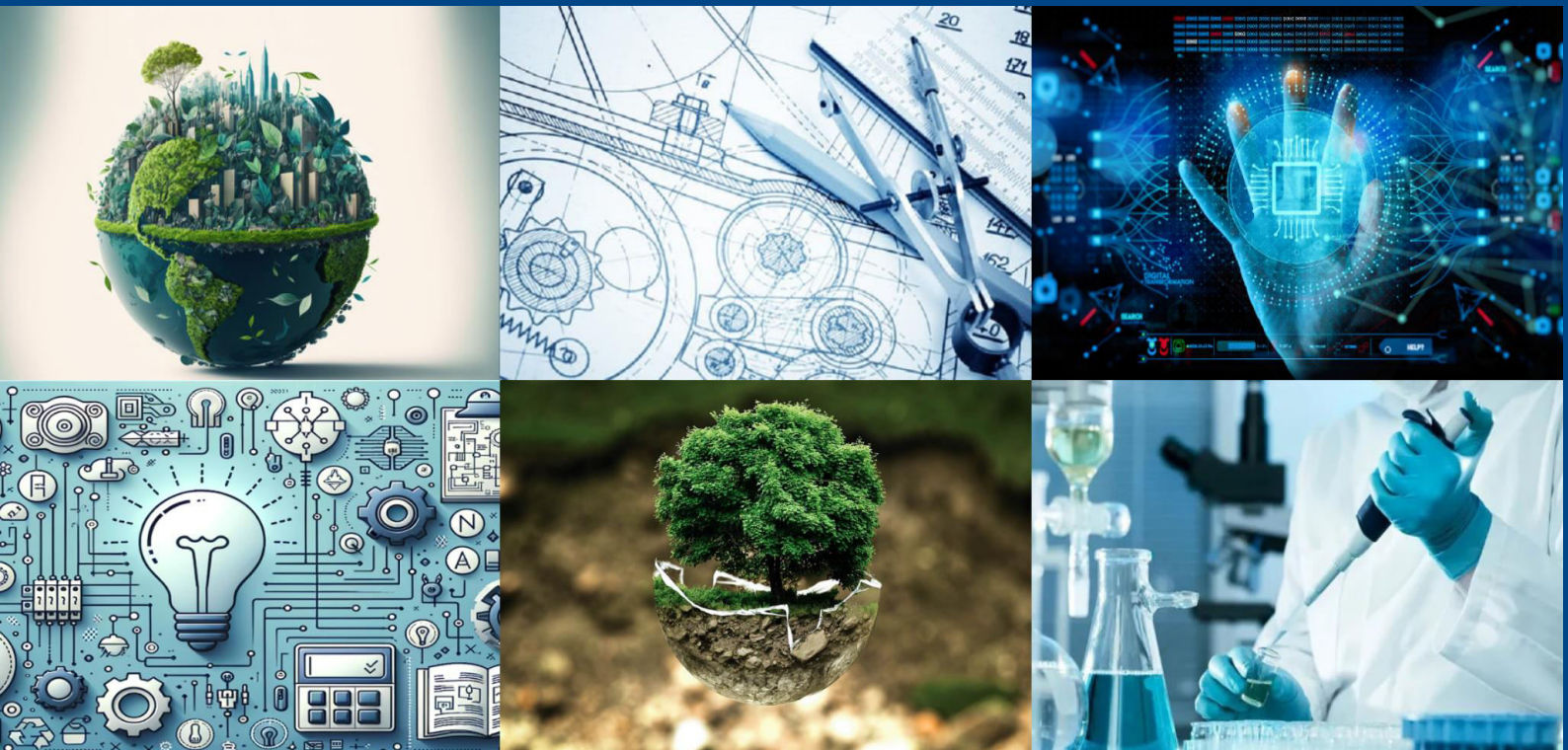




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Customer Perception towards Digital Banking Services in India

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ABSTRACT: The rapid advancement of digital technologies has profoundly reshaped the banking landscape across India, compelling a gradual departure from conventional branch-based operations toward technology-driven service delivery. This study examines customer perceptions of digital banking services, focusing on ease of use, convenience, trust, security, and overall satisfaction. Primary data were collected from 123 respondents through a structured questionnaire administered to active users of digital banking platforms. Percentage analysis and chi-square tests were employed to interpret the findings and explore associations among key variables.

