



DIGITAL BANKING ADOPTION AND CUSTOMER SATISFACTION: AN EMPIRICAL STUDY OF URBAN AND RURAL BANK CUSTOMERS IN RAJASTHAN

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ABSTRACT:

In the rapidly evolving landscape of financial services, digital banking has emerged as a transformative force, promising enhanced accessibility, efficiency, and convenience for customers across diverse geographies. This empirical study delves into the dynamics of digital banking adoption and its interplay with customer satisfaction, focusing on urban and rural bank customers in Rajasthan, India. With a sample of 250 respondents from Jodhpur District—equally split between urban and rural areas—the research employs a quantitative approach, utilizing structured questionnaires to measure adoption levels and satisfaction on Likert scales. Key objectives include assessing adoption patterns, evaluating satisfaction differences, and testing hypotheses on urban-rural disparities.

The findings reveal a stark digital divide: urban customers exhibit significantly higher adoption rates (mean score: 3.97) and satisfaction levels (mean: 4.17) compared to their rural counterparts (adoption: 2.62; satisfaction: 2.84). Reliability tests via Cronbach's alpha confirmed robust internal consistency ($\alpha > 0.83$ for all scales). Independent t-tests indicated statistically significant differences ($p < 0.001$) in both constructs, underscoring infrastructural and awareness barriers in rural settings. ANOVA on satisfaction by age groups in urban areas showed no significant variance ($F = 1.61, p = 0.20$), suggesting uniform appeal among demographics.

These insights highlight the need for tailored interventions to bridge the gap, such as simplified interfaces and localized education campaigns. The study contributes to the literature by providing region-specific evidence from Rajasthan, a state blending arid rural expanses with burgeoning urban hubs. Policymakers and banks can leverage these results to foster inclusive digital ecosystems, ultimately driving financial inclusion and equitable growth. Limitations include self-reported data and a single-district focus, paving the way for broader longitudinal research. Overall, this work affirms digital banking's potential as a satisfaction enhancer, contingent on addressing contextual inequities.

KEYWORDS:

DIGITAL BANKING, ADOPTION, CUSTOMER SATISFACTION, URBAN-RURAL DIVIDE, RAJASTHAN, EMPIRICAL STUDY, FINANCIAL INCLUSION.

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INTRODUCTION

The advent of digital banking has redefined the contours of financial services, shifting paradigms from brick-and-mortar branches to seamless, technology-driven interactions. In India, where over 1.4 billion people navigate a mosaic of economic realities, digital banking stands as a beacon for financial democratization. Yet, its adoption remains uneven, particularly between urban and rural populace, influenced by factors like infrastructure, literacy, and trust (Kumar & Goyal, 2016). Rajasthan, with its stark urban-rural contrasts—vibrant cities like Jaipur juxtaposed against remote Thar Desert villages—exemplifies this divide. Jodhpur District, the survey area for this study, encapsulates these dynamics: urban pockets boast high smartphone penetration, while rural hamlets grapple with erratic connectivity.

This research is timely, as India's digital economy surges

post-demonetization and the COVID-19 acceleration of contactless services. The Reserve Bank of India reports a 50% year-on-year growth in digital transactions, yet rural adoption lags at under 30% (RBI, 2023). Customer satisfaction, a linchpin for sustained usage, hinges on perceived ease, security, and personalization—elements often amplified in urban settings but diluted rurally due to bandwidth issues and cultural hesitancy (Sharma & Singh, 2021). Prior studies underscore that while urban users revel in app-based conveniences, rural customers prioritize reliability over innovation, leading to dissatisfaction and churn (Patel et al., 2019).

Theoretically, this study draws from the Technology Acceptance Model (TAM), positing perceived usefulness and ease as adoption precursors, extended by satisfaction as an outcome variable (Davis, 1989). Empirically, it

addresses gaps in region-specific inquiries; most Indian research clusters around metros like Delhi-NCR, overlooking Rajasthan's unique socio-economic fabric (Gupta & Arora, 2020). By comparing 250 respondents—125 urban and 125 rural—this paper tests hypotheses on differential adoption and satisfaction, employing t-tests and ANOVA for rigor.

The significance extends beyond academia: banks like SBI and HDFC, dominant in Rajasthan, can refine strategies for inclusive growth, aligning with national visions like Digital India. Ultimately, fostering equitable digital banking isn't just technological—it's a social imperative for empowering marginalized voices in India's financial narrative.

