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A COMPARATIVE STUDY BETWEEN TIER I AND TIER II CITIES CUSTOMERS REGARDING DIGITAL BANKING SERVICE FACILITIES

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ABSTRACT

Payment systems form the backbone of an economy. The spectacular growth in financial transactions has necessitated certain radical changes in the payment systems around the world. The banking industries are highly customer centric and their survival in today's competitive environment largely depends on new technological services and the required support system that are provided by them according to the customers' suitability, understanding, reliability and level of awareness. This study aims at analyzing the customer perception regarding cyber threats and proactive development support system regarding transactional security to enhanced customers usage rate towards Internet banking services and products relating to digital transaction in banking Industry.

Key words: Digital Transformation, Digital Banking System, Proactive Support Systems, Reactive Support Systems, Cyber Security

INTRODUCTION

The banking system, driven by technological advancements, significantly changes all sectors and services of the economy. Today, the rate of technological change in the banking sector and the entire economic ecosystem is extremely at high level. These changes have a significant impact on the dynamism of individuals and the socio-political community that no one could have imagined. The experience of computerisation of the clearing system as well as beginnings of digital payments has revealed the need for expansion and upgrading of technology. Managing data security and privacy will remain a priority for the policymakers. Given various degrees of discomfort with government surveillance around the world, different jurisdictions will approach regulation in different ways. The global digital payment ecosystem will continue to evolve at staging pace, as traditional concepts of finance, personal identity and trust are upended almost overnight by technological advances. Digital India (DI); vision 2019 is an initiative of the Government of India to integrate government ministries and departments with the people of India. It aims at ensuring the availability of government services to citizens electronically by reducing paperwork. DI has three core components, includes creation of digital infrastructure, delivering services digitally and digital literacy among the people.

PRESENT SCENARIO OF INDIAN BANKING SYSTEM

The Indian banking structure has been well expanded during the last 25 years. A spectacular spread of banking with gradual increases in the number of branches of all scheduled commercial banks from 8262 in June 1969 to 1,62,904 in 2023. There has been an impressive growth of rural branches, the number rising from 1833 in June 1969 to 45,177 in the year, March 2014. By the end of June 2021, 1,57,868 commercial bank branches out of which 52,914 branches are serving rural areas. The number of semi urban branches has been raised from 3,342 to 31,442 of urban branches from 1,584 to 21,448 and metropolitan branches from 1503 to 19,213.

Digitization has revolutionized the transfer and payment system in banking and other financial institutions globally and proves that the branch banking system is not one and only way to avail and entertain basic banking services and related products. Due to the up-gradation and advancement of information and technology, the public are witnessing the various payment platforms with best service providers globally, in the context of safety, affordability, speed and accuracy.

Research Through Innovation

KEY TERMS DEFINED

Digital Transformation

Digital transformation is one of the major technology trends held by the organizations providing banking and financial services across the globe. This digital transformation takes place due to the competitiveness among financial and banking organizations to meet the growing requirements of customers, employees and competitors. Banking and financial services are working on their digitised services to gain competitive edge and restructuring their business models and deliver rich customer experiences. Technology is a privilege to society

especially in the banking institutions where there is a requirement to maintain records of millions of people. Digitalization reduces the wastage of time in the process of any financial transactions; with the assistance of a digital banking facility, within a minute financial transactions could take place with accuracy.

Digital Banking System

Digital banking system is the term that is used for the new era of banking system. Digital banking system increases the advancement of the banking operation and provides more convenience to the customers as well. Without even interacting with the bankers, customers can transact from one corner to the other corner of the country. But this system is suffering from certain limitations faced by the banks and customers as well. Some of such problems faced by the general are hacking of accounts by fraudulent process, errors and commission on the part of the bankers, technology challenges, infrastructure challenges etc.

Proactive Support Systems

Proactive support is about identifying and resolving customer issues before they become problems. Development of a proactive support system presents the opportunity to meet and exceed customer expectations, strengthen customer relationships and boost the value of customers through both their business and their advocacy. Proactive customer service is providing support before its needed, reactive customer service is responding to an issue after a customer has already reached out. In proactive service, your team makes the first move and contacts a customer. With reactive service, the customer initiates contact.

