

Digital Banking Initiatives and Customer Service Effectiveness: An Empirical Study of Textile Co-Operative Bank Ltd.

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Abstract: *The present study has been designed to find out how far the digital banking initiatives have been able to improve customer service effectiveness in Textile Co-operative Bank Ltd., Bangalore. As an attempt to counteract with the increased digitalization in Indian banking industry, the Bank has introduced various digital technologies such as CBS, ATM & debit cards, NEFT/RTGS, internet/mobile banking, and digital communication media. This research study has adopted descriptive and analytical research design with the use of quantitative methods. Primary data was collected from 400 respondents (200 each from the customer and employee category) using well-structured questionnaire in four-point Likert Scale and analyzed using correlation analysis. It has been observed that there is a strong positive relationship between digital banking and customer service effectiveness with respect to parameters of convenience, reliability, and responsiveness. Moreover, awareness and usage level of customer has been observed to be significantly affecting their satisfaction. Some other obstacles related to digital literacy and employee training have also been revealed. It is recommended to use AI-based solution for grievance redressal.*

Keywords: Digital Banking, Customer, Service Effectiveness, Cooperative Banking, Core Banking

1. Background

With the passage of time, there has been tremendous evolution in the sector of banking from traditional banking of deposits and lending of money to highly complex systems of financial intermediation. CBS, ATMs, internet and mobile banking have made a remarkable shift in the system of banking because of information and communication technology that facilitates efficient and faster and customer-centric service delivery. Government policies and RBI guidelines including initiatives such as Digital India and financial inclusion which promote digital payment systems are rapidly digitalizing the banking industry in India. This is why banking institutions are increasingly making use of digital technologies in order to enhance customer interaction, operational effectiveness and accessibility.

In cooperative banking, efficacy of customer services involves not only the aspects of efficiency and effectiveness but also include the aspects of relationships, trust, reliability and responsiveness. These factors are facilitated through faster transactions, fewer mistakes, accurate documentation and consistent services by textile cooperative bank. Nevertheless, branch employees continue to be key players in providing customized services, particularly to those clients who have poor computer skills. Nevertheless, the level of employee and client acceptance is no less significant for successful implementation of digital banking than its technological aspect. For instance, cooperative banks keep encountering obstacles due to lack of digital knowledge among employees and clients, resistance to changes, cybersecurity risks, and technical barriers. Moreover, innovative technologies, such as chatbots, automated complaint procedures, artificial intelligence, and big data analyses provide opportunities for further development of the

customer service. In this respect, the current research explores the digital banking operations of Textile Co-operative Bank and analyses their impact on customer service efficiency. At the same time, there is an opportunity to consider introduction of AI-powered solutions to cooperative banking system.

2. Review of Literature

The Unified Theory of Acceptance and Use of Technology (UTAUT), which was developed by Venkatesh et al. (2003), brings together all the existing models, including Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), and Innovation Diffusion Theory (IDT), to explain the process of acceptance and usage of technology. In addition to moderating factors such as age, gender, experience, and voluntariness of use, UTAUT explains the significance of four crucial factors that affect technology adoption, namely performance expectancy, effort expectancy, social influence, and facilitating conditions.

SERVQUAL approach by Parasuraman et al. measures the gap between customer expectations and perception of service delivery to measure the quality of services. There are mainly five dimensions of the SERVQUAL model: reliability, responsiveness, assurance, empathy, and tangibles. This model analyses how the above dimensions impact customer satisfaction through statistical and survey analysis on a Likert scale. It is important to apply the SERVQUAL model to evaluate the quality of customer services at Textile Co-operative Bank Ltd. since even though the model was first developed in the hospitality industry, it is widely applied in banks and online banking.

3. Problem Statement and Objectives

The fast digitization of the banking industry has resulted in changes in the ways of provision and accessing the services in the industry. The cooperative banks, like Textile Co-operative Bank Ltd., are currently at the transitional phase of their digitization process, whereas the commercial and private sector banks are using state-of-the-art digital technologies. There is very little available evidence on the effectiveness of the digitization process implemented by the bank in terms of core banking, electronic funds transfer, ATMs, and digital modes of communication in enhancing the customer service performance and satisfaction.

There may be issues with awareness, access, usage, and customer grievance redressal of these digitized services because customers can be from the local communities and the textile industries and may have various levels of digital literacy. There may also be issues with operation and training with the adoption of these new digital systems among employees of the bank. It will not be easy for the bank to discover its service gaps, make full use of its digitization efforts, and survive in the competitive digitized market.

