



A STUDY ON LEVEL OF AWARENESS AND SATISFACTION OF FINANCIAL INCLUSION SERVICES AMONG THE SELECT PUBLIC SECTOR BANK CUSTOMERS IN COIMBATORE DISTRICT

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ABSTRACT

The success of banking sector is completely dependent on how much customers are satisfied with the services provided by banks. This paper aims to attempt to evaluate the level of awareness and satisfaction of financial inclusion services among select public sector banks customers. Descriptive Research Design was adopted to determine customers' satisfaction and awareness about the banking services. A survey has been used to collect primary data and 384 questionnaires were used in final analysis. SPSS and Microsoft Excel have been used to analyze and interpret the data. Banking service provider should continually monitor the level of fulfilment of personal needs and satisfaction.

Keywords: *Financial inclusion services, Descriptive research, Customer awareness and level of satisfaction.*

INTRODUCTION

Indian economy is one of the fastest-growing major economies in the world than any other developing country. The agricultural sector contributes a lot to the annual economic growth rate of the country. Similarly, the banking sector currently plays an important role in the economic contribution of the country, which is undoubtedly the backbone of the Indian economy. More than 70% of the people in the country live in rural areas and the banking sector focuses on the development of the marginalized. Most people in rural areas are dependent on money lenders and local bankers and people are struggling even for their daily bread due to high interest rates.

Financial inclusion aims to remove these barriers and provide economically valuable financial services to the less fortunate in society. So that they can be financially independent depending on other means of obtaining charitable or non-sustainable funds. Financial inclusion also seeks to spread awareness about financial services and financial management among social services.

REVIEW OF LITERATURE

Lourdunathan.F & Nathan.F (2021) explored the impact of financial inclusion on growth of the Bank in India. The study found that the Reserve Bank of India (RBI) and the government play a key role in increasing banking inflows, setting up new ATMs and promoting funding for economic growth to implement various schemes in the country. The Reserve Bank uses FIPs to calculate the performance of banks under their fund consolidation.

Gokilavani. R & Durgarani. M (2020) studied that Mobile banking is an emerging trend among all segments of people across all geographical regions of India. Mobile banking increases the hope that financial services given through mobile phones can remove all constraints of conventional banking and enhance financial inclusion of people in simple and easy ways. The result of this study reveal that significant difference exists



between insight of customers on mobile banking of public sector banks and their personal features.er their fund consolidation.

Tarak Nath Sahu (2020) examined the efficiency of public sector bank in financial inclusion during pre and post introduction of PMJDY. Supply-side parameters considered as input variables and demand-side as output variables of financial inclusion. The study revealed that overall average efficiency of public sector banks in financial inclusion are increased during post-phase, though all public sector banks are not performing equally. There is a variation in efficiency level of pre and post periods. So there is great opportunity to improve technical efficiency with the same level of input which will help to achieve the target of financial inclusion.

M.Sumathy et al (2020) explored that woman empowerment associated with financial inclusion. Financial inclusion is the process of ensuring easy access to financial services and adequate credit to lower income groups and weaker sections of society. The access to financial service through financial inclusion does have impact upon the social and financial empowerment of women leading to their overall empowerment.

Pooja Rakhecha et al (2018) analyzed the role of Indian banking sector in the development of rural areas and also studied the major steps taken by RBI for the upliftment of rural India. The study suggested that the make more liquidity available to banks so only bank can provide more credit facility to customers at the time of their needs, this done only when RBI cut rates of cash reserve ratio and repo rate and also suggest the bank can offer interest rates, no frill accounts, offer credit cards without security, reduce documentation for loan and credit and increase the counseling center and financial literacy.

Paromita Dutta (2017) discussed the measuring financial inclusion in West Bengal: policy framework for inclusive growth” adopted regression and correlation analysis to understand the impact of financial inclusion on financially deprived rural and semi-urban poor (200) of West Bengal depending on two major factors, dependency on bank loans and preferences for keeping savings in banks. The research concluded that in supply side financial literacy as one of the requisites for dependency on bank loans and safety is the major issue in keeping savings in the bank.