Reactive Support Systems

Reactive IT supports fixes problems once they have occurred. A server might crash, your company might fall victim to a cyber-attack, your email services malfunction, or you may accidentally delete an important document. These events have happened, and reactive support offers a solution-based action following the event. Following this kind of scenario, a customer will log a support ticket and the ticket will be picked up by the IT support team. The support team will then seek to fix the problem. The key is that the crisis event has already happened. By its very nature, reactive support isn't preventative, but that doesn't make it any less important. Reactive customer service is an essential part of any customer support infrastructure. Teams can't rely solely on proactive support. You still need agents to provide on-demand assistance when a problem can't be avoided.

Tier I & Tier II cities in India

Classification of the Indian cities is a ranking system used by the GOI (government of India) to allocate House Rent Allowance to public servants employed in different cities in India. Cities are classified on the basis of their population, as recommended by the sixth central pay finance commission. Before the sixth central pay commission, the classification of cities in India was based on two parameters: compensatory city allowance (CCA), further divided into categoriesA-1, B-1 and B-2 and HR, further divided into A-1, B-1, B-2 and C.

Cyber Security

"Cyber Security" is the term frequently used in digital banking. It is the practice of protecting customers from digital attacks. Cyber security is one of the most important and sensitive practices of protecting digital financial activities from frauds and malicious attacks. Cyber security consists of a specialised body of technical knowledge of human as well machineries that are designed to protect servers, concern devices, organisations internal server system, from cyber-attack, unethical technical activities, damages from any unauthorized access etc. With an increase in digitalization, Cyber security threats have also grown tremendously. The world is being continuously connected digitally, which automatically creates a gateway for cybercriminals; therefore, Cyber security is very much essentials in banking industry especially in digital banking systems.

STATEMENT OF THE PROBLEM

Computers are becoming more sophisticated; suggesting future bank increases and giving bank customers' high expectations. Banks tend to be on a fast track for IT-based products and services. Bank clients are becoming more and more demanding, and the comprehensive use of technology enables banks to meet customer requirements effectively. In addition, the developments in the banking sector and the introduction of digital banking have led to very structural changes in the quality of bank services, management decisions, operational efficiency, profitability and productivity. New technology should be researched, implemented and incorporated throughout the Indian banking industry to boost customer expectations rather than to comply with regulations or policies. Through effectively using digitalization in the banking sector, it will helps to reduce challenges in service provision, work loading and the resolution of many types of frauds.

OBJECTIVES OF THE STUDY

- To understand the perception of customers from select tier I and II cities with regard to the need for the proactive and reactive development of various support systems required for Digital Banking services.
- To find out the other factors associated with customer's perception towards the adoption of Digital Banking facilities in select cities.

REVIEW OF LITERATURE

An attempt has been made to know the current status of researcher on digital banking services and products offered by banks by conducting a trend analysis on the literature. It attempts to find out the dimensions which are yet to be explored in digital banking services globally. An analysis is made among the studies/ articles relating to digital banking services for a period for 20 years that is from 2004 to 2024. The research is conducted in the 12 portals which are accessible for the researcher. A total of 234 literatures including articles, research paper, Ph.D. Theses, reports etc. are found. However, considering their relativity, a major portion of literatures has been incorporated in this study. Literatures found other than English language, literatures without publication details, newspaper articles, unpublished articles are kept out from this research. This led to the exclusion of 47 literatures and thereby 187 literatures are considered in the segment according to the select

consideration. Each of the 187 literatures focussed on some key dimensions of digital banking system and services.

RESEARCH METHODOLOGY

- ***Population***

Population means the entire objects in a domain of research (Kothari 2004). Population in a study can be finite or infinite based on the number of items. Finite population is where the number of items is certain and infinite population is where the number of items is not certain. For the purpose of the study, the total user of digital banking service index will be considered from select cities of Tier I and Tier II.

