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RESEARCH ARTICLE

CUSTOMER PERCEPTION AND SATISFACTION TOWARDS DIGITAL BANKING SERVICES IN TIRUCHIRAPPALLI DISTRICT

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Abstract

Digital banking is an important step towards the Digital India campaign and it simplifies the work of customers to get their services on time, conveniently, anywhere and at any time. Digital innovations and government efforts towards Transactions that are anonymous, digital, and devoid of cash are prompting financial institutions to embrace the process of going digital a key element of their strategy, leading nearly all banks to implement ICT for enhance the standard of banking services. An assessment has been conducted on the quality of banking services provided through evaluating the services offered by various banks. Banking services the digital financial services provide significant convenience, focus on customer needs, enhance service quality, and offer cost-effective solutions. More attention must be paid to digital banking security against fraudulent activities as a result of the growing use of mobile services and the internet as a new distribution channel for banking transactions and international trading. Numerous changes have been brought about in practically every aspect of life by the growth and increasing advancement of information and communication technology (ICT). Within the banking sector, it has taken the form of Internet, online, or digital banking, which is currently gaining traction. Digital banking offers numerous advantages that improve customer satisfaction by providing higher quality services while also giving banks a competitive. This study explores how consumers view convenience and their readiness to adopt it in comparison to other competitors. Digital Banking services are assessed and quantified.

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Introduction:-

Digital banking is the method of managing financial services online. Transitioning all conventional banking services to technological advancements, such as greater internet accessibility and lower data costs, has allowed customers to access services that were once exclusive to in-branch visits. Digitalization has greatly enhanced the banking sector's

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effectiveness, output, and availability. At the same time, government initiatives like DIGITAL INDIA and BHARATNET have expanded banking services to every corner of the country, with customer satisfaction being vital for retention and loyalty.

Digital banking offers distinct opportunities and challenges. For banks and policymakers, grasping how customers perceive digital banking services in these areas is essential for customizing their offerings and fostering financial inclusion. Understanding customer perceptions of digital service quality is crucial for assessing their satisfaction and service intent, especially given the rapid changes in the global banking landscape and the Obstacles encountered by customers when using digital banking services. digital transformation is all about weaving digital technology into every corner of our lives, from production to business operations. This shift has reshaped how producers, traders, and businesses operate with the growth of digital technologies, and businesses must meet evolving customer expectations to ensure satisfaction and deliver value. perceptions have changed dramatically. Digital banking provides convenient online services that save time and are easy to access, along with minimal transaction fees and self-service options. It has reduced customer turnover and increased loyalty.

Additionally, the implementation of intrusion detection systems and various virus protection measures ensures that digital banking services remain safe and secure. Customers of banks or other financial institutions can perform a variety of financial transactions via the website of the financial institution by using online banking, also referred to as internet banking, which is an electronic payment system. The online banking system will typically connect to or be part of the core banking system operated by a bank, and is in contrast to branch banking, which was the traditional way customers accessed banking services. These days, "virtual banks" (also known as "direct banks") only have an online presence, which allows them to charge less than conventional banks with physical locations

Customer relations in banks Service quality:

The bankers provide their customers with consistent service quality, ensuring no discrimination based on nationality, religion, financial background, social status, or gender. While differences may arise from the targeted marketing strategies, organizational structures, and the range of products offered, particularly in how they approach high-risk clients, these should not be viewed as indications of bias or categorization among customers.

Handling the customer complaints:

They look into the causes of customer complaints and implement necessary steps to prevent them from happening again. Additionally, employees are informed about any errors in practices and receive guidance to correct these mistakes and ensure they do not occur in the future.

Security:

With the evolution of their services in response to technological advancements, banks are committed to implementing necessary technical and legal measures to ensure the security of all processes across various service media and channels, protecting customers from potential victimization. They will uphold the highest standards of security when it comes to safeguarding customers' assets, including deposits, share certificates, bonds, bills, and confidential information. Additionally, banks will ensure the integrity of their offerings, such as credit and interest facilities, without compromise.