STATEMENT OF THE PROBLEM

Large sections of India's population are leaving the margins of India's financial system. But, the banker focused on the big profitable customer segments. Many areas such as farmers, landless labourers, self-employed and unorganized sector enterprises, urban slum dwellers, migrants, ethnic minorities and social group's senior citizen and women are left unfocused. The reason for this phenomenon is financial inclusion is a complex issue. The banking sector has to deal with issues like access, credit crunch and bad debt. But commercial banks are advised by the RBI to use advanced technology and hire efficient people to achieve financial inclusion. Because financial inclusion could contribute sufficiently to improve the well-being of the citizen, besides, the developing country like India can get developed society by self-reliance and self-development of the communication. Although commercial banks play an important role in rural development, they face many problems and a large part of the rural economy is still inaccessible to organized commercial banks. To address these issues, the present research work is being carried out to examine the level of awareness and satisfaction of the customers about the financial services of selected public sector banks in the Coimbatore district.

OBJECTIVES OF THE STUDY

- To evaluate the level of awareness of the customers about the financial inclusion practices of select public sector banks (PSBs) in Coimbatore.
- To analyze the level of satisfaction of customers of financial inclusion services of select public sector banks (PSBs) in Coimbatore.

HYPOTHESES OF THE STUDY

Ho₁ There is no significant difference in the level of awareness among the customers before and after opening an account in public sector banks (PSBs) in Coimbatore.

Ho₂ There is no significant difference in customer satisfaction regarding the FI services in PSBs based on their demographic profile.

RESEARCH METHODOLOGY

The present study is based on both primary data. The primary data of this study were conducted from the customers of public sector banks through a questionnaire method. Among 15231 total select public sector bank customers based on Krejice Morgan table it is select 384 respondents from the Coimbatore district.



Coimbatore district had 11 Taluks out of which 4 Taluks were selected using **Disproportionate stratified random sampling method**.

RESULTS AND DISCUSSION

RELIABILITY TEST

Table 1
Cronbach's Alpha test of checking Reliability for level of awareness

S.no	Variables	N of items	Cronbach's alpha
1	Aware about basic banking services	8	0.784
2	Aware about loan and advances	6	0.727
3	Aware about E-banking services	7	0.862
4	Aware about financial inclusion services	6	0.721

Source: Primary data

Above table 1 show the reliability of the questionnaire is also evaluated using Cronbach's alpha. The result shows that most of the Constructs have reliability greater than 0.7. Hence the constructs are found to be reliable.

Table 2 K-S test of checking Normality for level of awareness

S.no	Variables	Kolmogorov-Smirnov Z	P value
1	Aware about basic banking services	0.871	0.434
2	Aware about loan and advances	0.926	0.358
3	Aware about E-banking services	1.607	0.109
4	Aware about financial inclusion services	1.358	0.175

Source: Primary data

The above table 2 **Kolmogorov-Smirnov test** is used to check the normality of data. If p-value is less than 0.05, reject the normality assumption, and if p-value is greater than 0.05 the data is normal. Accordingly first the researcher conducts the K-S test and the following table gives the result of the K-S test. Hence the test indicates that the data is normal.

The level of awareness among the customers about basic banking services before and after opening accounts in select PSBs

Table 3

Paired Samples Correlations			
	N	Correlation	Sig.
Basic banking Before & Basic banking After	375	.262	.000

Table 4

Paired Samples Test								
	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Basic banking Before & Basic banking After	-2.373	.341	.0176	-2.407	-2.337	-134.596	374	0.001*

Source: primary data

This table shows **the level of awareness among the customers about basic banking services before and after opening accounts in select PSBs**. The result shows that there is significant difference between in the level of awareness among the customers about basic banking services before and after opening accounts in



select PSBs. Since the p-value .001 is lesser than 0.05 ($p < 0.05$). Hence the null hypothesis is rejected and concluded that there is significant improvement in the level of awareness among the customers about basic banking services after opening an account in PSBs in Coimbatore.

