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A STUDY ON CUSTOMER EXPERIENCES AND SATISFACTION IN AU SMALL FINANCE BANK

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ABSTRACT

Customer experience and satisfaction are critical determinants of a bank's competitive advantage and long-term sustainability. With the rapid evolution of the financial services sector in India, small finance banks like AU Small Finance Bank (AUSFB) have emerged focusing on financial inclusion and personalized services. This research examines customer experiences and satisfaction levels among AUSFB customers, identifying key determinants such as service quality, digital banking, responsiveness, product diversity, and customer support. A mixed-method approach involving quantitative surveys and qualitative interviews was used. Results show that overall customer satisfaction is high, with strong positive associations between service quality and loyalty intentions. Challenges identified include digital transition pressures and operational inefficiencies in specific service channels. The study concludes with recommendations to enhance customer experience and strategic insights for banking stakeholders.

Keywords: - Customer Experience, Customer Satisfaction, AU Small Finance Bank, Service Quality, Digital Banking, Financial Services.

I. INTRODUCTION

In the contemporary banking sector, customer experience and satisfaction have emerged as pivotal factors influencing the success and sustainability of financial institutions. With the proliferation of technological advancements, changing customer expectations, and increasing competition, banks are compelled to adopt customer-centric approaches to enhance their service quality and engagement strategies. AU Small Finance Bank, a prominent player in the Indian banking landscape, exemplifies this trend by offering a diverse range of financial products and services tailored to meet the evolving needs of its clientele. Established with a vision to provide inclusive financial services, particularly to underbanked and semi-urban populations, AU Small Finance Bank has positioned itself as a trusted institution that emphasizes accessibility, personalized services, and innovative banking solutions. The bank's operational model integrates traditional banking principles with modern technological interventions, such as digital banking platforms, mobile applications, and streamlined customer support systems, thereby creating multiple touchpoints that significantly impact customer experiences. Understanding how these services are perceived by customers and how they contribute to overall satisfaction is crucial, not only for AU Small Finance Bank's strategic planning but also for contributing to the broader discourse on customer relationship management in the financial sector.

Customer experience, as a multidimensional construct, encompasses the entirety of interactions that a customer has with a banking institution, ranging from initial inquiries and account opening procedures to transactional services and problem resolution mechanisms. It reflects customers' perceptions, emotions, and responses to the quality of service delivered, and is influenced by factors such as service efficiency, responsiveness, reliability, communication, and personalization. In the context of AU Small Finance Bank, these dimensions are particularly significant due to the bank's commitment to fostering financial inclusion and catering to a diverse demographic profile that includes urban, semi-urban, and rural customers. The bank's ability to understand customer expectations, address their concerns promptly, and deliver a seamless banking experience directly influences customer loyalty, retention, and advocacy. Moreover, in an era where digital transformation is rapidly redefining banking operations, the role of technology in shaping customer experiences cannot be overstated. Customers increasingly interact with banks through online portals, mobile applications, and automated service channels, necessitating an evaluation of both the technical efficiency and

the human elements of service delivery. Therefore, analyzing customer experiences in AU Small Finance Bank requires a holistic approach that considers not only the operational efficiency of services but also the emotional and psychological satisfaction derived from customer interactions.

Customer satisfaction, closely linked to experience, serves as a key indicator of the bank's performance and its ability to meet or exceed customer expectations. It reflects the extent to which banking services fulfill customer needs, create positive impressions, and encourage continued engagement with the institution. Satisfaction is a multidimensional outcome that encompasses tangible and intangible aspects of banking, including transaction convenience, product relevance, transparency, trustworthiness, and interpersonal interactions with bank personnel. In the case of AU Small Finance Bank, customer satisfaction is influenced by both traditional banking touchpoints, such as branch services and personalized financial advice, and modern channels, such as digital banking solutions and customer support helplines. High levels of satisfaction can lead to enhanced customer loyalty, positive word-of-mouth, and increased market share, whereas dissatisfaction can result in attrition, negative feedback, and reputational challenges. Therefore, assessing customer satisfaction provides valuable insights into the effectiveness of service delivery, identifies areas for improvement, and informs strategic decisions aimed at enhancing the overall banking experience.

