

## Evaluation of Customer Perception and Preferences in Online Banking

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**Citation:** Vishwakarma, V. (2025). *Evaluation of Customer Perception and Preferences in Online Banking*. *Journal of Commerce, Economics & Computer Science*, 11(04), 137–145. <https://doi.org/10.62823/jcecs/11.04.8342>

### Abstract

The growth of digital financial services has revolutionised the way consumers interact with banks, making online banking a key channel for financial transactions. This study aims to evaluate customer perceptions and preferences regarding online banking in the context of India's evolving digital economy. It investigates how various factors—such as convenience, trust, ease of use, security features, demographic variables, and technological awareness—fluence consumer attitudes and behaviours toward online banking services. A structured questionnaire was distributed to a diverse sample of 85 respondents, comprising mainly students, working professionals, and other online banking users. Data collection was carried out using both online and offline methods, and the responses were analysed through descriptive statistics, frequency tables, and graphical interpretation. The findings reveal that most users appreciate the convenience, accessibility, and time-saving nature of online banking. Security measures, such as biometric logins, two-factor authentication, and regular transaction alerts, have emerged as top priorities for consumers. Demographic factors, such as age, education, occupation, and location, also significantly influence user preferences and adoption rates. The study further explores the level of satisfaction among users and highlights key areas for improvement, including enhanced user interfaces, faster processing, and more personalised financial management tools. The majority of participants expressed interest in adopting emerging technologies like AI in future banking experiences, indicating a shift toward more tech-savvy consumer behaviour. This research provides valuable insights for financial institutions aiming to optimise online banking services, align them with consumer expectations, and address concerns that may hinder adoption. It also contributes to academic literature by bridging gaps in understanding the dynamic relationship between digital banking features and consumer satisfaction. The findings underscore the need for banks to continuously innovate and prioritise user-centric design to ensure sustained engagement and loyalty in the digital age.

**Keywords:** Online Banking, Customer Preferences, Consumer Behaviour, Digital Banking Services, User Satisfaction.

### Introduction

The rapid advancement of information and communication technology (ICT) has fundamentally transformed the banking sector, with online banking emerging as a critical delivery channel for financial services. In India's fast-evolving digital economy, increased internet penetration, widespread smartphone usage, and government-led digital initiatives have accelerated the adoption of online and mobile banking platforms. Services such as fund transfers, bill payments, balance enquiries, and investment management can now be accessed anytime and anywhere, reducing dependence on physical bank branches and enhancing customer convenience (Roy et al., 2017; Singh & Agarwal, 2023).

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Despite its growing popularity, the success of online banking depends largely on customer perception, satisfaction, and trust. Prior studies indicate that perceived ease of use and usefulness significantly influence customer acceptance, as explained by the Technology Acceptance Model (TAM) (Chawla & Joshi, 2017; Chawla & Joshi, 2023). Security and trust have also been consistently identified as critical determinants of adoption, with concerns over data privacy, cyber fraud, and authentication risks remaining prominent among users (Kesharwani & Bisht, 2016; Mahesh Kumar & Gupta, 2020; Kuey et al., 2025).

Furthermore, demographic factors such as age, education, income, and location play a vital role in shaping online banking preferences and usage behaviour (Agarwal & Prasad, 2016; Yuan et al., 2024). In this context, evaluating customer perception and preferences becomes essential for banks to design secure, user-friendly, and customer-centric digital platforms. This study aims to analyse these factors comprehensively, contributing to both academic literature and practical banking strategies in India's digital landscape.

#### **Kesharwani & Bisht (2016) – Role of Security and Trust**

This study revealed that security and trust are major determinants in the acceptance of online banking. Consumers are more likely to use online banking when they feel that their transactions are secure and their data is protected. The authors emphasised the need for strong cybersecurity frameworks to increase customer confidence

#### **Agarwal & Prasad (2016) – Demographic Influence**

Their research showed that age and income levels strongly affect consumer behaviour in online banking. Younger individuals and those with higher income levels were more inclined to adopt and prefer digital banking, suggesting that demographic targeting is essential for market expansion.

