

## A Study to Identifying the Major Service Quality Dimensions that Satisfy Customers in Internet Banking

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### Abstract

The study aims to identify the major service quality dimensions that satisfy customers in internet banking. With the growing popularity of online banking, understanding customer satisfaction and its determinants is crucial for banks to provide a competitive edge. This research employs a mixed-methods approach, combining a comprehensive review of existing literature on service quality and customer satisfaction in internet banking with primary data collection through surveys administered to a sample of internet banking customers. The study reveals several key service quality dimensions that significantly influence customer satisfaction in internet banking. These dimensions include reliability, responsiveness, security, user interface, convenience, and customization. Reliability encompasses factors such as system availability, transaction accuracy, and error handling. Responsiveness pertains to the promptness of customer service and issue resolution. Security measures, including encryption protocols and data protection, contribute to customer satisfaction. User interface elements like ease of navigation and intuitive design greatly impact the overall user experience. Convenience factors, such as 24/7 access, transaction speed, and self-service options, play a vital role in enhancing customer satisfaction. Finally, customization involves tailoring banking services to individual preferences and needs. The study concludes that banks must prioritize these service quality dimensions to satisfy customers in internet banking. By focusing on reliability, responsiveness, security, user interface, convenience, and customization, banks can enhance customer satisfaction and foster long-term loyalty. The findings of this study offer valuable insights for banks to improve their internet banking services and develop strategies aligned with customer expectations.

**Keywords:** service quality dimensions, customer satisfaction, internet banking, reliability, responsiveness, security, user interface, convenience, customization.

### Introduction

Internet banking has revolutionized the way customers interact with their banks, offering convenience, accessibility, and a wide range of financial services at their fingertips. As the popularity of internet banking continues to grow, banks face the challenge of meeting customer expectations and ensuring high levels of customer satisfaction in this virtual environment. To achieve this, banks need to understand the key service quality dimensions that play a crucial role in satisfying customers in internet banking. Service quality has long been recognized as a critical factor in determining customer satisfaction and loyalty. In the context of internet banking, service quality dimensions refer to the specific aspects of the online banking experience that customers value and expect from their financial institutions. By identifying and prioritizing these dimensions, banks can design and deliver internet banking services that meet customer needs and preferences, ultimately leading to increased customer satisfaction and retention. Previous research has explored service quality dimensions and their impact on customer satisfaction in various industries, including traditional banking. However, the unique nature of internet banking calls for a specific focus on identifying the dimensions that are most relevant and influential in this digital banking environment.

This study aims to bridge this gap by conducting a comprehensive investigation into the major service quality dimensions that satisfy customers in internet banking. By examining the existing literature on service quality and customer satisfaction in internet banking, the study will establish a theoretical foundation for understanding the key dimensions. Additionally, primary data will be collected through surveys administered to a sample of internet banking customers, providing valuable insights into their perceptions and expectations regarding service quality. The findings of this study will contribute to the existing body of knowledge by providing a clear understanding of the critical service quality dimensions that influence customer satisfaction in internet banking. By identifying these dimensions, banks will be better equipped to allocate resources and prioritize efforts to improve the aspects of their internet banking services that matter most to customers. Ultimately, this research aims to guide banks in developing strategies to enhance customer satisfaction, build long-term relationships, and maintain a competitive advantage in the rapidly evolving landscape of internet banking.

### Major Service Quality Dimensions that Satisfy Customers in Internet Banking

- **Website/App Interface:** A user-friendly and intuitive interface is essential for internet banking platforms. Customers should be able to navigate the website or app effortlessly, with clear and organized menus and options. Intuitive design elements, such as well-placed buttons, icons, and search functionalities, help customers find the information they need quickly. An aesthetically pleasing layout also enhances the overall user experience.

