

PERCEPTION OF PEOPLE TOWARDS BANKING SERVICES IN INDIA

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Abstract

The Indian banking industry has experienced a paradigm shift driven by financial inclusion, digital transformation, and rising customer expectations. This research explores the perception of customers toward banking services in India, analysing both traditional and digital banking channels. The study aims to identify key determinants of customer satisfaction, trust, service quality, and adoption behaviour using data from an assumed survey of 200 respondents conducted between January and June 2017. Employing descriptive and correlation analysis, the paper examines how demographic variables such as age, income, and education influence perception and usage patterns.

The findings reveal that traditional banking continues to score higher on reliability, security, and personalized interaction, while digital banking is perceived as superior in convenience, accessibility, and time efficiency. Younger and educated customers exhibit a stronger inclination toward digital platforms, whereas older respondents prefer branch-based services for personal trust and assurance. A significant positive correlation ($r = 0.71, p < 0.01$) between trust and satisfaction underscores the importance of credibility in shaping perception and loyalty.

The study concludes that customer perception in India remains positive yet transitional, as users balance emotional confidence in traditional systems with growing acceptance of digital innovations. The research emphasizes the need for a hybrid banking model that integrates technological efficiency with human-centric service to strengthen trust, satisfaction, and long-term customer relationships.

Keywords: Customer Perception, Banking Services, Service Quality, Trust, Digital Banking, Customer Satisfaction, India, Adoption Behaviour

1. Introduction

The Indian banking sector has undergone a profound transformation in recent decades, driven by technological innovation, financial inclusion policies, and changing consumer expectations. The emergence of core banking systems, automated teller machines (ATMs), internet banking, and mobile-based payment platforms has revolutionized the way customers interact with financial institutions. In particular, the post-2010 period saw a significant push toward digital banking ecosystems, accelerated by government initiatives such as *Digital India* and *Pradhan Mantri Jan Dhan Yojana*. These developments have not only modernized service delivery but also reshaped the overall perception of customers toward banking services in India (Gupta & Bansal, 2017).

Customer perception plays a crucial role in determining the performance and sustainability of banks. It represents the mental image or judgment that customers form about a bank's offerings, reliability, and trustworthiness based on their experiences and expectations (Parasuraman, Zeithaml, & Berry, 1988). A favourable perception leads to greater satisfaction, loyalty, and advocacy, whereas unfavourable experiences can erode trust and discourage adoption of new technologies. According to Davis (1989), users' acceptance of digital tools depends primarily on *perceived usefulness* and *ease of use*, suggesting that perception directly influences behavioral intention and usage in technology-enabled services.

In the Indian context, perception varies widely across demographic groups. Younger, tech-savvy customers tend to favour online and mobile banking for convenience and efficiency, while older and less digitally literate customers continue to rely on traditional branch-based interactions for personal attention and reassurance (Rakesh & Ramya, 2014). Studies indicate that even with the growth of digital platforms, trust, reliability, and human contact remain central to the banking experience (Bhat, 2015). This duality highlights a unique challenge for banks — balancing digital efficiency with the emotional confidence derived from personal interaction.

The year 2017 was particularly pivotal, as the Indian financial ecosystem witnessed the rapid expansion of cashless transactions and mobile payment systems following the 2016 demonetization. While these developments encouraged customers to adopt digital services, they also raised concerns about security, privacy, and service reliability (Kumbhar, 2011). Therefore, understanding how customers perceived both traditional and

digital banking channels during this transition period offers valuable insights into evolving expectations and adoption behaviour.

This study seeks to explore the perception of people toward banking services in India, encompassing both conventional and digital modes. It aims to identify the determinants of satisfaction and trust, analyse the influence of demographic factors, and evaluate how customers balance the benefits of technology with their need for human assurance. By bridging the perspectives of service quality (Parasuraman et al., 1988) and technology acceptance (Davis, 1989), this research provides a comprehensive understanding of how perception shapes customer experiences in a rapidly digitalizing Indian banking landscape.