To ensure that there is an improvement in the level of service quality, customer satisfaction, and sustainable future operations, it will be necessary to examine how effective digital banking strategies have been in improving the level of customer service at Textile Co-operative Bank Ltd.

Objectives help to indicate clearly the scope of the study. According to the problem definition and scope of the research, there is a need to identify objectives which will guide the research process. The following objectives are formulated in relation to the study problem. These objectives have been designed to be specific, measurable, and relevant.

The objectives are as follows:

- 1) To evaluate Textile Co-operative Bank Ltd.'s digital banking activities and their contribution to customer service.
- 2) To assess customer awareness, usage, and satisfaction with digital banking services offered by the bank.
- 3) To determine the obstacles that staff encounter when implementing and using digital banking services, and to investigate the potential for technological advancement.

4. Methodology

Research Design

The study uses a descriptive and analytical research design to investigate how digital banking initiatives affect Textile Co-operative Bank Ltd.'s customer service efficacy. By analysing customer awareness, usage patterns, satisfaction levels, and personnel adaptability, the descriptive design aids in portraying the state of digital banking operations today. Structured surveys are used to gather information about employee experiences with system usability, training, and operational difficulties as well as customer perceptions of digital services.

The correlations between important variables including digital banking initiatives, consumer awareness, usage,

satisfaction, and challenges encountered by staff are further examined using the analytical study design. The hypotheses are tested and the impact of digital banking on customer service efficacy is examined using statistical methods like correlation and regression analysis. When combined, these methods offer a methodical and data-driven comprehension of digital banking activities and their contribution to enhancing the bank's customer service.

Sources of Data

The study makes use of both primary and secondary data sources to provide a thorough and trustworthy examination of Textile Co-operative Bank Ltd.'s digital banking initiatives and customer service efficacy.

Customers who utilize both traditional and digital banking services, as well as staff members engaged in customer care and digital banking operations, are given standardized questionnaires to complete in order to gather primary data firsthand. Awareness and use of digital banking services, customer happiness, service efficacy, difficulties utilizing digital platforms, and opinions of technological innovations like artificial intelligence are all covered in the questionnaire. A 4-point Likert scale is used to measure responses in order to facilitate quantitative analysis and hypothesis testing.

Secondary data is gathered from pre-existing sources to bolster the study's theoretical foundation and contextual comprehension. The Reserve Bank of India (RBI) and NABARD publications and guidelines, research journals and scholarly articles on digital banking and customer service, books and reference materials, reports or online databases pertaining to cooperative banking and digital transformation, and the official website of Textile Co-operative Bank Ltd. are some of these sources.

Sample Design

Convenience sampling methodology, is used in this study to pick respondents based on their availability and willingness to participate. Customers that visit the Magadi Road Branch of Textile Co-operative Bank Ltd., Bangalore, as well as workers involved in customer care and digital banking operations, provide data.

There are 400 responders in the sample, comprising 200 bank staff and 200 clients. The survey is able to gather opinions about digital banking initiatives, customer satisfaction, and operational difficulties because this distribution guarantees representation from both service providers and service users. The sample size is deemed sufficient for determining usage trends, assessing the efficacy of customer service, and evaluating the research hypotheses within the parameters of the study.

Plan of Analysis

Microsoft Excel is used to code and tabulate the gathered data. To analyse the data and test the hypotheses, descriptive and inferential statistical methods are used. Respondent attributes and perceptions are summarized using Correlation and Regression analysis. While Correlation and regression analysis are used to analyse customer satisfaction and identify significant barriers to the adoption of digital banking

services, also to investigate the relationship between digital banking initiatives and customer service effectiveness.

5. Observations and Findings

Objective 1: To evaluate Textile Co-operative Bank Ltd.'s digital banking activities and their contribution to customer service.

Results of Correlation Analysis

Table 1: Relationship between various digital banking initiatives and customer service effectiveness variables at Textile Co-operative Bank Ltd

S. No	Relationship	Correlation	Interpretation
1	ATM/Card reliability & NEFT/RTGS convenience	~0.48	Moderate Positive Relationship
2	SMS alerts & ATM/Card reliability	~0.42	Moderate Positive Relationship
3	Service delivery speed & Service availability	~0.65	Strong Positive Relationship
4	Responsiveness & Transaction error reduction	~0.30	Moderate Relationship
5	Responsiveness & Transaction error reduction	0.13 (<0.20)	Weak Relationship
6	Complaint resolution & basic services	-0.03 (Low)	Weak Relationship

