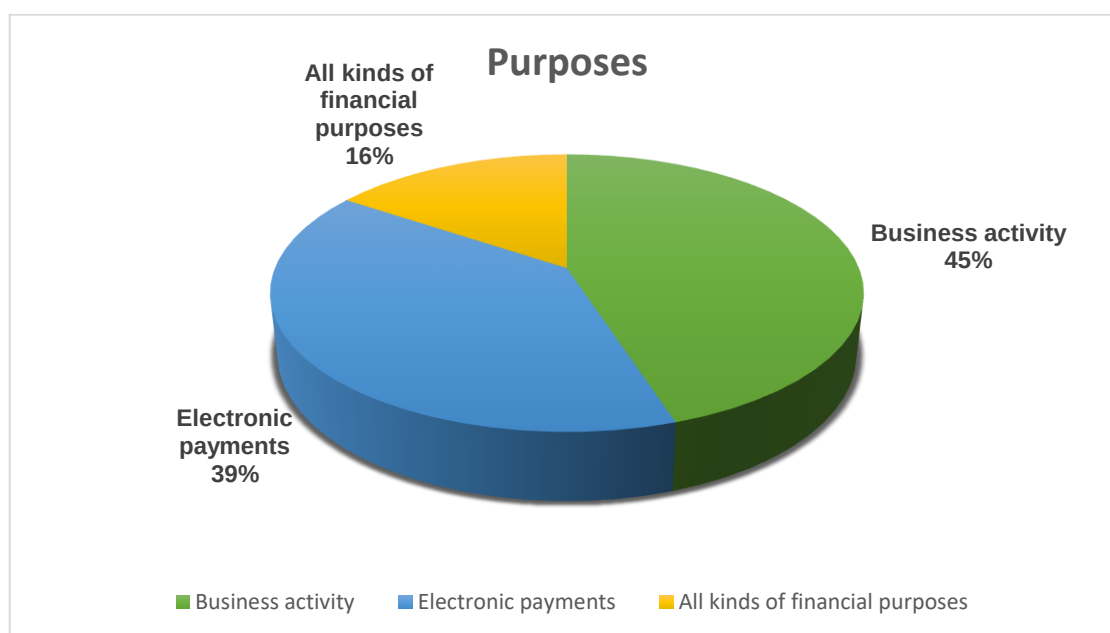


Chart 4.1.8 Purpose of using Digital banking services

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 45% of respondents were said for business activity, 39% of respondents were said for electronic payments and 16% of respondents were said for all kinds of financial purposes.

Inference:

Majority of 45% of respondents were said to have Business activity.

Table 4.1.9 Factors of recommending a digital banking service:

S.no	Particulars	No of Respondents	Percentage
1.	Friends	47	43
2.	Family	22	20
3.	Through ads	29	27
4.	Any others	11	10
Total		109	100