- ***Sampling Element and Sampling Unit***

The basic unit of the population from which the information is drawn is called the element of the population. In this study, elements are the Indian public sector banks and Private sector banks. For this study sampling unit is to select Tier I and Tier II cities in India (A sampling unit may be a state, village, home or an individual). In the present study, the sampling unit is the same as the sampling elements.

- ***Geographical Extent of the Study***

The present study is considered both the public and private sector banks and the customers whom are spending on the technology in B 2 C segment and locating and identifying contacts who use digital form of banking in the select cities and thereby taking the help of each identified contact to get response from other users of digital banking services as known to them. Here is the list selected public and private sector bank from selected tier I and Tier II cities India for the study:

Banks and Cities under Sample

Tier I

Tier I cities	**Banks**	**Sample Response (In Nos)**
Kolkata	State bank of India	120
Hyderabad	HDFC Bank	74
Pune	Punjab National bank	61
Mumbai	IDBI Bank	53
Delhi	Central Bank of India	62

(Compiled by the researcher)

Banks and Cities under Sample

Tier II

Tier II cities	Banks	Sample Response (In Nos)
Guwahati	United Bank of India	107
Bhubaneswar	AXIS Bank	89
Chandigarh	ICICI	30
Patna	UCO bank	64
Lucknow	Canara Bank	80

(Compiled by the researcher)

The method of the study is based on the primary data collected through structured questionnaires to draw out the considered opinion of both public sector and private sector bank customers from Tier I and Tier II cities in India and who are using the digital banking services for 5 years. Primary data are collected for the purpose by locating and identifying contacts that are using digital form of banking in the select cities and thereby, taking the help of each identified contact to get responses from other users of digital banking as known to them.

- **Sampling Technique**

Out of two sampling techniques (Probability and Non Probability), the researcher used Non Probability Sampling Technique. For this study researchers used snowball, judgement and simple random sampling technique. Since it's not possible to touch each and every person, the researcher used snowball techniques and So by using Snowball sampling techniques, representative sample sizes are taken in each of these cities from Tier I and Tier II.

Primary data for the study is collected through a well structured questionnaire consisting of close ended and 5 point Likert scale type questions. Secondary data is collected from the Meta data provided by the National Payment Corporation of India (NPCI). Besides, other published data will be taken as basic information at various levels of hierarchy and also to get clarification of various technical aspects. Secondary data are also collected from books, journals, magazines, newspapers, websites and research studies.

- **Design Of Questionnaire**

To fulfil the objectives of this study the researcher drafted the questionnaire with various close ended questions. Some of the questions were in bipolar scale (Yes/No type), some were multiple choice type and others were framed with 5 point Likert scale. The questionnaire was distributed among the targeting customers according to the parameter and requesting their responses.

MODEL FOR PERCEPTUAL ASSESSMENT OF SERVICE QUALITY: SERVQUAL MODEL

Businesses use the SERVQUAL instrument (i.e. questionnaire) to measure potential service quality problems and the model of service quality to help diagnose possible causes of the problem. The model of service quality is built on the *expectancy-confirmation paradigm* which suggests that consumers perceive quality in terms of their perceptions of how well a given service delivery meets their expectations of that delivery. Thus, service quality can be conceptualized as a simple equation:

SQ = P- E

Denotes;

