

## REVIEWER'S REPORT

Manuscript No.: IJAR-53464

Date: 22-08-2025

**Title: CUSTOMER PERCEPTION AND SATISFACTION TOWARDS DIGITAL BANKING SERVICES IN TIRUCHIRAPPALLI DISTRICT"**

### Recommendation:

**Accept as it is .....YES.....**

Accept after minor revision.....

Accept after major revision .....

Do not accept (*Reasons below*) .....

Rating	Excel.	Good	Fair	Poor
Originality			✓	
Techn. Quality			✓	
Clarity			✓	
Significance			✓	

**Reviewer Name:** Mr Bilal Mir

**Reviewer's Comment for Publication.**

### Abstract Evaluation

The abstract effectively outlines the scope and significance of the study. It situates digital banking within the broader framework of the Digital India campaign, emphasizing its role in enhancing customer convenience and access to financial services. The abstract highlights the dual focus of the research: assessing customer perception and satisfaction, while also considering the challenges of security in digital transactions. It clearly acknowledges the role of ICT advancements and government initiatives in promoting digital banking adoption. The mention of customer readiness, convenience, and competitive advantages provides a comprehensive overview of the study's objectives.

# International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

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### Strengths of the Study

- Contextual Relevance:** The paper aligns digital banking with national initiatives such as Digital India and BharatNet, making the research regionally and nationally significant.
  - Thematic Focus:** By centering on *customer perception* and *satisfaction*, the study directly addresses key indicators of service effectiveness in digital banking.
  - Balanced Approach:** The abstract acknowledges both opportunities (convenience, service quality, competitiveness) and challenges (security concerns, fraud prevention) of digital banking.
  - Clarity of Purpose:** The aim to evaluate customer attitudes, convenience, and readiness for adoption is explicitly conveyed.
  - Keywords Selection:** The chosen keywords—customer perception, digital banking, satisfaction, and information technology—are appropriate and relevant for indexing.
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### Introduction Evaluation

The introduction provides a clear conceptualization of digital banking as the transition of traditional financial services into technology-driven platforms. It situates the rise of digital banking within the larger framework of increased internet accessibility, reduced data costs, and national digital initiatives. The rationale for the study is evident: understanding how customers perceive and respond to digital banking innovations in the Tiruchirappalli district. The introduction effectively underscores the benefits of digitalization in terms of efficiency, productivity, and availability while linking them to government policies that enhance digital penetration.

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### Observations on Content and Presentation

- The abstract and introduction are coherent and well-structured.
- Key terms such as "digital banking," "customer satisfaction," and "ICT" are consistently used, reflecting clarity in scope.
- The regional focus (Tiruchirappalli district) adds specificity and applied relevance to the study.

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- The narrative integrates macro-level context (Digital India, ICT growth) with micro-level implications (customer convenience and satisfaction).
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### Overall Assessment

The study presents a relevant and timely exploration of digital banking adoption and customer satisfaction within a specific regional context. By combining national digitalization efforts with local customer experiences, it bridges macro policy initiatives and individual-level perceptions. The emphasis on both opportunities and challenges gives the work a balanced and well-rounded perspective.

### Recommendation:

The paper offers meaningful insights into the role of ICT and digital initiatives in shaping banking services and is a valuable contribution to the literature on digital financial services and consumer behavior.