

Analyzing the Impact of Digital Banking on Customer Satisfaction and Loyalty

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Abstract

Digital banking refers to the delivery of financial services through electronic channels, allowing customers to conduct a wide range of banking activities online or via mobile devices. This innovation has transformed traditional banking by leveraging technology to provide convenience, speed, and accessibility. The objective of this research is to explore and analyse the transformative outcomes of virtual banking services on customer pride and loyalty. Digital banking has revolutionized the financial enterprise by way of imparting clients with unparalleled comfort, performance, and extensive variety of offerings. The appearance of cell banking, ATMs, kiosks, and digital payments has drastically altered the way customers engage with their monetary institutions. This take a look at seeks to apprehend the diverse dimensions of this alteration and its effect on purchaser pleasure and loyalty.

Introduction

The banking services nowadays encompass issuance of debit and credit playing cards, imparting secure custody of treasured items, lockers ATM offerings and online switch of finances throughout the world. It is said that banking do a silent, yet element in our everyday lives. The banks perform monetary intermediation by way of pooling financial savings and invest them into different options through maturity and danger adjustments, thereby maintaining the economic system's growth engine reviving. Banking business has executed wonders for the sector financial system. The simple searching method of accepting cash deposits from depositor and then lend to the identical cash to borrowers, banking interest encourages the go with the flow of cash to effective use and investments which in turn lets in the economy to develop. In the absence of banking enterprise, financial savings would take a seat idle in our houses, the entrepreneurs could no longer be able to buy vehicles or houses. We are able to say that bank is financial institute that undertakes the banking sports i.e., it accepts deposits after which lends the identical to earn positive profit.

Indian Banking Sector

With the help of Reserve Bank of India (RBI), India's banking region is adequately capitalized and nicely- regulated. The monetary and financial situations of India are way superior to any other country in the world. Credit score, market and liquidity chance research suggest that Indian financial institution commonly resilient and withstood the worldwide downturn nicely. RBI's new measurer may fit lengthy manner in supporting the restructuring of the domestic banking industry. The virtual bills machine in India has evolved the most amongst 25

international locations with India's immediate charge carrier (IMPS) being the only machine at stage five within the quicker payments innovation index (FPPI). India's banking structure includes 12 public sector banks, 22 private sector banks, 46 foreign banks, 56 regional rural banks, 1,485 urban cooperative banks, and 96,000 rural cooperative banks, along with various cooperative credit institutions. For the financial year 2022-2023, the total assets in the public and private banking sectors were approximately

Current Scenario

The Indian banking sector is mainly divided into scheduled and non-scheduled banks. Scheduled banks are those listed under the Second Schedule of the Reserve Bank of India Act, 1934. These include Scheduled Commercial Banks and Scheduled Cooperative Banks. Scheduled Cooperative Banks are further divided into Scheduled State Cooperative Banks and Scheduled Urban Cooperative Banks. Meanwhile, Scheduled Commercial Banks in India are classified into five categories based on ownership and operations naming State Bank of India and its Associates, Nationalized Banks, Private Sector Banks, Foreign Banks, Regional Rural Banks. By 2010, India's banking sector was quite mature in terms of supply, product variety, and reach, although rural areas still posed challenges for private and foreign banks. Compared to banks in other similar economies, Indian banks were seen as having robust, transparent balance sheets with high-quality assets and sufficient capital. The Reserve Bank of India (RBI) operates autonomously with minimal government interference. In March 2006, the RBI allowed Warburg Pincus to increase its shareholding in Kotak Mahindra Bank to 10%, marking the first instance since the 2005 regulations that permitted an investor to hold more than 5% in a private sector bank, subject to RBI approval. By 2013, the Indian banking industry employed over 1.17 million people, had 109,811 branches within India and 171 abroad, managed deposits totaling Rs. 67,504.54 billion, and had a bank credit of Rs. 52,604.59 billion. For the fiscal year 2012-2013, the banks' net profit was Rs. 1,027.51 billion, with a total turnover of Rs. 9,148.59 billion. The Pradhan Mantri Jan Dhan Yojana, launched by Prime Minister Narendra Modi in 2014, aims for comprehensive financial inclusion. Managed by the Ministry of Finance's Department of Financial Services, the scheme saw 1.5 crore bank accounts opened on its launch day. By July 15, 2015, 16.92 crore accounts had been opened, with deposits of around Rs. 20,288.37 crore. The scheme also offers the option to open zero-balance accounts.