SQ is Service Quality

P is the Individual's Perceptions of Given Service Delivery

E is the Individual's Expectations of a Given Service Delivery

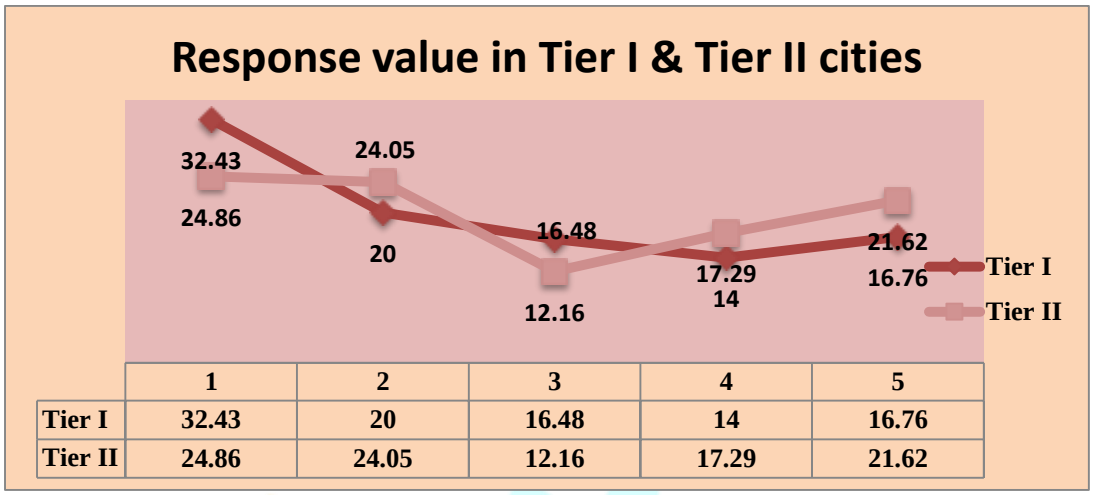
ANALYSIS AND INTERPRETATION

Response Value According To Tier I and Tier II Cities and Select Banks

Tier I	Name of banks	Response value (in percent)	Tier II	Name of banks	Response value (in percent)
Kolkata	State Bank Of India	120 (32.43%)	Guwahati	United Bank of India	92 (24.86%)
Hyderabad	Housing Development Finance Corporation	74 (20%)	Bhubaneswar	AXIS Bank	89 (24.05%)
Pune	Punjab National Bank	61 (16.48%)	Chandigarh	Industrial Credit And Investment Corporation Of India	45 (12.16%)
Mumbai	Industrial Credit And Investment Corporation Of India	53 (14%)	Patna	United Commercial Bank	64 (17.29%)
Delhi	Central Bank Of India	62 (16.76%)	Lucknow	Canara Bank	80 (21.62%)
Total		**370**	**Total**		**370**

(Compiled by the Researcher)

Response Value According to Tier I and Tier II Cities



	1	2	3	4	5
Tier I	32.43	20	16.48	14	16.76
Tier II	24.86	24.05	12.16	17.29	21.62

(Compiled by the Researcher)

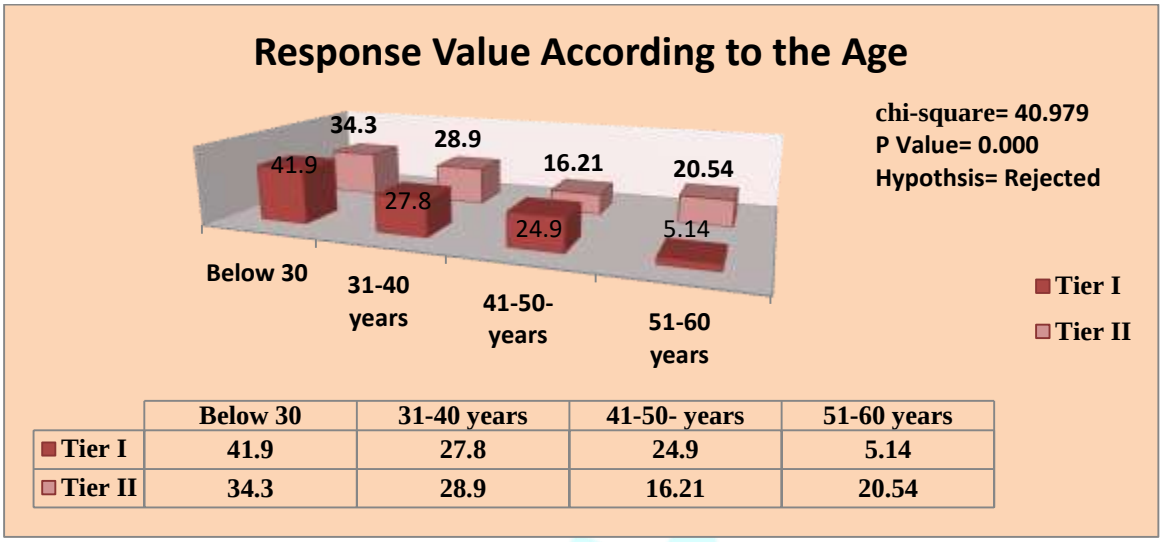
Table indicates the profile of the respondents' selected for the study in Tier I and Tier II cities in India with 740 sample size. The above table depicts the value of the respondents according to the parameter of the study. The above table and figure indicates that out of 740 despondences 32.43% are from SBI, Kolkata followed by 20% are from HDFC, Hyderabad, 16.76% are from CBI, Delhi, 16.48 % are from PNB, Punjab and 14% are from ICICI, Mumbai in Tier I cities. On the other hand, 24.86% are from UBI, Guwahati followed by 24.05% are from Axis bank, 21.62% are from Canara Bank, Lucknow, Bhubaneswar, and 17.29% are from UCO Bank, Patna and 12.16% are from ICICI, Chandigarh in Tier II cities.

