



A Study on Rural Financing & Growth of Indian Economy in Digital Era

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Abstract

Continuing on leeway of checks to CTS innovation, blocks & concretesimulation of fiscal institutes to the web banking& versatile backing, send off of UPI application, BHIM &digitalization has turned into trendy expression in the present time. Data Innovation today plays an essential part toplay in a productive financial framework, and Indian banks have set areas of strength for a to use itsbenefits by continuing on toward relevant banking &open DiligenceProgram design Connection point. However loaded with part of hazard, banking administrations consistently pushed ahead with digitalization to the table for clientadministrations readily available and PC screens. With Indian Financial Industry contending the a-listinnovation, the provincial financial clients face difficulties in embracing advanced installments. Study gives experiences of computerized modernization& ways embraced by fiscal institutions in rural banking areaOur country also, to grasp insight &show of provincial clienteleconcerning these managements. The study examines the digitalization and its effect on different areas of IndianEconomy, On July first, 2015 under the initiative of good State leader Narendra Moditook the absolute first and pivotal step towards "Making India Computerized". This is planned to interfacethe provincial pieces of the India with Web Association and make them carefully proficient tocomprehend the improvement occurring in their own area and to teach them. The articleendeavors to introduce the valuable open doors and difficulties as of late arising in rural fiscal institution area withexceptional accentuation on making digital and to break down the significance of advanced education in the present financial situation

Keywords: Developing, Economy, Indian, Rural areas, information technology



Introduction

With headway of innovation, commencement of computerized & e-funding has formed in a worldwide world. In light of measurable terms, it has been examined that around 86.6 percent of installments were paid via cash in country in the monetary time two thousand twelve and in the years twelve thirteen a greater number of than seventy six hundred crore of float was found in the economy. According to such measurements, the commencement of a credit only economy developed among policymakers prompting the computerization of economy. According to World Bank's report, 'India is the second biggest telecom market. Notwithstanding twenty five percent of portable clients in India, digital proficiency is just six percent of India's complete versatile clients' populace'. Albeit the public authority has announced zero equilibrium accounts, individuals are not responding proportionally regarding exchanges or record utilization. Data innovation (IT) is one of the critical parts of a productive financial framework & country's fiscal institutions like banks are competing hard to investigate open doors. In any case, there are critical dangers to security, in light of web based fiscal services or digitization, yet its belongings are valued by citizens widely. Mr Narendra Modi started mission 'Digital India', determined that in excess of twelve thousand rural mail depots are being connected with installment banking through digitization. Likewise, the excellent justification behind starting computerization in India to control the progression of dark cash .

The Public authority of country has taken on possibility of Digital India, this mission, computerization of the whole financial framework is vital errand of entire mission. Public authorities are hoping to computerize the whole financial foundation where cardinal exchanges will advance over different types of traditional exchanges like check, withdrawal, etc. Notwithstanding, this mission faces a few matters, among them 2 greatest issues are: the rural framework of country is seriously back dated, & surprisingly, essential types of web are missing in most piece of pastoral India, which is fundamental need of digital fiscal services like banking. 2nd very nearly sixty five percent of versatile clients' populace in India is cell phone clients, and the majority of the clients from rural areas come short on important info on



operational cell phones and even ATMs, yet right up to the present day they depend just on essential financial instruments like checks, withdrawal, etc.

The work searchers in unmistakable rural plans have accomplished another objective by coordinating the greater part one lakh workers likewise called banking correspondents' (BCs) number. The new objective is to select shops and individuals in e-economy by giving compelling preparation in view of credit only exchanges. Nonetheless, an impetus of '100 is being proposed to each town look for achieving any type of installment through digital stage, however it is an intimidating task for the BCs across India. What's more, it has been broke down that around 2.5 million individuals in pastoral areas of country have enlisted themselves in credit only exchanges & around fifty five thousand vendors have stimulated into computerized stage. In any case, these essential variations been clear after the Public authority of country started demonetization on eighth of eleventh month. The two installment frameworks, in particular UPI, have been backed off by Public Installment Enterprise of India. Also, individuals in towns are significantly more alright with fingerprints as opposed to other security highlights. Be that as it may, it would help towards higher paces of enlistment. A few studies expressed that around 34 percent out of 1.1 million dynamic specialists have an Aadhaar connected ledger in view of the middle's rural work conspire in light of MGNREGA. Likewise, a survey meeting directed by the Kant board recognized that thirty five percent of proportion shops had hand machines out of one lakh sixty thousand to break down biometrics of MGNREGA laborers. Nonetheless, it has been examined that rural youth are substantially more leaned to track down approaches credit only, which is monstrous in the ongoing situation.

