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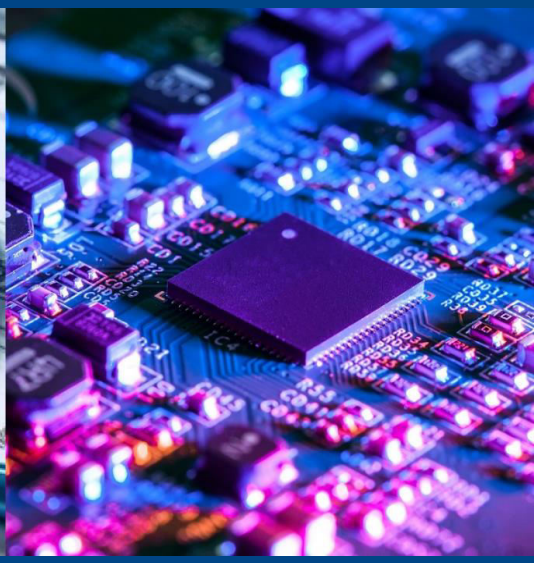

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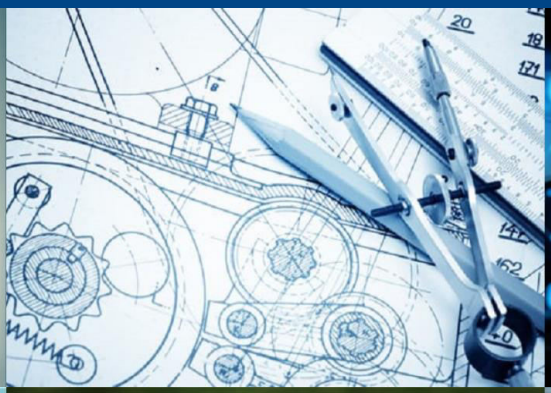

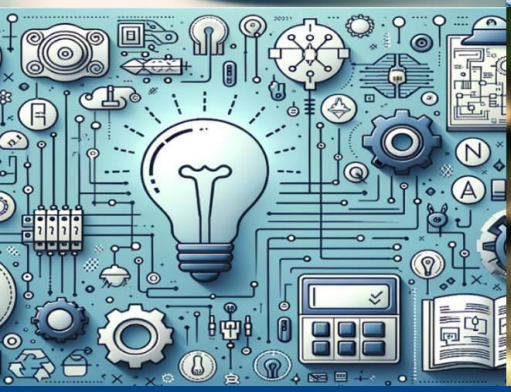

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# Open Banking and Its Strategic Influence on Traditional Banking Institutions: Empirical Evidence from Bengaluru, India

**N. Jyostna, Dr. Batani Raghavendra Rao**

MBA, Department Of Management Studies, CMS Business School, JAIN (Deemed-To-Be University), Bengaluru, Karnataka, India

Associate Professor, CMS Business School, JAIN (Deemed-To-Be University), Bengaluru, Karnataka, India

**ABSTRACT:** Open banking is steadily transforming the competitive landscape of financial services globally. Powered by API-based data-sharing and progressive regulatory mandates, it dismantles the informational monopoly that traditional banks have long held over their customers' financial lives. In India, this change is unfolding through a homegrown architecture — most notably the Reserve Bank of India's Account Aggregator (AA) framework and the broader Digital Public Infrastructure (DPI). This study empirically examines how open banking is shaping the strategic orientations of traditional Indian banks. Primary data were collected from 270 banking professionals across nine banks in Bengaluru, Karnataka, using a structured closed-ended questionnaire. Four hypotheses were tested via multiple linear regression, one-way ANOVA, and hierarchical moderated regression using IBM SPSS Statistics. All four null hypotheses were retained — indicating that open banking adoption does not yet significantly predict strategic transformation (H1), customer satisfaction and service innovation (H2), nor does it vary meaningfully across institutional categories (H3), and regulatory compliance burden does not significantly moderate the adoption-transformation link (H4). These results, read collectively, suggest that Indian banks are in a compliance-driven early adoption phase: open banking infrastructure is being built uniformly across institution types, but strategic differentiation and customer outcome payoffs remain nascent. The study contributes to the limited empirical literature on open banking strategy in emerging economies and generates actionable intelligence for bank leaders and policymakers.