Age of the Respondents in Tier I and Tier II Cities

Age categories of Respondents	Types of Banks Tier I	Types of banks Tier II	Total	Chi-square	P Value	Remarks
	Public and private sector	Public and Private sector				
Below 30	155 (41.9%)	127 (34.3%)	282 (38.1%)	40.979	0.000	Significant
31-40 years	103 (27.8%)	107 (28.9%)	210 (28.4%)			
41-50- years	93 (24.9%)	60 (16.21%)	153 (20.7%)			
51-60 years	19 (5.14%))	76 (20.54%)	95 (12.8%)			
Total	370 (100%)	370 (100%)				

(Compiled by the Researcher)

Age of the Respondents in Tier I and Tier II Cities



	Below 30	31-40 years	41-50- years	51-60 years
Tier I	41.9	27.8	24.9	5.14
Tier II	34.3	28.9	16.21	20.54

(Compiled by the Researcher)

Table depicts the age profile of the sample respondents selected for the study with 370 each from Tier I and Tier II cities. The above table indicates that out of 370 responses from Tier I cities, 41.9% are up-to the 30years of age category, followed by 27.8% are falls in between 31 years to 40 years, 24.9% are in between 41 years to 50 years and 5.14% are in between 51 years to 60 years, in Tier I cities. On the other hand, in Tier II cities 34.3 % are falls under the age of up-to 30years followed by 28.9% falls in between 31 years to 40 years, 20.54% are in between the 51 years to 60 years and 16.21% are falls in the age category of 51 years to 60 years, in Tier II cities. It is clear from the table that on the whole as many as 282 respondents (38.1%) out of the total sample of 740 are found in the age group of up-to 30 years and the lowest 12.8 per cent are in between 51-60 years. Regarding Tier I cities respondents, the highest 34.3 per cent are up-to 30 years and lowest 16.5 per cent are in between 41-50 years. Whereas in Tier II cities respondents, the highest 41.9 per cent are below 30 years and lowest 5.4 per cent are found in the age group of 51- 60 years. It may be concluded that about 66.5 per cent of the total sample respondents are below 40 years. In other words, the sample respondents are young and want to use digital banking services. On the other hand, a lowest 12.8 per cent of the respondents are in between 51- 60 years. It is suggested to the banks authorities to educate the old generation people about digital banking. This can be achieved by deputing some employees to campaign about digital banking services uses to the old generation customers of their bank.

