DETERMINANTS OF DIGITAL BANKING ADOPTION AND THEIR IMPLICATIONS FOR POLICY REFORM IN LOCAL SELF GOVERNMENT

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Abstract: This study investigates the determinants shaping citizens' adoption, satisfaction, and continued patronage of online banking services in India, presenting insights highly relevant to local self-government, public administration, and digital service governance. Adopting a causal research design supported by a narrative analytical approach, the study examines how individual psychological constructs—mindset, comfort level, and risk consciousness—stimulate online banking contentment and subsequently influence perceived service quality, digital utility, and long-term patronage. A structured research instrument comprising demographic and construct-based items was administered to virtual banking users, producing a validated dataset of 921 respondents. The sampling design employed purposive criteria, and advanced analytical techniques including factor analysis, confirmatory factor analysis, reliability testing, and structural modelling were executed using SPSS, AMOS, Excel, and Statwiki. Findings reveal that citizens' comfort and mindset significantly elevate contentment, while risk consciousness moderates perceptions of quality and utility. Contentment emerged as a central mediating construct, reinforcing service quality and utility perceptions that ultimately predict sustained usage of digital banking. The validated measurement model demonstrated robust reliability, convergent validity, and discriminant validity. The study contributes to public administration literature by demonstrating how citizen behaviour in digital financial platforms parallels digital governance adoption patterns in local government services. The findings offer implications for policymakers, local governance bodies, and financial institutions aiming to enhance digital public service delivery, trust, inclusiveness, and long-term citizen engagement.

Keywords: *Digital banking adoption, Local governance, Public service quality, Citizen satisfaction, Risk consciousness, Structural modelling, E-service patronage*

1. Introduction

Banks may now offer practically all of their products and services online due to the growth internet technology. In recent years, the adoption and use of online banking in India has increased. However, many concerns remain unresolved, resulting in a disconnect between what banks have offered in the form of online banking services and what real bank customers want. Increased global competitiveness in the banking industry has prompted banks to devise novel strategies to outsmart their rivals. The internet and wireless technology, among other information and communication technologies, have revolutionized the world. The banking sector, in particular, is exploding in both developed and developing countries. Online banking is one of the most current noteworthy e-banking platforms that has an impact on day-to-day activities. Online banking services are specialized services of banking provided to customers over internet connection that allow them to access their bank accounts and conduct financial transactions from anywhere, at any time, using their computer or smart phones. When compared to other e-banking platforms such as computer banking software, automated teller machines and point of sale terminals, it is more convenient, versatile, and timely in accessing financial services . This is because, unlike automated teller machines and point of sale terminals, most consumers always have their smart phones with them, which might let them execute financial activities quickly and easily from anyplace in online. Furthermore, online banking services have been determined to be safer than other e-platforms due to their employment of a multi-layered security system.

The study considered perceived ease of banking service use, credibility, service usefulness and attitude of customer towards evaluating their satisfaction on mobile banking. Results showed that mobile banking essentially contributed more to the customer satisfaction. However, perceived ease of banking service use, credibility, service usefulness and attitude had influence customer satisfaction [1]. Furthermore, it helped to attract more customers to avail such services from the banks. Findings revealed that positive and significant association were found between mobile banking and satisfaction [2]. The study was suggested that the banks should strive for offering value added services in its mobile banking platform. Further, designing many user-friendly applications increase favorable customer experience, which help to transact more under mobile banking.

Researcher examined the arbitration consequence of satisfaction on the connection between e-banking service quality with customer purchase intent. It was found that service quality of bank was analyzed under the aspects like reliability, privacy, communication, responsiveness and efficiency [3]. Purchase intention of customer were sizably enhanced when the customers had satisfaction with service quality of electronic banking. However, the aspects such as reliability, privacy, communication, responsiveness and efficiency had strong impact on purchase intention [4]. Findings confirmed that customer satisfaction rendered mediating role and actively determined the service quality and purchase intention of customers. It was concluded that customers were interested to use e-money, ATM and electronic banking because of its high service quality [5].