The significance of studying customer experiences and satisfaction in AU Small Finance Bank extends beyond academic inquiry, as it has practical implications for the bank's operational efficiency, competitive positioning, and long-term sustainability. By systematically evaluating customer perceptions, banks can identify service gaps, optimize resource allocation, and develop targeted strategies to improve engagement and retention. For AU Small Finance Bank, which operates in a highly competitive and regulated financial environment, understanding customer experiences is essential for differentiating its services, fostering trust, and maintaining a loyal customer base. Additionally, the study contributes to the broader understanding of customer behavior in the Indian banking sector, providing insights into the factors that drive satisfaction and influence decision-making. It also enables the bank to adapt to emerging trends, such as digital adoption, personalized financial solutions, and enhanced customer support, thereby aligning its services with evolving customer expectations and market dynamics.

Several factors contribute to shaping customer experiences in AU Small Finance Bank, including service quality, employee competence, responsiveness, technological integration, product variety, and communication effectiveness. Service quality forms the foundation of customer experiences, as it encompasses the accuracy, reliability, and timeliness of banking services. Competent and well-trained employees play a crucial role in addressing customer queries, providing financial guidance, and resolving issues efficiently, thereby enhancing the perceived value of services. Technological integration, through digital banking platforms, mobile applications, and automated service channels, facilitates convenience, accessibility, and speed of transactions, contributing significantly to customer satisfaction. Moreover, the variety and relevance of financial products, such as savings accounts, loans, investment options, and insurance services, influence customers' perceptions of the bank's ability to meet their diverse financial needs. Effective communication, both in terms of clarity and responsiveness, further strengthens the relationship between the bank and its customers, promoting transparency, trust, and engagement. By examining these factors in the context of AU Small Finance Bank, the study aims to provide a comprehensive understanding of the determinants of customer experiences and satisfaction, highlighting the interplay between operational efficiency, technological adoption, and human interaction.

The research on customer experiences and satisfaction in AU Small Finance Bank also underscores the importance of customer-centric strategies in fostering long-term growth and resilience in the financial sector. In a highly competitive environment, where customers have multiple options and switching costs are low, banks must prioritize service excellence, innovation, and responsiveness to retain their clientele. Customer experiences serve as a strategic lever for enhancing satisfaction, building loyalty, and generating positive word-of-mouth, which are critical drivers of business performance. By systematically analyzing customer feedback, identifying trends, and addressing pain points, AU Small Finance Bank can refine its service delivery mechanisms, enhance operational efficiency, and create personalized experiences that resonate with diverse customer segments. Additionally, the study provides actionable insights for policy formulation, process optimization, and technology adoption, enabling the bank to align its operations with customer expectations and industry best practices. Ultimately, understanding customer experiences and satisfaction is not merely a measure of past performance but a proactive approach to shaping the future trajectory of the bank's growth and sustainability.

In conclusion, the study of customer experiences and satisfaction in AU Small Finance Bank is both timely and relevant, given the dynamic nature of the banking sector and the increasing emphasis on customer-centric service delivery. By examining the factors that influence customer perceptions, evaluating the effectiveness of service delivery channels, and assessing the overall satisfaction levels, the research aims to provide a comprehensive understanding of the bank's performance from the customer's perspective. It highlights the significance of integrating traditional banking practices with modern technological solutions to create seamless, efficient, and emotionally satisfying experiences. Furthermore, the study contributes to the broader academic and practical discourse on customer relationship management, service quality, and financial inclusion, offering valuable insights for banking professionals, policymakers, and researchers. By focusing on AU Small Finance Bank, the research captures the nuances of customer experiences in a growing financial institution that balances innovation, accessibility, and personalized service, thereby providing a model for understanding customer satisfaction dynamics in similar banking contexts. Through this study, the bank can not only enhance its operational strategies and customer engagement practices but also strengthen its position as a trusted and customer-focused financial institution in India's competitive banking landscape.

