



Understanding Customer Perceptions In Digital Banking: A Comprehensive Review

Pooja Yadav^{1*} Dr. Anshika Prakash²

^{1,*}SOMC, K.r Mangalam University, Gurgaon, Haryana, India Email id: py29041995@gmail.com prakash.anshika@gmail.com

Citation: Pooja Yadav et al (2024) Understanding Customer Perceptions In Digital Banking: A Comprehensive Review *Educational Administration: Theory and Practice*, 30(1), 3923 - 3930
Doi: 10.53555/kuey.v30i1.6344

ARTICLE INFO

ABSTRACT

This abstract delves into the landscape of digital banking acceptance within the Indian context, offering insights into both consumer opinions and the industry's current status. Through a comprehensive analysis, this paper explores how consumers perceive and respond to the revolutionary changes in banking brought about by digitalization. Emphasizing an understanding of consumer motivations and perceptions towards online banking, the research investigates user adoption rates and strategies to enhance usage. Key objectives include assessing the necessity of online banking, understanding consumer preferences, identifying leading online banking platforms, and proposing recommendations for user-friendly interfaces. Employing a systematic literature review methodology, this study synthesizes existing academic literature on digital banking in India from databases such as PubMed, Google Scholar, Science Direct, and Pro Quest, providing a comprehensive overview of the subject matter.

Keywords: Digital Banking, customer perception, adoption of DBS, opportunities and challenges.

1. Introduction:

In the ever-evolving landscape of finance, digital banking has emerged as a transformative force, reshaping the way individuals interact with their finances. As technology continues to advance at an unprecedented pace, the adoption of digital banking services has surged, offering customers unprecedented convenience, flexibility, and accessibility. However, alongside the undeniable benefits, the perception of digital banking among customers is shaped by a myriad of factors, including trust, security, usability, and overall experience. Understanding and analyzing customer perceptions of digital banking is not only essential for financial institutions seeking to innovate and remain competitive but also crucial for fostering trust and satisfaction among consumers in an increasingly digitized financial ecosystem. This exploration delves into the multifaceted realm of customer perception of digital banking, shedding light on its complexities, challenges, and opportunities in the modern era of finance.

Customer perception of digital banking is a dynamic amalgamation of attitudes, beliefs, and experiences that individuals hold regarding the utilization of technology in their banking activities. In an era marked by rapid technological advancements and shifting consumer preferences, digital banking has emerged as a cornerstone of modern finance, offering convenience, accessibility, and efficiency to users worldwide. The perception of digital banking encompasses a spectrum of opinions, ranging from enthusiasm for its convenience and flexibility to skepticism about its security and reliability. Understanding these perceptions is crucial for financial institutions seeking to navigate the evolving landscape of digital finance and tailor their offerings to meet the diverse needs and preferences of their customers.

2. Literature Review:

Analysis of the online banking services offered by the banking sector, variables impacting digital banking, customer perceptions of digital banking, and issues encountered by customers when using digital banking are the goals of this study. The Chi-square test, Henry Garrett Ranking Technique, two-way table, mean score, simple percentage, and other procedures are used to examine the gathered data. Tables and charts are used to present the analyzed data. The research findings indicate that the effectiveness of online banking is not solely dependent on technological advancements, but relies heavily on the mindset, dedication, and engagement of

all stakeholders involved, as well as the extent to which clients are able to take advantage of these services. Customers in today's market expect concern and dedication, not just politeness and care. Selvam, V. (2017)

Examining consumer views on digital banking (DB), customer experience, satisfaction, loyalty, and financial performance (FP) in UK banks is the goal of this study. In addition to multivariate factor analysis, structural equation modeling, analysis of variance testing, and the use of banks' financial reports to derive FP ratios, the study used a survey to find out how UK bank customers feel about the aforementioned topics. The main factors influencing customer experience in DB are service quality, functional quality, perceived value (PV), employee-customer engagement, perceived usability, and perceived risk. Customer loyalty, satisfaction, and experience all have a significant impact on FP. This study's focus on UK bank customers limits its applicability to consumers of other banks globally. Mbama, C.I. and Ezepue, P.O. (2018)