To propel unskilled and needy individuals in bucolic area of country, public authority is endeavoring hard for advancing Aadhaar Pay, it will help clients make monetary exchanges with thumbprints. Moreover, it will turn into elective method of card&wired exchanges where clients will involve PIN & secret phrase for exchanges. This installment mode, a vendor will require number of Aadhaar, the name of the fiscal institute, as well as the unique finger impression of client for figuring out a credit only installment framework. A report referred to



by UIDAI expressed that application is exceptionally viable with robot-based telephone regardless of its cost as it simply requires biometric gadget connected to it moreover, this will guarantee that the alphanumeric exchanges are approved; PIN-less too as card-less exchanges could improve security framework too. Besides, it wouldn't need any cell phone for exchanges for the clients. The Public authority of India has started state banks to enlist thirty to forty traders for each branch to figure out credit only installments for the clients, helped to advance the idea of Aadhaar Pay amid vendors in pastoral India widely centering towards development and development. Fiscal institutes like Andhra , IDBFC, SBI, as well as IndusInd are the initial to start live administrations presented by Aadhaar Pay with viable advancement. Going against the norm, not many different banks are still in the Figure cycle of accepting pilots in the application. The fundamental reason for such a methodology is to dissect the exchanges made by means of the application for boosting shippers in light of versatility and long haul supportability of the framework. What's more, the public authority is attempting to lessen the expense of the biometric gadget, which costs two thousand, by dealing with a motivator model which would urge the vendors to utilize. In view of mechanical headway, the expansion in breaks has additionally been expanded because of malignant aggressors or programmers that raise serious worries toward digital installment framework. In any case, exchanges made utilizing Aadhaar Pay are profoundly gotten (concerning cycles and innovation) when contrasted with one more digital method of exchanges. In the event that any vendor abuses or takes advantage of the fingerprints for individual use, the person will be promptly gotten by the public authority on the grounds that the area of the trader would be detectable through the utilization of Aadhaar Pay.

Literature review

As per Maiti in 2017 Effect of the digitalization on MSMEs, ready to see a decent future development yet confronting many difficulties because of the admittance to back and the unexpected change in innovation and not ready to get the latest thing. In the words of Kumar in 2019 Effect of the IT and the IT empowered administrations on the different areas principally on the MSME and administration areas which can possibly develop and lead the



economy in the cutting edge which significantly affects the Indian Exchange. Aftab in 2015 said that Effect of Digitization on Indian economy and the progressions expected to embrace to make pertinent in the ongoing scene and how the Gross domestic product, joblessness, FDI and so forth are affected.

In the words of Khan in 2019 ICT have revolutionized the every single area and how digitization assists the ventures with working in the savvy way and Financial and biological advantages of digitizing the information.

Malecki in 2003 tended to the deficiencies of rural America's digital unrest. The rising utilization of digital innovation is the requirement for the hour, however most of rural America actually doesn't have a similar hardware. The fundamental clarification for this sort of backwardness is because of human resources deficiencies. A bigger part of the functioning populace base has moved its base from rural areas to metropolitan areas due to better income age open doors. A definitive result is descending development in financial action.

Yang et al in 2005 through this text, the creators fabricated a contextual investigation way to deal with see the functional viability of little local area banks. Local area banking is a component serving a specific topographical district. Business possibilities for this type of banking framework are insignificant. The banks' individuals are many times the heads of the town in which the bank is based. In view of slow tasks and productivity, they can uphold nearby mindfulness and requirements. Mukherjee in 2011 the creator examined the job of data and correspondence innovation in the rural area in achieving development. Development and improvement are being sought after by rural-ruled economies. New age advancements are helping the economy by conveying esteem added administrations at a reasonable expense to accomplish the ideal result. Because of the changing idea of client interest, the advancement of the area might turn out to be better. In every single field of society, ICT has begun to assume a significant part.

