

E-Banking in Raigad, Maharashtra: A Study of Customer Perspectives and Risk Issues

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Abstract: *This study examines customer perspectives on e-banking in Raigad, Maharashtra, exploring adoption rates, perceived benefits, and risk concerns, with a focus on understanding the factors that influence customers' decisions to adopt e-banking services, and identifying the key risk issues that affect their trust and confidence in these services. The research reveals that customers value e-banking's convenience, flexibility, and speed, but are concerned about security, privacy, and transactional risks, highlighting the need for banks to implement robust security measures, educate customers about safe online banking practices, and ensure compliance with regulatory requirements to mitigate risks and enhance trust in e-banking services.*

Keywords: E-banking, Customer perspectives, Adoption rates, Perceived benefits, Risk concerns, Raigad, Maharashtra, Convenience, Flexibility, Security, Privacy, Transactional risks, Trust, Regulatory requirements.