- **Security and Privacy:** Customers need to feel confident that their personal and financial information is secure when using internet banking services. Robust security measures, such as encryption, secure login protocols, and multi-factor authentication, are crucial to protect against unauthorized access and fraud. Clear privacy policies that detail how customer data is collected, used, and protected build trust and reassure customers about the safety of their information.
- **Transaction Speed and Efficiency:** In the digital age, customers expect fast and reliable transaction processing. Slow or delayed transactions can lead to frustration and dissatisfaction. Internet banking platforms must ensure that fund transfers, bill payments, and other transactions are processed promptly and accurately. Minimizing downtime and technical glitches is essential for a smooth customer experience.
- **Customer Support:** Responsive and accessible customer support channels are vital for resolving customer queries and issues promptly. Internet banking providers should offer various support options, such as live chat, email support, and phone helplines, to cater to customers' preferences. Well-trained and knowledgeable customer support representatives can provide timely assistance and ensure that customers receive the help they need.
- **Account Management:** Effective account management tools are crucial for customers to have full control over their financial activities. The internet banking platform should offer a comprehensive dashboard where customers can view account details, transaction history, and other relevant information. Features like bill pay, fund transfers, and setting up recurring payments should be user-friendly and easily accessible.
- **Mobile Banking Experience:** With the increasing popularity of mobile devices, a seamless and well-designed mobile banking app is essential. The app should offer the same functionalities as the website and provide a consistent user experience across different devices. Mobile apps that are optimized for various screen sizes and operating systems ensure that customers can access their accounts conveniently on the go.
- **Informational Content:** Providing useful and relevant informational content enhances the value of the internet banking platform. Financial tips, educational resources, and frequently asked questions (FAQs) can help customers make informed decisions about their finances. This content can cover topics like managing debt, saving for retirement, or understanding different banking products.
- **Innovation and Technology:** Internet banking platforms should regularly update and integrate innovative technologies to stay competitive and deliver an enhanced customer experience. For example, biometric authentication methods like fingerprint or facial recognition can improve security and convenience. AI-powered chatbots can provide instant support to customers, and personalized services can tailor the banking experience to individual preferences.

## Review of Literature

- Haralayya, Dr. (2023). Studied “Technical impact of e-banking on operational performance service quality on customer satisfaction in private and public bank” and concluded that Customers who use both types of banks' online banking services are somewhat unconcerned about additional issues including changing mobile service providers, misplacing cards, misusing cards, and lacking computer literacy. It was determined that there was no statistically significant difference between them. Nevertheless, the poll's findings show that private sector bank clients have more serious problems with online banking than do users of public sector banks.
- Haralayya, Dr. (2023). Studied “A Study on service quality dimensions and factors affecting customer satisfaction in e-banking functionality” and concluded that Customers' continuous use of e-banking services is mostly due to their ease and the fact that it takes less time and effort to utilise them. Additionally, the current study's five dimension- related hypotheses were all verified, suggesting that the criteria chosen for this investigation have a significant influence on how long users stick with e-banking services.
- Ishfaq, I. et al., (2022). Studied “Service Quality of Electronic Banking and its Effect on Customer Satisfaction and Loyalty: Mediating Role of Trust” and concluded that These findings also accord with the cognitive, motivational relational theory he outlined since computerised banking services are linked to consumer loyalty. Enhancing customer happiness and loyalty by raising the quality of the services offered.
- Chrzanowski, et al., (2021). the case of both low and high initial market penetration by traditional financial market organizations, the study indicates changes in financial services marketplaces induced by weak network effects. More questions arise when it comes to feedback systems with powerful network effects.
- Yushaeva, R. (2021). Banks have challenges in modern digitalization settings (Shukla, 2016), the most significant of which is not just bridging the Digital Divide, but also getting ahead of digital progress. The desire to form and grow collaborations with fintech businesses, as well as the choice of business models, are the solutions to these difficulties. The use of new banking skills entails risks, but it also provides opportunities to boost non-interest revenue by earning a portion of the partners' profits.
- Beshir, E. & Zelalem, B. (2020). Studied “The effect of e-banking service quality on customers satisfaction and loyalty the effect of e-banking service quality on customers satisfaction and loyalty” and concluded that Customers were concerned about their privacy and the safety of their personal information, thus the more secure electronic systems are, the more probable it is that they will be used. Additionally, a positive experience using online banking services and conducting transactions in a secure setting would undoubtedly increase customers' happiness with the services offered.

- Ahmed, A. (2020). Studied “The Influence of Electronic Banking Service Quality on Customer Satisfaction of Banks in Tripoli City, Libya” and concluded that Libya's financial institutions are dealing with a few issues, such as security breaches, a shortage of liquidity, and frequent power outages. E-banking makes sure that banking services are available around-the-clock, addressing the safety and security procedures to solve the issues.
- Jain. et al., (2020). There's no denying that digital banking has improved the client experience while also improving the delivery of financial services. However, to make digital banking a reality in India, the banking sector would have to overcome several obstacles. To make the digital dream a reality, internet connection and accompanying digital infrastructure must be assured. Then there's the possibility of cyber-attacks, which might create severe interruptions in banking services, in addition to the hazards of sensitive consumer data and internet fraud. It will be fascinating to observe how the financial sector responds to these difficulties.
- Zedda. et al., (2020). A greater loan proportion of total assets in banks limits the spread of crises across the banking network and, as a result, systemic risk. This means that limiting the supervision of each bank's stability to a single entity, as in the Basel II approach (Basel II is a set of international banking regulations first released in 2004 by the Basel Committee on Banking Supervision).
- Kalaitzakis, A. (2020). Mobile banking and fintech businesses are clearly leading the way in terms of innovation and offerings. Mobile banks and fintech businesses will continue to grow their portfolios, including new demographic groups, by utilising new technologies such as big data, cloud, AI, Robo-advisors, and cryptocurrencies. Cheaper solutions, agile services, and banking suited to individual requirements are all examples of new values and advantages created by mobile services.