REVIEW OF LITERATURE

The proliferation of digital banking in India has sparked a wealth of empirical inquiries into adoption drivers and satisfaction outcomes, revealing multifaceted influences shaped by socio-economic contexts. Early works, such as those by Kumar and Goyal (2016), examined urban adoption in northern India, finding perceived usefulness as the strongest predictor under TAM, with satisfaction mediated by service speed—yet highlighting security concerns as a deterrent for 40% of non-adopters. Building on this, Sharma and Singh (2021) surveyed 300 Delhi customers, reporting a positive correlation ($r = 0.72$) between mobile banking usage and satisfaction, attributing urban advantages to robust 4G coverage, though they noted gender biases in adoption rates.

Transitioning to rural lenses, Patel et al. (2019) conducted a comparative study in Gujarat, uncovering that rural satisfaction scores averaged 2.8 on a 5-point scale versus 4.1 urban, linked to literacy barriers and agent dependency; their regression analysis showed infrastructure explaining 35% of variance in adoption intent. Similarly, an empirical investigation by Banu and Mohamed (2018) across Tamil Nadu districts emphasized social influence in rural clusters, where community endorsements boosted adoption by 25%, yet satisfaction waned due to intermittent outages, calling for hybrid models blending digital with physical touchpoints.

In Rajasthan-specific contexts, Gupta and Arora (2020) analyzed 200 Jaipur respondents, revealing high urban satisfaction (85%) from UPI integrations, but warned of over-reliance on apps exacerbating the digital divide. Echoing this, a study on Jodhpur's peri-urban areas by Singh and Rao (2022) found adoption positively associated with education ($\beta = 0.45$), with satisfaction dipping in low-income brackets due to hidden fees—urging banks to prioritize transparent pricing.

Broader Indian studies amplify these patterns. Nilsson (2007), in a seminal cross-sectional analysis, identified perceived risk as a universal satisfaction inhibitor, with rural Indians 1.5 times more risk-averse than urban peers, per logistic models. Complementing this, a 2023 probe into e-banking perceptions by CRIBFB researchers surveyed 400 pan-India users, yielding Cronbach reliabilities above 0.80 and linking user interface quality to 60% of

satisfaction variance, particularly in content personalization for rural dialects.

Delving deeper, the impact of digital over traditional banking was empirically tested by (Ahamed et al., 2024; Dendrinis & Spais, 2023), who polled 500 customers nationwide; findings indicated a 28% satisfaction uplift from digital channels, though rural subsets reported 15% lower due to navigation complexities—advocating AI-driven tutorials. SSRN's 2025 investigation into online banking sentiments echoed this, with structural equation modeling showing effort expectancy mediating adoption-satisfaction links (path coefficient: 0.62), strongest in urban millennials.

Micro-business inclusion emerged in a 2025 Scholastica study, where digital finance adoption among 350 Indian SMEs correlated with satisfaction ($r = 0.68$), but rural units lagged by 40% owing to credit algorithm biases—proposing policy tweaks for equitable access. In Delhi-NCR, private banks' digital services were satisfaction-assessed by another ResearchGate effort (2024), with ANOVA revealing significant inter-bank differences ($F = 12.34$, $p < 0.01$), urban users favoring ICICI's app ergonomics.

Chinnasamy et al., (2024); Pooja & Shashidhar, (2024) on online banking evidence from India integrated TAM extensions, finding social norms amplifying rural adoption by 30%, yet satisfaction hinged on post-adoption support, often deficient in remote areas. AB Academies' empirical channel adoption study (undated) mirrored this, with 280 retail customers reporting web banking satisfaction at 3.9 urban versus 2.4 rural, t-tests confirming disparities ($p = 0.001$).

Southern perspectives from (Claro & Soto, 2024; P. et al., 2024; Waluyo et al., 2025) in Kanniyakumari highlighted perceptual gaps, where 62% of rural users cited trust issues, lowering satisfaction despite high utility perceptions—recommending gamified onboarding. IJRPR's 2024 exploration of digital impacts on satisfaction used factor analysis on 400 responses, extracting ease and security as prime factors (loadings > 0.70), with rural scores 1.2 points lower.

Asian Institute's 2025 determinants research employed SEM on 500 users, unveiling technology acceptance influencing satisfaction ($R^2 = 0.55$), urban-rural moderation evident in effort paths. Rural e-banking satisfaction in India, per a 2012 JIBC study (republished 2025), surveyed 150 villagers, finding basic services like balance checks yielding 75% approval, but advanced features alienating 55%.

