Customers perception towards usage of digital banking services in Goa

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DECLARATION BY STUDENT

I hereby declare that the data presented in this Dissertation report entitled, **"Customers perception towards usage of digital baking services in Goa"** is based on the results of investigations carried out by me in the **Commerce discipline** at the **Goa Business School**, Goa University under the Supervision of **Professor. K. B. SUBHASH** and the same has not been submitted elsewhere for the award of a degree or diploma by me. Further, I understand that Goa University or its authorities will be not be responsible for the correctness of observations / experimental or other findings given the dissertation.

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Abbreviations

Sr no.	Entities	Abbreviation Used
1	Efficiency and Ease of Use	(EE)
2	Reliability	(R)
3	Security and Privacy	(SP)
4	Responsiveness and Communication	(RC)
5	Satisfaction and Quality of Service	(SQ)
6	Usage Intention	(UI)
7	Usage Decision	(UD)
8	Continuance Intention	(CI)
9	Personal Integrative	(PI)
10	Altruism	(AL)
11	Social Benefits	(SB)
12	Economic Benefits	(EB)
13	Hedonic Benefits	(HB)
14	Attitude	(AT)
15	Habits	(H)
16	Willingness to create content	(WC)

Customers perceptions towards usage of digital banking services in Goa

Abstract

The purpose of this study was to understand how customers perceive and use digital banking services in Goa. The data was collected from 205 respondents using a structured questionnaire and the snowball sampling technique. The data was analysed using SEM (Structural Equation Modeling) with Smart PLS. The study aimed to identify the key factors that influence customers' intention to use digital banking services and their habit of creating content on social media and other online platforms. The findings showed that factors such as Efficiency and Ease of Use (EE), Reliability (R), Security and Privacy (SP), Responsiveness and Communication (RC), as well as Satisfaction and Quality of Service (SQ) positively influence customers' intention to use digital banking services. Factors such as Altruism (AL), Economic Benefits (EB), Attitude (AT), and willingness to create content (WC) had a positive impact on consumers' content creation habits. However, factors such as personal integrity, social benefits, and hedonic benefits had a negative impact on these habits. Thus, the study concluded that implementing e-banking services properly can increase customer satisfaction and provide banks with a competitive advantage. Understanding the significance of service quality dimensions can assist the banking industry in prioritizing customer satisfaction.

Keywords: Digital banking, Mobile banking, Internet banking, electronic banking, Banking services, and customer satisfaction

CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION

Today, digitalization is taking place all around us in this modern world. Internet/digital banking is considered one of the important e-commerce applications in this new era. It has led to changes in the traditional banking system due to technological innovation and the increasing number of internet users. As a result, banks are now utilizing web-based Internet banking as an alternative channel to provide banking services.(Yuan, Lai, and Chu 2019). According to (Ayinaddis, Taye; Yirsaw 2023a), the banking sector has become increasingly competitive, adopting unique tools and approaches to maintain customer loyalty and satisfaction with e-banking. The banking business is being transformed by globalization, competition, innovation, and customers' demands. Today, e-banking allows customers to access services through the internet from their homes or workplaces, rather than physically visiting a branch. This service has become beneficial for both customers and banks.

Digital banking can be defined as the process of providing banking services through digital channels such as the internet, mobile devices, and other electronic platforms. It is a modern banking method that eliminates the physical exchange of money, as all transactions are conducted electronically from one account to another through the internet. It is an application that enables users to conduct their financial transactions, such as managing and accessing their personal accounts, making purchases and transactions electronically, or paying bills through the World Wide Web at any time and from anywhere as long as there is internet access (Y. Shih 2004); (Rahi and Alnaser 2017). Similarly, the use of internet banking services allows banks to minimize their operating expenses and reduce the pressure on physical branches (Liu, Sia, and Wei 2008); (Tsai 2014) and in order to improve customer service, many banks have begun introducing Internet banking. In addition, internet banking is a cost-efficient means of financial services that fosters a mutual relationship between banks and their customers.

Moreover, internet banking will be beneficial not just to banks but also to meet the needs of their customers (Rahi and Ghani 2016). The paper (Almaiah et al., n.d.) is titled "Factors influencing the adoption of internet banking: An integration of Information System Success Model (ISSM) and Unified Theory of Acceptance and Use of Technology (UTAUT) with price value and perceived risk." "Frontiers in Psychology" mentions that Internet banking is considered a major e-commerce application. It emphasizes its cost-effectiveness and the reciprocal relationship it creates between banks and customers.

According to (Mohamud 2016), e-banking is a form of online banking that enables the exchange of information between customers and the physical facilities of banks, as well as advertising, sales, distribution, and access to services without requiring the physical presence of the customers and the bank representative. Electronic business experts broadly agree that e-banking enables customers to conduct various financial transactions 24 hours a day and 7 days a week by using advanced information systems such as personal computers, Internet mobile phones, etc. And this form of banking allows customers to access banking services through secure intermediaries without the need for a physical presence.

The growth of Internet banking has significantly transformed the financial industry, altering how both individuals and businesses interact with banking services. Over the past few decades, technological advancement and increased Internet accessibility have driven the expansion of digital banking. According to the study by Smith et al. (2019) titled “The Evolution of Internet Banking Trends and Implications,” the adoption of online banking has experienced a significant increase as users appreciate the convenience and efficiency provided by digital financial platforms. The research paper emphasises the critical significance of technological advancements, such as secured methods of encryption and advanced authentication methods, that contribute to developing a sense of trust that is essential for widespread Internet banking adoption. Furthermore, the study highlights the impact of shifting customer preferences, with

an increased number of individuals choosing the flexibility and accessibility provided by online banking services. As financial institutions continue to invest in digital infrastructure, the evolution of online banking is expected to continue, providing improved convenience, real-time transactions, and personalised financial management. The research examines the dynamic nature of online banking, representing a shift in the way financial services are accessed and utilised in the modern digital era.

As digital banking services continue to grow and evolve, understanding how customers perceive and engage with these services becomes crucial for banks and financial institutions. According to a study conducted by (Tiruneh 2018), responsiveness is identified as one of the dimensions with a significant impact on customer satisfaction in digital banking services. Furthermore, research by (Hammoud, Bizri, and Baba 2018) emphasises the role of efficiency, ease of use, reliability, security, and privacy in determining customer satisfaction and loyalty in digital banking services. These studies highlight the various factors that influence customers' perception and acceptance of digital banking services. Therefore, this paper aims to explore customers' perceptions towards the usage of digital banking services, focusing on dimensions such as responsiveness, efficiency, ease of use, reliability, security, and privacy.

Monitoring the quality of electronic banking services is a useful technique for determining the quality of services offered to their customers and what has to be done to enhance or improve them. The effectiveness of electronic service influences customers attitudes, levels of satisfaction, and intentions regarding behaviour. Customers assessments of the quality of e-services help practitioners allocate resources within organisations to ensure that electronic services meet customers' needs and develop positive attitudes (Qasabah and Siddiq 2021).

The literature on service marketing emphasises the impact of electronic banking on customer satisfaction and loyalty, with inconsistent findings. (Hammoud, Bizri, and Baba 2018);(Zouari 2021) stated that in order to build successful customer satisfaction and loyalty, a number of

studies have been identified, and the key dimensions of electronic banking service quality include efficiency, ease of use, reliability, accessibility, trust, responsiveness, as well as privacy and safety. Furthermore, in relation to customer satisfaction, they determined the relative importance of service quality aspects such as tangibility, reliability, responsiveness, and assurance towards customer satisfaction (Ayinaddis, Taye, and Yirsaw 2023a).

Furthermore, (Tetteh 2022) investigates the influence of electronic banking service quality on customer satisfaction and loyalty by using the structural equation model (SEM). The finding reveals that a strong positive driver for customer satisfaction is the dimension of service quality, such as convenience, ease of use, accessibility, and affordability. The study also discovers that customer satisfaction is strongly associated with the relationship of all four quality dimensions of online banking services to customer loyalty. Similarly, (Mwiya et al. 2022) discovered that the quality of electronic services is indeed important in terms of security, website attributes, privacy, responsiveness, effectiveness, fulfilment, and reliability, and these factors positively affect customer satisfaction significantly.

1.2 BACKGROUND

Digital banking, which comprises Internet banking, mobile banking, and other electronic methods, has gained widespread popularity in recent years due to its convenience and accessibility. According to a report,(Almaiah et al., n.d.) Digital banking has experienced significant growth, with digital interactions making up more than two-thirds of the customer experience in certain markets. The adoption of digital banking has been led by a number of factors, such as changes in customer preference, advances in technology, and the need for great efficiency and cost savings within the banking industry. However, factors such as security concerns, a lack of confidence in digital platforms, and the perceived complexity of the digital

banking system also have an impact on the adoption of digital banking. (S. K. Sharma and Sharma 2019).

The emergence of digital banking can be attributed to several key factors. Primarily, technological progress has been instrumental in driving the transformation of digital banking. The widespread availability of smartphones, fast Internet access, and the establishment of secure digital platforms have enabled customers to conduct a wide range of banking activities from the comfort of their homes or while on the go. This shift towards digital channels has been further promoted by the growing digitalization of financial services, including online account management, electronic cash transfers, and digital payment solutions. (Almaiah et al. 2022).

Furthermore, the shift in customer preferences and behaviour has had a substantial impact on the adoption of digital banking. Particularly, customers, particularly the technologically adept younger generation, have shown a market preference for digital options that provide ease, flexibility, and personal experiences. The desire for uninterrupted, round-the-clock access to banking services has promoted financial institutions to allocate resources towards digital capacities in order to satisfy the changing demands of their customers. (Almaiah et al. 2022).

In the current globalised, liberalised, privatised, and competitive landscape, banks must adapt to the digital era by using information technology. The rise of digital banking in India reflects a large trend in the global financial services sector, where technological advancements are transforming traditional banking methods and altering the way customers interact with financial institutions. As digital banking becomes increasingly prominent, it is expected to have a significant impact on promoting financial inclusion, improving customer convenience, and creating a more effective and secure banking environment in India and other regions (Clonia 2017).

Moreover, the COVID-19 epidemics increased the adoption of digital banking, with the implementation of social distancing measures and lockdown leading to an increase in the utilization of online and mobile banking services. This transaction has highlighted the durability and flexibility of digital banking platforms in providing ongoing access to critical financial services during times of crisis. As a result, the pandemic has acted as a driving force for the adoption of digital banking as a dependable and essential route for satisfying customers financial needs. (Qasabah and Siddiq 2021).

However, the success of digital banking is dependent on the quality of the services and the pleasure customers have with those offerings. It is imperative for banks to understand customer views, preferences, and contentment levels in order to customize their digital banking services and guarantee their alignment with the changing demands of their customer base. Thus, the creation of digital banking strategies that are consistent with the client's expectations and market realities requires extensive research and empirical data. (Qasabah and Siddiq 2021).

The evolution of digital banking can be historically situated in 1980s, when banks began to use electronic data interchange (EDI) for the exchange of financial data. The subsequent introduction of the internet in the 1990s facilitated the advancement of online banking, providing customers with the ability to manage their accounts and conduct transactions via web-based platforms. The early 2000s witnessed the rise of mobile banking, enabling customers to access banking services through their mobile devices. Presently, digital banking has evolved into a fundamental component of the banking sector, with customers utilising various digital channels to engage with banking services (Parveen, Saghir, and Beg 2023).

The growth of digital banking has also bought various issues for banks, such as the imperative to safeguard customers data, adhere to changing regulatory standards, and improve customer satisfaction. To respond to this challenges banks have allocated resources to technological

advancements, strong security measures and expanding their digital services to align with the dynamic demands of their customers (Parveen, Saghir, and Beg 2023).

1.3 GROWTH OF E-BANKING

Between the years 1980 and 1988, the Indian banking sector experienced significant advancement with the introduction of debit and credit cards. During the same period, from 1984 to 1988, banks began integrating computer systems and implemented Magnetic Ink Character Recognition (MICR) checks, indicating a technological transformation in banking processes. In 1987, the concept of automated teller machines (ATMs) was introduced in India by the Hong Kong and Shanghai Banking Corporation (HSBC). In 1990, India became a member of the Society for Worldwide Interbank Financial Telecommunication (SWIFT), thereby improving international financial communication. The following year, the Reserve Bank of India (RBI) introduced the Electronic Clearing Service (ECS) payment system. In 1997, progress was made with the introduction of a shared payment system. A pilot project in 1999, jointly undertaken by the RBI, IIT Mumbai, and IDRBT Hyderabad, explored the utilization of smart cards. The establishment of the Information Technology Act (IT Act) in 2000 created a regulatory structure for digital transactions. Subsequently, mobile banking experienced a surge in popularity through SMS banking by 2002. In 2003, a dedicated electronic fund transfer mechanism was implemented, followed by the introduction of the Real-Time Gross Settlement (RTGS) system in 2004. (Kaur 2017)**;**(D and N. Ramesh 2020) In 2005, approximately 11% of branches within the public sector banking system had integrated core banking solutions and National Electronic Fund Transfer (NEFT) services. The regulatory landscape was significantly strengthened in 2007 with the establishment of the Payment and Settlement System Act. Subsequently, in 2008, mobile banking guidelines were established, and the check truncation system was launched. The year 2009 marked the initiation of free cash

withdrawals from Automated Teller Machines (ATM). Furthermore, in 2010, the Immediate Payment Service was rolled out, facilitating real-time fund transfers. In 2016, there were noble advancements in India's banking and payment systems with the introduction of the Bharat Bill Payment System and the Unified Payment Interface (UPI) by banks in August. Subsequently, the National Payment Corporation of India (NPCI) launched the Bharat Interface for Money (BHIM) mobile application in December, which was based on the UPI framework and offered a convenient and effective digital payment platform. These developments represent a significant shift in India's financial landscape, transitioning from traditional payment methods to innovative digital solutions.

1.4 BACKGROUND OF WILLINGNESS TO CREATE CONTENT

The research conducted by (Hennig-Thurau, Gwinner, Walsh, et al. 2004b) aims to explore the factors driving individuals to express their opinion on an online platform dedicated to product and service discussions. The research aims to understand the underlying motivation for such behaviour and its impact on consumers, known as E-WOM communication. The study seeks to explore the different reasons behind engagement and their consequential or significant effect on individual's behaviour's. Electronic word-of-mouth (E-WOM) has emerged as a critical aspect of marketing as it pertains to the influence of individuals online opinions on consumer perceptions of purchasing behaviour. The widespread availability of the Internet has facilitated the global sharing of information and recommendations or suggestions, thereby emphasizing the importance of E-WOM for businesses seeking to understand consumer perceptions. As a result of this shift, enterprises are increasingly leveraging electronic word-of-mouth (E-WOM) to gain a deeper understanding of consumer behaviour. This involves the utilization of advanced techniques such as text analytics, sentiment analysis, and complex other machine learning tools to expect valuable insight. The growing importance of electronic word-of-mouth

has necessitated a comprehensive review of existing literature and the identification of new research avenues. (Verma and Yadav 2021).

Electronic word-of-mouth (E-WOM) serves as a valuable resource for consumers seeking information and insight from fellow consumers, which can significantly influence their decision-making process. Prior to adopting new technology or making purchases, such as engaging in mobile banking, individuals often rely on online reviews and E-WOM to inform their choices. By carefully evaluating various opinions, consumers are able to make well-informed decisions and feel assured about their purchase decisions. Therefore, E-WOM plays a crucial role in providing guidance to individuals in their decision-making processes. (Petrović et al. 2021).

The evaluation of traditional word-of-mouth (WOM) into electronic word-of-mouth (E-WOM) has been driven by the transition from physical to digital communication channels (Litvin, Goldsmith, and Pan 2008). The Internet has emerged as a significant platform for individuals so to share knowledge and make suggestions on a global scale (Vermeulen and Seegers 2009). Consequently, E-WOM has played a critical role in influencing consumer behaviour and purchase decision(Sparks and Browning 2011). In the contrast to the limited reach of traditional word-of-mouth individuals now have the ability to share their opinion and experiences online reaching a much broader audience (Ye et al. 2011). The impact of E-WOM lies in its capacity to shape consumer perceptions and choices in the age of digital. Electronic word-of-mouth (E-WOM) serves as a highly influential means for individuals to share information, express opinions, and offer recommendations within digital communities. Participation in enables E-WOM individual to assess a wide range of content shared by other users in the virtual groups facilitating informed decision-making exploration of new concepts and the acquisition of knowledge across various subjects. Thus, the essence of E-WOM lies in the collective

expansion of knowledge and the collaborative process of making well-informed choices (Geng, R., & Shen, J. 2018).

Electronic word-of-mouth (E-WOM) significantly contributes to the establishment of trust and credibility within group dynamics. The spread of positive suggestions and reviews through E-WOM enhances the standing of individuals, products, or services, fostering a perception of dependability and genuineness within the digital community. Trust assumes a critical role in a supportive and collaborative environment, enabling users to feel secure in contributing knowledge and participating in conversations. (X. Wang et al. 2022).

Electronic word-of-mouth (E-WOM) encompasses the sharing of information and suggestions; it also facilitates the establishment of connections and interactions within virtual communities. Through active participation in the exchange of knowledge and recommendations, individuals can build relationships, collaborate on innovative projects, and foster a genuine sense of community in the virtual environment. These social bonds enhance the user experience and offer opportunities for networking, education, and personal development, ultimately emphasizing the importance of collective engagement and advancement.

(Li et al., 2018a); (Jiang, 2015).

Electronic word-of-mouth (E-WOM) functions as a valuable tool for informing and guiding decision-making processes. It provides immediate feedback, valuable insights, and recommendations for both individuals and experts within online communities. This collective knowledge aids in addressing obstacles, resolving issues, and seizing advantageous prospects with assurance. By leveraging the information and experiences shared through E-WOM, individuals can refine their decision-making abilities and benefit from the very perspectives of the digital community. (Guo and Cao 2018); (Feng et al. 2012).

Electronic word-of-mouth (E-WOM) within online communities represents a valuable source for individuals. This resource provides access to a wide range of information, which helps to

build trust, encourage social relationships, and enhance decision-making abilities. E-WOM enables individuals to expand their knowledge, broaden their social network, and make informed decisions across various aspects of their lives. (X. Wang et al. 2022).

1.5 MODEL DESCRIPTION: FACTORS INFLUENCING USAGE OF DIGITAL BANKING SERVICES (OBJECTIVE 1)

To answer this question, structural equation model (SEM) has been used to examines the to answer this question, a structural equation model (SEM) has been used to examine the relationship between the four dimensions of e-banking service quality: efficiency and ease of use, reliability, security and privacy, and responsiveness and communication. According to a research paper by (Hammoud, Bizri, and Baba 2018) these factors have significant impact on customer satisfaction and Quality of Service (Hsiaofen and Fu 2018). High levels of **efficiency and ease of use**, which relate to transaction speed and simplicity, enhance customer satisfaction. **Reliability**, ensuring consistent and accurate performance, contributes to increased satisfaction and perceived service quality. Additionally, strong **security and privacy** measures, safeguarding personal and financial information, also contribute to higher satisfaction and perceived service quality. Furthermore, effective **responsiveness and communication** positively influence customer satisfaction by addressing their needs promptly (Hammoud, Bizri, and Baba 2018). But in this model, we have extended the model by including usage intention, usage decision, and continuous intention. According to (Leon 2019) the researcher aims to extend the existing model that influences to **usage intention** of digital banking service which means interest in use is the user's interest in using a system, so that it becomes a behavioural tendency to believe and continue to use the system (Setiawan and Mulia 2023). **Usage decision** refer to when the Users with high self-efficacy feel confident navigating and making informed decisions within their digital banking platform. Even if they encounter

any issue (X. Luo et al. 2010). Which finally influences for **Continuance intention (CI)** which defined as the degree to which users prefer to use digital banking service continuously (Hsiaofen and Fu 2018) OR **Continuous Intention** of a service represents a user's stickiness towards that particular service (Hsiaofen and Fu 2018).