The results reveal that an overwhelming majority of respondents actively use digital banking services, with UPI and mobile banking emerging as the most preferred modes. Customers widely regard these services as convenient and time-saving, which accounts for their growing adoption. Nonetheless, persistent challenges including security anxieties, technical failures, limited awareness, and inadequate connectivity continue to constrain user confidence. Statistical testing further indicates that demographic variables such as age and educational attainment do not significantly influence trust in or usage of digital banking. On the whole, the research affirms that digital banking has achieved broad acceptance in India, though continuous improvements in security infrastructure, service reliability, and customer education remain essential for deepening that acceptance.

Keywords: Digital Banking, Customer Perception, UPI, Security, Customer Satisfaction, India

I. INTRODUCTION

The Indian banking sector has undergone a remarkable transformation over the past decade, driven by the proliferation of smartphones, widespread internet penetration, and proactive government-led digital initiatives. Where customers once had no choice but to visit physical branches for even routine transactions, they can now transfer funds, settle bills, monitor account balances, and make investments within minutes using mobile applications or internet banking portals. Landmark policy interventions such as the Digital India programme, the launch of the Unified Payments Interface (UPI) by the National Payments Corporation of India, and the rapid rise of fintech start-ups have collectively accelerated this shift. Extraordinary external events—demonetisation in 2016 and the COVID-19 pandemic—further pushed consumers towards contactless and cashless payment alternatives, consolidating the primacy of digital channels.

Despite this momentum, customer perception remains a decisive factor in the sustained growth of digital banking. While many users appreciate the speed and convenience of these platforms, a sizeable segment harbours concerns about data security, privacy, and ease of navigation. Factors such as prior experience, technological familiarity, and institutional trust shape how individuals engage with digital banking services.

This study investigates customer perceptions of digital banking in India, examining the drivers of adoption, the barriers users encounter, and the relationship between demographic characteristics and key perception variables. The insights generated are intended to assist banks, policymakers, and fintech firms in designing more inclusive, reliable, and user-centred digital banking experiences.

1.1 Background of the Study

The Indian banking industry's digital evolution gathered pace after the government's demonetisation exercise of November 2016, which catalysed a surge in digital payments. Subsequently, the COVID-19 pandemic reinforced this



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trajectory by making physical banking hazardous. Today, India hosts one of the world's fastest-growing digital payments ecosystems, underpinned by UPI, IMPS, NEFT, and a competitive array of mobile banking applications offered by public, private, and small finance banks alike. Understanding how customers perceive and adopt these services is therefore crucial for sustaining India's digital financial inclusion agenda.

1.2 Statement of the Problem

Although digital banking adoption has risen sharply, a sizeable proportion of India's population remains cautious about embracing these services fully. Security threats—including phishing, account takeovers, and fraudulent transactions—generate distrust. Complex interfaces alienate technologically inexperienced users, while unreliable internet connectivity hampers access in peri-urban and rural areas. Banks have prioritised technological rollout over customer education, leaving many users ill-equipped to exploit the full range of available services. This study therefore seeks to understand what customers genuinely think of digital banking in India, what drives satisfaction, and what erodes confidence.

1.3 Importance of the Study

This research offers multiple layers of value. For bank managers and product teams, it identifies pain-points that impede user satisfaction. For policymakers—including the Reserve Bank of India and the Ministry of Finance—it highlights awareness and infrastructure gaps that need regulatory attention. For academic discourse, it adds empirical evidence about digital banking perceptions in an emerging-market context where prior research remains sparse. Finally, it provides a baseline against which future longitudinal studies can measure the evolution of customer attitudes.

II. REVIEW OF LITERATURE

A growing body of scholarship has examined the behavioural, technological, and demographic dimensions of digital banking adoption.

Apaua & Lallie (2022) — Demonstrated that perceived security and institutional trustworthiness are the foremost determinants of digital banking acceptance. Users who judged a platform secure were significantly more likely to adopt it regularly, suggesting that security improvements yield compounding adoption benefits.

Dahiya (2021) — Found that personalisation and interface simplicity are strong predictors of customer satisfaction in digital banking. Platforms that adapt content to individual user preferences and reduce navigational complexity enjoy markedly higher retention rates.

