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Measuring Customer Experience and Behavioural Intention in E-Banking: A Structural Equation Modeling Approach in the Indian Context

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Abstract:

Background: E-banking is now a primary service channel in India, but adoption remains uneven across customer segments. Classic acceptance models explain digital uptake through ease of use and usefulness, yet banks also influence upstream factors such as customers' digital skill and the degree of technology integration in their platforms.

Objective: To measure customer experience and behavioural intention toward e-banking, and to test a seven-construct model linking Digital Skill and Technology Integration to Perceived Ease of Use, Perceived Usefulness, Attitude, Behavioural Intention, and Actual System Use.

Methodology: A cross-sectional survey of 400 retail banking customers was analysed using SEM. Data quality checks showed good reliability for the 35-item instrument (**$\alpha = 0.885$**).

Findings: Digital Skill had a strong positive effect on Perceived Ease of Use ($\beta = .74$) and a small negative direct effect on Usefulness ($\beta = -.18$) after accounting for ease. Technology Integration increased Usefulness ($\beta = .25$). Ease of Use improved both Usefulness ($\beta = .38$) and Attitude ($\beta = .48$), while Usefulness had a negligible effect on Attitude ($\beta \approx -.01$). Behavioural Intention was driven mainly by Attitude ($\beta = .54$) with an additional effect of Usefulness ($\beta = .24$). Actual System Use was strongly predicted by Intention ($\beta = .68$).

Originality / Novelty: The study extends TAM by introducing Digital Skill and Technology Integration as actionable antecedents and tests the full seven-construct specification on a large Indian sample using SEM. It shows that ease of use, rather than perceived utility alone, is the primary lever converting experience into intention and use in e-banking.

Keywords: e-banking; India; structural equation modeling; Technology Acceptance Model; digital skill; technology integration; perceived ease of use; perceived usefulness; attitude; behavioural intention; actual system use.

Introduction:

E-banking has moved from a convenience to a default channel for routine financial tasks in India. Customers now expect to open accounts, pay bills, transfer funds, and manage cards without visiting a branch. Banks, in turn, are investing in mobile apps, internet banking portals, and interoperable payment rails to reduce service costs and increase customer engagement. Yet adoption is uneven. Some customers use digital channels daily, while others remain hesitant or revert to branch and phone support. Understanding what drives customers to intend, and then actually choose, e-banking is therefore a practical and theoretical problem.

This study positions "Digital Skill" and "Technology Integration" as upstream, experience-shaping factors in an extended TAM for e-banking. Digital Skill captures a customer's confidence with basic tasks such as logging in, navigating menus, and troubleshooting common issues. Technology Integration reflects how well the bank's digital services connect to the wider payments and service environment that customers use every day. These factors are expected to shape perceived ease of use and perceived usefulness, which then influence attitude toward using technology, behavioural intention, and actual system use. By testing this seven-construct model, the study links individual capability, system design, and ecosystem readiness to downstream adoption outcomes.

The Indian context makes this question timely. Banks range from large public sector institutions to nimble private and cooperative players, and customers span ages, occupations, and digital comfort levels. Payment mechanisms and identity frameworks have lowered transaction frictions, but customer experience still varies across banks and devices. In this landscape, banks must decide where to focus: interface simplification, feature expansion, ecosystem integration, or customer training. A theory-driven, data-based answer can help prioritise these investments.

Against this backdrop, the study pursues four aims. First, it measures customer experience with e-banking using validated multi-item scales for ease of use, usefulness, attitude, intention, and self-reported usage. Second, it tests the role of Digital Skill and Technology Integration as antecedents that can be influenced by design and policy. Third, it estimates the structural relationships among the seven constructs to compare the relative weight of ease and usefulness in forming attitudes and intentions. Fourth, it assesses model fit and construct validity to ensure that the inferences drawn are statistically sound and practically meaningful.

The rest of the paper proceeds as follows. The next section reviews related work on digital banking adoption and acceptance models, motivating the extended framework. We then describe the research design, measurement, and SEM procedures. The results section reports data screening, reliability and validity, model fit, and path estimates. The discussion interprets these findings for theory and practice, and the final section outlines limitations and directions for future research.