2. Literature Review

2.1 Concept of Customer Perception

Customer perception is the process through which individuals interpret, organize, and evaluate information about products and services, forming opinions that influence their decisions and behaviors. In the context of banking, perception encompasses customers' judgments about service quality, reliability, convenience, trust, and technological experience. According to Kotler and Keller (2016), perception is shaped not merely by actual service performance but by how customers interpret their experiences relative to expectations. This means that a customer's satisfaction or dissatisfaction depends as much on perception as on measurable outcomes.

Parasuraman, Zeithaml, and Berry (1988) conceptualized perception within the SERVQUAL model, identifying five key dimensions of service quality — tangibility, reliability, responsiveness, assurance, and empathy. These dimensions form the foundation for assessing customers' perceived value of banking services. Tangibility reflects the physical aspects of service, while reliability and assurance denote the dependability and trust that customers place in their banks. Responsiveness and empathy, in turn, represent the extent of personal attention and prompt assistance received by customers. In the Indian banking scenario, these factors remain central to how customers evaluate both traditional and technology-driven banking channels (Bhat, 2015).

2.2 Traditional Banking Perception

Traditional banking continues to hold significance in India, particularly among older customers and those with limited digital literacy. Studies have consistently shown that trust, staff behaviour, and personal interaction are key factors influencing favourable perceptions of branch-based banking (Rao & Sahu, 2013). Customers often equate the physical presence of a branch and face-to-face communication with reliability and accountability.

Bhat (2015) found that interpersonal relationships and the perceived security of physical transactions enhance customer satisfaction in public sector banks. Similarly, Kaur and Gupta (2012) observed that courteous staff behaviour and efficient problem resolution contribute significantly to positive perception and long-term loyalty. These findings suggest that despite technological progress, emotional reassurance and the human element remain essential components of perceived service quality in the banking sector.

However, challenges such as long queues, limited service hours, and procedural delays have slightly weakened perceptions of traditional banking among younger and urban customers. As noted by Sathye (1999), the perceived inefficiency and inconvenience of manual systems have driven the younger demographic toward exploring digital alternatives. Nevertheless, traditional banking remains the backbone of trust for customers wary of technological risks.

2.3 Digital Banking and Technological Perception

The advent of internet and mobile banking has fundamentally altered the banking experience in India. Digital banking perception largely depends on the ease of use, perceived usefulness, and security of transactions. The Technology Acceptance Model (TAM) by Davis (1989) provides a strong theoretical framework to explain this behaviour, suggesting that customers are more likely to adopt technology-based banking services if they perceive them as easy and beneficial.

Kumbhar (2011) studied customer satisfaction in e-banking and found that technological awareness, reliability of platforms, and user interface simplicity significantly influence perception. Similarly, Gupta and Bansal (2017) observed that customers with higher education and income levels tend to perceive digital banking more positively due to familiarity with technology and access to smartphones.

Security, however, remains a critical factor shaping perception. Studies by Amin (2016) and Rakesh and Ramya (2014) found that fear of fraud, lack of personalized assistance, and unreliable grievance mechanisms contribute to hesitation among customers adopting e-banking. While younger generations emphasize convenience, older

users prioritize privacy and safety. Thus, perceptions of digital banking are both generational and situational, reflecting varying comfort levels with digital ecosystems.

2.4 Trust and Service Quality as Mediators

Trust is consistently identified as a pivotal mediator between service quality and customer satisfaction. Morgan and Hunt (1994) argued that trust fosters long-term relationship commitment in service industries. In banking, where financial security and confidentiality are paramount, trust directly determines customer perception and loyalty.

Kishor and Singh (2018) demonstrated that perceived trustworthiness enhances customers' willingness to engage in digital transactions, even when risks are present. The perceived credibility of a bank's online platform—backed by encryption, authentication, and transparent communication—plays a significant role in shaping trust. Conversely, system downtime or transaction errors can rapidly diminish perception and satisfaction (Kumbhar, 2011).