Source; Primary data

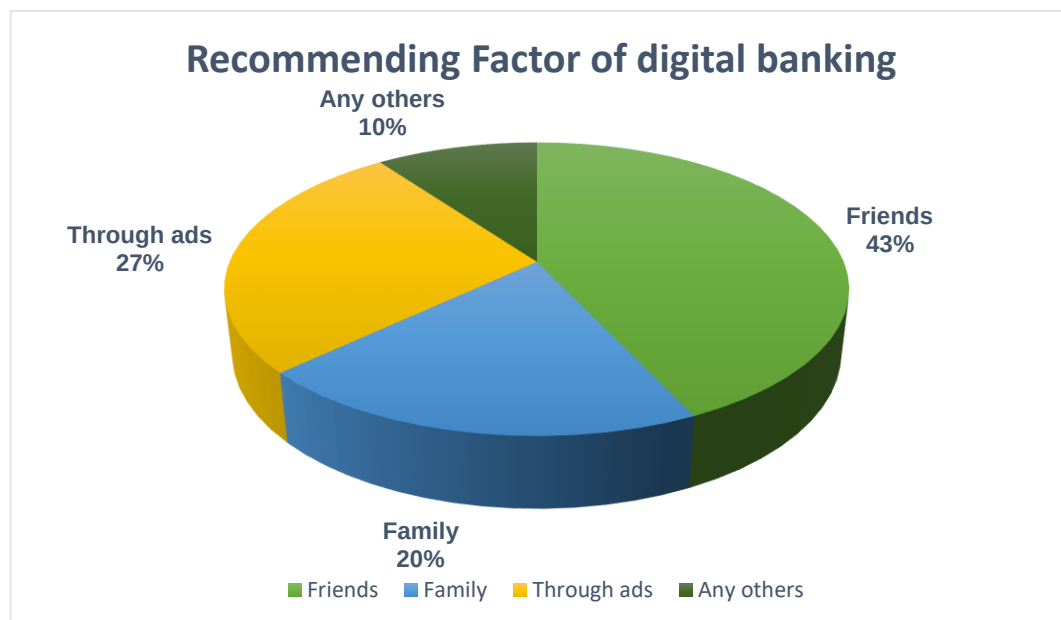


Chart 4.1.9 Factors of recommending a digital banking service

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 43% of respondents were said through friends, 27% of respondents were said through ads, 20% of respondents were said through family and 10% of respondents were said by others.

Inference:

Majority of 43% of respondents were said through friends.

Table 4.1.10 kinds of money transfers:

S.no	Particulars	No of Respondents	Percentage
1.	ATM	34	31.2
2.	Net Banking	28	25.7
3.	Gpay/Paytm/Phonepe	47	43.1
Total		109	100

Source: Primary data

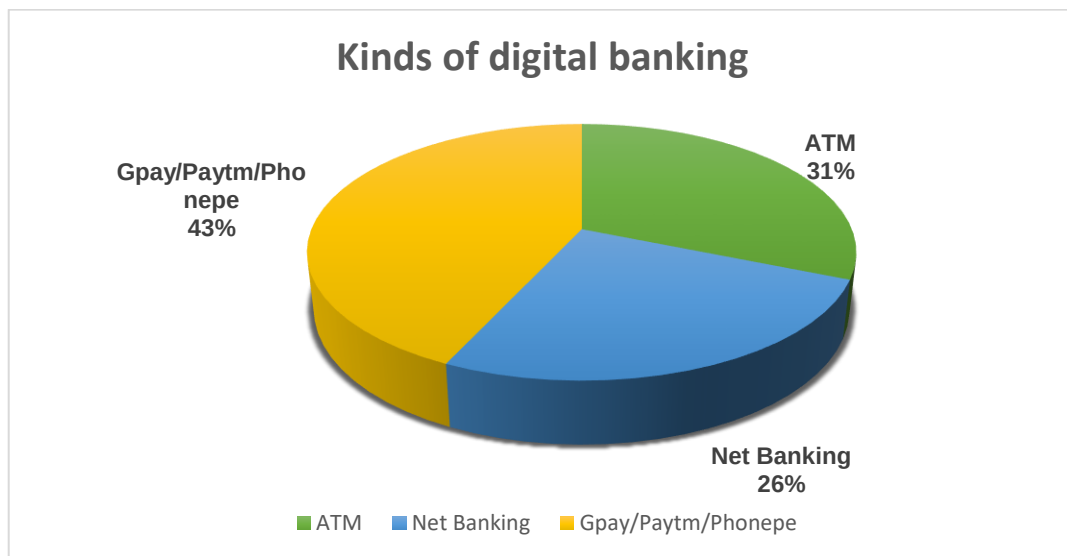


Chart 4.1.10 kinds of money transfers

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 31% of respondents were said ATM, 26% were said net banking, and 43% were said Gpay/Paytm/phonepe.

Inference:

Majority 43% of respondents were said Gpay/Paytm/phonepe.

Table 4.1.11 Challenges faced while using digital banking services:

S.no	Particulars	No of Respondents	Percentage cases
1.	Security and fear	62	56.9
2.	Lack of information	44	40.4
3.	Inadequate of knowledge	28	25.7
4.	Need another person help	26	23.9
Total		109	100

