Research Guru
Online Journal of Multidisciplinary Subjects (ISSN : 2349-266X)
Volume-13, Issue-4, March-2020
www.researchguru.net

E – Customer Satisfaction with respect to Usage of Digital Banking in Ahmedabad city

Dr. Rajesh P Ganatra
Assistant Professor. Sabarmati Arts and Commerce College. Ahmedabad – 5

Ms. Vidhi K Davda
Research student, St. Kabir Institute of Professional Studies, Ahmedabad-5

ABSTRACT:

*Digital banking is a process where all the traditional banking activities or services which were only available physically inside a bank branch. This includes activities like transfers, withdrawals, money deposits, purchasing financial products, loan, bill pay and account services. The era of digitalization in banking started from the year 1993 by providing a software system in retail banking, corporate, universal, private, Islamic, microfinance and community banks. It is one of the best and a new way adopted by banks for banking. There are many advantages for using digital banking like as it saves time and paper, it is available 24*7 even on holidays, ease of use while shopping etc. and the advantage to the bank is it can provide facilities at low cost. In this study the researcher studies the factors affecting digital banking and its impact on the e-customers satisfaction as a research gap.*

KEY WORDS: *Ahmedabad City, Digital Banking, Factors, E – customer satisfaction, Usage of digital banking.*

INTRODUCTION:

Digital banking services are the services provided by the bank to their customer on digital platforms to make transactions and carry out other banking activities as banking is the day to day activities done with the financial goal or an objective which signifies banking is important and it is also known as internet banking or online banking. The first bank in India gave financial services on digital platform in the year 1996 by ICICI bank.

Banking sector in India were having disinclination towards adopting new technological change brought in for the banks. The banking is the monotonous job with more labour force and there are more chances that mistakes may take place. So bank decided to adopt new technology to minimize error and increase the speed in the banking process process. After adoption of new technology, banks started connecting each other and gave a customer a option of centralized online Real-time exchange (CORE) this facility helped customer to make any financial transaction and use their account from any other branch rather than home branch. Thereafter it slowly adopted the concept of 'Anytime and Anywhere Banking'. Thereafter banks adopted Magnetic Ink Character Recognition (MICR) code technique which helps in sorting the data and easy processing of cheques in any of the bank branches.

Banks gave biggest advantage that was convenience banking to their customers and various benefits to customers are can pay the bills, transfer moneybetween accounts, view the transactions, mobile banking, feature of online banking and syncing with your money applications. The benefits to bank using this technology are business efficiency, cost savings, increased accuracy, improved competitiveness, greater agility and enhanced security (Halvadia, N. B.).

Therefore, in future the adoption of digitalization in banks at all operational levels will impact the stability in financial sector. There are many banks which are growing and not in the position to adopt technological changes so it may take few years to change the environment of banking sector towards automation.

LITERATURE REVIEW

CaiShaohan (2001) in the paper titled the key determinants of internet banking services quality: a content analysis explained about the service quality, internet, banking and customer services with specific dimensions like reliability, responsiveness, access, communication and understanding customer. There were many advantages and

disadvantages were taken through feedback and changes were made accordingly.

Hamilton Robert (2002) in the paper titled consumer attitude and the usage and the adoption of home based banking in the United Kingdom explained about the consumer's attitude towards online banking and different channels of services of bank. It also tells about the encouraging factors and discouraging factors to adopt home based banking which was done through a questionnaire and 286 respondent gave the honest reply to the 44 questions in the questionnaire.

Jun Minjoon(2003) in the paper titled Internet users' perceptions of online service quality: a comparison of online buyers and information searchers explained about the service quality as the basic determinants for online services provided by banks and the perception of the specific groups like group of internet users, online buyers and information searchers.

Durkin Mark (2004) in the paper titled In search of the Internet-banking customer explained about the new technologies in the financial services context which should help both bank and customers to make decisions further and understand consumer behaviour. This is done through a survey of 480 retail-bank customers as respondents.