SERVQUAL MODEL

TANGIBILITY - The Appeal of Facilities, Equipment, Material

STATEMENT	CITIES	Mean	SD	T value	P value	Decision
I am able to login on the site quickly and the site is easy to navigate and simple to use	Tier I	3.94	0.85	-3.374	0.001	Significant
	Tier II	4.13	0.74			
It is not easy to find all	Tier I	3.54	0.96	3.026	0.003	Significant

the important information from the bank website	Tier II	3.33	0.99			
The organization and structure of online content is easy to follow	Tier I	3.96	0.85	2.524	0.012	Significant
	Tier II	3.82	0.68			
Physical evidence of the service is necessary	Tier I	3.79	1.00	2.208	0.028	Significant
	Tier II	3.64	0.79			
Implementing modern innovation technology	Tier I	3.79	0.96	1.576	0.115	Not Significant
	Tier II	3.69	0.85			

(Compiled By the Researcher)

Respondents' opinion on TANGIBILITY

Dimension	Cities	N	Mean	SD	T Value	P Value	Decision
TANGIBILITY	TIER I	370	3.8038	0.68660	1.836	.067	Not Significant
	TIER II	370	3.7211	0.52868			

(Compiled By the Researcher)

RELIABILITY- Consistency of Performance and Dependability

STATEMENT	CITIES	Mean	SD	T value	P value	Decision
The bank's site freezes many times after I have put in all information	Tier I	3.77	0.92	-.511	0.610	Not Significant
	Tier II	3.81	0.95			
My online transaction with the bank are not always accurate	Tier I	3.31	1.08	-2.436	0.15	Significant
	Tier II	3.50	1.03			
The bank does not resolve problems I encounter with my online transactions and does not compensate for the problem the bank create	Tier I	3.29	0.92	-3.339	0.001	Significant
	Tier II	3.52	0.95			
Customers are delighted and satisfied by the reliable services	Tier I	3.72	0.95	-.699	0.485	Not Significant
	Tier II	3.77	0.83			
Keeping up their promises in rendering satisfactory services	Tier I	3.55	0.98	-654	0.513	Not Significant
	Tier II	3.59	0.81			

Maintaining error free accounts	Tier I	3.55	1.12	-.500	0.618	Not Significant
	Tier II	3.59	0.93			

(Compiled By the Researcher)

Respondents' opinion on RELIABILITY

Dimension	Cities	N	Mean	SD	T Value	P Value	Decision
RELIABILITY	TIER I	370	3.5315	0.71603	-1.957	0.051	Not Significant
	TIER II	370	3.6284	0.62743			

RESPONSIVENESS- Willingness or Readiness of Employees to Provide Services

STATEMENT	CITIES	Mean	SD	T value	P value	Decision
The bank gives prompt response to my request by e-mail or other means	Tier I	3.82	0.95	-795	0.426	Not Significant
	Tier II	3.88	0.98			
The bank is willing to help customers and provide prompt services	Tier I	3.71	0.79	-1.025	0.306	Not Significant
	Tier II	3.78	0.94			
The bank's site takes long time to provide confirmation of the services ordered	Tier I	3.48	0.94	.338	.735	Not Significant
	Tier II	3.46	1.02			
Encouraging the customers of all category even the self-help groups	Tier I	3.56	0.82	1.124	.261	Not Significant
	Tier II	3.49	0.88			
Make the employees responsible to the customer needs	Tier I	3.58	0.91	-.535	0.593	Not Significant
	Tier II	3.62	0.73			
Inform the latest schemes, products and services to the customers	Tier I	3.71	0.97	2.140	.033	Not Significant
	Tier II	3.56	0.88			

(Compiled By the Researcher)

Respondents' opinion on RESPONSIVENESS

Dimension	Cities	N	Mean	SD	T Value	P Value	Decision
RESPONSIVENESS	TIER I	370	3.6450	.65802	.317	.752	Not Significant
	TIER II	370	3.6302	.61872			

ASSURANCE- the knowledge and courtesy of employees and their ability to convey trust and confidence

STATEMENT	CITIES	Mean	SD	T value	P value	Decision
The bank gives prompt response to my request by e-mail or other means	Tier I	3.92	0.92	-2.573	0.10	Significant
	Tier II	4.08	0.76			
The bank is willing to help customers and provide prompt services	Tier I	3.86	0.91	-.172	0.863	Not Significant
	Tier II	3.87	0.80			
The bank's site takes long time to provide confirmation of the services ordered	Tier I	3.45	1.05	1.589	0.113	Not Significant
	Tier II	3.32	1.08			