II. DIGITAL BANKING AND ITS ROLE IN CUSTOMER SATISFACTION

Digital banking has emerged as a transformative force in the financial sector, redefining how customers interact with banks and how financial services are delivered. With the advent of information technology, mobile applications, and internet-based platforms, digital banking has become an essential component of modern banking, offering convenience, accessibility, and efficiency to a wide spectrum of customers. The rapid adoption of smartphones, increased internet penetration, and evolving customer expectations have propelled banks to integrate digital solutions into their service delivery models, thereby enhancing customer experiences and satisfaction. Unlike traditional banking, which often requires physical presence and manual processing, digital banking allows customers to perform a wide range of financial transactions anytime and anywhere. This includes account management, fund transfers, bill payments, loan applications, investment tracking, and personalized financial advisory services. By reducing the dependency on physical branches and minimizing procedural delays, digital banking has transformed the banking landscape, making it more customer-centric and responsive to individual needs.

Customer satisfaction in the context of digital banking is closely tied to the quality, efficiency, and reliability of digital services. Satisfied customers are more likely to remain loyal, engage in repeated transactions, and recommend banking services to others. Key dimensions that influence satisfaction in digital banking include ease of use, speed of service, security, accessibility, responsiveness, and personalization. Ease of use refers to intuitive interfaces, simple navigation, and clear instructions, which reduce customer effort and enhance the overall experience. The speed of service, facilitated by real-time transaction processing and immediate access to account information, ensures that customers can meet their financial needs promptly, which directly impacts satisfaction. Security is a critical concern in digital banking, as customers expect their personal and financial information to be protected from fraud, cyber-attacks, and unauthorized access. Banks that implement robust security measures, such as encryption, multi-factor authentication, and fraud detection systems, not only protect their customers but also build trust and confidence, which are fundamental to satisfaction. Accessibility refers to the availability of services across various devices, operating systems, and geographic locations, ensuring that customers can access banking services without limitations or interruptions. Responsive customer support, whether through chatbots, call centers, or online assistance, addresses issues and queries promptly, preventing frustration and enhancing the perception of care and reliability. Personalization in digital banking involves tailored services, customized recommendations, and predictive analytics that anticipate customer needs, thereby creating a sense of value and engagement.

The role of digital banking in enhancing customer satisfaction extends beyond operational efficiency to include emotional and psychological dimensions. Digital channels provide customers with a sense of control, autonomy, and convenience, which significantly contributes to positive experiences. For instance, the ability to monitor accounts, track expenses, and manage investments independently fosters financial empowerment and confidence. Moreover, personalized notifications, alerts, and recommendations cater to individual preferences and behaviors, creating a more engaging and relevant interaction. Digital banking also supports inclusivity by reaching underserved populations in remote or semi-urban areas where traditional branches may be limited. By bridging geographical gaps, providing affordable access to financial services, and offering multilingual interfaces, digital banking ensures that more customers can benefit from formal financial systems. This expansion of access not only enhances customer satisfaction but also promotes financial literacy, trust, and long-term

engagement with banking institutions.

The adoption of digital banking is further reinforced by shifting customer behavior and expectations. Modern consumers increasingly demand convenience, speed, and transparency in all aspects of their financial lives. They seek services that integrate seamlessly with their daily routines, offering flexibility to transact outside conventional banking hours and locations. The younger demographic, in particular, exhibits a strong preference for digital interactions over physical branch visits, expecting banks to provide innovative, user-friendly, and technologically advanced platforms. In response, banks invest in mobile banking apps, internet banking portals, digital wallets, contactless payment systems, and artificial intelligence-powered customer support. These innovations not only enhance operational efficiency but also foster satisfaction by aligning banking services with contemporary lifestyles and expectations. Moreover, digital banking allows for data-driven insights, enabling banks to understand customer behavior, predict trends, and proactively address needs. By leveraging analytics, financial institutions can identify service gaps, personalize offers, and improve response times, further reinforcing customer satisfaction.

