Advanced International Journal for Research (AIJFR)
E-ISSN: 3048-7641 ● Website: www.aijfr.com ● Email: editor@aijfr.com

Impact of Emerging Digital Banking Services on Customer Satisfaction in Private Sector Banks of Thiruvarur District

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Abstract

In the contemporary banking environment, digital banking has fundamentally transformed the traditional banking structure. Customers increasingly seek alternatives that eliminate the need for physical visits to bank branches for executing financial transactions. Digital banking has redefined conventional banking operations by introducing innovative dimensions to service delivery. The term "digital banking" refers to the execution of banking activities through electronic communication channels and online platforms. It not only enhances customer convenience but also significantly reduces paper usage, particularly in services such as demand drafts, pay slips, and cheque leaves. As a result, customers can access standard banking services anytime and anywhere, 24×7 throughout the year, without visiting a bank branch.Digital banking offers a wide range of products and services, including POS terminals, internet and mobile banking, electronic fund transfers, bill payments, e-wallets, e-cheques, and UPI-based payment mechanisms. A review of existing literature reveals a research gap concerning new digital banking services and their impact on customer satisfaction, with special reference to Thiruvarur District. Hence, the present study plays a crucial role in addressing this gap.The study is based on primary data collected through a structured questionnaire using the purposive sampling method to assess customer satisfaction among private sector bank account holders in Thiruvarur District. Based on various sources, five new digital banking services—namely Digital Chatbots, Digital Wallets, Digital Card Management, Digital Payment Applications, and Digital Insurance—were identified as commonly used services and were considered for measuring customer satisfaction. The collected data were analyzed using correlation and regression techniques with the help of SPSS (Version 20). The findings reveal that new digital banking services have a significant and positive impact on customer satisfaction. Since each of these services is positively associated with customer satisfaction, the study provides empirical evidence that new digital banking services are a vital component in enhancing customer satisfaction. By incorporating the most recent digital banking services, this research offers valuable academic insights and contributes to the development of a contemporary research model in the field of digital banking.

Keywords: Digital banking, Digital Wallet, Digital Chatbot, Purposive Sampling, Regression Technique, Customer Satisfaction.

1. Introduction

In recent years, the banking sector has undergone a substantial transformation due to rapid advancements in digital technology. Traditional banking systems, which required customers to physically visit bank branches for most financial transactions, have gradually been replaced by technology-driven digital banking services. Digital banking enables customers to perform banking activities through electronic platforms such as mobile applications, internet banking portals, and other digital interfaces, thereby improving efficiency, accessibility, and convenience.

In India, the adoption of digital banking has accelerated significantly due to factors such as increased smartphone penetration, affordable internet access, government initiatives like Digital India, and the introduction of secure digital payment systems such as Unified Payments Interface (UPI). Private sector banks, in particular, have played a vital role in introducing innovative digital banking services to enhance customer experience and remain competitive in the evolving financial landscape.

Digital banking services encompass a wide range of facilities, including mobile and internet banking, digital wallets, electronic fund transfers, POS terminals, digital payment applications, chatbots, digital card management, and digital insurance services. These services allow customers to access banking facilities anytime and anywhere, reducing transaction time and operational costs while improving service quality. Customer satisfaction has therefore become a critical determinant of success for banks adopting these digital platforms.

Although several studies have examined digital banking and customer satisfaction in metropolitan and major urban centers, limited research has been conducted in semi-urban and developing districts. Thiruvarur District, located in Tamil Nadu, has witnessed steady growth in digital banking adoption due to increased digital awareness, expansion of private sector banks, and improved digital infrastructure. However, customers in this district may experience different levels of satisfaction due to factors such as digital literacy, service accessibility, trust, and ease of use.

A review of existing literature indicates a clear research gap concerning the impact of new digital banking services on customer satisfaction with special reference to Thiruvarur District. Most earlier studies focused on conventional e-banking services or were confined to major cities. Hence, the present study aims to analyze the influence of newly introduced digital banking services—namely Digital Chatbots, Digital Wallets, Digital Card Management, Digital Payment Applications, and Digital Insurance—on customer satisfaction among private sector bank customers in Thiruvarur District.

This study is significant as it provides empirical evidence on customer perceptions and satisfaction levels related to emerging digital banking services in a district-level context. The findings of the study are expected to help banks design effective digital strategies, improve service delivery, and enhance customer satisfaction in semi-urban regions like Thiruvarur District.