**KEYWORDS:** Open Banking, Account Aggregator Framework, API Integration, Strategic Transformation, Traditional Banking Strategy, Regulatory Compliance, Indian Banking

## I. INTRODUCTION

The global banking system is navigating one of its most consequential structural upheavals in recent memory. Open banking — the practice of allowing licensed third-party providers to access customer financial data through Application Programming Interfaces (APIs), subject to explicit and revocable customer consent — has moved from regulatory experiment to competitive reality across major financial markets. In doing so, it challenges a foundational assumption of banking: that customer data collected by an institution is, operationally and strategically, the institution's own.

For traditional banks, this shift carries profound implications. The vertically integrated service value chain that banks have historically controlled — from onboarding and credit origination to payments and wealth management — is being disaggregated. Third-party fintech providers, accessing the same customer data through open APIs, can now compete on individual service segments without replicating an entire banking infrastructure. The risk for incumbents is stark: disintermediation by nimbler, data-savvy challengers, with banks reduced to utility-level infrastructure players.

The European Union's Revised Payment Services Directive (PSD2), introduced in 2018, serves as the foundational regulatory catalyst for modern open banking. The United Kingdom's Open Banking Implementation Entity (OBIE) followed with technical standards and governance frameworks. Since then, open banking frameworks have spread across North America, Australia, Southeast Asia, and Africa — each shaped by local regulatory philosophy, banking structure, and digital infrastructure.

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India's approach is distinctive. Rather than transplanting the PSD2 model, India has developed an open banking ecosystem embedded within its broader Digital Public Infrastructure (DPI). The cornerstone is the Reserve Bank of India's Account Aggregator (AA) framework, which since its operational launch in 2021 has enabled customers to share financial data across institutions through a secure, interoperable, consent-first architecture. Alongside the Unified Payments Interface (UPI) and Aadhaar-based e-KYC, the AA framework is crafting an open banking environment that is Indian in its design logic and governance philosophy.

India's banking sector itself is structurally heterogeneous. Public sector banks, burdened by legacy technology and government ownership structures, have largely responded to open banking through compliance-driven adoption. Private sector banks, with more agile technology stacks and commercial incentives, have moved faster to build API capabilities. New-age and foreign bank subsidiaries have tended to embrace open banking most proactively, treating it as a platform for growth and differentiation.

This study examines how open banking is influencing the competitive strategies, business models, and organizational capabilities of traditional banks in India. Data were gathered from 270 banking professionals across nine banks in Bengaluru — India's technology capital, and the location of regional headquarters, innovation labs, and fintech hubs for all nine selected institutions. Four research hypotheses are tested, examining the relationships between open banking adoption and strategic transformation, customer satisfaction outcomes, institutional variation, and regulatory moderation. The findings, while uniformly null, document a pivotal transitional moment in India's open banking evolution.

## II. LITERATURE REVIEW

The academic literature on open banking has grown rapidly since PSD2's introduction, though the bulk of empirical research remains anchored in European and Anglo-American contexts. Three streams of scholarship are most relevant to this study.

The first stream addresses open banking as a platform-economic phenomenon. Zachariadis and Ozcan (2017) established the API Economy framework, showing that banks developing open API ecosystems achieve network effects by attracting fintech developers and creating compounding value loops. Brodsky and Oakes (2017) identified three strategic archetypes for bank responses — full-service providers, utility providers, and ecosystem players — with ecosystem players demonstrating the highest long-term revenue potential. Gozman, Liebenau, and Mangan (2018) showed that digitally mature banks could leverage regulatory compliance as a first-mover strategic advantage, whereas lagging institutions experienced it purely as a burden.

The second stream examines the Indian context. The country's open banking architecture is rooted in its Digital Public Infrastructure — most notably the Account Aggregator framework, analyzed by Niti Aayog (2021) as structurally distinct from Western models in its consent-first, interoperable design. Raghavan and Singh (2021) traced the evolution of RBI's Master Directions on AA, identifying interoperability as the central regulatory innovation. Malhotra and Singh (2009) provided foundational evidence that institutional category significantly shapes technology adoption outcomes in Indian banking, with private banks outperforming public sector peers in financial returns from digital investment. Sinha and Mukherjee (2022) documented the post-demonetization digital transformation paths of public sector banks, confirming persistent capability gaps across institutional categories.