Source: Primary data

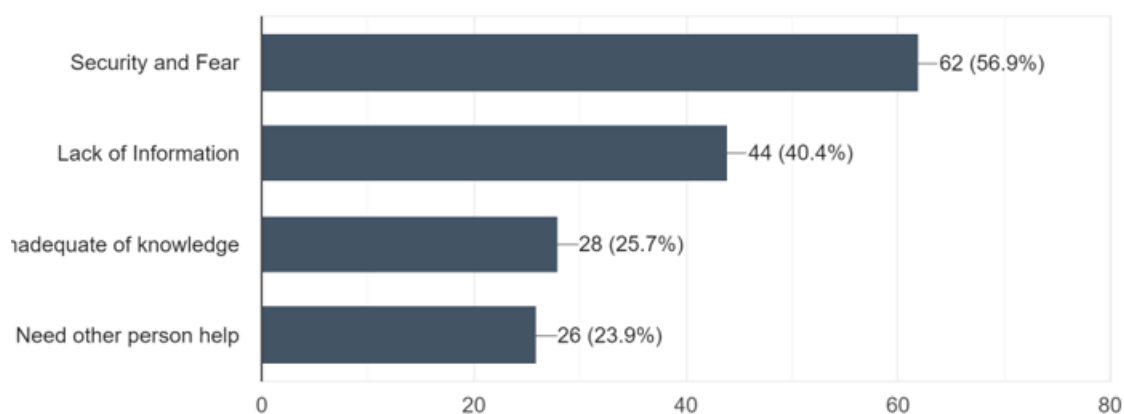


Chart 4.1.11 Challenges faced while using digital banking services

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 57% of respondents were said security and fear, 40% of respondents were said lack of information, 25.7% of respondents were said inadequate knowledge, and 23% of respondents were said to need other person help.

Inference:

Majority of 57% of respondents were said security and fear.

Table 4.1.12 Satisfaction level of using digital banking service:

S.no	Particulars	No of Respondents	Percentage cases
1.	Satisfied	37	33.9
2.	Very Satisfied	24	22
3.	Neutral	42	38.5
4.	Dissatisfied	6	5.5
5.	Very Dissatisfied	0	0
Total		109	100

Source: Primary data



Chart 4.1.12 Satisfaction level of using digital banking service

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 34% of respondents were satisfied ,22% of respondents were very satisfied,39% of respondents were neutral ,5% of respondents were said dissatisfied.

Inference:

Majority 39% of respondents were said Neutral.

Table 4.1.13 facilities and interaction of bank apps are motivating to use the online transactions:

S.no	Particulars	No of Respondents	Percentage cases
1.	Strongly Agree	9	8.3
2.	Agree	71	65.1
3.	Neutral	21	19.3
4.	Disagree	3	2.8
5.	Strongly Disagree	5	4.6
Total		109	100

Source: Primary data

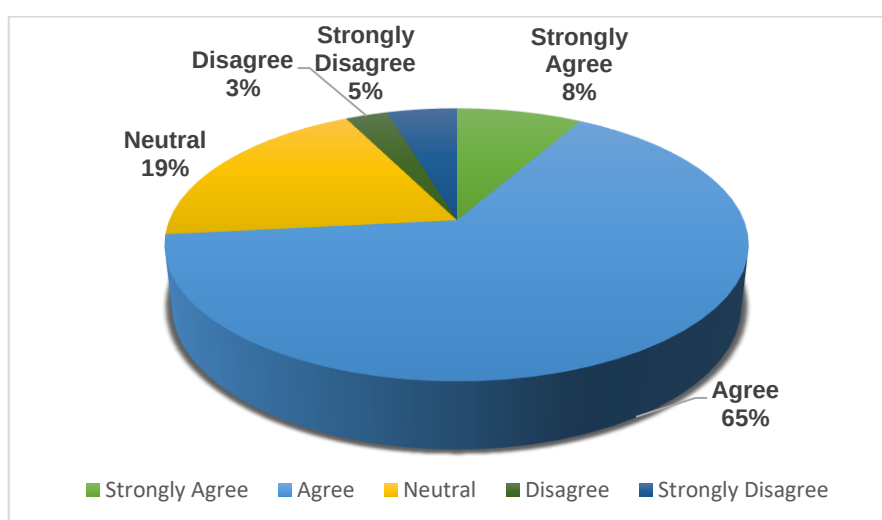


Chart 4.1.13 facilities and interaction of bank apps is motivating to use the online transactions

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 8% of respondents Strongly agree, 65% of respondents agree, 19% of respondents were neutral, 3% of respondents disagreed and 5% of respondents have Disagreed.