This study examines customer factors empirically and looks at how they vary between bank clients in the public and private sectors. Based on respondents' ages, income levels, and bank types, these characteristics differed considerably, according to the ANOVA results, while gender, respondent qualifications, and length of affiliation with the bank had no significant impact on the various parameters. Five elements were found using factor analysis to affect how consumers see banking services. The five factors that bank consumers see are: technology, parking, service personnel, service facilities, and core services. The main outcome of the study was that the most important component that positively and significantly impacted all other criteria was customer trust. Dr. C. B. Pavithra, et. al., (2021)

Finding out how consumers view and utilize digital banking is the aim of the study. Survey respondents' awareness, opinions, and willingness to replace their physical wallet contents with smartphone material were also examined. Among the most important findings of the study is the growing interest in digital banking among young people, including students and workers. The survey also investigated the services that people prefer for digital banking gateways. It has been determined that the main deciding elements are time, convenience, security, loyalty/reward points, discount offers, and other aspects. The primary focus of the study was on the variables that influence consumers' opinions regarding the security of digital payments, as well as their necessity, time, and level of pleasure with the services they use. Singh, S. and Rana, R. (2019)

Finding out how perceived benefits of digital banking—such as decision support systems, online customer care support systems, ease of online transactions, and interactivity—affect bank-customer interactions in Kenya's banking sector was the specific aim of this study. Descriptive statistics will be used to examine the data once semi-structured questionnaires have been used to collect it. Following the evaluation of the collected data using descriptive statistics, the results were presented using frequency tables, charts, and graphs. Using a linear regression model, the effect of the independent variables on the dependent variable was also investigated. This was achieved by the study through the use of the disruptive innovation theory and the Technology Acceptance Model. Descriptive statistics will be used to examine the data once semi-structured questionnaires have been used to collect it. Githuku, W. A. & Kinyuru, R. N. (2018)

This survey gave special attention to finding out about the perceived issues and challenges that customers have when utilizing digital banking services. The t-test is used to ascertain the relationship between customer unhappiness and the adoption of digital banking, whereas the chi square test is utilized to compute the association between demographic factors and digital banking. Most customers are aware of digital banking, according to the study. Depending on how satisfied or unsatisfied clients are, research has also been done on whether or not they will use digital banking. Kumar N, Dr. Mehrotra R (2022)

This article looks into the main reasons why people utilize internet banking based on respondents' opinions about different internet applications. It also provides a foundation of the standards that are used to assess people's perceptions of online banking. Factor analysis was performed with respect to fifteen statements concerning features of online banking. The significant Barlett's Test of Sphericity result and the Kaiser-Meyer-Olkin (KMO) value of .658 validated the use of component analysis to find independent components associated to online banking. Consequently, the investigation conducted with the help of statistical techniques distinctly pinpoints the reasons behind online banking. The factors "utility request," "security," "utility transaction," "ticket booking," and "money transfer" are significant, based on the factor analysis results. Singhal, D., & Padhmanabhan, V. (2009)

To improve customers' perception of value, the bank should persuade them that selecting digital banking would result in usefulness and ease of use. They possess the ability to influence the attitudes and behavioral intentions of the Millennial Generation with respect to the uptake of Islamic digital banking. The study's conclusions are important enough to aid in our comprehension of how people view, feel, and act when utilizing digital banking. Due to the rapid advancement of technology, Islamic banks are always required to produce new products and services. Riza, A.F (2019)

Customers' opinions of digital banking's acceptance in the Indian setting are explored, as well as the industry's current status. This essay provides a comprehensive analysis of how consumers view and react to these revolutionary developments in banking. A descriptive research methodology is employed in this study. A total of 150 clients from 4 commercial and 4 public sector banks were questioned using a standard questionnaire. Using stratified sampling, which divided the population into two strata—public banks and private banks—the samples were selected. Ms. Excel was used for data analysis. The study demonstrates that customers' opinions on digitization are quickly changing and that, despite all the challenges, they are increasingly growing acclimated to the concept of digital banking. Private and public banks use technology