Digital Banking Trends in Tiruchirappalli:

- Digital banking has experienced significant expansion in Tiruchirappalli, especially in recent years. Factors such as the widespread availability of cost-effective smartphones, enhanced internet access, and government initiatives such as the Digital India campaign have contributed to heightened awareness and adoption among the local population. Urban centers are at the forefront of this trend, while semi-urban and rural areas are gradually following suit as banks and financial institutions implement outreach programs. customers opted for digital banking solutions to mitigate health risks associated with in-person banking.
- Mobile banking applications have emerged as the favoured option for numerous customers in Tiruchirappalli, providing both convenience and accessibility. Prominent banks, including SBI, ICICI, HDFC, and Indian Bank, have improved their mobile platforms to serve a varied clientele. Commonly utilized services include money transfers, payment of bills, account balance inquiries, and funding monitoring. The younger demographic, in particular, values the user-friendly interfaces and round-the-clock availability of these applications.

- The Unified Payments Interface (UPI) has revolutionized the field of digital transactions. In Tiruchirappalli, dominant platforms such as Google Pay, PhonePe, and Paytm provide fast and secure payment solutions. The ease of use of UPI, along with its compatibility across various banks, has established it as the preferred choice for both peer-to-peer and merchant transactions. Furthermore, even small vendors and customers in rural areas have embraced UPI, leading to a decrease in dependence on cash transactions.
- Digital wallets are becoming more prevalent for minor transactions, including mobile top-ups, utility bill settlements, and online shopping. Although urban regions have widely accepted platforms such as Paytm and Amazon Pay, users in rural areas are slowly beginning to utilize these wallets for utility payments and cashless transactions. The presence of cashback incentives and discounts has also contributed to the increased adoption of digital wallets among younger consumers.
- Rural and semi-urban areas in Tiruchirappalli are beginning to see a rise in digital banking adoption. Government programs advancing financial inclusion initiatives, like the Pradhan (PMJDY), have encouraged the use of basic digital services. Banks are actively organizing literacy programs to educate rural populations about mobile banking, UPI, and other digital tools. However, challenges like inconsistent internet connectivity and limited digital literacy still persist.
- Security attributes like biometric verification, dual-factor verification, and fraud alerts have boosted customer confidence in digital banking platforms. Banks in Tiruchirappalli are also prioritizing customer education on cyber security, which has contributed to increased trust in online transactions.

Importance of Understanding Customer Perceptions in Digital Banking:

Customer perception refers to how customers view, interpret, and form opinions about a product, service, or organization based on their experiences, interactions, and the information they receive. In the context of digital banking, understanding customer perceptions is critical for several reasons:

1. Enhancing Customer Satisfaction:

- **Digital banking is customer-centric:** Customer satisfaction is a key metric for the success of any banking service. Understanding how customers perceive digital banking features, such as ease of use, accessibility, and security, allows banks to fine-tune their services to meet customer expectations.

2. Identifying Barriers to Adoption:

- **Overcoming scepticism:** Despite the rapid adoption of digital banking, some customers may be reluctant due to concerns about privacy, security, or technological barriers. Understanding these concerns allows banks to address them effectively through education and improved safeguards.
- **Bridging the digital divide:** In regions like Tiruchirappalli District, variations in technological literacy or internet access can influence adoption. Studying perceptions can help identify and mitigate these barriers.

3. Improving Service Delivery:

- **Targeted solutions:** By analysing feedback and perception data, banks can introduce targeted improvements, such as faster transaction times, better customer support, and personalized offerings.
- **Real-time problem resolution:** Understanding customer pain points enables banks to address issues proactively, improving overall service delivery.

4. Strengthening Customer Trust and Loyalty:

- **Building trust in technology:** Trust is a cornerstone of banking, and customer perception heavily influences trust in digital platforms. Transparency, robust security, and consistent service quality build confidence in digital banking systems.
- **Enhancing loyalty:** Satisfied customers are more inclined to remain faithful to a financial institution and recommend its services to others. Understanding perceptions can help strengthen these relationships.