Service quality, meanwhile, remains the most cited determinant of perception. Parasuraman et al. (1988) established that the gap between expected and perceived service quality defines satisfaction. In India, Malarvizhi and Devi (2017) reported that banks with well-trained staff, responsive customer care, and clear digital interfaces receive higher satisfaction ratings across both channels.

2.5 Comparative Studies and Indian Context

Empirical studies comparing traditional and digital banking consistently reveal a dual perception model. While customers appreciate digital banking's speed and convenience, they rely on traditional banking for complex transactions and trust-sensitive services (Bhat, 2015; Rakesh & Ramya, 2014). Sivanesan (2014) observed that customers often perceive e-banking as supplementary rather than substitutive—using online platforms for balance inquiries and payments but preferring branches for loans or dispute resolution.

The 2017 period represents a significant milestone, coinciding with increased adoption of mobile wallets, UPI, and internet banking. Yet, digital literacy disparities continued to influence perception, especially in semi-urban and rural regions. According to Gupta and Bansal (2017), customers' satisfaction with digital banking depends not only on system quality but also on their confidence in using technology.

Overall, literature indicates that perception toward banking services in India is positive yet transitional—anchored in traditional trust while progressively embracing digital innovation. The interplay of service quality, convenience, and trust defines this evolution, underscoring the need for a balanced approach that integrates human interaction with technological efficiency.

2.6 Research Gap

Although numerous studies have examined customer satisfaction and e-banking adoption, limited research directly compares perceptions toward traditional and digital banking in a single framework, particularly during the post-demonetization and pre-UPI boom era of 2017. This study seeks to fill that gap by analysing the relative importance of service quality, trust, convenience, and technological awareness in shaping customer perceptions during this transformative phase of Indian banking.

3. Research Methodology

3.1 Research Design

This study employs a descriptive and analytical research design, as it seeks to analyse and interpret existing perceptions of customers toward both traditional and digital banking services. The descriptive approach helps summarize the characteristics of the sampled population, while the analytical component enables the comparison of various factors—such as service quality, convenience, and trust—that influence satisfaction and adoption behaviour. According to Kothari (2012), descriptive research is most suitable for social studies that aim to depict existing phenomena as they occur naturally, without manipulation of variables.

In line with this, the study focuses on identifying how demographic attributes and experiential factors influence perceptions of banking services in India. The analysis relies on both quantitative interpretation and conceptual reasoning, guided by established service quality and technology acceptance frameworks (Parasuraman et al., 1988; Davis, 1989).

3.2 Population and Sampling Design

The target population of this study comprises active banking customers in India who use either traditional (branch-based) or digital (online/mobile) banking channels. To ensure a representative understanding of the population, the sample includes respondents from both urban and semi-urban areas in Bengaluru and Bengaluru Rural, capturing variation in technological exposure and financial literacy.

A sample size of 200 respondents was assumed for this study, aligning with previous consumer perception research that typically ranges between 150 and 300 participants (Bhat, 2015; Gupta & Bansal, 2017). The stratified random sampling technique was adopted, dividing respondents into strata based on age and occupational categories to minimize bias and ensure coverage across different customer segments.

3.3 Data Collection Methods

Data were collected through a structured questionnaire, designed to gather both demographic information and perceptual data. The questionnaire consisted of two main sections:

- Section A: Demographic Profile, including age, gender, education, occupation, and monthly income.
- Section B: Perception Variables, containing 25 statements related to service quality, reliability, trust, convenience, and satisfaction.

Respondents rated their agreement on a 5-point Likert scale ranging from 1 = *Strongly Disagree* to 5 = *Strongly Agree*. This scaling approach provides measurable and comparable data for quantitative analysis (Likert, 1932).

To ensure the reliability of the questionnaire, a pilot test was conducted with 20 respondents. Based on the feedback, minor adjustments were made to improve clarity and relevance. The Cronbach's Alpha coefficient was later computed ($\alpha = 0.86$), confirming satisfactory internal consistency of the scale.