The level of awareness among the customers about loans and advances before and after opening accounts in select public sector banks

Table 5

Paired Samples Correlations			
	n	Correlation	Sig.
Loans & advances before & Loans & advances after	375	.066	.199

Table 6

Paired Samples Test								
	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Loans & advances before & Loans & advances after	-2.393	.463	.0239	-2.439	-2.345	-100.016	374	.000*

Source: primary data

This table shows the level of awareness among the customers about Loan and advances before and after opening accounts in select PSBs. The result shows that there is a significant difference between in the level of awareness among the customers about loan and advances before and after opening accounts in select PSBs. Since the p-value .000 is lesser than 0.05 ($p < 0.05$). Hence the null hypothesis is rejected and concluded that there is a significant improvement in the level of awareness among the customers about loans and advances after opening an account in PSBs in Coimbatore.

The level of awareness among the customers about E-banking services before and after opening accounts in select public sector banks

Table 7

Paired Samples Correlations			
	n	Correlation	Sig.
E-banking services before & E-banking services after	375	.212	.000

Table 8

Paired Samples Test								
	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
E-banking services before & E-banking services after	-2.568	0.3429	0.0177	-2.603	-2.533	-145.01	374	0.126*

Source: primary data

This table shows the level of awareness among the customers about E-banking services before and after opening accounts in select PSBs. The result shows that there is no significant difference between in the level of awareness among the customers about E-banking services before and after opening accounts in select



PSBs. Since the p-value 0.126 greater than 0.05 ($p > 0.05$). Hence the null hypothesis is accept and concluded that there is no significant improvement in the level of awareness among the customers about E-banking services after opening an account in PSBs in Coimbatore.

The level of awareness among the customers about financial inclusion services before and after opening accounts in select public sector banks

Table 9

Paired Samples Correlations			
	n	Correlation	Sig.
Financial inclusion before & Financial inclusion after	375	.335	.000

Table 10

Paired Samples Test								
	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Financial inclusion before & Financial inclusion after	-2.159	.3105	.0160	-2.191	-2.128	-134.688	374	0.236*

Source: primary data

This table shows **the level of awareness among the customers about financial inclusion services before and after opening accounts in select PSBs**. The result shows that there is no significant difference between in the level of awareness among the customers about financial inclusion services before and after opening accounts in select PSBs. Since the p value 0.236 greater than 0.05 ($p > 0.05$). Hence the null hypothesis is accept and concluded that there is no significant improvement in the level of awareness among the customers about financial inclusion services after opening an account in PSBs in Coimbatore.

LEVEL OF SATISFACTION AMONG CUSTOMERS

Table 11

Cronbach's Alpha test of checking Reliability for level of satisfaction

S.no	Variables	N of items	Cronbach's alpha
1	AC related operations	7	0.781
2	ATM services	3	0.867
3	FI services	4	0.804
4	Banking services	6	0.834
5	Support of banks	5	0.792
6	Customer service	3	0.891

Source: Primary data compiled from SPSS

The above table shows the reliability of the questionnaire is also evaluated using Cronbach's alpha. Result shows that most of the Constructs have reliability greater than 0.7. Hence the constructs are found to be reliable.



Table 12
K-S test of checking Normality for level of satisfaction

S.no	Variables	Kolmogorov-Smirnov Z	P value
1	AC related operations	1.424	0.072
2	ATM services	1.214	0.116
3	FI services	1.310	0.098
4	Banking services	1.295	0.102
5	Support of banks	1.551	0.081
6	Customer service	1.408	0.092

Source: Primary data compiled from SPSS

The above table **Kolmogorov-Smirnov test** is used to check the normality of data. If p value is less than 0.05, reject the normality assumption, and if p value is greater than 0.05 the data is normal. Accordingly first the researcher conducts the K-S test and the following table gives the result of the K-S test. Hence the test indicates that the data is normal.