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5. Adapting to Changing Customer Needs:

- **Dynamic expectations:** Customer needs and preferences evolve with technological advancements. For instance, the rise of mobile banking and AI-driven chat bots reflects a shift in customer expectations. Banks must stay informed about these changes to remain competitive.
- **Personalization:** Gaining insights into customer perceptions allows banks to offer tailored solutions that meet specific customer needs, improving the overall experience.

6. Driving Competitive Advantage:

- **Differentiation in a competitive market:** With multiple banks offering digital services, understanding customer perceptions helps a bank stand out by offering unique, customer-centric features.
- **Attracting new customers:** Positive customer perceptions can attract potential users who value modern, efficient, and customer-friendly services.

7. Supporting Strategic Decision-Making:

- **Data-driven strategies:** Insights into customer perceptions provide valuable data for making strategic decisions about product development, marketing, and service delivery.
- **Resource allocation:** Banks can prioritize investments in areas that matter most to customers, such as enhancing mobile app features or expanding customer education programs.

Literature review:-

- **Dr. M. David Antony Christopher (2023):** Examined customer satisfaction toward internet banking among public sector banks in Tiruchirappalli city. Emphasized how IT has revolutionized banking ATMs, 24/7 service, more digital vs. physical money. However, precise satisfaction metrics in digital banking
- **Minh Son Ha & Thuy Linh Nguyen, (2022):** Indicate that Vietnam has experienced a significant surge in digital transformation within its banking sector in recent years, with the majority of Vietnamese commercial banks either executing or actively formulating their digital transformation strategies.
- **Shilpa Chauhan, Asif Akhtar and Ashish Gupta (2022):** Illustrate the impact of digital banking on customer assessment of service experiences and propose a framework that identifies the key variables of digital banking affecting the financial performance of banks. The primary elements that shape customer experience in digital banking include service quality, functional quality, employee engagement with customers, perceived usability, and perceived risk.
- **Lee, C. and Wong, E. (2022):** Conducted a study that investigates customer satisfaction regarding digital banking services, emphasizing the significance of service quality and customer support in influencing customer perceptions. This research collectively enhances the comprehension of the different elements that affect customer views on digital banking payment systems.
- **Le Thanh Hai (2022):** It states that not all digital banking services are capable of fulfilling the growing demands and expectations of customers. This shortcoming can be attributed to the insufficient advancement of digital technology in Vietnam.
- **Diener & Spacek, (2021):** It indicates that the banking industry is poised for a significant shift towards contemporary business models due to digital transformation. This transformation is anticipated to empower banks to collect extensive data from diverse sources and leverage this information more effectively in their decision-making processes. Additionally, it may facilitate cost reduction, improve operational efficiency, and increase revenue by fostering innovation in products, services, and distribution methods.
- **Rupeika-Apoga & Wendt 2022; Laidroo et al., (2021):** Digital transformation encompasses the incorporation of digital technologies across various facets of life, production, and commerce, as noted by this paradigm shift has altered the methods by which producers, traders, and businesses provide value to their clientele. The emergence of digital technologies has profoundly influenced customer expectations, satisfaction levels, and overall perceptions. In the present day, a greater number of consumers possess the capability to engage with and comprehend the opportunities presented by technology.
- **Sivaprakasam, E-banking in India: challenges and opportunities (2020):** explores the growing significance of internet banking within the India landscape. A majority of banks have adopted e-banking services, which offer advantages to both financial institutions and their customers. While banks encounter various challenges, they also have numerous opportunities that have fundamentally transformed the Indian banking sector.

Statement of the Problem:-

Today, the banking sector is navigating a rapidly evolving landscape marked by advancements in information technology, a surge in smartphone usage for digital transactions, and an unpredictable economic environment. With rising competition among public, private, and foreign banks, along with mergers in the public sector, financial institutions are facing unprecedented challenges in India. These issues present experiences that the banking sector has not encountered historically. This research aims to aid both public and private banks in enhancing the quality of their digital banking services, ultimately boosting customer satisfaction and encouraging continued engagement with

these services. To thrive and expand, banking organizations must adapt their strategies in response to market dynamics. Digital banking has become a vital focus for upcoming service offerings.