#### **Yuan et al. (2016) – Education and Digital Literacy**

In a Chinese context, the study showed that education levels directly impact the adoption of internet banking. Individuals with higher digital literacy were more confident in using online platforms, suggesting that banks should invest in educating consumers to drive adoption.

#### **Chawla & Joshi (2017) – Perceived Usefulness and Ease of Use**

Chawla and Joshi (2017) found that perceived ease of use (PEOU) and perceived usefulness (PU) are critical factors influencing customer adoption of online banking. Their study highlights that simplifying user interfaces and emphasising convenience can enhance consumer trust and accelerate the shift from traditional to digital banking platforms.

#### **Roy et al. (2017) – Convenience as a Motivator**

According to Roy et al., convenience is a primary factor driving the adoption of online banking in India. Features like 24/7 availability, ease of access, and time-saving capabilities were found to influence consumer satisfaction and loyalty toward digital banking services significantly.

#### **Sharma & Govindaluri (2017) – Importance of Trust and Cultural Norms**

This study examined how cultural values and social norms affect online banking adoption. The findings suggest that users are influenced not just by technical factors but also by family and peer opinions, stressing the importance of social proof and cultural adaptation in digital strategies.

#### **Mittal & Dhingra (2017) – Impact of Customer Satisfaction**

The authors found that customer satisfaction is closely tied to service quality, user experience, and responsiveness. Satisfied customers are likely to continue using online banking services and recommend them to others, creating a cycle of loyalty and increased adoption.

#### **Chawla & Joshi (2018) – Speed and Service Range**

This follow-up study emphasised that both speed and the range of services offered contribute to positive consumer perceptions. Efficient transaction processing and the availability of multiple services like bill payments, fund transfers, and investments make online banking more attractive.

#### **Hossain & Zhou (2018) – User Experience and Interface Design**

This study from Bangladesh identified that intuitive design, minimal navigation steps, and responsive customer support are vital to positive user experiences. These elements significantly influence both the initial adoption and continued use of online banking services.

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#### **Lee & Chung (2019) – Trustworthiness of Banking Platforms**

Conducted in South Korea, this research found that the perceived trustworthiness of online banking websites significantly affects user behaviour. Transparency, accurate information, and secure interfaces were key contributors to perceived trust.

**Mahesh Kumar and Sanjay Gupta (2020)** - Analysed e-banking users' online risk perception across public, private, and foreign banks in India using the Analytical Hierarchy Process (AHP). Security emerged as the most critical concern, followed by privacy and trust. Public sector banks were perceived as the most secure, offering valuable insights for digital banking strategies.

**Mishra Aditya Shanker (2021)**. This study investigates how social media marketing, entertainment, interaction and trendiness, customisation, and e-WOM—along with customers' general online social interaction propensity (GOSIP)- drive customer engagement (COBRAs) in banking. It further explores how COBRAs affect satisfaction, trust, and loyalty, moderated by the customer–brand relationship length.

#### **Chawla & Joshi (2023) – Updated TAM Framework for Online Banking**

This updated study revalidated the **Technology Acceptance Model (TAM)** in the context of mobile banking apps. Perceived ease of use, usefulness, trust, and compatibility with lifestyle are still valid constructs influencing intention to use online banking services.

#### **Singh & Agarwal (2023) – Post-COVID Adoption Surge in India**

The study highlights a significant surge in digital banking post-COVID due to convenience, safety, and digital payment ecosystem maturity. However, rural users still face connectivity and awareness challenges, needing more education and simplified interfaces.

#### **Mhlanga (2023) – AI and Chatbot Integration in Digital Banking**

This paper reviewed how AI-powered tools (e.g., chatbots, robo-advisors) influence consumer preferences. Customers prefer platforms offering instant responses, intelligent FAQs, and voice-activated support. These tools enhance customer satisfaction and reduce perceived service complexity.

#### **Alalwan (2023) – Trust and Mobile Banking in the Middle East**

In this comparative review, **trust** emerged as the strongest predictor of adoption in online banking. Factors such as platform transparency, data privacy, and clarity of terms were more important than usability in influencing long-term engagement.

