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Measuring the demographic's impact on acceptance of online banking by the Rural consumers

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Abstract

The banking industry's quick transition to digitalization has changed how people use and receive financial services. With a focus on a sample from Panipat District, Haryana, this study examines the demographic factors impact on rural customers' digital banking adoption. The study looks at things including PU, PEOU, PSN, and reported behavioral control using the Technology Acceptance Model (TAM). With the aid of SPSS 16 software and a descriptive research approach, a sample of 120 rural inhabitants was examined.

The research indicates that certain demographic factors, such as age, gender, and educational attainment, have a noteworthy impact on how digital banking services are perceived and utilized. Interestingly, compared to male respondents, female respondents showed a higher mean value for perceived ease of use and social norms, indicating a favorable opinion of digital banking. Significant variations were also observed across age groups in terms of behavioral control and perceived utility, with younger people being more likely to adopt digital banking.

The adoption of digital banking was further affected by respondents' education levels, with highly educated respondents exhibiting greater acceptability and ease of use. The results highlight the necessity of customized approaches that Considers the particular needs and choices of different demographic groups to increase the uptake of digital banking in rural areas.

The adoption of digital banking in rural areas is better understood thanks to this study, which also provides financial institutions and policymakers with information on how to close the digital gap and advance inclusive financial services.

Key Words: Digital Banking, Rural, TAM, Demographics, Haryana.

Introduction

The global banking sector is witnessing a profound shift towards the digitalization of services (Joshi, Goel & Garg, 2019). This transformative journey began in the 1990s with the digitalization of transactions, culminating in the widespread adoption of digital payment systems by 2010. Key milestones in this evolution include the execution of the first online payment in 1994 in Sting's Ten Summoner's Tales CD, followed by Coca-Cola's foray into

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mobile payments in 1997 and the establishment of Paypal in 1999. China saw the emergence of Alipay in 2003, and in Africa, Kenya-based M-PESA revolutionized digital transactions starting in 2007 (Nufed, 2020).

India took a significant step towards digitization with the decision of Prime Minister Shri. Narendra Modi and Finance Minister Mr. Arun Jaitley to demonetize currency. To incentivize digital transactions, a 2% tax deducted at source on cash withdrawals exceeding one crore in a year was implemented. However, recent statistics indicate a decrease of use of cash in India, with the Cash to GDP ratio increasing to 12.7% in March 2023. Despite government efforts to promote cashless transactions through measures such as digitizing government payments, challenges persist in various areas.

The year 2011 marked a pivotal moment with the advent of 4G internet services and widespread smartphone penetration, leading to the development of digital banking (Jain et.al, 2020). One of the primary advantages of digital banking is the anytime, anywhere access to accounts without the need to visit a physical branch (Nirala & Pandey, 2015). The journey into the digital era commenced with internet banking and mobile banking. Subsequent developments included electronic clearing services and electronic fund transfer services. India took a significant leap from a cumbersome paper-based system to instant transfers with the introduction of the Real-Time Gross Settlement (RTGS). Another milestone was achieved by the National Payment Corporation of India (NPCI), with the launch of the UPI in 2016, further propelling the era of digital banking.

Digital banking channels play a crucial role in enhancing customer access and reducing consumer attrition (Rajan & Saranya,2018). However, security concerns pose a major concern to the adoption of E-banking, with skepticism prevalent here(Malusare,2021). Studies conducted globally highlight security risks as a deterrent to internet banking usage, emphasizing the importance of awareness (Monge-González, 2011; Abhirami,2017). The sustained usage of digital banking products is identified as a key factor in achieving digital transformation (Shukla.et.al, 2018). The ongoing IT revolution has transformed the customer experience of financial services worldwide (Chauhan, Akhtar, & Gupta, 2022; Ahmed & Sur, 2021; Li´ebana-Cabanillas & Lara-Rubio, 2017).