The banks provide online banking solutions in accordance with the needs of customers. Results revealed that website quality of bank and technology platforms provided several products and services to the customers [6]. However, the employment of present information and technology for customer communication enhance the customer satisfaction. Furthermore, findings of the study divulged that fast response, website design were the most effective in establishing customer satisfaction with respect to online banking services. In conclusion, it was found that the existence of online and other technology in service delivery attracts customers to use banking services [7]. The customer satisfaction was scrutinized towards e-banking services. The study showed that electronic banking play supportive role to both customers and banks. Electronic banking services are the perfect mode to increase safety, integrity, efficiency and service quality of banks [8]. Customers are frequently use the e-banking services in the form of credit card, debit card, and online funds transfer for purchase and online shopping.

Online shopping, balance enquiry, money transfer and bill payments were the main purpose of using mobile banking. Findings stated that convenience, cost, reliability, speed, responsiveness, trust and security, and accuracy were the most influential aspect of mobile banking. Furthermore, customers were highly satisfied towards the accessibility of mobile banking for their varied needs [9]. Furthermore, value of price, facilitating conditions, habits, social influences and hedonic motivation as determining factor of mobile banking on satisfaction. Findings stated that price values, facilitating conditions and social influences had positive impact on accessibility of mobile banking [10]. Though, remaining factors had low impact on accessibility of mobile banking among students. Similar to that ease of use and security dimension of mobile banking had considerable effect on determining customer satisfaction. Therefore, these factors had significant effect on customer satisfaction. The study suggested that banks should ensure sufficient security for mobile banking transactions. In this manner, customer confidence on mobile banking can be secured [11].

The study examined the service quality dimensions, factors influencing customer contentment and the association between customer contentment and quality of service. Assurance, openness, tangibles, consistency and empathy were found to be the forerunners of service quality [12]. Results designated that the quality dimensions of the service play a main task in determining customer contentment. The study revealed that reliability was one of the key factors affecting customer contentment [13]. Findings of the study showed that positive correlation found between dimensions of service quality and customer contentment. It performed as a useful advertising measure to determine customer satisfaction. It was concluded that situational features had no positive impact on customer satisfaction

Furthermore, satisfaction had mediating effect among the information quality, service quality, and intention to avail mobile banking services [14]. It had negative effect with system quality. Findings also revealed that high level of trust, superior service quality may support to hold the existing customer base and attract new customers. In summary, it was found that service quality and customer trust had been observed as the main determinants on customer contentment and usage intention. Finally, it had effect on actual usage of mobile banking. Similarly, tradition obstruction was the main determinant in the ‘reason against’ in adoption of mobile banking. Findings disclosed that openness to change had significant influence on ‘reason for’ adoption of mobile banking. However, it had no effect on ‘reasons against’ and attitude towards mobile banking. In conclusion, it was found that adoption can be influenced by several dimensions both in favour and against of mobile banking adoption. The study suggested that banks should decrease barriers in adoption of mobile banking [15].

2.Methodology

2.1 Data collection

The present research concentrated on a causal research design that was supplemented with a narrative study style (Kothari and Garg, 2019). The scope of the present thesis was methodological and analytical in nature. Causal investigation raises comprehension of interactions by investigating catalysts and outcomes.

2.2 Research design

The instrument, disbursed to those engaged in virtual banking, comprised eighteen questions: eleven queries pertained to the profile of the respondents while seven queries pertained to the research constructs. Queries that addressed demography encompassed gender, age, educational qualification, occupation, monthly income, and e-banking usage. Queries also solicited account-related information like bank involved, usage recurrence, services accessed, time period of usage, influencers, and hurdles accosted. Construct queries solicited ratings for mindset, comfort level, risk consciousness, quality of services, utility, contentment and patronage. Queries involving rating encompassed concurment, contentment, handiness, admirability and acknowledgement.