About Nutan Nagarik Sahakari Bank

Nutan Nagarik Sahakari Bank Limited was established in Ahmedabad on October 4, 1971, under the leadership of the late Shri Atmaram Bhogilal Sutaria as Chairman and the late Shri Kalyanbhai P. Fadia as Managing Director. The bank initially operated from a small rented space at Maskati Market, measuring approximately 15 x 16 feet. The bank was granted its banking license, No. UBD GJ 627 P, on October 30, 1986. It achieved 'Scheduled Bank' status from the Reserve Bank of India (RBI) on January 29, 2000, and was registered under the Multi-State Cooperative Societies Act, 1984 (now the MSCS Act, 2022) on November 13, 2000, with registration number MSCS CR/114/2022. Over the years, the bank has launched several services including Demat services since 2001, franking of Non-Judicial stamps for the Gujarat state government since 2005, RTGS (Real-Time Gross Settlement) and NEFT (National Electronic Funds Transfer) facilities, Core banking solutions and E-payment of taxes. The Bank Limited operates 21 branches in Ahmedabad, one branch in Surat, and another in Andheri (West), Mumbai. The bank's main office and most branches are located in impressive buildings

owned by the bank itself. All branches are strategically situated in prominent business or residential areas of Ahmedabad, with 13 branches offering safe deposit vault facilities. Each branch is equipped with modern, comfortable furnishings, state-of-the-art office equipment, computers, and fax machines to ensure customers can conduct their business in a professional and comfortable environment. The bank has been offering core banking services since March 2008. The bank's clientele includes manufacturers, wholesalers, traders, and retailers in various sectors such as textiles, chemicals, machine tools, plastics, automobiles, paper, computers, and jewellery. The bank provides loans against vehicles to a large number of customers. Professionals like doctors, lawyers, chartered accountants, and engineers receive loans for purchasing premises for their clinics, offices, equipment, computers, and more. Additionally, the bank offers special support to female entrepreneurs to start small businesses or industries. Nutan Nagarik Sahakari Bank also provides a range of services, including Demat accounts, stamp franking, RTGS (Real-Time Gross Settlement), NEFT (National Electronic Funds Transfer), and e-payment facilities at various branches.

Review of Literature

(Muluka, Kidombo, Munyolo, & Oteki, 2015) South Africa is nation whereas mobile banking is widely used. Total mobile customer base in South Africa rised by 3.8% from year 2008 to more than 51.9 million by end of March 2009 along with penetration rate rising to 107%. Vodacom - Nedbank M-PESA which is South Africa's largest peratorwas successfully operating in Kenya. The reseach further states that ATM banking is widely accepted retail e-banking services of Kenya. In Kenya, Commercial banks branch network grew from 530 in year 1999 to 1,102 branches by the end of June 2011, ATMs have increased from 262 to 2,021, the number of deposit accounts from around 1 million with 16,673 staff to approximately 12.8 million with 28,846 staff over same period.

(Kaur, Kiran, Grima, & Rupeika, 2021) The result of 2884 articles were studied and screened using Braun and Clarke's (2006) thematic analysis. It was found that Assurance and Empathy have significant relation with customer satisfaction. Banks should show credibility as well as ensure trust from customers through technical knowledge, professional services, courtesy attitude as well as communication skills.

(Sutrisno & Lazuardy, 2024) The study witnesses that service quality and perceived value have positive and significant impact on customer satisfaction in Indonesia. Perceived value which includes social value, emotional value, performance quality, and value for money are important factor that influence customer satisfaction. The study highlights importance for digital banks which focus on improvement over two aspects with an objective of increasing customer satisfaction as well as loyalty. It was suggested that digital banks should adopt the strategies which focus on enhancing perceived value as well as service quality.

(Ahuchogu, Sanyaolu, & Adeleke, 2024)

Banks and financial institutions are facing challenges of embracing new technologies to boost customer experience as well as operational efficiency along with also ensuring that innovations don't compromise integrity, security and regulatory compliance. Technologies naming artificial intelligence and machine learning are shaping future of digital banking. They offer immense potential for real time risk assessment, personalization of financial services as well as fraud detection.

(Utama & Trisnawati, 2024) The study found that there is no impact of trust on customer satisfaction with image of bank as a mediator. Influence of quality of electronic services on satisfaction was studied wherein it was found that trust has no impact on digital bank customer

satisfaction and it was found that customers are satisfied with quality of service and image of bank. It was found that bank image affects consumer satisfaction.