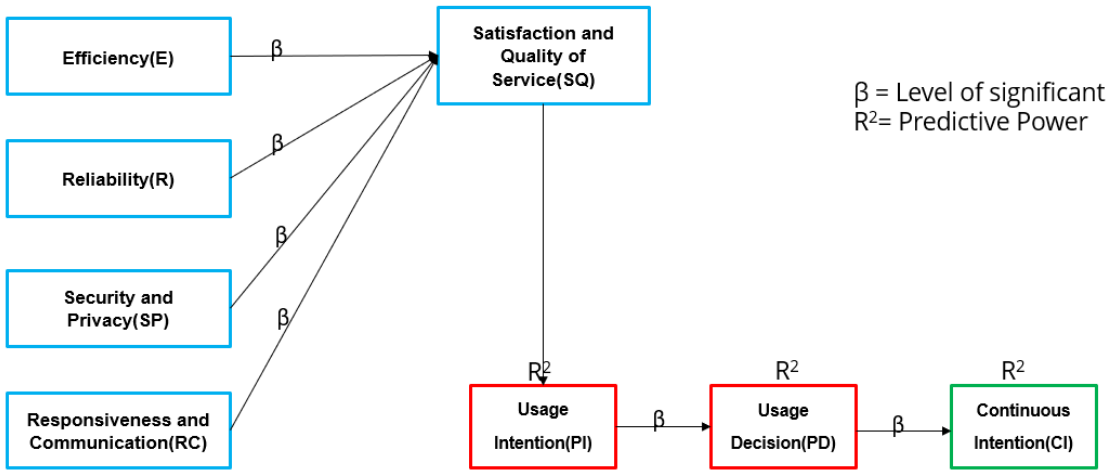

Figure 1.1 Model description for factors influencing usage of digital banking services

1.6 MODEL DESCRIPTION: FACTORS INFLUENCING WILLINGNESS TO CREATE CONTENT (OBJECTIVE 2)

The model used in this paper explores the factors that contributes to customers willingness to create content towards the adoption of digital banking. This factor includes Personal Integrative, Altruism, Social Benefits, Economic Benefits, Hedonic Benefits, Attitude and Habit. Through the analysis of these factors the study seeks to understand how they individually and collectively influence customers willingness to create content towards digital banking. Additionally, the study explores the relationship between these factors and willingness to create content towards adoption of digital banking. Personal integrative refers to the degree to which individuals perceive that the use of digital banking services is in line with their personal values, objectives and self-identity(Nambisan and Baron 2017). Altruism involves selfless concern for

the well-being and benefits of others, including a willingness to contribute and generate content to promote the adoption of digital banking services for the common good. Social benefits encompass the positive outcomes and benefits that individuals believe they will obtain from using digital banking services. (Resnik 2018). Economic benefits relate to the financial advantages and gains that individuals believe from utilising digital banking services. Hedonic benefits refer to the individual's belief that they can experience personal enjoyment or satisfaction by creating and sharing content about digital banking services(Nambisan and Baron 2017). Attitude denotes an individual's overall assessment and perception of digital banking services, which can impact their willingness to generate content to promote adoption (Yildirim 2019). Habit are the repetitive behaviors of individuals that are developed through regular use of digital banking services, influencing their willingness to create content towards the adoption of digital banking. (Anggraeni et al. 2021). And ultimately, all these factors contribute to an increase willingness to create content about digital banking services.

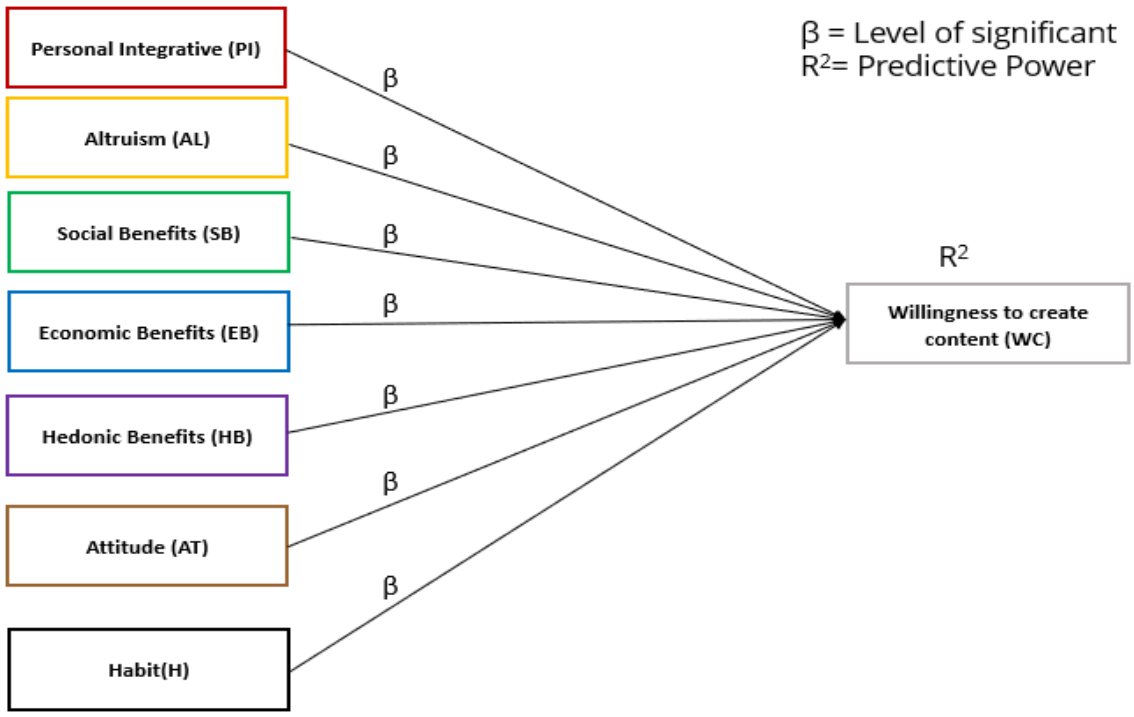

Figure 1.2 Model description for factors influencing willingness to create content

1.7 RESEARCH QUESTION, OBJECTIVE AND HYPOTHESIS

The present work tried to answer three basic questions, namely, who the customers are? 1) What factors influences customers when it comes to the usage of digital banking services 2) How the customers react after using digital banking services, and whether they are willing to create content? 3) Does the developed composite model provide a better understanding?

Based on the above discussion in the background section The following research question (RQ), followed by the related objective (O)and the hypothesis (H), are developed for future analysis.

RQ1: "Weather the factors considered to influence the use of E-banking differ from one factor to another"

This RQ tried to find "what factors are influencing customers when it comes to the usage of digital banking services?". The related objective (O) framed and the hypothesis (H) to be tested are:

O1: To determine whether the usage of E-banking has an impact on the factors that are being considered.

H1: There is difference between the factors considered that influences the usage of E banking.

RQ2: "How do customers experiences with digital banking service impact their willingness to create content"

This RQ tried to find "what are the factors that influence customers to share their experience when it comes to the usage of digital banking services on the social media platform?". The related objective (O) framed and the hypothesis (H) to be tested are:

O2: To Understand the behaviour and reactions of users when using digital banking service by considering the factors of Consumer willingness to create content.

H2: There is significant relationship between the various factors and social media reactions of respondents.

RQ3: "Will the developed composite model provide a better understanding."

1.8 IMPORTANCE OF THE STUDY

The importance of this study in terms of customer satisfaction with e-banking services in Goa lies in its contribution to understanding the evolution of banking services in the digital era. Customers perceptions towards the usage of digital banking services are of utmost importance. This is because customers' perceptions directly influence their decision to use these services and ultimately impact the success of digital banking initiatives. This study also provides valuable insights into the adoption and usage of digital banking services by customers. According to this paper, (Parveen, Saghir, and Beg 2023) there are various factors that influences customers decision to adopt digital banking system such as efficiency and ease of use, reliability, security and privacy, and responsiveness and communication (Hammoud, Bizri, and Baba 2018). The primary reason for studying customers perceptions of digital banking services is the growing digitalization of the banking industry, as traditional methods are being replaced by digital alternatives such as online banking, mobile banking applications, and digital wallets, which helps in understanding customer's attitudes towards these services as they increasingly rely on digital channels. Secondly, it will also help the banks identify factors influencing their adoption and usage. And this information will help banks make well-informed decisions for the development and enhancement of digital platforms, enabling banks

to customize their services to meet the needs and preferences of their customers, which will ultimately enhance customer satisfaction.

1.9 SCOPE OF THIS STUDY

The scope of this study examines the impact of digital banking service quality on customer satisfaction in the state of Goa. The study's primary focus is on customer perception analysis, which involves an in-depth exploration of the factors that influence customer satisfaction and quality of service towards e-banking services. (Parveen, Saghir, and Beg 2023). This scope encompasses variables such as efficiency and ease of use, reliability, security and privacy, responsiveness and communication, customer satisfaction and quality of service, usage intention, usage decision, and continuous intention, providing a comprehensive understanding of customer perception in the context of digital banking services. Thus, this research paper aims to examine the factors that influence customer satisfaction with digital banking services and their overall impact on the banking experience.

1.10 LITERATURE REVIEW

This present study focuses on the literature on a study of customers' perceptions towards the usage of digital banking services in Goa. In the present research, a total of **50** research papers were published between **2011 and 2023.** These papers were gathered after an in-depth examination using a number of databases, which include Research Gate, Scopus, Google Scholar, ISSN (International Standard Serial Number), Elsevier, SSRN (Social Science Research Network), International Journal of Research in Finance and Marketing (IJRFM), and International Journal of Science and Research (IJSR). And the reviews included in this paper are both Indian and international research papers.

The research papers have been selected that are directly linked to the concept of customers' perceptions towards the usage of digital banking services and have also included keywords

such as digital banking, mobile banking, internet banking, electronic banking, banking services, and customer satisfaction. A review gap analysis based upon the period from **2011–2023**, number of authors, and country will be carried out for each of these selected papers. The source of data and data collection method are analysed based on the types and nature of the study, the type of data collected, the research method (primary or secondary), the sample method, and the sample size.

1.11 CHAPTERISATION SCHEME

The entire research is divided into four chapters:

Chapter 1: Introduction

This chapter includes Introduction, Background, Growth of E-banking, Background of Consumer's Willingness to create content, Model Development Factors Influencing, Model Development Consumer's Willingness to create content, Model Description of Factors Influencing, Model Description of Consumer's Willingness to Create Content, Research Question, Objective and Hypothesis, Importance of this study, Scope of the study, Literature review.

Chapter2: Literature Review

This chapter focuses on evaluating the existing literature on customers perception of using digital banking services. It is divided into three parts. The first part examines the demographic profile of customers and explores previous studies that have investigated different demographic characteristics. The second part discuss the factors that influence customers perception of digital banking services. It provides details on model development and explains the various factors used in the model. The third part explodes the factors that influence consumers' willingness to create content on social media platforms. It also includes model development

and a detailed explanation of the factors used. Additionally, the chapter addresses the research gap and outlines the research methodology.

Chapter 3: Data Analysis and Results

In this chapter various tests were conducted to gather insides. To determine the demographic profile. Tabulation was used for RQ1, structural equation modeling was employed to understand the factors that customers considered when using digital banking services. Measures such as Cronbach's Alpha (CA), Composite Reliability (CR) and Average Variance Extracted (AVE) were used. Additionally, path coefficients, T- value, R2, Q2, F2 and effect size were analysed. For RQ2, Structural equation modelling was also utilised to examine the factors that influence customer's willingness to create content. Similar measures, including Cronbach's Alpha (CA), Composite Reliability (CR), Average Variance Extracted (AVE), path coefficients, T- value, R2, Q2, F2 and effect size were considered.

Chapter 4: Summary, Findings and Conclusion

The final chapter of this study includes an introduction, finding and a summary of the research conducted on the demographic profile. Factors That influence customer's usage of digital banking services and the factors that influence consumers' willingness to create content. Additionally, the chapter provides a theoretical implication, managerial implication, conclusions and discusses the limitation and scope for future research.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION OF LITERATURE REVIEW

The chosen research paper related to the topic of customers perceptions of digital banking services, focusing on keywords like digital banking, mobile banking, internet banking, electronic banking, banking services, and customer satisfaction. An analysis will be conducted to identify gaps in the literature, considering the time frame, number of authors, and country of origin of each selected paper. The data source and collection method will be evaluated based on the study time, data type, research method (primary or secondary), sample method, and sample size.

2.2 LITERATURE REVIEW ON DEMOGRAPHIC PROFILE:

Demographic profiling is a crucial aspect in understanding customers behaviour and preferences across different research fields, particularly in the context of electronic banking adoption. The research conducted by (Janssen et al. 2015) undergoes the importance of demographic variables such as gender, age, education, marital status, income, occupation, and geographical location in shaping customer's attitudes and intentions towards electronic banking services.

The research conducted by (Janssen et al. 2015) identified minor variation in the attitudes of **Gender** (males and females) towards the intention and utilisation of electronic banking services. The study (Cuervo and Wyn 2017) proposed that in highly advanced communities where both genders have equitable access to education and technology differences in Digital banking adoption based on gender are likely to decrease. Furthermore, previous research has indicated that males are more likely to adopt new technologies due to perceived advantages whereas females may prioritize factors such as complexity and available resources (Dean 2008);(Venkatesh, Thong, and Xu 2012a);(Venkatesh et al. 2003b).

Age is a crucial demographic variable that impacts individual's adoption of technology, including digital banking services. The study (Dabholkar, Michelle Bobbitt, and Lee 2003)suggests the younger customers exhibit higher interest and confidence in using digital banking compared to older customers. Younger age groups are often more tech-savvy and comfortable with digital platforms, making them more inclined towards adopting digital banking services (Cceptance, Ehavior, and Morris 2000).

The **educational** attainment of individuals is a significant demographic variable that impacts the acceptance of electronic banking among customers. Research finding (Mentor, n.d.); (Proença and Antónia Rodrigues 2011)suggest that individuals with advanced education and experience with technology are more likely to use electronic banking services. Higher level of Education may enhance individuals understanding in digital literacy and their compensation of the advantages associated with electronic banking, thereby increasing their propensity to adopt their services (Al-Somali, Gholami, and Clegg 2009; Rogers, Singhal, and Quinlan 2019).

The study emphasised the importance of **marital status** as a demographic variable that impacts individuals perceive on the adoption of Internet banking. The study by (Onyia and Tagg 2011) revealed that individuals who are both young and married are more likely to adopt Internet banking services in comparison to those who are single.

Income is a crucial factor in influencing individual's ability to assess technology and their willingness to utilise digital services such as electronic banking (Al-Ashban and Burney 2001). It is commonly acknowledged that individuals with high income levels tend to have better access to smartphones and Internet connectivity, which are essential for the effective utilisation of electronic banking services (Riquelme and Rios 2010);(Meuter et al. 2005; Mallat et al. 2008).

Occupation plays a significant role in shaping individuals' willingness to use electronic banking services. Those working in the professional or technology-related sectors are more

likely to prefer digital banking options due to their comfort with technology and the convenience it offers. However, individuals in traditional or less technologically adept occupations may require extra assistance and direction to use digital banking services.(Onyia and Tagg 2011). The geographical characteristics of a **location,** such as whether it is urban or rural, can influence the availability and awareness of digital banking services. Customers in urban areas typically have greater access to Internet connectivity and technological tools, which may lead to a higher adoption rate of e-banking services. Individuals in rural areas may encounter difficulties with connectivity and have less exposure to e-banking options.
(Dwivedi and Irani 2009).

2.3 FACTORS INFLUENCING TOWARDS USAGE OF DIGITAL BANKING SERVICES

2.3.1 Model Development

In this study the model has been developed by understanding the relationship between different aspects of e-banking service quality and customer satisfaction. Efficiency and ease of use, reliability, security and privacy and responsiveness and communications were the four main key factors that has been identified. These factors are believed to have a positive impact on customer satisfaction with E banking services. Customers who are then satisfied with e-banking services they are more likely to **intend** to use e-banking services in future which further leads to make **decision** to use e-banking services and **continue** to use the services over time.

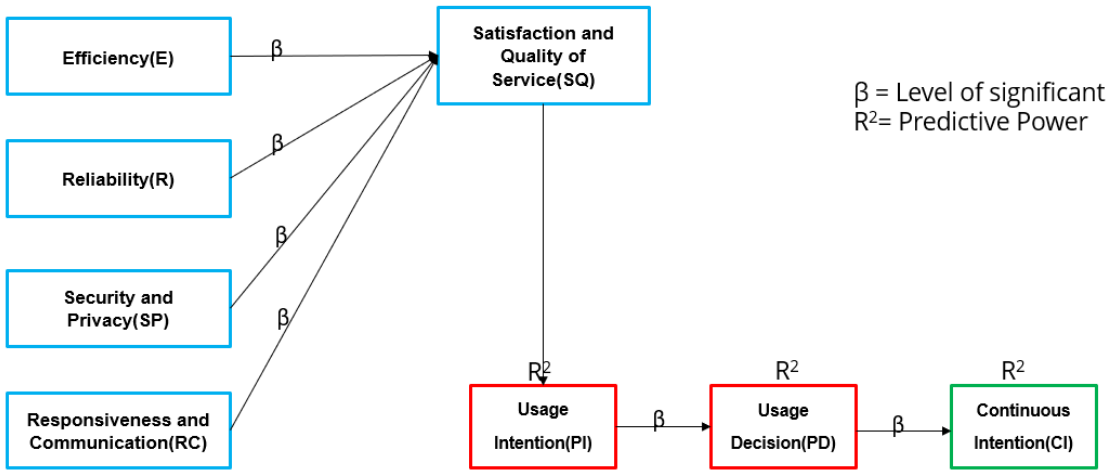

Figure 2.1 Model Development for factors influencing usage of digital banking services

The **efficiency and ease** of use of E banking services refers to the speed, convenience and user friendliness of online platforms; which enhance customer satisfaction by reducing complexity, saves time and facilitating a seamless or smooth banking experience. **Reliability** in E banking services is crucial for customer satisfaction in order to ensure accurate transactions without errors or disruption, build customers trust and confidence and contribute significantly to their overall customers experience. E-banking services prioritize **security and privacy,** protecting customers personal and financial information. Confidentiality, data protection, and secure encryption are crucial for trusting satisfaction. However, their influence may be lower than other service quality dimensions. E banking services require **responsiveness and clear communication** to address customers inquiry and issues. 24/7 availability and immediate responses can significantly enhance customer satisfaction demonstrating a bank's commitment to customer service. **Usage intention** refers to customers future claim to use e-banking services influenced by factors like ease-of-use, trust and satisfaction which shape their attitudes and belief about the benefits of using online banking platforms. Whereas, **usage decision** refers to the decision customers make when using e-banking services such as checking account

balances, transferring funds, paying bills and managing investments and lastly, **Continuous intention** which refers to customers willingness to continue using e-banking services.

2.3.2 Efficiency and Ease of use (EE)

The paper defines that efficiency in the context of e-banking services as the ability of these services to save time and allow timely transactions for customers (Alawneh, Al-Refai, and Batiha 2013) Alawneh, A., Al-Refai, H., & Batiha, K. (2013); Mazaheriasad, M., Mohajerani, N., & Nourseresh, M. (2016). According to the previous papers by (Hammoud, Bizri, and Baba 2018) explains that efficiency is one of the factors that positively influence customers satisfaction in the context of e-banking services. It states that the efficiency of e-banking services has a significant and positive impact on customer satisfaction. According to (Hu & Bentler, 1999; Kline, 1998) "Ease of use" in the context of electronic banking services refers to the level of simplicity and convenience of use of the electronic banking system. It refers to how easily customers may assess and interact with the e-banking platform without facing any barriers or complexities. Furthermore, the measurement model in this study shows that efficiency and ease of use are strong predictors of customer perceptions of service quality. (Hammoud, Bizri, and Baba 2018).

H1a*: Efficiency and ease of use has a significant influence towards Satisfaction and Quality of service on the usage of digital banking services.*

2.3.3 Reliability (R)

Reliability in the context of digital banking services refers to the credibility and consistency of the services offered by banks (Rajan and Saranya 2018). According to this study, customers are satisfied with respect to bill payments, error-free transactions, problem-solving, and service charges in terms of reliability. According to the (Alawneh, Al-Refai, and Batiha 2013),

Customers have a high level of confidence in e-banking services and perceive them to be reliable. Similarly, (Toor et al. 2016) observed that customers express a preference for utilizing e-banking services over visiting physical branches due to their continuous operating functioning. This suggests that customers rely on the e-banking system to complete their transactions without error. Furthermore, (Toor et al. 2016) identified that e-banking services consistently deliver accurate services on the first attempt, indicating that customers expect a high degree of reliability in their e-banking transactions. This is also supported by (Alawneh, Al-Refai, and Batiha 2013), who found that e-banking services are considered reliable and capable of accurately handling transactions. Thus, the importance of reliability in e-banking services builds trust among the customers and guarantees that their transactions are performed accurately and without any error.