Interpretation

Analysis of Table 01 clearly shows that a bank's digital ecosystem is quite interdependent and integrated, where the utility associated with core banking services is a result of an effective combination of transparency, reliability, and accessibility. For instance, the high correlation between the 24/7 availability of a service and its delivery time (0.6549) proves that continuous availability of services around the clock is an important indicator of perceived efficiency, whereas reliable card operations and ATMs form a basis for establishing trust, which correlates with convenient NEFT/RTGS processes (0.4819) and SMS/email communication (0.4214). However, despite the fact that digital interfaces and mobile services contribute somewhat to better responsiveness and complaints handling, timely notifications through SMS/e-mail services (0.4007) become an important factor for creating trust among users. Even though transaction error minimization is highlighted by customers as well, its poor correlation with other factors implies that it is seen by clients as the standard rather than one of the driving forces behind digital utility.

Results of Regression Analysis:

The significance of each regression model is determined using the **Significance F (p-value)** from the Regression table at the **5% significance level (p < 0.05)**.

- Models with **p < 0.05** are considered **statistically significant**, meaning the banking initiatives (independent variables) have a real influence on customer service factors (dependent variables).
- Models with **p > 0.05** are **not statistically significant** at the 5% level, though they may show marginal influence.

Table 2: Table showing the Analysis using regression and their results

Banking Activities	Adjusted R Square	Significance F Value
Core Banking Services	0.040	0.023
Internet/ Mobile Banking services	0.141	0.000001
ATM and Card services	0.050	0.009
NEFT/RTGS Transfer services	0.029	0.055
SMS/Email alerts	0.023	0.088

Interpretation: Regression analyses in different types of banking channels indicate that Internet & Mobile Banking is the most powerful one since it accounts for 14.1% of service quality variance with extremely high significance level (F = 0.000001) due to the impact of such determinants as the speed and responsiveness in providing services. Conversely, Core Banking Services and ATM/Card Services have very low levels of predictive power (4% and 5% accordingly); however, while core banking services affect the bank responsiveness, individual factors of ATM Services fail to be statistically significant. SMS & Email Alerts, as well as NEFT & RTGS Transfers, are not statistically significant predictors either; however, SMS alerts are found to be significant predictors when it comes to complaints (beta = 0.147). Thus, in conclusion, it should be pointed out that even though online technologies and core platforms increase bank responsiveness and speed, transaction-based services are perceived as utilities that cannot significantly change customer's perception of services offered by banks.

Objective 02: To assess customer awareness, usage, and satisfaction with digital banking services offered by the bank.

Results of Correlation Analysis

The strength and direction of the relationship between variables like customer awareness of digital banking services, confidence in completing digital transactions, influence of awareness programs, preference for digital banking, staff guidance, and the perceived value and benefits of digital services are all examined in this study using correlation analysis. In relation to Objective 02, this analysis aids in determining the relationships between these variables and how they all affect consumers' use of and satisfaction with digital banking services. The study provides a clear understanding of how awareness, support, and perceived benefits work together to improve customer experience by determining which elements most strongly contribute to customer adoption, effective usage, and positive perception of digital banking by measuring the degree of association between these factors.

Table 3: Relationship between customer awareness and usage of digital banking services and customer satisfaction at Textile Co-operative Bank Ltd

S. No	Relationship	Correlation	Interpretation
1	Awareness programs & Preference for digital banking	~0.46	Moderate Positive Relationship
2	Staff guidance & Preference for digital banking	~0.52	Strong Positive Relationship
3	Services meet expectations & Value for effort	~0.48	Moderate Positive Relationship

4	Services meet expectations & Reduced frustration	~0.42	Moderate Positive Relationship
5	Awareness & Expectations	0.07 (Low)	Weak Relationship
6	Confidence & Expectations	0.0013 (~0.00)	No Significant Relationship

Interpretation: The correlation study reveals significant associations between consumer awareness, confidence, preference, staff assistance, and perceived value of digital banking services. A considerable positive association exists between preference for digital banking over branch banking and staff advice promotes digital usage ($r = 0.516$), demonstrating that excellent staff support strongly encourages clients to switch to digital channels. Similarly, awareness programs are strongly associated with a preference for digital banking ($r = 0.464$) and staff guidance ($r = 0.404$), indicating that educational campaigns and employee support are critical in boosting digital adoption. Customer awareness of digital banking services has a moderate relationship with preference for digital banking ($r = 0.363$) and staff guidance ($r = 0.334$), implying that informed customers are more likely to accept and effectively use digital services. The relationship between digital services satisfying expectations and offering value for work invested is likewise quite robust ($r = 0.478$), as is the association with reduced banking irritation ($r = 0.423$). This suggests that consumers' overall banking experience improves when they see the value and effectiveness of digital services. However, very weak correlations are observed between confidence in performing digital transactions and digital services meeting expectations ($r = 0.001$) and reducing frustration ($r = 0.023$), indicating that confidence alone does not guarantee satisfaction unless it is accompanied by service quality and usability. Overall, the findings show that consumer preference and satisfaction with digital banking services are significantly influenced by staff advice, awareness campaigns, and perceived value.