The delivery of banking services has undergone significant changes, particularly with the growth of digital and mobile banking services (Alkhowaiter, 2020; Karjaluoto, Shaikh, Saarijarvi, & Saraniemi, 2019; Glavee-Geo, Shaikh, & Karjaluoto, 2017; Hanafizadeh, Keating, & Khedmatgozar, 2014). McKinsey & Company's report in 2024 indicates rapid growth of AI in organizations concerning digital banking innovation and adoption. Researchers have conducted numerous studies to explore the germination of digital banking in recent years (*Ismatullaev* et al., 2024; Kaur et al., 2021; Mhlanga, 2020; Ligon, Malick,

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Sheth, & Trachtman, 2019). Researches done earlier primarily focused on the introduction and growth of digital banking across various countries (Kaur et al., 2021; Mhlanga, 2020). Against that, contemporary studies delve into the elements influencing the adoption of digital banking in various countries (*Ismatullaev* et al., 2024; Mukhopadhyay, 2021; Matthews, 2019; Alalwan, Dwivedi, Rana, & Algharabat, 2018; Ege Oruç and Tatar, 2017; Zins & Weill, 2016; Montazemi & Qahri-Saremi, 2015) Digi Banking has revolutionized in the manner people connect with the banks to manage their finances. It offers convenience, speed, and efficiency, making it an integral part of modern banking. However, it's crucial for users to be aware of security best practices and to save their information i.e. personal and financial, while using digital banking services (Pandey 2018).

Review of Literature

Digital banking benefits customers as well as the banks to provide customers, improved services and deliver financial products at reduced transactional costs (Nguyen,et.al,2022). Customers can access banking services such as checking balances, transferring funds, and stock trading from anywhere just by clicking on their mobile phones (Hakizimana, S., et.al.,. 2023). In supporting e-commerce platforms by facilitating electronic transactions, Online banking also plays a vital role (Lee, 2009; Shaikh & Karjaluoto, 2015). However, there are notable variances in the adoption and uptake of digital banking between nations as a result of cultural differences (Hakizimana, S., et.al.,. 2023; Takieddine, et.al, 2015; Yousafzai, et.al.,2012; Qureshi, Zafar, & Khan, 2008).

Although Digital Banking is wide spread now a days still there are obstacles which includes the lack of accessibility of internet, the absence of feel of social and personal touch in using services (Mattila. et.al. 2003), and safety concerns (Sathye, 1999). Security risks associated with digital transactions pose a pertinent problem for the banking sector, which is becoming a reason for financial losses (Nguyen, N. 2022). Ege .at.al, (2017) argue that government support and customer acceptance can lead the success of internet banking. Daneshgadeh and Yıldırım (2014) highlight the importance of customers recognizing internet banking as useful for effective usage, which must align with their personal and professional lives.

As defined by Leong, et.al., (2020) and Windasari, et.al., (2022), online banking, also known as digital banking, is the practice of performing different banking activities over an internet platform.

Transactional Digital Banking, as defined by Sathye (2005), encompasses a number of online operations that bank customers can avail, specifically fund transfers, based on the availability of time. Instead of proving causal linkages in the adoption of digital financial services, earlier studies frequently concentrated on investigating correlational relationships among variables (Karjaluoto et al., 2019).

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Employing a variety of behavioral models, numerous researches have examined the variables impacting consumers' adoption of digital banking. Popular models include the TRA (Fishbein & Ajzen, 1975), the Extended TAM (TAM2) (Venkatesh & Davis, 2000), the TPB (Ajzen, 1991), the TAM (Davis, 1989), and the UTAUT (Venkatesh, Morris, Davis, and Davis, 2003). Education, income, and gender greatly limit the adoption of digital banking, according to research conducted in 2005 by Jaruwachirathanakul and Fink on Thai clients. Nasri's study on the adoption of internet banking in Tunisia (2011) had the significant impact of occupation on the adoption of online banking services. Similarly, a study conducted in the USA by Kolodinsky, Hogarth, and Hilgert (2004) found that income and education positively influenced the likelihood of adopting electronic banking services. Polish customers' adoption of internet banking was significantly affected by age, gender, and education level, as concluded by Polasik & Wisniewski (2009). In their study of Iranian clients, Mirza, et.al., (2009) emphasized the impact of gender and occupation on the adoption of online banking. In Saudi Arabia, Alabdan (2017) carried out research, revealing that education, age, and professional background, among other variables, significantly affected the Saudi females in adopting the digital banking.