Inference:

Majority of 65% of respondents were agreed

Table 4.1.14 Types of digital banking service using:

S.no	Particulars	No of Respondents	Percentage cases
1.	Cash transfers	69	63.3
2.	Bill payments	62	56.9
3.	Managing loans	20	18.3
4.	To make investments	23	21.1
5.	To view the bank balance details	39	35.8
Total		109	100

Source: Primary data

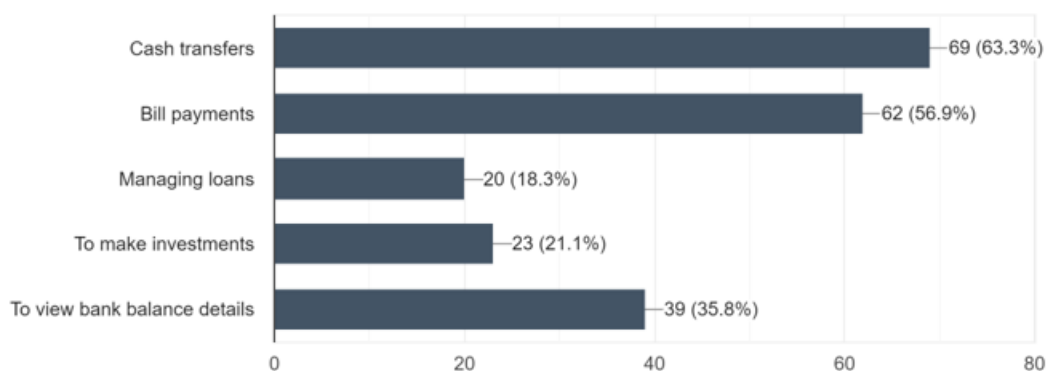


Chart 4.1.14 Types of digital banking service using

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 63.3% of respondents were said cash transfers ,56.9% were said bill payments,18.3% respondents managing loans,21.1% of respondents were said to make investments and 35.8% of respondents were said to view bank account details.

Inference:

Majority 63% of respondents were said cash transfers.

Table 4.1.15 Frequency of using Digital Banking service:

S.no	Particulars	No of Respondents	Percentage cases
1.	Daily	38	34.9
2.	Weekly	40	36.7
3.	Monthly	23	21.1
4.	Yearly	8	7.3
Total		109	100

Source; Primary data

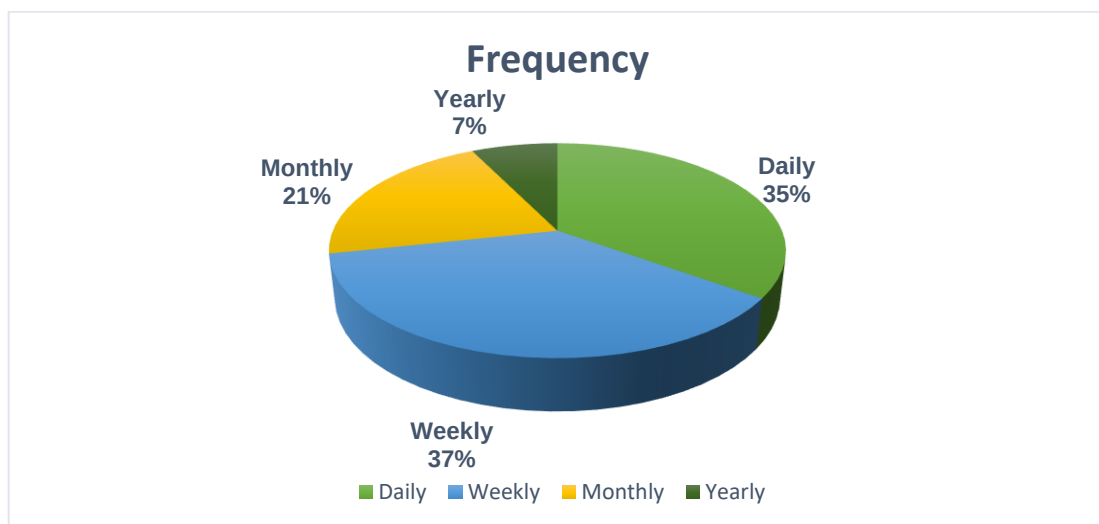


Chart 4.1.15 Frequency of using Digital Banking service

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 37% of respondents were said weekly, 35% of respondents were said daily, 21% of respondents were said monthly, and 7% of respondents were said Yearly.