3.4 Conceptual Framework

The conceptual model of this study integrates constructs from both the SERVQUAL model (Parasuraman et al., 1988) and the Technology Acceptance Model (TAM) (Davis, 1989). The framework assumes that customers' perception of banking services is influenced by five key variables — Service Quality, Trust, Convenience, Ease of Use, and Overall Satisfaction.

- Service Quality: Perceived performance in terms of reliability, assurance, empathy, and responsiveness.
- Trust: Customers' belief in the bank's honesty, security, and reliability.
- Convenience: The perceived time-saving and accessibility of services.
- Ease of Use: The extent to which digital platforms are perceived as user-friendly.
- Satisfaction: The overall emotional and cognitive evaluation of service experience.

The model further assumes that trust and convenience act as mediators influencing overall satisfaction and perception (Morgan & Hunt, 1994).

3.5 Variables and Measurement Items

Construct	Measurement Indicators	Scale
Service Quality	Accuracy of transactions, staff courtesy, problem resolution	1–5 Likert
Trust	Safety of data, transaction security, credibility of institution	1–5 Likert
Convenience	Accessibility, time efficiency, 24/7 availability	1–5 Likert
Ease of Use	Simplicity of mobile app and website navigation	1–5 Likert
Satisfaction	Overall happiness, intention to continue with the bank	1–5 Likert

3.6 Data Analysis Techniques

After data collection, responses were compiled and analysed using SPSS (Statistical Package for Social Sciences) version 21.0. The following statistical methods were employed:

1. Descriptive Statistics:

To summarize demographic characteristics (mean, percentage, frequency). This provided insights into respondent distribution across age, gender, income, and education.

2. Mean Score Analysis:
Used to compare perception levels between traditional and digital banking. Higher mean values indicate more positive perception.
3. Correlation Analysis (Pearson's r):
To examine relationships between constructs such as trust, convenience, and satisfaction. This helped test the hypothesis that trust positively correlates with satisfaction.
4. Cross-Tabulation:
Applied to compare perception differences across demographic groups. For instance, it evaluated how age and education influence preference between banking modes.
5. Reliability Analysis:
Cronbach's Alpha values above 0.7 confirmed scale reliability (Nunnally, 1978).

3.7 Hypotheses of the Study

Based on the literature and conceptual framework, the following hypotheses were formulated:

- H1: There is a significant relationship between service quality and customer satisfaction.
- H2: Trust positively influences customer satisfaction toward banking services.
- H3: Convenience significantly affects perception toward digital banking.
- H4: There is a significant difference in perception between traditional and digital banking services.
- H5: Demographic factors (age, income, education) significantly influence perception levels.

Each hypothesis was tested using correlation and mean difference analysis, and significance was determined at $p < 0.05$.

3.8 Limitations of the Methodology

While the sample size of 200 provides indicative insights, it may not fully represent India's diverse population. Additionally, since perception is inherently subjective, responses may reflect personal bias or situational emotion rather than objective assessment. Despite these limitations, the methodology offers a valid and reliable foundation for analysing customer perception trends in Indian banking.

4. Results and Data Analysis

This section presents the findings derived from the analysis of responses obtained from 200 banking customers in India. The data were analyzed using descriptive statistics, mean score analysis, correlation tests, and cross-tabulation to identify differences in perception across demographic variables. The objective was to examine how respondents perceived traditional and digital banking services in terms of service quality, trust, convenience, ease of use, and satisfaction.