Sharma in 2012 made sense of the need in rural areas for web banking. Rural individuals are firmly overwhelmed by the Indian economy. There are around six lakh towns in the country,



with seventy percent of the populace actually living in rural areas. In light of the perplexing presence of the rural economy and its occupations, serving this huge populace base is definitely not a straightforward work. It is important to offer types of assistance which, with the guide of the ongoing financial framework, ordinary financial establishments probably won't have the option to give. There is likewise a need to lay out an elective help exclusively for the rural poor.

Akinola's paper in 2012 examines the assurance and dependability of the credit only culture. It's obviously true that credit only economy has many advantages on the grounds that, from one viewpoint, it will prompt a decrease in defilement, violations, and, then again, it would have the option to increment government income essentially. By executing such guidelines and guidelines, the public authority might constrain the credit only framework to be upheld, yet it might fizzle on the off chance that the help clients are not in that frame of mind to grasp the expected advantages. Clients likewise see that there could be a scope of safety gambles with that could prompt cash misfortunes.

As per Deshpande in 2015 in creating rural towns, the creators portray the job of ICT. A country's financial improvement is entirely reliant upon the development of both metropolitan and rural areas. A higher development focus in metropolitan areas wouldn't have the option to meet the development objective. As an outcome, the country will change in a regressive course.

Research gap

India being an emerging country and confronting numerous monetary issues with generally 70% of the populace living the rural pieces of India teaching them with the Digitalization and its effects is somewhat troublesome. India is creating on numerous perspectives like use of web and so forth however making them use in the correct bearing, which can assist them in expanding their efficiency and adds with esteeming to the monetary front and making them monetarily educated is the primary difficulties ahead



1. Arithmetical lack of education: The pastoral populace is not as much of mindful of computerized world & PC/cell phone. Sometimes miss the mark on essential information on functioning a cell phone or PC. Unfortunately web association is additionally aggravating the situation.
2. Particular rejection of digital installments: Restricted elements to commit exchange in pastoral areas, disapproval by any such restricted entities before long bring about non-alphanumeric installment mode, notwithstanding readiness to pay something like that.
3. Lacking framework: Cell phone infiltrations, web availability, electricity, are not sufficient to bank administrations are finding it challenging to give the essential financial administrations to the rural populace. Albeit the Jan Dhan Yojana helped monetary consideration, yet the majority of the records made under the plan are lethargic and less or no exchanges are finished in them.
4. Character of pastoral economy: The vast majority of necessities of rural individuals rely upon cash exchanges, and to present the idea of digital installments is an exceptionally overwhelming errand. Cash serves better compared to digital exchange in light of the fact that rural economy is generally casual or chaotic.
5. Less figure of people using progressed cells: the amount of people in rustic district using PDA is extraordinarily less which is the colossal block in execution of digitalization of provincial banking.
6. Deficiency of banking penchants among rustic people: Bigger piece of people in country area don't move toward banking because of the shortfall of banking care and nonattendance of money related training.
7. Network issues in rural areas: there is issue related to correspondence networks because of which there is lesser computerized portions in country regions which ought to be tended to.
8. Absenteeism of monetary proficiency: monetary education amid rural persons is exceptionally fewer.



Need & Scope of the Study

Digitalization of rural banking is exceptionally useful in monetary consideration and assists the economy with becoming quicker with the advancement of any remaining areas. A portion of the meanings of digitalizing rural banking are:

- Builds Productivity: Computerization of fiscal institutes develops the effectiveness in financial area
- Rapid& incensed: Digitalization will decreasehour exchange and in manner encourages simple movement of assets compared with conventional fiscal services.
- Works on the quality: Digitalization will work on the nature of administration of the financial area contrasted with customary banking.
- Less human mistake: Digitalization of banking keeps up with appropriate records of exchanges and consequently decreases the human blunder.
- Climate agreeable: As digitalization of banking saves paper and trees it is a greater amount of climate cordial
- Builds Venture: Digitalization of banking prompts speedy and simple admittance to different financial administrations and in this way expands the speculation exercises in the country.
- Less expense: Digitalization of banking diminishes the expense of printing money notes as there is no utilization of hard money and less expense in keeping up with records as its accessible on the web.