Inference:

Majority 37% of respondents were said weekly.

Table 4.1.16 Factors of digital banking services that make your everyday lifestyle easier:

S.no	Particulars	No of Respondents	Percentage cases
1.	Strongly agree	23	21.1
2.	Agree	61	56
3.	Neutral	20	18.3
4.	Disagree	4	3.7
5.	Strongly Disagree	1	0.9
Total		109	100

Source: Primary data

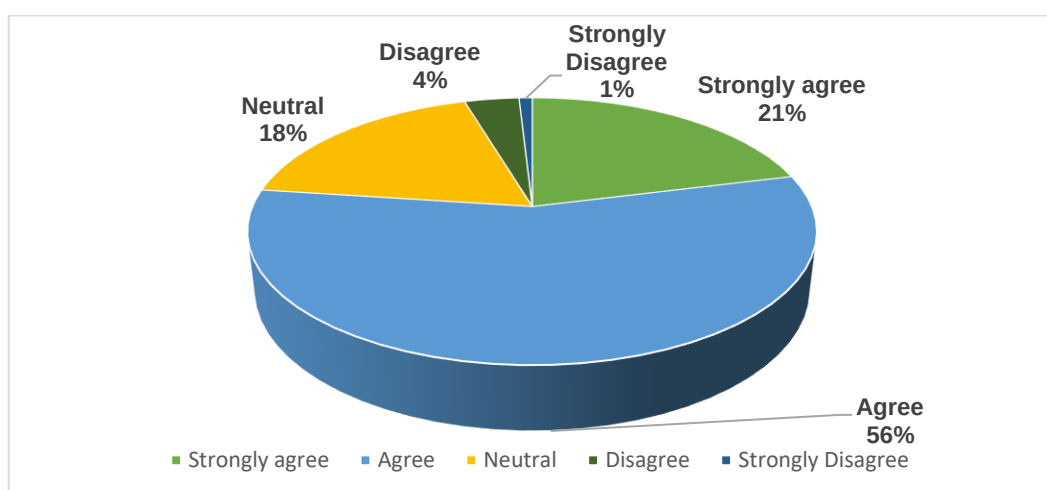


Chart 4.1.16 Factors of digital banking services make your everyday lifestyle easier

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 21% of respondents were strongly agreed, 56% of respondents were agreed, 18% of respondents were neutral, 4% of respondents disagreed and 1% of respondents strongly disagreed.

Inference:

Majority 56% of respondents were agreed.

Table 4.1.17 kind of services and products provided by the bank that make you feel comfortable

S.no	Particulars	No of Respondents	Percentage cases
1.	Credit Card/Debit card	30	27.5
2.	Mobile banking	42	38.5
3.	NEFT/RTGS	23	21.1
4.	Mobile application	14	12.8
Total		109	100