H1b: *Reliability has a significant influence towards Satisfaction and Quality of service on the usage of digital banking services*.

2.3.4 Security and Privacy (SP)

The paper (Hammoud, Bizri, and Baba 2018) provides a definition and understanding of Security and privacy in the context of e-banking services where Security refers to the protection of the customers information and transactions from unauthorised access, frauds and hacking whereas Privacy on the other hand refers to the safeguarding of personal information and ensuring that it is not disclosed to the external entities or the third party without explicit consent.(Alawneh, Al-Refai, and Batiha 2013) found that e-banking services offer great security for e-banking transactions and prevent outsiders from accessing the user's account. According to (Sikdar and Makkad 2015) e-banking services are protected against fraudulent activities and hackers. (Toor et al. 2016) observed that users exhibit a sense of security when conducting transaction over the internet. They also stated that the security features of e-banking

services provide personal privacy and do not share users' personal information with other websites. (Y.-H. Chen and Barnes 2007) emphasized the significance of perceived security and privacy as preconditions for online initial trust. In addition, (Aderonke and Ekong, n.d.) observed that network security and system security in terms of privacy are key issues for consumers, which could affect the adoption of e-banking services. These findings highlight the importance of security and privacy in shaping customers perceptions and intentions towards the use of e-banking services. Thus, this study highlights the significance of security and privacy in e-banking services, demonstrating that users perceive these services as reliable and protective of their personal data. Whereas (Laforet and Li 2005) (Lee et al. 2003) (Keeling, & Doherty, 2003) reported that because digital banking is a relatively new electronic delivery channel offered by banks, individuals may not choose to use e-banking services due to security or privacy concerns.

H1c: *Security and Privacy has a significant influence towards Satisfaction and Quality of service on the usage of digital banking services.*

2.3.5 Responsiveness and Communication (RC)

Responsiveness and communication refer to the ability of e-banking services to be available to promote responses to customer inquiries, provide immediate assistance if there is any problem, and provide answers to customer questions. (Alawneh, Al-Refai, and Batiha 2013; Hammoud, Bizri, and Baba 2018). Communication in the context of electronic banking encompasses how the bank deals with customer complaints about electronic services, demonstrating a respectable and effective approach to addressing customer concerns. Previous research has emphasised the importance of responsiveness and communication in the context of e-banking services. Customer satisfaction is highly impacted by timely responsiveness and effective communication. These findings support the conclusions established by (Parasuraman,

Zeithaml, and Berry 1988) (Zeithaml, & Berry, 2002). The ability to promptly assist customers and provide swift services has been identified as a critical component of responsiveness, with the e-banking system expected to control and run the service effectively as well as give prompt assistance in the event of a problem. (Ayinaddis, Taye, and Yirsaw 2023b) examines the significance of responsiveness and communication in the quality of internet banking services. It emphasizes the positive and statistically significant impact of responsiveness on customer satisfaction, highlighting the importance of banks promptness and willingness to help customers meet their needs. This is supported by the finding that 73.2% of customers who considered the e-banking service were more responsive and satisfied with e-banking. (Tiruneh 2017) identified the relative impact of service quality parameters like responsiveness to customer satisfaction. Additionally, (Mwiya et al. 2022) highlighted the critical role of dimensions such as responsiveness and communication in Internet banking service quality for customers

H1d: *Responsiveness and communication has a significant influence towards Satisfaction and Quality of service on the usage of digital banking services.*

2.3.6 Satisfaction and Quality of Service (SQ)

Satisfaction can be defined as an emotional evaluative judgement that occurs after consuming a product or services. It is also described as the post purchase evaluation of the quality of a certain service or product in relation to the expectations created during the pre-purchase stage Oliver, R. L. (1981);(Kotler, Keller, and Chernev 2021);(Tse and Wilton 1988). The quality of service is defined in terms of e-banking abilities, which might increase, decrease, or sustain customer satisfaction. Additionally, the paper examines the various factors related to e-banking services that influence customer satisfaction, such as efficiency, reliability, security and privacy, responsiveness, and communication.(Alawneh, Al-Refai, and Batiha 2013); (Toor et al. 2016);(Sikdar and Makkad 2015). According to (Ranaweera and Neely 2003);(Bei and

Chiao 2006)previous studies have shown a significant relationship between customer satisfaction and the quality of service in the context of e-banking. (Khadem and Mousavi 2013);(Wirtz and Bateson 1995) describes that efficiency, reliability, privacy and security, responsiveness, and communication are the key components of e-banking services that influence customer satisfaction, and these key components all contribute positively to customer satisfaction. Furthermore, (Kettinger and Lee 2005) (G. Sharma and Malviya 2014) (Tan 2000) identified that the quality of electronic services provided by banks has a positive effect on customer satisfaction. (Tiruneh 2017) identified the significance of various dimensions of service quality including reliability, tangibility. Assurance. responsiveness and empathy in relation to satisfaction of customers. (Mohamud 2016) emphasizes the significance of not disregarding service quality dimensions, including reliability, responsiveness, and speed, in search of or pursuit of achieving a higher level of customer satisfaction. Moreover, (Hammoud, Bizri, and Baba 2018);(Liébana-Cabanillas, Muñoz-Leiva, and Rejón-Guardia 2013);(Shankar and Jebarajakirthy 2019) and (Poon 2008) stated that the aspects of security and privacy, ease of use, and convenience within the e-Banking Services domain had a positive but insignificant impact on customer satisfaction.

H1e: *Satisfaction and Quality of service has a significant influence towards usage intention on the usage of digital banking services*.

2.3.7 Usage Intention (UI)

Usage Intention can be defined as the intention of consumers to continue using internet banking services (Yuan, Lai, and Chu 2019). It emphasizes the importance of understanding users desire to continue using the services which is critical for long term success and value development through loyal customers (Hanafizadeh, Keating, and Khedmatgozar 2014); (Pikkarainen et al. 2004; Eriksson and Nilsson 2007; Ko et al. 2008);(Y.-Y. Shih and Fang 2006) and (Szopiński

2016). The research specifically examines continuous usage intention which refers to customers desire to continue using Internet banking services overtime. It emphasises the importance of continuous usage intention as a critical element in long term value generation through loyal customers(Abdinnour-Helm, Chaparro, and Farmer 2005); (Bhattacherjee 2001);(Deng et al. 2010);(Zhao and Lu 2012). The paper also explores the factors that influence continuing usage intentions, such as customers satisfaction, trust, perceive service value and quality of alternative. According to (Cceptance, Ehavior, and Morris 2000) The paper examines the relationship between the intention to use a product or service and the actual behavior of using it, and the findings suggest that intention served as a strong predictor of behavior. Moreover,(Lai and Li 2005)and(Davis and Davis 1989) has utilized the Technology Acceptance Model (TAM) to examine the application of Internet banking and discovered that perceived usefulness and perceived ease of use are significant factors influencing the intention to use this service.

H1f: *Usage Intention has a significant influence towards usage decision on the usage of digital banking services.*

2.3.8 Usage Decision (UD)

The usage decision towards electronic banking services refers to the decision and intention of customers to continue using these services (Ahmed, Rezaul, and Rahman 2010). According to the study conducted by (Wu et al. 2020; Y.-S. Wang et al. 2019), usage decision for electronic banking services are defined as “the customer’s choice and intention to continue using this service based on their assessment of factors including perceived risk, trust, social influence, and satisfaction”.

The level of trust and confidence that customers have in the security measures of digital banking platforms plays a crucial role in their decision to continue using these digital banking

services. A study by (S. Kim and Malhotra 2005) found that when customers believe in the security measures adopted by digital banking platforms, it increases their intention to continue using the services. The design and user experience of digital banking platforms play a crucial role in customers decisions to continue using them. (Zhou 2012) study emphasized the importance of user-friendly interfaces and intuitive navigation systems in enhancing customer satisfaction. Platforms that offer visually appealing design, seamless navigation, and a user-friendly experience are typically favoured by customers.

The quality and reliability of digital banking services greatly influence customers decision to continue using this service. In a study by (Parasuraman, Zeithaml, and Berry 1988), study emphasized the importance of user-friendly interfaces and intuitive navigation systems in enhancing customer satisfaction. Platforms that offer a visually appealing design, seamless navigation, and a user-friendly experience are typically favoured by customers.(Alalwan et al. 2016) demonstrated that customers appreciate the ability to access their accounts and conduct transactions at any time from any location, thereby saving their time and effort in comparison to visiting physical branches. Additionally, a study by(Schurig 2007) found that digital banking is valued for its convenience, emphasizing that it enables customers to efficiently manage their financial matter without disrupting their daily schedules.

H1g: *Usage Decision has a significant influence towards continuance intention on the usage of digital banking services.*

2.3.9 Continuous Intention (CI)

The paper (B. Kim 2012; Tsai 2014) defines continuous intention as the consumers desire to continue utilising Internet banking services over an extended period. It emphasizes the importance of understanding users ongoing intention to utilise the service which is critical for

long term profitability and value development through loyal customers. This paper also examines factors that influence continuous intention such as user satisfaction, commitment, trust, perceived service value and alternative quality(Venkatesh et al. 2003a; Morgan and Hunt 1994; B. Kim 2012; Mauro C. Hernandez and Afonso Mazzon 2007; Tsai 2014). This factor can be viewed as influencing customers' continuous intention as this factor are thought to have an impact on user's long-term desire to utilise the service. (Tsai 2014) also suggests that the user's satisfaction has a significant positive effect on the intention to continue using Internet Banking Services (IBSs), indicating that a higher level of user satisfaction with Internet banking services is associated with a greater likelihood of continued usage. Furthermore (Tarhini et al. 2016; AbuShanab and Pearson 2007; Lien, Cao, and Zhou 2017) study emphasizes the significance of psychological cognition, such as trust and commitment in shaping users' continuous intention to use Internet banking services.

2.4 WILLINGNESS TO CREATE CONTENT

2.4.1 Model Development

In this study the model has been developed by understanding how customers experiences with digital banking services increments their willingness to create content. The model includes several key factors in their relationship which includes Personal Integrative, Altruism, Social Benefits, Economic Benefits, Hedonic Benefits, Attitude, Habits and Willingness to create content.

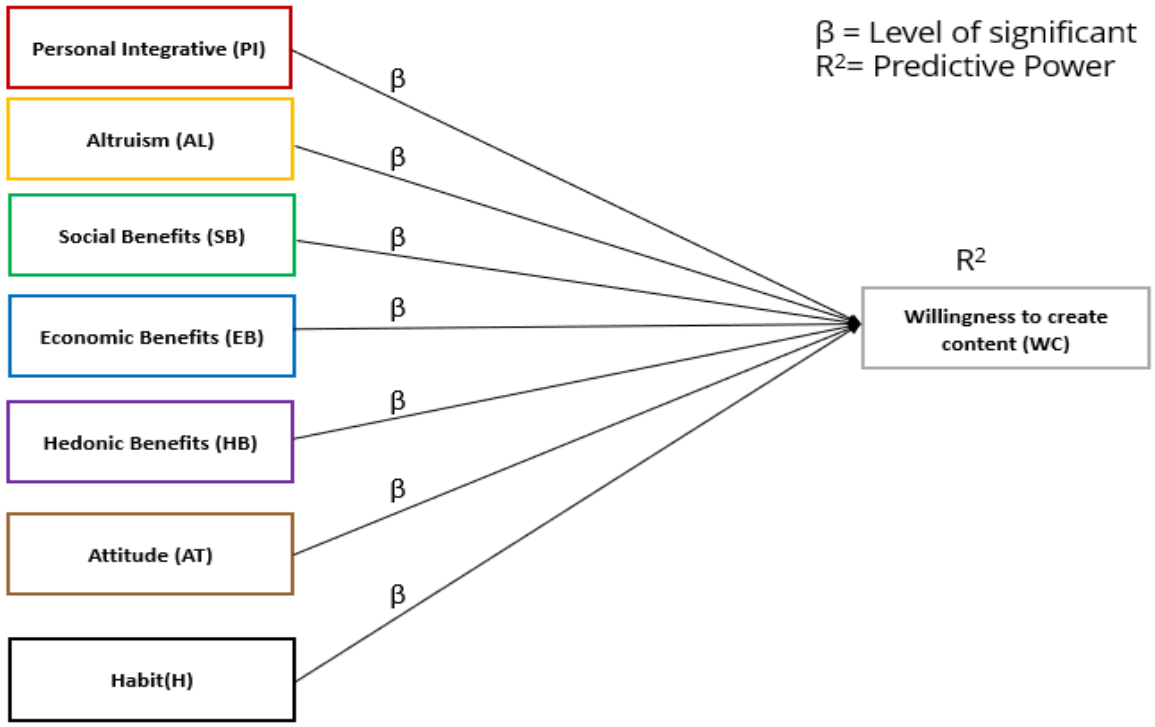

Figure 2.2 Model Development for factors influencing willingness to create content

The Personal Integrative (PI) construct refers to the integration of digital banking into individuals' personal lives. Altruism (AL) refers to the motivation of individuals driven by the well-being of others. Social benefits (SB) encompass the perceived advantage of digital banking in social indirection. Economic benefits (EB) capture the financial advantages perceived by individuals when using digital banking. Hedonic benefits (HB) reflect the pleasure and enjoyment derived from experience with digital banking. Attitude (AT) represents individuals' overall attitude towards digital banking. Habits (H) reflects the habitual use of digital banking services. Willingness to create content (WC) indicates individuals' inclination to generate content related to digital banking.

Thus, the model Development aims to explore how these factors incorrect in nucleus customers willingness to create content to digital banking by examining the interaction between various factors and their influence on content creation.

2.4.2 Personal Integrative (PI)

Personal integrative includes the development of a sense of self efficiency and improvements in status or reputation(Nambisan and Baron 2017). The concept of personal integrativeness pertains to an individual's need for competence, self-efficiency, and credibility in the community. It also includes the growth or development of human capital, which includes acquiring problem-solving skills, improving knowledge, and developing capabilities. (Nohutlu et al. 2023). This study goes on to say, that these advantages are linked to the person's sense of achievement and personal development during the co-creation process. Furthermore, (Nambisan and Baron 2007, 2009a) describes that customers may value additional benefits such as self-efficiency and the desire to achieve a particular kind of community status. Customers who participate in the online co-creation process may feel more confident in their ability to contribute to innovative processes within a company. This perception is a result of the customers expanding their problem-solving skills and deepening their understanding of the product.(Perks and Gemser 2015).

H2a: *Personal Integrative has a significant influence towards consumers' willingness to create content.*

2.4.3 Altruism (AL)

(Hennig-Thurau, Gwinner, Walsh, et al. 2004a) defines altruism as selfless care for the welfare of other consumers and the inclination to assist them in making well-informed decisions. It is characterized by a sincere intention to assist or help others without expecting anything in return. Additionally (Fang and Chiu 2010) observed that members of virtual communities who demonstrate altruistic behaviour are more likely to be willing to share knowledge, and that altruistic behaviour is a significant predictor of intention to share knowledge. The study examines the significance of altruism and states that altruism plays a crucial role in the

exchange of knowledge online, particularly in social media contexts where communities are established based on common interests. (Eddleston and Kellermanns 2007). The study also reveals that altruistic individuals are more likely to utilize social and communication technologies to maintain connection with important individuals, as well as to demonstrate or care for and provide assistance or give help to others. (Wright and Li 2011). Furthermore, (Eddleston and Kellermanns 2007) suggest that altruism facilitates participatory processes and lowers conflicts which enables online sharing knowledge.

H2b: *Altruism has a significant influence towards consumers' willingness to create content.*

2.4.4 Social Benefits (SB)

(Nambisan and Baron 2009b);(Kollock 1999) and (Nambisan 2002) referred to social integrative benefits as the positive outcomes that individuals gain from social interaction, such as a sense of belongingness or feeling of inclusion, social identity formation, and the establishment of social and relational connections among involved parties. According to this (P. T. Nguyen et al. 2022) study, perceived service quality of online services is positively impacted by social benefits. Enterprises believes that receiving social benefits is important because it influences how they perceive the quality of their relationships, service and customer loyalty. The study has also discovered that social benefits that includes developing friendship and receiving personal recognition, can improve customers perception of the value of core services. As a result, the perception of online service is greatly influenced by social benefits. (Gwinner, Gremler, and Bitner 1998) stated that social benefits are associated with feelings like being recognized personally, becoming a loyal customer, and developing a friendship with the service provider. According to (Strandvik and Liljander 1995), service relationships are considered to be "social benefits" When there is mutual trust easy communication and a strong understanding between the service employee and the customer. According to(Gremler and

Gwinner 2000);(Czepiel 1990), since “service encounters are also social encounters repeated contact naturally occurring between individuals” customers can gain social interaction from the particular service(Darden and Dorsch 1990).

H2c: *Social Benefits has a significant influence towards consumers' willingness to create content.*

2.4.5 Economic Benefits (EB)

The paper (Hennig-thurau et al. 2017) examines that the term economic benefits refers to the tangible benefits or rewards that individuals may receive for participating in electronic word-of-mouth communication on consumer opinion n platforms. These rewards may include incentives such as web files and other forms of compensation for sharing opinions about products or services. These studies also found that economic benefits had a significant effect on the quantity of comments posted on opinion platforms. This suggests that individuals may be encouraged to use electronic word-of-mouth communication due to the economic benefits or rewards they receive. This indicates the role of economic benefits in motivating consumers to express their opinions online, particularly on consumer opinion platforms. (Sundaram, Mitra, and Webster 1998);(Mitra & Webster 1998) found in their study that economic benefits were a significant motivator for consumers to participate in electronic word-of-mouth communication. Similarly, (Dellarocas.,2003) discovered that offering economic benefits can enhance both the quantity and quality of electronic word-of-mouth communication on online review sites. Thus, based on these earlier research findings, it indicates that economic benefits can serve as a crucial motivator for consumers to engage in electronic word-of-mouth communication.

H2d: *Economic Benefits has a significant influence towards consumers' willingness to create content.*

2.4.6 Hedonic Benefits (HB)

In Co-creation activities hedonic benefits are associated with positive experience like the challenges participants perceive or the firm and enjoyment they feel. **OR** The term Hedonic benefits are related to pleasant experiences, such as the fun and enjoy that participants are the challenge, they perceive in co creation activities(Nohutlu et al. 2023). It describes the positive emotional and psychological effect such as enjoyment, fun and excitement that consumers gain from a product or services(Van der Heijden 2004). In the study(Anggraeni et al. 2021), hydronic benefit refers to a pleasure associated with digital banking usage. A sense of enjoyment She is attractive and aesthetic design will influence consumers to utilise technology. (Xu et al. 2012) An early study developed a model to examine how users' acceptance and use of information systems are influenced by utilitarian and hedonic values. According to this study, hedonic benefits are pleasure-oriented and give users a sense of self-fulfillment. Hydronic benefits play a significant role in encouraging users to use information systems, particularly when using the system is not required to complete a task. (Arnold and Reynolds 2003; Finneran and Zhang 2003). According to earlier studies hedonic benefit have a significant impact on users' adoption and utilisation of information system.

