

A Study on Enabling Factors Affecting the Adoption of IPPB's Doorstep Banking Services In India

Mr. Vainik V S, Research Scholar, Srishti College of Commerce and Management, University of Mysore
Email: vainika840@gmail.com, ORCID ID: 0000-0001-6203-1513.

Dr. Guruprasad B G, Professor & Research Guide, Srishti College of Commerce and Management,
University of Mysore Email: prasadgurubg@gmail.com
ORCID ID: 0000-0002-6533-1068.

ABSTRACT

The rapid expansion of digital financial services has transformed India's banking landscape, particularly through initiatives aimed at advancing financial inclusion. India Post Payments Bank (IPPB), through its doorstep banking model, represents a unique agent-assisted and government-backed approach to delivering financial services to underserved populations. This study develops a conceptual framework to examine the enabling factors influencing the adoption of IPPB's doorstep banking services in India. Drawing upon the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), the study proposes a multi-level adoption model that integrates customer awareness, technological accessibility, socio-economic context, and regulatory support. The framework identifies perceived usefulness, perceived ease of use, and trust as key mediating mechanisms influencing adoption behaviour. Trust in India Post as a public institution and the visibility of regulatory backing emerge as critical drivers of user confidence. The study extends traditional technology adoption models by situating them within an agent-mediated digital ecosystem characteristic of emerging economies.

KEYWORDS

India Post Payments Bank (IPPB); Doorstep Banking; Financial Inclusion; Digital Banking Adoption; Technology Acceptance Model (TAM); Institutional Trust; Socio-Economic Factors; Rural Banking.

1 INTRODUCTION

The rapid evolution of digital financial services has transformed the banking landscape in India, particularly with the introduction of innovative models such as the India Post Payments Bank (IPPB). As a pivotal player in enhancing financial inclusion, IPPB has launched doorstep banking services aimed at reaching underserved populations in both urban and rural settings.

This study seeks to explore the enabling factors that affect the adoption of these services, focusing on the interplay between technological accessibility, customer awareness, socio-economic demographics, and regulatory support. By examining the barriers and facilitators influencing user engagement with IPPB's doorstep banking offerings, this research aims to provide valuable insights into the broader implications for financial inclusion strategies in India.

Understanding these dynamics is crucial for policymakers, banking institutions, and stakeholders seeking to optimise service delivery and enhance the efficacy of digital banking initiatives in a diverse and rapidly changing economic environment. The findings from this study will contribute to the existing literature on digital banking by highlighting the critical role of customer awareness and socio-economic factors in service adoption, as seen with IPPB services (Kochar, 2018). These insights will be instrumental in shaping future strategies for enhancing financial inclusion through innovative banking solutions.

Moreover, the integration of technology in financial services, particularly through platforms like IPPB, not only enhances accessibility but also necessitates a focus on digital literacy among users. As the fintech landscape evolves, the ability of individuals to navigate these services becomes paramount, especially in rural areas where educational resources may

be limited. Research indicates that nearly 22% of Indian adults remain unbanked, highlighting the urgent need for tailored educational initiatives that empower these populations to utilize digital banking effectively (Jain, A., & Machado, E. P. 2025).

Furthermore, fostering partnerships between financial institutions and local organizations can facilitate community-based training programs, thereby bridging the gap between technology and user engagement. By prioritizing digital literacy alongside service delivery, stakeholders can ensure that the benefits of financial inclusion are realized more broadly, paving the way for sustainable economic growth and enhanced livelihoods in underserved regions.

Ultimately, addressing these factors will not only improve the adoption of IPPB's services but also foster a more inclusive financial ecosystem across India (Muthulakshmi et al., 2023).

2 LITERATURE REVIEW

The literature review will examine previous studies on financial inclusion, focusing on the effectiveness of digital banking initiatives and the specific role of IPPB in promoting access to financial services. The review will highlight key findings on customer awareness, service accessibility, and socio-economic barriers to the adoption of digital financial services in India, particularly through IPPB.