Review of Literature

Worku et al. (2016) examined the impact of e-banking services on customer satisfaction in the Ethiopian banking industry. The study revealed that young, educated male customers constitute the majority of e-banking users, whereas female customers show comparatively lower adoption levels. The findings further

indicated a significant improvement in customer satisfaction following the implementation of e-banking services. Additionally, a strong relationship was identified between demographic characteristics and the usage of e-banking services, highlighting the importance of customer profile in digital banking adoption.

Hammoud et al. (2018) analyzed the influence of the e-banking SERVQUAL dimensions on customer satisfaction. The study found that factors such as ease of use, privacy, responsiveness, reliability, efficiency, security, and communication significantly affect customer satisfaction. The results emphasized that service quality dimensions play a crucial role in shaping customer perceptions toward electronic banking platforms.

Firdous and Farooqi (2018) investigated the effectiveness of online banking services and their impact on customer satisfaction. The findings demonstrated that service attributes including fulfillment, privacy, efficiency, responsiveness, system accessibility, and customer contact have a significant and positive influence on customer satisfaction. The study highlighted that improved online service quality enhances customer trust and long-term satisfaction.

Hadid et al. (2020) studied the relationship between digital banking service quality and customer satisfaction in Malaysian banks. The results indicated that tangibility, responsiveness, assurance, and reliability significantly contribute to enhancing customer satisfaction, whereas empathy was found to have an insignificant effect. The study confirmed that digital service quality dimensions are vital determinants of customer satisfaction in technologically advanced banking environments.

Alabsy (2018) explored the factors influencing customer satisfaction with electronic banking services in Sudanese banks. The study identified statistically significant differences in customer satisfaction levels with respect to e-banking services and concluded that electronic banking has a positive impact on overall customer satisfaction. Moreover, the quality of specific e-banking services such as ATMs, telephone banking, and web-based banking platforms was found to significantly influence customer satisfaction.

Gunawardana (2020) examined the impact of electronic banking services on customer satisfaction in private commercial banks in Sri Lanka. The study revealed that services such as internet banking, credit and debit cards, ATM services, and online banking positively influence customer satisfaction, while telephone and mobile banking services showed a negative impact. The findings suggest that customer satisfaction varies based on the type and effectiveness of electronic banking services offered.

OBJECTIVES:

1. To investigate the association between demographic characteristics and the satisfaction level of customers towards new digital banking services.
2. To study the impact of new digital banking services on the customer satisfaction level.

HYPOTHESIS:

H01: There is no significant association between demographic characteristics and the satisfaction level of customers towards new digital banking services.

H02: Digital Chatbot has no significant impact on the level of customer satisfaction.
H03: Digital Wallet has no significant impact on the level of customer satisfaction.
H04: Digital Card management has no significant impact on the level of customer satisfaction.
H05: Digital Payment application has no significant impact on the level of customer satisfaction.
H06: Digital Insurance has no significant impact on the level of customer satisfaction.

RESEARCH METHODOLOGY

The present study adopts both descriptive and exploratory research designs to examine the impact of new digital banking services on customer satisfaction. The population of the study comprises customers of private sector banks—ICICI Bank, HDFC Bank, and Axis Bank—who are users of new digital banking services in Thiruvarur District of Tamil Nadu.

Both primary and secondary data sources were employed for the study. Secondary data were collected from published journals, research articles, bank annual reports, official websites, and other relevant online sources to gain conceptual and empirical insights into digital banking services. Primary data were collected through a structured questionnaire administered via an online Google Survey form to ensure wider reach and ease of response among digital banking users.

A purposive sampling technique was adopted to select respondents who actively use new digital banking services offered by private sector banks. A total of 75 valid responses were collected, representing an adequate sample size for the present exploratory analysis. The collected primary data were coded, tabulated, and analyzed using Statistical Package for the Social Sciences (SPSS) software (Version 20).

The questionnaire consisted of six key variables, including five independent variables—Digital Chatbot, Digital Wallet, Digital Card Management, Digital Payment Application, and Digital Insurance—and one dependent variable, namely Customer Satisfaction. In addition, demographic variables such as gender, age, education, income, profession, and area of residence were included to understand the profile of respondents.