Gupta & Arora (2017) — Observed that convenience and time-saving properties are the primary motivators for digital banking adoption in India, though limited digital literacy acts as a persistent restraint for older and rural users.

Kumar & Mala (2020) — Attributed the rapid expansion of mobile banking in India largely to increasing smartphone ownership and affordable data plans, concluding that infrastructure improvements alone can meaningfully widen the digital banking user base.

Mansuri et al. (2021) — Established that service quality dimensions—reliability, responsiveness, and assurance—positively influence customer trust and continued usage in emerging-market digital banking contexts.

Pikkarainen et al. (2016) — Extended the Technology Acceptance Model to online banking, confirming that perceived usefulness and ease of use are the two dominant antecedents of adoption intention across demographic groups.

Sangeetha (2023) — Found that younger Indian consumers prioritise speed, security, and aesthetic interface design when evaluating digital banking platforms, with peer influence playing a secondary but notable role.

Sharma & Khatter (2024) — Documented a structural shift in banking behaviour during the COVID-19 pandemic, with digital banking adoption accelerating across all age cohorts due to necessity, and argued that these behavioural changes are likely to persist post-pandemic.

Singh (2018) — Identified trust as the single most important psychological antecedent of digital banking adoption, with risk perception serving as a significant inhibitor—particularly among first-time users.

1.1 Research Gap

While existing studies address isolated dimensions of digital banking perception, most were conducted before the widespread adoption of UPI and super-apps that now dominate Indian consumer behaviour. Research on rural and semi-urban cohorts remains limited, and few studies simultaneously examine convenience, security, trust, and satisfaction within a single empirical framework. This study fills that gap by constructing a holistic picture of customer perception using a balanced sample that spans multiple age groups, education levels, and occupational categories.



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III. RESEARCH METHODOLOGY

3.1 Scope of the Study

This study focuses on individual customers who actively use at least one form of digital banking service—mobile banking applications, internet banking portals, or UPI payment platforms. It measures perceptions across five dimensions: ease of use, convenience, trust, security, and overall satisfaction. The findings apply to the surveyed population and serve as an indicative gauge of broader urban Indian sentiment toward digital banking.

3.2 Research Objectives

- To assess the overall perception of customers toward digital banking services in India.
- To identify the factors—ease of use, convenience, and accessibility—that most influence digital banking adoption.
- To evaluate the impact of security perceptions and trust on the extent of digital banking utilisation.
- To examine customer satisfaction levels and the key challenges encountered during digital banking usage.

3.3 Research Design

A descriptive research design was adopted, which is appropriate when the study aims to characterise existing attitudes and behaviours without manipulating variables. Both primary and secondary data were collected. Secondary data were sourced from peer-reviewed journals, reports published by the Reserve Bank of India, and reputed financial technology publications.

3.4 Data Collection and Sampling

Primary data were gathered via a structured, close-ended questionnaire covering demographic information, digital banking usage patterns, perception variables (ease of use, trust, security, satisfaction), and challenges encountered. The survey was administered through both face-to-face interviews and an online form, enabling broader demographic coverage. A convenience sampling technique was employed given time and resource constraints; 123 valid responses were obtained from active digital banking users.

3.5 Statistical Tools

- Percentage Analysis — to describe the distribution of demographic and perception variables.
- Cross-Tabulation — to compare perception variables across demographic categories.
- Chi-Square Test — to test for statistically significant associations between categorical variables.

Hypotheses

H₀₁: There is no significant association between age and customer trust in digital banking services. **H₀₂**: There is no significant association between educational attainment and digital banking usage. **H₀₃**: There is no significant association between customer trust and digital banking usage.

H₀₄: There is no significant association between perceived security and customer satisfaction.



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IV. DATA ANALYSIS AND INTERPRETATION

This chapter presents and interprets the data collected from 123 respondents. Descriptive statistics illuminate usage patterns and perception levels, while chi-square tests probe associations between demographic and perception variables.

Table 1: Age Distribution of Respondents

Age Group	Frequency	Percentage (%)
Below 20	20	16.3%
21–30	50	40.7%
31–40	30	24.4%
Above 40	23	18.7%
Total	123	100.0%

Source: Primary Data | Table 1

The 21–30 age cohort constitutes the largest segment (40.7%), confirming that young working professionals are the primary adopters of digital banking services. Respondents above 40 account for nearly one-fifth of the sample, suggesting growing uptake among older users.