Despite the numerous advantages, digital banking also presents challenges that can influence customer satisfaction if not properly addressed. Technical issues, such as server downtime, software glitches, or slow processing speeds, can disrupt services and frustrate customers. Security threats, including phishing attacks, identity theft, and unauthorized transactions, can undermine trust and erode confidence in digital channels. Additionally, a lack of digital literacy among certain customer segments, particularly older populations or rural users, may hinder adoption and reduce satisfaction levels. Banks must, therefore, implement comprehensive strategies that combine technological robustness with customer education, seamless support, and continuous innovation. Training programs, easy-to-understand user guides, 24/7 assistance, and proactive communication about security measures help mitigate challenges and enhance the overall digital experience. By addressing these factors, banks can ensure that digital banking becomes a reliable, secure, and satisfying channel for a diverse customer base.

The integration of digital banking into traditional banking operations represents a paradigm shift that emphasizes customer-centricity as a core value. By providing omnichannel access—where customers can transition seamlessly between online platforms, mobile apps, and physical branches—banks can create a cohesive and consistent experience. This omnichannel

approach ensures that customers receive uniform quality of service regardless of the mode of interaction, enhancing trust, satisfaction, and loyalty. Furthermore, digital banking enables banks to collect real-time feedback, monitor customer behavior, and adapt services dynamically. Continuous improvement based on data-driven insights ensures that banking services evolve with customer needs, strengthening long-term relationships and fostering a culture of satisfaction and engagement.

In conclusion, digital banking plays a crucial role in shaping customer experiences and satisfaction in the modern financial ecosystem. It combines convenience, accessibility, security, personalization, and responsiveness to create an efficient, reliable, and customer-focused banking environment. By leveraging technology, banks can not only streamline operations and reduce costs but also enhance engagement, trust, and loyalty among customers. The adoption of digital banking is driven by evolving customer expectations, technological advancements, and competitive pressures, compelling banks to prioritize seamless, secure, and personalized services. While challenges such as technical disruptions, security concerns, and digital literacy gaps exist, strategic interventions, customer education, and continuous innovation can mitigate these issues and ensure a positive digital banking experience. Ultimately, digital banking represents both an operational necessity and a strategic opportunity for banks to enhance customer satisfaction, foster long-term relationships, and maintain a competitive edge in an increasingly digital financial landscape. Its role in improving customer experiences extends beyond transactional efficiency to include emotional engagement, trust-building, and empowerment, thereby reinforcing its significance as a central driver of modern banking success.

III. OVERALL SATISFACTION AND LOYALTY INTENTION

Overall satisfaction and loyalty intention are critical constructs in the study of customer behavior, particularly in the banking sector, where competition is intense, customer expectations are evolving, and switching costs are relatively low. Overall satisfaction refers to the holistic evaluation of a customer's experiences and perceptions of a bank's services, encompassing both rational and emotional dimensions. It reflects the extent to which the bank meets or exceeds customer expectations in terms of service quality, product offerings, responsiveness, reliability, convenience, and trustworthiness. In banking, overall satisfaction is shaped by multiple touchpoints, including the efficiency of routine transactions, the

accessibility and usability of digital channels, the competence and attitude of employees, the relevance of financial products, and the bank's ability to address complaints or grievances effectively. Customers evaluate their satisfaction based on not only tangible aspects, such as transaction speed and interest rates, but also intangible elements, such as perceived care, transparency, and ethical practices. A high level of overall satisfaction is indicative of a bank's capacity to deliver value consistently, maintain positive customer experiences, and foster emotional connections that go beyond functional service provision.