H2e: *Hedonic Benefits has a significant influence towards consumers' willingness to create content.*

2.4.7 Attitude (AT)

(Fishbein and Ajzen 1975) provided a definition of attitude as an individual's feelings either positive or negative emotions towards engaging in a specific behaviour. (Davis, Bagozzi, and Warshaw 1989) highlighted that there is a relationship between the users' attitude and their utilization of information technology (IT). Their positive attitude towards the product or service has a significant impact on their behavioral orientation. The diffusion of innovation theory was

developed by (Rogers, Singhal, and Quinlan 2019)**,**who has identified factors that may have an impact on how users adopt a product or services. (Davis 2003), developed a technology adoption model, that includes behavioural intention and uses adoption of innovation into account. Research on the subject of attitudes towards specific product is examined for a range of product categories including computers, mobile banking, Internet banking and so on. According to (Taylor and Todd 1995)**;**(Sohail and Al-Jabri 2014)**;**(Davis, Bagozzi, and Warshaw 1989)**;**(Chawla and Joshi 2017) and other studies, the majority of the studies used perceive usefulness, compatibility, and ease of use as a mean of measuring the user's attitude towards a particular innovation. Moreover, a number of studies by (Sohail and Al-Jabri 2014; Davis, Bagozzi, and Warshaw 1989; Taylor and Todd 1995) suggested and discovered that behavioural intention is preceded by attitude. According to the study by (Ali, Razak, and Hussin 2019) A consumer's attitude regarding electronic word of mouth has a significant impact on their engagement with social commerce platforms. Customers are more likely to participate in E-WOM communication if they have a more positive attitude towards online communication. A user's attitude towards e-banking is influenced by its usefulness, ease of use, trustworthiness, compatibility with the user's lifestyle, and relative advantages over traditional banking methods. A positive attitude towards these factors can result in the adoption of e-banking services. (Yildirim 2019).

H2f: *Attitude has a significant influence towards consumers' willingness to create content.*

2.4.8 Habit (H)

The paper (Gardner and Rebar 2019) provides a definition of habit as a goal-directed automatic response that is developed through repeated engagement in the same action without much conscious thinking or logical analysis. The author also emphasizes that habit is an important predictor of technology use, asserting that automatic behaviour that develops into a habit

increases the intention to use digital banking. Additionally, the research also suggests and supports theories that habits positively influence behaviour and intention to use digital banking, as well as actual usage behaviour.(Anggraeni, Hapsari, and Muslim 2021). These aligns with prior research indicating that past behaviour frequency is a key determinant of present behaviour (Venkatesh, Thong, and Xu 2012b; Ajzen 1991). provides a definition of habit as a goal-directed automatic response that is developed through repeated engagement in the same action without much conscious thinking or logical analysis. The author also emphasizes that habit is an important predictor of technology use, asserting that automatic behaviour that develops into a habit increases the intention to use digital banking. Additionally, the research also suggests and supports theories that habits positively influence behaviour and intention to use digital banking, as well as actual usage behaviour. (Liao, Palvia, and Lin 2006);(Limayem, Hirt, and Cheung 2007), has discovered that habit is a strong predictor of online buying behaviour and that habit reduces the predictive power of intention in the context of information system continuity. (Lin 2013) (Zhou, T., Lu, Y., & Wang, B. 2010);(X. (Robert) Luo et al. 2010), highlighted that habit was one of the most crucial factors in determining the relative importance of mobile banking.

H2g: *Habit has a significant influence towards consumers' willingness to create content.*

2.4.9 Willingness to create content (WC)

According to the (Hennig-Thurau, Gwinner, Walsh, et al. 2004b); (Opata et al. 2019) E-WOM is defined as" any positive or negative statement made by potential, actual, or former customers about a product or service that is made available to a multitude of people and institutions via the Internet." The adoption of technology, including e-banking, is greatly influenced by word-of-mouth messages.(S., M.R., and Mitra 2016);(J. Chen et al. 2016) suggest that e-banking may become more widely accepted as a result of its ability to impact consumer decision-making

processes related to purchases and raise customer awareness. E-WOM can be shared through a range of online platforms and communication channels, such as websites, review websites, social networking, blogs, weblogs, the Google Play Store, newsgroups, and online retailing stores.

(Tran and Corner 2016);(Mills, Knezek, and Khaddage 2014). The paper (T. D. Nguyen 2019) emphasized that E-word-of-mouth (E-WOM) has a significant role in affecting consumers' decision and intention to use mobile banking services, which is also indicated by the research model which accounts to 76.3% of intents to use e-banking services. The analysis provides a compiling perceptive on the impact of electronic word of mouth (e-WOM) on electronic banking services. The widespread reach and influential effect of e-WOM on consumer behaviour are remarkable(Xun and Reynolds 2010). The accessibility and expansive reach of e-WOM significantly impact customers' attitudes and intentions towards electronic banking, thus making it more influential than traditional word of mouth. (Laukkanen et al. 2007). Therefore, E-WOM plays a pivotal role in influencing customer perceptions and utilization of e-banking services. The research (Dellarocas, Zhang, and Awad 2007) examines the concept of electronic word of mouth (E-WOM) and its impact on consumer behaviour, specifically in the context of digital banking adoption. E-WOM refers to consumers sharing product information online through social media and review platforms, significantly influencing their purchasing decisions.(Erkan and Evans 2016). The study examines the distinguishing features of E word-of-mouth compared to the traditional word-of-mouth including its rapid dissemination, broad audience reach, interactive nature, constant availability, credibility and measurability of impact (Li and Hitt 2008; Cheung and Thadani 2012; Park and Lee 2009; Steffes and Burgee 2009; Augusto and Torres 2018). Moreover, the paper highlights that E-WOM can be either good or bad and it looks into how positive E-WOM affects the adoption of e-banking. Previous research has demonstrated that positive E-WOM is a powerful way to

promote something, as consumers tend to place greater trust in shared- information by others more than what marketers say (W. G. Kim, Lim, and Brymer 2015; Chu and Kim 2011). Additionally, the paper explores the Elaboration Likelihood Model (ELM) as a theoretical framework for understanding how E-WOM shapes consumer's behaviour and how E-WOM can influence things like whether someone wants to adopt something and how they make decisions as consumers. (Petty and Cacioppo 1986; Y. Y. Y. Chan and Ngai 2011; Ruiz-Mafe, Chatzipanagiotou, and Curras-Perez 2018). The paper provides a comprehensive understanding of the significant role of E-WOM in shaping consumer behaviour, particularly in the context of e-banking adoption. It emphasizes the importance of identifying the factors that drive E-WOM and highlights the relevancy or significance of this knowledge for marketers and financial service providers. (Erkan and Evans 2016; Mortazavi, Rahim Esfidani, and Shaemi Barzoki 2014).

2.5 RESEARCH GAP

The problem addressed by this study is a lack of comprehensive research on the relationship between digital banking service quality and customer satisfaction. There are several studies that examine the perceptions of customers towards digital banking services across various contexts, but limited research has been carried out specifically in the state of Goa. By carrying out such an investigation, the study seeks to fill this gap in the literature and contribute to a more comprehensive understanding of the dynamic between digital banking service quality and customer satisfaction. By addressing these research gaps, the study aims to highlight the specific factors that have an impact on customers perceptions of using digital banking services in Goa.

Firstly, the study aims to address the existing knowledge gap concerning the utilization of digital banking among various demographic groups in the state of Goa. The study will examine variables such as age, education, income, occupation, marital status, and location with respect

to gender to investigate how gender influences customers' acceptance and usage of digital banking. A tabulation will be used in this study to test and identify the demographic factors that have a significant impact on location and gender. Although the Chi-Square has been used in numerous studies at various locations, the current study aims to investigate the characteristics of the respondent in the state of Goa. Thus, the investigation will help us understand the varying adoption rates of financial technologies among different population segments.

Secondly, the study seeks to explore the impact of various factors that customers consider when using electronic banking services. Factors such as efficiency and ease of use, reliability, security and privacy, responsiveness, and communication have been represented as key dimensions of digital banking that lead to customer satisfaction, and by analysing these factors, it will provide us with valuable insights into their specific needs and preferences. Additionally, the models from the earlier research were identified, and the suggested model was developed from those earlier studies. To determine which of the current models is superior to the earlier research models carried out by different researchers in earlier studies, the proposed model will be put to the test. When it comes to analysing the user's behaviour regarding the use of digital banking services, the suggested model will be considered a better model if it yields a higher R^2 value.

Furthermore, this paper aims to investigate customer behaviour and response in the context of the usage of digital banking services, with a particular focus on their willingness to create content. Examining their interaction with the digital banking platform and their perspectives on information sharing and feedback can provide valuable insights for banks to improve their services and enhance customer satisfaction.

2.6 RESEARCH METHODOLOGY

The aim of the study was to examine the level of "consumer perception towards usage of digital banking services" in the state of Goa. The content analysis was conducted from **July 2023 to October 2023**, and in addition to the content analysis, a consumer survey was conducted from **February 2024 to March 2024**. The overall study period spanned from **July 2023 to April 2024**. Primary data was gathered through a structured questionnaire distributed online to respondents, while secondary data was obtained from various sources such as websites, books, published articles, and newspapers. Convenient sampling was used as a sampling method to collect data from students, business professionals, employed and unemployed individuals, as well as housewives, resulting in a sample size of **400** respondents. A total of **205** responses were received, of which **203** were usable, yielding a response rate of **51**%.

The **first part** attempts to examine the respondent's demographic information, including gender, age, education, marital status, income, occupation, and location.

The **second part** focuses on factors influencing customers perceptions of the usage of digital banking services. This section includes 45 statements derived from previous research, and respondents were asked to rate the extent to which they strongly disagreed or strongly agreed with each statement on a 5-point Likert scale. These statements were categorized into eight factors, which include efficiency and ease of use factors, reliability factors, security and privacy factors, responsiveness and communication factors, satisfaction and quality of service factors, usage intention factors, usage decision factors, and continuous intention factors.

The **third part** deals with factors influencing consumers' willingness to create content for digital banking services. This section includes 18 statements that are categorized into 8 factors: personal integrity, altruism, social benefits, economic benefits, hedonic benefits, attitude, habit, and willingness to create content. These factors allow respondents to compare their expectations before using a digital banking service with their actual experience using a digital

banking service, and this will help respondents identify the various aspects that shape their attitude and behaviour.

The data was examined with **Smart PLS**. The following statistical tests were used: tabulation, the chi square test, and structural equation modeling (SEM). Tabulation is used to determine the first objective, which aims to examine the relationship between the gender of customers using digital banking services and their demographic characteristics. To address the second objective, which focuses on factors influencing the usage of digital banking services, structural equation modeling (SEM) is used. Also, SEM is used to determine the answer for the third objective, where it tries to examine the factors that influence customers willingness to create content towards the usage of digital banking services. SEM is used to identify the complex relationships between variables and gain a deeper understanding of the research questions.

2.7 SUMMARY

The above chapter goes into detail about the existing literature on demographic profiling and research questions, objectives, and hypotheses in relation to digital banking. It explores different studies that have looked at the demographic profile of consumers in relation to their usage of digital banking services. The chapter also examines the first objective, which focuses on the factors that influence customers usage of digital banking. It explains the model development used in the current study and discusses the theories and factors that previous studies have explored. Additionally, the chapter addresses the second objective, which is to examine the factors that influence consumers' willingness to create content about digital banking on social media platforms. It provides a model for development and explains the constructs used in the study. The chapter examines various research studies that have investigated the demographic characteristics of consumers in relation to their utilization of digital banking services. The chapter not only covers the existing literature and objectives of the study but also addresses the research gap and research methodology, where it identifies the

gap in knowledge that the study aims to fill and explains how the data will be analysed to answer those research questions, objectives, and hypothesis.

Chapter 3: DATA ANALYSIS AND RESULTS

3.1 INTRODUCTION

In this chapter, we investigate the empirical findings resulting from the data collected on "Customer perception towards the usage of digital banking services." The study focuses on examining the demographic characteristics of customers' perceptions regarding the utilization of digital banking services in the region of Goa. The chapter is structured into two main sections. The initial section presents an analysis of the demographic profile of customers using E-banking services in Goa. The following section offers additional insights into the E-banking experience, the services customers utilize through E-banking, their preferences for E-banking facilities, the impact of using E-banking facilities on branch visits, the frequency of E-banking service usage, and the primary method customers use to assess their digital banking experience. Customers' desire to use E-banking services is analysed using percentage and frequency tests. Furthermore, this chapter explores and analyses the various factors that influence users' decisions to use and their willingness to engage in content co-creation. Additionally, we will identify the composite model, which will provide a comprehensive understanding of consumer behaviour in the digital banking sector by combining factors that influence usage and content creation. The data gathered through a structured questionnaire using snowball sampling techniques offers insight into the preferences and behaviours of consumers from the state of Goa. The chapter presents a comprehensive analysis using Structural Equation Modeling (SEM) to test the proposed models and hypotheses, providing a clear picture of the determinants that drive consumer engagement and usage behaviour towards digital banking services.

3.2 DEMOGRAPHIC PROFILE

3.2.1 Results and discussion of "Demographic Profile"

In this section, a cross-tabulation analysis is being conducted to examine the relationship between demographic variables and the gender of customers. A frequency test is being used to test the hypothesis and determine if there are any significant differences in customer gender across various demographic profiles.

Table 3.1 Demographic Profile

Demographic Characteristics		**Gender**			
		Male		**Female**	
		#	**%**	**#**	**%**
Age	Up to 30 Years	**60**	72.29	**81**	67.50
	Above 30 Years	23	27.71	39	32.50
Income	Below Rs 50,000	**67**	80.72	**93**	77.50
	Rs 50,000- Rs 100,000	11	13.25	25	20.83
	Above Rs 100,000	5	6.02	2	1.67
Education	SSC	5	6.02	20	16.67
	HSSC	15	18.07	22	18.33
	Graduation	**53**	63.86	**56**	46.67
	Post Graduation	10	12.05	22	18.33
Occupation	Student	**49**	59.04	**71**	59.17
	Employed (Govt.)	2	2.41	7	5.83
	Employed (Private)	30	36.14	18	15.00
	Unemployed	2	2.41	2	1.67
	House wife	0	0.00	22	18.33
Marital Status	Married	23	27.71	40	33.33
	Unmarried	**60**	72.29	**80**	66.67
Location	North Goa	**70**	84.34	**101**	84.17
	South Goa	13	15.66	19	15.83

Source: Compilation based on primary data

In Table 3.1, "Demographic Profile," data analysis is presented, offering a detailed examination of the demographic characteristics of customers. The analysis specifically focuses on the relationship between genders (male and female) and various factors, including age, income, education, occupation, marital status, and location, in the context of their usage of digital banking services. Among customers aged up to 30 years, there were 60 males (72.29%) and 81 females (67.50%). In contrast, for customers over 30 years old, there were 23 males (27.71%) and 39 females (32.50%). This suggests that a higher percentage of males are engaging with

digital banking services compared to females. In the income category below Rs 50,000, 67 males (80.72%) and 93 females (77.50%) were represented. For the income range of Rs 50,000 to Rs 1,00,000, there were 11 males (13.25%) and 25 females (20.83%). This indicates that a large proportion of females with lower income levels are utilizing digital banking services compared to males. Analysis of education levels reveals that a greater proportion of male customers with graduation qualifications are engaging with digital banking services compared to females. Specifically, within the graduation category, there were 53 males (63.86%) and 56 females (46.67%) observed, while in the post-graduation category, there were 10 males (12.05%) and 22 females (18.33%). In the occupation category, the data indicates that 49 males (59.04%) and 71 females (59.17%) were included. This suggests that there is slightly higher representation among females compared to males, revealing a balanced presence of both genders in customers' perceptions towards digital banking services. In the marital status category, among married individuals, there were 23 males (27.71%) and 40 females (33.33%). Conversely, among unmarried individuals, there were 60 males (72.29%) and 80 females (66.67%), indicating that unmarried males are more likely to use digital banking services compared to unmarried females. In North Goa, there were 70 males (84.34%) and 101 females (84.17%), while in South Goa, there were 13 males (15.66%) and 19 females (15.83%). This indicates a relatively balanced distribution of male and female customers using digital banking services across various locations in Goa.

3.2.2 Usage of e-banking services by customers

Table 3.2 Usage of e-banking services by customers

E-banking Usage of Customers		
	Number of Respondents	**%**
1) E-banking Experience		
Less than 5 Month	33	16.8
5 Months – 1 year	46	23.4
1 year – 2 year	58	29.4
2 or more year	**60**	**30.5**
2) What service do you use through E-banking?		
Online Transfer	**157**	**78.9**
Checking account statement and history	128	64.3
Check balance	137	68.8
Paying bills	141	70.9
Others	3	1.5
3) Why do you prefer using E-banking facilities?		
It is Cost saving	96	47.8
24/7 accessibility	**173**	**86.1**
It saves time	150	74.6
It is secure	64	31.8
4) Do you visited your branch since you started using E-banking facilities?		
Yes	**175**	**87.9**
No	24	12.1
5) How frequently do you use digital banking service?		
Daily	41	20.7
Weekly	44	22.2
Monthly	**71**	**35.9**
Rarely	42	21.2
6) How do you primarily access your digital banking?		
Mobile App	**156**	**78.8**
Website	7	3.5
Both equally	35	17.7

Source: Compilation based on primary data

Table 3.2 represents the additional information of usage of e-banking services by customers

1)The e-banking experience of customers can be evaluated based on the duration of their engagement with digital banking services. The data reveals that 16.8% of respondents have been using e-banking services for less than 5 months, indicating a group of relatively new users.

Additionally, 23.4% of respondents have 5 months to 1 year of e-banking experience, indicating a significant number of users who have acquired a moderate understanding of digital banking platforms. Furthermore, 29.4% of respondents fall within the 1-year to 2-year E-banking experience category, indicating a substantial portion of customers have been utilizing digital banking services for an extended period. And lastly, 30.5% of respondents have been engaged with E-banking services for 2 years or more, indicating a sizable group of long-term users who have established a strong relationship with digital banking services.

2) It provides insights into the specific services utilized by customers through e-banking. The data reveals that 78.9% of respondents use online transfer services. Additionally, 64.3% of respondents access checking account statements and history through e-banking platforms. Moreover, 68.8% of respondents check their account balances via online banking. Furthermore, 70.9% of respondents use E-banking to pay bills. Lastly, a small percentage of 1.5% of respondents use other services through E-Banking, implying a lesser-known or specialized type of services.

3) This study explores the reasons why customers prefer using E-Banking facilities. The data illustrates that 47.8% of respondents opt for E-Banking due to cost-saving benefits. Furthermore, 86.1% of respondents prefer e-banking for its 24/7 accessibility. Additionally, 74.6% of respondents chose E-Banking for its time-saving advantages. Moreover, 31.8% of respondents prioritize E-banking for its secure nature.

4) The study investigates whether customers still visit their branch after they started using E-Banking facilities. The data reveals that 87.9% of respondents have visited their branch after adopting E-Banking services, indicating that the majority of users still utilize traditional

banking channels even after using digital banking services. In contrast, 12.1% of respondents have not visited their branch since starting to use E-Banking facilities, suggesting that a smaller proportion of users primarily rely on digital banking for their financial needs.

5) It provides insights into the frequency of usage of digital banking services among customers. The data reveals that 20.7% of respondents use digital banking services on a daily basis. Whereas, 22.2% of respondents utilize digital banking services on a weekly basis. Moreover, 35.9% of respondents use digital banking services on a monthly basis. While 21.2% of respondents rarely use digital banking services.

6) It presents data on how customers primarily access their digital banking services. The data reveals that 78.8% of respondents primarily assess digital banking through mobile apps. In contrast, only 3.5% of respondents primarily assess digital banking through websites. Additionally, 17.7% of respondents assess digital banking services equally through both mobile apps and websites.

3.3 FACTORS INFLUENCING TOWARDS USAGE OF DIGITAL BANKING SERVICES

3.3.1 Results and Discussions of "Factors Influencing Customers' Perception Towards Usage of Digital Banking Services."

This section examines the various factors that influence customers' usage of digital banking services, which leads to usage intention, usage decision, and continuance intention. Three proposed models were formulated and explained in Chapter 2 (Literature Review). Data was gathered from customers residing in Goa, and all three models were subsequently tested. After evaluation, it was determined that Model 3 is the most suitable among the remaining models. Therefore, the following hypothesis are formulated based on this appropriate model.

RQ1: "Whether the factors considered to influence the use of E-banking differ from one factor to another"

H1a: Efficiency and ease of use have a significant influence on usage intention.

H1b: Reliability have a significant influence on usage intention.

H1c: Security and Privacy have a significant influence on usage intention.

H1d: Responsiveness and Communication of use have a significant influence on usage intention.

H1e: Satisfaction and Quality of Service have a significant influence on usage intention.

H1f: Usage intention have a significant influence on usage decision.

