

ABSTRACT

This study explores consumer behavior towards digital inclusion in the banking system during Covid- 19. It examines the important factors that lead to Attitude towards internet and mobile banking (AIMB) and the Use of internet and mobile banking (UIMB). The study comprised 300 respondents, and a convenient sampling technique was used to collect the data: an online questionnaire. Using Spss software to test the hypothesis and relationship between the variables, Regression analysis was used to assess the gathered data quantitatively. The findings show that increase in the Perception of covid-19 effect (PCOV), Perceived utility of internet and mobile banking (PUIM), Ease of use internet and mobile banking (EUIM), Trust in banks (TB), Safety of internet and mobile banking (SIMB) and AIMB also increased. Simultaneously, it is observed that PUIM, TB, EUIM and SIMB have a positive influence on AIMB. Moreover, there was positive impact AIMB on the UIMB.

The result also describe that due to its simplicity and security digital banking has becoming increasingly popular among consumers in COVID-19. The adoption of digital banking services like mobile banking and internet banking and online payment methods has significantly increased. This is a result of the fact that people are avoiding physical contact as much as they can in order to lower their risk of contacting the virus .

As above mentioned in the study that an easy sampling method ,an online questionair was employed to gethered the data from the study's 300 respondents .The study also shows significant benefits of cost effective banking because it eliminate the need for people and physical infrastructure and which lower the cost .As a result of digital banking banks are already creating new digital products and services to cater to customer's shifting needs .Study also explains claims that digital banking concerns with the safety measures as their would be less physical contact and the potential of transformation of virus is also low as digital banking is safer .The findings from the data shows the results that it is observed that digital banking have a positive influence on consumers. The result of the study shows that there has been a growing trust in digital banking services during COVID-19 due to the convenience and

safety. Consumers have shown high level of satisfaction with digital services and many have intend to keep using them even after pendamic is over .Banks have also showed strong security measures in place to safeguard customers financial and personal data.

Keywords: Internet and Mobile Banking, Digitalization, Consumer behaviour, Retail Banking, Covid-19 Pandemic Outbreak.