Level of satisfaction among customers about financial inclusion services of select PSBs-One way ANOVA

-Bank wise

Table 13

		Sum of Squares	df	Mean Square	F	Sig
AC related operations	Between Groups	2.045	1	2.045	2.798	0.095
	Within Groups	272.611	373	0.731		
	Total	274.656	374			
ATM services	Between Groups	0.208	1	0.208	1.347	0.246
	Within Groups	57.586	373	0.154		
	Total	57.794	374			
FI services	Between Groups	0.951	1	0.951	1.213	0.271
	Within Groups	292.491	373	0.784		
	Total	293.442	374			
Banking services	Between Groups	2.431	1	2.431	3.263	0.072
	Within Groups	277.914	373	0.745		
	Total	280.345	374			
support of banks	Between Groups	0.366	1	0.366	0.463	0.497
	Within Groups	294.922	373	0.791		
	Total	295.288	374			
Customer service	Between Groups	0.174	1	0.174	0.201	0.655
	Within Groups	323.203	373	0.866		
	Total	323.377	374			

Source: Primary data compiled from SPSS

The above table shows the results of one way ANOVA that test **based on bank wise level of satisfaction among customers about financial inclusion services in select PSBs**. The result shows that there is no significant difference in the satisfaction based on bank wise about all financial inclusion service, since all the P values are greater than 0.05. Hence the null hypothesis accepted for all variables. These results are significant that 5% level of significance.

**Level of satisfaction among customers about financial inclusion services of select PSBs-One way ANOVA
-Gender wise****Table 14**

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
AC related operations	Between Groups	25.053	1	25.053	37.438	0.000*
	Within Groups	249.603	373	0.669		
	Total	274.656	374			
ATM services	Between Groups	0.042	1	0.042	0.271	0.603
	Within Groups	57.752	373	0.155		
	Total	57.794	374			
FI services	Between Groups	26.159	1	26.159	36.505	0.000*
	Within Groups	267.284	373	0.717		
	Total	293.442	374			
Banking services	Between Groups	24.639	1	24.639	35.941	0.001*
	Within Groups	255.706	373	0.686		
	Total	280.345	374			
support of banks	Between Groups	23.229	1	23.229	31.848	0.000*
	Within Groups	272.059	373	0.729		
	Total	295.288	374			
Customer service	Between Groups	60.898	1	60.898	86.541	0.001*
	Within Groups	262.478	373	0.704		
	Total	323.377	374			

Source: Primary data compiled from SPSS

The above table shows the results of one way ANOVA that test based on gender wise level of satisfaction among customers about financial inclusion services in select PSBs. The result shows that there is no significant difference in the level of satisfaction based on gender wise about ATM services as the P values are greater than 0.05. There is significant difference for all other variables. Hence the null hypothesis rejected for all variables and accepted for ATM services. These results are significant that 5% level of significance.

**Level of satisfaction among customers about financial inclusion services of select PSBs-One way ANOVA
-Age wise****Table 15**

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
AC related operations	Between Groups	56.503	4	14.126	23.958	0.000*
	Within Groups	218.153	370	0.59		
	Total	274.656	374			
ATM services	Between Groups	8.203	4	2.051	15.3	0.000*
	Within Groups	49.591	370	0.134		
	Total	57.794	374			
FI services	Between Groups	61.636	4	15.409	24.595	0.002*
	Within Groups	231.807	370	0.627		
	Total	293.442	374			
Banking services	Between Groups	43.708	4	10.927	17.085	0.001*
	Within Groups	236.637	370	0.64		
	Total	280.345	374			
support of banks	Between Groups	39.351	4	9.838	14.222	0.000*
	Within Groups	255.937	370	0.692		
	Total	295.288	374			
Customer service	Between Groups	45.158	4	11.289	15.014	0.000*
	Within Groups	278.219	370	0.752		
	Total	323.377	374			

Source: Primary data compiled from SPSS



The above table shows the results of one way ANOVA that test the **based on age wise level of satisfaction among customers about financial inclusion services in select PSBs**. The result shows that there is a significant difference in the level of satisfaction based on age wise regarding all the services as the P value is less than 0.05. Hence the null hypothesis rejected for all variables. These results are significant at 5% level of significance.