Table 2: Gender Distribution of Respondents

Gender	Frequency	Percentage (%)
Male	62	50.4%
Female	61	49.6%
Total	123	100.0%

Source: Primary Data | Table 2

The sample is near-equally split between male (50.4%) and female (49.6%) respondents, minimising gender-related sampling bias and enabling reliable comparative analysis.

Table 3: Educational Qualification of Respondents

Education Level	Frequency	Percentage (%)
Undergraduate	30	24.4%
Graduate	40	32.5%
Postgraduate	35	28.5%
Others	18	14.6%
Total	123	100.0%

Source: Primary Data | Table 3

Graduates form the largest educational group (32.5%), closely followed by postgraduates (28.5%). The well-educated composition of the sample is consistent with the generally higher digital literacy found among college-educated users.



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Table 4: Occupation of Respondents

Occupation	Frequency	Percentage (%)
Student	35	28.5%
Employee	40	32.5%
Occupation	Frequency	Percentage (%)
Business	28	22.8%
Others	20	16.2%
Total	123	100.0%

Source: Primary Data | Table 4

Employees (32.5%) and students (28.5%) together represent over 60 percent of respondents, both groups being frequent transactors who benefit most from the speed and convenience of digital banking.

Table 5: Digital Banking Usage

Usage	Frequency	Percentage (%)
Yes	110	89.4%
No	13	10.6%
Total	123	100.0%

Source: Primary Data | Table 5

Nearly nine in ten respondents (89.4%) use digital banking services, reflecting its mainstream acceptance across the surveyed population.

Table 6: Most Preferred Digital Banking Service

Service	Frequency	Percentage (%)
Mobile Banking	38	30.9%
Internet Banking	25	20.3%
UPI / Payment Apps	45	36.6%
Others	15	12.2%
Total	123	100.0%

Source: Primary Data | Table 6

UPI and payment applications are the most widely used channel (36.6%), attributed to their real-time processing, zero-cost transfers, and intuitive interface design. Mobile banking ranks second (30.9%).



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Table 7: Frequency of Digital Banking Usage

Frequency	Respondents	Percentage (%)
Daily	50	40.7%
Weekly	35	28.5%
Monthly	20	16.3%
Rarely	18	14.5%
Total	123	100.0%

Source: Primary Data | Table 7

Daily users account for 40.7 percent of the sample, indicating that digital banking has become embedded in the routine financial lives of a substantial proportion of respondents.

Table 8: Ease of Use Perception

Response	Frequency	Percentage (%)
Strongly Agree	40	32.5%
Agree	45	36.6%
Neutral	18	14.6%
Disagree	12	9.8%
Strongly Disagree	8	6.5%
Total	123	100.0%

Source: Primary Data | Table 8

A combined 69.1 percent of respondents agree or strongly agree that digital banking is easy to use, indicating that banks have largely succeeded in building user-friendly interfaces.

Table 9: Digital Banking Saves Time and Effort

Response	Frequency	Percentage (%)
Strongly Agree	42	34.1%
Agree	48	39.0%
Neutral	15	12.2%
Disagree	10	8.1%
Strongly Disagree	8	6.5%
Total	123	100.0%

Source: Primary Data | Table 9

The majority (73.1%) perceive digital banking as time-saving. Eliminating queues, paperwork, and branch visits translates directly into higher perceived efficiency among respondents.



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Table 10: Trust in Digital Banking Services

Response	Frequency	Percentage (%)
Strongly Agree	35	28.5%
Agree	40	32.5%
Neutral	20	16.3%
Disagree	15	12.2%
Strongly Disagree	13	10.6%
Total	123	100.0%

Source: Primary Data | Table 10

While 61.0 percent of respondents express trust in digital banking, 22.8 percent remain sceptical. This gap signals that trust-building measures—such as transparent communication about security protocols—remain unfinished business for the sector.

Table 11: Security Perception

Response	Frequency	Percentage (%)
Strongly Agree	30	24.4%
Agree	38	30.9%
Neutral	22	17.9%
Disagree	18	14.6%
Strongly Disagree	15	12.2%
Total	123	100.0%

Source: Primary Data | Table 11

Approximately 55 percent feel digital banking is secure, but nearly 27 percent express security concerns—a finding that underscores the persistent importance of fraud prevention and user education.

