**HYPOTHESIS**

**Statement(s) of hypothesis:**

A Hypothesis is a unproven statement or proposition about a factor or phenomenon that is of interest to the researcher.

To achieve the objectives of the study, the following hypotheses are formulated:

H01: There is no significant difference in the present e-banking scenario of ATM, Internet banking, Mobile banking and Credit cards in Mumbai.

Ha1: There is a significant difference in the present e-banking scenario of ATM, Internet banking, Mobile banking and Credit cards in Mumbai.

H02: There is no significant impact of ATM, Internet banking, Mobile banking and Credit cards on customer expectation in Mumbai.

Ha2: There is a significant impact of ATM, Internet Banking, Mobile banking and Credit Cards on customer expectation in Mumbai.