A portion of the digital financial administrations are-Public Electronic Asset Move, Constant Gross Settlement, Charge and Mastercards, Versatile Banking, Entomb Bank Portable Installment Framework, and so forth, Public Electronic Asset Move, Continuous Gross Settlement, Portable Banking, Bury Bank Portable Installment Framework, and so on.

As indicated by the Financial Times, the illness has totally changed how individuals approach their day to dayroutines, spending to attempting to financial transactions. A few developmental changes expected in period of web banking. A few purchasers might anticipate that totally independent financial tasks due should an absence of time and skill, while others will request undeniable level connection. Thus, the financial business later on will be very



versatile. As per a source, the ascent of cardinal banking is positioning clients at focal point of each & digital technique, which establishments should embrace presently to coordinate effectively by 2030 . In a couple of years, monetary foundations will be expected to profile their buyers purposefully and unequivocally to meet legitimate necessities while likewise conveying new administrations that benefit clients. Many individuals are keen on data arrangements, and they are the eventual fate of banking. Man-made reasoning, increased reality, disseminated records, and mechanization will all assist with modifying the financial experience significantly more

The arithmetical upset in banking has definitely modified how banks capability & administration their clients. It'll likewise proceed to advance & turn out to be more individualized after some time, as recently referenced. Conventional financial strategies are rapidly becoming out of date. They consume most of the day to finish & require great deal of work. It requires a long investment to finish a cycle. This shows the significance of digital change in speeding up and working on undertakings. Also the effect that Coronavirus, Lockdowns are upheld & our wellbeing security is debasing, individuals have clasped web based banking & really like to do each and every monetary activity at the tip of their handles. Truth be told, the group of people yet to come will be early. Thus, banks should start their digital change today to serve them later on. Individuals need banks similarly however much banks need individuals. Year consistently, confidential banks present new worth added administrations, subsequently every bank should embrace digital change to remain serious. These components highlight serious areas of strength for a for country's financial area.

The advantages of Digital Financial Change:

- **Trustworthiness:** These days, reliability is acquired on the web; clients pick their banks in view of their impression of the organization. The manner in which a monetary establishment shows itself online affects their discernment. Banks will actually want to foster trust according to people in general on the off chance that they can perform some good net showcasing. There are numerous ways of fostering a relationship with a client, yet one system specifically has yielded brilliant outcomes.



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- **It is more affordable and simpler to Get new clients.** Shoppers require banks similarly however much banks require clients. Thus, monetary foundations can never again adopt a uninvolved strategy to drawing in monetary administrations clients. Fortunately there is a more affordable and easier method for drawing in these clients to your business. The Web gives great channels to connect with these potential clients straightforwardly through their gadgets and makes more straightforward impact, which improves probability. It's otherwise called Content Showcasing. It expands association and assembles certainty among possibilities and clients.
 - **Customized Proposing:** Because of digital change, monetary organizations can more readily comprehend what their clients need. They might fit their monetary administrations and offers to address the issues of their clients as opposed to depending on mystery. Banks may now increment client association with redid administrations on account of new innovative specialized leap forwards.
 - **Works with Advancement and Flexibility:** Digital Change empowers monetary establishments to answer innovative and market improvements and develop their activities with gradual achievement. Just through overhauling an establishment have the option to address the issues of the up and coming age of clients.

The ascent of shopping entrances, web-based entertainment stages, and incorporated portable applications has provided fiscal institutes or banks new roads to contact clientele. Finance organizations should accept the digital world by going through a digital change. An interesting measurement: Twenty to thirty year olds are more disposed to watch a 3minutes YouTube video & read an extended pamphlet. Thus, recordings are turning out to be progressively famous in light of the fact that they are both concise and locking in. Alongside recordings, firms have started to utilize an assortment of different sorts of digital promotion.