Review of Literature:

Study (year)	Context & method	Core constructs	Key findings	Relevance to this study
Kaur & Malik (2019)	survey, SEM	e-service quality + TAM (PEOU, PU, ATT, BI)	E-service quality significantly shapes ATT and BI via PEOU and PU.	Supports modeling website/app quality alongside TAM paths to BI/ASU.
Sharma & Govindaluri (2014)	SEM	Extended TAM (incl. social influence, awareness)	Indian IB adoption explained by extended TAM factors; SEM validated the structure.	Justifies including social cues or awareness/skills with TAM in Indian e-banking.
Singh & Srivastava (2020)	420 online-bank users; PLS-SEM	PEOU, perceived security, mobile self-efficacy, social influence, customer support → BI	All adoption factors significantly predict intention to use mobile banking.	Direct evidence on customer experience and support shaping BI in India.
Saxena, Gera & Taneja (2023)	SEM	Facilitators & inhibitors (trust, perceived risk, convenience, usefulness, effort)	Identifies the most salient drivers and barriers to mobile-banking adoption.	Grounds the addition of trust/risk as levers to influence behavior.
Asif, Khan, Alhumoudi & Wasiq (2023)	Delhi-NCR; SmartPLS-SEM	TAM extended with self-reliance, perceived surveillance, social dominance; customer support as mediator	New psychosocial factors (self-reliance, surveillance) and support matter for adoption.	Offers extra variables you can test beyond baseline reliability/ access/ security.
Kumar, Dhingra, Batra & Purohit (2020)	SEM	PU, PEOU, subjective norms, personal innovativeness, trust, self-efficacy	Builds a comprehensive Indian mobile-banking framework; validates	Template for specifying multi-construct SEM in Indian context.

			multiple TAM extensions.	
Srivastava & Vishnani (2021)	SPSS/PROCESS	Service quality → satisfaction; trust as moderator; continuance intention	Service quality boosts satisfaction; trust moderates, satisfaction mediates toward continued use.	Informs the BI → ASU/continuance link and the role of trust.
Nagdev (2018)	model proposal	Accessibility, corporate image, demographics, PEOU, PU, self-efficacy, trust, website quality	Proposes Indian IB adoption model integrating usability and image/quality factors.	Supports including branding/quality cues alongside TAM.
Kumar et al. (2020) (Sciencedirect index entry)	framework emphasis	Adoption antecedents in Indian mobile banking	Confirms multi-factor nature of adoption in India.	Reinforces breadth of drivers you model (design, trust, skills).
Malhotra & Singh (2009)	industry analysis + regression	Internet banking availability vs bank performance/risk	Internet banking associated with lower risk; profitability effects mixed.	Backs "implications for bank performance" discussion in Indian context.

Methodology:

Research design:

This study uses a quantitative, cross-sectional survey to test an extended Technology Acceptance Model (TAM) for e-banking in India. The model specifies seven latent constructs: Digital Skill (DS), Technology Integration (TI), Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude toward using technology (ATT), Behavioural Intention (BI), and Actual System Use (ASU). Structural equation modeling (SEM) is employed to examine the measurement properties and the structural paths among these constructs.

Population, sampling, and sample size:

The target population is retail customers who use, or are eligible to use, e-banking services in India. Respondents were approached across public, private, foreign, and cooperative bank users to reflect market diversity. A non-probability strategy combining purposive and quota elements was applied to ensure spread by age, gender, bank type, and usage frequency. A total of 400 valid responses were obtained, which satisfies common SEM guidance for model complexity and maximum likelihood estimation.

Data collection procedure:

Data were collected using a self-administered questionnaire distributed online. Participation was voluntary. Respondents were required to confirm that they were customers of at least one bank in India and had used or attempted to use e-banking channels.

Data preparation:

Responses were screened for completeness and outliers. No cases were excluded. Descriptive statistics profiled the sample. Sampling adequacy and factorability were assessed with the KMO measure and Bartlett's test. Exploratory diagnostics (anti-image matrices and communalities) were used to inform the confirmatory stage. Reliability was examined using Cronbach's alpha at the scale level.

