

A Study on Changes in Consumer Perception towards Digital Banking in Dhule City during COVID.19

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Abstract: *Digital banking is an ingredient of the wider context for the move to online banking, where banking services are delivered over the web. The changes of traditional to digital banking have been gradual as well as remain ongoing, and it is also constituted by differing degrees of banking service digitization. Digital banking involves high levels of process automation and web-based services and should include APIs enabling cross-institutional service composition to deliver banking products and provide transactions. It gives the access for users to operate financial data via desktop, mobile, tablets as well as ATM services. There's no question that consumers will be less intense on visiting bank branches under the new normal. The change and therefore the increasing development are being practiced in the Information and Communication Technology which have carried a lot of alterations in almost all aspects of lifecycle. Within the Banking Industry, it's been in the practice of online banking, which now substituting the normal is banking exercise. Present study has investigated consumer perception regarding digital banking with regard to age and gender. Identify factors which led to the usage of digital payment during Covid.19 also as examine satisfaction level of consumer towards Digital Banking. The statistical technique like Cross tab, Frequency and Chart wont to analyze and interpret the data. This paper deals with the perception of customers toward the use of digital banking systems during covid-19.*

Keywords: Introduction, Traditional payment system, digital payment system

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