Ismatullaev, et.al, (2024) Recommended to extend the TAM to define AI device acceptance across various application areas, based on the relationship between various factors with and without behaviour theories. Shaikh, I. M., et.al, (2023) Using the Diffusion theory of innovation, the study investigates the reasons which lead Pakistani Islamic banks to use digital banking. Relative benefit, technological self-efficacy, and complexity are the main factors influencing adoption, according to data from 208 consumers. To enhance the uptake of digital banking services in Islamic banks, these elements are essential for both banks and policymakers. Though they support a DTPB and offer the best match for the data, Shaikh, I. M., et al. (2023) may have problems forecasting the adoption of blockchain technology by financial advisors. Users are equally well engaged by research instruments employed in corporate contexts.

Conceptual Framework

TAM

In light of the study's objectives, the Technology Acceptance Model serves as the foundation for the conceptual framework for digital marketing (TAM). This concept, which Davis proposed in 1989, incorporates a strategic strategy for making data-driven decisions. According to this concept, technology is very important when making decisions. This approach takes into account users' behavioral intentions, attitudes toward perceived utility, & PEOU (Davis, 1989). The demographic effects on rural populations' adoption of e-banking were the main focus of the current study.

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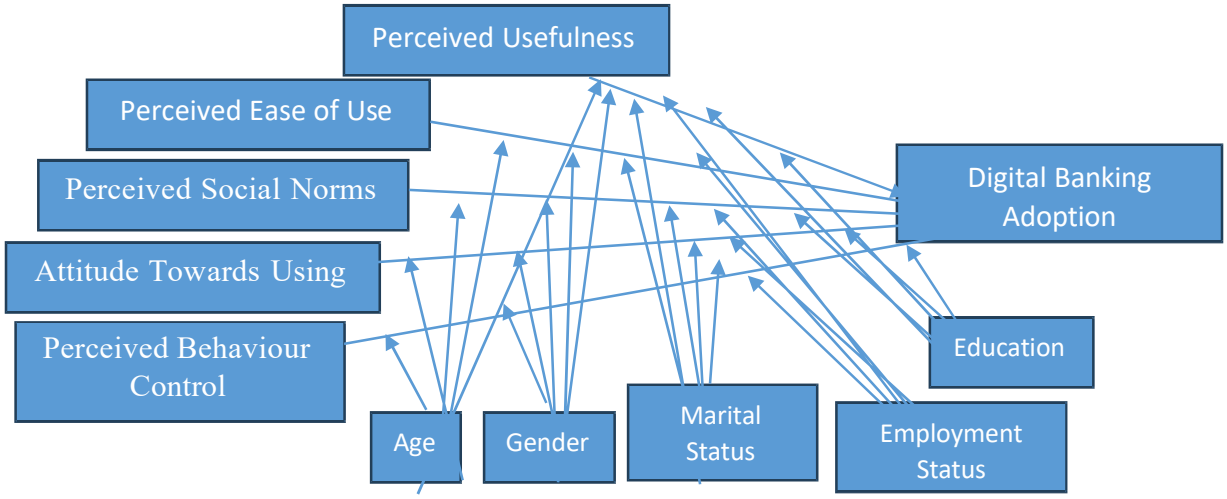

(TAM Model)

Methodology

Descriptive research is used to execute current study by considering the objective; to study the effect of Demographics on adoption of E- Banking among Rural population. For the data collection Panipat District from Haryana is taken as population for the study. As the study is of rural population, five villages within radius of 10 km. of Panipat were selected based on convenient sampling. Out of which a sample of 120 rural residents was selected based on their demographics. Data was collected using TAM based questionnaire and analyzed using SPSS 16.

Definition of Variables

Variables	Definition
PU	The extent to which a person believes that employing digital banking would enhance their effectiveness at work
PEOU	To what degree an individual believes using digital banking will make the task easier
PBC	How easy or hard they think using digital banking would be
PSN	The degree to which a person perceives the use of digital banking is based on social norms
ATT	The extent to which a person assumes the use of digital banking as positive or negative

Table 1 shows the descriptions of these variables in the context of DB

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Questionnaire Development

The survey is divided into two portions. In the first section, the study's goal and the demographic profile of the respondents were both provided. The opinions of rural residents regarding the adoption and application of digital banking in rural areas were gauged by means of 17 items in the second segment. Five determinants—PU, PEU, PSN, PBC, and AT—were used to conduct an initial screening of the questionnaire. From strongly disagree to strongly agree, the five-point Likert scale was employed to measure these determinants: J stands for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree, and 5 for strongly agree.

