KeAi
CHINESE ROOTS
GLOBAL IMPACT

Journal of Digital Economy

OVERCOMING BARRIERS: A STUDY ON CUSTOMER PERCEPTIONS AND KEY CHALLENGES IN TECHNOLOGY-ENABLED SERVICES OF STATE BANK OF INDIA

Dr. Pamula. Radha Krishna

Assistant Professor(C)
Dept. of Commerce and Business management
Dr. B. R. Ambedkar Open University, Hyderabad-500033 (TS) India
Mail: radhakrishnaphd@gmail.com

ABSTRACT:

In the rapidly evolving digital landscape, banking technology presents both opportunities and challenges. This study investigates customer perceptions of technology-enabled services at the State Bank of India (SBI), examining critical issues affecting digital banking experiences. Through a structured questionnaire and comprehensive statistical analysis, the research explores various technological dimensions, including network connectivity, transaction costs, payment gateways, and access limitations. Employing advanced statistical techniques like factor analysis, Kaiser-Meyer-Olkin (KMO) measure, and chi-square tests, the study reveals nuanced insights into customer satisfaction and technological barriers. The research sample comprised 600 respondents, providing a robust dataset for analysis. Key findings highlight that while most customers experience minor technological issues, significant segments report moderate to serious concerns across multiple service parameters. The study identifies two primary problem categories: bank-related issues and network-related challenges. Gender and professional demographics significantly influence technological perception and banking experience. By systematically analyzing these technological impediments, the research offers valuable recommendations for enhancing digital banking services, ultimately aiming to improve customer satisfaction and technological efficiency in the banking sector.

Keywords: *Digitalization; Internet; Payment Gateway; Innovations; Transactions.*

INTRODUCTION

Over the past decade, Indian banks have made substantial investments in technology, implementing services such as telebanking, mobile banking, internet banking, ATMs, credit cards, debit cards, electronic payment systems, and data warehousing and mining solutions. These advancements aim to enhance the quality of customer service and accelerate banking operations. Information technology in the banking sector refers to the integration of advanced information and communication technologies with computers, enabling banks to provide more accurate, affordable, and customer-centric banking products and services. Technology-enabled services can lead to a larger market share, increased profitability, and more tailored banking experiences for customers.

As new players enter the industry, competition in banking is expected to rise; however, the long-term effects of this influx remain uncertain. Regulatory frameworks will significantly determine the extent to which big tech companies can penetrate the industry and identify key players. The importance of technology in the financial sector is increasingly evident, as it offers banks a competitive edge by enhancing customer service efficiency.

Governments are also playing a role in facilitating this transition, providing support for innovative technologies to improve customer service. Banking institutions are continuously monitoring market trends and analyzing customer perceptions to remain competitive. Customers increasingly demand better and more customized banking experiences for seamless transactions.

However, technological advancements also present drawbacks that can hinder hassle-free transactions. There are numerous challenges associated with technology-enabled banking services. For instance, initial education on using such technologies is essential, as customers must have an internet connection and compatible mobile devices, particularly those with Android systems, for optimal banking experiences. This study will focus on the challenges associated with technology-enabled services at the State Bank of India.

REVIEW OF LITERATURE

1. **Retail Banking Satisfaction Study (2010)**: This study reveals a troubling trend in retail banking customer satisfaction, which has seen a decline over four consecutive years, dropping to 748 on a 1,000-point scale. The primary factor driving this decline is the poor quality of customer service, with banks struggling to meet customer expectations and maintain satisfaction levels.

2. **Mohammad Al-Hawari (2009)**: In "The Relationship Between Service Quality and Retention in Retail Banking," Al-Hawari examines how service quality affects customer retention in both traditional and automated retail banking in Australia. The findings indicate that traditional service quality significantly impacts customer retention, while automated service quality does not achieve a similar effect. This suggests that banks should prioritize enhancing traditional service quality to boost customer retention.

3. **Retail Banking Satisfaction Study (2008)**: In the U.S., banks face various challenges, including customer concerns about stability and integrity. Customers express dissatisfaction with inefficient problem resolution, lengthy wait times, and excessive fees, contributing to declining satisfaction levels and pressuring banks to streamline their services for better profitability.

4. **Financial Technology in the Banking Industry: Challenges and Opportunities** (Ahmed Taha Al Ajlouni & Monir Suliaman Al-Hakim, April 2018): This study examines the technological evolution of the financial industry, particularly technology-enabled banking services, and proposes future research directions in Arab countries. It emphasizes the need for integrating technology to enhance banking services and customer experiences.