Source: Primary data

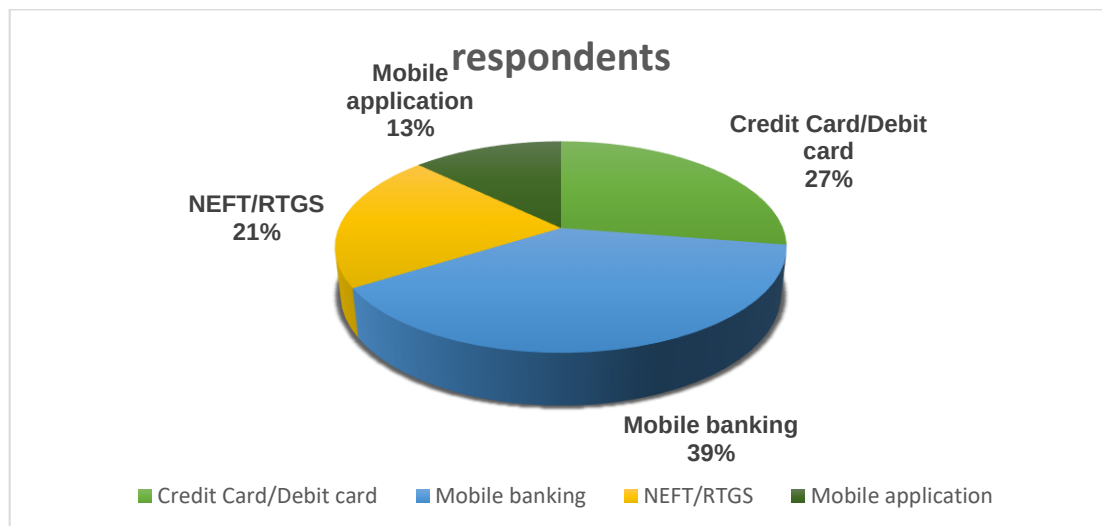


Chart 4.1.17 kind of services and products provided by the bank that make you feel comfortable

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 27% of respondents were credit card/debit card, 39% of respondents were mobile banking, 21% of respondents were NEFT/RTGS and 13% of respondents were mobile applications.

Inference:

Majority 39% of respondents were mobile bank

Table 4.1.18 Determinants of acceptance behaviour of digital banking technology:

S.no	Particulars	No of Respondents	Percentage cases
1.	Perceived usefulness	27	24.8
2.	Ease of learning and use	34	31.2
3.	Social Influence	32	29.4
4.	Facilitating conditions	16	14.7
Total		109	100

Source: Primary data

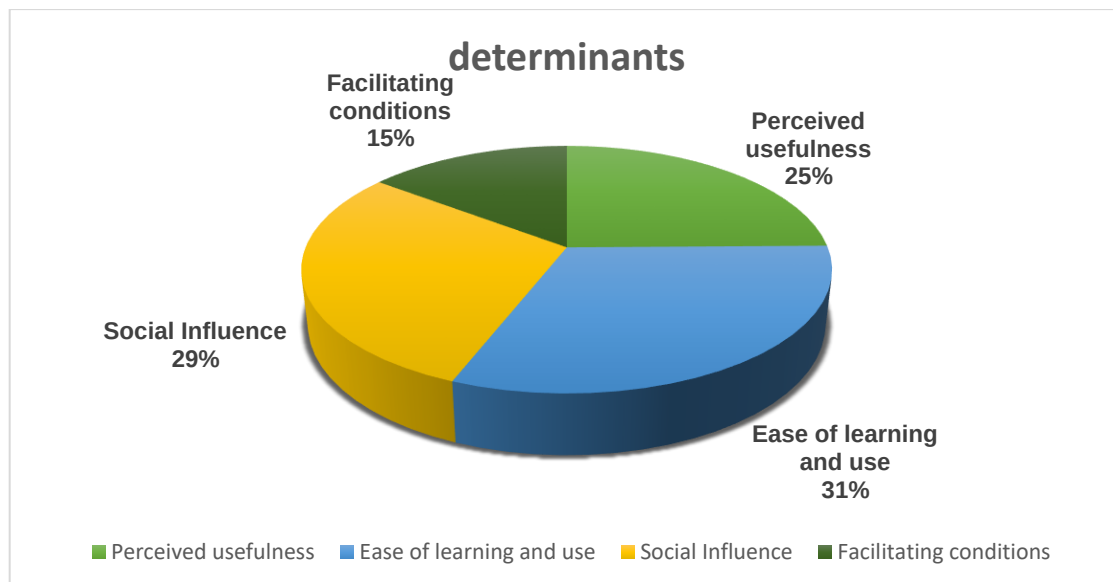


Chart 4.1.18 Determinants of acceptance behaviour of digital banking technology

Interpretation:

The above-mentioned pie chart interpreted that the number of respondents 29% of respondents were social influence, 25% of respondents were perceived usefulness, 31% of respondents of ease of learning and use and 15% of respondents were facilitating conditions.

Inference:

Majority 31% of respondents were said it ease of learning and use.

4.2 Hypothesis Testing:

4.2.1 Independent sample T test;

It is an inferential statistical test that determines whether there is a statistically significant difference between the means two unrelated groups.