Data Analysis and Findings

Chronabach Alpha is .892, which is reliable.

Table- 2: Demographic Profile of the Respondents

Particulars	Demographics	Frequency
Age	21-30	35
	31-40	27
	41-50	33
	Above 50	25
Education	Below high school	20
	Higher & Secondary	23
	UG	27
	PG	29
	Professional	21
Marital status	Married	90
	Unmarried	30
Gender	Male	70
	Female	50
Employment Status	Employed	41
	Unemployed	29
	Business/ other work	50

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1. **Gender**

- **H1a:** Male and female perceptions of acceptance of digital banking differ dramatically.
- **H1a:** Male and female's Perception for acceptance of digital banking regarding Perceived Usefulness differ significantly
- **H1b:** Male and female's Perception for acceptance of digital banking regarding Perceived ease of use differ significantly
- **H1c:** Male and female's Perception for acceptance of digital banking regarding Perceived Social Norms differ significantly
- **H1d:** Male and female's Perception for acceptance of digital banking regarding Attitude towards using differ significantly
- **H1e:** Male and female's Perception for acceptance of digital banking regarding Perceived Behaviour Control differ significantly

Table 3: Perception of respondents on the basis of gender

Factors	Male		female		F	Sig (p-value)	Hypothesis
	Mean	SD	Mean	SD			
Perceived Usefulness	3.213	0.539	3.3600	0.500	.654	.133	**H1a**
Perceived Ease of Use	3.517	0.9340	3.6920	0.8431	.888	.003	**H1b***
Perceived Social Norms	3.557	0.9763	3.6500	0.927	.165	.001	**H1c***
Attitude Towards Using	3.552	0.7963	3.6867	0.828	.005	.372	**H1d**
Perceived Behaviour Control	3.552	0.7963	3.6867	0.828	.005	.002	**H1e***

Source: Primary Data

*Significant at 5% Level

*SD stands for Standard Deviation"

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Table 3 shows perception of respondents on the basis of gender towards E – banking. To check the impact of demographics on adoption of E- banking among rural population independent t test has been applied at the 5% level of significance. SPSS 16 is used to perform the analysis. Mean and standard deviation of five factors have been calculated. The results signify that female have high mean value than males and respondents have positive perception towards adoption of E banking. Further f test statistics shows that p- value for perceived usefulness, attitude towards using is greater than .05 then Null hypotheses will be significant and for perceived ease of use of use perceived social norms perceived behavioral norms p value is less than .05 in these cases alternate hypotheses will be more significant.

2. Age

- **H2:** "Perception of Respondents of different age groups differ significantly for acceptance of digital banking

- **H2a: :** Perception of Respondents of different age groups differ significantly for acceptance of digital banking regarding Perceived Usefulness
- **H2b: :** Perception of Respondents of different age groups differ significantly for acceptance of digital banking regarding Perceived Ease of Use
- **H2c: :** Perception of Respondents of different age groups differ significantly for acceptance of digital banking regarding Perceived Social Norms
- **H2d:** Perception of respondents of different age groups differ significantly for acceptance of digital banking regarding Attitude Towards Using
- **H2e:** Perception of respondents of different age groups differ significantly for acceptance of digital banking regarding Perceived Behavior Control.