The third stream establishes the theoretical foundations. Christensen's (1997) Disruptive Innovation Theory explains why incumbents systematically underreact to disruptive technologies — a pattern clearly observable in traditional banks' early-stage open banking responses. Davis's (1989) Technology Acceptance Model, applied institutionally, connects banks' perceptions of open banking's strategic usefulness to adoption intensity and downstream outcomes. Barney's (1991) Resource-Based View argues that banks translating open banking investments into valuable, rare, inimitable, and non-substitutable capabilities — API management competence, consent architecture infrastructure, fintech partnership networks, predictive data analytics — can build durable competitive advantage. Venkatesh et al.'s (2003) UTAUT framework supports the expectation of differential adoption across institutional categories, given the variation in facilitating conditions — IT infrastructure, regulatory orientation, and management support — across public, private, and new-age banks.

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Varga (2017) provided the key empirical referent for H2, showing that banks pursuing active API-based digital strategies reported meaningfully higher customer satisfaction scores than compliance-focused peers. Luo, Ba, and Zhang (2012) demonstrated that data transparency and consumer control — design principles embedded in India's AA consent architecture — are significant positive predictors of customer satisfaction mediated through trust, reinforcing the theoretical expectations for H2.

The research gaps motivating this study are clear: most open banking strategy research is European; comparative cross-institutional empirical studies within a single national market are scarce; and the moderating role of regulatory compliance burden on the adoption-strategy relationship has not been tested in India's context. These gaps directly motivate the four hypotheses.

## III. PROPOSED METHODOLOGY AND DISCUSSION

### A. Research Design

This study adopts a positivist, quantitative, cross-sectional descriptive-comparative design. Nine Indian banks were selected through stratified purposive sampling — three each from public sector (State Bank of India, Punjab National Bank, Bank of Baroda), private sector (HDFC Bank, ICICI Bank, Axis Bank), and new-age/foreign categories (IDFC First Bank, RBL Bank, DBS Bank India). Bengaluru, Karnataka, was chosen as the geographic setting given its status as India's technology capital and the location of regional headquarters, innovation labs, and fintech partnership hubs for all nine selected banks. A target sample of 270 respondents (30 per bank) was achieved through simultaneous online (Google Forms) and physical questionnaire administration.

### B. Constructs and Measures

Four primary constructs were operationalized through 5-point Likert scales (1 = Strongly Disagree to 5 = Strongly Agree) adapted from validated international instruments. Open Banking Adoption (OBA), the independent variable, comprised 10 items capturing API deployment breadth, AA ecosystem participation, fintech partnership formality, staff training, and data governance practices, adapted from Zachariadis and Ozcan (2017) and Gozman et al. (2018). Strategic Transformation (ST), the primary dependent variable, comprised 8 items measuring shifts in competitive positioning, business model design, capability investment, and organizational restructuring, adapted from Omarini (2018) and Teece (2018). Customer Satisfaction and Service Innovation (CS-SI), the secondary dependent variable, comprised 8 items adapted from Varga (2017) and Ryu (2018). Regulatory Compliance Burden (RCB), the moderating variable, comprised 6 items measuring cost, complexity, and strategic constraint of compliance demands, adapted from Gomber et al. (2017) and Arner et al. (2016).

### C. Analytical Framework and Hypotheses

Data were analyzed in IBM SPSS Statistics (v26) through seven sequential stages: descriptive statistics by institutional category; Cronbach's Alpha reliability analysis (threshold: $\alpha > 0.70$); Exploratory Factor Analysis (EFA) using Principal Component Analysis with Varimax rotation (KMO > 0.70; Bartlett's $p < 0.05$; factor loadings > 0.60); composite mean score computation; Pearson correlation analysis; multiple linear regression for H1 and H2; one-way ANOVA with Tukey HSD post-hoc for H3; and three-block hierarchical moderated regression for H4, with mean-centered OBA and RCB interaction term.

The four hypotheses tested are: H1 — Open banking adoption significantly positively influences the strategic transformation of traditional banks; H2 — Open banking adoption significantly positively impacts customer satisfaction and service innovation; H3 — There is a significant difference in open banking adoption and strategic response across public sector, private sector, and new-age/foreign banks; H4 — Regulatory compliance burden significantly moderates the relationship between open banking adoption and strategic transformation.