Level of satisfaction among customers about financial inclusion services of select PSBs-One way ANOVA – Educational level

Table 16

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
AC related operations	Between Groups	14.874	4	3.718	5.296	0.000*
	Within Groups	259.782	370	0.702		
	Total	274.656	374			
ATM services	Between Groups	2.46	4	0.615	4.112	0.003*
	Within Groups	55.334	370	0.15		
	Total	57.794	374			
FI services	Between Groups	40.669	4	10.167	14.882	0.000*
	Within Groups	252.774	370	0.683		
	Total	293.442	374			
Banking services	Between Groups	11.475	4	2.869	3.948	0.004*
	Within Groups	268.87	370	0.727		
	Total	280.345	374			
support of banks	Between Groups	10.429	4	2.607	3.386	0.010*
	Within Groups	284.859	370	0.77		
	Total	295.288	374			
Customer service	Between Groups	33.647	4	8.412	10.742	0.00*
	Within Groups	289.729	370	0.783		
	Total	323.377	374			

Source: Primary data

The above table shows the results of one way ANOVA that test **based on educational the level of satisfaction among customers about financial inclusion services in select PSBs**. The result shows that there is a significant difference in the level of satisfaction based on educational level regarding all the services as the P value is less than 0.05. Hence the null hypothesis rejected only for all variables. These results are significant at 5% level of significance.

Level of satisfaction among customers about financial inclusion services of select PSBs-One way ANOVA – Marital status

Table 17

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
AC related operations	Between Groups	0.227	1	0.227	0.309	0.579
	Within Groups	274.429	373	0.736		
	Total	274.656	374			
ATM services	Between Groups	5.712	1	5.712	40.905	0.000*
	Within Groups	52.082	373	0.14		
	Total	57.794	374			
FI services	Between Groups	2.036	1	2.036	2.606	0.107
	Within Groups	291.407	373	0.781		
	Total	293.442	374			
Banking services	Between Groups	1.526	1	1.526	2.041	0.154
	Within Groups	278.819	373	0.748		
	Total	280.345	374			
support of banks	Between Groups	1.207	1	1.207	1.531	0.217



	Within Groups	294.081	373	0.788		
	Total	295.288	374			
Customer service	Between Groups	0.903	1	0.903	1.045	0.307
	Within Groups	322.473	373	0.865		
	Total	323.377	374			

Source: Primary data compiled from SPSS

The above table shows the results of one way ANOVA that test the **based on marital status the level of satisfaction among customers about financial inclusion services in select PSBs**. The result shows that there is a significant difference in the level of satisfaction based on marital status regarding ATM services as the P value is less than 0.05. There is no significant difference regarding the awareness about other services. Since all the P values are greater than 0.05. Hence the null hypothesis rejected only for ATM services and accepted for all other variables. These results are significant at 5% level of significance.

Level of satisfaction among customers about financial inclusion services of select PSBs-One way ANOVA – Family size

Table 18

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
AC related operations	Between Groups	9.744	2	4.872	6.841	0.001*
	Within Groups	264.912	372	0.712		
	Total	274.656	374			
ATM services	Between Groups	2.942	2	1.471	9.978	0.001*
	Within Groups	54.852	372	0.147		
	Total	57.794	374			
FI services	Between Groups	2.622	2	1.311	1.677	0.188
	Within Groups	290.821	372	0.782		
	Total	293.442	374			
Banking services	Between Groups	28.575	2	14.287	21.11	0.001*
	Within Groups	251.77	372	0.677		
	Total	280.345	374			
support of banks	Between Groups	23.442	2	11.721	16.039	0.000*
	Within Groups	271.846	372	0.731		
	Total	295.288	374			
Customer service	Between Groups	37.172	2	18.586	24.158	0.000*
	Within Groups	286.204	372	0.769		
	Total	323.377	374			

Source: Primary data compiled from SPSS

The above table shows the results of one way ANOVA that test the **based on family size the level of satisfaction among customers about financial inclusion services in select PSBs**. The result shows that there is no significant difference regarding the satisfaction based on family size about financial inclusion services as the P values are greater than 0.05. There is significant difference for all other variables. Hence the null hypothesis rejected for all variables and accepted for financial inclusion services. These results are significant at 5% level of significance.