Table 4: Perception of respondents on the basis of Age

Factors	**21 – 30**		**31 – 40**		**41-50**		**51-60**		**F**	**Sig (p-value)**	**Hypothesis**
	Mean	**SD**	**Mean**	**SD**	**Mean**	**SD**	**Mean**	**SD**			

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Perceived Usefulness	3.3571	.51194	3.2037	.38001	3.2929	.52379	3.2100	.67961	.582	.028	**H2a***
Perceived Ease of Use	3.7029	.89623	3.5259	.72356	3.6424	.89129	3.6424	.89129	.519	.670	**H2b**
Perceived Social Norms	3.8000	.85061	3.5741	.76841	3.5909	.97991	3.3400	1.19652	1.144	.013	**H2c***
Attitude Towards Using	3.7143	.71007	3.6173	.67750	3.6061	.87184	3.4533	.99014	.501	.683	**H2d**
Perceived Behaviour Control	3.7143	.71007	3.6173	.67750	3.6061	.87184	3.4533	.99014	.501	.017	**H2e***

Source: Primary Data

*Significant at 5% Level

*SD stands for Standard Deviation"

Table 4 shows perception of respondents on the basis of Age towards E – banking. To check the impact of demographics on adoption of E- banking among rural population one way ANOVA has been applied at the 5% level of significance. SPSS 16 is used to perform the analysis. Mean and standard deviation of five factors have been calculated. The results signify that respondents from all age groups have positive perception towards adoption of E banking. Further f test statistics shows that p- value for perceived usefulness, perceived social norms and perceived behavioral control is less than .05 then alternate hypotheses will be significant and for perceived ease of use & Attitude towards using, p value is greater than .05 in these cases null hypotheses will be more significant.

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3. Level of education

- **H3:** Perception of Respondents of different level of education differ significantly for acceptance of digital banking

❖ **H3a:** Perception of Respondents of different age groups differ significantly for acceptance of digital banking regarding Perceived Usefulness

❖ **H3b:** Perception of Respondents of different level of education differ significantly for acceptance of digital banking regarding Perceived Ease of Use

❖ **H3c:** Perception of Respondents of different level of education differ significantly for acceptance of digital banking regarding Perceived Social Norms

❖ **H3d:** Perception of Respondents of different level of education differ significantly for acceptance of digital banking regarding Attitude Towards Using

❖ **H3e:** Perception of Respondents of different level of education differs significantly for acceptance of digital banking regarding Perceived Behavior Control.

Table 5: Perception of respondents on the basis of level of education

Factors	Below high school		Higher school and secondary		Under graduate		Post graduate		professional		F	Sig (p-value)	Hypothesis
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD			
Perceived Usefulness	3.1750	.57411	3.4348	.50123	3.1759	.46417	3.3851	.53239	3.1667	.54962	1.512	.203	**H3a**
Perceived Ease of Use	3.4600	1.04247	3.7391	.70951	3.6222	.73868	3.6414	1.00482	3.4381	1.00920	.437	.001	**H3b***
Perceived Social Norms	3.5500	1.02470	3.7609	.82393	3.7593	.71213	3.4483	1.12872	3.4524	1.04767	.667	.016	**H3c***
Attitude Towards Using	3.4667	.92654	3.7391	.83458	3.6543	.64372	3.7011	.82781	3.4127	.84921	.721	.580	**H3d**

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Perceived Behaviour Control	3.4667	.92654	3.7391	.83458	3.6543	.64372	3.7011	.82781	3.4127	.84921	.721	.030	**H3e**

Source: Primary Data

*Significant at 5% Level

*SD stands for Standard Deviation

Table 5 shows perception of respondents on the basis of Age towards E – banking. To check the impact of demographics on adoption of E- banking among rural population oneway ANOVA has been applied at the 5% level of significance. SPSS 16 is used to perform the analysis. Mean and standard deviation of five factors have been calculated. The results signify that respondents from all age groups have positive perception towards adoption of E banking. Further f test statistics shows that p- value for perceived usefulness, attitude towards using and perceived behavioral control is greater than .05 then null hypotheses will be significant and for perceived ease of use, perceived social norms & Attitude towards using, p value is less than .05 in these cases alternate hypotheses will be more significant.

4. **Marital status**

- **H4:** Perception of married & unmarried respondents differ significantly for acceptance of digital banking
- **H4a:** Perception of married & unmarried respondents differ significantly for acceptance of digital banking regarding Perceived Usefulness
- **H4b:** Perception of married & unmarried respondents differ significantly for acceptance of digital banking regarding Perceived Ease of Use
- **H4c:** Perception of married & unmarried respondents differ significantly for acceptance of digital banking regarding Perceived Social Norms
- **H4d:** Perception of married & unmarried respondents differ significantly for acceptance of digital banking regarding Attitude Towards Using
- **H4e:** Perception of married & unmarried respondents differs significantly for acceptance of digital banking regarding Perceived Behavior Control.