## IV. EXPERIMENTAL RESULTS WITH TABLES AND FIGURES

### A. Respondent Profile

All 270 target responses were collected. The sample was nearly evenly distributed: Public Sector Banks contributed 89 respondents (33.0%), Private Sector Banks 89 (33.0%), and New-Age/Foreign Banks 92 (34.1%). The majority held Manager/Senior Manager positions (56.7%), and 62.6% possessed six or more years of banking experience. Strategy

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and Planning (24.8%) and Retail Banking (23.0%) were the most represented departments, followed by Compliance and Regulatory Affairs (20.7%) — ensuring functional relevance of respondents to the study's constructs.

**B. Descriptive Statistics by Institutional Category**

**Table 1: Descriptive Statistics of Constructs by Institutional Category**

| Category | OBA Mean (SD) | ST Mean (SD) | CS-SI Mean (SD) | RCB Mean (SD) |
|---|---|---|---|---|
| Public Sector (n=89) | 3.51 (0.43) | 3.42 (0.36) | 3.41 (0.43) | 3.31 (0.58) |
| Private Sector (n=89) | 3.50 (0.39) | 3.41 (0.43) | 3.31 (0.41) | 3.45 (0.48) |
| New-Age/Foreign (n=92) | 3.53 (0.39) | 3.51 (0.47) | 3.31 (0.44) | 3.39 (0.51) |
| **Overall (N=270)** | **3.51 (0.40)** | **3.45 (0.43)** | **3.34 (0.43)** | **3.38 (0.53)** |

OBA scores are strikingly convergent across all three institutional categories (range: 3.50–3.53), suggesting a leveling of open banking awareness and infrastructure investment. New-age/foreign banks record the highest ST mean (3.51), while public sector banks score highest on CS-SI (3.41). Private sector banks report the highest regulatory compliance burden (3.45).

**C. Reliability Analysis**

**Table 2: Cronbach's Alpha Reliability Results**

| Construct | Items | Cronbach's α | Status |
|---|---|---|---|
| Open Banking Adoption (OBA) | 10 | 0.026 | Below threshold (< 0.70) |
| Strategic Transformation (ST) | 8 | −0.116 | Below threshold |
| Customer Satisfaction & Service Innovation | 8 | −0.161 | Below threshold |
| Regulatory Compliance Burden (RCB) | 6 | 0.014 | Below threshold |

All four scales returned Cronbach's α values substantially below the 0.70 threshold (Nunnally, 1978). The KMO value of 0.490 fell below the 0.50 minimum and Bartlett's Test was non-significant ($p = 0.347$), indicating that items are responding independently rather than converging on a shared underlying dimension. The four-factor EFA solution explained only 20.51% of variance — well below the 50% benchmark. The most plausible explanation is institutional heterogeneity: nine banks at genuinely different stages of open banking evolution produced divergent response patterns that suppressed inter-item correlations at the aggregate level. This constitutes the study's principal methodological limitation and is discussed in the context of interpreting null hypothesis outcomes.

**D. Pearson Correlation Matrix**

**Table 3: Pearson Correlation Matrix (N=270); p-values in parentheses**

| | ST | CS-SI | RCB |
|---|---|---|---|
| **OBA** | −0.012 (0.842) | −0.078 (0.200) | 0.027 (0.658) |
| **ST** | — | 0.013 (0.832) | −0.018 (0.767) |
| **CS-SI** | — | — | 0.082 (0.178) |

None of the six pairwise correlations reaches significance (all $p > 0.05$), with magnitudes ranging from $r = −0.078$ to $r = 0.082$. These bivariate results foreshadow the null outcomes in formal hypothesis testing.

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**E. Hypothesis Testing**

H1 — Open Banking Adoption and Strategic Transformation: Simple linear regression with ST as the dependent variable produced a non-significant model ($F(1,268) = 0.040$, $p = 0.842$, $R^2 = 0.0001$). The OBA coefficient was $B = -0.013$ ($\beta = -0.012$, $t = -0.200$, $p = 0.842$) — negligibly small, negative in direction, and statistically indistinguishable from zero. H1 is not supported.

H2 — Open Banking Adoption and Customer Satisfaction/Service Innovation: The CS-SI regression was equally non-significant ($F(1,268) = 1.650$, $p = 0.200$, $R^2 = 0.006$). OBA coefficient: $B = -0.083$ ($\beta = -0.078$, $t = -1.284$, $p = 0.200$). The negative direction — though non-significant — is counter to the theorized positive relationship and suggests that at this stage, higher self-reported OBA scores do not translate to perceived improvements in customer-facing outcomes. H2 is not supported.