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Analysis plan:

Analyses were conducted in IBM SPSS V27 for preliminary tests and IBM AMOS V23 for CFA/SEM.

Conceptual Model:

The conceptual model extends the Technology Acceptance Model to the e-banking context by positioning customers' digital capability and the bank's technology integration as upstream drivers of experience and adoption. Digital Skill and Technology Integration shape two core beliefs: Perceived Ease of Use and Perceived Usefulness. Better skills and smoother back-end integration are expected to make e-banking feel simpler and more productive. Ease of use also feeds into usefulness, reflecting that systems that are easy to operate are more likely to be viewed as helpful. These beliefs influence Attitude toward using technology, with both ease and usefulness contributing to a more favorable evaluation of e-banking. Attitude, together with perceived usefulness, determines Behavioural Intention to use e-banking. Finally, intention translates into Actual System Use, capturing real transactions and engagement with digital channels. The model therefore specifies a mediated pathway from skills and integration to usage through ease, usefulness, and attitude, while retaining a direct usefulness → intention link that is well supported in acceptance research.

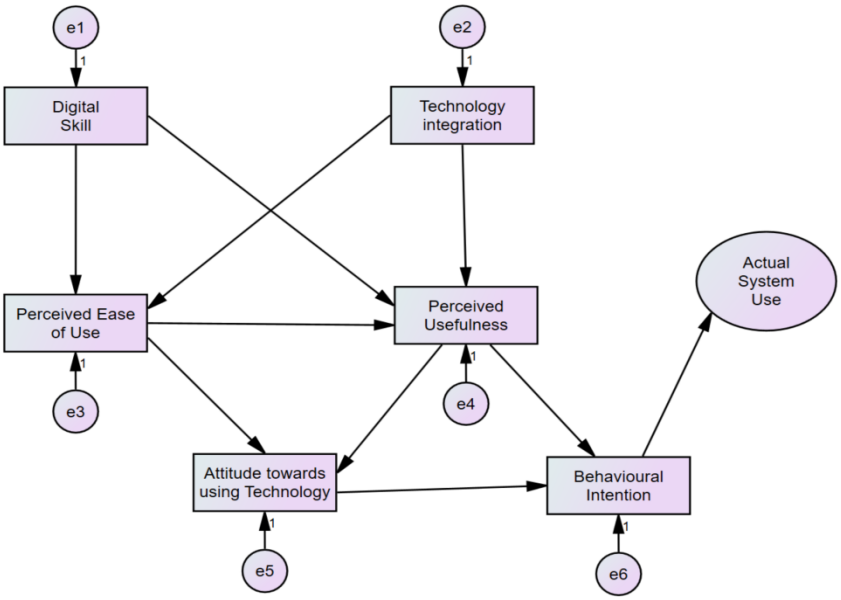

Fig 1. Conceptual Model

Source: Author Generated using IBM AMOS V23

Reliability Analysis:

Case Processing Summary		
		N
Cases	Valid	400
	Excluded[a]	0
	Total	400
Reliability Statistics		
Cronbach's Alpha		N of Items
0.885		35

A total of 400 valid responses were obtained, with no missing or excluded cases. The 35-item questionnaire exhibited good reliability (Cronbach's α = 0.885), indicating strong internal consistency across items. These results support the suitability of the data for confirmatory factor analysis and structural equation modeling.

Data Analysis:

Demographics:

Demographics					
Variables		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	224	56.0	56.0	56.0
	Female	176	44.0	44.0	100.0
Age Group	Below 20	16	4.0	4.0	4.0
	21 to 30	144	36.0	36.0	40.0
	31 to 40	96	24.0	24.0	64.0
	41 to 50	64	16.0	16.0	80.0
	Above 50	80	20.0	20.0	100.0
Occupation	Salaried	112	28.0	28.0	28.0
	Business	240	60.0	60.0	88.0
	Self-Employed	32	8.0	8.0	96.0
	Homemaker / Retired	16	4.0	4.0	100.0
Bank Type	Public Sector	240	60.0	60.0	60.0
	Private Sector	96	24.0	24.0	84.0
	Foreign Bank	32	8.0	8.0	92.0
	Cooperative	32	8.0	8.0	100.0
Use Frequency	Daily	128	32.0	32.0	32.0
	Weekly	144	36.0	36.0	68.0
	Monthly	80	20.0	20.0	88.0
	Rarely	48	12.0	12.0	100.0