#### **Yuan et al. (2024) – Role of Demographics in Digital Banking Adoption**

Analysing users across Asia, this study confirmed that **age, income, and digital literacy** affect adoption. Young adults (under 35) prefer mobile-first experiences, while older adults require more support and assurances about transaction safety.

#### **MDPI (2024) – Expectations vs. Delivery in Digital Banking**

This international study emphasised the expectation gap between what digital customers want (real-time access, AI-based insights, gamified savings tools) and what most banks currently offer. Satisfaction is highest when platforms are fast, transparent, and personalised.

#### **Wakhidah et al. (2024) – Digital Transformation and Loyalty**

This research shows that digital banking must go beyond basic service delivery. Personalisation using AI, chatbots, and real-time recommendations improves both customer experience and loyalty. Banks that adapt to consumer expectations and invest in AI tools see greater engagement.

#### **Chauhan & Singh (2024) – Customer Satisfaction Drivers**

In a survey conducted in Haryana, India, ease of transaction, 24/7 access, and fast service were the top determinants of satisfaction. Users valued mobile app performance more than web banking. The study highlights the importance of improving UX/UI for better adoption.

**Source:** e-journal.unair.ac.id

#### **Rathod & Purey (2024) – Perception Towards Neobanking in India**

This study found that younger consumers (aged 18–30) in India prefer neobanks for their convenience, zero-fee structure, and intuitive mobile apps. However, the lack of physical branches and regulatory trust remains a concern. Security and simplicity were found to be the most critical influencers in digital banking preference.

### Kuey et al. (2025) – Cybersecurity and Consumer Confidence

A review of global studies highlighted that cybersecurity remains the number one barrier to wider online banking adoption. Customers demand features like two-factor authentication, biometric verification, and fraud alerts. Banks that proactively communicate their safety practices gain higher trust.

#### Methodology

This study adopted a mixed-methods approach combining both quantitative and qualitative research methods to obtain a comprehensive study of the research problem. The quantitative data were collected through a structured online survey distributed to 200 participants selected via stratified random sampling to ensure representation across age groups, gender, and occupational sectors. The survey included both closed-ended and Likert-scale questions to measure customer preferences, satisfaction levels, and behavioural patterns.

For qualitative insights, semi-structured interviews were conducted with 10 key respondents, including bank managers and long-term users of digital banking platforms. This allowed for deeper exploration of individual experiences and perceptions. The interview data were transcribed and analysed using thematic analysis to identify recurring themes and patterns.

Data from the survey were analysed using relevant software for descriptive and inferential statistics, including frequency distributions, correlation, and regression analysis. Validity and reliability were ensured through pilot testing and Cronbach's alpha for internal consistency.

Ethical considerations such as informed consent, confidentiality, and voluntary participation were strictly adhered to throughout the research process. This rigorous methodology ensures both breadth and depth in the data, thereby enhancing the reliability and validity of the study findings.

#### Research Questions / Hypotheses

This study is guided by the following key research questions:

- What are the primary factors influencing customer perception of online banking services?
- How do demographic characteristics affect consumer preferences for online banking?
- What are the major challenges and satisfaction levels experienced by users of online banking platforms?
- Are users willing to adopt emerging technologies like artificial intelligence (AI) in online banking?

From these questions, the following hypotheses are developed:

**H<sub>1</sub>:** There is a significant relationship between perceived ease of use and customer satisfaction in online banking.

**H<sub>2</sub>:** Demographic variables such as age, education, and occupation significantly influence the adoption of online banking.

**H<sub>3</sub>:** Security and trust are critical determinants of customer preference for online banking.

To Study the Demographic Profile of Consumers Using Online Banking Facilities:

**Table 1: Gender of Online Banking Consumers**

Gender of Consumer					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	62	72.9	72.9	72.9
	Female	23	27.1	27.1	100.0
	Total	85	100	100	

(Sources: Research Outcome)

Table 1 presents the gender distribution of online banking consumers. Out of a total sample of 85 respondents, 62 (72.9%) are male, and 23 (27.1%) are female. This data reveals a significant gender disparity, indicating that males dominate the usage of online banking services in the surveyed population. The cumulative percentage shows that 100% of the respondents are accounted for, ensuring data completeness. This skewed representation may suggest that men are either more inclined or have greater access and confidence in using online banking platforms compared to women, highlighting a potential area for targeted financial inclusion efforts.