Table 1 Structured Research Instrument Questions (Non-Construct)

Question No.	Content	No. of Options
1	Gender	2
2	Age (years)	3
3	Educational Qualification	3
4	Occupation	3
5	Monthly Income (Rs.)	3
6	E-Banking usage	3
7	Account Most Used for E-Banking	3
8	Online Banking Services Used	10
9	Online Banking Influencer	3
10	Frequency of using Online Banking Services	4
11	Challenges Encountered in Online Banking	9

3. Conceptual Framework

This conceptual model, in Figure 1 illustrates the hypothesized relationships among several constructs influencing the adoption and perception of online banking. The model posits that Online Banking Contentment (OBCT) acts as a central mediator, being influenced by three upstream factors: Mindset (MDST), Online Banking Comfort Level (OBCL), and Risk Consciousness (RKCN). In turn, OBCT is hypothesized to positively influence both the perceived Quality of Online Banking Service (QOBS) and Digital Banking Utility (DBUY). Furthermore, QOBS is shown to directly impact OBCT (suggesting a feedback loop) and, along with DBUY, directly influences the ultimate outcome variable: Patronage of Online Banking (PTOB). The entire structure suggests that a user's psychological state (mindset, comfort, risk perception) drives their contentment, which then shapes their views on service quality and utility, ultimately determining their likelihood of patronizing online banking services.

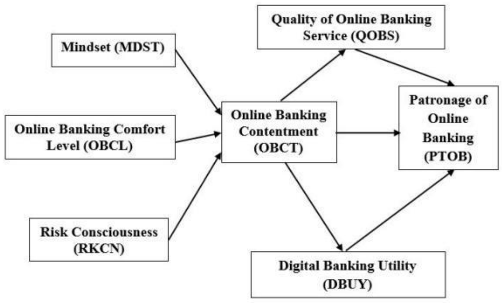

Figure 1 Conceptual Model espoused by Researcher

3.1 Sampling Design

Individuals engaging in banking in India comprised the population. Among them, those who engaged in virtual banking comprised the frame. Purposive sampling entailed these criteria needed to be complied with:(a) Engaging in virtual banking for at least one year; (b) Account in private, public or foreign bank in India. The sample volume was ascertained by employing statistical formula for unascertained population:

Table 2 sample size analysis

Variable / Parameter	Value
Formula for Estimated Sample Size (n)	$n = \frac{\sigma^2 z^2}{D^2}$
Standard Deviation (σ)	0.774
Level of Acceptable Error (D)	5%
Standard Variate (z)	1.96
Estimated Sample Size (n)	921
Attempted Sample Size	949
Rejections (Discarded)	28
Actual Sample Size	921

3.3 Data tool

The data analysis in this study was carried out using advanced statistical software, including SPSS, Statwiki, AMOS, and Excel, ensuring precise computation and robust interpretation. A comprehensive set of analytical tools was employed, such as recurrence analysis, percentage analysis, deviation and variance measures, mean and aggregate computations, post-hoc tests, factor analysis, and modelling techniques, enabling systematic evaluation, validation, and interpretation of the research data in a scientifically rigorous manner.

4. **Results and discussion**

Perception regarding Mindset (Attitude) (MDST) was solicited from employees engaging in e-banking (Appendix 1; Question 12). The input entailed e-bankers to rate aspects of mindset (attitude) aided by a rating scale wherein the extremes of the scale ranged between highly dissent and highly concur. The scale items that were to be rated can be found in Table 3 while the descriptive associated with each scale item can be found in Table 4.

Table 3 Construct: Mindset (Attitude)

Code	Scale Items
MDST1	Online banking provides up to date information
MDST2	Online banking saves time
MDST3	Online banking improves the efficiency in conducting financial transactions
MDST4	Online banking is accessible at any time

MDST5	Online banking services can be accessed from any location

The outcomes of mindset (attitude) descriptive in terms of mean rating and standard deviation can be found in Table 4. The hierarchy of mean ratings for the scale items indicates that MDST2 was at the zenith while MDST1 was at the nadir.

Table 4 Mindset (Descriptive)

Code	Mean Rating	Mean Hierarchy	SD
MDST1	3.8002	5	1.07200
MDST2	4.2128	1	1.02908
MDST3	4.0662	2	1.01455
MDST4	3.9848	4	1.07126
MDST5	3.9859	3	1.03673

4.1 Online Banking Comfort Level

Perception regarding Online Banking Comfort Level (OBCL) was solicited from employees engaging in e-banking). The input entailed e-bankers to rate aspects of online banking comfort level aided by a rating scale wherein the extremes of the scale ranged between highly disapprove and highly acknowledge. The scale items that were to be rated can be found in Table 5 while the descriptive associated with each scale item can be found in Table 6.