H1g: Usage decision have a significant influence on Continuance intention

3.3.2 Measurement of the Model

Table 3.3 Factor Loading, VIF, Cronbach's alpha (CA), Composite reliability (CR), Average variance extracted (AVE) Results

Variable	Item	Factor Loading	Cronbach's alpha (CA)	Composite reliability (CR)	Average variance extracted (AVE)
Efficiency and ease of use					
1. The use of E-Banking services are time saving	EE1	**0.643**	0.833	0.873	**0.465**
2. The service delivered through the E-Banking services is quick.	EE2	**0.672**			
3. I can complete quickly any transaction through the E-Banking service channels.	EE3	0.749			
4. I found that E-Banking services is easy to use.	EE4	0.715			
5. E-Banking services are provided in various languages.	EE5	**0.532**			
6. Learning to operate the E-Banking system is easy for me.	EE6	0.720			
7. My Interaction with the E-Banking system is clear and understandable.	EE7	0.794			
8. I find the E-Banking system to be flexible to interact with.	EE8	**0.595**			
Reliability					
9. I have high confidence in the E-Banking services in the bank.	R1	0.762	0.777	0.849	0.530
10. E-Banking service is reliable and dependable.	R2	0.765			

11. E-Banking services perform for me the service right on the first time.	R3	0.743			
12. I have always found E-Banking service channels in working order.	R4	0.709			
13. I prefer using E-Banking services instead of visiting the branch for doing my transactions	R5	**0.655**			
Security and Privacy					
14. E-Banking services do not allow others to access my accounts.	SP1	0.710	0.847	0.884	0.521
15. E-Banking service provides high protection for my banking transactions.	SP2	0.736			
16. E-Banking service is secured and safe from any fraud or hacking.	SP3	0.720			
17. The security devices of the E-Banking services protect the data that are sent by me.	SP4	0.733			
18. E-Banking services offers secure personal privacy.	SP5	0.743			
19. I feel secure while making transactions through the Internet.	SP6	0.727			
20. My E-Banking site does not share my personal information with other sites.	SP7	**0.684**			
Responsiveness and communication					
21. E-Banking services are available 24/7.	RC1	**0.665**	0.782	0.852	0.535
22. E-Banking services respond immediately to clients' requests.	RC2	0.770			
23. Help is immediately available if there is any problem.	RC3	0.774			
24. E-Banking services provide answers to your questions.	RC4	0.732			
25. Bank deals gently with customer complaints about electronic service.	RC5	0.713			
Satisfaction and Quality of service					
26. I am satisfied with the transaction processing via E-Banking services.	SQ1	0.716	0.794	0.858	0.548
27. I think I made the correct decision to use the E-Banking services.	SQ2	0.712			
28. My satisfaction with the E-Banking services is high.	SQ3	0.746			
29. I am satisfied with the bank's e-services quality.	SQ4	0.772			
30. Overall, E-Banking services is better than my expectations.	SQ5	0.753			
Usage Intention					
31. I intend to continue using E-banking in the future.	UI1	0.812	0.816	0.878	0.644
32. I will always try to use the internet for banking in my daily life.	UI2	0.789			
33. I plan to continue to use E- banking frequently.	UI3	0.804			
34. I have the intention of managing my accounts using E-banking.	UI4	0.804			

Usage Decision					
35. I am interested in using e-banking services.	UD1	0.785	0.893	0.916	0.610
36. I will use the e-banking services rather than going to the branch.	UD2	0.774			
37. I am interested in using e-banking services in the near future.	UD3	0.807			
38. My willingness to use e-banking services is high.	UD4	0.736			
39. I confidently use the e-banking service.	UD5	0.739			
40. I chose an e-banking service.	UD6	0.802			
41. I am used to using e-banking services.	UD7	0.818			
Continuance Intention					
42. I am happy with my decision to use e-banking services.	CI1	0.778	0.816	0.879	0.645
43. I often use the e-banking services.	CI2	0.796			
44. With various consideration, I always choose the e-banking service.	CI3	0.824			
45. Overall, I am satisfied with using e-banking services.	CI4	0.813			

Table 3.3 presents the results of factor loading, Variance Inflation Factor (VIF), Cronbach's alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE). These metrics are crucial for determining the reliability and validity of the constructs utilized in the study on customers' perceptions of the usage of digital banking services in Goa. The test was conducted on all 8 constructs, including Efficiency and ease of use, Reliability, Security and Privacy, Responsiveness and communication, Satisfaction and Quality of service, Usage Intention, Usage Decision, and Continuance Intention. **Factor loading** indicates the strength of the relationship between the observed variables and the latent constructs. High factor loadings indicate that the items effectively represent the underlying constructs. In this study, the factor loading values are notably higher than 0.7, which is the acceptable limit. This indicates a strong relationship between the items and their respective constructs. **Cronbach's alpha (CA)** values above 0.7 demonstrate good internal consistency and reliability, indicating that the items within each construct are measuring the same underlying concept consistently. Similarly, **Composite Reliability (CR)** values above 0.7 further support the reliability of the constructs used in the study. **Average Variance Extracted (AVE)** values above 0.5 indicate

that the constructs explain a large amount of variance relative to measurement error, suggesting good convergent validity. In Table 3.8, the Average Variance Extracted (AVE) value for the construct "Efficiency and ease of use" is 0.465, which is below the recommended threshold of 0.5 for convergent validity. However, it is being retained in the table due to other validity and reliability metrics, such as factor loadings, Cronbach's alpha, and composite reliability, meeting the required criteria and support the construct's contribution to the measurement model.

3.3.3 Discriminant Validity

Table 3.4 Discriminant Validity - Fornell - Larcker Criterion

	CI	EE	R	RC	SP	SQ	UD	UI
CI	**0.803**							
EE	0.707	**0.682**						
R	0.726	0.732	**0.728**					
RC	0.626	0.679	0.708	**0.732**				
SP	0.634	0.706	0.681	0.757	**0.722**			
SQ	0.765	0.73	0.768	0.761	0.7	**0.74**		
UD	0.778	0.73	0.786	0.673	0.629	0.794	**0.781**	
UI	0.794	0.753	0.786	0.64	0.64	0.761	0.813	**0.802**

Source: Smart PLS 4.1.0

Table 3.4 presents the results of discriminant validity using the Fornell-Larcker Criterion. Discriminant validity is crucial in confirming that the constructs in a study are distinct from each other and measure unique aspects of the phenomenon under investigation. The Fornell-Larcker Criterion compares the square root of the Average Variance Extracted (AVE) for each construct with the correlations between that construct and other constructs in the model (T. Chan 2020). The diagonal values represent the square root of the AVE for each construct and if the diagonal values are consistently higher than the off-diagonal values it suggests that the constructs in the study such as Efficiency and ease of use, Reliability, Security and Privacy, Responsiveness and communication, Satisfaction and Quality of service, Usage Intention, Usage Decision, and Continuance Intention, are distinct from each other and are measuring

unique aspects related to customers perception towards the usage of digital banking services in Goa.

3.3.4 The Structural Model

Table 3.5 Path Coefficients, T-values, P values, R^2, Q^2, F^2& Effect Size

Variables	β	T-Value	P-Values	Hypothesis	R^2	Q^2	F^2	Effect
EE -> UI	0.291	3.789	**0.000***	**Supported**			0.105	S
R -> UI	0.383	3.012	**0.003***	**Supported**			0.168	M
SP -> UI	0.018	0.211	0.833	Not Supported			0.000	S
RC -> UI	-0.064	0.741	0.459	Not Supported			0.004	S
SQ -> UI	0.291	3.488	**0.000***	**Supported**	0.713	0.676	0.085	S
UI -> UD	0.813	21.915	**0.000***	**Supported**	0.661	0.669	1.946	L
UD -> CI	0.778	16.468	**0.000***	**Supported**	0.605	0.554	1.530	L

* *Significance at 0.05*

Table 3.5 presents the Path Coefficients, T-values, P-values, R^3, Q^2, F^2, and Effect Size of various variables in the study. It shows the relationship between various variables and their respective significance levels. It indicates the path coefficients, t-values, and p-values for the relationships between Efficiency and Ease of Use (EE), Reliability (R), Security and Privacy (SP), Responsiveness and Communication (RC), Satisfaction and Quality of Service (SQ), Usage Intention (UI), Usage Decision (UD), and Continuance Intention (CI). Additionally, it includes information on the hypothesis supported or not supported based on the significance level of the relationships. The **Beta** (β) values represent the path coefficients, indicating the strength and direction of the relationship between independent and dependent variables in the structural equation model. A positive Beta value indicates a positive relationship, implying that an increase in the independent variable results in an increase in the dependent variable. Conversely, a negative Beta value indicates a negative relationship, where an increase in the independent variable leads to a decrease in the dependent variable. The **T-values and P-values** are used to assess the significance of the path coefficients in the structural equation model and based on it we can interpret the significance of the relationships between variables and

determine which hypotheses are accepted or rejected. Thus, in Table 3.10, the T-values and P-values show that the relationships for EE > UI, R -> UI, SQ -> UI, UI -> UD, and UD > CI are statistically significant as they are below 0.05, and the corresponding hypotheses are accepted. On the other hand, the relationships between SP -> UI and RC -> UI are not statistically significant, leading to the rejection of the respective hypotheses. **The coefficient of determinants (R^2)** explains the proportion of variance in the dependent variable that can be explained by the independent variables. The R^2 and F^2 values were calculated using the PLS-SEM algorithm in Smart PLS. The R^2 values for Usage Intention, Usage Decision, and Continuance Intention were 0.731, 0.661, and 0.605, respectively. Among the three proposed models tested, Proposed Model 3 emerged as the most effective. The **Q^2** values on all three R^2 provide higher predictive accuracy and its **F^2** values had a smaller effect size in comparison to the other two models. Therefore, it is considered the most suitable model for this research.

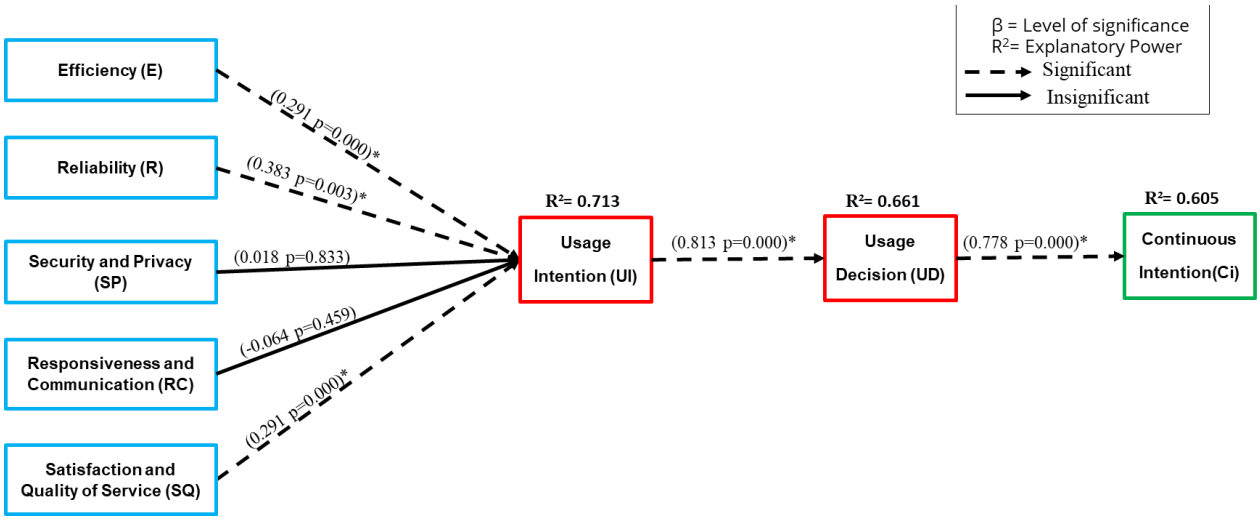

Figure 3.1 Result of Tested Model

3.4 FACTORS THAT INFLUENCE WILLINGNESS TO CREATE CONTENT

3.4.1 Results and Discussions of Factors Influencing Willingness to Create Content.

This section examines the various factors that impact customers' willingness to generate content related to digital banking on social media platforms, where all factors are influenced by habit. Three proposed models were formulated and explained in Chapter 2 (Literature Review). Subsequently, data was gathered from customers residing in Goa, and all three models were tested. It was determined that the proposed model 2 has been found to be the most appropriate model from the remaining models. Therefore, the following hypothesis are formulated based on this appropriate model.

RQ2: "How do customers experiences with digital banking service impact their willingness to create content"

H2a: Personal Integrative has a significant influence on consumers Habit.

H2b: Altruism has a significant influence on consumers Habit.

H2c: Social Benefits has a significant influence on consumers Habit.

H2d: Economic Benefits has a significant influence on consumers Habit.

H2e: Hedonic Benefits has a significant influence on consumers Habit.

H2f: Attitude has a significant influence on consumers Habit.

H2g: Willingness to Create Content has a significant influence on consumers Habit.

3.4.2 Measurement of the Model

Table 3.6 Factor Loading, VIF, Cronbach's alpha (CA), Composite reliability (CR), Average variance extracted (AVE) Results

Variable	Item	Factor Loading	Cronbach's alpha (CA)	Composite reliability (CR)	Average variance extracted (AVE)
Personal Integrative					
1. I share my review of my experience if there is an element of public or social recognition is involved in it.	PI1	0.748	**0.595**	0.823	0.701

2. I am posting to make my impression on friends and show off my activities.	PI2	0.918			
Altruism					
3.I would like to help other people with my own personal experience.	AL1	0.820	0.822	0.893	0.736
4. I would like to make sure that everyone takes a good decision.	AL2	0.886			
5. I would like to help the company so that they can bring improvement in their services.	AL3	0.866			
Social Benefits					
6. I meet new people when I share/post my reviews.	SB1	0.913	0.745	0.886	0.796
7. I would like to strengthen my association with the customers community to a greater extent.	SB2	0.870			
Economic Benefits					
8. By posting my experience on social media I am being rewarded.	EB1	0.902	0.735	0.883	0.790
9. I would like to make money by posting my good experiences.	EB2	0.876			
Hedonic Benefits					
10. I feel very happy when I share my experience with others.	HB1	0.835	**0.686**	0.862	0.758
11. Posting of reviews is a good way to kill time.	HB2	0.906			
Attitude					
12. It's thrilling to post reviews and it provides you a good experience.	AT1	0.885	0.752	0.889	0.801
13. I'm feeling good about posting my reviews.	AT2	0.905			
Willingness to create content					
14. It becomes a habit for me to post once I use any of the e- banking services.	WC1	0.880	0.789	0.877	0.704
15. After every e banking transaction, I have ever made, I get addicted to creating content.	WC2	0.868			
16. I give my reviews once I have used e banking services.	WC3	0.764			
Habit					
17. I would like to keep posting reviews of E banking services.	H1	0.917	0.798	0.908	0.832
18. I think my content is helpful for companies and users.	H2	0.908			

Table 3.6 presents the results of Factor Loading, Cronbach's alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE). These metrics are critical for determining the

reliability and validity of the constructs used in the study on customers' perceptions of the usage of digital banking services in Goa. The test was conducted on all 8 constructs, including Personal Integrative, Altruism, Social Benefits, Economic Benefits, Hedonic Benefits, Attitude, Habit, and willingness to create content. **Factor loading** indicates the strength of the relationship between the observed variables and the latent constructs. High factor loadings suggest that the items effectively represent the underlying constructs. In this study, the factor loading values are notably higher than 0.7, which is the acceptable limit. This indicates a strong relationship between the items and their respective constructs. **Cronbach's alpha (CA)** values above 0.7 demonstrate good internal consistency and reliability, indicating that the items within each construct are measuring the same underlying concept consistently. Similarly, **Composite Reliability (CR)** values above 0.7 further support the reliability of the constructs used in the study. **Average Variance Extracted (AVE)** values above 0.5 indicate that the constructs explain a large amount of variance relative to measurement error, suggesting good convergent validity.

3.4.3 Discriminant Validity

Table 3.7 Discriminant Validity - Fornell - Larcker Criterion

	AL	AT	EB	H	HB	PI	SB	WC
AL	**0.858**							
AT	0.543	**0.895**						
EB	0.349	0.567	**0.889**					
H	0.285	0.647	0.732	**0.912**				
HB	0.542	0.688	0.647	0.686	**0.871**			
PI	0.427	0.469	0.467	0.471	0.498	**0.837**		
SB	0.52	0.615	0.641	0.644	0.717	0.504	**0.892**	
WC	0.426	0.673	0.649	0.771	0.698	0.459	0.619	**0.839**

Source: Smart PLS 4.1.0

Table 3.7 presents the result of discriminant validity using the Fornell-Larcker criterion. Discriminate validity is crucial in confirming that the constructs in a study are distinct from each other and measure unique aspects of the phenomenon under investigation. The Fornell-

Larcker criterion compares the square root of the average variance extracted (AVE) for each construct with the correlations between that construct and other constructs in the model(T. Chan 2020). The diagonal values represent the square root of the AVE for each construct, and if the diagonal values are consistently higher than the off-diagonal values, it suggests that the constructs in the study, such as personal integrity, altruism, social benefits, economic benefits, hedonic benefits, attitude, habit, and willingness to create content, are distinct from each other and are measuring unique aspects related to customers perceptions towards the usage of digital banking services in Goa.

3.4.4 The Structural Model

Table 3.8 Path Coefficients, T-values, P values, R^2, Q^2, F^2& Effect Size

Variables	β	T-Value	P-Values	Hypothesis	R^2	Q^2	F^2	Effect
PI -> H	0.057	1.046	0.296	Not Supported			0.008	S
AL -> H	-0.221	3.850	**0.000***	**Supported**			0.112	S
SB -> H	0.121	1.611	0.107	Not Supported			0.022	S
EB -> H	0.281	3.975	**0.000***	**Supported**			0.135	S
HB -> H	0.133	1.596	0.111	Not Supported			0.022	S
AT -> H	0.159	2.358	**0.018***	**Supported**			0.039	S
WC -> H	0.382	4.758	**0.000***	**Supported**	0.736	0.704	0.218	M

* *Significance at 0.05*

Table 3.8 presents the Path Coefficients, T-values, P values, R^2, Q^2, F^2, and Effect Size of various variables in the study. It shows the relationship between different variables and their significance levels. It indicates the path coefficients, t-values, and p-values for the relationships between Personal Integrative (PI), Altruism (AL), Social Benefits (SB), Economic Benefits (EB), Hedonic Benefits (HB), Attitude (AT), Habits (H) and Willingness to create content (WC). Additionally, it includes information on the hypotheses supported or not supported based on the significance level of the relationships. The Beta (β) values represent the path coefficients, which indicate the strength and direction of the relationship between independent and dependent variables in the structural equation model. A positive Beta value indicates a positive relationship, meaning that an increase in the independent variable leads to an increase

in the dependent variable. Conversely, a negative Beta value indicates a negative relationship, where an increase in the independent variable results in a decrease in the dependent variable. The T-values and P-values are used to assess the significance of the path coefficients in the structural equation model and based on it we can interpret the significance of the relationships between variables and determine which hypotheses are accepted or rejected. Thus, in the table 3.8 the T-values and P-values shows that the variable AL, EB, AT and WC have significant relationships with the variable H as it is below 0.05, while the variables PI, SB, and HB do not show significant relationships with the variable H. Therefore, the hypothesis related to AL, EB, AT and WC are accepted, while the hypothesis related to PI, SB, and HB are rejected. Coefficient of determinants (R^2) explains the proportion of variance in the dependent variable that can be explained by the independent variables. The R^2 and F^2 values were calculated using the PLS SEM Algorithm in Smart PLS. The R^2 values for Habit were 0.736 respectively. Among the 3 proposed models tested, Proposed model 2 emerged as the most effective, as the Q^2 values on all three R^2 provide higher predictive accuracy and its F^2 values had a smaller effect size in comparison to the other two models. Therefore, it is considered as the most suitable model for this research.