Table 12: Overall Customer Satisfaction

Response	Frequency	Percentage (%)
Strongly Agree	33	26.8%
Response	Frequency	Percentage (%)
Agree	42	34.1%
Neutral	20	16.3%
Disagree	15	12.2%
Strongly Disagree	13	10.6%
Total	123	100.0%

Source: Primary Data | Table 12



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Overall satisfaction is positive (60.9% agree or strongly agree), though the neutral and dissatisfied segments indicate that current service levels still fall short of universal contentment.

Table 13: Whether Respondents Faced Issues

Response	Frequency	Percentage (%)
Yes	78	63.4%
No	45	36.6%
Total	123	100.0%

Source: Primary Data | Table 13

The fact that nearly two-thirds of respondents have encountered problems reinforces the need for banks to invest in robust technical infrastructure and proactive customer support mechanisms.

Table 14: Major Concerns of Digital Banking Users

Concern	Frequency	Percentage (%)
Security Issues	40	32.5%
Technical Errors	35	28.5%
Lack of Knowledge	25	20.3%
Network Problems	23	18.7%
Total	123	100.0%

Source: Primary Data | Table 14

Security (32.5%) and technical errors (28.5%) are the top concerns, together accounting for over 60 percent of reported grievances. These findings directly inform the recommendation priorities discussed in Chapter 4.

Table 15: Digital Banking vs. Traditional Banking

Response	Frequency	Percentage (%)
Strongly Agree	38	30.9%
Agree	45	36.6%
Neutral	18	14.6%
Disagree	12	9.8%
Strongly Disagree	10	8.1%
Total	123	100.0%

Source: Primary Data | Table 15

A strong majority (67.5%) believe digital banking outperforms traditional banking, an endorsement of the sector's progress even as pockets of dissatisfaction persist.



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V. HYPOTHESIS TESTING — CHI-SQUARE RESULTS

Hypothesis 1: Age and Trust in Digital Banking

Test	Chi-Square Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.142	12	0.434

The chi-square test yielded a p-value of 0.434, which exceeds the 0.05 significance threshold. This indicates no statistically meaningful difference in trust levels across the four age groups examined. Both younger and older users harbour broadly similar trust attitudes toward digital banking platforms, suggesting that experiential and platform quality factors—rather than age itself—are the true drivers of trust formation.

Decision: Fail to reject H_{01} . Age does not significantly influence trust in digital banking.

Hypothesis 2: Education and Digital Banking Usage

Test	Chi-Square Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.160	3	0.368

With a p-value of 0.368, the chi-square test shows no significant link between educational attainment and digital banking usage. Respondents across all education levels—from undergraduates to postgraduates—use digital banking at comparable rates. This reflects the maturation and democratisation of digital banking platforms, which are now accessible to users with widely varying educational backgrounds.

Decision: Fail to reject H_{02} . Education does not significantly affect digital banking usage.

Hypothesis 3: Trust and Usage of Digital Banking

Test	Chi-Square Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.210	4	0.523

The p-value of 0.523 from the chi-square test confirms no statistically significant association between the level of trust a user holds and how frequently they use digital banking. Even users who express moderate scepticism continue to transact digitally, indicating that convenience, necessity, and network effects override trust deficits in driving actual usage behaviour.

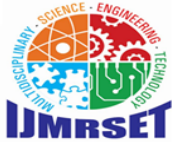
Decision: Fail to reject H_{03} . Trust level does not significantly predict digital banking usage.

Hypothesis 4: Security Perception and Customer Satisfaction

Test	Chi-Square Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.001	16	0.453

A p-value of 0.453 indicates no significant statistical relationship between security perception and overall satisfaction with digital banking services. Respondents who feel digital banking is insecure may still report satisfaction because they derive substantial utility from other dimensions—speed, convenience, and 24/7 availability—that outweigh their security reservations in day-to-day use.

Decision: Fail to reject H_{04} . Security perception does not significantly affect overall satisfaction.