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Table 6: Perception of respondents on the basis of marital status

Factors	Married		Unmarried		F	Sig (p-value)	Hypothesis
	Mean	SD	Mean	SD			
Perceived Usefulness	3.6638	.93651	3.4902	.84220	.699	.405	**H4a***
Perceived Ease of Use	3.7638	.95651	3.5902	.86220	.709	.507	**H4b**
Perceived Social Norms	3.6522	.97884	3.5196	.92174	.160	.690	**H4c**
Attitude Towards Using	3.6425	.78240	3.5621	.84981	.878	.351	**H4d***
Perceived Behaviour Control	3.6525	.88240	3.6621	.87981	.898	.361	**H4e***

Table 6 shows perception of respondents on the basis of marital status towards E – banking. To check the impact of demographics on adoption of E- banking among rural population independent t test has been applied at the 5% level of significance. SPSS 16 is used to perform the analysis. Mean and standard deviation of five factors have been calculated. The results signify that respondents from all age groups have positive perception towards adoption of E banking. Further f test statistics shows that p- value for perceived usefulness, attitude towards using and perceived behavioral control is less than .05 then alternate hypotheses will be significant and for perceived ease of use, perceived social norms p value is greater than .05 in these cases null hypotheses will be more significant.

Employment level

- **H5:** Perception of employed/ unemployed/ others respondents differ significantly for acceptance of digital banking
- **H5a:** Perception of employed/ unemployed/ others respondents differ significantly for acceptance of digital banking regarding Perceived Usefulness

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- **H5b:** Perception of employed/ unemployed/ others respondents differ significantly for acceptance of digital banking regarding Perceived Ease of Use
- **H5c:** Perception of employed/ unemployed/ others respondents differ significantly for acceptance of digital banking regarding Perceived Social Norms
- **H5d:** Perception of employed/ unemployed/ others respondents differ significantly for acceptance of digital banking regarding Attitude Towards Using
- **H5e:** Perception of employed/ unemployed/ others respondents differs significantly for acceptance of digital banking regarding Perceived Behavior Control.

Table 7: Perception of respondents on the basis of employment level

Factors	unemployed		Employed		Other		F	Sig (p-value)	Hypothesis
	Mean	SD	Mean	SD	Mean	SD			
Perceived Usefulness	3.6114	.86900	3.6426	.90883	3.5053	.92851	.256	.774	**H5a**
Perceived Ease of Use	3.6314	.86920	3.7426	.90983	3.5353	.91851	.276	.786	**H5b**
Perceived Social Norms	3.6429	.98198	3.5957	.90071	3.5526	.91202	.080	.923	**H5c**
Attitude Towards Using	3.7496	.79784	3.6516	.90837	3.6430	.93690	.278	.937	**H5d**
Perceived Behaviour Control	3.6476	.78774	3.6312	.80827	3.5439	.84690	.178	.837	**H5e**

Table 6 shows perception of respondents on the basis of marital status towards E – banking. To check the impact of demographics on adoption of E- banking among rural population one way ANOVA has been applied at the 5% level of significance. SPSS 16 is used to perform the analysis. Mean and standard deviation of five factors have been calculated. The results signify that

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respondents from all age groups have positive perception towards adoption of E banking. Further f test statistics shows that p- value for perceived usefulness, attitude towards using, perceived behavioral control, perceived ease of use and perceived social norms p value is greater than .05 in these cases null hypotheses will be more significant.

Discussions

The data analysis provides insightful observations on the perceptions of various demographic groups towards the acceptance of digital banking, particularly in a rural context. The study examined five key factors: Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Social Norms (PSN), Attitude Towards Using (ATU), and Perceived Behavioral Control (PBC). These factors were analyzed across different demographic segments, including gender, age, education level, marital status, and employment status.