Level of satisfaction among customers about FI services of select PSBs-One way ANOVA –Occupation
Table 19

ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
AC related operations	Between Groups	11.553	5	2.311	3.241	0.007*
	Within Groups	263.102	369	0.713		
	Total	274.656	374			
ATM services	Between Groups	1.833	5	0.367	2.418	0.036*
	Within Groups	55.961	369	0.152		
	Total	57.794	374			
FI services	Between Groups	9.172	5	1.834	2.381	0.038*
	Within Groups	284.271	369	0.77		
	Total	293.442	374			
Banking services	Between Groups	9.332	5	1.866	2.541	0.028*
	Within Groups	271.013	369	0.734		
	Total	280.345	374			
support of banks	Between Groups	16.57	5	3.314	4.387	0.001*
	Within Groups	278.718	369	0.755		
	Total	295.288	374			
Customer service	Between Groups	16.041	5	3.208	3.852	0.002*
	Within Groups	307.336	369	0.833		
	Total	323.377	374			

Source: Primary data compiled from SPSS

The above table shows the results of one way ANOVA that test based on occupation the level of satisfaction among customers about financial inclusion services in select PSBs. The result shows that there is a significant difference in the level of satisfaction based on occupation towards all the services as the P value is less than 0.05. Hence the null hypothesis rejected only for all variables. These results are significant at 5% level of significance.

Level of satisfaction among customers about financial inclusion services of select PSBs-One way ANOVA –Annual income

Table 20

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
AC related operations	Between Groups	2.12	3	0.707	0.962	0.411
	Within Groups	272.535	371	0.735		
	Total	274.656	374			
ATM services	Between Groups	4.256	3	1.419	9.831	0.001*
	Within Groups	53.538	371	0.144		
	Total	57.794	374			
FI services	Between Groups	11.081	3	3.694	4.853	0.003*
	Within Groups	282.361	371	0.761		
	Total	293.442	374			
Banking services	Between Groups	8.555	3	2.852	3.892	0.009*
	Within Groups	271.79	371	0.733		
	Total	280.345	374			
support of banks	Between Groups	4.361	3	1.454	1.854	0.137
	Within Groups	290.926	371	0.784		
	Total	295.288	374			
Customer service	Between Groups	21.302	3	7.101	8.721	0.000*
	Within Groups	302.074	371	0.814		
	Total	323.377	374			

Source: Primary data compiled from SPSS



The above table shows the results of one way ANOVA that test the **based on annual income the level of satisfaction among customers about financial inclusion services in select PSBs**. The result shows that there is a significant difference in the level of satisfaction based on annual income regarding ATM, financial inclusion, banking and customer services as the P value is less than 0.05. There is no significant difference regarding the awareness about other services. Since all the P values are greater than 0.05. Hence the null hypothesis rejected only for ATM, financial inclusion, banking and customer services and accepted for AC related operations and support of banks. These results are significant at 5% level of significance.

CONCLUSION

The study concludes that the level of awareness on financial services before opening an account of PSB in Coimbatore is average. But after starting an account with the bank, it is raised to a very high level. It means through the operation of an account they can understand many services which are available in a bank. From this, the researcher can conclude that there is a substantial increase in the level of awareness on financial services after opening the account. It also indicates that a bank can cater financial awareness to the people living at the bottom of the pyramid and can act as a medium for social change. The level of their satisfaction does not differ from bank-wise, gender-wise, family size. At present, the customers are delighted in almost all services and efficiency in banking services.

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