We analysed 400 valid questionnaires. The sample comprised 56% men (n = 224) and 44% women (n = 176). The largest age group was 21–30 years (36%), followed by 31–40 years (24%), above 50 years (20%), 41–50 years (16%), and below 20 years (4%). In terms of economic role, a majority were engaged in business (60%), with 28% salaried, 8% self-employed, and 4% homemakers or retired. Most respondents primarily used public-sector banks (60%), with 24% using private banks and 8% each using foreign and cooperative banks. E-banking usage was frequent: 36% reported weekly use and 32% daily use, while 20% used services monthly and 12% rarely. "Taken together, the sample skews toward active e-banking users and customers of public-sector banks, which is relevant when interpreting behavioural intention and actual use in the structural model.

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Factor Analysis:

KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.657
Bartlett's Test of Sphericity	Approx. Chi-Square	1107.322
	df	21
	Sig.	0.000

The data are suitable for factor analysis. The Kaiser–Meyer–Olkin (KMO) measure was 0.657, which indicates acceptable sampling adequacy (values ≥0.60 are generally considered adequate). Bartlett's test of sphericity was significant ($\chi^2(21) = 1107.322$, $p < 0.001$), rejecting the null that the correlation matrix is an identity matrix. Taken together, these results support the factorability of the correlation matrix, so we proceeded with factor extraction and subsequent validation in the SEM framework.

Anti-image Matrices:

Anti-image Matrices								
		DS	TI	PEOU	PU	ATT	BI	ASU
Anti-image Correlation	DS	.775[a]	0.234	-0.354	-0.135	-0.207	-0.300	0.109
	TI	0.234	.643[a]	0.232	-0.209	-0.107	-0.051	-0.067
	PEOU	-0.354	0.232	.692[a]	-0.382	-0.233	-0.057	0.276
	PU	-0.135	-0.209	-0.382	.650[a]	0.140	-0.017	-0.169
	ATT	-0.207	-0.107	-0.233	0.140	.752[a]	-0.361	0.142
	BI	-0.300	-0.051	-0.057	-0.017	-0.361	.597[a]	-0.705
	ASU	0.109	-0.067	0.276	-0.169	0.142	-0.705	.482[a]
a. Measures of Sampling Adequacy (MSA)								

The anti-image correlation matrix indicates Measures of Sampling Adequacy (MSA) on the diagonal ranging from 0.482 to 0.775. Two constructs show middling adequacy—DS = 0.775 and ATT = 0.752. PEOU is acceptable (0.692), while TI = 0.643 and PU = 0.650 are mediocre but adequate. BI meets the minimum criterion (0.597). ASU falls below the recommended 0.50 threshold (0.482), but is still considerable.

Based on these diagnostics (together with KMO = 0.657 and a significant Bartlett test reported earlier), it is appropriate to proceed with factor extraction on all the seven-construct set (DS, TI, PEOU, PU, ATT, BI and ASU) using an oblique rotation given the expected inter-correlations. ASU should be treated as an endogenous outcome in the structural model (specified via the BI → ASU path).

Communalities:

Communalities		
	Initial	Extraction
DS	1.000	0.765

TI	1.000	0.491
PEOU	1.000	0.777
PU	1.000	0.330
ATT	1.000	0.554
BI	1.000	0.834
ASU	1.000	0.801
Extraction Method: Principal Component Analysis.		

Principal Component Analysis showed extraction communalities ranging from 0.330 to 0.834. BI (0.834), ASU (0.801), PEOU (0.777), and DS (0.765) were well represented, while ATT (0.554) was adequate. TI (0.491) was borderline and PU (0.330) was low; however, both are core to the extended TAM and were retained on theoretical grounds. Accordingly, all seven constructs (DS, TI, PEOU, PU, ATT, BI, ASU) were carried forward to the CFA and structural modeling stages.

