

A Study on Customer Preference and Satisfaction on Digital Banking

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Abstract: Digital transformation in the banking sector is a continuous process that affects both the external and internal environment by redesigning internal processes and existing methods. There are many reasons why digital transformation takes place, such as servicing remote areas without physical branches, differentiation from competitors or reduction of operating costs. In any case, there are a lot of doubts about the acceptance of digital technologies. Thus, this article examines the acceptance rate of digital transformation in the banking sector. A chi-square analysis was implemented to analyse the items of the Technology Acceptance Model. The findings of this paper indicate the perception of bank employees with regard to new technologies. Executives are curious if employees are ready to accept and implement digitalization in their daily job routine. This paper helps in understanding customers' attitudes towards such modern services provided by banks. E-Banking is an application that has been developed for a well-established regional bank operating primarily in South India.

Keywords: E - Banking, Banking Services, Digitalization, Internet

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