Hernandez C. MauroJose´ (2006) in the paper titled Adoption of internet banking: proposition and implementation of an integrated methodology approach explained about adoption of new emerging technology and adoption of internet banking through interviewing 300 respondent were internet bank users, 150 were internet but not internet bank users, and 150 were neither internet nor internet bank users. This helped to understand the pattern of consumer behavior in Brazil.

Shaikh Nassar (2008) in the paper titled Internet Banking and Quality of Service Perspectives from a Developing Nation in the Middle East explains about the various measurement technique used to measure the quality of service from customers' perspective with fast growth in e-banking, virtual banking and customer services with a survey in Saudi Arabia.

HamadiChakib (2010) in the paper titledthe Impact of Quality of Online Banking on Customer Commitment explained about the perceived quality, satisfaction, commitment and also about the usage and benefit about internet banking with the help of 2 type of questionnaires and the there were 203 and 272 respondent respectively.

Graupner Enrico (2015) in the paper titled Customers' Intention to Use Digital Services in Retail Banking - An Information Processing Perspective explained about the main drivers for the and intention to use digital banking services with the help of research model for information processing view and it is a quantitative study with 338 respondents among retail banking customer.

Bhatnagar Harshita (2017) in the paper titled Demonetization to Digitalization: A Step Toward Progress explained about the demonetization and cash crunch during that period where as the paper also speaks about the boosting the digitalization in the India though there were many drawbacks and benefits to for the digitalization of economy. The paper had also discussed about various measures to solve the problems or drawbacks for India and to bring transparency in financial institution in India.

Raj Keerthan (2018) in the paper titled Digitization of India - Impact on the BOP Sector explains that the effects of digitalization on BOP sector where it highlights the factors like the increase in employment, measures by government for unauthorized sector, to transform various sectors to boost up growth and make India a digital economy.

RESEARCH OBJECTIVE

To examine the impact of factors affecting customer satisfaction and usage of digital banking on e – customer satisfaction with respect to digital banking in Ahmedabad city.

RESEARCH METHODOLOGY

The sampling method has been used for the study. The samples of the population are the E – customers. The convenience sampling approach has been used in the research. The sample size is of 403. The samples include the E – customers across Ahmedabad city. For the research work the major statistics have been

used. The essential information have been gathered from E – customers located in Ahmedabad area in Gujarat state. For research purpose relating to the topic for collection of data from respondents the instruments used is a structured questionnaire. Survey methods have been used for data collection in this research work. The topic of the research work is a theoretical topic and there is no need to have experiments.

RESEARCH ANALYSIS

It describes the impact of the factors affecting customer satisfaction with respect to digital banking in Ahmedabad city. Hence the regression technique is used to identify the impact. If the value of R2statistic is more than 0.7, then it is suggestive measure of significant impact.

Results and Interpretations

Table 1 : Correlation & Regression Summary Statistics

Sr. No	Dependent Variable	Independent Variable	R Statistics	R^2 Statistics	Inference
1.	Satisfaction	Perceived value	0.013	0.756	Weak positive Correlation and significant Impact
2.	Satisfaction	Convenience	0.324	0.705	Weak positive Correlation and significant Impact
3.	Satisfaction	Functional quality	0.094	0.743	Weak positive Correlation and significant Impact
4.	Satisfaction	Service quality	0.072	0.712	Weak positive Correlation and significant Impact
5.	Satisfaction	Brand trust	0.098	0.789	Weak positive Correlation and significant Impact
6.	Satisfaction	Employee customer engagement	0.223	0.750	weak Positive Correlation and significant Impact
7.	Satisfaction	Perceived Risk	0.143	0.020	Weak positive Correlation and Insignificant Impact
8.	Satisfaction	Innovation in digital banking	0.369	0.725	weak positive Correlation and significant Impact
9.	Satisfaction	Loyalty	0.051	0.766	Weak positive Correlation and significant Impact
10.	Satisfaction	Virtual banking	0.207	0.825	Weak Correlation and significant Impact
11.	Satisfaction	Biometric technology	0.344	0.710	weak positive Correlation and significant Impact
12.	Satisfaction	Artificial intelligence	0.272	0.724	Weak positive Correlation and significant Impact
13.	Satisfaction	Block chain	0.290	0.084	Weak positive Correlation and Insignificant Impact
14.	Satisfaction	Robotics	0.296	0.088	Weak positive Correlation and Insignificant Impact
15.	Satisfaction	Bluetooth beacons	0.243	0.059	Weak Correlation and Insignificant Impact
16.	Satisfaction	Not user-friendly	0.194	0.728	Weak positive Correlation and significant Impact
17.	Satisfaction	Not reliable	0.089	0.008	Weak positive Correlation and Insignificant Impact
18.	Satisfaction	Not responsive	0.123	0.015	Weak positive Correlation and Insignificant Impact