Problem Statement

The transformation brought about by digital banking has introduced a wide array of services designed to enhance customer convenience and streamline financial transactions. Despite these advancements, there is a need to deeply understand how these digital services affect customer satisfaction and loyalty. While mobile banking, ATMs, and kiosks offer significant benefits, the interplay between customer perceptions of these services, the efficiency of transactions, and the impact of promotional offers on digital payment usage remains inadequately explored. Existing studies have touched upon aspects of digital payment adoption and customer behavior, but they often lack a comprehensive analysis of how these factors collectively influence overall satisfaction and loyalty. This study aims to address this gap by investigating how different dimensions of digital banking—namely mobile banking services, ATM and kiosk transaction efficiency, and promotional offers—affect customer satisfaction and loyalty. By examining customer perceptions of mobile banking, the efficiency of transactions, and the role of promotional strategies, the research will provide a detailed understanding of their combined impact on customer experiences. The findings are expected to offer valuable insights for financial institutions to optimize their digital banking services, enhance customer engagement, and improve loyalty, ultimately contributing to a more satisfying and reliable banking experience for customers.

Objectives of the Study

General Objective: Analysing the Impact of **Digital Banking** on Customer Satisfaction and Loyalty in Gujarat.

Specific Objective:

1. To study customer perceptions of the range of services offered through **mobile banking** and how it affects their overall satisfaction.
2. To examine the efficiency of transactions (withdrawals, deposits, balance inquiries) performed through **ATMs and kiosks** and their influence on customer loyalty.
3. To assess the influence of promotional offers and discounts on **digital payment** usage and customer loyalty.

Research Design

In this study descriptive research design is used to analyzing the Impact of Digital Banking on Customer Satisfaction and Loyalty in Gujarat. The survey research design was used for this study. Mugenda and Mugenda (1999) notes that survey research attempts to collect data from members of a population and describes existing phenomena by asking individuals about their opinion, attitudes, behaviour or values. This design was suitable for this kind of study because the researcher intended to collect data meant to ascertain facts in Digital Banking in Gujarat. This kind of research methodology makes use of surveys to solicit investors informed opinion. It is often used to study the general condition of people and organizations as it investigates the behaviour and opinion of people usually through questioning them (Cooper and Schindler, 2003).

Scope of study

The study focuses on banking industry with special emphasis on Nutan Nagarik Sahakari Bank. The study focuses on data collected from customers of Nutan Nagarik Sahakari Bank Limited

Data Collection Instruments

For the purpose of my study, primary data has been collected through questionnaire method and secondary data can be collected through various methods like magazines, newspapers, websites, books. There are some secondary data that has been collected from websites to collect the proper information and the industry details about Digital Banking.

Sample Design

Target Population: The target population of this study was all the adults respondent who are using or aware about digital banking in Gujarat are approximately 60 million.

Sampling: A sample of 150 respondents across Gujarat has been selected using Simple random sampling as the sampling technique for this study.

Data collection:

The study utilized closed ended structured questionnaires in the collection of primary data from the sampled respondents. At the same time a brief interview guide was administered from the bank to generator a devise opinion on the research questions. It involves observations, interviews, and questionnaires. Thus, a self-administered questionnaire is adopted in this research to obtain the primary data online. The survey results of 150 respondents were required for data collection in this study. The questions being asked in the survey reflected the respondents' perceptions in their Satisfaction and Loyalty

Descriptive Statistics

Usage of Digital Banking (Mobile banking, ATM or kiosks and Digital payments)?	Frequency
No	31
Yes	119
Grand Total	150

Table 1 Use of digital banking

	Convenience	Speed of transactions	Accessibility	Security	Variety of services
Extremely Important	67	54	48	44	49
Very Important	31	46	48	47	38
Moderately Important	15	17	18	22	25
Slightly Important	5	2	3	5	4
Not Important	1	0	2	1	3

Table 2 primary reasons for using mobile banking services among respondents

	Checking account balance	Transferring funds	Paying bills	Depositing checks	Viewing transaction history
1 (Never)	1	3	3	4	3
2 (Rarely)	6	4	10	11	7
3(Sometimes)	14	21	19	29	15
4 (Often)	33	45	35	36	33
5(Always)	63	46	51	38	59

Table 3 Mobile banking app usage for various services among respondents

Satisfaction with mobile banking compare to satisfaction with traditional in-branch banking?	Frequency
In-branch banking is more trustworthy	11
In-branch banking provides more personalized service	8
Mobile banking is faster	47
Mobile banking is much more convenient	26
Mobile banking offers better customer service	27
Grand Total	119

Table 4 Satisfaction with mobile banking compare to satisfaction with traditional in-branch banking