Respondents' opinion on ASSURANCE

Dimension	Cities	N	Mean	SD	T Value	P Value	Decision
ASSURANCE	TIER I	370	3.7432	0.75668	-.310	0.757	Not Significant
	TIER II	370	3.7586	0.57497			

EMPATHY- Providing of caring individualized attention to customers

STATEMENT	CITIES	Mean	SD	T value	P value	Decision
The bank is not easily accessible by telephone	Tier I	3.73	0.92	-.852	0.394	Not Significant
	Tier II	3.79	0.98			
The site has no customer services representative	Tier I	3.62	0.98	2.605	0.009	Significant
	Tier II	3.44	0.92			

available online						
Bank's site is so designed as it contains all the information needed to customer.	Tier I	3.55	0.87	-3.619	.000	Significant
	Tier II	3.77	0.81			

Findings of the study

- ***Aspect 1:Bankers Assistance And Stakeholders Perception:***

It has been found that for carrying out digital banking services the customer must have some knowledge about internet but at the same time many people who are not comfortable with computers and find it difficult to use this service. Hence many of the respondents state their neutral opinion on various statements that on Tangibility under SERVQUAL model with the appeal of facilities, equipments and material handling regarding digital banking services. It is found that customer face difficulties in case bank server down while making an urgent transaction. It has been found that the biggest problem of digital banking system is that the chances of fraud. It has been found that customer cannot make in time transactions in case of bank computer has an extremely high volume.

- ***Aspect 2:Stakeholders (Customers) Opinion On Security Aspect:***

It is found that digital banking service is time consuming for beginners. It is found that many people find it difficult to trust completely mechanasized system to carry out their financial transactions. It is establishing that the level of customer trust in generating digital transaction the level of satisfaction is very less due to unavailability of guarantee statements every transaction as compared to conventional banking for or sometime time customers find it difficult where they can download the transactions summary for proof due to lack of knowledge regarding the service structure and they feel insecure with large transactions. Customers stated neutral opinion on the knowledge and ability to convey trust and confidence on Assurance under SERVQUAL model.

- ***Aspect 3:Stakeholders (Customers) Opinion on Large Transactions***

It has been initiates that, in digital banking system there is a possibility of leaked transactions and hacking of accounts. It is observed in the study that customers are very conscious about the security of usage of credit cards, debit cards and other electronic transfer. It has been found that most of the respondents face privacy issue regarding digitalised transactions. It is found that many a times technical difficulties create problem for the customer to complete their transaction. Reliability under SERVQUAL model is clearly found that customers state their opinion on neutrally.

- ***Aspect 4:Stakeholders (Customers) Opinion on Proactive And Reactive Support***

It is found that service outage become an issue, because customers get used to having access to a number of online services. Which result in long lines in case of a lengthy outage. It is also found that customer not aware about the proper use of digital banking services, i.e. about password setting, logging out, and closing browser after completing online transactions. It is establishing that most of the respondents have the fear of thieves in case they write down the password and username somewhere. Readiness to provide service assistance in digital banking system customers agreed with Responsiveness aspect under SEVQUAL model.

- ***Aspect 5: Stakeholders (Customers) Opinion on Procedural Aspect***

It is found that customer face difficulties in case bank server down while making an urgent transaction. It has been found that the biggest problem of digital banking system is that the chances of fraud. It is observed that customer cannot make in time transactions in case of bank computer has an extremely high volume. It has been found that most of the respondents face problem in case of the transaction is complex in nature and require a direct communication or meeting, instead of an online portal. It has been found that charges involved in the digitalised banking services are too high for the general customers. It is also found that customers are not satisfied with the problem solving approach of banks and many times customer feels hesitate to call the toll free number provided by banks. Customers find it little difficult due to lack of individual attentions to the customers on Empathy under SERVQUAL model.