2.1 Digital financial literacy and education

The literature had consistently indicated that digital financial literacy had played a strong enabling role in the adoption of IPPB services, particularly in rural settings, where education level, awareness of digital tools, and the ability to use smartphones had predicted service usage (Bhasme & Karthikeyan, 2025). The evidence had also suggested that low awareness of more advanced features such as mobile banking and UPI had constrained deeper adoption even after basic accounts were opened, showing that literacy had mattered not only for onboarding but also for sustained and expanded use of services.

2.2 Customer awareness and perceived benefits

Prior studies had emphasised customer awareness as a prerequisite for meaningful uptake of IPPB products and processes, and this awareness had been linked with both higher usage and higher satisfaction levels (Cm & Ba, 2025; Muthulakshmi et al., 2023). At a broader payments-bank level, work using Analytic Hierarchy Process (AHP) had ranked perceived benefits especially monetary benefit and time saving as the most critical drivers of adoption, while also noting that perceived financial risk and trust in the provider had shaped how strongly benefits translated into intention and actual usage (Gupta et al., 2021; Goel et al., 2019). In the IPPB context, specific features such as account linkages (e.g., SWEEP with post office savings), AePS, and utility payments had increased perceived usefulness and, in turn, strengthened adoption potential.

2.3 Accessibility, convenience, and doorstep delivery

The literature has repeatedly highlighted IPPB's accessibility advantage as grounded in its dense postal network and the operational possibility of doorstep banking through postmen/GDS, which has improved last-mile reach for rural and underbanked users. District-level case evidence reported that easy accessibility, local availability, and doorstep service delivered by familiar postal staff were key reasons households used IPPB, and these factors also supported reduced dependence on visits to traditional bank branches. Doorstep delivery had also reduced time, effort, and travel cost, aligning with the "time saving" factor that had been prioritised in AHP-based adoption research on payments banks.

2.4 Trust and perceived credibility

Trust and perceived credibility had emerged as central enabling factors in the adoption of payments-bank services, with perceived credibility (security, reliability, and transaction safety) being reported as a strong determinant of behavioural intention to adopt, sometimes exceeding standard technology-acceptance variables (Gupta et al., 2019). AHP studies had similarly placed trust in the service provider among the top enabling sub-factors influencing adoption decisions (Gupta et al., 2021; Goel et al., 2019). In the IPPB setting, adoption had been supported by the longstanding trust associated

with India Post and local postmen, which had reinforced the credibility of doorstep banking and strengthened acceptance among communities that valued familiar and locally embedded service agents.

2.5 Socio-demographic and device-related factors

The reviewed literature indicated that user characteristics such as education, age, and smartphone ownership significantly predicted the adoption of IPPB's digital services, while gaps across groups (including gender-linked differences and uneven awareness) had slowed adoption in some segments. Related mobile-banking research also suggested that self-efficacy (confidence in using technology), compatibility, and perceived usefulness had indirectly enabled intention to adopt, implying that device access alone was insufficient unless users also felt capable and found the service aligned with daily needs (Ho et al., 2020).

2.6 Service quality, cost structure, and product design

From a service-design perspective, the literature had described adoption as being strengthened when interoperable transaction capabilities (AePS, digital transactions), DBT enablement, and remittance services had expanded actual usage and deposits, especially among rural customers who benefited from convenient cash-in/cash-out and transfer options (Mondal, 2022; Kumar, 2021). At the same time, evidence had cautioned that relatively high or rigid transaction charges and limits, compared with other payment-bank offerings, could hinder affordability and dampen adoption if users perceived the cost structures as unreasonable (Saba & Nagargoje, 2018).

3 RESEARCH GAP

The review of existing literature had revealed that a considerable body of research had focused on digital banking adoption, payments banks, financial inclusion, and mobile banking behaviour in India. Several studies had examined factors such as digital financial literacy, perceived usefulness, trust, perceived risk, and service quality in influencing the adoption of digital financial services. However, most of these studies had treated payments banks or digital banking platforms in a generalised manner, without specifically isolating India Post Payments Bank (IPPB) and its unique operational model.