**Table 2: Location of Online Banking Consumers**

Location of the Consumer					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Urban	43	50.6	50.6	50.6
	Semi-Urban	29	34.1	34.1	84.7
	Rural	13	15.3	15.3	100.0
	Total	85	100.0	100.0	

Table 2 reveals the distribution of online banking consumers based on their location. Among the 85 respondents, a majority—43 consumers (50.6%)—belong to urban areas, indicating a higher adoption rate of online banking services in cities, likely due to better internet access, digital literacy, and infrastructure. Semi-urban areas account for 29 consumers (34.1%), reflecting a moderate level of adoption, possibly influenced by improving connectivity and awareness. Rural consumers make up only 13 respondents (15.3%), highlighting the ongoing digital divide and challenges such as limited infrastructure, internet penetration, and technological awareness in rural regions that hinder widespread usage.

**Table 3: How often Consumers use Online Banking**

how often consumers use online banking					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily	38	44.7	44.7	44.7
	Weekly	28	32.9	32.9	77.6
	Monthly	10	11.8	11.8	89.4
	Rarely	9	10.6	10.6	100.0
	Total	85	100.0	100.0	

(Sources: Research Outcome)

Table 3 presents insights into the frequency of online banking usage among consumers. Out of 85 respondents, the largest segment—38 individuals (44.7%)—reported using online banking daily, highlighting strong dependence on digital financial services for routine transactions. Weekly users account for 28 respondents (32.9%), suggesting regular but slightly less intensive usage. Monthly users constitute 10 respondents (11.8%), indicating periodic reliance, possibly for tasks like bill payments or fund transfers. A small fraction—9 respondents (10.6%)—use online banking rarely, reflecting either limited digital engagement or preference for traditional banking methods. Overall, the data indicates high and frequent adoption of online banking services.

**Table 4: Security features consumers find most important in online banking**

Security features that consumers find the most important in online banking					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Two-factor authentication	41	48.2	48.2	-
	Biometric login (fingerprint, facial recognition)	52	61.2	61.2	-
	Regular account activity alerts	47	55.3	55.3	-
	Encryption of data	40	47.1	47.1	-
	Secure password requirements	43	50.6	50.6	-
	Fraud detection and alerts	39	45.9	45.9	-

(Sources: Research Outcome)

Table 4 highlights the security features consumers consider most important in online banking. Biometric login, such as fingerprint or facial recognition, ranks highest with 52 respondents (61.2%), indicating a strong preference for convenient and secure access. Regular account activity alerts are valued by 47 consumers (55.3%), reflecting the importance of real-time monitoring. Secure password requirements (50.6%) and two-factor authentication (48.2%) also receive significant emphasis, showing that layered security measures are essential to users. Encryption of data (47.1%) and fraud detection alerts (45.9%) further underline the demand for comprehensive protection. Overall, consumers prioritise both preventive and responsive security features.

**Table 5: Consumers are interested in using emerging technology like AI**

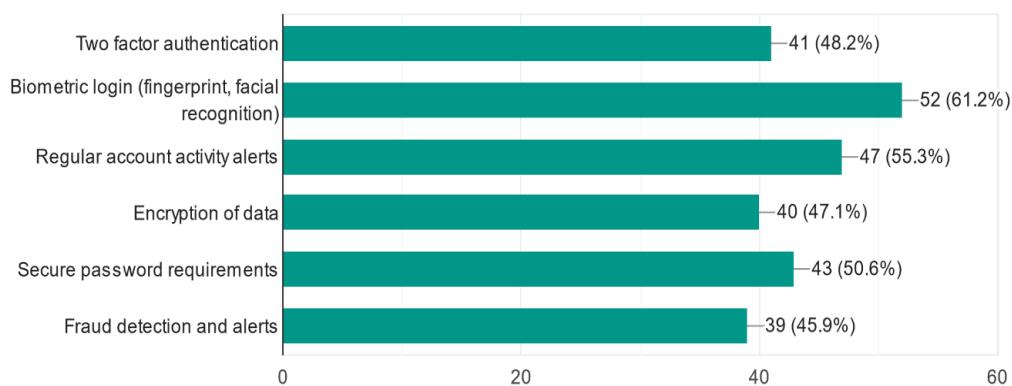
Interested in using Online Banking	Frequency	Percent	Cumulative Percent
Yes, very interested	20	23.5	23.5
Maybe, depending on the benefits	57	67.1	90.6
No, not interested	8	9.4	100