H0 – There is no significant difference between the gender and satisfaction level of digital banking services

H1 - There is a significant difference between the gender and satisfaction level of digital banking services

Group Statistics					
	GENDER	N	Mean	Std. Deviation	Std. Error Mean
SATISFACTIONBYUSINGDIGITALBANKINGSERVICES	MALE	66	1.52	.638	.079
	FEMALE	43	3.14	.351	.053

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
SATISFACTIONBYUSINGDIGITALBANKINGSERVICES	Equal variances assumed	44.376	.000	15.241	107	.000	1.64	.107	1.86	1.43
	Equal variances not assumed			17.092	104.468	.000	1.64	.095	1.86	1.46

Inference:

Since my value is >0.005 . so, we reject the null hypothesis and accept the alternate hypothesis. There is a significant difference between the gender and satisfaction level of digital banking services.

Inference:

It is inferred that there is a significant difference between the gender and satisfaction level of digital banking services.

4.2.2 ANOVA

Analysis of variance (ANOVA) is an analysis tool used in statistics that splits an observed aggregate variability found inside a data set into two parts: systematic factors and random factors.

H0- There is no significant difference between the age and acceptance behaviour of digital banking services.

H1- There is significant difference between the age and acceptance behaviour of digital banking services.

ANOVA					
DETERMINANCE OF ACCEPTANCE BEHAVIOUR OF DIGITAL BANKING					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	71.628	3	23.876	64.592	.000
Within Groups	38.813	105	.370		
Total	110.440	108			

Interpretation:

Since p value is $0.000 < 0.005$ so null hypothesis is rejected and alternate hypothesis is accepted. There is significant difference between the age and acceptance behaviour of digital banking services.

Inference:

It is inferred that there is significant difference between the age and acceptance behaviour of digital banking services.

CHAPTER -05

FINDINGS, SUGGESTIONS, AND CONCLUSION

5.1 Findings of the study:

- Majority of the respondents are 61% of male followed by 39% female.
- Most of the respondents of research in that 70% of age group is lies between the 50 – 60 Years old, other highest value of respondents of 34% of age group lies between the 60 – 65 years old and other two group lies between below 6%.
- Educational qualification of the respondents in research paper highest point is noted that of 38% of respondents were in high school and 34% of respondents were completed under graduation.
- Occupation of the respondents in that majority of the respondents is 32% were private sector and other highest point of respondents of 28% were doing business.
- Majority of 19% of respondents' income is stated about the level between the 10000 – 20000 Rs.
- Respondents level of knowledge of using digital banking services majority of 36% of respondents were stated that I know to use some specific types of rules.
- Usage of digital banking services for elderly who responded is in that majority of 55% of respondents were using less than 1 year.
- In our study the purpose of using digital banking services is stated that majority of 45% of respondents were said for Business activity.
- It is noted that recommendation of the usage in that majority of 43% of respondents were said through friends.
- The challenges faced while using these kinds of services in that major 60% of respondents were said that by security and fear, lack of information.
- The study reveals that majority 43% of respondents were said their payment mode is through Gpay/Paytm/phonepe.
- Majority of 57% of respondents were said security and fear.

- The satisfaction level of using online banking in that majority 39% of respondents were said Neutral.
- Customer experience of online banking services that makes lifestyle easier in that 65% of respondents were agreed.
- The categories of money transfer in that majority of 63% were said that for cash transfers and bill payments.
- In this study the opinion level of using digital banking in that majority 40% of the respondents were rated 3 out of 5.
- Consumers frequency level of using the apps is that Majority of 37% of respondents were said weekly.
- The study reveals that facilities and interaction are motivating to use online banking in that majority 56% of respondents were agreed.
- In the acceptance factors of online banking in that study major 31% of respondents were said it ease of learning and use.