Objective:-

- ❖ To study Customer perception towards the usage of digital banking services in Tiruchirappalli.
- ❖ To analyse the problem faced by them during digital banking services. To opinion and satisfaction for customer to digital banking services in Tiruchirappalli.
- ❖ To study the reason customer preferring and the satisfaction of digital banking services.

Sope of the study:

The primary goal This study aims to explore digital banking services in India and identify their key aspects.factors that drive customers to choose these services over traditional banking options. Additionally, this research offers valuable insights for banking companies on how to promote their products and services effectively to both existing customers and the general public. This study serves as a beneficial resource for both public and private banking institutions to enhance comprehension ofcustomer preferences.

Limitations of the study:

- A primary limitation is the constrained time, which has influenced the conclusions reached in this research.
- Some participants were hesitant to provide information to the investigator.
- The research is confined to Tiruchirappalli city only.
- The findings are based solely on 80 responses from banking customer perception in Tiruchirappalli City.
- This study relies on the input from a select group of participants from Tiruchirappalli city.

Research gap:

This research explores how customers perceive and feel about digital banking services while identifying potential issues and solutions. As part of this exploratory study, the researcher has identified the research issue as “Customer Perception and Satisfaction towards Digital Banking Services.”

Data collection:-

Primary Data: A well- structured interview schedule was used for collection of primary data.

Secondary Data: Secondary data was gathered from books, magazines and Internet allowing the researcher to get a better understanding of the issue area from the perspectives of other authors

Research design:The study is descriptive and utilizes both primary and secondary data.

Tools for analysis:The gathered data was examined using percentage analysis and a one-way method.ANNOVA

Sample Size:The Raosoft survey tools facilitate database and file management for the survey data collected through Raosoft online survey software, with a sample size of 208 respondents for this study.

Research Methodology:-

The researcher selected depositors of digital banking services as respondents for this study, utilizing a stratified random sampling method. The data collection involved various sources, and multiple techniques were employed to gather primary data. A carefully structured and specifically designed questionnaire was administered to assess customer perceptions regarding investments in the post office. The responses were analyzed using quantitative methods, where numerical values were assigned to each response. Each participant answered a total of 22 questions. Additionally, secondary data, which had been previously collected and processed statistically, was sourced from various websites. The total sample size for the study was 384.

DEMOGRAPHIC PROFILE OF DIGITAL BANKING CUSTOMERS**The Demographic profile of sample respondents is presented below**

S.No	Demographic factors		Number	Percentage (%)
1.	Gender	Male	54	36%
		Female	96	64%
2.	Age group	Below 18-20	09	6
		21-30	51	34
		31-40	46	30.67
		41-50	30	20
		Above 50	14	9.333
3.	Educational qualification	School level	06	4
		Diploma	19	12.67
		Graduate	46	30.67
		Post Graduate	67	44.67
		Others	12	8
4.	Occupation	Salaried	76	50.67
		Businessman	29	19.33
		Professional	33	22
		Others	12	8
5.	Family Monthly Income	Below Rs.10000	6	4.0
		10001-20000	30	20.0
		20001-30000	34	22.7
		30001-40000	26	17.3
		40001-50000	24	16.0
		Above 50000	30	20.0
6.	Marital Status	Unmarried	73	48.67
		Married	77	51.33
7.	Banking experience	1	32	21.3
		2	56	37.3
		3	20	13.3
		4	22	14.7
		More than 4	20	13.3

Source Primary Data

The data reveals that 64% of respondents were female and 63% male, indicating a greater preference for internet banking among female customers, while 34% of the respondents were aged 21-30 and 30.67% were 31-40, suggesting that younger individuals under 40 are the primary users of digital banking. Among the respondents surveyed, 44.67% held postgraduate degrees, 30.67% were graduates, and 12.67% had diploma qualifications. This indicates that most digital banking customers possess educational qualifications at the postgraduate level. More than half of the respondents, accounting for 50.7 percent, were salaried employees. Among the participants, 22 percent identified as professionals, while 19.3 percent were business owners. Additionally, 2.7 percent were farmers, and another 5.3 percent pursued other types of occupations. Out of significant portion of the respondents, specifically 64 percent, reported that their families had a monthly income of less than Rs. 40,000. This suggests that digital banking is particularly favoured among the middle-income group. 51.33 percenta portion of the respondents, specifically [item]% were married, while the remaining 48.67% identified as unmarried. This suggests that married customers tend to engage with digital banking at a higher rate.