Internet banking consumers, of which 133 were returned. The relationship between customer loyalty, contentment, and trust and the quality of Internet banking services was examined. The investigation's conceptual model and hypothesis were tested using SPSS19. The results showed that every one of the four factors that determine how good an online banking service is is a distinct entity. Each component influences the degree of satisfaction and trust that online customers have, and it also helps to build a loyal customer base. Each of them is suitably trustworthy. Chhabra, K. (2018). Analyzing the need for online banking in the area, examining consumer preferences, choosing the top online bank, and making recommendations for a user-friendly interface are the goals of the study. This research is based on an exploratory research sampling technique that entailed using data obtained from secondary sources to conduct a survey and producing a structured questionnaire using a 5-point Likert scale. Karl Pearson's correlation analysis is used to look at the data collecting outcomes. The survey states that consumers choose online banking services over branch banking due to their lower costs, increased dependability, ease of use, affordability, and environmental friendliness. After COVID-19, there has been a sharp rise in online bank fraud. Vig, S and Gupta, A and Goyal, Jugal K. (2022).

This research examines the satisfaction levels of customers utilizing electronic banking services offered by public and private sector banks within the Puducherry region. The study involved 478 participants and gathered data from both primary and secondary sources. Non-probability sampling methods, particularly purposeful sampling, were employed. Statistical techniques such as the independent sample t-test, ANOVA, correlation, mean, and standard deviation were utilized in the analysis. The findings reveal that in comparison to private sector banks, customers of public sector banks perceive various aspects of e-service quality less favorably. The study suggests that wider integration of IoT-based banking applications could lead to enhanced banking solutions. K. Madavan and Dr. C. Vethirajan. (2020)

The sub-objectives are to ascertain customers' preferences for different digital platforms, understand their perceptions of or motivations for switching to cashless or digital banking, and investigate customers' experiences with different digital products and services offered by public and private sector banks. In this study, descriptive research is employed. A structured questionnaire was used to collect the thoughts and opinions of 300 respondents. A frequency table with percentages ordered order and an independent t test in SPSS were two of the statistical methods used to assess the data. The data indicates that consumers usually select digital or cashless purchases because they are faster than conventional payment options. Sayed, G And Sayed, N. S (2020)

Finding out how consumers view different areas of service quality and how significant each aspect is to digital banking are the objectives of the study. A sample of 180 consumers from the NCR (Delhi, Noida, and Gurugram) was chosen for this empirical investigation. In the follow-up investigation, 130 of the responses were found to be accurate. Of those surveyed, 72.22% replied. Descriptive statistics (mean and standard deviation) and a one sample t-test were used to evaluate the data. In the context of digital banking, we examined in this study how significant consumers thought several characteristics of service quality were. Dr. Rathee V, Yadav R (2019).

The survey aims to ascertain consumers' opinions about digital banking, investigate their perceptions of its risk, and assess their level of awareness surrounding it. Chi-square and t-tests are two instruments used in data analysis. Consumer perceptions of privacy risk and bank type do not appear to be related, according to the survey. It suggests that the treatment of a bank's customers is irrelevant to their perception of a privacy issue. Regardless of the banks, every client is equally impacted. Based on statistical analysis, the survey found no significant difference in the opinions of clients toward digital banking based on the kind of bank. This shows how the personalities of the banks have little bearing on how clients feel about digital banking. Sivaram, Arathi, K. Satheesh, E.(2021)

The major objectives of the study are to analyze customer choice for digital banking, comprehend the fundamental aspects influencing customer preference for digital banking, analyze the challenges related to digital banking, and comprehend the various digital payment methods. Customers of the several banks included in the study supply the required data via a questionnaire (Google Form). Statistical tools were utilized for analysis and interpretation of the data, which were displayed in tables and graphs. The foundation of the study is the survey method. Examining contemporary customers' inclinations toward digital banking is the aim of this study. This research has a descriptive focus. The majority of customers are rather happy with digital banking as long as transactions are easy and convenient, the study's findings indicate. Aisha, K.J. and Ramya, R. (2022).