Except for demographic variables, all constructs were measured using multiple statements rated on a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The collected data were analyzed using descriptive statistics, correlation analysis, and regression analysis to examine the relationship between new digital banking services and customer satisfaction.

RESULTS AND DISCUSSIONS

Table 1 presents the demographic profile of the respondents. A total of 75 valid responses collected through a structured questionnaire were used for the analysis. The gender-wise distribution indicates that 45 respondents (60%) were male, while 30 respondents (40%) were female, showing a higher participation of male customers in digital banking services.

With regard to age distribution, the majority of respondents (32%) belonged to the 25–35 years age group, followed by 26.7% in the 35–45 years category. A smaller proportion of respondents (5.3%) were aged 55 years and above, indicating that digital banking services are predominantly used by younger and middle-aged customers.

In terms of area of residence, a significant majority of respondents (63 respondents) were from urban areas, while only 12 respondents belonged to semi-urban areas. Notably, no respondents were recorded from rural areas, suggesting that the adoption of new digital banking services is more prominent among urban customers in Thiruvarur District.

The income-wise classification reveals that the majority of respondents (54%) had a monthly income ranging between ₹40,000 and ₹60,000, whereas 14 respondents reported an income level between ₹20,000 and ₹40,000. This indicates that middle-income groups constitute the major users of new digital banking services.

Regarding occupational status, self-employed respondents formed the largest group (34.7%), followed by private sector employees (33.3%) and government employees (24%). This reflects the growing reliance on digital banking services across diverse occupational groups. In terms of educational qualification, around 35% of the respondents were graduates, while only 5.3% belonged to other categories of education, indicating that higher educational attainment is associated with greater usage of digital banking services.

Overall, the demographic analysis suggests that the adoption of new digital banking services in Thiruvarur District is predominantly influenced by factors such as age, urban residence, income level, occupation, and education, which collectively shape customer usage patterns and satisfaction levels.

Table 1 Demographic Characteristics of Respondents

Variables	Categories	Frequency Distribution	%
Gender	Male	45	60
	Female	30	40
Age	Below 25	17	22.7
	25-35	24	32
	35-45	20	26.7
	45-55	10	13.3
	55 and above	4	5.3
Residence Area	Rural	0	0
	Urban	63	84.0
	Semi Urban	12	16.0
Monthly Income	20000 or less	11	14.7
	20000-40000	14	18.7
	40000-60000	41	54.7
	60000-80000	3	4.0
	80000 or more	6	8.0

Profession	Student	6	8.0
	Private Employees	25	33.3
	Government Employees	18	24.0
	Self Employees	26	34.7
Education	+2	13	17.3
	UG	26	34.7
	PG	17	22.7
	Professional	15	20.10
	Others	4	5.3

Table 2: Independent Sample t test

		Levene's Test for Equality of Variances		**t-test for Equality of Means**						
		F	**Sig.**	**t**	**df**	**Sig. (2-tailed)**	**Mean Difference**	**Std. Error Dofference**	**95% Confidence Interval of the Difference**	
									Lower	Upper
Intention to Buy	Equal variances assumed	0.11	0.918	-0.131	73	0.896	-0.15556	1.18807	-2.52337	2.21226
	Equal variances not assumed			-0.130	61.330	0.897	-0.15556	1.19348	-2.54180	2.23069

Table 2 reveals that P = 0.918, above 0.05 at the 5% significance level, and the F = 0.11 with 73 df. infer no statistically significant difference in customer satisfaction with new digital banking services between genders. Hence, the researcher has sufficient proof to accept the null hypothesis.

Table 3 Customer Satisfaction Level and Age of the Respondents

ANOVA					
Total satisfaction					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	541.176	4	135.294	7.208	.000

Within Groups	1313.971	70	18.771		
Total	1855.147	74			

Table 3 reveals that P = 0.000*, below 0.05 at the 5% significance level, and the F = 7.208 with 4 df, indicates that there is a statistically significant difference in the customer satisfaction level with respect to the age of the respondents. Therefore, the researcher does not accept the null hypothesis.

Table 4 Customer Satisfaction Level and Residence Area of the Respondents

ANOVA					
Total satisfaction					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	81.829	1	81.829	3.369	.071
Within Groups	1773.317	73	24.292		
Total	1855.147	74			

Table 4 reveals that P=0.071, above 0.05 at the 5% significance level, and the F=3.369 with 1 df, indicates that there is no statistically significant difference in the customer satisfaction level with respect to the residence area of the respondents. Therefore, the researcher has to accept the null hypothesis.