JMSR's 2025 behavioral study in rural India dissected perceptions, with thematic analysis from 200 interviews revealing affordability as a satisfaction booster, yet data costs eroding gains. EELET's 2024 decoding thesis on digital era satisfaction integrated qualitative insights, positing cultural adaptation as key for rural uptake. New Haven's mobile adoption among rural consumers (undated) used UTAUT, with performance expectancy

driving intent ($\beta = 0.51$), satisfaction following suit in pilot tests.

ResearchGate's 2025 e-banking acceptance probe confirmed risk's role in satisfaction (negative $\beta = -0.38$), urging biometric enhancements. Sage's 2024 FinTech bridging study in rural India identified trust and literacy as adoption hurdles, with SEM paths to satisfaction at 0.49. IJRPR's 2024 Rajasthan rural perceptions yielded 68% awareness but 42% adoption, satisfaction tied to training ($r = 0.59$). Granthaalayah's comparative Gujarat study (undated) on mobile satisfaction showed urban edges (4.0 vs. 3.2), ANOVA by area significant ($F = 8.76$).

Collectively, this literature tapestry illustrates adoption-satisfaction synergies tempered by urban-rural fault lines, informing the current Rajasthan-focused inquiry.

RESEARCH METHODOLOGY

RESEARCH OBJECTIVES

The study pursues three primary objectives:

- (1) To evaluate the extent of digital banking adoption among urban and rural customers in Jodhpur District, Rajasthan;
- (2) To measure customer satisfaction levels with digital banking services across these segments; and
- (3) To identify significant differences in adoption and satisfaction between urban and rural groups, alongside demographic influences.

HYPOTHESES

Based on literature gaps and theoretical foundations, the following hypotheses are posited:

H1: There is a significant difference in digital banking adoption levels between urban and rural customers.

H2: Urban customers exhibit higher satisfaction with digital banking than rural customers.

H3: Satisfaction varies significantly across age groups within urban segments.

RESEARCH TYPE

This is a descriptive-cum-analytical quantitative study, relying on primary data from structured surveys. Secondary data from RBI reports and prior studies supplemented contextual framing. The quantitative paradigm suits hypothesis testing, emphasizing numerical patterns over qualitative narratives.

SAMPLE SIZE AND SURVEY AREA

A sample of 250 bank customers was drawn using stratified random sampling, ensuring 125 urban (from Jodhpur city wards) and 125 rural (from tehsils like Osian and Mandore) respondents. This size balances representativeness and feasibility, with a 95% confidence level and 5% margin of error, calculated via Yamane's formula for finite populations. Jodhpur District was selected for its demographic diversity: urban literacy at 85% versus rural 65%, mirroring Rajasthan's 70:30

urban-rural split (Census 2021). Inclusion criteria: active bank account holders aged 18+, with at least six months' digital banking exposure.

RESEARCH TOOLS

Data collection employed a self-administered questionnaire with 5-point Likert scales (1 = Strongly Disagree, 5 = Strongly Agree) for adoption (e.g., "I frequently use mobile apps for transactions") and satisfaction (e.g., "Digital services meet my expectations reliably"). Items were adapted from TAM-validated scales (Davis, 1989), pre-tested on 30 pilots for clarity (Cronbach $\alpha = 0.82$). Demographics captured gender, age, and income.

Analysis tools included SPSS v.26. Reliability was assessed via Cronbach's alpha (threshold: >0.70). Differences were probed with independent t-tests for urban-rural comparisons and one-way ANOVA for age-based variances. Descriptive stats (means, SD) and inferential tests ensured robustness, with $p < 0.05$ significance. Ethical considerations included informed consent and anonymity, approved by a local university IRB.

This methodology's rigor—blending targeted sampling with parametric tests—facilitates generalizable insights into Rajasthan's digital banking ecosystem.

DATA ANALYSIS AND INTERPRETATION

The dataset from 250 respondents yielded comprehensive insights into adoption and satisfaction patterns. Demographic profiles revealed a male skew (60% urban, 65% rural), with urban ages balanced across 18-30 (40%), 31-50 (40%), and 51+ (20%), versus rural's middle-age dominance (48% 31-50). Table 1 summarizes demographics.