This report investigated the perspectives of officials from well-known major Swedish banks regarding the digitalization process and its impact on client interactions. Data was gathered through a series of semi-structured in-depth interviews with managers from different banks who were well-versed in the banks' digitization procedures and how they affected customer satisfaction and relations. According to the results, half of the respondents had the greatest problems in the same region. This resulted from the seeming disparity between the bank's perception of its clients' knowledge and experiences and what those same customers appeared to know. Larsson, A. and Viitaoja, Y. (2017). This research investigates customer experience (CE) and its relationship to intermediate factors in order to evaluate the impact of digital banking (DB) on banks' financial performance (FP) before to Covid-19 and during the shutdown in Vietnam. The information presented here comes from a Vietnamese customer survey. Email-based questionnaires were

distributed to samples of 238 and 218 clients of 20 Vietnamese commercial banks in the fourth quarter of 2018 and the second quarter of 2020, respectively. Financial statements from banks were utilized to compute FP both prior to COVID-19 and during the lockdown. Even though word-of-mouth [WoM] and trust, the other two intermediate variables, showed little to no significance, CE with DB had a significant and positive impact on FP through customer satisfaction prior to Covid-19. Nguyen, N.T.H., Kim-Duc, N. and Freiburghaus, T.L. (2022).

Determine how much the Iraqi banks under examination rely on E-CRM as part of their E-service strategy and how E-CRM influences Iraqi customers' experiences utilizing E-banking services are the main objectives of the study. After that, the study tested its hypothetical model by employing a quantitative methodology to gain a comprehensive grasp of customer experiences in the context of the E-banking industry. A standardized questionnaire was utilized to survey a sample of 472 customers who use E-services at commercial banks located within the administrative boundaries of Basra Governorate, Iraq. Before doing a statistical analysis, the Cronbach's alpha reliability test was employed to evaluate the validity of a sample's answers to the study's questions and the internal consistency of the questionnaire's paragraphs. Raafat Awad Mosa. (2022).

The goal of this research is to increase our understanding of how to increase consumer value and make mobile banking profitable for banks and other financial players. The purpose of the study is to determine how valuable a new mobile banking service is in relation to customer experiences. The study is conducted as a phenomenological case study linked to an interpretive consumer analysis. The empirical data was collected using a diary technique and fourteen semi-structured topic interviews. The data was analyzed using the content analysis method. The results emphasize the importance of client centrality in the context of mobile banking by characterizing customer experience and related value in a new mobile banking service. Komulainen, H; Saraniemi, S (2019).

This study looks at the individual elements that motivate customers to co-create value and how it influences their interactions with digital banking channels. The authors used a standard questionnaire to conduct a cross-sectional quantitative study with 406 financial consumers in Colombia. The results demonstrate how perceived brand knowledge, inventiveness, and connectivity are predictors of value co-creation that have an immediate effect on the consumer experience. Because of the co-creation process, banks may offer their consumers specialized products without investing a lot of resources or time in understanding their demands. This improves the customer's experience with the brand. Peña-García, Et al. (2021).

The findings may be trustworthy for global bank management because all banks had similar challenges during pandemics and commonly apply similar criteria in bank financial management. Structural equation modeling (SEM) was used to analyze the study hypothesis. There is proof of a significant relationship between financial success, customer experience, and loyalty at Egyptian public banks. The study concludes that improving customer service in the banking industry requires a thorough understanding of consumer behavior. The financial performance of banks, bank marketing services, and online banking could all benefit from this. Mosallamy, D.E. and Metawie, M., (2022).

Examining the variables that affect e-banking service quality and how they affect customer satisfaction is the goal of this research. Factor and regression analysis were used to analyze the data once it was gathered by practical sampling. Using easy sampling, the study developed a 5-factor framework using primary data from two private sector banks in the Delhi region. Efficient, trustworthy, fulfilling, responsive, and systemic aspects are identified through the exploratory factor analysis as being crucial for e-service quality delight. Views on the quality of e-banking services are primarily determined by two characteristics, as indicated by the regression analysis: trust and privacy. Sardana, S; Bajpai, V.N., (2020).