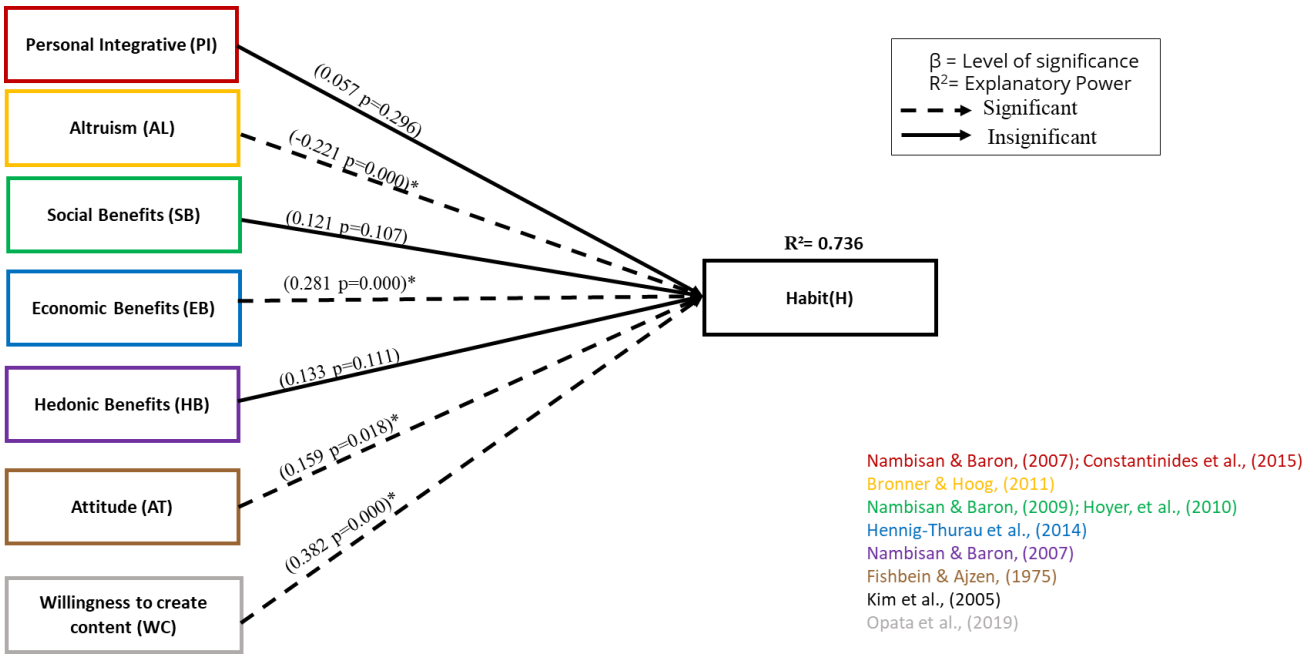

Figure 3.2 Result of Tested Model

3.5 COMPOSITE MODEL

3.5.1 Results and Discussion

A composite model is an integration of multiple models that provides a comprehensive understanding of a complex phenomenon such as customer's perception towards digital banking services. By combining the proposed model 3 of objective 1 and the proposed model 2 of objective 2 this composite model tries to examines the factors that influence the adoption and usage of digital banking services. This composite model considers a wide range of variables and relationships, leading to a better understanding of how customers interact with digital banking platforms. The composite model has been tested and analysed using the proposed model 3 from objective 1 which focuses on the factors influencing digital banking usage and the proposed model 2 from objective 2 which explores consumers' willingness to engaged with digital banking services. After extensive testing and analysis, the composite model has been created by combining proposed model 3 and proposed model 2 and has been identified as the most effective model. The analysis and testing of the composite model were conducted using the PLS SEM Algorithm in Smart PLS Which helps in calculating the

important metrics such as R^2 (Coefficients of determination), F^2 (Effect size) and Q^2 (Predictive relevancy) which are essential for assessing the explanatory and predictive power of the model. The result of the data analysis revealed that the proposed model 3 from objective 1 and the proposed model 2 from objective 2 were identify as the best models within the composite model. These models exhibit higher R^2 values indicating a better explanatory power and smaller effective size for F^2 values. Additionally, the Q^2 value were close to the R^2 values indicating strong predictive relevancy of the models when compared with the other proposed models of objective 1 and objective 2.

3.5.2 The Structural Model

Table 3.9 Path Coefficients, T-values, P values, R^2, Q^2, F^2& Effect Size

Variables	β	T-Value	P-Values	Hypothesis	R^2	Q^2	F^2	Effect
Objective 1 (Model 3)								
EE -> UI	0.291	3.789	**0.000***	**Supported**			0.105	S
R -> UI	0.383	3.012	**0.003***	**Supported**			0.168	M
SP -> UI	0.018	0.211	0.833	Not Supported			0.000	S
RC -> UI	-0.064	0.741	0.459	Not Supported			0.004	S
SQ -> UI	0.291	3.488	**0.000***	**Supported**	0.713	0.676	0.085	S
UI -> UD	0.813	21.916	**0.000***	**Supported**	0.661	0.669	1.946	L
UD -> CI	0.777	16.419	**0.000***	**Supported**	0.604	0.553	1.527	L
Objective 2 (Model 2)								
PI -> H	0.054	1.004	0.315	Not Supported			0.007	S
AL -> H	-0.221	3.829	**0.000***	**Supported**			0.112	S
SB -> H	0.123	1.619	0.105	Not Supported			0.023	S
EB -> H	0.286	3.986	**0.000***	**Supported**			0.139	S
HB -> H	0.130	1.558	0.119	Not Supported			0.021	S
AT -> H	0.159	2.36	**0.018***	**Supported**			0.039	S
WC -> H	0.390	4.806	**0.000***	**Supported**			0.222	M
CI -> H	-0.033	0.96	0.337	Not Supported	0.736	0.705	0.004	S

In table 3.9 presents the Path Coefficients, T-values, P values, R^2, Q^2, F^2 & Effect Size for the combined Proposed model i.e. (Proposed Model 3 from Objective 1 and Proposed Model 2 from Objective 2) in which Beta (β) value indicates a positive or negative relationship between independent and dependent variable where positive values will indicate an increase in the

independent variable and negative values will indicate a decrease in dependent variable. T-value and P-value are crucial in Assessing the significance of path coefficients in SEM, enabling interpretation of variable relationships and determining the acceptance or rejection of hypothesis. Thus, in the table 3.14 the T-values and P-values for objective 1 (Model 3) it shows that the relationships for EE -> UI, R -> UI, SQ -> UI, UI -> UD, and UD -> CI are statistically significant as it is below 0.05, and the corresponding hypotheses are accepted. Whereas, SP -> UI, and RC -> UI are not statically significant, resulting in the rejection of hypothesis. While the T-values and P-values for objective 2 (Model 2) it shows that the relationships for AL -> H, EB -> H, AT -> H, and WC -> H are considered statistically significant and the corresponding hypothesis are accepted. Whereas, PI -> H, SB -> H, HB -> H, and CI -> H Are not statistically significant, leading to the rejection of the hypothesis. Coefficient of determinants (R^2) which is calculated using the PLS SEM Algorithm in Smart PLS where the R^2 values for Objective 1 (Model 3) that is for Usage Intention, Usage Decision, and Continuance Intention were 0.713, 0.661, and 0.604 and the Q^2 value were also close to the R^2 values indicating strong predictive relevancy while its F^2 values had a smaller effect size. Whereas, the R^2 values for Objective 2 (Model 2) that is for Habit were 0.736 and $Q^2$is 0.705 which is close to R^2 and its F^2 values also has smaller effect size.

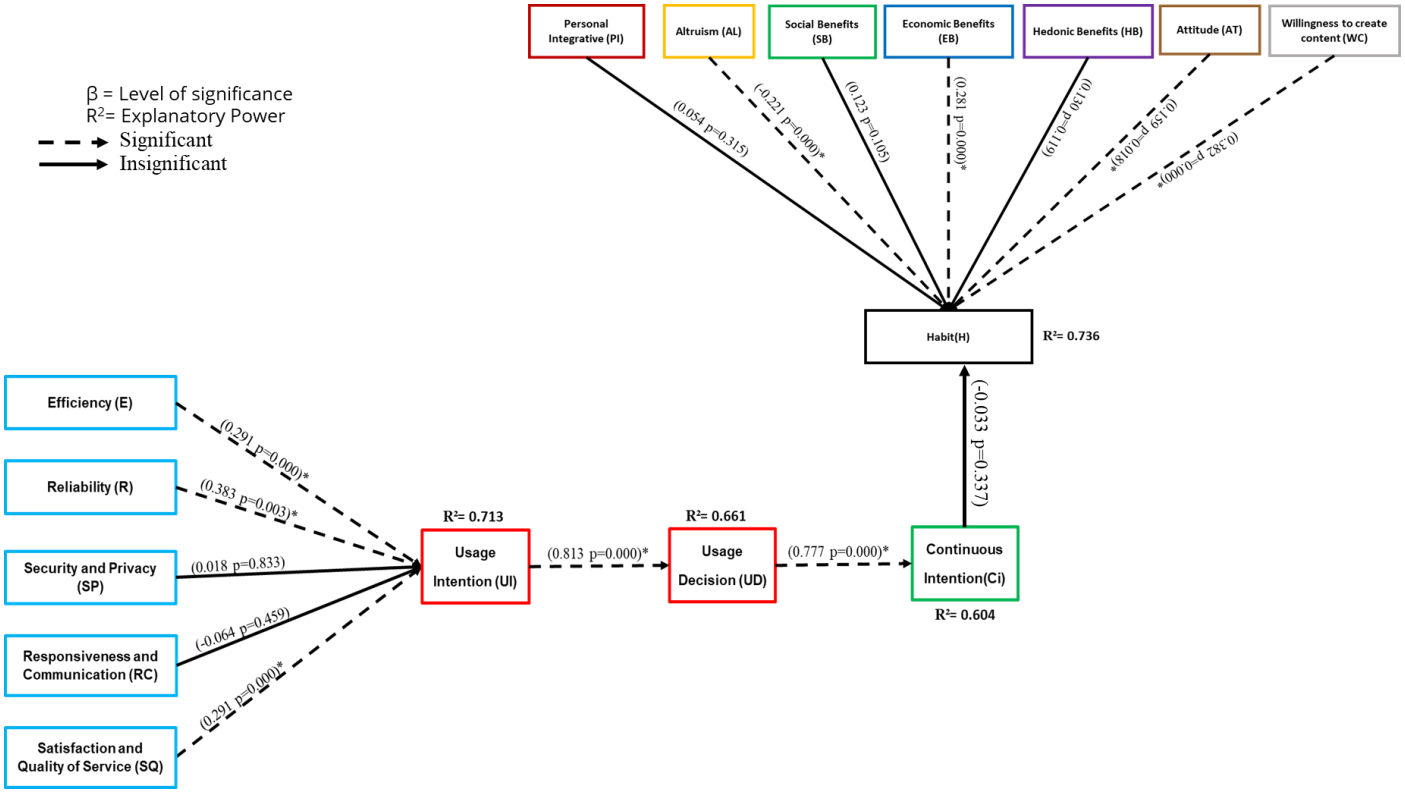

Figure 3.3 Result of Composite Model

3.6 SUMMARY

The summary provides insights about the demographic profiles of customers towards the usage of digital banking services. This Demographic profiling section is divided into 2 sections. The first section i.e. Table 3.1 shows that through cross tabulation analysis, the study has identified the distinction between genders with respect to demographic characteristics. The second section i.e. Table 3.2 deals with some additional details about E-banking experience, The services they utilize through E-banking services, The preference of E-banking facilities, since using E-banking facilities customers have started visiting branches, the frequently of their use E-banking services, and the primary method they assess their digital banking.

The study has also examined customer perception towards digital banking services in Goa (Objective 1) i.e. Table 3.3 as well as factors that impact customers willingness to generate

content related to digital banking on social media platforms (Objective 2) i.e. Table 3.6 by using Factor Loading, Variance Inflation Factor (VIF), Cronbach's alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE) metrics. The test was conducted on both Objectives i.e. 2 and 3 where 8 constructs were included, In Objective 1 such as Efficiency and ease of use, Reliability, Security and Privacy, Responsiveness and communication, Satisfaction and Quality of service, Usage Intention, Usage Decision, and Continuance Intention and in Objective 2 such as Personal Integrative, Altruism, Social Benefits, Economic Benefits, Hedonic Benefits, Attitude, Habit, and willingness to create content. Factor loading values above 0.7 indicate a strong relationship between the observed variables and the latent constructs. Cronbach's alpha values above 0.7 demonstrate good internal consistency and reliability, while Composite Reliability values above 0.7 support the constructs' reliability. Average Variance Extracted values above 0.5 indicate good convergent validity.

The Fornell-Larcker Criterion has also been utilized for both Objective 1 i.e. Table 3.4 and objective 2 i.e. Table 3.7 confirms that the constructs are distinct and measure unique aspects of the phenomenon under investigation. The study also presents path coefficients, T-values, P-values, R^2, Q^2, F^2, and effect size of various variables, showing the relationships between the variables and the corresponding hypotheses for both objective 1 i.e. Table 3.5 & objective 2 i.e. Table 3.8. Positive Beta values indicating a positive relationship and negative Beta values indicating a negative relationship. The coefficient of determinants (R^2) explains the proportion of variance in the dependent variable that can be explained by the independent variables. The study used the PLS SEM Algorithm in Smart PLS to calculate the R^2, and F^2 values for all 3 proposed models for both objective 1 and 2 and based on the results proposed model 3 from objective 1 and proposed model 2 from objective 2 were selected as the appropriate model and thus, based on these appropriate models the following hypothesis were formulated for objective 2 i.e. (H2a, H2b, H2c, H2d, H2e, H2f, and H2g) and for objective 3 i.e. (H3a, H3b, H3c, H3d,

H3e, H3f, and H3g). Hence, for the first objective, the hypothesis H1a, H1b, H1e, H1f, and H1g were found to be significant and were accepted. However, the remaining two hypothesis i.e. H1c, H1d were not found to be significant in relation to the factors influencing the usage of digital banking services. Therefore, this hypothesis were rejected As a result, the first objective was not achieved due to the rejection of H1c, H1d hypothesis. H1: There is difference between the factors considered that influences the usage of E banking. Whereas for the Second objective the hypothesis H2b, H2d, H2f, and H2g were found to be in significant and were accepted. However, the remaining three hypothesis i.e. H2a, H2c, and H2e were not found to have a significant influence on the consumer's habit. Therefore, this hypothesis were rejected. As a result, the second objective was not achieved due to the rejection of these H2a, H2c, and H2e hypothesis. H2: There is significant relationship between the various factors and social media reactions of respondents.

Furthermore, A composite model has been created by combining proposed model 3 from objective 1 and proposed model 2 from objective 2 i.e. Table 3.9 so to examine the factors influencing adoption and usage of digital banking services and also allowing a better understanding of customers interaction with digital banking platforms and this composite model was tested using the PLS SEM Algorithm, in Smart PLS which calculates metrics like R^2, Q^2, and F^2. The result showed that the proposed model 3 from objective 1 and proposed model 2 from objective 2 were the best model with higher R^2 value indicating better explanatory power and small effective size for F^2 values and the Q^2 value was also close to R^2 value, indicating strong predictive relevancy.

CHAPTER 4: SUMMARY, FINDING AND CONCLUSION

4.1 INTRODUCTION

This chapter focuses on the Summary, Findings, and Conclusion for who the customers are, what factors influence them, how the customer reacts, and the composite model for which a detailed exploration is provided in the below sections. This chapter also provides the managerial implication that the banking sector should consider for the present study. It also provides the theoretical contribution the present study has made to the existing literature. The chapter also provides the limitations and scope for future researchers.

4.2 SUMMARY

4.2.1 Demographic profile

Table 3.1 of the study aimed to analyse the data and determine if there were any differences between male and female respondents in terms of various demographic variables such as age, education, income, occupation, marital status, and location. To do this, a frequency table was used, specifically a cross-tabulation, to examine the data. In addition to the demographic profile of the respondents, the researchers also collected additional information, which is in **Table 3.2**. This information was then presented in frequency tables along with percentages. Some of the topics covered in these tables included e-banking experience, the specific services utilized through e-banking, the preference for e-banking facilities, whether respondents still visited physical branches after using e-banking, the frequency of e-banking service usage, and the primary method used to access digital banking while utilizing these services. The results of this analysis are provided in Chapter 3 of the study.

4.2.2 Factors that influence customers usage of digital banking services

Objective 1 and RQ1 focused on whether the factors influencing the use of e-banking vary across different factors. For this objective, three proposed models have been tested and analysed to determine the most appropriate one for the study. After careful evaluation, the third proposed model was chosen as the best fit. The third proposed model examined eight constructs that influence consumers' usage of digital banking services. These constructs ultimately lead to three outcomes, i.e., usage intention, usage decision, and continuity intention. To test the relationships between these constructs and the outcomes, structural equation modelling (SEM) was used. For the research method, a questionnaire was administered to gather data from participants. The sampling method used was snowball sampling, where participants were asked to refer others who would also be interested in participating. The questionnaire utilised a 5-point Likert scale, allowing participants to indicate their responses. To assess the convergent validity and reliability of the proposed model, various measures were employed. These included factors loading, Cronbach's alpha (CA), composite reliability (CR), average variance extracted (AVE), which is in **Table 3.3**, and discriminant validity for Fornell Larcker, which helped in determining the reliability and validity of the proposed model, which is in Table 3.4. To test the hypotheses and select the most appropriate model, path coefficients, T-values, P-values, R^2, Q^2, F^2, and effect size were utilised **(Refer to Table 3.5).**

4.2.3 Factors influencing customers willingness to create content

Objective 2, along with the third research question (RQ3), focuses on the factors that influence consumers' willingness to create content on online social media platforms. For this objective, three proposed models have been tested and analysed to determine the most suitable one for the study. Ultimately, the second proposed model was considered the best fit. The second proposed model explores eight constructs that influence consumers' behaviour, ultimately leading to the habit of creating content on online social media platforms. To test this model,

Structural Equation Modeling (SEM) was used to examine the relationships between the seven constructs and the habit of content creation. To assess the convergent validity and reliability of the proposed model, various measures were used, including Factor Loading, Cronbach's Alpha (CA), Composite Reliability (CR), Average Variance Extracted (AVE), refer to Table 3.5, and Discriminant Validity Fornell Larcker which is in Table 3.6. Additionally, to test the hypothesis for this study, Path Coefficients, T-values, P-values, R^2, Q^2, F^2, and Effect Size were utilised, which are in Table 3.7. These statistical measures were employed to determine the most appropriate model for studying the third objective.

By employing these rigorous testing methods and analysing the relationships between various constructs, the researchers aimed to gain a deeper understanding of the factors that influence consumers' willingness to create content on social media platforms.

4.2.4 Composite Model

The composite model combines the proposed models from both objectives 2 and 3, which focus on factors influencing customers' usage of digital banking services and their habits of participating in creating content on online social media platforms. By analysing the data and conducting tests, Objective 1 (Proposed Model 3) and Objective 2 (Proposed Model 2) have been selected as the best fit for the objectives studied. The composite model aims to provide a comprehensive understanding of consumer behaviour. It examines the factors that influence consumers' usage of digital banking services and how they react after utilizing these services. Additionally, it explores the factors that influence consumers' perceptions and participation in creating content on online social media platforms. The reliability, convergent validity, and discriminant validity of the composite model were already established through the results provided in tables 3.3, 3.4, 3.6, and 3.7. These tables present the reliability and validity results, ensuring the accuracy of the model's measurement. The next step involved testing the

hypothesis, which is detailed in Table 3.9. Path coefficients, T-values, P-values R^2, Q^2, F^2, and Effect Size were used to assess the composite model, i.e., for the fourth objective.