5. **Digital Disruption in Banking and Its Impact on Competition** (OECD 2020): The OECD report highlights the shift toward customer-centric banking technologies and the challenges posed by digital disruptions within the banking sector. New entrants and

technological innovations are reshaping the competitive landscape, presenting restructuring challenges for established banks. The report underscores the necessity of leveraging new technologies to provide customer benefits while ensuring financial stability.

Summary and Insights: These studies collectively illustrate the dynamic landscape of retail banking, marked by customer satisfaction challenges, the influence of service quality on retention, and the impact of technological advancements. The findings emphasize the importance of addressing customer needs, improving service quality, and embracing technological innovations to adapt to the evolving banking environment. Future research should concentrate on innovative strategies to enhance customer satisfaction, encourage retention, and utilize emerging technologies for sustainable growth and competitiveness in the banking sector.

Need and Importance of the study

The present research plays a critical role in helping the State Bank of India (SBI) identify and address key customer pain points, such as network connectivity problems, high transaction costs, and payment gateway issues. By collecting primary data through surveys and questionnaires, SBI can evaluate customer satisfaction with various aspects of its technology-enabled services, including daily deposit limits and time access. These insights enable SBI to enhance service quality, resolve technical issues, and improve its digital offerings. Additionally, the research also supports strategic decision-making by providing data-driven insights into customer expectations and preferences, allowing SBI to tailor its services to better meet client needs. It also helps SBI identify competitive advantages by comparing its technology-enabled services with those of competitors, highlighting strengths to build on and areas for improvement. Ultimately, marketing research ensures that SBI can continue to develop customer-centric services that align with the evolving demands of digital banking, enhancing both efficiency and customer satisfaction.

OBJECTIVES

- To identify key issues in technology-enabled services of State Bank of India (SBI) from the customers' perspective.
- To analyze customer perceptions regarding network connectivity and transaction costs in SBI’s technology-enabled services.
- To assess customer satisfaction with payment gateways, time access, and daily deposit limits in SBI’s technology-enabled services.

HYPOTHESIS

Hypothesis 1: Key issues in SBI’s technology-enabled services significantly affect customer satisfaction.

Hypothesis 2: Network connectivity and transaction costs have a significant effect on customer perceptions of SBI’s technology-enabled services.

Hypothesis 3: Payment gateway performance, time access, and daily deposit limits significantly influence customer satisfaction with SBI’s technology-enabled services.

QUESTIONNAIRE

To collect customer perceptions, a structured questionnaire has been designed. A questionnaire is a widely used and flexible tool for gathering primary data directly from respondents about their behavior, demographics, knowledge, attitudes, beliefs, and feelings. It can include open-ended questions (allowing respondents to answer in their own words), multiple-choice questions, and dichotomous questions (with pre-specified choices). The questionnaire also employs a 5-point Likert scale, which measures levels of agreement or disagreement, with equal intervals from positive to negative, and a neutral midpoint for balanced responses.

The reliability of the questionnaire is tested with Cronbach's alpha resulting in the value of alpha as 0.855. It can be inferred that the research questionnaire is associated with the research objectives and the questions had meaning.

STRUCTURE OF QUESTIONNAIRE

1	Demographics	A2-A6	For all cross tabulation
2	Problems associated with the technology enabled services of SBI	Pr 1 – Pr7	Objective

STATISTICAL TECHNIQUES USED

To draw conclusions from the hypotheses, various statistical tools were applied. Measures of central tendency like percentages, mean, and standard deviation were used to analyze the frequency and distribution of variables. Respondents rated on a 5-point scale. Cronbach's Alpha tested data reliability, while the Kaiser-Meyer-Olkin (KMO) measure assessed data suitability for structure detection. Factor analysis was employed to simplify data and reduce the number of variables under study.

Chi Square Test is used to test the relationship between the samples collected.

Table: 1: Frequency distribution of perception of customers with respect problems of slowdown in network

Slowdown in network			
	Frequency	Percent	Cumulative percent
"Not at all a problem	166	27.7	27.7
Minor problems	267	44.5	72.2
Moderate problems	95	15.8	88.0
Serious problems	72	12.0	100.0
Total	600	100.0"	

"Source: Primary Data"

The table shows customer perceptions of network slowdown in SBI's services. Most respondents, **44.5% (267)**, see it as a **minor issue**, while **27.7% (166)** report **no problem**. A smaller group, **15.8% (95)**, view it as a **moderate problem**, and **12.0% (72)** consider it a **serious issue**. Overall, the majority experience little to no disruption, but nearly **28%** report moderate to serious concerns, indicating room for improvement.