Results of Regression Analysis:

Table 4: Table showing the Analysis using regression and their results

Customer Awareness and Usage	Adjusted R Square	Significance F Value
Digital banking services	0.014	0.121
Confidence level in performing transactions	-0.007	0.668
Awareness Programs for adoption	0.012	0.137
Digital banking over branch banking	0.043	0.008
Staff guidance for digital usage	0.057	0.002

Interpretation: As for the regression results, the findings reveal an uneven terrain where two models only, staff guidance and the transition from branch banking to digital channels, are significant in statistical terms, whereas the other two – regarding digital banking services and user confidence levels – remain statistically insignificant. Staff guidance stands out with the highest value of $F = 0.002$ and the highest coefficient of determination ($R^2 = 0.057$), indicating that human help indeed makes the difference by substantially increasing the perceived value for effort ($p = 0.016$) as well as successfully minimizing the frustration of

the banking experience ($p = 0.011$). Furthermore, the transition from branch banking to digital channels proved to be significant ($F = 0.008$), thus reinforcing the previous idea that digital banking solutions are appreciated because they manage to minimize annoyance while rewarding efforts. On the contrary, the lack of significance was revealed in the models related to digital banking services and confidence, while the confidence level in making banking transactions revealed a negative coefficient of determination.

Objective 03: To determine the obstacles that clients and staff encounter when implementing and using digital banking services, and to investigate the potential for technological advancement.

Results of Correlation Analysis:

The correlation study looks at the relationships between perceived operational improvements and staff-related difficulties when implementing digital banking services.

Table 5: Implementation of challenges faced by employees and the effectiveness of digital banking at Textile Co-operative Bank Ltd

S. No	Relationship	Correlation	Interpretation
1	Limited technical knowledge & System downtime	~0.37	Moderate Positive Relationship
2	Employee productivity & Task efficiency	~0.34	Moderate Positive Relationship
4	Infrastructure constraints & Employee productivity	~-0.24	Negative Relationship
5	Compliance issues & Employee Productivity	0.015 (Low)	Weak Relationship
6	Digital transformation success & Productivity	~0.22	Weak Positive Relationship

Interpretation: Lack of technical experience may contribute to operational disruptions, as evidenced by the somewhat positive association ($r = 0.368$) found between staff members' inadequate technical understanding and system outages that affect banking operations. In a similar vein, there is a moderate correlation ($r = 0.321$) between insufficient technical knowledge and hardware or infrastructural constraints that impact system performance, indicating a close relationship between the two. There is a negative association ($r = -0.247$) between employee productivity increased by digital tools and hardware/infrastructure limitations, suggesting that infrastructure issues lessen the potential productivity gains of digital technologies. This emphasizes how crucial a robust technical foundation is for successful digital deployment. There is a significant positive correlation ($r = 0.342$) between task management and record handling efficiency and employee productivity using digital tools. This suggests that administrative efficiency increases along with productivity when using digital tools. Additionally, there is a moderate correlation between staff productivity and branch performance ($r = 0.225$) and between task management efficiency and digital initiatives that boost branch performance ($r = 0.240$). This implies that better branch performance is a direct result of staff operational efficiency. Automation has a favourable effect on overall performance, as evidenced by the correlation ($r = 0.227$) between branch

performance improvement and error rates decreased as a result of system automation. Lastly, there is a significant correlation between digital activities that increase branch performance and the effective transfer from traditional to digital systems ($r = 0.257$), suggesting that successful digital transformation is associated with better branch results. Overall, the findings demonstrate that operational effectiveness and branch performance during the deployment of digital banking are significantly influenced by technical expertise, strong infrastructure, and efficient use of digital technologies.