TABLE 1.1 SIGNIFICANCE DIFFERENCE FOR CUSTOMERS PERCEPTION IN DIGITAL BANKING SERVICES

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Bankhasuptodateequipment & technology	Between Groups	11.296	4	2.824	3.536	.008
	Within Groups	162.122	203	.799		
	Total	173.418	207			
Sufficient number of ATM machines	Between Groups	4.016	4	1.004	2.364	.050
	Within Groups	86.215	203	.425		
	Total	90.231	207			
The bank's website remains responsive even after the customer has entered all their information.	Between Groups	2.549	4	.637	1.736	.143
	Within Groups	74.509	203	.367		
	Total	77.058	207			
Electronic Bills Payments	Between Groups	1.612	4	.403	.671	.612
	Within Groups	121.807	203	.600		
	Total	123.418	207			
Protection of banking transactions	Between Groups	9.071	4	2.268	2.797	.027
	Within Groups	164.602	203	.811		
	Total	173.673	207			

EasyandConvenientBanking	BetweenGroups	11.296	4	2.824	3.536	.008
	WithinGroups	162.122	203	.799		
	Total	173.418	207			
Capableofsolvingcomplaintsadequately	BetweenGroups	4.016	4	1.004	2.364	.050
	WithinGroups	86.215	203	.425		
	Total	90.231	207			
Our request arehandledpromptly	BetweenGroups	2.549	4	.637	1.736	.143
	WithinGroups	74.509	203	.367		
	Total	77.058	207			
Ensure that banking services are executed correctly from the outset	BetweenGroups	1.612	4	.403	.671	.612
	WithinGroups	121.807	203	.600		
	Total	123.418	207			
TransferofFunds(NEFT,R TGS)	BetweenGroups	9.071	4	2.268	2.797	.027
	WithinGroups	164.602	203	.811		
	Total	173.673	207			
Informationprovidedonwebsite	BetweenGroups	271.981	4	2.268	2.797	.027
	WithinGroups	.000	203	.700		
	Total	271.981	207			
Our request arehandledpromptly	BetweenGroups	4.337	4	1.084	.740	.566
	WithinGroups	297.336	203	1.465		
	Total	301.673	207			
Languageandinformation content	BetweenGroups	11.582	4	2.895	1.601	.175
	WithinGroups	367.183	203	1.809		

	Total	378.764	207			
Privacy/confidentiality of the bank	Between Groups	11.296	4	2.824	3.536	.008
	Within Groups	162.122	203	.799		
	Total	173.418	207			
	Between Groups	4.016	4	1.004	2.364	.050

Ho: There is no significant variation in how frequently different options are used by groups of respondents regarding their perceptions of digital banking services.

Interpretation:-

Table 1.1 outlines the current state of digital banking services and how customers perceive them. Key factors influencing customer perceptions include the use of up-to-date equipment and technology by the bank, a sufficient number of ATMs, and the reliability of the bank's website—specifically, it should not freeze when customers enter their information. Other important aspects are the ability to pay bills electronically, prompt handling of requests, first-time accuracy of services, clear language and information content in electronic credit/debit transactions, and convenient 24/7 operating hours. These factors collectively shape customer views on digital banking services.