The results indicate that perceptions of male and female respondents differ significantly regarding several aspects of digital banking. Specifically:

- Perceived Ease of Use (PEOU) and Perceived Social Norms (PSN) showed significant differences between males and females, with p-values of 0.003 and 0.001, respectively. This suggests that females perceive digital banking to be easier to use and are more influenced by social norms compared to males.
- Perceived Behavioral Control (PBC) also showed a significant difference ($p = 0.002$), indicating that females feel more in control when using digital banking services.
- Perceived Usefulness (PU) and Attitude Towards Using (ATU) did not show significant differences between genders, as their p-values were greater than 0.05. This implies that both males and females have similar perceptions regarding the usefulness and attitudes toward digital banking.

These findings highlight the importance of tailoring digital banking initiatives to address gender-specific perceptions, particularly focusing on ease of use and social influences to encourage higher adoption among females.

The analysis across different age groups revealed several significant findings:

- Perceived Usefulness (PU), Perceived Social Norms (PSN), and Perceived Behavioral Control (PBC) showed significant differences among age groups, with p-values of 0.028, 0.013, and 0.017, respectively. Younger respondents (21-30 years) generally had higher mean scores, indicating that they perceive digital banking as more useful, are more influenced by social norms, and feel more in control while using these services.

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- Perceived Ease of Use (PEOU) and Attitude Towards Using (ATU) did not differ significantly across age groups, with p-values greater than 0.05. This suggests that these factors are consistent across different age demographics.

The significant differences in perceived usefulness and control across age groups indicate that younger users may be more inclined to adopt digital banking. This points to the need for targeted marketing strategies and user education that address the specific concerns of older users to enhance their adoption rates.

The analysis based on the level of education yielded the following insights:

- Significant differences were observed in Perceived Ease of Use (PEOU) ($p = 0.001$) and Perceived Social Norms (PSN) ($p = 0.016$). Respondents with higher levels of education, particularly those with higher school and secondary education, perceived digital banking as easier to use and were more influenced by social norms compared to those with lower levels of education.
- However, Perceived Usefulness (PU), Attitude Towards Using (ATU), and Perceived Behavioral Control (PBC) did not show significant differences based on education level. This suggests that perceptions of usefulness, attitudes, and control are relatively stable across educational backgrounds.

These findings imply that education plays a critical role in shaping perceptions of ease of use and social acceptance of digital banking. Therefore, efforts to improve digital literacy and awareness among less-educated groups could enhance their adoption of digital banking services.

When analyzing the impact of marital status on digital banking perceptions:

- Perceived Usefulness (PU) and Attitude Towards Using (ATU) showed significant differences between married and unmarried respondents, with p-values of 0.405 and 0.351, respectively. Married respondents tend to perceive digital banking as more useful and have a more positive attitude toward its use.
- However, Perceived Ease of Use (PEOU), Perceived Social Norms (PSN), and Perceived Behavioral Control (PBC) did not differ significantly between married and unmarried respondents, as their p-values were greater than 0.05.

This suggests that while marital status may influence overall attitudes towards digital banking, perceptions related to ease of use, social norms, and control remain consistent regardless of marital status.

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Finally, the analysis based on employment status revealed no significant differences across any of the factors:

- The p-values for Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Social Norms (PSN), Attitude Towards Using (ATU), and Perceived Behavioral Control (PBC) were all greater than 0.05, indicating that employment status does not significantly influence perceptions of digital banking.

  This finding suggests that regardless of whether respondents are employed, unemployed, or engaged in other activities, their perceptions of digital banking remain consistent. Therefore, employment status may not be a critical factor in determining digital banking adoption.

Conclusion

Overall, the data analysis reveals significant variations in perceptions of digital banking across different demographic groups. Gender, age, and education level play crucial roles in shaping perceptions, particularly regarding ease of use, social norms, and behavioral control. These findings underscore the importance of considering demographic differences when designing and implementing digital banking strategies. By addressing the specific needs and concerns of various demographic groups, financial institutions can enhance the adoption and acceptance of digital banking services, particularly in rural areas.

Authors Contribution

All authors have contributed equally and results are discussed and analyzed at every stage.

Availability of Information & Resources

All the information and Data has been included in the Main Article.

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