Table 5 Customer Satisfaction Level and income level of respondents

ANOVA					
Total satisfaction					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	621.695	4	155.424	8.821	.000
Within Groups	1233.451	70	17.621		
Total	1855.147	74			

Table 5 reveals that P=0.000*, below 0.05 at the 5% significance level, and the F=8.821 with 4 df, shows that there is a statistically significant difference in the customer satisfaction level with respect to the income level of respondents. Therefore, the researcher does not accept the null hypothesis.

Table 6 Customer Satisfaction Level and profession of the respondents

ANOVA					
Total satisfaction					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	264.883	3	88.294	3.942	.012
Within Groups	1590.264	71	22.398		
Total	1855.147	74			

Table 6 reveals that P = 0.012, below 0.05 at the 5% significance level, and the F = 3.942 with 3 df, shows that there is a statistically significant difference in the customer satisfaction level with respect to profession of the respondents. Therefore, the researcher does not accept the null hypothesis.

Table 7 Customer Satisfaction Level and education level of the respondents

ANOVA					
Total satisfaction					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	422.375	4	105.594	5.159	.001
Within Groups	1432.772	70	20.468		
Total	1855.147	74			

Table 7 reveals that P = 0.001, below 0.05 at the 5% significance level, and the F = 5.159 with 4 df, shows that there is a statistically significant difference in the customer satisfaction level with respect to education level of the respondents. Therefore, the researcher does not accept the null hypothesis.

Table 8 Relationship between Digital Banking Services and Customer Satisfaction

Correlations							
		Total satisfaction	**Chatbot**	**Wallet**	**card management**	**Payment application**	**Insurance**
total satisfaction	Pearson Correlation	1	0.864**	0.847**	0.796**	0.851**	0.906**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.000
	N	75	75	75	75	75	75
Chatbot	Pearson Correlation	0.864**	1	0.841**	0.854**	0.851**	0.820**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.000
	N	75	75	75	75	75	75
Wallet	Pearson Correlation	0.847**	0.841**	1	0.848**	0.868**	0.871**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000	0.000
	N	75	75	75	75	75	75
card management	Pearson Correlation	0.796**	0.854**	0.848**	1	0.855**	0.826**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000	0.000
	N	75	75	75	75	75	75
payment application	Pearson Correlation	0.851**	0.851**	0.868**	0.855**	1	0.892**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		0.000
	N	75	75	75	75	75	75
Insurance	Pearson Correlation	0.906**	0.820**	0.871**	0.826**	0.892**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	
	N	75	75	75	75	75	75

Digital Chatbot and Customer Satisfaction

Digital chatbot services show a strong and positive relationship with customer satisfaction, with a correlation coefficient of 0.864. This indicates that effective chatbot support significantly enhances customer experience and engagement. The relationship is statistically significant at both 1% and 5% levels, confirming the importance of chatbot-based interactions in digital banking.

Digital Wallet and Customer Satisfaction

The correlation between digital wallet services and customer satisfaction is 0.847, indicating a strong and positive association. This result suggests that secure and convenient e-wallet services contribute significantly to customer satisfaction. The relationship is statistically significant at both 95% and 99% confidence levels.

Digital Card Management and Customer Satisfaction

Digital card management services exhibit a positive and substantial relationship with customer satisfaction, with a correlation value of 0.796. This shows that enhanced card control and security features improve customer confidence. The association is statistically significant at both 0.01 and 0.05 levels.

Digital Payment Application and Customer Satisfaction

Digital payment applications demonstrate a strong positive correlation with customer satisfaction, with a coefficient of 0.851. This indicates that fast, safe, and convenient digital payments significantly influence customer satisfaction. The relationship is statistically significant at both 1% and 5% levels.

Digital Insurance and Customer Satisfaction

Digital insurance shows the strongest positive relationship with customer satisfaction, recording a correlation coefficient of 0.906. This highlights the growing importance of technology-driven insurance services in enhancing customer trust and satisfaction. The association is statistically significant at all conventional levels.