Objectives of the Study

- To identify the state of rural Financing & Growth of Indian Economy in Digital Era
- Critically analyze Growth of Indian Economy in Digital Era with reference to rural financing
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Research Methodology

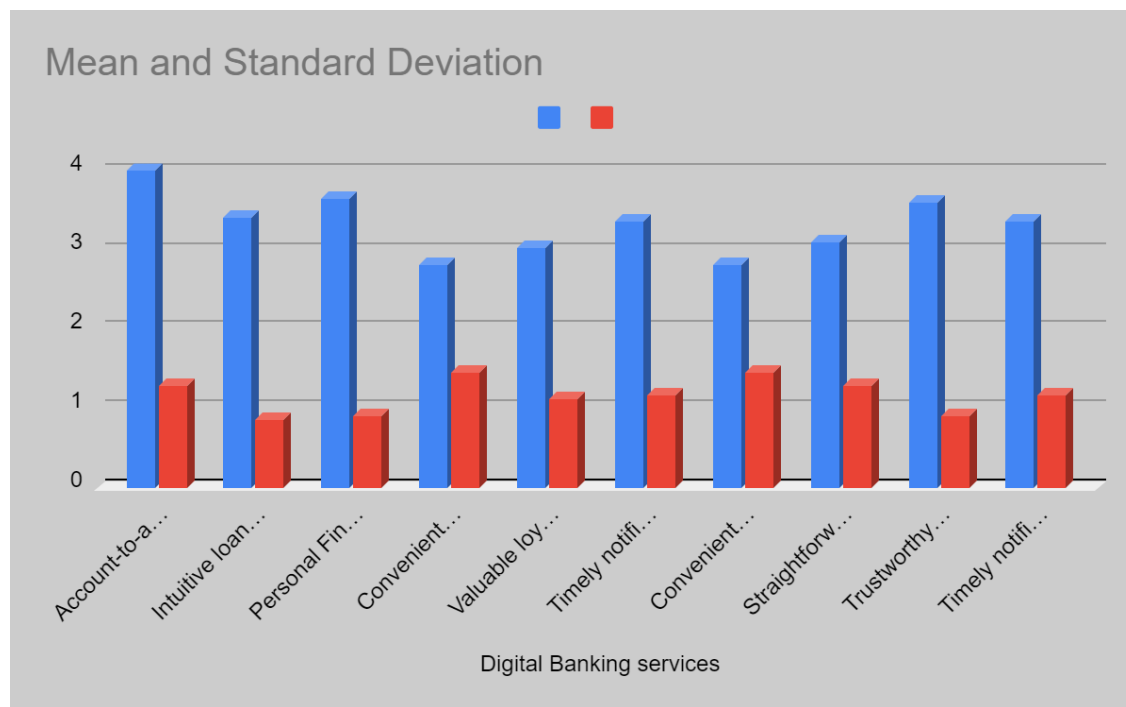
The study done in this paper is descriptive in nature. Its formulation is based on secondary data to identify the state of rural financing & growth of Indian Economy in Digital Era. The data used in this study was collected from different sources such as newspapers, journals, magazines and other websites. The main focus is to analyze Growth of Indian Economy in Digital Era with reference to rural financing.

Table 1: Gains of the arithmetical banking

Computerized fiscal assistance	Mean	Standard Deviation
A/cto-A/c payments	4.0	1.274
Insightful loan requests	3.41	0.851
Personal Finance Management	3.64	0.899
Useful account launching in seconds	2.80	1.460
Valuable loyalty benefits	3.02	1.124
Timely notifications	3.35	1.157
Straightforward digital insurance	3.09	1.276
Trustworthy security	3.61	0.891
Timely notifications	3.35	1.157

Source: Compiled from secondary source

Figure 1



There are numerous digital administrations are presented by the bread cooks consistently. The advancement of innovation and correspondence, the financial area is adding more administrations to their clients. In light of the past examinations, top 10 administrations of the arithmetical banking were considered for review. Table 1 presents that accessibility of whenever funding administration through the computerized banking is need given by the pastoral clientele (4.30). The pastoral clients need additional exertion and time to use actual financial administrations. The arithmetical financial administrations assist them with benefiting the financial administrations whenever. Digital installment technique is additionally (4.0) liked by the rural clients most. Installment framework made simple via computerized banking. Thirdly, the individual monetary administration is simplified and powerful simple via computerized banking (3.64). The computerized fiscal institutes additionally assists with applying for advance through e-structure. It is likewise liked by the rural clients (3.41).