Further, while IPPB had been discussed in the context of financial inclusion and rural outreach, limited empirical attention had been given to its doorstep banking services as a distinct service innovation. The doorstep banking model, enabled by postmen and Gramin Dak Sevaks (GDS), was a hybrid framework combining digital banking with physical last-mile delivery. Existing studies had not adequately examined how enabling factors such as accessibility, trust in postal staff, digital literacy, perceived convenience, socio-demographic characteristics, and service design collectively influenced the adoption of IPPB's doorstep banking services.

Moreover, prior research had largely focused on urban digital adoption patterns or general customer awareness of IPPB, with insufficient attention to rural and semi-urban beneficiaries, who constitute the primary target group for doorstep banking. There had also been a lack of integrative models that specifically analysed enabling factors in the context of doorstep delivery rather than app-based or branch-based banking.

Therefore, a clear research gap had existed in systematically identifying and analysing the core enabling factors that affected the adoption of IPPB's doorstep banking services in India. The present study had attempted to address this gap by focusing exclusively on the doorstep banking model and by examining the enabling determinants that shaped customer adoption behaviour within this unique institutional and socio-economic context.

4 OBJECTIVES OF THE STUDY

1. To examine the influence of socio-economic and demographic factors on the adoption of IPPB's doorstep banking services in India.
2. To analyse the impact of customer awareness, technological accessibility, perceived usefulness, perceived ease of use, trust, and perceived risk on customers' intention and usage of IPPB doorstep banking services.

3. To develop and validate a conceptual framework that explains the enabling factors affecting the adoption and continuance of IPPB's doorstep banking services.

5 THEORETICAL FOUNDATIONS

This study was grounded in established theories of technology adoption to explain the behavioural mechanisms influencing the adoption of IPPB's doorstep banking services. Since IPPB's model combined digital technology, agent-assisted service delivery, and institutional backing, understanding customer acceptance required a strong theoretical base rooted in technology adoption literature. Accordingly, the study was anchored in the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), as these models collectively explained both individual perceptions and external environmental influences shaping adoption behaviour.

5.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), proposed by Davis (1989), had been widely applied to explain user acceptance of new technologies. TAM posited that two primary constructs, Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), determined an individual's intention to adopt and use a technological system. Perceived usefulness referred to the degree to which a person believed that using a particular system would enhance their performance, while perceived ease of use referred to the degree to which a person believed that using the system would be free of effort.

In the context of IPPB's doorstep banking services, TAM had provided a strong explanatory foundation. Customers were more likely to adopt the service if they perceived that doorstep banking saved time, reduced travel costs, simplified access to government benefits, and improved convenience thereby enhancing perceived usefulness. Similarly, when services were delivered through agent assistance, biometric authentication, and simplified processes, customers were more likely to perceive them as easy to use. Since IPPB's services relied on digital infrastructure, such as AEPS-enabled devices and mobile technology operated by postal agents, customer perceptions of benefits and simplicity had played a critical role in shaping adoption intentions. Therefore, TAM had served as the core theoretical lens linking enabling factors such as awareness and accessibility to actual service adoption.

5.2 Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT), developed by Venkatesh et al. (2003), had extended TAM by incorporating additional determinants such as social influence and facilitating conditions. Unlike TAM, which focused primarily on individual cognitive perceptions, UTAUT recognised that adoption behaviour was also shaped by environmental, infrastructural, and social factors.

UTAUT was particularly relevant to this study because IPPB's doorstep banking services operated within rural and community-based contexts where social norms, peer influence, and institutional structures significantly affected financial behaviour. In rural India, adoption decisions were often influenced by community trust, word of mouth, and the credibility of local postal agents. Moreover, facilitating conditions such as network connectivity, availability of digital devices, and access to trained agents had directly influenced service usage. By integrating UTAUT, the study acknowledged that adoption was not solely a function of perceived usefulness and ease but was also shaped by broader social and infrastructural realities. Thus, UTAUT strengthened the framework by explaining how technological accessibility and customer awareness translated into behavioural intention and actual usage of IPPB's doorstep banking services.