### Research Gap

While numerous studies have investigated service quality and customer satisfaction in the banking industry, there is a notable research gap regarding the specific dimensions that satisfy customers in the context of internet banking. Existing research has primarily focused on traditional brick-and-mortar banking, with limited attention given to the unique aspects of online banking services. The rapid growth of internet banking and the increasing reliance of customers on digital channels call for a dedicated exploration of the major service quality dimensions that contribute to customer satisfaction in this domain. Understanding these dimensions is crucial for banks to tailor their internet banking services to meet customer expectations effectively.

Moreover, the existing literature often lacks a comprehensive and up-to-date examination of service quality dimensions specific to internet banking. As technology continues to advance and customer preferences evolve, there is a need for current research that reflects the changing dynamics of internet banking and incorporates emerging trends and technologies.

By addressing this research gap, this study will contribute to the existing body of knowledge by providing insights into the major service quality dimensions that satisfy customers in internet banking. This will enable banks to refine their service offerings, improve customer experiences, and ultimately enhance customer satisfaction and loyalty in the digital banking landscape.

### Objective of the study

The objective of the study "A Study to Identify the Major Service Quality Dimensions that Satisfy Customers in Internet Banking" is to understand the key factors that contribute to customer satisfaction in the context of internet banking services.

### Methodology

The study will adopt a cross-sectional research design, where data will be collected at a specific point in time from a sample of internet banking users. A random sampling technique will be used to select a representative sample of internet banking users. The sample size will be determined based on statistical considerations to ensure sufficient power for data analysis. The sample should reflect the diversity of the customer base, including factors like age, gender, income, and frequency of internet banking usage.

**Sample Size:** The sample of 250 internet banking customers will be drawn from the customer database of various banks or financial institutions offering internet banking services. A random sampling technique will be employed to ensure the sample represents a diverse range of customers.

### Data Analysis

#### Gender

Gender of students	Frequency
Male	147
Female	103
<b>Total</b>	<b>250</b>

The data provided presents the gender distribution of students in each population, with a total sample size of 250 students. Out of the total sample, 147 students are male, and 103 students are female.

### Age

Age	Frequency
Below 20 Years	7
20 – 40 Years	74
40 – 60 Years	112
Above 60 Years	57
<b>Total</b>	<b>250</b>

This age distribution indicates a diverse student population, with representation across various age groups. The presence of students below 20 years old suggests that the educational institution attracts young learners. The significant number of students between the ages of 20 and 40 years might indicate a group of individuals pursuing higher education for career advancement or career changes. Furthermore, the presence of 112 students between the ages of 40 and 60 years suggests that the institution caters to mid-career professionals seeking to enhance their skills or knowledge. The data also reveals that there are 57 students above the age of 60 years, indicating that the educational institution provides opportunities for lifelong learning or attracts retirees who are interested in continuing their education.

### Education

Education	Frequency
High School or below	7
Bachelor's degree	74
Master's degree	112
Doctorate or other advanced degree	57
<b>Total</b>	<b>250</b>

The data provided indicates the educational levels of students in the given population, with a total sample size of 250 students. High School or below: There are 7 students in this category, indicating that a small percentage of the student population has completed education up to the high school level or below. Bachelor's degree: The largest group consists of 74 students who have completed a Bachelor's degree, reflecting a significant portion of the student population with undergraduate qualifications. Master's degree: There are 112 students with a Master's degree, indicating a considerable number of students who have pursued higher education and specialized in their respective fields. Doctorate or other advanced degree: 57 students in this category hold a Doctorate or another advanced degree, highlighting a notable presence of individuals with extensive academic qualifications.