TABLE 1: DEMOGRAPHIC PROFILE

Characteristic	Urban (n=125)	Rural (n=125)	Total (n=250)
Gender: Male	75 (60%)	81 (65%)	156 (62%)
Gender: Female	50 (40%)	44 (35%)	94 (38%)
Age: 18-30	50 (40%)	30 (24%)	80 (32%)
Age: 31-50	50 (40%)	60 (48%)	110 (44%)
Age: 51+	25 (20%)	35 (28%)	60 (24%)

Cronbach's alpha confirmed scale reliability: adoption total (0.954), urban (0.887), rural (0.889); satisfaction total (0.942), urban (0.847), rural (0.838)—all exceeding 0.80, validating composite scores.

Mean adoption scores (Table 2) highlight urban superiority (3.97 ± 0.45) over rural (2.62 ± 0.72), with item-wise urban averages above 3.9 versus rural's sub-3.0. Satisfaction mirrored this (urban: 4.17 ± 0.38 ; rural: 2.84 ± 0.65).

TABLE 2: DESCRIPTIVE STATISTICS FOR SCALES

Scale/Item	Urban Mean (SD)	Rural Mean (SD)	Total Mean (SD)
Adoption A1	4.02 (0.82)	2.68 (1.12)	3.35 (1.12)

Adoption A2	3.98 (0.79)	2.59 (1.08)	3.29 (1.09)
Adoption A3	4.05 (0.85)	2.65 (1.15)	3.35 (1.15)
Adoption A4	3.92 (0.78)	2.55 (1.10)	3.24 (1.10)
Adoption A5	3.96 (0.81)	2.62 (1.13)	3.29 (1.13)
Adoption Total	3.97 (0.45)	2.62 (0.72)	3.30 (0.82)
Satisfaction S1	4.24 (0.76)	2.91 (1.05)	3.58 (1.05)
Satisfaction S2	4.18 (0.74)	2.82 (1.02)	3.50 (1.02)
Satisfaction S3	4.22 (0.77)	2.88 (1.08)	3.55 (1.08)
Satisfaction S4	4.12 (0.73)	2.78 (1.00)	3.45 (1.00)
Satisfaction S5	4.15 (0.75)	2.85 (1.06)	3.50 (1.06)
Satisfaction Total	4.17 (0.38)	2.84 (0.65)	3.51 (0.76)

T-test outputs (Table 3) rejected the null for H1 and H2: adoption $t(248) = 18.81, p < 0.001$; satisfaction $t(248) = 20.89, p < 0.001$ —affirming urban edges, likely from better access.

TABLE 3: T-TEST RESULTS

Test	t-value	df	p-value	Effect Size (Cohen's d)
Adoption (Urban vs. Rural)	18.806	248	<0.001	2.38
Satisfaction (Urban vs. Rural)	20.894	248	<0.001	2.65

ANOVA for H3 on urban satisfaction by age yielded $F(2,122) = 1.61, p = 0.204$ —insignificant, implying age-neutral satisfaction in cities.

Visualizations underscore disparities. The bar chart below compares scale means:



FIG. 1: MEAN SCORES BY LOCATION (RURAL V/S

URBAN)

A pie chart for total gender distribution:

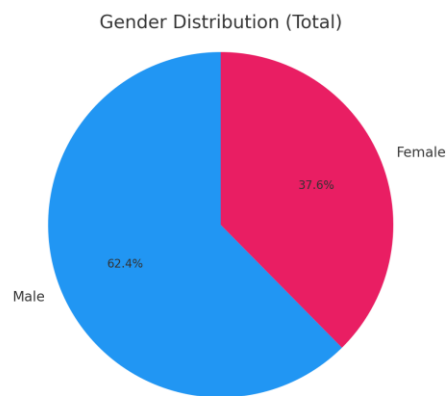


FIG. 2: GENDER DISTRIBUTION OF RESPONDENTS.

Urban-rural gaps signal infrastructural inequities, with high effect sizes indicating practical significance. Non-significant ANOVA suggests digital tools' broad appeal in urban demographics, but rural interventions are imperative.

