Awareness of Password Management and Adoption of Digital Banking Services in Rural India”

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Abstract

Lack of awareness of password management is a crucial factor for low “adoption of digital banking services in rural” India. Lack of awareness of password management enhances the risk proportion of cyber-attack, unauthorized access and misuse of devices and services. Password management is a highly decisive component whilst adopting digital banking services. Password composition strategies facilitate the users to construct a safe, secure and strong password which is difficult to crack. The objective of this study is the analysis of relationship between awareness of password management and customer’s acceptability of online banking services in rural India. The study reveals the positive impact of awareness of password management on customer’s acceptability of online banking services in rural India.

I. Introduction

ACCORDING TO “THE 2018 Global Fraud and Identity Report”, globally 91 percent of the total mobile phones’ users having smart phones followed by 83 percent laptop computers to interact between business and customers. Digital activities among users reveal widespread squeeze of digital commerce, and the currency of digital commerce is trust, and trust can be enhanced through enhancing the awareness level of the users and make them independent to use the service and operate the device without any assistance of others. Presently internet affects the life of individuals and corporate to a greater extent. Now a days, internet is required at home as well as at workplace to communicate search information, banking and investments etc. Sometimes the functions performed by the users need privacy and individuals use passwords to secure their performed functions and information. Online security has become a challenge for the corporate, individuals, banking institutions, social networking websites and many more (Anderson and Moore, 2006). There are policies in the corporate and universities to educate the users regarding the password creation and on regular basis corporate remind the users to create and secure a strong password (Habib, Naeini, Devlin, Oates, Swoopes, Bauer, Christin and

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