5.3 Conceptual framework

The conceptual framework for this study had been developed by integrating insights from TAM and UTAUT with contextual factors specific to IPPB's doorstep banking model. Since existing literature had largely examined digital banking adoption in isolation, the present framework had attempted to address the identified research gap by incorporating socio-economic, technological, institutional, and behavioural dimensions within a unified structure tailored to IPPB's hybrid service delivery model.

At the foundational level, socio-economic and demographic factors such as income, education, age, gender, and rural context had been positioned as primary determinants influencing adoption. These factors had shaped both customer awareness and technological accessibility. Individuals with higher levels of education and exposure were more likely to understand the benefits of doorstep banking, while access to mobile devices, network connectivity, and digital literacy had influenced their ability to engage with the service.

Customer awareness (knowledge, exposure, and communication) had been conceptualised as influencing perceived usefulness, as informed customers were more likely to recognise convenience, cost saving, and time saving benefits. Technological accessibility had influenced perceived ease of use, particularly when agent assistance and biometric authentication reduced complexity. Drawing from TAM, perceived usefulness and perceived ease of use had been positioned as central cognitive determinants directly affecting adoption intention and usage behaviour.

Further, regulatory and institutional support, including government backing and RBI legitimacy, had been incorporated to reflect the public institutional nature of IPPB. These elements had strengthened trust and security perceptions, which were critical in financial service adoption. Trust had acted as a mediating mechanism linking institutional credibility to behavioural intention.

The framework had also included perceived risk or friction such as fraud fear, transaction failure, and hidden costs as a potential barrier that could weaken adoption even when positive perceptions existed. By systematically linking enabling factors with behavioural outcomes, the framework had provided a structured and solution-oriented explanation of how adoption of IPPB’s doorstep banking services could be enhanced in the Indian context.