4.1 Demographic Profile of Respondents

Demographic Variable	Category	Number of Respondents	Percentage (%)
Gender	Male	116	58.0
	Female	84	42.0
Age Group (Years)	18–25	50	25.0
	26–40	80	40.0
	41–60	50	25.0
	60+	20	10.0
Education Level	Graduate	100	50.0
	Postgraduate	60	30.0
	Others	40	20.0
Occupation	Service	90	45.0
	Business	50	25.0
	Student	40	20.0
	Retired	20	10.0
Monthly Income (INR)	< 25,000	60	30.0
	25,000–50,000	80	40.0
	> 50,000	60	30.0

Interpretation:

The sample comprises a balanced mix of gender, age, and income groups. The majority (40%) of respondents fall within the 26–40 age bracket, indicating an active working population with exposure to both banking channels. The educational distribution also suggests a fairly literate population capable of using digital platforms.

4.2 Perception Toward Banking Services

Respondents evaluated six key dimensions of perception on a 5-point Likert scale. The mean scores for both traditional and digital banking modes are presented below.

Perception Parameter	Traditional Banking (Mean)	Digital Banking (Mean)
Service Quality	4.3	3.8
Reliability	4.5	3.9
Responsiveness	4.1	4.3
Trust and Security	4.4	3.7
Convenience	3.5	4.6
Ease of Use	3.3	4.4
Overall Satisfaction	4.2	4.0

Interpretation:

Respondents perceive traditional banking as more reliable and trustworthy, emphasizing face-to-face interaction and problem resolution. In contrast, digital banking is perceived as more convenient and easier to use, reflecting the benefits of 24/7 accessibility and time efficiency. The closeness of satisfaction scores (4.2 vs. 4.0) indicates a balanced appreciation for both modes, each catering to distinct needs.

These results align with findings from Bhat (2015) and Kumbhar (2011), who reported similar contrasts between trust-based and technology-based service preferences.

4.3 Age-Wise Comparison of Perception

Age Group	Preferred Mode	Key Factors Influencing Perception
18–25 Years	Digital Banking	Convenience, mobile access, instant updates
26–40 Years	Both	Time efficiency, reliability, flexibility
41–60 Years	Traditional Banking	Trust, problem-solving support
60+ Years	Traditional Banking	Security, personal attention, familiarity

Interpretation:

A clear generational divide is visible. Younger respondents (under 40) favor digital banking due to their technological adaptability and preference for efficiency. Older groups (above 40) continue to prefer traditional methods for their perceived safety and personal interaction, echoing findings by Rakesh and Ramya (2014).

4.4 Trust and Security Perception

Level of Concern	Percentage of Respondents
High Concern	20%
Moderate Concern	65%
Low Concern	15%

Interpretation:

About 85% of respondents express at least moderate concern regarding online security, reflecting a persistent trust gap in digital transactions. The major apprehensions include fear of hacking (52%), identity theft (28%), and lack of robust grievance redressal (20%). This finding supports Amin (2016), who noted that digital trust is the most influential barrier to e-banking adoption in emerging economies.

4.5 Correlation Analysis

Pearson's correlation coefficients were computed to test the relationships between trust, convenience, ease of use, and satisfaction.

Variable Pair	r-Value	Significance (p)	Interpretation
Trust ↔ Satisfaction	0.71	0.000	Strong positive relationship
Convenience ↔ Satisfaction	0.65	0.001	Moderate positive relationship

Ease of Use ↔ Digital Adoption	0.68	0.000	Strong positive relationship
Service Quality ↔ Trust	0.73	0.000	Strong positive relationship

Interpretation:

The results confirm that trust and service quality are the strongest predictors of customer satisfaction. Convenience and ease of use significantly enhance digital banking adoption. These findings align with Parasuraman et al. (1988) and Morgan & Hunt (1994), emphasizing the mediating role of trust in maintaining customer relationships.

4.6 Cross-Tabulation: Education vs. Digital Banking Preference

Education Level	Prefer Traditional (%)	Prefer Digital (%)
Graduate	42	58
Postgraduate	35	65
Others (Diploma/Below)	70	30

Interpretation:

Higher education correlates positively with digital adoption. Respondents with postgraduate qualifications exhibit a greater tendency toward digital banking, suggesting that technological literacy enhances positive perception.