TABLE 1.2 SIGNIFICANCE DIFFERENCE FOR SATISFACTION IN DIGITAL BANKING SERVICES

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Mobile Top-Up	Between Groups	2.953	3	.984	1.667	.175
	Within Groups	120.465	204	.591		
	Total	123.418	207			
Online Shopping Payment	Between Groups	2.727	3	.909	1.085	.357
	Within Groups	170.946	204	.838		
	Total	173.673	207			
Ticket Booking	Between Groups	23.210	3	7.737	6.344	.000
	Within Groups	248.770	204	1.219		
	Total	271.981	207			

UtilityBillPayment	BetweenGroups	.412	3	.137	.093	.014
	WithinGroups	301.261	204	1.477		
	Total	301.673	207			
Paymentoffees	BetweenGroups	12.108	3	4.036	2.246	.044
	WithinGroups	366.657	204	1.797		
	Total	378.764	207			

Interpterio:-

Table 1.2 outlines the purposes for utilizing digital banking services along with the corresponding satisfaction levels. The factors examined include mobile recharge, online shopping payments, ticket bookings, utility bill payments, and fee payments. Among the five factors analyzed, only three showed significances below the specified value, leading to the rejection of the hypothesis for those factors. However, mobile recharge and online shopping payments were accepted, indicating that user intent is less than the p-value.

Findings:-

1. Among respondents aged 26 to 35, 52% report being highly satisfied with internet services.
2. A significant 61% of male respondents express high satisfaction with the services.
3. Notably, 65% of those who are unmarried also indicate high satisfaction levels.
4. For respondents with a postgraduate education, 44% are highly satisfied.
5. Of those employed in the private sector, 37% report satisfaction with internet services.
6. Among respondents earning below Rs. 3,00,000 annually, 45% are highly satisfied with digital banking services.
7. Out of 200 surveyed individuals, 63% are dissatisfied, primarily due to a lack of awareness about internet banking product advertisements.
8. Approximately 40% of respondents are satisfied with the digital banking services currently available.
9. When comparing public and private banks, 36% of respondents express moderate satisfaction with the internet services offered by public banks.
10. Lastly, 43% of respondents show moderate satisfaction with the overall services and their awareness of the internet banking system provided by bankers.

Suggestion:-

- Digital banking services must generate and induce the customer attention to online banking services by the better marketing and advertisement strategies. Customers should be informed about its convenience features, advantages and benefits of using digital banking services.
- The procedure for initial set-up difficulties should be streamlined by providing necessary assistance.
- Bankers should provide the customer reassurance and information regarding trust of digital banking activities, which will certainly improve the application of security and privacy of the digital banking services.
- To enhance the digital banking services, the bankers should help the customers by developing the secured practices in digital banking and management of risk should be made aptly.
- A boost in the degree of expediency to customer, that will increase the level of customer satisfaction.
- Concentrate on the enlightening the suitable network information and digital infrastructure.
- Customer support system should be enhanced for digital banking services and improve the dimensions of management strategies
- Offering of reward points, incentives to users will motivate them to use digital banking services.
- The knowledge of digital banking service uses should be provided to the customers, specially to gadgets illiterate customers through workshops and seminars which will certainly enhance the digital banking value and volume.
- Government must concentrate on developing the internet facility, information and communication technology. to promote digital banking facilities in India

Scope for Further Research:-

This study is focused only on the users (customers) perception towards digital banking services. The future research can be performed with businessmen, bankers, corporates perception. The perception of non-users can be performed to identify the reason for not adopting digital banking services. A comparative study on the users and non-users of digital banking services can be carried out and identify the prime reason for adoption and non-adoption of digital banking services.

Conclusion:-

Mobile technology refers to the advancements in wireless communication that enable connectivity and access to information on the go revolutionizing the banking industry. The rise of mobile banking is significantly transforming the finance sector, introducing innovative solutions for transactions and payment processing while providing essential guidelines for banks. Digital banking operations are increasingly benefiting customers, and we can expect that in the near future, all banking activities will be linked to secure electronic methods. However, it is crucial to take measures to address potential issues.

Digital banking is an essential part of our modern world, and it's crucial that everyone understands how to make the most of these services. To truly support the Digital India initiative and enhance customer welfare, digital banking must be available to all individuals, regardless of their education level, job, or where they live. The effectiveness of Internet banking relies not just on the technology itself, but significantly on the mindset, dedication, and engagement of everyone involved in its operation. Ultimately, it also hinges on how well customers can take advantage of the benefits provided by Internet banking services. The Reserve Bank of India (RBI) has issued various guidelines to commercial banks to help them navigate these challenges. Today, a growing number of customers are enjoying the convenience of digital banking services.

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