4.3 FINDINGS

4.3.1 Demographic profile

Demographic profile of the customers who utilise digital banking services in the state of Goa. To analyse this demographic profiling, a frequency table was applied. The objective was to study the demographic profile of the respondents to see if there was any difference in gender preference in the usage of digital banking services. The demographic profile of 203 respondents shows that the findings of this study provide insights about the demographic characteristics of the respondents who have participated in this study on customer perceptions of digital banking services in the state of Goa. To analyse this demographic profile, a frequency table was applied to see if there was any difference in gender preference in the usage of digital banking services. The demographic profile of 203 respondents shows that the majority of respondents were males 72.29% of the total sample), while females were 27.71%. However, in the study by (Janssen et al. 2015), examined that There was a slight difference between males and females in the adoption of digital banking services. The age of the present study shows the findings. A higher percentage of respondents were up to 30 years old, where males were 72.29% and females were 67.50%. In the previous study by (Onyia and Tagg 2011), found that the adoption rate for digital banking platforms was higher. Among the age group below 30, which indicates that the younger generation (Generation Z) is showing more interest in the usage of digital banking, Additionally, in terms of occupation and income, the majority of respondents had an income below Rs 50,000, i.e., males (80.72% and females (77.50%), whereas in terms of occupation, the majority of respondents were students, followed by those in the private sector and government sector in relation to genders (male and female), which has shown a similar finding in the study of (R. Lozada and H. Kritz 2019) for both income and occupation. Finally, the finding

has shown that in terms of location, i.e., North Goa and South Goa, there was a slight difference between the genders in the adoption of digital banking services, with males at 84.34% and females at 87.17%.

4.3.2 Factors that influence customers usage of digital banking services [*Refer Table 3.5*]

Efficiency and ease of use in e-banking services enhance customer satisfaction through quick transactions, seamless navigation, and a user-friendly interface that saves time and reduces complexity. The study conducted by (Wirtz and Bateson 1995) suggested that efficiency and ease of use have a highly significant effect on the intention to use digital banking services. The present study found that efficiency and ease of use have a positive and significant influence on the usage intention of digital banking services. Hence, hypothesis H1a is accepted as the P value is 0.000, which is less than 0.05.

Reliability is a key factor in E-banking services as customers aspect consistent and dependable online platform for their transactions. The study conducted by(Toor et al. 2016), found that reliability has a significant effect on the usage intention towards digital banking service. Also the study by (Parasuraman, Zeithaml, and Berry 1988) reveals that reliability is significantly influenced by the usage intentions of e-banking services. But the findings of the present study found that reliability also has a significant and positive influence on the usage intentions of digital banking services. Hence hypothesis **H1b** is accepted as the P value is 0.003 which is lower than 0.05.

E- banking service quality prioritizes security and privacy, ensuring customers protection of personal and financial information through confidentiality and secure encryption. Security and privacy dimensions positively impact usage intention towards digital banking service, but their impact is lower than other service quality variables, as confirmed by (Y.-H. Chen and Barnes 2007);(Jun, Yang, and Kim 2004). However, the present study found that security and privacy

does not have a significant influence on the usage intention of digital banking services. Hence, hypothesis **H1c** is rejected as the P value is 0.833 which is more than, 0.05.

Effective responsiveness in communication indicates timely assistance, clear communication channels and proactive support contribute to a positive customer experience. The (Parasuraman, Zeithaml, and Berry 1988); (Mwiya et al. 2022) study found that responsiveness and communication significantly and positively influence usage intention towards digital banking services. Whereas, the present study found that responsiveness and communication are negative and insignificantly influence the usage of digital banking services. Hence hypothesis **H1d** is rejected as the p value is 0 .459 which is more than, 0.05.

Customer satisfaction in e-banking services is based on convenience, reliability, responsiveness, and effectiveness, while service quality on the other hand refers to the level of excellence provided to customers. The study by (Tsai 2014);(Kettinger and Lee 2005); (Mohamud 2016) has suggested that user satisfaction and quality of service have a significant positive impact on usage intention towards e-banking services. The findings of the present study show that satisfaction and quality of service are positively associated with the usage intention of digital banking services. Hence, hypothesis **H1e** is accepted as the P value is 0.000, which is less than 0.05.

Usage intention refers to consumers, continuous commitment to using a service or technology, indicating their willingness to continue using it in the future, which leads to a usage decision. The previous study by (Lien, Cao, and Zhou 2017);(Pereira et al. 2015);(Tsai 2014) and (Zhou 2013),suggested that usage intention significantly influence customers' decision to continue using this e-banking service. The present study has found that Usage intention is positively significant towards usage decision of digital banking service. Hence, hypothesis **H1f** is accepted as the P value is 0.000, which is less than 0.05.

The final relationship explored in this study is between usage intention and the continued intention of customers to use digital banking services in the future. The findings of this study revealed a positive and significant influence of the purchase decision on the customer's continuous intention to use digital banking services based on the results hypothesis. **H1g** was accepted as the P value was found to be 0.000 which is less than the significant level of, 0.05. Additionally, in **Table 3.5,** R^2 for usage decision to continuance intention is 0.605, which indicates 60.5% of the variance in continuance intention is explained by usage decision, whereas Q^2 is 0.554, which indicates that the model has good predictive power in explaining variation in continuance intention based on usage decision. F^2 is used to measure effect size where S is above 0.02, M is above 0.15, and L is above 0.35.

However, to further validate this finding, it is recommended to conduct the test again with a larger sample size of more than 300 respondents.

4.3.3 Factors influencing customers willingness to create content [*Refer Table 3.8*]

Personal integration involves the development of a sense of self-efficacy and the enhancement of one's status or reputation. Thus, the previous studies (Perks and Gemser 2015; Nohutlu et al. 2023) found that personal integrative had a significant influence on customers habits in creating content on social media platforms. But the findings of this present study have shown that personal integrative factors have insignificant influence on habits. Hence, hypothesis **H2a** has been rejected as the p value is 0.296, which is more than 0.05 at a at a significant level.

Altruism is the act of showing selfless care for the welfare of others and helping them make well informed decisions. The study by(Fang and Chiu 2010; Eddleston and Kellermanns 2007; Hennig-Thurau, Gwinner, Walsh, et al. 2004a), has revealed that Altruism was found to have significant influence on consumers habit whereas the finding of this study shows that the altruism has negative (-0.221) but significance influence towards customers habit on creating

content on Services. Hence, hypothesis **H2b** has been accepted as the P value is 0.000 which is less than, 0.05.

Social benefits are an individual belief in gaining social benefits such as recognition or status by creating and sharing content about digital banking. The previous studies by (P. T. Nguyen et al. 2022; Hennig-Thurau, Gwinner, and Gremler 2002);(Anggraeni, Hapsari, and Muslim 2021) has considered that social benefits have a significant influence on habits. However, the present study found that the social benefits do not significantly influence customers habits of creating content on social media platforms. Hence hypothesis **H2c** has been rejected as the P value is 0.107 Which is more than 0.05.

Economic benefits are individuals' belief in the potential economic benefit, such as money or employment, from creating and sharing content about digital banking. The study by (Hennig-Thurau, Gwinner, Gremler, et al. 2004) examine whether the impact of economic benefit had a significant influence on the customer's habit. Thus, the present study has found that economic benefit has a significant influence on customers creating content for digital banking services on social media platforms. Hence, hypothesis H2d has been accepted as the P value is 0.000 which is less than, 0 .05.

Hedonic benefit is an individuals believe in personal enjoyment or satisfaction that can be achieved by creating and sharing content about digital banking. The paper by(Baptista and Oliveira 2015; Anggraeni, Hapsari, and Muslim 2021), suggested that hysterical motivation is considered a significant factor in influencing customers habits in creating content about digital banking. The present study has found that hedonic benefit does not have a significant influence on customers when creating content about digital banking services on social media platforms. Hence, hypothesis **H2e** has been rejected as the P value is 0.111 less than, 0 .05.

Attitude is an individual's overall assessment of digital banking. Prior studies conducted by (Sohail and Al-Jabri 2014; Chawla and Joshi 2017; Yildirim 2019; Ali, Razak, and Hussin

2019; Taylor and Todd 1995), It has been examined that attitudes positively and significantly influence my customers habits in creating content for digital banking. The present study has also shown that the attitude is positively influenced by a significant influence on customers habits in creating content for digital banking. Hence hypothesis H**2f** has been accepted as the P value is 0.018 Which is less than 0.05.

The last is the relationship between willingness to create contain and habit, where habit is an individual's routine behaviour related to digital banking, such as using digital banking apps or websites. The study by (Baptista and Oliveira 2015);("Two Competing Perspectives on Automatic Use : A Theoretical and Empirical Comparison" 2005) , has implemented that habit is considered significant towards habit in creating content on digital banking. In the present study, it was found that willingness to create content has a positive and significant influence on habits of creating content for digital banking. Hence, hypothesis **H2g** has been accepted as the P value is 0.000 which is less than, 0 .05.

Additionally, in **Table 3.8,** R^2 for willingness to create content to habit is 0.736, which indicates 73.6% of the variance in continuance intention is explained by usage decision, whereas Q^2 is 0.704, which indicates that the model has good predictive power in explaining variation in continuance intention based on usage decision. F^2 is used to measure effect size where S is above 0.02, M is above 0.15, and L is above 0.35.

4.4 CONCLUSION

- In conclusion, the rise of digital banking services is driven by technological advancements involving customer behaviour and the need for secure financial transactions. The COVID-19 pandemic has accelerated this adoption, emphasising the importance of digital channels in providing accessible and strong financial services. As digital banking continues to evolve, it will play a crucial role in shaping the future of banking.

- The RQ1, and objective 1 **Section 3.3** aimed to understand what factors customers considered when using digital banking services. The study can conclude that customers prioritize efficiency and ease of use, reliability, and satisfaction and quality of service while for Security and privacy and Responsiveness and communication customers may have trust issues, risk perception, poor responsiveness and unclear communication when utilising digital banking. Additionally, there was significant relationship discovered between factors like usage intention, usage decision and continuous intention. In other words, these factors place a significant role in shaping customers attitudes and behaviour towards digital banking.
- Whereas, the second research question and objective, which is in **Section 3.4**, focused on exploring the factors that influence customers willingness to create content on social media and other online platforms. The study found that factors such as altruism, economic benefits, attitude, and willingness to create content have a significant impact on customers habits of content creation towards digital banking services. Thus, the banking sector can make efforts to improve security and privacy by implementing advanced security measures, maintaining confidentiality, and protecting customer data. By investing in secure encryption, banks can safeguard customer information and address privacy concerns, thereby increasing trust and confidence among customers. Whereas for responsiveness and communication factors, the banking sector must offer timely assistance, clear communication channels, and proactive support. By doing so, the banking sector can address customer queries promptly and ensure that interactions with customers are clear and understandable.
- By posting reviews or sharing information on social media or on any other online platform about digital banking services, banks can gather valuable feedback to identify areas for improvement, enhance the user experience, tailor services to meet customers'

needs, create new features based on customer preferences, and ultimately provide a more seamless and customer-oriented digital banking experience.

4.5 MANAGERIAL IMPLICATIONS

The managerial implications of digital banking lie in the need for banks to prioritize service quality, security, and innovation to meet the evolving demands of customers in the digital era. By investing in advanced technologies, enhancing the user experience, and ensuring robust cybersecurity measures, managers can improve customer satisfaction, loyalty, and retention in the competitive digital banking landscape. The paper (Hammoud, Bizri, and Baba 2018) provides valuable insights into the impact of e-banking service quality on customer satisfaction, offering guidance for banking sectors to enhance their digital services and tailor offerings to meet customer expectations effectively. Customers can benefit from improved service quality, convenience, and personalised experiences, while banking sectors can leverage these findings to optimise their digital banking strategies, attract more customers, and maintain a competitive edge in the market.

4.6 THEORETICAL CONTRIBUTION

The present study aimed to combine and examine the factors that influence customers' perception of using digital banking services. The researchers, (Hammoud, Bizri, and Baba 2018), focused on factors such as Efficiency and ease of use, Reliability, Security and Privacy, Responsiveness and communication, Satisfaction and Quality of service and these factors were thoroughly studied and analysed. To enhance the proposed model, additional variables were included from other studies. These variables included Usage Intention (Yuan, Lai, and Chu 2019), Usage Decision (Ahmed, Rezaul, and Rahman 2010), and Continuance Intention (B. Kim 2012; Tsai 2014). By including these variables in the proposed model, the present study aimed to provide a comprehensive understanding of consumers' perceptions and behaviour

towards digital banking services. Here the three proposed models were tested and analysed to determine the most suitable one. The results of these analyses can be found in **section 3.3** of the study. This study also explored the factors that influence consumers' willingness to create content which is in **section 3.4**, which had not been previously studied about consumer behaviour in the context of digital banking services. From previous research, seven independent factors were identified and included in the proposed model of this present study. These factors are Personal Integrative(Nambisan and Baron 2017), Altruism (Bronner and de Hoog 2010), Social Benefit(Nambisan and Baron 2009b), Economic Benefit(Hennig-thurau et al. 2017), Hedonic Benefit(Nohutlu et al. 2023), Attitude(Fishbein and Ajzen 1975), and Habit (S. Kim, Malhotra, and Narasimhan 2005) and one dependent variable that is willingness to create content (Opata et al. 2019). By combining these factors, the researchers aimed to gain insights into the factors that influence consumers' willingness to create content on social media and other online platforms. To achieve the objectives of the study, the researchers collected data from respondents in the state of Goa, specifically from both North Goa and South Goa. They gathered a total of 203 participants to test the proposed models for both objectives. In addition to testing individual models for each objective, the researchers also developed a composite model. This composite model combined the best models from both objectives and was further tested. The results of this composite model can be found in **section 3.5**, specifically in **Table 3.9**. Thus, this study contributes to the literature on customer perception and factors influencing digital banking service usage. It also explores factors influencing consumer content creation on social media enhancing our understanding of consumer behaviour in the context of digital banking services.

4.7 LIMITATION AND SUGGESTION FOR FUTURE RESEARCH

This research on the adoption and usage of digital banking services by customers has its own set of limitations. The study may have been limited by factors such as the sample size, which

was restricted to 200 participants due to time constraints. Additionally, their study focused specifically on the state of Goa; although attempts were made to include respondents from outside India, the questioner couldn't be distributed to them due to ethical consideration and approval from the academic ethics committee. Another limitation mentioned is the use of snowball sampling, where even the probability sampling method could have been used to distribute the questionnaires. Furthermore, the study did not utilise advanced statistical techniques like cluster analysis, ANOVA, and regression analysis, which could have provided more in-depth insights.

Banks can enhance the user experience by enhancing the interface, providing personalised service, and ensuring seamless integration across devices. Prioritising security measures, providing educational resources, and promoting online transactions can build trust and encourage the adoption of digital banking. Innovative features like AI chat bots and financial measurement tools can further attract customers. Continuously involving customers to meet their expectations can drive a higher adoption rate.

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Appendix 1

Questionnaire

Questionnaire: "Customer's perception towards usage of digital banking services"

As a part of my Dissertation work in M.com Course, I am conducting a survey on '**Customer's perception towards usage of digital banking services**'. Please do co-operate with me in this survey by giving your responses. I promise that your response will be kept confidential and will be used only for the study purpose.

INFORMED CONSENT

I understand that the proposed study is for obtaining responses for the purpose of assessing the perceptions and opinions of people from different geographical locations about **Customer's perception towards usage of digital banking services in Goa**

I also understand that the data so collected will only be used for academic and research purpose and strict confidentiality will be followed in keeping the data so collected. I agree to participate the survey and provide my perception and opinions for completing the proposed study.

[Yes] [No]

Part I: Demographic Profile (Please Tick)

Gender	Male		Female		
Age	Up to 30 Years		Above 30 Years		
Income	Below Rs 50,000	Rs 50,000- Rs 100,000	Above Rs 100,000		
Education	Up to 10^{th}	Up to 12^{th}	Graduation	Post Graduation	
Occupation	Student	Employed (Govt.)	Employed (Private)	Unemployed	House wife
Marital Status	Married		Unmarried		
Location	North Goa		South Goa		

E-banking Experience

- Less than 5 Month
- 5 Months – 1 year
- 1 year – 2 year
- 2 or more year

Do you use E- banking facilities?

- Yes
- No

What service do you use through E-banking?

- Online Transfer
- Checking account statement and history
- Check balance
- Paying bills
- Others

Why do you prefer using E-banking facilities?

- It is Cost saving
- 24/7 accessibility
- It saves time
- It is secure

Do you visited your branch since you started using E-banking facilities

- Yes
- No

How frequently do you use digital banking service?

- Daily
- Weekly
- Monthly
- Rarely

How do you primarily access your digital banking?

- Mobile App
- Website
- Both equally

Part II: Factors that influence customers usage of digital banking services

Questions	Source
Efficiency	
1. The use of E-Banking services are time saving	Alawneh, Al-Refai, and Batiha, (2013).
2. The service delivered through the E-Banking services is quick.	Asad, Mohajerani, and Nourseresh (2016).
3. I can complete quickly any transaction through the E-Banking service channels.	Asad et al. (2016)
4. I found that E-Banking services is easy to use.	Alawneh et al. (2013).
5. E-Banking services are provided in various languages.	Alawneh et al. (2013).
6. Learning to operate the E-Banking system is easy for me.	Sikdar, Kumar, and Makkad (2015).
7. My Interaction with the E-Banking system is clear and understandable.	Sikdar et al. (2015).

8. I find the E-Banking system to be flexible to interact with.	Sikdar et al. (2015).
Reliability	
9. I have high confidence in the E-Banking services in the bank.	Alawneh et al. (2013)
10. E-Banking service is reliable and dependable .	Alawneh et al. (2013)
11. E-Banking services perform for me the service right on the first time.	Toor, Hunain, Hussain, Ali, and Shahid (2016).
12. I have always found E-Banking service channels in working order .	Toor et al. (2016).
13. I prefer using E-Banking services instead of visiting the branch for doing my transactions	Toor et al. (2016).
Security and Privacy	
14. E-Banking services do not allow others to access my accounts.	Alawneh et al. (2013).
15. E-Banking service provides high protection for my banking transactions.	Alawneh et al. (2013).
16. E-Banking service is secured and safe from any fraud or hacking.	Alawneh et al. (2013).
17. The security devices of the E-Banking services protect the data that are sent by me.	Sikdar et al. (2015).
18. E-Banking services offers secure personal privacy.	Sikdar et al. (2015).
19. I feel secure while making transactions through the Internet.	Toor et al. (2016)
20. My E-Banking site does not share my personal information with other sites.	Toor et al. (2016).
Responsiveness and Communication	
21. E-Banking services are available 24/7.	Alawneh et al. (2013).
22. E-Banking services respond immediately to clients' requests.	Alawneh et al. (2013).
23. Help is immediately available if there is any problem.	Alawneh et al. (2013).
24. E-Banking services provide answers to your questions.	Alawneh et al. (2013).
25. Bank deals gently with customer complaints about electronic service.	Alawneh et al. (2013).
Satisfaction and Quality of Service	
26. I am satisfied with the transaction processing via E-Banking services.	Sikdar et al. (2015).
27. I think I made the correct decision to use the E-Banking services.	Sikdar et al. (2015).
28. My satisfaction with the E-Banking services is high.	Sikdar et al. (2015).
29. I am satisfied with the bank's e-services quality.	Toor et al. (2016).
30. Overall, E-Banking services is better than my expectations.	Toor et al. (2016).
Continuous Intention	
31. I intend to continue using E-banking in the future.	Martins et al. (2014) ; Venkatesh et al. (2003)
32. I will always try to use the internet for banking in my daily life.	Martins et al. (2014) ; Venkatesh et al. (2003)
33. I plan to continue to use E- banking frequently.	Martins et al. (2014) ; Venkatesh et al. (2003)
34. I have the intention of managing my accounts using E-banking.	Martins et al. (2014) ; Venkatesh et al. (2003)
Usage Intention	
35. I am interested in using e-banking services.	(Irawan & Suprprapti,2020)
36. I will use the e-banking services rather than going to the branch.	(Irawan & Suprprapti,2020)
37. I am interested in using e-banking services in the near future.	(Irawan & Suprprapti,2020)

38. My willingness to use e-banking services is high.	(Irawan & Suprprapti,2020)
Usage Decision	
39. I confidently use the e-banking service.	(Asnawati et al., 2022)
40. I chose an e-banking service.	(Asnawati et al., 2022)
41. I am used to using e-banking services.	(Asnawati et al., 2022)
42. I am happy with my decision to use e-banking services.	(Asnawati et al., 2022)
43. I often use the e-banking services.	(Asnawati et al., 2022)
44. With various consideration, I always choose the e-banking service.	(Asnawati et al., 2022)
45. Overall, I am satisfied with using e-banking services.	(Asnawati et al., 2022)

Part III: Factors that influence customers' willingness to create content

1. **Are you Aware of any platforms that allows to share experience or give feedback in different ways, such as reviews, opinions, post, rating etc?**