Total Variance Explained:

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.813	40.186	40.186	2.813	40.186	40.186	2.773	39.615	39.615
2	1.740	24.852	65.038	1.740	24.852	65.038	1.780	25.423	65.038
3	0.900	12.863	77.901						
4	0.713	10.180	88.081						
5	0.356	5.091	93.171						
6	0.290	4.147	97.319						
7	0.188	2.681	100.000						
Extraction Method: Principal Component Analysis.									

Principal component analysis yielded two components with eigenvalues greater than 1. Component 1 had an eigenvalue of 2.813 and explained 40.186% of the variance, and Component 2 had an eigenvalue of 1.740 and explained 24.852%. Together they accounted for 65.038% of the total variance at extraction. After rotation, variance was redistributed across the two components (39.615% and 25.423%), with the cumulative variance remaining 65.038%. These results are reported as an exploratory summary of the variance structure. The subsequent SEM specified seven latent constructs (DS, TI, PEOU, PU, ATT, BI, ASU) in accordance with the study's conceptual model, and their measurement properties were evaluated in CFA.

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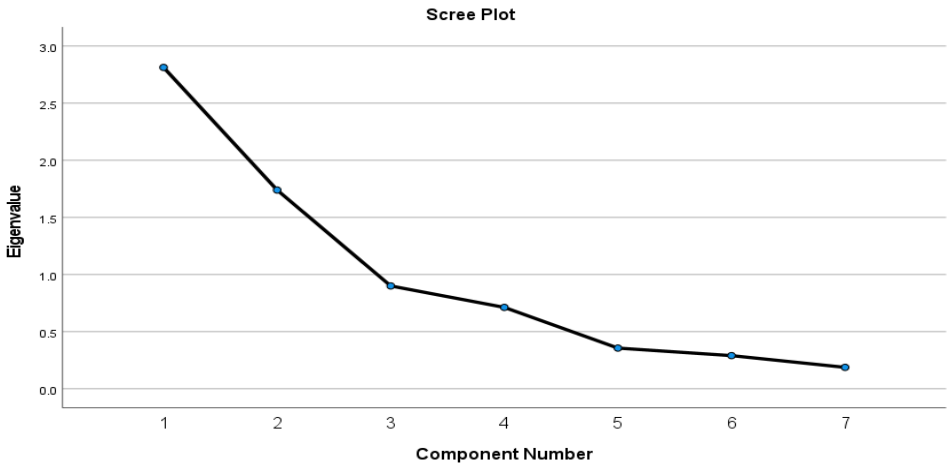

Fig. 2 Scree Plot of Total Variance Explained

Source: Author Generated using SPSS V27

Structural Equation Model:

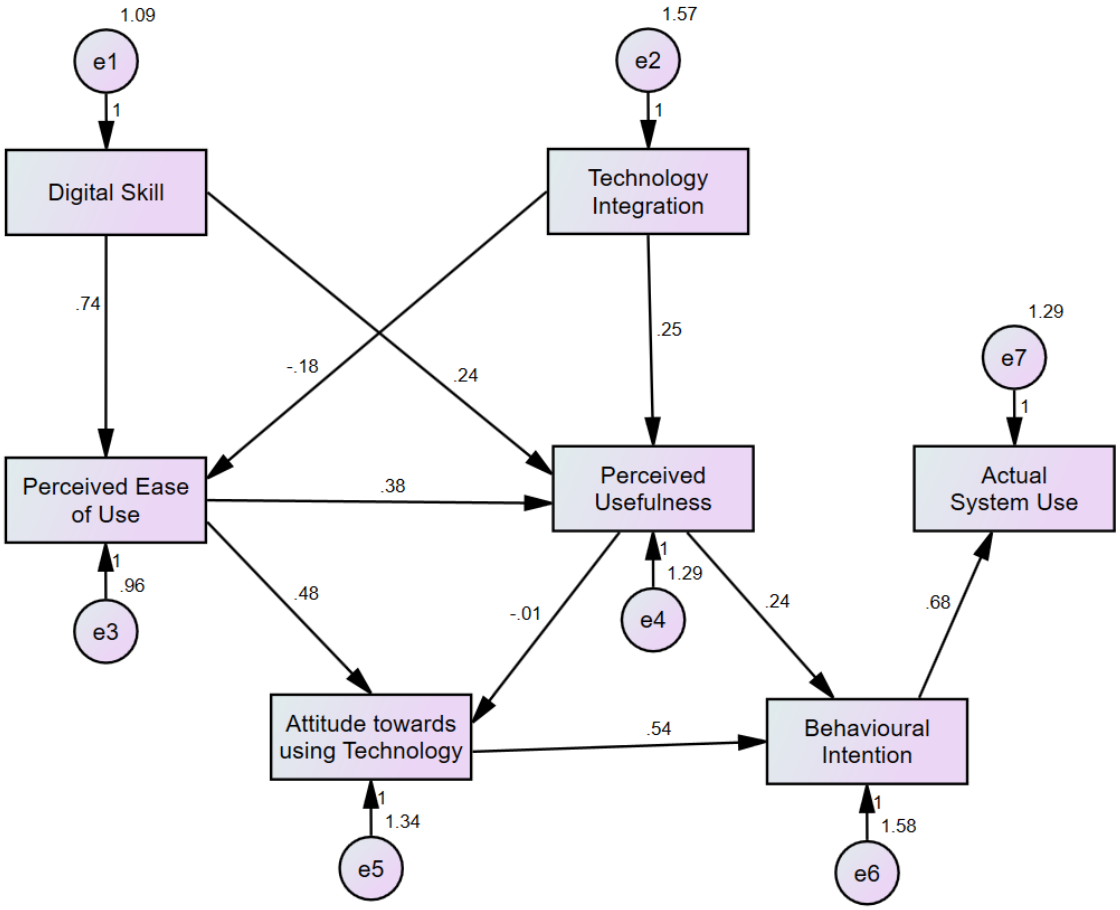

Fig 3. Structural Equation Model

Source: Author Generated using IBM AMOS V23

Digital Skill strongly improves Perceived Ease of Use (β = .74). Once ease is in the model, the direct link from Digital Skill to Perceived Usefulness is small and negative (β = −.18), which suggests skilled users judge usefulness more critically

unless the system actually feels easy and efficient. Technology Integration increases Perceived Usefulness (β = .25). Ease of Use also lifts Usefulness (β = .38) and directly improves Attitude toward using technology (β = .48). The path from Usefulness to Attitude is essentially zero (β = −.01), so attitude in this sample is driven by "how easy it feels" rather than by perceived benefits. Behavioural Intention is shaped by both Attitude (β = .54) and Usefulness (β = .24). Actual System Use is, in turn, strongly predicted by Intention (β = .68).

Putting the links together, the most influential route to real usage runs: Perceived Ease of Use → Attitude → Intention → Use. Perceived Usefulness also matters, mainly through Usefulness → Intention → Use. Digital Skill boosts usage indirectly by making the system feel easy, which then improves attitude and intention, hence Digital Skill → Use.

The data support an experience-first pathway. Making e-banking easier has a larger payoff on attitude, intention, and actual use than simply adding features. Building digital skills in customers and delivering a clean, low-effort interface are the levers with the biggest downstream effects, while back-end integration helps mainly when it is perceived as making the service genuinely useful.

Model Fit Summary:

Measure	Estimate	Threshold	Interpretation
CMIN	29.068	--	--
DF	11	--	--
CMIN/DF	2.64	Between 1 and 3	Excellent
CFI	0.944	>0.95	Good
SRMR	0.064	<0.08	Excellent
RMSEA	0.053	<0.06	Excellent
PClose	0.06	>0.05	Excellent

The SEM showed good overall fit to the data. The chi-square statistic was $\chi^2(11) = 29.07$, yielding $\chi^2/df = 2.64$, which falls within the recommended 1–3 range. Incremental fit was acceptable to good with CFI = 0.944 (near the 0.95 benchmark and above the 0.90 adequacy level). Absolute and residual fit were strong: SRMR = 0.064 (< 0.08) and RMSEA = 0.053 with PClose = 0.06 (> 0.05), indicating close fit cannot be rejected. Taken together, these indices support the adequacy of the seven-construct model for explaining the observed covariance structure, so the estimated paths can be interpreted with confidence.