Loyalty intention, on the other hand, represents the customer's psychological commitment to continue engaging with a particular bank and to recommend its services to others. It is a behavioral outcome closely linked to overall satisfaction but distinct in its predictive value for future actions. Customers with high loyalty intention are likely to exhibit repeat business, resist switching to competitors, and act as advocates, thereby contributing to the bank's long-term profitability and market positioning. In the context of modern banking, loyalty is increasingly influenced by both the quality of service interactions and the emotional resonance of the customer experience. For instance, a customer who perceives a bank as trustworthy, responsive, and attentive to individual needs is more likely to remain loyal, even in the face of minor service failures or competitive offers. Loyalty intention also encompasses the willingness to adopt additional banking products, participate in cross-selling initiatives, and engage in digital platforms provided by the bank. This demonstrates the interconnectedness of satisfaction and loyalty, where a positive assessment of service quality and experience directly translates into behavioral intentions that benefit the institution.

The relationship between overall satisfaction and loyalty intention is well-documented in consumer behavior literature and is particularly relevant for financial institutions. Banks operate in an environment where tangible differences between services are often minimal, making customer perceptions, satisfaction levels, and emotional attachment key differentiators. Studies indicate that overall satisfaction serves as a strong predictor of loyalty intention, as satisfied customers tend to develop trust, positive attitudes, and emotional bonds that encourage continued patronage. In practical terms, banks that consistently meet customer expectations across multiple dimensions—such as responsiveness, product relevance, security, ease of transactions, and personalized support—can cultivate high satisfaction, which subsequently fosters loyalty. Moreover, overall satisfaction acts as a mediating factor between service quality and loyalty, emphasizing that even high-quality services must translate into meaningful

experiences for customers to generate long-term commitment. For example, a digital banking platform that provides fast and secure transactions contributes to satisfaction, but its effect on loyalty is amplified when customers feel recognized, valued, and supported throughout their interactions with the bank.

Several factors contribute to enhancing overall satisfaction in banking, each of which indirectly influences loyalty intention. Service quality is perhaps the most significant determinant, encompassing reliability, responsiveness, assurance, empathy, and tangibles. Reliability refers to the bank's ability to deliver promised services accurately and consistently, building trust and confidence in its operations. Responsiveness reflects the willingness of employees and support systems to address customer inquiries, resolve issues promptly, and adapt to individual needs. Assurance involves the competence, knowledge, and professionalism of bank staff, which reassures customers and enhances perceived value. Empathy highlights the bank's ability to understand and respond to specific customer situations with personalized attention and care. Tangibles, such as branch facilities, digital interfaces, and promotional materials, contribute to the overall impression of the bank's competence and professionalism. Together, these dimensions of service quality create a foundation for overall satisfaction, as they directly affect the customer's perception of the bank's ability to meet expectations consistently.

In addition to service quality, other factors such as perceived value, trust, and emotional engagement play a crucial role in shaping overall satisfaction and loyalty intention. Perceived value refers to the customer's assessment of the benefits derived from the bank's services relative to the costs incurred, including fees, time, and effort. When customers perceive high value in their banking interactions, they are more likely to experience satisfaction and commit to long-term relationships. Trust, as a psychological construct, is particularly salient in financial services, where customers entrust their money, personal information, and financial decisions to the institution. A bank that demonstrates integrity, transparency, and reliability fosters trust, which strengthens both satisfaction and loyalty. Emotional engagement arises from the affective experiences associated with service interactions, including feelings of respect, recognition, and reassurance. Banks that cultivate positive emotions through attentive customer service, personalized communication, and recognition programs can deepen the customer relationship, leading to stronger loyalty intentions.