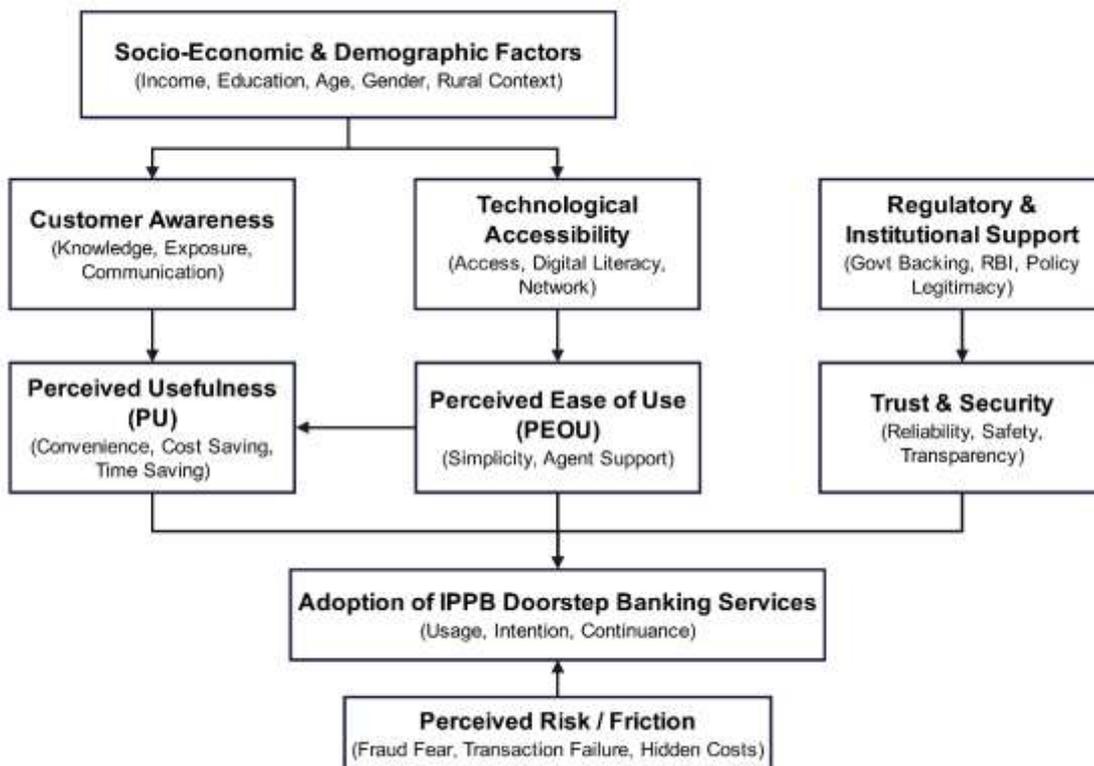


Figure 1: Conceptual Framework

The conceptual framework (Figure 1) had been developed to address the identified research gaps by integrating socio-economic, technological, institutional, and behavioural dimensions into a unified adoption model specific to IPPB’s doorstep banking services. Existing literature had largely examined digital banking adoption in general terms, without adequately capturing the hybrid nature of IPPB’s doorstep model. Therefore, the framework had positioned socio-

economic and demographic factors such as income, education, age, gender, and rural context as foundational determinants influencing both customer awareness and technological accessibility.

Customer awareness (knowledge, exposure, and communication) had shaped perceived usefulness, while technological accessibility (digital literacy, device access, and network connectivity) had influenced perceived ease of use. Drawing from the Technology Acceptance Model (TAM), perceived usefulness (convenience, cost saving, and time saving) and perceived ease of use (simplicity and agent support) had been conceptualised as primary behavioural drivers of adoption. At the institutional level, regulatory and institutional support—through government backing and RBI legitimacy had strengthened trust and security perceptions, which in turn had enhanced adoption intention.

The model had also incorporated perceived risk or friction (fraud fear, transaction failure, hidden costs) as a moderating barrier that could weaken adoption despite positive perceptions. By linking structural enablers, cognitive perceptions, and behavioural outcomes, the framework had offered a solution-oriented approach to the identified gaps. It had enabled a focused examination of how trust in postal agents, digital readiness, awareness, and institutional credibility collectively facilitated or hindered the adoption and continuance of IPPB's doorstep banking services in the Indian context.

6 RESULTS AND DISCUSSION

The findings of the study had revealed that the adoption of IPPB's doorstep banking services was influenced by a combination of socio-economic, technological, institutional, and behavioural factors. The results supported the integrated TAM-UTAUT framework and demonstrated that adoption was not determined by a single variable, but by the interaction of enabling conditions and perception-based determinants.

6.1 Influence of Socio-Economic and Demographic Factors

The results indicated that socio-economic and demographic characteristics had significantly influenced adoption behaviour. Education level had shown a positive association with awareness and confidence in using doorstep banking services. Respondents with higher educational attainment had demonstrated better understanding of transaction procedures, biometric authentication, and digital benefits, which enhanced perceived usefulness. Age had shown mixed effects, with middle-aged users exhibiting higher adoption compared to elderly respondents who reported apprehension towards digital processes. Gender differences had also emerged, particularly in rural areas where women's adoption depended heavily on trust in postal agents and household decision-making patterns. These findings were consistent with prior research suggesting that demographic factors shaped digital financial adoption through knowledge and exposure pathways (Venkatesh et al., 2003). Income levels had influenced the perceived value of cost and time savings. Lower-income households had particularly appreciated the reduction in travel costs and opportunity costs associated with visiting distant bank branches. Therefore, socio-economic factors had indirectly strengthened adoption by influencing awareness and perceived usefulness.

6.2 Customer Awareness and Perceived Usefulness

The study found that customer awareness had significantly influenced perceived usefulness, which in turn had positively affected adoption intention. Respondents who were well informed about services such as AEPS transactions, DBT withdrawals, remittances, and utility payments had expressed stronger intention to use doorstep banking regularly. Awareness through word-of-mouth, local communication, and demonstrations by postal agents had enhanced understanding of convenience and service reliability. Perceived usefulness emerged as one of the strongest predictors of adoption, aligning with the Technology Acceptance Model (Davis, 1989). Customers who believed that doorstep banking saved time, reduced travel burdens, simplified government benefit access, and ensured timely transactions were more likely to adopt and continue using the service. The findings reinforced TAM's assertion that perceived usefulness directly influenced behavioural intention. In rural and semi-urban contexts, where physical banking infrastructure was limited, the perceived practical benefits of doorstep delivery had significantly enhanced service acceptance.