Findings on Challenges Faced By The Customers

- ***Sub Dimension 4: Conceptual Awareness And Issues:*** This section of the study denotes the respondents' degree of confidence on Digital banking services. It is to be noted that about 35.4 per cent and 34.2 per cent of the total sample respondents' revealed some and high confidence on digital banking services respectively, whereas 15.4 per cent and 6.6 per cent respondents showed little and very high confidence respectively. The highest and lowest percentage of confidence among public banks respondents is high confidence (33.0%) and very high confidence (5.9%). For private banks respondents some confidence (41.1%) and little confidence (7.0%).Overall it may be concluded that respondents are having some confidence (35.4%) and high confidence (34.2%) on digital banking. On the other hand some of the respondents are not having confidence on digital banking services.
- ***Sub Dimension 5: Customers' Perception On Bankers Service Delivery:*** It may be concluded that a huge majority of 87.2 per cent of the total respondents agree that digital channels will completely replace bank branches because people may sit at home and do the banking transactions through internet and withdraw, deposits, transfer money through ATM and customers' can use and carry out other banking transactions rather than going to the bank. Overall both the banks respondents are comfortable

to use digital banking channels to carry out the banking transactions than going to other bank. There is no significant difference as per the chi-square test mentioned above. Hence the hypothesis is accepted and variables are independent to each other. But after analysed the responses in Tier I and Tier II cities, a considerable number of responses are found that the age group of people in between 45 to 60 years, still find it difficult to go to the various digital banking services when it comes to huge transactions, NEFT, RTGS etc. The calculated Chi-square values and its corresponding P-values are found to be significant for the variables periodicity usage of various types of digital banking transactions like bill payments, money transfer, online booking, online shopping UPI payments and card payments like ATM card, credit cards, information technology has increased the gap between bank and the client, security of financial information, technological banking discourages. There is significant difference of opinion among the public and private banks respondents for the above variables according to the age categories.

- ***Sub Dimension 6: Proactive Support System On DBS:*** With regard to the statement lack of human touch has increased the 'gap' between the banks and the customers", a significant majority of the respondents who were having account in public sector banks is agreed with the statement when compared with private sector banks respondents i.e., the difference in the opinion on this aspect is statistically significant. There is difference of opinion among the public and private banks respondents. Therefore, the hypothesis is refuted.

LIMITATIONS OF THE STUDY

- Tier III cities in India is not covered in the study
- The possibility of some biased opinion of the respondents in answering the questionnaire may not be ruled out because researcher identified and select only those customers' who use digital banking services.
- Another limitation of the study is the time constraint.

CONCLUSION

For the banking study, this study offers significant inputs about digital banking system and gives contribution on satisfaction level of customers. This study will act as a guide for the Indian banks to diversify their digital banking activities and adopt more and more digital banking products and services according to the classification of cities. Evaluation scorecard contributed to evaluate banks service s and proactive & reactive support system for that. The statistical index will become base for evaluating the performance of digital banking system and improve customers' perception regarding the same. Since the people in general do not possess all the knowledge and information about the DBS, bankers should come forward to take steps so as to make them aware of the advantages of DBS services. Among the sample respondent's significance difference had been noted between their expectation and satisfaction level with regards to various digital banking facilities availed bay banks. Hence banks must take this issue under consideration and overcome the support barriers. Banks should eliminate the language barriers to have effective communication with clients. Specifically, in India,

banks should provide banking information in English as well as in Hindi language (local language)**.** Banks should have more prevention measures against hackers as it is the primary concern for the customers. It was found that there are no significant prevention measures against the intrusion attacks in the banks. Banks should take significant action in this direction. In case of complex transaction, a support system needs to be there for convenience of the customers.

RECOMMENDATIONS

The following recommendations are made in light of the study's results:

- The experience of computerisation of clearing operations as well as electronic banking has revealed the need for expansion and up-gradation of technological support system. It requires high availability of reliable communication network, integration of work processes and service delivery systems.
- Managing data security and privacy will remain a priority for policy makers. Given varying degrees of discomfort with government surveillance and regulations in different ways.
- At a broader global level, government digital payment systems are benefiting from a more customer-centric approach to public service delivery in tandem with a "whole of government" approach.

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