H3 — Institutional Category Differences: One-way ANOVA found no significant between-group differences in OBA ($F(2,267) = 0.111$, $p = 0.895$, $\eta^2 = 0.0008$) or ST scores ($F(2,267) = 1.381$, $p = 0.253$, $\eta^2 = 0.010$). All Tukey HSD pairwise comparisons were non-significant. Group means for OBA clustered within a 0.027-point range (3.502–3.529) and for ST within a 0.094-point range (3.412–3.505). H3 is not supported.

H4 — Regulatory Compliance Burden as Moderator: Hierarchical moderated regression (three blocks) showed that the OBA × RCB interaction term at Block 3 produced $\beta = -0.098$ ($t = -1.584$, $p = 0.114$, $\Delta R^2 = 0.009$, $\Delta F = 2.509$). This did not reach statistical significance, and all VIF values remained below 1.025, confirming that the null outcome is not a multicollinearity artifact. H4 is not supported.

**Table 4: Consolidated Hypothesis Testing Summary**

| H | Relationship | Key Statistic | p-value | Decision |
|---|---|---|---|---|
| H1 | OBA → ST | $F(1,268)=0.040$, $R^2=0.0001$, $\beta=-0.012$ | 0.842 | Not Supported |
| H2 | OBA → CS-SI | $F(1,268)=1.650$, $R^2=0.006$, $\beta=-0.078$ | 0.200 | Not Supported |
| H3 | Category → OBA, ST | $F(2,267)=0.111$; $F(2,267)=1.381$ | 0.895; 0.253 | Not Supported |
| H4 | OBA×RCB → ST | $\Delta F(1,266)=2.509$, $\beta=-0.098$, $\Delta R^2=0.009$ | 0.114 | Not Supported |

## V. CONCLUSIONS

This study set out to empirically examine how open banking is reshaping the strategic orientations of traditional Indian banks. The findings, while uniformly null in a statistical sense, are analytically rich and contextually coherent. They document a banking ecosystem at a transitional inflection point: open banking infrastructure is being built across all institution types, yet the strategic, customer-facing, and competitive differentiation payoffs that theory predicts have not yet materialized at measurable levels.

The convergence of OBA scores across public sector, private sector, and new-age/foreign banks is the most theoretically striking finding. It suggests that the RBI's AA framework has functioned as a regulatory equalizer — creating a mandatory compliance baseline that has leveled the adoption playing field across institutionally diverse banks, at least as perceived by professionals in Bengaluru's technologically advanced banking market. This is consistent with Christensen's (1997) observation that incumbents during the early disruptio phase respond with compliance-driven, incremental actions rather than transformative strategic repositioning.

The null result for H1 suggests that the disruption threshold — at which banks feel compelled to fundamentally restructure their competitive strategies in response to open banking — has not yet been reached. Most banks in the sample appear to be in an early adoption phase where API deployment and AA participation are driven by regulatory obligation rather than strategic vision. The non-significant and negative H2 result implies a meaningful lag between infrastructure investment and downstream customer experience improvements — a gap that is theoretically consistent with technology adoption literature but has important practical implications for bank investment planning.

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For practitioners, the key insight is that open banking compliance infrastructure is a necessary but insufficient basis for competitive advantage. As the Resource-Based View suggests, threshold capabilities — available to all institutions — do not generate differentiation. Banks that want to convert their open banking investments into durable competitive advantage must move to second-order capabilities: API monetization, developer ecosystem orchestration, predictive credit analytics, embedded finance product design, and consent architecture management. These are the capabilities that will define competitive positioning as India's open banking ecosystem matures.

Policymakers should note that while the AA framework has achieved broad adoption compliance, realizing its transformative potential — particularly for financial inclusion and MSME credit access — will require active facilitation of capability-building beyond mere integration compliance. As the Unified Lending Interface (ULI), the Digital Personal Data Protection Act (DPDPA), and an expanding AA ecosystem reshape the data governance landscape in 2025 and 2026, the conditions for the theorized adoption-to-strategy relationships to crystallize are gradually assembling.

Future research should address this study's limitations through longitudinal panel designs that capture temporal causality, India-specific scale development with ecologically valid items, broader geographic coverage spanning Tier-2 and Tier-3 markets, and multi-mediation models incorporating adoption quality, change management capacity, and fintech partnership depth as intermediate variables. This study documents where India's banking system stands at a historically significant threshold in open banking evolution — and that documentation is a meaningful empirical contribution in itself.

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