Results of Regression Analysis:

Table 6: Table showing the Analysis using regression and their results

Challenges faced by employees	Adjusted R Square	Significance F Value
Technical knowledge among staff that affect the service delivery	-0.004	0.531
System downtime disrupts banking operations	-0.010	0.710
Hardware or infrastructure constraints affect system performance	0.051	0.009
Fear of cyber threats	-0.006	0.598
Compliance procedures	-0.0006	0.435

Interpretation:

For the regression analysis related to Objective 03, it can be seen that infrastructure represents the sole determinant factor in the influence of performance outcomes, as the associated $F = 0.009$ and $R^2 = 0.051$. Moreover, the most prominent negative impact was observed for employee productivity, with $\beta = -0.255$ and the level of significance at $p = 0.0004$. Thus, infrastructural limitations have an immediate effect on the productivity of workers, while other factors such as task management and record keeping proved to be statistically insignificant. On the contrary, the models for the variables of system downtime, fear of cyber threats, and procedural compliance all proved to be statistically insignificant, with no or negative adjusted R^2 value ($p > 0.05$). The change in mode of system operations (from traditional to digital) was found to be nearly significant when it came to its association with the level of compliance, yet still proved to fall short of reaching the 5% mark ($p = 0.079$).

6. Implications and Conclusion

Objective 1: Digital Initiatives' Contribution

Conclusion: The Textile Co-operative Bank Ltd. has successfully set the stage for modernization by using Core Banking Solutions (CBS), NEFT/RTGS, and automated alerts. These changes have moved the bank from a traditional model that relied heavily on people to a faster, real-time service environment, which has cut down on mistakes and branch congestion. The study finds that the bank's digital maturity is currently "functional" rather than "advanced," though. Because of frequent system downtime and a lack of high-end, integrated platforms that would allow for a truly seamless customer journey, these digital tools are not being used to their full potential.

Implications: The bank needs to move from offering separate digital services to building a strong, high-

availability infrastructure in order to get the most out of its current digital investments. The main point is that there needs to be a separate technical support system to keep systems from going down, because reliability is the basis of digital trust. The bank should also make it a priority to combine all of its digital touchpoints into one platform. This will make sure that data flows smoothly between ATMs, mobile alerts, and branch records, which will make operations even more open.

Objective 2: Awareness, Usage, Satisfaction

Conclusion: The bank's customers have a clear "digital divide" when it comes to their demographics. A lot of the bank's older and less tech-savvy customers are still hesitant, even though younger and more educated users are very happy with digital tools because they are quick and easy to use. The study finds that satisfaction doesn't just come from having access to technology; it also comes from the customer being able to use it with confidence. Usability issues, complicated interfaces, and worries about cybersecurity are major obstacles that make it hard for all customer groups to use the service.

Implications: The bank can't use a "one-size-fits-all" digital strategy. The results suggest that branches need to offer targeted digital literacy programs and "on-the-spot" help to help older or skeptical users get started. The bank's digital interfaces need to be simpler from a design point of view so that they are easier for non-expert users to understand. Also, making grievance redressal systems for digital transactions stronger and more well-known will be important for turning "aware" customers into "active" and "trusting" users.

Objective 3: Employee Obstacles and Tech Potential

Conclusion: The research points out that the "human element" is both a strength and a problem in the process of digital transformation. Digital tools have made employees more productive, but they often feel overwhelmed by technical problems, a lack of specialized training, and the added stress of having to help customers who aren't very good with computers while also managing new systems. The bank's technology has grown faster than its people skills. If the bank doesn't close the gap between what its systems can do and how skilled its staff are at using them, it could lose employees and have to wait longer for services.

Implications: Management needs to go beyond basic training for daily tasks and spend money on more in-depth technical training that gives employees the skills they need to be "digital ambassadors." This means that the company is moving toward a culture of continuous learning, where employees are taught not only how to use the software but also how to fix common problems and teach customers. Also, the bank has a clear mandate to use technologies that are ready for the future, like mobile apps and AI-driven automation, to make employees' clerical work easier so they can focus on managing relationships and solving complex problems.

Conclusion

The study of Textile Co-operative Bank Ltd. shows that digital banking projects have significantly improved the bank's service framework by moving from processes that took a lot of time to a speedier, real-time service model. These initiatives, like Core Banking Solutions (CBS) and electronic fund transfers, have successfully cut down on mistakes and made things easier to get to. However, they are not working as well as they could be because of gaps in the infrastructure, such as system downtime and a lack of advanced, integrated digital platforms. The survey finds that consumer happiness is not so much about having technology as it is about the bank's ability to offer easy-to-use interfaces, stable system performance, and enough personnel support to help users. Additionally, the human component continues to be a major bottleneck since employees encounter challenges including insufficient technological training and intricate compliance processes that impede the smooth provision of digital services. In order to secure long-term institutional viability and competitive advantage, digital banking at this institution must ultimately be seen as a strategic requirement that calls for a balanced investment in strong infrastructure, ongoing personnel upskilling, and proactive consumer education.

Declaration

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