

REVIEWER'S REPORT

Manuscript No.: IJAR-53464

Date: 21/08/2025

Title: Customer Perception and Satisfaction Towards Digital Banking Services in Tiruchirappalli District.

Recommendation:

Accept after minor revision.

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

Reviewer Name: Dr. Bishwajit Rout

Date: 21/08/2025

Reviewer's Comment for Publication.

(To be published with the manuscript in the journal)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

- Significance:** The study is significant as it evaluates customer perception and satisfaction in digital banking, highlighting convenience, accessibility, and security as key factors driving adoption. By focusing on Tiruchirappalli, it emphasizes regional digital inclusion challenges and opportunities. Findings contribute to strengthening customer trust, improving service delivery, and guiding banks in aligning strategies with evolving digital expectations for sustainable growth.
- Strength:** The research's strength lies in its empirical foundation, using a stratified random sampling method and analyzing responses from diverse demographic groups. It integrates both primary and secondary data, combining statistical tools like ANOVA with perception-based insights. The study balances theoretical understanding and practical analysis, offering valuable recommendations for banks, policymakers, and stakeholders to enhance customer engagement and satisfaction in digital banking.
- Key Insight:** A key insight is that customer satisfaction with digital banking is shaped by convenience, trust, and awareness. While younger, educated, and salaried customers show higher adoption, barriers such as limited digital literacy, awareness gaps, and security concerns persist. The research underscores that improving digital infrastructure, security assurance, and customer education are essential to increasing confidence, loyalty, and widespread adoption of digital banking services.

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Reviewer's Comment / Report

The paper titled “*Customer Perception and Satisfaction Towards Digital Banking Services in Tiruchirappalli District.*” surveys 150 Tiruchirappalli digital banking users, revealing high satisfaction among young, educated females for convenience and security, with ANOVA showing significant perception differences in equipment, ATMs, and privacy. Key uses include ticket booking and bill payments. Strengths: relevant to Digital India, actionable suggestions like incentives and awareness. Weaknesses: inconsistent sample sizes (150 vs. 208/384), grammatical issues, limited to users. Overall, a descriptive insight into perceptions but lacks depth and robustness.

Suggestions for Improvement:

1. In Introduction, narrow focus on Tiruchirappalli context.
2. In Introduction, avoid repeating information already mentioned in the abstract.
3. Include a clearer link between digital banking adoption and research objectives.
4. Connect customer relations aspects directly to customer perception and satisfaction.
5. Include references to empirical evidence or earlier studies for support.
6. Use statistical evidence from the field survey instead of general claims.
7. Some points repeat introduction content. Condense and focus on findings specific to study area.
8. In Literature Review, critically analyze gaps in existing studies rather than listing them.
9. Add recent references specific to Indian Tier-2/3 cities.
10. Acknowledge limitations in methodology (e.g., self-reported bias, cross-sectional design).
11. Clearly define dependent (satisfaction) and independent (convenience, security, etc.) variables.
12. Provide Cronbach's Alpha/reliability tests if used.
13. Discuss significance of ANOVA results in terms of managerial or policy implications.
14. Prioritize suggestions based on research findings (e.g., dissatisfaction due to lack of awareness → focus on awareness campaigns).

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The paper addresses a relevant issue of digital banking adoption and customer satisfaction with practical implications for policymakers and banks. However, inconsistencies in methodology, lack of critical analysis, and generic conclusions weaken its academic rigor. With revisions particularly in abstract, literature review, methodology clarity, and result interpretation it has potential for publication. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.