Table: 2: Frequency distribution of perception of customers with respect problems of connectivity problems

Connectivity problems			
	Frequency	Percent	Cumulative percent
"Not at all a problem	138	23.0	23.0
Minor problems	271	45.2	68.0
Moderate problems	104	17.3	85.3
Serious problems	87	14.5	99.8
Total	600	100.0"	

"Source: Primary Data"

Table 2 presents the frequency distribution of customer perceptions regarding connectivity issues in SBI's services. The majority of respondents, **45.2% (271)**, consider connectivity problems to be a **minor issue**, while **23.0% (138)** report **no problems** at all. **17.3% (104)** perceive connectivity problems as **moderate**, and **14.5% (87)** see them as a **serious issue**. Overall, most customers experience either no or minor connectivity issues, but a combined **31.8%** report moderate to serious concerns.

Table: 3: Frequency distribution of perception of customers with respect problems of High transactions cost

High transaction cost			
	Frequency	Percent	Cumulative percent
Not at all a problem	132	22.0	22.0
Minor problems	218	36.3	58.3
Moderate problems	128	21.3	79.7
Serious problems	122	20.4	100.0
"Total	600	100.0"	

"Source: Primary Data"

Table 3 shows customer perceptions regarding high transaction costs in SBI's services. A significant portion, **36.3% (218)**, view high transaction costs as a **minor problem**, while **22.0% (132)** report **no issue** at all. **21.3% (128)** consider it a **moderate problem**, and **20.4% (122)** perceive it as a **serious issue**. Overall, the data indicates that while most customers see it as a

minor or non-issue, a notable **41.7%** of respondents report moderate to serious concerns about transaction costs.

Table: 4: Frequency distribution of perception of customers with respect problems of payment gateway issues

Payment gateway issues			
	Frequency	Percent	Cumulative percent
Not at all a problem	127	21.2	21.2
Minor problems	236	39.3	60.5
Moderate problems	117	19.5	80.0
Serious problems	120	20.0	100.0
Total	600	100.0	

"Source: Primary Data"

Table 4 presents customer perceptions regarding payment gateway issues in SBI's services. The majority of respondents, **39.3% (236)**, view payment gateway issues as a **minor problem**, while **21.2% (127)** report **no issues** at all. **19.5% (117)** perceive payment gateway issues as a **moderate problem**, and **20.0% (120)** see them as a **serious issue**. Overall, most customers experience minor or no problems, but a combined **39.5%** report moderate to serious concerns with payment gateway performance.

Table: 5: Frequency distribution of perception of customers with respect problems of limited time to access

Limited time to access			
	Frequency	Percent	Cumulative percent
Not at all a problem	134	22.3	22.4
Minor problems	228	38.1	60.5
Moderate problems	118	19.7	79.5
Serious problems	120	20.0	100
Total	600	100.0	100.0

"Source: Primary Data"

Table 5 shows customer perceptions regarding the limited time to access SBI's services. A majority, **38.1% (228)**, view limited access time as a **minor problem**, while **22.3% (134)** report **no issues**. **19.7% (118)** consider it a **moderate problem**, and **20.0% (120)** perceive it as a **serious issue**. While most respondents experience minor or no difficulties, a combined **39.7%** report moderate to serious concerns, indicating room for improvement in access time flexibility.

Table: 6: Frequency distribution of perception of customers with respect problems of limited deposit per day

Limited deposit for day			
	Frequency	Percent	Cumulative percent
Not at all a problem	121	20.2	20.2
Minor problems	205	34.2	54.3
Moderate problems	128	21.3	75.2
Serious problems	146	24.3	99.5
"Total	600	100.0"	

"Source: Primary Data"

Table 6 presents customer perceptions regarding the limitations on daily deposits at SBI. The largest group, **34.2% (205)**, views limited deposit amounts as a **minor problem**, while **20.2% (121)** report **no issues** at all. **21.3% (128)** consider it a **moderate problem**, and **24.3% (146)** perceive it as a **serious issue**. Overall, while most customers see limited deposits as a minor concern, a significant **45.6%** report moderate to serious issues, indicating the need for attention to deposit limits.

