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**An Empirical Study on Customer Awareness of Retail Banking Services of Commercial Banks in Bangalore District**

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**Abstract**

Retail banking has emerged as a buzzword in the Indian Banking Systems. It encompasses various retail deposit schemes, retail lending, issues and managing credit cards and debit cards, dealing with insurance products, providing Demat services, etc. Retail banking services takes care of the banking needs of the individual customers. The origin of modern commercial bank in India can be traced to the 18th century. It all began with the establishment of Bank of Hindustan in 1770 in Calcutta under European management. It was liquidated in 1830-32. The Indian banking industry is comprised of commercial banks, regional rural banks, co-operative banks, small finance banks and payment banks. This study mainly determinesthe customer awareness of retail banking practices of commercial banks. Also it analyse and examines the factors which influence the customer awareness of retail banking practices in Bangalore district. It is found that the retail banking services offered is mainly loans and advances, deposits and technology driven services which are highly satisfactory. These services offered by banks are found to be enhancing the quality of services and its efficient delivery. Banks required to put immediate attention to educate the bank customers towards digitization and its use. Retail banking must offer ample opportunities for both type of customers that is Digital Deniers and Digital Generation customers to anticipate changes in customer attitudes.

**Keywords:**

Retail Bank, Customer awareness, Quality of Services, Efficient delivery.

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