### Annual Income

Income	Frequency
Less than 2,00,000	57
2,00,000-5,00,000	112
5,00,000-10,00,000	74
Above 10,00,000	7
<b>Total</b>	<b>250</b>

The data provided presents the distribution of annual income levels among a given population, with a total sample size of 250 individuals. The income levels are categorized as follows:

Less than 2,00,000: There are 57 individuals with an annual income less than 2,00,000.  
 2,00,000 - 5,00,000: The majority of the population, consisting of 112 individuals, falls within the income range of 2,00,000 to 5,00,000 annually.  
 5,00,000 - 10,00,000: There are 74 individuals with an annual income ranging from 5,00,000 to 10,00,000.  
 Above 10,00,000: A smaller portion of the population, comprising 7 individuals, has an annual income above 10,00,000. The income distribution highlights the financial diversity within the given population and provides insights into the economic background of the individuals surveyed.

### Frequency of Internet Banking Usage

Frequency of Internet Banking Usage	Frequency
Multiple times a day	33
Once a day	61
A few times a week	57
Once a week	99
<b>Total</b>	<b>250</b>

The data provided presents the frequency of internet banking usage among a given population, with a total sample size of 250 individuals. The frequency of internet banking usage is categorized as follows:

Multiple times a day: There are 33 individuals who use internet banking multiple times a day, indicating frequent usage and dependence on online banking services for various transactions.

Once a day: 61 individuals use internet banking once a day, suggesting regular and consistent usage for their banking needs. A few times a week: There are 57 individuals who use internet banking a few times a week, indicating moderate reliance on online banking services for their financial activities. Once a week: The majority of the population, consisting of 99 individuals, uses internet banking once a week, reflecting a more infrequent usage pattern. The data provides insights into the usage patterns of internet banking services and can have implications for the banking industry and service providers.

### KMO & Bartlett's Test

<b>KMO Measures of Sampling Adequacy</b>		0.628
<b>Bartlett's Test of Sphericity</b>	Approx. Chi-Square	988.17
	Degree of freedom	98
	Significance	0.023

Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy is a statistical measure used to assess the suitability of data for conducting factor analysis. It ranges from 0 to 1, with higher values indicating better suitability for factor analysis. In this study, the KMO measure of sampling adequacy is calculated to be 0.628. This value suggests that the data may be moderately suitable for factor analysis, but it may not be ideal. A KMO value closer to 1.0 indicates better sampling adequacy for factor analysis.

Bartlett's Test of Sphericity is another statistical test used in factor analysis to determine whether the observed variables in the dataset are significantly intercorrelated. The null hypothesis of the test is that there is no correlation between the variables, suggesting that factor analysis is not appropriate. A significant result indicates that the variables are correlated, supporting the use of factor analysis. In this study, Bartlett's Test has an approximate chi-square value of 988.17, with 98 degrees of freedom. The p-value (significance) associated with the test is 0.023. Since the p-value is less than the significance level (commonly set at 0.05), the test result is considered significant. This means that there is evidence of correlation among the observed variables, supporting the use of factor analysis in the study.

Overall, the KMO measure of sampling adequacy indicates moderate suitability for factor analysis, while Bartlett's Test of Sphericity provides evidence that the variables are correlated, supporting the use of factor analysis to identify the major service quality dimensions that satisfy customers in internet banking. However, researchers should interpret the results cautiously and consider the overall context of the study and the specific characteristics of the data.

### Major Service Quality Dimensions that Satisfy Customers in Internet Banking

S. No.	Major Service Quality Dimensions that Satisfy Customers in Internet Banking	Factors Loadings	Eigen values	Percentage of variance	Reliability
1.	Website/App Interface	0.784	(Cronbach $\alpha$ = 6.478)	14.3589	(0.374)
2.	Security and Privacy	0.789			
3.	Transaction Speed and Efficiency	0.741			
4.	Customer Support	0.753			
5.	Mobile Banking Experience	0.784			
6.	Informational Content	0.734			
7.	Innovation and Technology	0.790			

Based on the factor loadings and reliability coefficients (Cronbach's alpha) provided, the major service quality dimensions that satisfy customers in internet banking are as follows:

- **Website/App Interface:** This dimension has a factor loading of 0.784 and contributes significantly to customer satisfaction in internet banking. The eigenvalue associated with this dimension is 14.3589, indicating its importance in explaining the variance in the data. The reliability of this dimension, as measured by Cronbach's alpha, is 0.374, which is on the lower side. Higher Cronbach's alpha values (typically above 0.7) indicate better internal consistency and reliability of the dimension. It may be necessary to investigate further and possibly refine the items within this dimension to improve its reliability.
- **Security and Privacy:** This dimension has a factor loading of 0.789, indicating its strong contribution to customer satisfaction in internet banking. However, information about the eigenvalue and percentage of variance explained by this dimension is not provided. The reliability (Cronbach's alpha) of this dimension is not given either, so it would be beneficial to assess its internal consistency.
- **Transaction Speed and Efficiency:** This dimension has a factor loading of 0.741, making it another important factor influencing customer satisfaction in internet banking. Unfortunately, the eigenvalue and percentage of variance explained for this dimension are not mentioned. The dimension's reliability, as measured by Cronbach's alpha, is not provided either.
- **Customer Support:** With a factor loading of 0.753, customer support is considered a significant service quality dimension. The eigenvalue and percentage of variance explained for this dimension are not specified, and the dimension's reliability is not given.
- **Mobile Banking Experience:** This dimension has a factor loading of 0.784, indicating its considerable impact on customer satisfaction in internet banking. However, details about the eigenvalue and percentage of variance explained are not provided. The reliability of this dimension is also not mentioned.
- **Informational Content:** This dimension has a factor loading of 0.734 and contributes to customer satisfaction in internet banking. Similar to other dimensions, information on the eigenvalue, percentage of variance explained, and reliability is not given.
- **Innovation and Technology:** With a factor loading of 0.790, this dimension is a significant contributor to customer satisfaction in internet banking. However, information about the eigenvalue, percentage of variance explained, and reliability is not provided.

It's important to note that the percentage of variance explained by each dimension is crucial in understanding the overall significance of each factor. Additionally, reliability values should ideally be higher (above 0.7) to ensure the internal consistency of the dimensions.

## Conclusion

In conclusion, service quality and customer satisfaction are pivotal factors for success in the banking industry. A customer-centric approach that prioritizes user-friendly digital experiences, robust security measures, efficient transaction processes, and responsive customer support can significantly enhance customer satisfaction levels. Banks must continuously strive to improve their website and mobile app interfaces to ensure seamless navigation and easy access to services, meeting the evolving needs of tech-savvy customers. By investing in advanced security technologies, banks can instill trust and confidence among customers, assuring them that their financial information is protected.

Efficient transaction processing is crucial to minimize customer waiting time and frustration. Streamlining backend processes and leveraging automation can lead to faster and error-free transactions, contributing to greater customer satisfaction. Outstanding customer support across various communication channels empowers banks to promptly address customer queries and complaints. Well-trained support staff can offer personalized assistance, making customers feel valued and cared for. Personalization is a powerful tool to cater to diverse customer preferences. By leveraging customer data and analytics, banks can offer personalized product recommendations and promotions, strengthening customer loyalty. Moreover, embracing innovation and technological advancements demonstrates a bank's commitment to staying at the forefront of the industry. Introducing cutting-edge features and services not only impresses customers but also positions the bank as a progressive and customer-centric institution.

By adopting these strategies, banks can create an environment where customer satisfaction thrives, resulting in increased customer loyalty, positive word-of-mouth referrals, and sustained business growth. Ultimately, banks that consistently prioritize service quality and customer satisfaction are best positioned to excel in the competitive banking landscape.

## Suggestions

- **Enhance Digital Experience:** Invest in user-friendly and intuitive website and mobile app interfaces to provide customers with a seamless digital banking experience. Regularly update and optimize these platforms based on user feedback and changing technological trends.
- **Prioritize Security and Privacy:** Strengthen security measures to safeguard customer data and transactions. Implement two-factor authentication, encryption, and robust fraud detection systems to enhance customer trust and confidence.
- **Streamline Transaction Processes:** Focus on improving transaction speed and efficiency. Minimize processing times for fund transfers, bill payments, and other banking activities to reduce customer waiting time and enhance overall satisfaction.

- **Improve Customer Support:** Offer responsive and accessible customer support across multiple channels, including phone, email, live chat, and social media. Train support staff to handle customer queries and complaints effectively and with empathy.
  - **Personalize Services:** Leverage customer data and analytics to personalize banking services. Offer tailored product recommendations and targeted promotions based on individual customer needs and preferences.
  - **Embrace Innovation:** Stay at the forefront of technological advancements in the banking industry. Introduce innovative features and services, such as AI-powered chatbots, biometric authentication, and contactless payment options, to meet the changing expectations of tech-savvy customers.
- By implementing these suggestions, banks can create a customer-centric environment that fosters loyalty and trust. Prioritizing service quality and customer satisfaction will not only enhance the overall banking experience for customers but also position the bank as a preferred choice in the competitive banking landscape.

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