Table: 7: Frequency distribution of perception of customers with respect problems of limited transaction per month

Limited transactions per month			
	Frequency	Percent	Cumulative percent
Not at all a problem	128	21.3	21.3
Minor problems	199	33.2	54.5
Moderate problems	105	17.5	72.0
Serious problems	168	28.0	100.0
Total	600	100.0	

"Source: Primary Data"

Table 7 displays customer perceptions regarding limitations on transactions per month at SBI. The majority, **33.2% (199)**, view this as a **minor problem**, while **21.3% (128)** perceive **no issue**. **17.5% (105)** consider it a **moderate problem**, and **28.0% (168)** see it as a **serious problem**. Though a good number of respondents find the issue minor or negligible, a significant **45.5%**

experience moderate to serious concerns, indicating potential dissatisfaction with monthly transaction limits.

Factor Analysis to test the problems of technologies provided by State Bank of India

Table: 8: KMO and Bartlett's Test & problems associated with technologies provided SBI

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.800
Bartlett's Test of Sphericity	Approx. Chi-Square	1514.203
	Df	15
	Sig.	.000

To assess the sampling adequacy of the data collected for examining the issues related to the technologies offered by the State Bank of India, a KMO (Kaiser-Meyer-Olkin) analysis was conducted. The KMO value obtained was 0.800, indicating a good level of sampling adequacy, which supports the relevance of conducting factor analysis for this study.

Additionally, Bartlett's Test of Sphericity was performed to evaluate the significance of the study, confirming the validity and appropriateness of the instrument used and the responses gathered. The results revealed a significance value of 0.000, further supporting the notion that factor analysis is beneficial for this research.

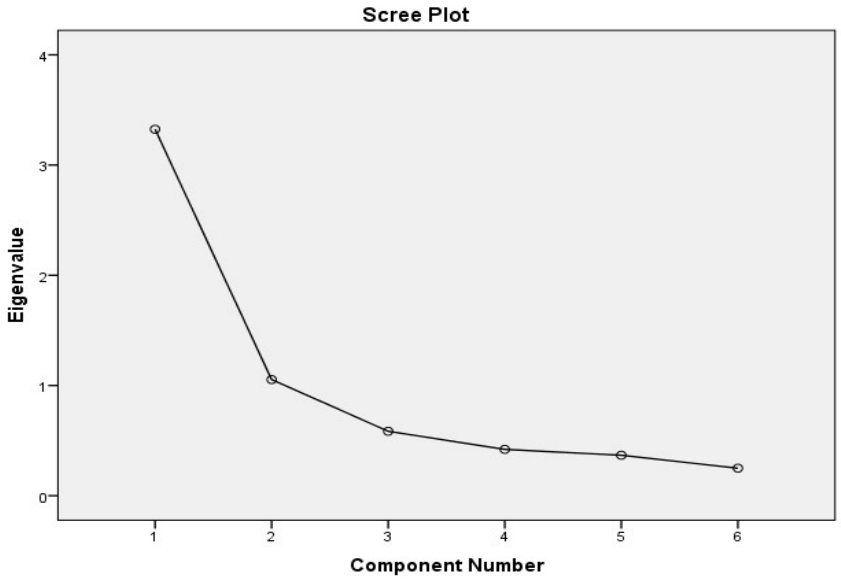
Table:9: Total variance explained for problems associated with technologies provided by SBI

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.325	55.417	55.417	3.325	55.417	55.417
2	1.053	17.556	72.973	1.053	17.556	72.973
3	.585	9.746	82.719			
4	.420	7.002	89.721			
5	.367	6.115	95.835			
6	.250	4.165	100.000			

Extraction Method: Principal Component Analysis.

This table presents the actual factors related to the problems encountered by respondents concerning the technology-enabled services of the State Bank of India, along with the total

variance attributed to these factors. The first factor accounts for 55.417% of the variance in the dependent variable, while the second factor explains 17.556%. Together, these two factors account for a cumulative variance of 72.973% in the dependent variable. This information is also illustrated in the Scree plot.



The scree plot shows the eigenvalue against the each factor. This can be used to find out how many factors to extract and retain the factors. From the above diagram there is sharp change in the curve after second factor. These two factors have the Eigenvalues above one and the factors below these three factors will have Eigenvalues less than one.

First factor rotation matrix

Table:10: Initial Rotated component matrix to problems with technologies provided by SBI

Rotated component matrix[a]		
	Component	
	1	2
Slowdown in network		.867
Connectivity problems		.834
High transaction cost	**.549**	**.546**
Payment gateway issues	.696	.302
Limited time to access	.810	.208
Limited deposit for day	.861	.193
Limited transactions per month	.834	.140

Extraction method: principal component analysis.