5.2 Suggestions:

- Banks should educate elders regarding use of genuine sites and give security tips regarding payment via credit card, debit card etc.
- We have to train them to use these kinds of technology then only they won't struggle. We have to motivate and guide them with good guidelines.
- Banks and government should take serious actions on fraudulent. Digital banking is a good change to elders this technology make elders life become digitalized in future.
- Integration of legacy and user interface - This lack of proper integration sets back the digital transformation goals of banking and financial organizations by large measures. The current approach of integration is done by building a layer of applications around the legacy systems to provide a customer interface because a 360-degree transformation would involve replacing or extensively upgrading the existing back-end systems.
- Some elders are hindered by lack of computer skills, they need to be educated on basic skills required to conduct digital banking.
- Stricter security measures-The respondents argued for more security measures to ensure their details and money is safe. Credit cards also require protection from credit card fraudsters operating online.
- Training and educational information: Lack of understanding leads to low confidence in the use of technology. Some individuals resist mobile banking because they lack the knowledge and skills to use it. The elderly indicated that banks should provide them with training to enable them to use mobile banking.

5.3 CONCLUSION:

As shown in the research, elderly is shown to migrate toward embracing technology when they are no longer physically able to carry out their everyday activities. It could also be due to their desire to gain independence from relying on others for financial transaction assistance. Senior seniors concur that they lack computer essential knowledge, but they value it if they did since they believe it would have eased their innate views and completely changed their attitude about using different channels. The source of knowledge is shown to be a significant aspect in transferring knowledge to senior adults, and they believe that the demonstration impact requires such support from the source of knowledge. The research found that the majority of elders have security and knowledge issues when it comes to using digital banking. This analysis found that the system's usefulness, ease of use, and understanding of the hazards associated with it are the most important aspects in deciding whether or not to use it. These elements have a significant and favourable impact on the elderly. According to respondents who have a positive or negative attitude towards digital banking, banking services are rated on many factors.

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APPENDIX -I

1. Name:
2. Gender:
 - Male
 - Female
 - Prefer not to say
3. Age of the Respondents:
 - 50 to 60 years
 - 60 to 65 years
 - 65 to 70 years
 - 70& above Years
4. Educational Qualifications:
 - No formal education
 - High School
 - Under Graduation
 - Post-Graduation
5. Occupation of the Respondents:
 - Business
 - Govt.sector
 - Private sector
 - Retired
 - Others
6. Income:
 - Less than 10000
 - 10000- 20000
 - 30000-40000
 - 40000 & above

7. Do you have Awareness about Digital Banking?
 - Yes
 - No
 - May be
8. What is your Opinion of using digital Banking Services?
 - Excellent
 - Good
 - Average
 - Poor
9. What kind of Money Transfers you prefer?
 - ATM
 - Net banking
 - UPID
 - Others
10. What are the challenges faced while using digital banking services?
 - Security and Fear
 - Lack of Information
 - Inadequate of knowledge
 - Need other person help
11. What is the purpose of using Digital Banking services?
 - Business Activity
 - Electronic Payments
 - All kinds of financial purpose

12. What are the factors that influence you towards digital banking services?

Factors	agree	Str agree	neutral	disagree	Strongly disagree
Cheap and best					
Time saving					
No need to visit bank					
Convenience to use					

13. What kinds of digital banking services you are using?

- Cash transfers
- Bill payments
- Managing loans
- To make investments
- To view bank balance details

14. How frequently you are using Digital banking services?

- Daily
- Weekly
- Monthly
- Yearly

15. Did digital banking services make your everyday lifestyle easier?

- True
- False

16. What are the dissatisfaction factors occurring while using digital banking services?

	agree	Strong agree	neutral	disagree
Time consuming				
Security reasons				
Inadequate knowledge				
Sometimes unable to do cash transactions properly				

17. What kind of services and products provided by bank that make you feel comfortable?

- Credit card/ debit card
- Mobile banking
- NEFT/RTGS
- Mobile applications

18. How long you are using digital banking services?

- Less than 1 year
- 1 – 2 years
- Above 2 years

19. What is your satisfaction level of using digital banking services?

- Satisfied
- Highly satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

20. What is your level of knowledge about digital banking services?

- I don't know to access and use the services
- I know to use with some specific types of rules
- I have limited knowledge to access the services
- I know very well about services and trying to update

21. Did the facilities and interaction of bank apps is motivating to use the online transactions?

- Strongly Agree
- Agree
- Neutral
- Dis agree
- Strongly disagree

22. What are the determinants of acceptance behavior of digital banking technology?

- Perceived usefulness
- Ease of learning and use
- Social influence
- Facilitating conditions

23. What is your opinion of using Digital banking services?