Count of Do you use ATM or kiosks and digital payments?	Frequency
No	23
Yes	96
Grand Total	119

Table 5 Use of ATM or kiosks and digital payments

Use ATMs or kiosks for banking transactions	Frequency
Daily	10
Monthly	45

Never	7
Rarely	11
Weekly	23
Grand Total	96

Table 6 Use ATMs or kiosks for banking transactions

	Trustworthiness of ATM and kiosk	Technical issues or malfunctions	Transaction fees	Availability and efficiency of ATMs and kiosks
1 (Very Dissatisfied)	1	1	1	2
2 (Dissatisfied)	2	4	5	11
3 (Neutral)	8	30	19	15
4(Satisfied)	31	29	41	28
5 (Very Satisfied)	54	32	30	40

Table 7 Satisfaction level

Use of digital payments	Frequency
Daily	36
Monthly	22
Never	4
Rarely	10
Weekly	24
Grand Total	96

Table 8 Use of digital payments

Satisfaction with regards to frequency and variety of promotional offers and discounts on digital payments	Frequency
1 (Very Dissatisfied)	4
2 (Dissatisfied)	13
3 (Neutral)	37
4(Satisfied)	32
5 (Very Satisfied)	10
Grand Total	96

Table 9 Satisfaction with regards to frequency and variety of promotional offers and discounts on digital payments

Influence of promotional offers and discounts on choice of payment method?	Frequency
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1 (Very Dissatisfied)	4
2 (Dissatisfied)	16
3 (Neutral)	29
4(Satisfied)	35
5 (Very Satisfied)	12
Grand Total	96

Table 10 Influence of promotional offers and discounts on choice of payment method

Digital payment platforms should offer more personalized promotional offers based on your transaction history	Frequency
Agree	31
Disagree	7
Neutral	25
Strongly Agree	29
Strongly Disagree	4
Grand Total	96

Table 11 Digital payment platforms should offer more personalized promotional offers based on your transaction history

Concerns about the privacy of your personal information when using digital banking services?	Frequency
Have major concerns	5
Have no concerns	9
I'm unsure	17
Grand Total	31

Table 12 Concerns about the privacy of your personal information when using digital banking services

	Online security concerns	Trust in physical banking	Complexity of digital banking	Poor internet connectivity	Hidden fees or charges
1 (Not Important)	0	1	2	3	1
2 (Slightly Important)	1	1	0	0	5
3(Moderately Important)	6	3	8	4	3
4(Important)	7	20	14	17	10
5 (Very Important)	17	6	7	7	12

Table 13 Factors influencing the decision to avoid digital banking

Hypothesis Testing

Hypothesis	Statistics	Test used	Accept/Reject	Finding
No association between the usage digital payment and variety of promotional offers and discounts.	0.052	Chi square Test	Accepted	There is no association between the usage digital payment and variety of promotional offers and discounts
No association between the personalized promotional offers and choice of payment method	0.643	Chi square Test	Accepted	There is no association between the personalized promotional offers and choice of payment method
No significant difference in the frequency of engaging in various digital banking activities between gender (Pillai's Trace, Wilks' Lambda, Hotelling's Trace, and Roy's Largest Root)	0.000	Multivariate Tests	Rejected	There is no significant difference in the frequency of engaging in various digital banking activities
No significant difference in importance given to various reasons for using banking services.	0.000	One sample Test	Rejected	There is no significant difference in importance given to various reasons for using banking services.
No significant difference in importance given to various feature for using mobile banking	0.000	One sample T test	Rejected	There is no significant difference in importance given to various feature for using mobile banking
No significant difference in the frequency of engaging in various digital banking activities	0.000	One sample T test	Rejected	There is no significant difference in the frequency of engaging in various digital banking activities
No significant difference in importance given to various factors for not using digital banking	0.000	One sample T test	Rejected	There is no significant difference in importance given to various factors for not using digital banking

Findings

- The user-friendly interfaces of mobile banking apps make a contribution considerably to patron delight, making transactions easy and intuitive.
- Quick transaction processing instances are essential for patron pleasure, with clients looking forward to close to-on the spot execution of their banking tasks.
- Notwithstanding the benefits, security remains a chief issue for many customers, with fears of cyber threats and information breaches probably deterring wider adoption.
- Clients respect the short and seamless nature of transactions at ATMs and kiosks, which drastically lessen wait instances and beautify user revel in.
- Promotional offers along with cashbacks and discounts are noticeably powerful in encouraging the adoption and common use of virtual fee strategies.
- ATMs and kiosks offer round-the-clock get admission to vital banking offerings such as withdrawals, deposits, and stability inquiries, which customers locate especially handy.
- Tailoring promotional gives primarily based on purchaser spending styles and preferences can in addition enhance customer engagement and satisfaction.
- A wide variety of functions available thru cell banking, inclusive of real-time notifications and personalised financial insights, decorate the general person revel in.
- Frequent gadget downtime, transaction errors, and long queues are principal sources of frustration, negatively impacting client satisfaction and loyalty.