Rotation method: varimax with kaiser normalization

In order to get independent factors the factors with the highest (Above 0.6) are retained and the factors loadings less than to 0.6 are supressed. From the above table the loadings for "**High Transaction Cost**" are similar so that the factor is supressed and the rotated factor analysis again performed to get the new factors.

Table: 11: final rotated component matrix to problems with technologies provided by SBI

Rotated component matrix[a]		
	Component	
	1	2
Slowdown in network		.884
Connectivity problems		.839
Payment gateway issues	.703	
Limited time to access	.817	
Limited deposit for day	.869	
Limited transactions per month	.841	

Extraction method: principal component analysis.

Rotation method: Varimax with Kaiser Normalization.

A. Rotation converged in 3 iterations.

The Principal Component Analysis (PCA) has been extracted for two factors. In order to identify the factors, 0.60 is taken as the cut-off point and taken those variables which have

extracted the variance for more than 0.60 is taken into consideration to include in the respective factor. Thus, the **first factor** includes the variables like Payment Gateway Issues, limited Time to Access, and limited deposit per day and limited transactions per month. These factors are considered as the Bank Related Problems. Similarly, slowdown in network and connectivity Problems are extracted for second factor. And these factors are considered as network related problems.

Factors extracted for problems of technologies provided by State Bank of India			
Bank Related Problems	• Payment gateway issues**(0.703)** • Limited time to access**(0.817)** • Limited deposit for day**(0.869)** Limited transactions per month**(0.841)**	**D4** **D5** **D6** **D7**	**55.417**
Network Related Factors	• Slowdown in network**(0.884)** • Connectivity problems**(0.839)**	**D1** **D2**	**72.973**

H0: There is no significant relationship between the gender and perceptions towards problem of slowdown in network.

Hypothesis: No significant relationship exists between gender and perceptions of network slowdown problems.

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.093[a]	3	.028
Likelihood Ratio	9.383	3	.025
Linear-by-Linear Association	6.889	1	.009
No of valid cases	600		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 21.72.

The Pearson Chi-Square value is 9.093 (df = 3, p = 0.028). Since $p < 0.05$, we reject the null hypothesis, indicating a significant relationship between gender and perceptions of network slowdown issues.

H0: No significant relationship exists between gender and perceptions of connectivity problems.

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.677[a]	4	.795
Likelihood Ratio	1.977	4	.740
Linear-by-Linear Association	1.101	1	.294
No of valid cases	600		

a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is .30.

The Pearson Chi-Square value is 1.677 (df = 4, p = 0.795). Since p > 0.05, we accept the null hypothesis, indicating no significant relationship between gender and perceptions of connectivity issues.

H0: No significant relationship exists between gender and perceptions of high transaction costs.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.795[a]	4	.044
Likelihood Ratio	9.986	4	.041
Linear-by-Linear Association	2.015	1	.156
No of valid cases	600		

a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is .30.

The Pearson Chi-Square value is 9.795 (df = 4, p = 0.044). Since p < 0.05, we reject the null hypothesis, indicating a significant relationship between gender and perceptions of high transaction costs.

H0: No significant relationship exists between gender and perceptions of payment gateway issues.

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.958[a]	3	.114
Likelihood Ratio	6.134	3	.105
Linear-by-Linear Association	3.097	1	.078

No of valid cases	600”		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 35.30.

The Pearson Chi-Square value is 5.958 (df = 3, p = 0.114). Since p > 0.05, we accept the null hypothesis, indicating no significant relationship between gender and perceptions of payment gateway issues.

H0: No significant relationship exists between gender and perceptions of limited time access.

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.192[a]	4	.085
Likelihood Ratio	9.162	4	.057
Linear-by-Linear Association	6.549	1	.010
No of valid cases	599		

a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is .91.

The Pearson Chi-Square value is 8.192 (df = 4, p = 0.085). Since p > 0.05, we accept the null hypothesis, indicating no significant relationship between gender and perceptions of limited time access.

H0: No significant relationship exists between gender and perceptions of limited deposits per day.

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.557[a]	4	.235
Likelihood Ratio	5.467	4	.243
Linear-by-Linear Association	.536	1	.464
No of valid cases	600		

a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is .91.

The Pearson Chi-Square value is 5.557 (df = 4, p = 0.235). Since p > 0.05, we accept the null hypothesis, indicating no significant relationship between gender and perceptions of limited deposits per day.