19.	Satisfaction	Security issues	0.106	0.715	Weak positive Correlation and significant Impact
20	Satisfaction	Public sector banks	0.114	0.889	Weak positive Correlation and significant Impact
21.	Satisfaction	Private sector banks	0.273	0.836	Weak positive Correlation and significant Impact
22.	Satisfaction	Foreign banks	0.290	0.084	Weak positive Correlation and Insignificant Impact
23.	Satisfaction	Cooperative banks	0.319	0.102	Weak positive Correlation and Insignificant Impact

Source: Spss output

Interpretation

1. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r = 0.013) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Perceived value. Further R^2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.756. This means that the independent variables (Perceived value) predict the dependent variable (satisfaction) by 75.6%, thus, leaving out 24.4% (100% - 75.6%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Perceived value on satisfaction.
2. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.324) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Convenience. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.705. This means that the independent variables (Convenience) predict the dependent variable (satisfaction) by 70.5 %, thus, leaving out 29.5% (100% - 70.5%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Convenience on satisfaction.
3. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.094) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Functional quality. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.743. This means that the independent variables (Functional quality) predict the dependent variable (satisfaction) by 74.3 %, thus, leaving out 25.7% (100% - 74.3%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Functional quality on satisfaction.
4. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it

is. In this case, the Pearson correlation coefficient (r =0.072) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Service quality. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.712. This means that the independent variables (Service quality) predict the dependent variable (satisfaction) by 71.2 %, thus, leaving out 28.8% (100% - 71.2%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Service quality on satisfaction.

5. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.098) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Brand trust. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.789. This means that the independent variables (Brand trust) predict the dependent variable (satisfaction) by 78.9%, thus, leaving out 21.1% (100% - 78.9%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Brand trust on satisfaction.
6. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.223) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Employee customer engagement. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.750. This means that the independent variables (Employee customer engagement) predict the dependent variable (satisfaction) by 75%, thus, leaving out 25% (100% - 75%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Employee customer engagement on satisfaction.
7. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.143) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is accepted. Thus there is no significant relationship between the Satisfaction and Perceived Risk. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.020. This means that the independent variables (Perceived Risk) predict the dependent variable (satisfaction) by 2%, thus, leaving out 98% (100% - 2%) unexplained. In a nutshell, this means that null hypothesis is accepted. Thus there is no significant impact of Perceived Risk on satisfaction.
8. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.369) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and

Innovation in digital banking. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.725. This means that the independent variables (Innovation in digital banking) predict the dependent variable (satisfaction) by 72.5%, thus, leaving out 27.5% (100% - 72.5%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Innovation in digital banking on satisfaction.

9. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.051) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is accepted. Thus there is no significant relationship between the Satisfaction and Loyalty. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.766. This means that the independent variables (Loyalty) predict the dependent variable (satisfaction) by 76.6%, thus, leaving out 23.4% (100% - 76.6%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Loyalty on satisfaction.
10. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.207) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Virtual banking. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.825. This means that the independent variables (Virtual banking) predict the dependent variable (satisfaction) by 82.5%, thus, leaving out 17.5% (100% - 82.5%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Virtual banking on satisfaction.
11. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.344) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Biometric technology. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.710. This means that the independent variables (Biometric technology) predict the dependent variable (satisfaction) by 71 %, thus, leaving out 29 % (100% - 71%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Biometric technology on satisfaction.
12. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.272) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Artificial intelligence. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.724. This means that the independent variables (Artificial intelligence)

predict the dependent variable (satisfaction) by 72.4%, thus, leaving out 27.6% (100% - 72.4%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Artificial intelligence on satisfaction.

13. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.290) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is accepted. Thus there is no significant relationship between the Satisfaction and Block chain. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.084. This means that the independent variables (Block chain) predict the dependent variable (satisfaction) by 8.4%, thus, leaving out 91.6% (100% - 8.4%) unexplained. In a nutshell, this means that null hypothesis is accepted. Thus there is no significant impact of Block chain on satisfaction.
14. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.296) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is accepted. Thus there is no significant relationship between the Satisfaction and Robotics. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.088. This means that the independent variables (Robotics) predict the dependent variable (satisfaction) by 8.8%, thus, leaving out 91.2% (100% - 8.8%) unexplained. In a nutshell, this means that null hypothesis is accepted. Thus there is no significant impact of Robotics on satisfaction.
15. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.243) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is accepted. Thus there is no significant relationship between the Satisfaction and Bluetooth beacons. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.059. This means that the independent variables (Bluetooth beacons) predict the dependent variable (satisfaction) by 5.9%, thus, leaving out 94.1% (100% - 5.9%) unexplained. In a nutshell, this means that null hypothesis is accepted. Thus there is no significant impact of Bluetooth beacons on satisfaction.
16. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.194) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Not user-friendly. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.728. This means that the independent variables (Not user-friendly) predict the dependent variable (satisfaction) by 72.8%, thus, leaving out 27.2% (100% - 72.8%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Not user-friendly on satisfaction.
17. The R-value: shows the direction and the strength of the correlation. The

bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.089) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is accepted. Thus there is no significant relationship between the Satisfaction and Not reliable. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.008. This means that the independent variables (Not reliable) predict the dependent variable (satisfaction) by 0.8%, thus, leaving out 99.2% (100% - 0.8%) unexplained. In a nutshell, this means that null hypothesis is accepted. Thus there is no significant impact of Not reliable on satisfaction.

18. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.123) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is accepted. Thus there is no significant relationship between the Satisfaction and Not responsive. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.015. This means that the independent variables (Not responsive) predict the dependent variable (satisfaction) by 1.5%, thus, leaving out 98.5% (100% - 1.5%) unexplained. In a nutshell, this means that null hypothesis is accepted. Thus there is no significant impact of Not responsive on satisfaction.
19. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.106) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Security issues. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.715. This means that the independent variables (Security issues) predict the dependent variable (satisfaction) by 71.5%, thus, leaving out 28.5% (100% - 71.5%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Security issues on satisfaction.
20. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.114) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Public sector banks. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.889. This means that the independent variables (Public sector banks) predict the dependent variable (satisfaction) by 88.9%, thus, leaving out 11.1% (100% - 88.9%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Public sector banks on satisfaction.
21. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.273) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is rejected. Thus there is significant relationship between the Satisfaction and Private

sector banks. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.836. This means that the independent variables (Private sector banks) predict the dependent variable (satisfaction) by 83.6%, thus, leaving out 16.4% (100% - 83.6%) unexplained. In a nutshell, this means that null hypothesis is rejected. Thus there is significant impact of Private sector banks on satisfaction.

22. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.290) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is accepted. Thus there is no significant relationship between the Satisfaction and Foreign banks. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.084. This means that the independent variables (Foreign banks) predict the dependent variable (satisfaction) by 8.4%, thus, leaving out 91.6% (100% - 8.4%) unexplained. In a nutshell, this means that null hypothesis is accepted. Thus there is no significant impact of Foreign banks on satisfaction.
23. The R-value: shows the direction and the strength of the correlation. The bigger the value the more significant it is. In this case, the Pearson correlation coefficient (r =0.319) shows a weak positive correlation between the variables under investigation. This means the null hypothesis is accepted. Thus there is no significant relationship between the Satisfaction and Cooperative banks. Further R2 statistics helps in explaining variance in the dependent variable (Satisfaction). Based on the results the (R square) value is 0.102. This means that the independent variables (Cooperative banks) predict the dependent variable (satisfaction) by 10.2%, thus, leaving out 89.8% (100% - 10.2%) unexplained. In a nutshell, this means that null hypothesis is accepted. Thus there is no significant impact of Cooperative banks on satisfaction.

Conclusion

In the research conducted there were 23 factors which were taken into consideration thateither has a significant impact and insignificant impact. The factors that had a significant impact are perceived value, convenience, functional quality, service quality, brand trust, employee customer engagement, Innovation in digital banking, loyalty, virtual banking, biometric technology, artificial intelligence, not user friendly, security issues, Private sector banks and public sector banks. Therefore, the significant impact means the bank should highly consider it so as to maximize the penetration in the Ahmedabad city.

References

1. Jun, M., &Cai, S. (2001). The key determinants of internet banking service quality: a content analysis. International journal of bank marketing.
2. Howcroft, B., Hamilton, R., & Hewer, P. (2002). Consumer attitude and the usage and adoption of home-based banking in the United Kingdom. International journal of bank marketing.
3. Cai, S., & Jun, M. (2003). Internet users' perceptions of online service quality: a comparison of online buyers and information searchers. Managing Service Quality, 13(6), 504-519.
4. Durkin, M. (2004). In search of the Internet-banking customer.

International Journal of Bank Marketing.
5. Hernandez, J. M. C., &Mazzon, J. A. (2007). Adoption of internet banking: proposition and implementation of an integrated methodology approach. International journal of bank marketing.
6. SadiqSohail, M., & Shaikh, N. M. (2008). Internet banking and quality of service: Perspectives from a developing nation in the Middle East. Online information review (Print), 32(1), 58-72.
7. Hamadi, C. (2010). The impact of quality of online banking on customer commitment. Communications of the IBIMA, 2010, 1-8.
8. Graupner, E., Melcher, F., Demers, D., &Maedche, A. (2015). Customers' intention to use digital services in retail banking-an information processing perspective.
9. Bhatnagar, H. (2017). Demonetization to digitalization: a step toward progress. Manag Econ Res J, 3(2017), 1762.
10. Raj, K., &Aithal, P. S. (2018). Digitization of India-Impact on the BOP Sector. International Journal of Management, Technology, and Social Sciences (IJMTS), 3(1), 59-74.
11. Dr. Jayantsinh A Sarvaiya, Rajesh P Ganatra (2012). Technology in Bnaking – Insights of E – Customers of Ahmedabad city. Indian Journal of Applied Research. Vol.2 issue 3.
12. Mr. Rajesh P Ganatra (2012).Internet Banking Adoption Analysis using variables of technology Acceptance Moddel (TAM): Empirical study of NSE 50 banks E- customers in Ahmedabad city paripex. Indian Journal of Research, Vol.1 issue 7.
13. Dr. Jayantsinh A Sarvaiya, Rajesh P Ganatra (2014) Internet Banking Acceptance in Ahmedabad city. Vol. 3 issue 12.
14. Sharma, M. S., & Halvadia, N. B. (2015). Measuring service quality of internet banking portal in India. Annals of Management Science, 4(2), 29-51.
15. E- Banking and Development of Banks – Edited by S.B. Verma, S.K. Gupta and M.K. Sharma, Deep and Deep Publications Pvt Ltd, ISBN 978-81-8450-004-2.
16. Research Methodology (Methods and Techniques) by C.R. Kothari, New Age International (P) Limited, Publishers, ISBN (13): 978-81-224-2488-1.
17. Marketing Research, an Applied Orientation by Naresh K. Malhotra, Pearson Education, ISBN – 81-7808-368-X.