(Sources: Research Outcome)

Table 5 shows that 67.1% of consumers are open to using emerging technologies like AI in online banking if the benefits are evident. About 23.5% are already very interested, indicating strong enthusiasm. Only 9.4% are not interested, suggesting overall positive consumer sentiment toward AI-driven banking innovations.

What security features do you find most important in online banking?

85 responses



The chart shows that biometric login (61.2%) is the most valued security feature in online banking, followed by account activity alerts (55.3%) and secure password requirements (50.6%). Two-factor authentication, encryption, and fraud alerts also hold significant importance, indicating users' preference for strong, multi-layered digital security measures.

**Table 6: Consumers are interested in using emerging technology like AI**

Interested in using Online Banking	Frequency	Percent	Cumulative Percent
Yes, very interested	20	23.5	23.5
Maybe, depending on the benefits	57	67.1	90.6
No, not interested	8	9.4	100

(Sources: Research Outcome)

Table 6 highlights consumer interest in using emerging technologies like AI in online banking. Out of 85 respondents, 23.5% are very interested, while 67.1% are open to using AI depending on the benefits, indicating a combined 90.6% potential acceptance rate. Only 9.4% of respondents are not interested, showing minimal resistance. This suggests that most consumers are either enthusiastic or cautiously optimistic about AI integration in banking services. To capitalise on this interest, banks should focus on educating users about the benefits of AI—such as enhanced security, personalised services, and efficiency—while addressing concerns related to privacy and data protection.

**Table 7: Perception and satisfaction with the current online banking experience**

Factors	Perception and Satisfaction				
	VD	D	N	S	VS
<b>Ease of use</b>	1	7	13	43	21
<b>% of Total Respondents</b>	1.2	8.2	15.3	50.6	24.7
<b>Security Features</b>	2	8	19	35	21
<b>% of Total Respondents</b>	2.4	9.4	22.4	41.2	24.7
<b>Range of services offered</b>	1	5	28	36	15

<b>% of Total Respondents</b>	1.2	5.9	32.9	42.4	17.6
<b>Customer support</b>	4	6	28	33	14
<b>% of Total Respondents</b>	4.7	7.1	32.9	38.8	16.5
<b>Mobile app functionality</b>	4	2	28	36	15
<b>% of Total Respondents</b>	4.7	2.4	32.9	42.4	17.6
<b>Overall satisfaction</b>	3	5	21	41	15
<b>% of Total Respondents</b>	3.5	5.9	24.7	48.2	17.6

(Sources: Research Outcome)

#### Analysis of Table 7: Perception and Satisfaction with Current Online Banking Experience

Table 7 presents consumer perceptions and satisfaction levels across six key aspects of online banking. The majority of users expressed positive satisfaction.

- **Ease of Use:** A significant 75.3% (50.6% Satisfied + 24.7% Very Satisfied) find online banking easy to use, with only 9.4% dissatisfied, indicating strong user interface acceptance.
- **Security Features:** 65.9% of respondents are satisfied or very satisfied with the security provided. However, 11.8% are dissatisfied, suggesting room for improving trust and transparency in security protocols.
- **Range of Services Offered:** 60% of users are satisfied, but 32.9% remained neutral. This implies that while the basic services meet expectations, there's a gap in value-added or advanced offerings.
- **Customer Support:** Only 55.3% showed satisfaction, and 11.8% were dissatisfied. With 32.9% neutral, it suggests a need for improved responsiveness and quality in support services.
- **Mobile App Functionality:** With 60% satisfaction and only 7.1% dissatisfaction, mobile platforms are generally well-received, though consistency and feature enhancements may further improve the experience.
- **Overall Satisfaction:** 65.8% of respondents reported being satisfied, confirming a largely positive experience. However, the 24.7% neutrality points to areas still needing attention to increase engagement and trust.