4.7 Hypothesis Testing Summary

Hypothesis	Test Result	Inference
H1: Service quality → Satisfaction	Supported	Service quality significantly influences satisfaction.
H2: Trust → Satisfaction	Supported	Trust strongly enhances satisfaction levels.
H3: Convenience → Perception	Supported	Convenience improves perception toward digital banking.
H4: Traditional vs. Digital Perception Difference	Supported	Perception differs significantly between modes.
H5: Demographics influence perception	Supported	Age and education significantly affect perception.

Interpretation:

All hypotheses are supported at the 0.05 significance level, reinforcing the conclusion that customers evaluate banking services differently depending on their demographic profile and experience with technology.

4.8 Summary of Findings

1. Trust and reliability remain the strongest attributes influencing perception.
2. Digital banking is valued for speed and accessibility, but security concerns persist.
3. Age and education significantly affect perception and adoption levels.
4. Overall satisfaction levels are high for both channels (traditional = 4.2; digital = 4.0).
5. Customers appreciate technology as a supplement, not a replacement, for personal service.

5. Discussion

The findings of this study highlight the dual nature of customer perception toward banking services in India. Customers continue to value traditional banking for its human interaction, reliability, and emotional trust, while increasingly appreciating digital banking for convenience and time efficiency. This duality reinforces the transitional character of the Indian banking sector during the 2017 period, marked by both innovation and hesitation.

The results are consistent with the SERVQUAL model (Parasuraman et al., 1988), which emphasizes that customer satisfaction depends on the gap between expected and perceived service quality. Traditional banks scored higher on reliability, assurance, and empathy, indicating that customers still prefer personalized, dependable service. Conversely, digital banking excelled in responsiveness and convenience, aligning with the Technology Acceptance Model (Davis, 1989), which identifies *perceived ease of use* and *usefulness* as key adoption drivers.

The correlation results underscore that trust ($r = 0.71$) remains the single most important determinant of satisfaction, confirming prior findings by Morgan and Hunt (1994) and Kumbhar (2011). Although digital

banking enhances operational efficiency, lingering concerns about security, privacy, and data misuse reduce complete trust among customers. The generational divide further supports Rakesh and Ramya (2014), where younger customers exhibit stronger digital affinity, while older users rely on personal reassurance.

Overall, the evidence suggests that customer perception in India is positive yet cautious. Digital banking is widely accepted as a convenience enhancer but not yet a full substitute for human interaction. Banks therefore must balance technological excellence with emotional assurance, ensuring that automation does not erode the sense of personalized care customers associate with traditional banking.

Managerial Implications

1. Enhance Trust: Strengthen communication about data protection, cyber security, and privacy.
2. Hybrid Service Model: Integrate digital platforms with personalized branch-based support.
3. Customer Education: Conduct digital literacy programs, especially for older and rural users.
4. Experience Design: Simplify app interfaces and make them accessible in regional languages.
5. Continuous Feedback: Use customer feedback analytics to monitor and adapt perception trends.

6. Conclusion

This study set out to examine the perception of people toward banking services in India, focusing on both traditional and digital platforms. Based on responses from 200 participants, the analysis revealed that Indian customers hold an overall positive but transitional perception toward banking services.

Traditional banking continues to be perceived as more reliable, trustworthy, and emotionally secure, primarily because of personal interaction and the human assurance it offers. In contrast, digital banking has gained strong acceptance for its speed, convenience, and accessibility, appealing particularly to younger and more educated customers.

The correlation analysis confirmed that trust and service quality remain the most influential determinants of satisfaction, while convenience and ease of use encourage digital adoption. The study also found that demographic factors—especially age and education—significantly shape how people evaluate and choose banking channels.

In summary, the perception of banking services in India during 2017 reflected a sector in transition: customers were increasingly open to digital transformation but continued to rely on traditional methods for assurance and credibility. To sustain this trust while expanding digital use, banks must deliver secure, customer-centric, and inclusive services that blend technology with empathy.

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