Conclusion

The study of the effect of digital banking on purchaser pleasure and loyalty exhibits numerous key insights that underline the important position of digital services in contemporary banking. As virtual banking keeps to evolve, it has end up evident that purchaser perceptions, transaction efficiency, and promotional offers appreciably influence customer pleasure and loyalty. Mobile banking emerges as a pivotal element of virtual banking, supplying unheard of convenience and accessibility. Clients tremendously respect the benefit of use, numerous functionalities, and velocity of transactions supplied by cell banking apps. However, safety concerns stay a huge barrier, highlighting the need for banks to spend money on strong security measures to construct patron trust and enhance delight. ATMs and kiosks also play essential function within the patron's banking experience. The 24/7 availability and quick transaction processing instances make a contribution undoubtedly to consumer delight. Nonetheless, problems inclusive of system downtime and transaction mistakes can cause frustration and reduced loyalty. Ensuring everyday renovation and strategic placement of those machines can assist in mitigating these issues and improving the overall patron enjoy. Cashbacks, reductions, and personalized promotions no longer only incentivize customers however also foster higher engagement and loyalty. Banks can leverage these insights to layout more powerful promotional strategies that align with customer possibilities and behaviours. Demographic factors along with age, income level, and education extensively affect the adoption of digital banking services. Younger, higher-earnings, and extra knowledgeable clients are more likely to include virtual banking because of their familiarity with technology and extra financial interest. Addressing the technological barriers and consider problems confronted by using other demographic segments can help in broadening the adoption of virtual banking.

Recommendations

- Put money into advanced safety protocols like multi-aspect authentication, encryption, and regular safety audits to protect patron records. Behaviour client training packages on secure digital banking practices to construct trust and inspire wider adoption.
- Everyday renovation and maintenance to reduce downtime and transaction mistakes. Strategically location extra machines in excessive-call for regions and put into effect real-time tracking systems to quick clear up troubles, ensuring smooth service for customers.
- Develop attractive promotional offers like cashbacks, reductions, and loyalty rewards to inspire digital bills. Use consumer statistics to customize promotions, improving engagement and pleasure even as fostering loyalty.
- Enforce strong client comments structures to acquire insights into purchaser reviews and areas for improvement. Frequently solicit comments thru surveys and direct verbal exchange channels, addressing worries to decorate satisfaction and loyalty.
- Make digital banking services on hand to all clients, including people with disabilities. Put in force accessibility capabilities like display readers and voice instructions to ensure powerful use by all, demonstrating a commitment to inclusivity.

Limitation

- Findings are primarily based on a specific sample of clients from Gujarat, which may not be consultant of the broader populace. Destiny studies ought to encompass a bigger and more numerous sample to enhance generalizability throughout unique areas, demographics, and banking habits.
- The analysis centred on mobile banking, ATMs, and digital bills, except other emerging services like blockchain-based totally transactions and AI-driven monetary gear. Future studies should extend to encompass these improvements for a comprehensive view of digital banking.
- Self-reported statistics from clients may be issue to biases, inclusive of social desirability and take into account biases. Future studies need to contain goal facts, like transaction logs and utilization patterns, to offer a greater accurate assessment of customer pride and loyalty.
- Conducted over a limited time body, the study may not seize lengthy-term tendencies in customer behaviour. Longitudinal studies are encouraged to have a look at how consumer satisfaction and loyalty evolve with technological advancements and market changes.
- Constrained to customers in Gujarat, the take a look at won't reflect experiences in different regions. Which includes multiple areas in future studies could seize local differences in digital banking experiences.
- The look at did not notably discover technological boundaries like poor net connectivity or lack of smartphone get right of entry to. Know-how these barriers is important for developing inclusive virtual banking answers.
- Financial balance and cultural attitudes closer to generation were no longer deeply explored. These factors can substantially have an effect on patron behaviour and need to be considered in destiny research.
- The look at did not cowl the combination of customer support inside virtual banking notably. Destiny studies ought to discover how customer support interactions effect pride and loyalty in a digital context.

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