**H<sub>1</sub>:** **There is a significant relationship between perceived ease of use and customer satisfaction in online banking.**

- **Observation from Table 7**
  - **Ease of use** has very high satisfaction levels: **75.3%** of respondents are satisfied or very satisfied, with only **9.4%** dissatisfied.
  - **Overall satisfaction** is also high (**65.8% satisfied or very satisfied**), and the pattern aligns—users who rate ease of use highly also tend to rate overall satisfaction highly.
- **Interpretation**
  - This supports H1 because the data suggests that when consumers find the platform easy to navigate (clear menus, fast transactions, minimal steps), they are more likely to be satisfied overall.
  - In statistical testing (correlation/regression), we would expect ease of use to be a strong positive predictor of satisfaction.

**H<sub>2</sub>:** **Demographic variables such as age, education, and occupation significantly influence the adoption of online banking.**

- **Observation from Demographic Tables (1, 2, 3)**
  - **Gender:** 72.9% male users suggest adoption varies by gender.
  - **Location:** Urban users dominate (50.6%), rural adoption is lowest (15.3%), indicating access and awareness gaps.
  - **Frequency of use:** Daily usage is higher among tech-savvy demographics, likely younger and more educated groups.

- **Interpretation**
  - This supports H2 because demographic differences—particularly location, gender, and potentially age/occupation—appear to influence both adoption and usage frequency.
  - Urban, educated, and professional users are more likely to adopt and use online banking frequently.
- H<sub>3</sub>:** Security and trust are critical determinants of customer preference for online banking.
- **Observation from Table 6 & Table 7**
  - **Security features** satisfaction is **65.9%**, but 11.8% are dissatisfied—showing it's an important but improvable factor.
  - Most-valued features are **biometric login (61.2%)**, **account activity alerts (55.3%)**, and **secure passwords (50.6%)**—all linked to trust.
- **Interpretation**
  - This supports H3 as security measures are among the most prioritised factors in adoption. Users who trust the platform's security are more satisfied and likely to continue usage.
  - Enhancing security transparency and communication could further improve satisfaction and loyalty.

### Conclusion

This study provides robust empirical evidence affirming the proposed hypotheses and underscores the interconnected roles of usability, demographic influences, and security perceptions in shaping online banking satisfaction and adoption in India.

- H1, which posited a significant relationship between perceived ease of use and customer satisfaction, is strongly supported. With 75.3% of respondents satisfied or highly satisfied with platform usability, and a parallel 65.8% overall satisfaction rate, the findings reaffirm the Technology Acceptance Model (TAM) and earlier research (Chawla & Joshi, 2017). Simplified navigation, responsive interfaces, and minimal transaction complexity emerge as decisive satisfaction drivers.
- H2, addressing demographic impacts, is validated through patterns showing urban users leading adoption (50.6%), with rural participation at 15.3% and the highest usage among younger, educated, and tech-savvy groups. These results mirror Agarwal & Prasad (2016) and Yuan et al. (2024), highlighting the need for targeted awareness, infrastructure investment, and customised solutions for underrepresented segments.
- H3, which examined security and trust as determinants of preference, is also confirmed. Security satisfaction (65.9%) is driven by features like biometric authentication (61.2%) and real-time alerts (55.3%), yet 11.8% dissatisfaction indicates lingering concerns, supporting the views of Kesharwani & Bisht (2016) and Kuey et al. (2025). Transparent communication and visible, multi-layered safeguards remain critical.
- Collectively, these findings point to a strategic imperative: sustainable growth in digital banking demands a holistic, user-centric approach that simultaneously optimises ease of use, bridges demographic gaps, and fortifies trust. Only through such integration can banks secure long-term customer loyalty and competitive advantage in the evolving digital financial ecosystem.

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