Suggestions

The paper mostly features the presentation of digital banking in rural India and the execution of different issues and provokes that should be tended to. The paper additionally features the significance of involving digital financial administrations in rural areas, subsequently adding to the nation's turn of events. The demonetization that occurred on 8th of eleventh month of two thousand sixteen is the best verification of the implication of digitalization in the financial area, chiefly in rural parts of country, which depends basically on cash for the different kinds of exchanges. In emerging nations, it is clear that digitalization assumes a predominant part in a nation's development. For the development of the country and for monetary consideration, the digitalization of banking is extremely critical. The production of capital is basically founded on individuals' reserve funds and venture exercises. This calculated paper would empower both financial areas to do whatever it may take, for example, raising individuals' attention to the worth of digital financial administrations, and developing monetary proficiency through different approaches to raising rural individuals' mindfulness. It is likewise useful for state run administrations to do whatever it takes to present digitalization for rural banking, for example, the arrangement of sufficient infrastructural offices, specifically the improvement of correspondence organizations, alongside the jolt of rural areas, which is the critical mainstay of progress for rural financial digitalization in India. On account of the taking care of and consumption of innovations, for instances, the basic PC programs, most of rural individuals are not proficient, so it is difficult to teach and make them comprehend. There is thusly a more prominent need to raise cognizance among understudies of rural India's future.

The key arrangements, as per the Public authority of country, via which alphanumeric incorporation can be tackled are as per the following:

1. **Enhancement in foundation:** Minimal expense cell phone is particularly intended for pastoral areas with territorial dialects. Even& rapid execution of the Bharat Net Venture



guaranteed supply of power, better and modest web availability by making areas of interest and apportioning of free information as proposed by TRAI on month to month premise, improvement in financial administrations particularly online administrations. Renewal & better execution of PURAs are very fundamental.

2. **Education:** Computerized proficiency is quite possibly of the greatest obstacle on the move toward credit only economy. Normal Assistance Community (ought to be optimized, PC schooling in schools advanced, self improvement gatherings (SHGs) ought to be prepared and urged to spread digital proficiency.
3. **Building trust:** However building faith takes pace, appropriate commercial techniques and advancement of credit only economy can help. Impetuses, for example, 'Fortunate Grahak Yojana' and 'Digi-Dhan Vyapar Yojana' are steps in right bearing.
4. **Redoing of rural economy:** Rural economy ought to be formalized to the degree conceivable. This should be possible by simple accessibility of credits in proper area, impetuses for taking on digital economy, digitization of land records, better execution of JAM, etc.

Conclusion

This exploration checks out at the impact of territorial rural banks on digital proficiency and rural advancement in India. As per the discoveries, territorial rural banks significantly impact India's digital proficiency and financial turn of events. Local rural banks' digital and monetary proficiency can add to destitution decrease and financial advancement. Occupants in rural areas can profit from territorial banks' information on their items and administrations, as well as showing how to utilize digital banking. India is an emerging nation with minimal digital framework and monetary and digital education, as well as a longing to look further into these themes for rural turn of events. Monetary consideration in India's rural networks may be supported by digital education, for India to empower dynamic development in computerized installment and associate this advancement to drive the



monetary presence. The Indian government ought to make guideline of digital installment autonomous from jobs of focal banking. Along these lines, this regulation permits that installment guideline is liberated from focal banking. The capability of digital installment ought to be autonomous of focal financial utility of RBI. Essential goal of digitalisation on pastoral financial comprises of client security in installment market. At the end of the day, the client ought not be answerable for misfortune emerging out of the unlawful exchange or the framework breakdowns. Furthermore, the SHGs could uphold the people in the mission of digital financial framework inside the rural region. Self improvement Gatherings would execute the obligations of Bank Mitras to serve mail depots as well as banks for the spread of digital wave. Along these lines, rural social frameworks, for instance, Mahila Mandals, Youth Club as well as Panchayati Raj Establishments, should increment for expanding of economy. Be that as it may, the line division delegates, for example, teachers, town advancement officials and wellbeing laborers would show the nearby home digital economy and the monetary incorporation. There are colossal conceivable outcomes that pastoral economy could turn into credit only economy in India. Another way is by making mindfulness related to digital exchanges and monetary proficiency among rural individuals joining forces various instructive associations & NGOs, likewise give multilingual web-based installment stages, that is to say, portable applications in provincial dialects for simplicity of exchanges. Notwithstanding, the digital segment can induce new presumed developments & support in update status of the digital chapter allotment in rural area.

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