By adding service quality as an external variable to the technology acceptance model (TAM), the study seeks to understand the attitudes of Internet banking (IB) users in Tamil Nadu. 380 surveys were distributed to online banking users, and 336 of them were returned. The confirmatory factor analysis method was applied in this inquiry. The quality of online banking services, perceived usability, and perceived usefulness were found to be significantly correlated in the study. In order to assess the influence of online banking service quality on the perceived usefulness and convenience of use in developing nations, this study offers a model. Kavitha, J., & Gopinath, R., (2020). This article identifies the elements of high-quality online banking services and how they affect client satisfaction. The research is predicated on a theoretical model comprising one exogenous variable and five attributes of the quality of internet bank services. Determining the components of internet banking service quality and their influence on customer satisfaction is the primary objective of the study. The researchers collected information from bank customers using the questionnaire method. Regression analysis and factor analysis were then used to examine the data. Five aspects of the quality of internet bank services were identified by the factor analysis results: website efficiency, security, trust, responsiveness, and convenience. Vetrivel, S. C., Rajini, J., & Krishnamoorthy, V., (2020).

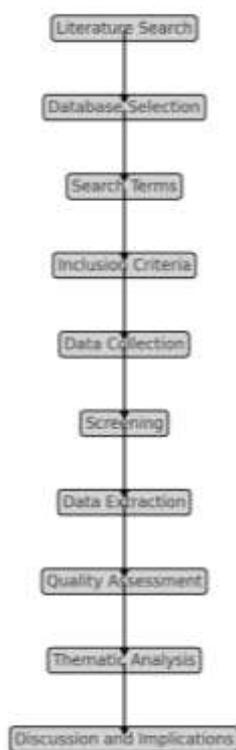
The effect of brand image, customer service, and website design on consumers' propensity to use online banking was examined in this research. The theoretical framework additionally incorporates customer satisfaction as a moderating factor. Internet banking consumers provided the data for this study. Structural equation modeling (SEM) was utilized to assess the proposed associations. Based on the study's results, several specific factors (such as website design, e-customer service, customer satisfaction, and brand image) influence Pakistan's adoption of online banking. These results will help policymakers in practice better grasp

the critical factors influencing Pakistani customers' intentions to adopt internet banking. Rahi, S., Ghani, M. A., & Ngah, A. H. (2020).

3. Research Methodology:

This research employs a systematic approach to gather, assess, and compile academic literature concerning digital banking in India. A comprehensive literature search was conducted across various academic databases, including PubMed, Google Scholar, JSTOR, Science Direct, and ProQuest. The search utilized specific terms such as "digital banking," "customer perception," "adoption of DBS," and "opportunities and challenges" to identify relevant studies. Academic publications, research papers, conference proceedings, reports, and white papers published within the past decade and focusing on digital banking in India were included based on predefined criteria. Key information, such as research objectives, methodologies, theoretical frameworks, findings, and conclusions, was systematically extracted from the selected studies through data collection, screening, and extraction processes. A quality assessment was conducted to evaluate the reliability and consistency of the included literature, considering factors such as research design, methodology, and data analysis approaches. Thematic analysis was then employed to identify patterns, trends, and gaps in the synthesized data. The discussion and implications section will further scrutinize the relevance of the results and provide suggestions for future research directions, theoretical advancements, practical applications, and policy considerations.

Systematic Approach to Review Digital Banking Literature in India



4. Findings and Conclusion:

The conclusion drawn from this study underscores the growing convenience and popularity of digital banking services among customers in India. With banks increasingly offering a range of digital services, customers are finding it more convenient than ever to manage their finances digitally. The accessibility of these services, allowing customers to conduct transactions and access account information at their convenience, regardless of time or location, has emerged as a significant driver of digital banking adoption.

However, despite the increasing preference for digital banking, several factors continue to influence the usage of these services. One notable challenge is the lack of awareness among certain segments of the population regarding the availability and benefits of digital banking. Addressing this gap through targeted education and awareness campaigns could play a crucial role in further promoting digital banking adoption.

Technical complexities associated with digital banking platforms also pose challenges for some users, particularly those less familiar with technology. Simplifying user interfaces and providing comprehensive

support and guidance can help mitigate these barriers, making digital banking more accessible to a broader audience.

Moreover, trust issues regarding the security and reliability of digital banking platforms remain a concern for some customers. Banks must prioritize robust security measures and transparent communication to build and maintain trust among their digital banking users.