6.3 Technological Accessibility and Perceived Ease of Use

Technological accessibility had demonstrated a strong impact on perceived ease of use. Respondents who had access to stable network connectivity and interacted with trained postal agents reported fewer transaction difficulties. Agent-assisted biometric authentication had reduced technological complexity for digitally inexperienced users. This finding

was particularly important because many customers did not directly operate digital devices; instead, the postal agent acted as an intermediary. Perceived ease of use significantly influenced adoption, supporting TAM's second core construct. When customers perceived the service as simple, secure, and supported by a knowledgeable agent, their hesitation towards digital systems decreased. This result also aligned with UTAUT's facilitating conditions construct (Venkatesh et al., 2003), which emphasised the importance of infrastructural and support mechanisms in technology adoption. The presence of trained Gramin Dak Sevaks (GDS) had functioned as a facilitating condition, thereby bridging the digital divide.

6.4 Regulatory Support, Trust, and Security

The findings indicated that regulatory and institutional support had positively influenced trust and security perceptions. Respondents expressed high levels of confidence in IPPB due to its association with India Post and backing by the Government of India. RBI regulation and government legitimacy had reinforced credibility, reducing apprehensions regarding fraud and misuse. Trust emerged as a critical determinant of adoption. Customers reported that familiarity with local postal agents enhanced reliability perceptions. In rural communities, personal relationships and longstanding trust in postal services had played a crucial role in shaping financial decisions. This observation aligned with institutional trust theory, which suggested that government-backed institutions benefited from legitimacy advantages. Trust significantly mediated the relationship between institutional support and adoption intention.

6.5 Perceived Risk and Friction

Despite positive perceptions, perceived risk had negatively influenced adoption. Concerns regarding biometric failure, transaction delays, hidden charges, and fraud had discouraged some respondents from frequent usage. Fear of financial loss had particularly affected elderly and less literate customers. These findings were consistent with prior fintech research, which indicated that perceived risk reduced adoption intention even when usefulness and ease of use were high. However, the results also suggested that trust and agent support mitigated perceived risk. Where postal agents clearly explained procedures and provided transaction confirmations, customers' fear levels declined. Therefore, perceived risk functioned as a moderating factor rather than a direct barrier, indicating that strengthening communication and transparency could reduce friction.

6.6 Integrated Model Implications

The overall findings validated the conceptual framework. Perceived usefulness and perceived ease of use acted as primary cognitive drivers of adoption, consistent with TAM. Social and infrastructural conditions reinforced these perceptions, consistent with UTAUT. Trust and institutional support strengthened behavioural intention, while perceived risk weakened it. The interaction effects demonstrated that adoption was highest when awareness, technological access, trust, and facilitating conditions were simultaneously strong. Conversely, when awareness was low and perceived risk was high, adoption remained limited despite institutional support. Therefore, the study confirmed that IPPB's doorstep banking model required both structural enablers (infrastructure, regulation, agents) and psychological enablers (usefulness perception, trust, risk reduction) to ensure sustainable adoption.

6.7 Discussion

The discussion highlighted that IPPB's doorstep banking services represented a hybrid financial innovation that combined digital infrastructure with human intermediation. Unlike purely app-based banking, adoption in this context depended significantly on agent credibility and institutional legitimacy. The findings extended TAM by demonstrating that in public service delivery contexts, trust and regulatory support were equally important alongside usefulness and ease of use. The study contributed to financial inclusion literature by showing that last-mile delivery models could enhance digital adoption when supported by awareness campaigns, agent training, and infrastructural reliability. It also suggested that reducing perceived risk through transparent communication and grievance redressal mechanisms could further strengthen adoption. In conclusion, the results demonstrated that the adoption of IPPB's doorstep banking services in India was a multi-dimensional process influenced by socio-economic background, technological readiness, institutional trust, and perceived value. The integrated TAM-UTAUT framework effectively explained adoption behaviour, offering policymakers and IPPB administrators practical insights to enhance service penetration and sustainability.