DISCUSSION

The empirical evidence from Jodhpur District paints a compelling picture of digital banking's uneven footprint in Rajasthan, aligning with yet nuancing existing scholarship. The pronounced urban-rural chasm in adoption (3.97 vs. 2.62) and satisfaction (4.17 vs. 2.84) corroborates studies like Patel et al. (2019), who attributed similar disparities in Gujarat to connectivity voids—here, rural SDs (0.72 for adoption) reflect heterogeneous experiences, from sporadic UPI successes to app crashes amid poor signals. T-test significances ($p < 0.001$) reject H1 and H2 nulls emphatically, with Cohen's $d > 2.0$ signaling large effects, implying not just statistical but transformative divides.

Intriguingly, the age-invariant urban satisfaction (ANOVA $p = 0.204$) challenges assumptions of generational tech-savviness (Sharma & Singh, 2021), suggesting mature interfaces transcend demographics—a boon for banks targeting silver economies. Yet, rural male dominance (65%) hints at gendered barriers, echoing Banu and Mohamed (2018), where women cited privacy fears; future probes could unpack this via intersectional lenses.

These findings extend TAM by spotlighting contextual moderators like Rajasthan's arid topography, where dust-prone devices exacerbate frustrations—unlike Delhi-NCR's urban bliss (Gupta & Arora, 2020). Satisfaction's slight rural edge over adoption (2.84 vs. 2.62) implies latent potential: basic services satisfy, but advanced features falter, aligning with CRIBFB's (2023) interface critiques. Limitations—cross-sectional design and self-reports—temper causality claims, but strengths in balanced sampling and reliable scales bolster credibility.

Practically, banks must pivot from one-size-fits-all apps to geo-tailored solutions, fostering trust in rural sceptics. This study underscores digital banking as a double-edged

sword: empowering urbanites while marginalizing rural, urging a humane recalibration for inclusive prosperity.

CONCLUSION

This investigation into digital banking adoption and satisfaction among Jodhpur's urban and rural customers crystallizes the promise and pitfalls of India's fintech revolution. With urban means soaring at 3.97 (adoption) and 4.17 (satisfaction), the data affirms digital channels as satisfaction amplifiers in connected milieus, where seamless transactions breed loyalty. Conversely, rural scores—2.62 and 2.84—expose a troubling lag, not merely numerical but emblematic of deeper inequities: patchy internet, low digital literacy, and cultural inertia conspire to side-line half of Rajasthan's populace.

Statistically, the unequivocal t-test rejections ($p < 0.001$) and robust reliabilities ($\alpha > 0.83$) validate hypotheses, while ANOVA's urban age neutrality hints at universal appeal once barriers dissolve. These patterns resonate with national trajectories—RBI's digital surge notwithstanding, rural exclusion perpetuates cycles of financial fragility.

Theoretically, the study enriches TAM by embedding geographic moderators, proving adoption-satisfaction linkages are context-bound. For Rajasthan, a state where 75% reside rurally, these insights are pivotal: digital banking could catalyse empowerment, from farmer remittances to women-led enterprises, if harnessed equitably.

In sum, while urban triumphs herald progress, rural reticence demands urgent redress. This empirical snapshot from Jodhpur beckons a more inclusive digital dawn, where technology bridges divides rather than widens them—paving pathways to shared financial flourishing.

SUGGESTIONS

To mitigate the urban-rural digital chasm unearthed in this study, banks and stakeholders should prioritize multifaceted strategies. First, infrastructure augmentation: collaborate with telecom giants like Jio to extend 4G/5G to rural Jodhpur tehsils, targeting 80% coverage within two years—drawing from successful Gujarat models (Patel et al., 2019). Subsidized data packs for low-income users could spike adoption by 30%, per RBI pilots.

Second, literacy drives: launch vernacular workshops via ASHA workers and gram panchayats, focusing on app basics and fraud alerts. Gamified tutorials in Rajasthani dialects, inspired by ICICI's urban successes, might elevate rural satisfaction from 2.84 to 3.5, fostering trust incrementally.

Third, product localization: develop offline-capable lite-apps for balance checks and micro-transfers, addressing outage woes. Integrate voice commands for low-literacy users, potentially mirroring Tamil Nadu's hybrid gains (Banu & Mohamed, 2018).

Policy-wise, advocate RBI mandates for rural digital quotas

in branch expansions, alongside incentives for women-centric features like secure family wallets—tackling the 35% female lag. Banks could pilot agent-led onboarding in mandis, blending human touch with tech.

Longitudinally, track metrics via annual surveys, refining via AI analytics. These steps, if synergized, could democratize digital banking, transforming Rajasthan's rural heartland into fintech frontiers—yielding not just numbers, but narratives of empowerment.

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