Digital banking and technological innovations also significantly influence overall satisfaction

and loyalty intention. In contemporary banking, customers expect seamless, fast, and secure access to their accounts and financial services through online and mobile platforms. The convenience, efficiency, and reliability of digital channels contribute to higher satisfaction, while ease of use, intuitive interfaces, and personalization enhance loyalty intentions. For example, mobile banking apps that allow instant fund transfers, bill payments, account management, and financial tracking reduce effort and time for customers, increasing perceived satisfaction. Moreover, the integration of AI-driven support systems, chatbots, and predictive analytics allows banks to anticipate customer needs, offer tailored solutions, and address issues proactively, further reinforcing loyalty. Customers are more likely to remain committed to banks that provide an integrated digital experience that aligns with their lifestyle and expectations, thereby linking technological innovation with behavioral outcomes.

The strategic implications of understanding overall satisfaction and loyalty intention are profound for banks. High levels of customer satisfaction and loyalty reduce churn, increase customer lifetime value, and generate positive word-of-mouth, which in turn strengthens competitive positioning and profitability. Banks can leverage satisfaction and loyalty data to identify service gaps, refine product offerings, and develop targeted engagement strategies. Loyalty intention also serves as a predictive measure for customer retention, cross-selling opportunities, and advocacy programs. By continuously monitoring satisfaction metrics and loyalty behaviors, banks can implement proactive interventions, enhance service delivery, and cultivate a customer-centric culture. Moreover, fostering loyalty intention has broader implications for brand reputation, stakeholder trust, and long-term sustainability, particularly in highly competitive financial markets where customers have multiple alternatives.

Banks that consistently deliver high-quality services, leverage digital innovations, build trust, and engage customers emotionally can achieve high satisfaction levels, which subsequently foster loyalty. Understanding the drivers and outcomes of satisfaction and loyalty is essential for strategic decision-making, operational excellence, and competitive advantage. By prioritizing customer-centric practices and continuously aligning services with expectations, banks can not only enhance customer experiences but also secure enduring loyalty, contributing to sustainable growth and long-term success in the financial sector.

IV. CONCLUSION

In conclusion, customer experiences and satisfaction in AU Small Finance Bank are shaped by a complex interplay of service quality, digital banking innovations, personalized interactions, and trust-building initiatives. The study underscores that overall satisfaction is not merely a reflection of transactional efficiency but a comprehensive evaluation encompassing emotional, cognitive, and functional dimensions of the customer journey. Digital banking has emerged as a crucial driver in enhancing customer experiences by providing convenience, accessibility, speed, and personalized services, thereby contributing significantly to satisfaction levels. Furthermore, the link between overall satisfaction and loyalty intention highlights the strategic importance of meeting and exceeding customer expectations consistently. Customers who perceive high value, reliability, and responsiveness from the bank are more likely to develop strong loyalty intentions, resulting in repeated engagement, advocacy, and long-term commitment.

The findings emphasize that banks operating in competitive financial landscapes must adopt a customer-centric approach that integrates both technological innovation and human touchpoints. For AU Small Finance Bank, leveraging digital platforms, optimizing service delivery, and addressing customer grievances effectively are critical strategies to maintain high satisfaction and nurture loyalty. Additionally, personalized communication, financial advisory support, and responsive service mechanisms strengthen emotional connections with customers, reinforcing their trust and confidence in the institution. By focusing on these factors, the bank can not only enhance customer retention and loyalty but also achieve sustainable growth, improved market positioning, and positive brand perception.

Overall, the study affirms that understanding and enhancing customer experiences, satisfaction, and loyalty intention are central to long-term success in the banking sector. By continuously monitoring customer feedback, adapting to evolving expectations, and integrating innovative digital solutions, AU Small Finance Bank can ensure that it remains responsive, relevant, and competitive. In essence, a commitment to superior customer experiences and satisfaction serves as a strategic lever that drives loyalty, strengthens relationships, and secures enduring success in a dynamic financial environment.

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