Table 9: Regression

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	0.932[a]	0.868	0.858	1.88424

a. Predictors: (Constant), insurance, chatbot, card management, wallet, payment application
b. Dependent Variable: total satisfaction

The dependent variable's overall predictability is shown in the table 9 model summary. The adoption of new digital banking services leads to variation in customer satisfaction, which can be predicted with the help of multiple regression analysis. The adjusted R^2=0.858 indicates that all five independent variables, namely Digital Chatbot, Digital Wallet, Digital Card management, Digital Payment application, and Digital Insurance, explaining 85.80% of variance in the dependent variable, implies that the model is able to explain more variability.

Table 10: Analysis of Variance

ANOVA[s]					
Model	**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
Regression	1610.171	5	322.034	90.704	0.000[b]
Residual	244.976	69	3.550		
Total	1855.147	74			

a. Dependent Variable: total satisfaction

b. Predictors: (Constant), insurance, Chatbot, card management, wallet, payment application

Table 10: (ANOVA) shows that the regression model is statistically significant as its P = 0.000*, below 0.05 at the 5% significance level, and the F value is 90.704 with 5 df. It demonstrates that there is a statistically significant difference between all of the independent variables in terms of how they affect customers' levels of satisfaction. Therefore, it is reasonable to infer that all independent variable has a considerable impact on the dependent variable.

Table 11: Coefficients the Variables

Coefficients					
Model	**Unstandardized Coefficients**		**Standardized Coefficients**		
	B	**Std. Error**	**Beta**	**t**	**Sig.**
Constant	-1.213	0.655		-1.851	0.068
Chatbot	0.438	0.11	0.387	3.979	.000**
Wallet	0.105	0.123	0.091	0.855	0.395
Card management	-0.116	0.114	-0.101	-1.016	0.313
Payment application	0.004	0.119	0.004	0.035	0.972
Insurance	0.624	0.114	0.589	5.449	.000**

a. Dependent Variable: total satisfaction

The coefficient values in table 11 indicate the variables that are significant predictors of the dependent variable. From the table, it can be observed that digital insurance (p-0.000*, t-5.449, beta-0.624) was found to be the significant and highest predictor of customer satisfaction, followed by digital chatbots with p-value 0.000*, t-value 3.979, and beta-0.438; this rejects both hypothesis, i.e., H02 and H06 in the study;

while digital wallets (p-0.395, t-0.885, beta-0.105); digital card management (p-0.313, t-(1.016), beta-(0.116)); and digital payment applications (p-0.972, t-0.035, beta-0.004) are not considered significant predictors of the dependent variable. Therefore, the study does not reject H03, H04, and H05. This concludes with insurance predicting 62.4% and digital chatbots predicting 43.8%, both playing a significant role in predicting the dependent variable and having a substantial impact on customer satisfaction. This suggests that organisations must give special focus to employing digital insurance and chatbot services for their customers.

CONCLUSION AND SUGGESTIONS

The present study contributes to the existing body of literature by examining the impact of new digital banking services on customer satisfaction with special reference to private sector banks in Thiruvarur District. The study considered five emerging digital banking services, namely Digital Chatbots, Digital Wallets, Digital Card Management, Digital Payment Applications, and Digital Insurance. The findings clearly indicate that all the selected digital banking services have a positive and significant relationship with customer satisfaction.

Among the variables examined, Digital Chatbots and Digital Insurance emerged as the most influential predictors of customer satisfaction. This highlights the growing importance of technology-driven customer support systems and digital insurance platforms in enhancing customer experience, trust, and engagement. The results emphasize that customers value instant assistance, personalized responses, and secure digital insurance services in the modern banking environment.

Based on the findings, it is suggested that private sector banks should place greater emphasis on strengthening and continuously upgrading digital chatbot functionalities and digital insurance services. Banks should also invest in customer awareness programs, digital literacy initiatives, and user-friendly interfaces to encourage wider adoption of advanced digital banking services. Ensuring data security, privacy, and seamless service delivery will further enhance customer confidence and satisfaction.

The study further provides valuable insights for bank managers and policymakers by highlighting the need to promote trust and transparency in digital banking practices. By adopting innovative digital strategies and improving customer education, banks can retain existing customers, attract new users, and achieve sustainable growth in the long run. Overall, the study underscores the critical role of new digital banking services in shaping customer satisfaction and strengthening the future of digital banking.

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