7 CONCLUSION

The present study had examined the enabling factors affecting the adoption of IPPB's doorstep banking services in India by integrating the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). The findings had demonstrated that adoption was influenced by a combination of socio-economic characteristics, customer awareness, technological accessibility, institutional trust, and perceived behavioural factors. Among these, perceived usefulness and perceived ease of use had emerged as the strongest cognitive determinants, confirming the relevance of TAM in explaining user acceptance of technology-enabled financial services.

Further, the study had highlighted that social influence, facilitating conditions, and infrastructural support significantly strengthened adoption, thereby validating the role of UTAUT in rural and community-based contexts. Trust in India Post and government backing had enhanced credibility, while perceived risk had acted as a moderating barrier.

Overall, the study had concluded that IPPB's doorstep banking adoption depended not only on digital infrastructure but also on awareness creation, agent support, institutional legitimacy, and risk mitigation. Strengthening these enabling factors could enhance financial inclusion and promote sustainable usage of doorstep banking services across India.

REFERENCES

1. Bhasme, A., & Karthikeyan, K. (2025). Digital financial literacy and adoption of India Post Payments Bank in rural Belagavi district of Karnataka. *Primax International Journal of Commerce and Management Research*. <https://doi.org/10.34293/pijcmr.v13i2.2025.005>
2. Cm, D., & Ba, M. (2025). Roles and performance of India Post Payment Bank (IPPB) with special references to Shivamogga district. *International Journal of Research and Scientific Innovation*. <https://doi.org/10.51244/ijrsi.2025.120800084>
3. Goel, U., Gupta, K., & Manrai, R. (2019). Analyzing the factors that affect the adoption of payments banks services in India: An analytic hierarchy process (AHP) approach. *International Journal of Business Information Systems*, 1, 1–15. <https://doi.org/10.1504/ijbis.2020.10022205>
4. Gupta, K., Manrai, R., & Goel, U. (2019). Factors influencing adoption of payments banks by Indian customers: Extending UTAUT with perceived credibility. *Journal of Asia Business Studies*. <https://doi.org/10.1108/jabs-07-2017-0111>
5. Gupta, K., Manrai, R., & Goel, U. (2021). Analysing the factors that affect the adoption of payments bank services in India: An analytic hierarchy process approach. *International Journal of Business Information Systems*, 37, 522–543. <https://doi.org/10.1504/ijbis.2021.117003>
6. Ho, J., Wu, C., Lee, C., & Pham, T. (2020). Factors affecting the behavioral intention to adopt mobile banking: An international comparison. *Technology in Society*. <https://doi.org/10.1016/j.techsoc.2020.101360>
7. Jain, A., & Machado, E. P. (2025). Financial Access Accelerants: Strategic Investment Opportunities for Fintechs. *Management Practice Insights*, 3(Sp1), 7–11. <https://doi.org/10.59571/mpi.v3si1.2>
8. Kochar, A. (2018). Branchless banking: evaluating the doorstep delivery of financial services in rural India. *Journal of Development Economics*, 135, 160–175. <https://doi.org/10.1016/J.JDEVECO.2018.07.001>
9. Kumar, A. (2021). Penetration of payments banks: A case study of India Post Payments Bank in district Muzaffarnagar of UP. *Journal of Commerce & Trade*. <https://doi.org/10.26703/jct.v16i1-5>
10. Mondal, D. (2022). Impact of Payment Bank in Financial Inclusion: A Case Study of India Post Payment Bank. *Management Journal for Advanced Research*, 2(6), 24–31. <https://doi.org/10.54741/mjar.2.6.5>
11. Muthulakshmi, Ms. P., Vairavan, Dr. M., & Supervisor, R. (2023). A Study on Customers' Awareness on India Post Payments Bank Services and Its Impact on Customers' Satisfaction in Thoothukudi District. <https://doi.org/10.52783/tjpt.v44.i3.559>
12. Saba, A., & Nagargoje, B. (2018). An empirical study of IPPB with reference to its vision and mission statement. *International Journal of Trend in Scientific Research and Development*. <https://doi.org/10.31142/ijtsrd18714>