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VI. FINDINGS AND RECOMMENDATIONS

Key Findings

1. High Adoption Rate: 89.4% of respondents use digital banking, confirming its mainstream integration into everyday financial life.
2. UPI Dominance: UPI and mobile payment apps are the most preferred services (36.6%), attributed to their speed, zero-cost transfers, and ease of use.
3. Frequent Engagement: 40.7% of users transact daily, demonstrating deep behavioural embedding of digital banking habits.
4. Perceived Ease of Use: 69.1% find digital banking platforms easy to navigate, reflecting successful UX investment by the banking sector.
5. Time-Saving Benefits: 73.1% perceive digital banking as time and effort-saving—one of the most compelling drivers of adoption.
6. Moderate Trust: 61.0% express trust in digital banking; however, a residual 22.8% remain sceptical, flagging the need for ongoing trust-building communication.
7. Security Concerns Persist: While 55% feel secure, 26.8% voice concern about hacking, phishing, and unauthorised access.
8. Positive but Incomplete Satisfaction: 60.9% are satisfied overall, but a meaningful minority of neutral and dissatisfied users underscores the scope for service improvement.
9. High Incidence of Problems: 63.4% have encountered issues—predominantly security incidents, technical errors, awareness gaps, and network failures.
10. Demographic Barriers Reduced: Statistical analysis found no significant influence of age or education on trust or usage, confirming that digital banking has achieved cross-demographic reach.
11. Convenience Overrides Concerns: Despite security anxieties, users continue to transact digitally, indicating that utility and necessity currently outweigh perceived risk.

Recommendations

Strengthen Security Infrastructure: Banks should adopt multi-factor authentication, real-time fraud detection powered by machine learning, and biometric verification. Transparent, jargon-free communication about these measures will help convert sceptical users into confident adopters.

Enhance User Interface and Experience: Interfaces should be redesigned with accessibility at their core—larger fonts, regional language options, and simplified navigation trees—to serve first-time users, older adults, and those with lower technological familiarity.

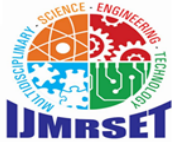
Invest in Customer Financial Literacy: Banks, in partnership with government agencies, should develop targeted digital literacy programmes covering safe banking practices, fraud identification, and grievance redressal. Community-level workshops in peri-urban areas would meaningfully extend reach.

Improve Platform Reliability: Recurring technical failures undermine user confidence. Banks must commit to higher SLA standards, invest in redundant server infrastructure, and publish real-time service status updates to manage customer expectations proactively.

Expand and Diversify Customer Support: Omni-channel support—integrating chatbots, dedicated helplines, and in-app ticketing—will enable faster issue resolution and reinforce customer confidence, especially for high-stakes transactions.

Partner on Connectivity in Underserved Areas: Digital banking's growth is constrained by network dead zones. Banks should collaborate with telecom providers and government broadband schemes to extend reliable connectivity to rural and semi-urban markets.

Leverage Personalisation and Feedback Loops: Using transaction data to serve personalised product suggestions and



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proactively requesting feedback through in-app surveys will help banks stay aligned with evolving customer expectations and identify service gaps before they escalate.

VII. CONCLUSION

This study set out to examine how customers in India perceive digital banking services across the dimensions of ease of use, convenience, trust, security, and satisfaction. The evidence from 123 respondents paints a generally encouraging picture: digital banking has achieved deep penetration, high frequency of use, and broad demographic reach. UPI and mobile banking have become the preferred channels for millions of Indians who value the speed, accessibility, and cost-efficiency of digital transactions.

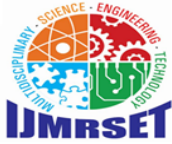
At the same time, the research draws attention to unresolved tensions. Security concerns and technical failures affect a significant minority, and trust in digital banking—while positive—has not yet reached universal levels. The finding that demographic variables such as age and education do not significantly explain differences in trust or usage is noteworthy: it suggests that the barriers to full adoption are structural—rooted in platform design, connectivity infrastructure, and institutional communication—rather than inherently tied to user characteristics.

For banks and policymakers, the policy implications are clear. Security infrastructure must keep pace with the ingenuity of cybercriminals. Interfaces must evolve to serve diverse populations without assuming prior technological fluency. And financial literacy initiatives must be operationalised at scale if India's digital banking dividend is to be distributed equitably.

This study is necessarily bounded by its sample size and geographic concentration. Future research should extend the inquiry to rural cohorts, examine longitudinal changes in perception following major security incidents or regulatory interventions, and explore the emerging influence of artificial intelligence and open banking frameworks on customer experience in India's rapidly evolving digital financial ecosystem.

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