- Yes
- No

2. **Which platform would you like to share Your experience of the visit, such as reviews, Opinions, Comments, reports etc when using e banking service?**

- Banking apps and website
- Online forum/ discussion board ***(such as Reddit, Quora)***
- Social Media
- Other Platform (Please Specify)

	Statements	**1**	**2**	**3**	**4**	**5**
	Personal Integrative					
1 2	I share my review of my experience if there is an element of public or social recognition is involved in it. I am posting to make my impression on friends and show off my activities.	Nambisan & Baron, (2007); Constantinides et al., (2015)				
	Altruism					
1 2 3	I would like to help other people with my own personal experience. I would like to make sure that everyone takes a good decision.	Bronner & Hoog, (2011)				

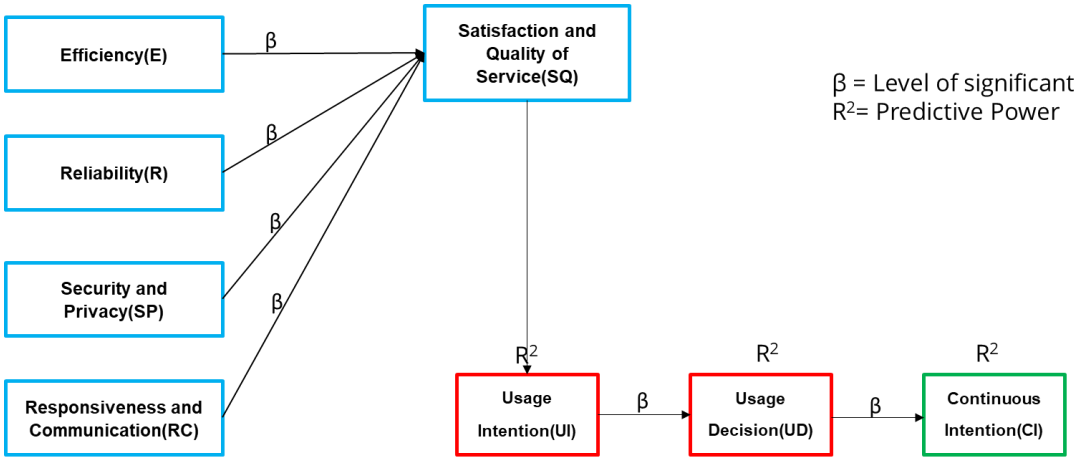
	I would like to help the company so that they can bring improvement in their services.	
	Social Benefits	
1 2	I meet new people when I share/post my reviews. I would like to strengthen my association with the customers community to a greater extent.	Nambisan & Baron, (2009); Hoyer, et al., (2010)
	Economic Benefits	
1 2	By posting my experience on social media I am being rewarded. I would like to make money by posting my good experiences.	Hennig-Thurau et al., (2014)
	Hedonic Benefits	
1 2	I feel very happy when I share my experience with others. Posting of reviews is a good way to kill time.	Nambisan & Baron, (2007)
	Attitude	
1 2	It's thrilling to post reviews and it provides you a good experience. I'm feeling good about posting my reviews.	Fishbein & Ajzen, (1975
	Habits	
1 2	It becomes a habit for me to post once I use any of the e- banking services. After every e banking transaction, I have ever made, I get addicted to creating content.	Kim et al., (2005)
	Willingness to create content	
1 2 3	I give my reviews once I have used e banking services. I would like to keep posting reviews of E banking services. I think my content is helpful for companies and users.	Opata et al., (2019)

Appendix 2

Proposed Model Results

Factors influencing consumers Usage of digital banking services

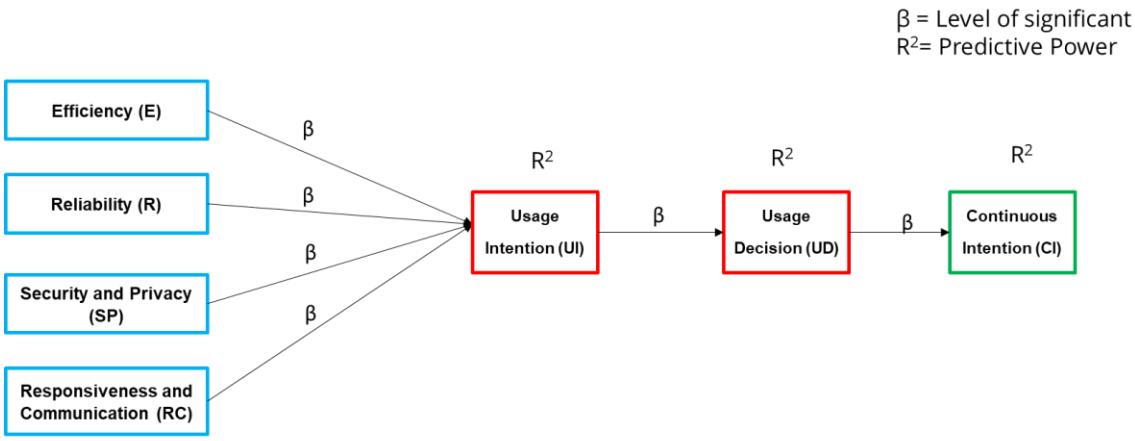
RQ1: "Weather the factors considered to influence the use of E-banking differ from one factor to another"



Proposed Model 1

(Hammoud et al., 2018)
(Irawan & Supraprapti 2020 & Asnawati et al 2022)
Martins et al. (2014) ; Venkatesh et al. (2003)

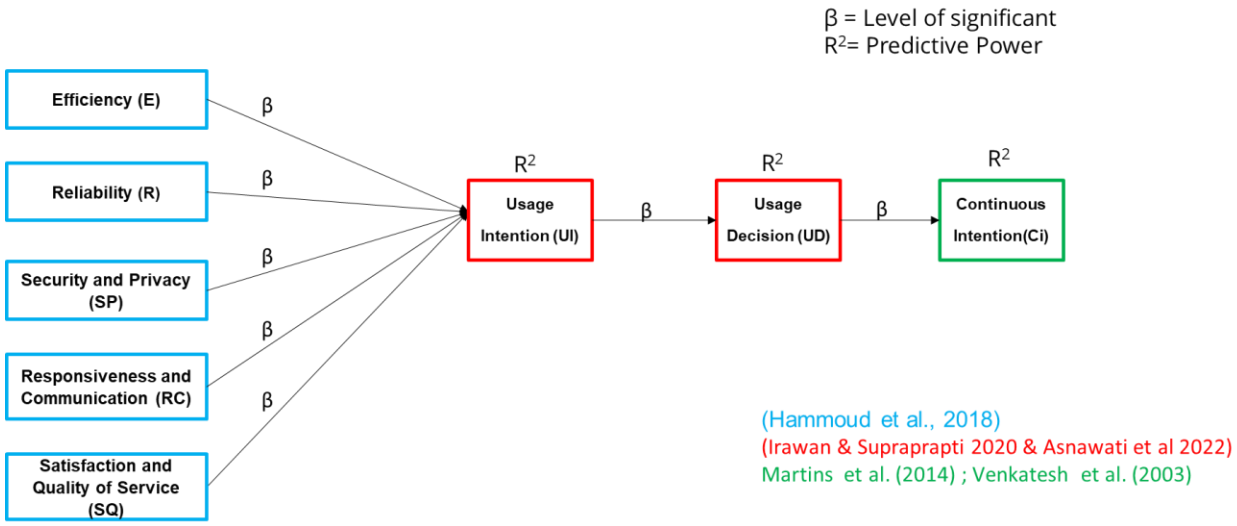
Variables	β	T- Value	P-Values	Hypothesis	R^2	Q^2	F^2	Effect
EE -> SQ	0.226	3.231	**0.001***	**Supported**			0.065	S
R -> SQ	0.325	4.883	**0.000***	**Supported**			0.135	S
SP -> SQ	0.073	0.920	0.358	Not Supported			0.006	S
RC -> SQ	0.323	4.363	**0.000***	**Supported**	0.713	0.693	0.125	S
SQ -> UI	0.761	16.498	**0.000***	**Supported**	0.579	0.609	1.377	L
UI -> UD	0.813	21.986	**0.000***	**Supported**	0.661	0.562	1.947	L
UD -> CI	0.778	16.468	**0.000***	**Supported**	0.605	0.439	1.530	L



Proposed Model 2

(Hammoud et al., 2018)
(Irawan & Supraprapti 2020 & Asnawati et al 2022)
Martins et al. (2014) ; Venkatesh et al. (2003)

Variables	β	T- Value	P-Values	Hypothesis	R^2	Q^2	F^2	Effect
EE -> UI	0.354	4.292	**0.000***	**Supported**			0.151	M
R -> UI	0.478	4.228	**0.000***	**Supported**			0.273	M
SP -> UI	0.042	0.473	0.636	Not Supported			0.002	S
RC -> UI	0.030	0.340	0.734	Not Supported	0.688	0.655	0.001	S
UI -> UD	0.813	21.893	**0.000***	**Supported**	0.660	0.634	1.945	L
UD -> CI	0.778	16.468	**0.000***	**Supported**	0.605	0.519	1.530	L



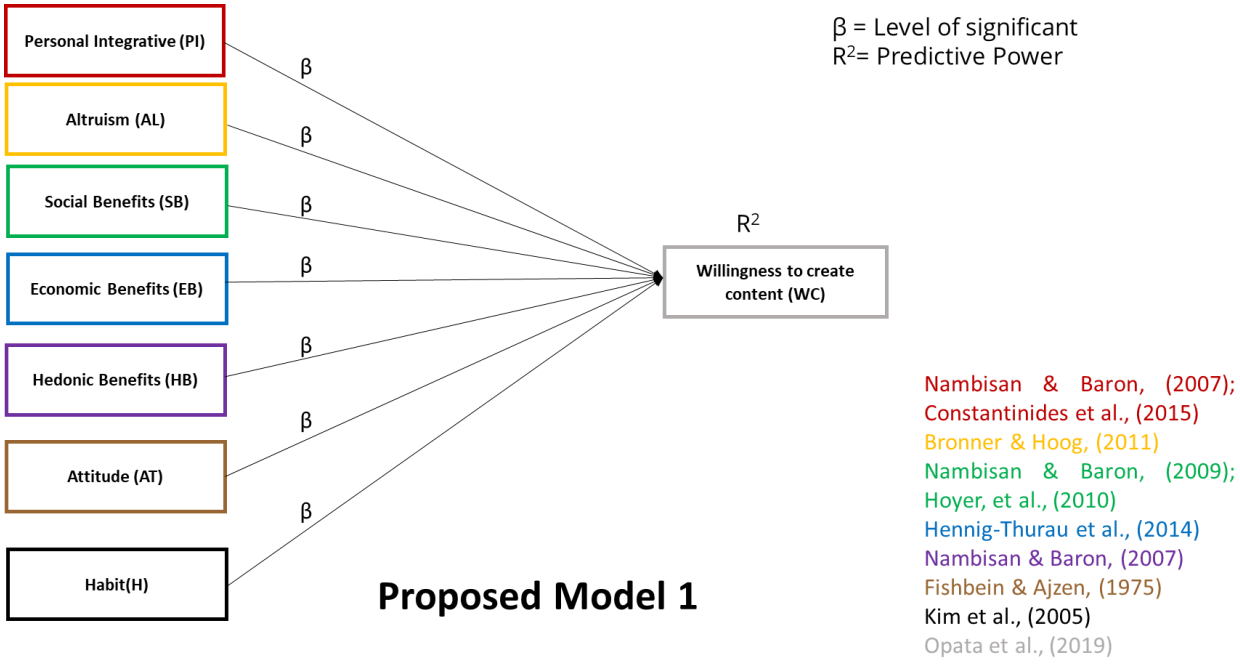
Proposed Model 3

Variables	β	T- Value	P-Values	Hypothesis	R^2	Q^2	F^2	Effect
EE -> UI	0.291	3.789	**0.000***	**Supported**			0.105	S
R -> UI	0.383	3.012	**0.003***	**Supported**			0.168	M
SP -> UI	0.018	0.211	0.833	Not Supported			0.000	S
RC -> UI	-0.064	0.741	0.459	Not Supported			0.004	S
SQ -> UI	0.291	3.488	**0.000***	**Supported**	0.713	0.676	0.085	S
UI -> UD	0.813	21.915	**0.000***	**Supported**	0.661	0.669	1.946	L
UD -> CI	0.778	16.468	**0.000***	**Supported**	0.605	0.554	1.530	L

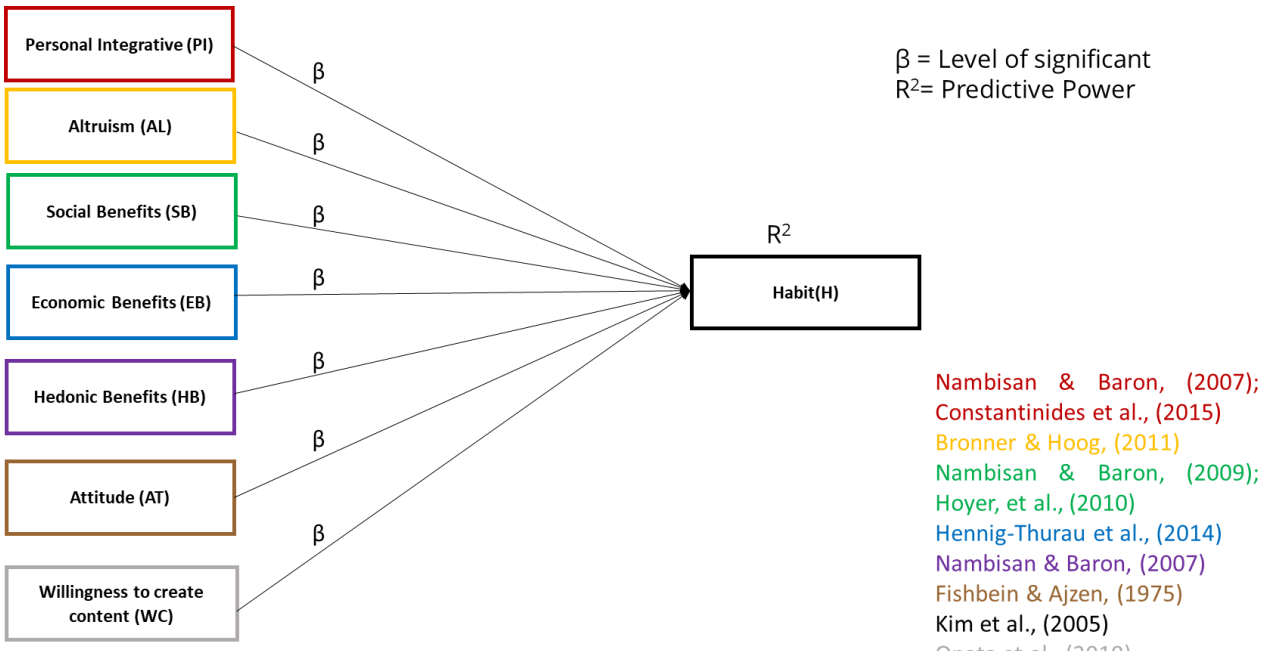
In this **objective 1**, three proposed models were tested and analysed, for which the result is provided. Out of the three proposed models the proposed model 3 was considered the best. Though all the model have the same R^2 value, but proposed model 3 has a higher Q^2 value. Hence, proposed model 3 is considered for the present objective in the current study, which is provided in **chapter 3, section 3.3 (Table 3.5)**

Factors influencing consumers' Willingness to create content

RQ2: "How do customers experiences with digital banking service impact their willingness to create content"



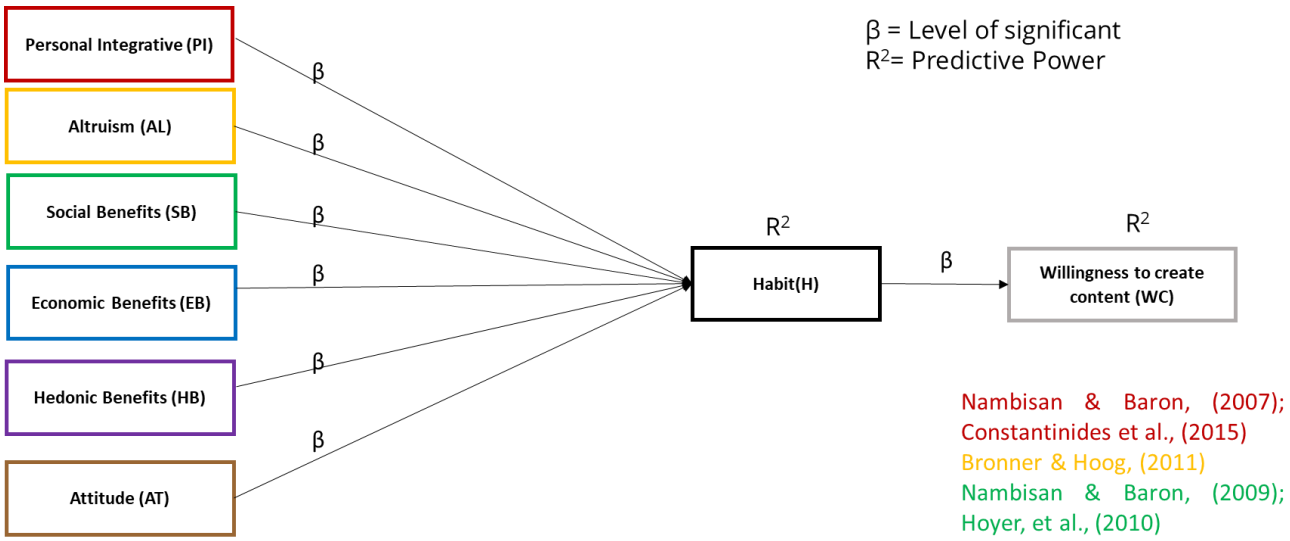
Variables	β	T- Value	P-Values	Hypothesis	R^2	Q^2	F^2	Effect
PI -> WC	0.002	0.027	0.978	Not Supported			0.000	S
AL -> WC	0.088	1.215	0.225	Not Supported			0.013	S
SB -> WC	0.019	0.230	0.818	Not Supported			0.000	S
EB -> WC	0.076	0.918	0.358	Not Supported			0.007	S
HB -> WC	0.152	1.671	0.095	Not Supported			0.023	S
AT -> WC	0.168	1.925	**0.054***	**Supported**			0.036	S
H -> WC	0.463	5.792	**0.000***	**Supported**	0.676	0.641	0.216	M



Proposed Model 2

Variables	β	T- Value	P-Values	Hypothesis	R^2	Q^2	F^2	Effect
PI -> H	0.057	1.046	0.296	Not Supported			0.008	S
AL -> H	-0.221	3.850	**0.000***	**Supported**			0.112	S
SB -> H	0.121	1.611	0.107	Not Supported			0.022	S
EB -> H	0.281	3.975	**0.000***	**Supported**			0.135	S
HB -> H	0.133	1.596	0.111	Not Supported			0.022	S
AT -> H	0.159	2.358	**0.018***	**Supported**			0.039	S
WC -> H	0.382	4.758	**0.000***	**Supported**	0.736	0.704	0.218	M

In this **objective 2**, three proposed models were tested and analysed for which the results are provided. Proposed model 2 was considered as the best proposed model among other two proposed models i.e. (proposed model 1 & 3). Here, the R Square value for this model was, 0.736 And Q Square value was, 0.704 which is higher when compared to the other proposed models. Therefore, proposed model 2 is considered to study in the present study, which is provided in the **chapter 3 section. 3.4 (Table 3.8)**



Proposed Model 3

Variables	β	T- Value	P-Values	Hypothesis	R^2	Q^2	F^2	Effect
PI -> H	0.073	1.145	0.252	Not Supported			0.011	S
AL -> H	-0.230	3.453	**0.001***	**Supported**			0.100	S
SB -> H	0.150	1.766	0.077	Not Supported			0.028	S
EB -> H	0.374	5.866	**0.000***	**Supported**			0.211	M
HB -> H	0.240	2.799	**0.005***	**Supported**			0.062	S
AT -> H	0.269	3.861	**0.000***	**Supported**			0.101	S
H -> WC	0.771	23.18	**0.000***	**Supported**	0.595	0.534	1.467	L