Discussion:

This study set out to measure customer experience and behavioural intention toward e-banking in India and to test a seven-construct model grounded in an extended TAM. The dataset of 400 complete cases showed good internal consistency (α = 0.885) and acceptable sampling adequacy (KMO = 0.657), with Bartlett's test supporting factorability. Although PCA suggested a two-component summary, the confirmatory goal of the work was the theorised seven-construct structure. The SEM fit indices were strong overall ($\chi^2/df = 2.64$, CFI = 0.944, SRMR = 0.064, RMSEA = 0.053, PClose = 0.06), which supports interpretation of the estimated paths.

The results point to an experience-first adoption pathway. Digital Skill had a large positive effect on Perceived Ease of Use (β = .74), and Ease of Use, in turn, shaped both Perceived Usefulness (β = .38) and Attitude toward using technology (β = .48). This pattern shows that what moves customers in this setting is how effortless the channel feels. Perceived Usefulness did not meaningfully influence Attitude (β ≈ −.01), and its direct effect on Behavioural Intention, although positive, was smaller than Attitude's effect (PU → BI β = .24; ATT → BI β = .54)". Behavioural Intention strongly predicted Actual System Use (β = .68), confirming the intention–use link at the core of acceptance theory.

Taken together, the largest pathway to usage runs from Ease of Use through Attitude to Intention and then to Actual Use. Chained effects indicate that investing in simplicity yields a larger payoff than adding features alone. This aligns with adoption research in service settings where low effort, clarity, and frictionless task completion are decisive. The findings also fit the profile of the sample, which is skewed toward regular users and public-sector banks: once customers can complete common tasks quickly and without confusion, they develop a positive stance that converts into intention and real transactions.

Conclusion:

The study validated a seven-construct model of e-banking behaviour in India using SEM with 400 respondents. Model fit was satisfactory ($\chi^2/df = 2.64$, CFI = 0.944, SRMR = 0.064, RMSEA = 0.053). Results show an experience-first pathway: Digital Skill strongly improved Perceived Ease of Use ($\beta = .74$), which, in turn, raised Perceived Usefulness ($\beta = .38$) and shaped Attitude toward using technology ($\beta = .48$). Behavioural Intention was driven primarily by Attitude ($\beta = .54$) with a smaller direct effect of Usefulness ($\beta = .24$). Actual System Use was strongly predicted by Intention ($\beta = .68$). Technology Integration increased Usefulness ($\beta = .25$), while the direct path from Digital Skill to Usefulness was small and negative ($\beta = -.18$), indicating that skilled users are more discerning unless the interface feels simple. Overall, simplifying the user experience and supporting user capability had the greatest downstream impact on intention and real usage.

Limitation:

The analysis relied on cross-sectional, self-reported data, which limits causal inference and may introduce common method bias. Communalities for Perceived Usefulness and Technology Integration were lower than for other constructs, suggesting that these scales may be multidimensional or sensitive to item wording. Actual use was captured through self-report rather than system logs of banks.

Implication:

For practice, banks should prioritise ease of use: shorter task flows, consistent layouts, clear labels, and quick help within the app. Onboarding that builds basic digital skills, especially for older customers and small businesses, will amplify these gains. Technology Integration should translate into visible customer benefits such as faster payments and broader biller coverage so that users perceive clear usefulness. For theory, the findings support an extended TAM in which ease exerts a stronger influence on attitude than usefulness, and digital skill operates mainly through ease rather than replacing it.

Future Scope:

Future research can 1) validate the model with objective usage data from banking logs; 2) employ longitudinal designs to track changes in attitude, intention, and use after interface updates or training; 3) refine the measurement of Perceived Usefulness and Technology Integration, testing second-order or bifactor structures; 4) examine moderators through multi-group SEM by age, bank type, and experience level; and 5) extend the model with perceived risk, trust, and service reliability to capture security-related drivers of adoption.

Ethical considerations:

The study complied with ethical norms for human subjects research. Respondents were informed about the purpose of the study, anonymity of responses, and their right to withdraw at any time. No personally identifying information was collected. Data were stored securely and used only for academic purposes.

Conflict of Interest: The authors declare no conflict of interest.

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