DISCUSSION

The study's comprehensive analysis reveals the complex landscape of technology-enabled banking services. Factor analysis identified two primary problem domains: bank-related issues and

network-related challenges. Bank-related problems encompass payment gateway issues, limited access time, daily deposit restrictions, and monthly transaction limitations. Network-related factors primarily involve network slowdown and connectivity problems.

The research demonstrates that while most customers perceive technological challenges as minor, a substantial minority experiences moderate to serious concerns. Specifically:

- 28% report network slowdown issues
- 31.8% encounter connectivity problems
- 41.7% experience transaction cost challenges
- 39.5% face payment gateway complications
- 39.7% struggle with limited access time
- 45.6% find daily deposit limits restrictive
- 45.5% report monthly transaction limitations

FINDINGS:

The findings show that many customers view network slowdown and connectivity issues as minor problems, yet a significant number express moderate to serious concerns, indicating areas for improvement. High transaction costs and payment gateway issues are also mainly seen as minor, but many customers report dissatisfaction. Factor analysis identified two main categories of concerns: Bank Related Problems, which include payment gateway issues and limits on access and transactions, and Network Related Problems, which involve network slowdown and connectivity issues. Additionally, gender influences perceptions of network slowdown and high transaction costs, but it does not affect views on connectivity issues, payment gateway problems, limited access time, or deposit limits.

Overall, most respondents reported encountering minor problems across various technology aspects. The data's adequacy for analysis was confirmed through KMO measures and Bartlett's test. Two factors were identified, explaining a significant portion of the variance. The first factor relates to bank-related issues, while the second factor pertains to network issues. In summary, SBI customers face minor but frequent technology-related challenges, categorized into bank-related and network-related problems, with gender affecting perceptions of some issues. The summary of findings;

1. Network slowdown and connectivity issues are prevalent, indicating infrastructure improvement needs
2. Transaction costs and payment gateway performance require strategic refinement
3. Access time and transaction limits significantly impact customer satisfaction
4. Gender influences perceptions of network slowdown and transaction costs
5. Professional background plays a crucial role in technological service perception

RECOMMENDATIONS

1. Enhance network infrastructure to reduce slowdown and connectivity issues
2. Implement more flexible transaction limits and access times
3. Develop user-friendly payment gateway systems
4. Create targeted educational initiatives for diverse customer demographics
5. Develop personalized digital banking solutions considering professional and gender variations
6. Invest in technological upgrades focusing on customer-centric design
7. Establish robust customer support mechanisms for technological challenges

CONCLUSION

The study underscores the critical importance of continuous technological improvement in banking services. While digital transformation offers immense potential, successful implementation requires a nuanced understanding of customer experiences and challenges. SBI must prioritize infrastructure enhancement, user experience design, and demographic-specific strategies to remain competitive.

By addressing identified technological barriers and adopting a customer-centric approach, financial institutions can create more inclusive, efficient, and satisfying digital banking experiences. The research provides a strategic roadmap for technological evolution, emphasizing the need for ongoing adaptation and customer-focused innovation.

BIBLIOGRAPHY

1. *2016 U.S. Retail Banking Satisfaction Study | J.D. Power*. (n.d.). Retrieved November 28, 2021,
2. Al Ajlouni, A., & Al - Hakim, M. S. (2019, February 23). *Financial Technology in Banking Industry: Challenges and Opportunities*.
3. Al-Hawari, M., Ward, T., & Newby, L. (2009). The relationship between service quality and retention within the automated and traditional contexts of retail banking. *Journal of Service Management*, *20*, 455–472.
4. *Digital-disruption-in-banking-and-its-impact-on-competition-2020.pdf*. (n.d.). Retrieved November 28, 2021.
5. Jamal, A., & Naser, K. (2002). Customer satisfaction and retail banking: An assessment of some of the key antecedents of customer satisfaction in retail banking. *International Journal of Bank Marketing*, *20*, 146–160.
6. *JETIR1802071.pdf*. (n.d.). Retrieved November 28, 2021.
7. *Mobile banking and economic development: Linking adoption, impact, and use: Asian Journal of Communication: Vol 18, No 4*. (n.d.). Retrieved November 25, 2021, from
8. *Next-gen-technology-transformation-in-financial-services.pdf*. (n.d.). Retrieved November 28, 2021.

9. *(PDF) Mobile banking and economic development: Linking adoption, impact, and use*. (n.d.). Retrieved November 25, 2021.
10. Sobiya, S. L., & Thangavel, N. (2015). Challenges faced by banks in providing mobile banking services to the customers. *International Journal of Economic Research*, *12*, 295–302.

****