Despite these challenges, the overall trend indicates a clear preference for digital banking among customers in India. As banks continue to innovate and enhance their digital offerings while addressing key barriers to adoption, digital banking is poised to play an increasingly central role in the financial lives of Indian consumers.

5. References:

- Mbama, C.I. and Ezepue, P.O. (2018), "Digital banking, customer experience and bank financial performance: UK customers' perceptions", *International Journal of Bank Marketing*, Vol. 36 No. 2, pp. 230-255. <https://doi.org/10.1108/IJBM-11-2016-0181>
- Selvam, V. (2017) "Customers' perception towards internet banking services," *Indian Journal of Computer Science*, 2(3), p. 32. Available at: <https://doi.org/10.17010/ijcs/2017/v2/i3/115040>
- Dr. C. B. Pavithra, et. al., (2021), "Factors Affecting Customers' Perception Towards Digital Banking Services", *Journal of Business and Management*, available at: <https://doi.org/10.17762/turcomat.v12i11.6091>.
- Singh, S. and Rana, R. (2019) "Customer perception and adoption of digital banking," *Research Journal of Humanities and Social Sciences*, 10(2), p. 397. Available at: <https://doi.org/10.5958/2321-5828.2019.00067.6>
- Githuku, W. A. & Kinyuru, R. N. (2018). Digital banking and customer relationship in banking industry in Kenya. "*International Academic Journal of Human Resource and Business Administration*", 3(2), 14-32, available at: http://www.iajournals.org/articles/iajhrba_v3_i2_14_32.pdf
- Kumar N, Dr. Mehrotra R (2022) "A study of Customer perception regarding Issues and Challenges in Digital Banking," *Journal of Positive School Psychology*, available at: www.researchgate.com
- Singhal, D., & Padhmanabhan, V. (2009). "A Study on Customer Perception Towards Internet Banking: Identifying Major Contributing Factors". *Journal of Nepalese Business Studies*, 5(1), 101-111. <https://doi.org/10.3126/jnbs.v5i1.2088>
- Riza, A.F (2019),"Customer acceptance of digital banking in Islamic banks :Study on millennial generation", *Proceedings of Conference on Islamic Management, Accounting, and Economics, vol-2, 2019, page no. 66-74*. Available at: www.cimae.ac.in
- Joshi, Rajsee and Goel, Ritika and Garg, Shraddha, A Study on Customers' Perception on Adoption of Digital Banking in Indian Banking Sector (January 30, 2019). Available at SSRN: <https://ssrn.com/abstract=3363623> or <http://dx.doi.org/10.2139/ssrn.3363623>
- Rajesh Kumar Srivastava (2007), "customer's perception on usage of internet banking", *Innovative Marketing*, Volume 3, Issue 4, 2007, available at: www.researchgate.com
- Singh, S. (2019) Measuring E-Service Quality and Customer Satisfaction with Internet Banking in India. *Theoretical Economics Letters*, 9, 308-326. <https://doi.org/10.4236/tel.2019.92023>
- Kundu, Sukanya; Datta, Saroj K. (2012). A Comparative Evaluation of Customer Perception and Satisfaction of M-banking and I-banking. "*Journal of Transnational Management*", 17(2), 118-136. Doi:10.1080/15475778.2012.676977.
- CHHABRA, Khushdil. "Does Service Quality Matters in the Context of Internet Banking? A Perceptual Analysis of India's Internet Banking Customer's Perception Regarding Service Quality, Trust, Satisfaction and Loyalty," *Journal of Commerce and Accounting Research*, [S.l.], p. 52-60, jul. 2018. ISSN 2277-2146. Available at: <https://www.i-scholar.in/index.php/jcar/article/view/170986>
- Vig, Sakshi and Gupta, Arpita and Goyal, Jugal Kishore, "Customer Perception Towards Online Banking" (January 4, 2022). *Proceedings of the International Conference on Advances in Management Practices (ICAMP 2021)*, Available at SSRN: <https://ssrn.com/abstract=4000561> or <http://dx.doi.org/10.2139/ssrn.4000561>
- K. Madavan and Dr. C. Vethirajan, "Customer Satisfaction on E-Banking Services of Public and Private Sector Banks in Puducherry Region - An Empirical Analysis," *International Journal of Management*, 11(5), 2020, pp. 1247- 1262. <http://www.iaeme.com/IJM/issues.asp>
- SAYED, G.A.Z.I.A. and SAYED, N.A.J.M.U.S.S.A.H.A.R. (2020) "Customer experience with Digital Banking - A comparative study of private and Public Sector Banks," *Productivity*, 61(1), pp. 19-33. Available at: <https://doi.org/10.32381/prod.2020.61.01.3>
- Dr. Rathee V, Yadav R(2019),"International Journal of Management, IT & Engineering", International Journal of Management, IT & Engineering, Vol. 7 Issue 10. Available at: <http://www.ijmra.us>
- Bankuoru Egala, S., Boateng, D. and Aboagye Mensah, S. (2021), "To leave or retain? An interplay between quality digital banking services and customer satisfaction", *International Journal of Bank Marketing*, Vol. 39 No. 7, pp. 1420-1445. <https://doi.org/10.1108/IJBM-02-2021-0072>

