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**A STUDY ON PERCEPTION OF POST GRADUATE STUDENTS TOWARDS INTERNET BANKING**

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**Abstract**

Technology plays a vital role in the financial inclusion of India. There are many hurdles for financial inclusion in our country and the mainly high cost of banking and bank ability, which is believed, can be overcome by leveraging on appropriate technology. A major technological breakthrough in banking sector is Internet banking. It has revolutionized the way banking services are offered to customers. Among other users of internet banking services student community is playing an increasing role. In this present scenario we felt it is relevant to understand the perception of students towards internet banking and a survey has been conducted among 57 post graduation students selected randomly. The data so collected was analysed and findings were reported. The major finding of our study is when it comes to gender or distance from hometown, there has not been a difference in the choice of respondents, when it comes to the choice of services over Internet banking.

Key words: Financial inclusion, Internet Banking, Customer Satisfaction, Perception,

**Introduction**

Financial inclusion is an important priority of Government of India for inclusive growth and sustainable development of the economy. Financial inclusion can be better understood as the delivery of Banking and other financial services to those segments of the society who are deprived of it so far at an affordable cost and there by bringing them to the main stream of financial sector. According to K.C. Chakrabarthy Deputy Governor RBI “Financial inclusion is a process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups such as weaker sections and low income groups in particular at an affordable cost in a fair and transparent manner by main stream institutional players.”

Even after six decades of independence large sections of Indian population still remains unbanked. But in recent years RBI and Government of India have been actively pushing the concept of financial inclusion and are convincing the banks and financial service companies to actively take part in achieving the goal of attaining full financial inclusion. In order to ensure financial inclusion many initiatives were taken up by RBI and GOI such as nationalization of banks, expansion of banks branches, establishment and expansion of cooperative and regional rural banks, PS lending, formation of SHG’s etc. Despite of all these measures of financial inclusion poverty and exclusion continues to dominate the economy of...