19. Sivaram, Arathi, K. Satheesh, E.(2021)“*Customers’ Perceived Risk and Attitude towards Adoption of the Digital Banking Services,*” South Asian Journal of Social Studies and Economics, available at: <http://apsciencelibrary.com/handle/123456789/6247>
20. Aisha, K.J. and Ramya Rakesh (2022) “A study on customers preference towards digital banking in modernity,” *East Asian Journal of Multidisciplinary Research*, 1(8), pp. 1545–1554. Available at: <https://doi.org/10.55927/eajmr.v1i8.1135>
21. Larsson, A. and Viitaoja, Y. (2017), "Building customer loyalty in digital banking: A study of bank staff's perspectives on the challenges of digital CRM and loyalty", *International Journal of Bank Marketing*, Vol. 35 No. 6, pp. 858-877. <https://doi.org/10.1108/IJBM-08-2016-0112>
22. Nguyen, N.T.H., Kim-Duc, N. and Freiburghaus, T.L. (2022), "Effect of digital banking-related customer experience on banks' financial performance during Covid-19: a perspective from Vietnam", *Journal of Asia Business Studies*, Vol. 16 No. 1, pp. 200-222. <https://doi.org/10.1108/JABS-09-2020-0366>
23. Raafat Awad Mosa. (2022). The Influence of E-Customer Relationship Management on Customer Experience in E-Banking Service. *International Journal of Academic Research in Business and Social Sciences*, 12(2), 193–215 <http://dx.doi.org/10.6007/IJARBSS/v12-i2/12195>
24. Hanna Komulainen, Saila Saraniemi, (2019) "Customer centricity in mobile banking: a customer experience perspective", *International Journal of Bank Marketing*, IJBM-11-2017-0245 <https://doi.org/10.1108>
25. Peña-García, Et al. 2021. Co-Creation of Value and Customer Experience: An Application in Online Banking. *Sustainability*, 13(18), p.10486. Available at: <https://doi.org/10.3390/su131810486>
26. Mosallamy, D.E. and Metawie, M., (2022). The impact of internet banking at times of pandemic; customer experience, satisfaction, trust, loyalty, E-service quality and bank's financial performance; an application on Egyptian public banks. *Journal of Business*, 10(2), pp.70-79. DOI:10.12691/jbms-10-2-3
27. Sardana, S., & Bajpai, V. N. (2020). E-banking service quality and customer satisfaction: An exploratory study on India. *International Journal of Services and Operations Management*, 35(2), 223-247.
28. Kavitha, J., & Gopinath, R. (2020). A Study on Perception of Internet Banking users Service Quality-A Structural Equation Modeling Perspective. *International Journal of Management (IJM)*, 11(8).
29. Vetrivel, S. C., Rajini, J., & Krishnamoorthy, V. (2020). Influence of internet banking service quality on customer satisfaction-An Indian experience. *Journal of Critical Reviews*, 7(2), 546-551.
30. Rahi, S., Ghani, M. A., & Ngah, A. H. (2020). Factors propelling the adoption of internet banking: the role of e-customer service, website design, brand image and customer satisfaction. *International Journal of Business Information Systems*, 33(4), 549-569.