Table 5 Construct: Online Banking Comfort Level

Code	Scale Items
OBCL1	Prefer to use Internet/mobile banking as much as possible
OBCL2	Online banking fulfils my needs and requirements
OBCL3	Comfortable in using online banking rather than visiting the branch
OBCL4	Comfortable in using all options in internet / mobile banking
OBCL5	Online banking process is clear and understandable

The outcomes of online banking comfort level descriptive in terms of mean rating and standard deviation can be found in Table 6. The hierarchy of mean ratings for the scale items indicates that OBCL3 was at the zenith while OBCL5 was at the nadir.

Table 6 Online Banking Comfort Level (Descriptive)

Code	Mean Rating	Mean Hierarchy	SD
OBCL1	4.1031	2	.92030
OBCL2	4.0250	3	.93624
OBCL3	4.2280	1	.96803
OBCL4	3.9088	4	1.02169
OBCL5	3.8393	5	1.02375

4.2 Risk Consciousness

Perception regarding Risk Consciousness (RKCN) was solicited from employees engaging in e-banking (Appendix 1; Question 14). The input entailed e-bankers to rate aspects of online banking comfort level aided by a rating scale wherein the extremes of the scale ranged between highly dissent and highly concur. The scale items that were to be rated can be found in Table 7 while the descriptive associated with each scale item can be found in Table 8.

Table 7 Construct: Risk Consciousness

Code	Scale Items
RKCN1	Aware of the financial risk resulting in monetary loss due to transaction error.
RKCN2	Aware of the performance risk resulting through network issue while accessing banking website.
RKCN3	Aware of the privacy risk resulting in accessing online banking through hyperlinks in emails, pop-up windows etc., (i.e., unauthorised sources)
RKCN4	Absence of human interaction while performing complicated transactions increases the psychological risk
RKCN5	Aware of the grievance redressal system to tackle any such risks.

The outcomes of risk consciousness descriptive in terms of mean rating and standard deviation can be found in Table 4.41. The hierarchy of mean ratings for the scale items indicates that RKCN3 was at the zenith while RKCN1 was at the nadir.

Table 8 Risk Consciousness (Descriptive)

Code	Mean Rating	Mean Hierarchy	SD
RKCN1	3.5147	5	1.04051
RKCN2	3.6471	2	1.02486
RKCN3	3.6938	1	1.07423
RKCN4	3.5928	3	1.07961
RKCN5	3.5461	4	1.00881

4.3 Quality Of Online Banking Service

Perception regarding Quality of Online Banking Service (QOBS) was solicited from employees engaging in e-banking . The input entailed e-bankers to rate aspects of quality of online banking service aided by a rating scale wherein the extremes of the scale ranged between highly deficient and highly admirable. The scale items that were to be rated can be found in Table 9 while the descriptive associated with each scale item can be found in Table 10.

Table 9 Construct: Quality of Online Banking Service

Code	Scale Items
QOBS1	Interest in addressing customer queries
QOBS2	Confidentiality of customer information
QOBS3	Resolution of online transaction problems
QOBS4	Provision of smooth transactions
QOBS5	Notification of policy changes / alerts

The outcomes of quality of online banking service descriptive in terms of mean rating and standard deviation can be found in Table 10. The hierarchy of mean ratings for the scale items indicates that QOBS4 was at the zenith while QOBS3 was at the nadir.

Table 10 Quality of Online Banking Service (Descriptive)

Code	Mean Rating	Mean Hierarchy	SD
QOBS1	3.4148	4	1.05581
QOBS2	3.5092	2	1.12297
QOBS3	3.3616	5	.98610
QOBS4	3.6536	1	.97941
QOBS5	3.4245	3	1.12434

4.4 Digital Banking Utility

Perception regarding Digital Banking Utility (DBUY) was solicited from employees engaging in e-banking . The input entailed e-bankers to rate aspects of quality of digital banking utility aided by a rating scale wherein the extremes of the scale ranged between highly unhandy and highly handy. The scale items that were to be rated can be found in Table 11 while the descriptive associated with each scale item can be found in Table 12.

Table 11 Construct: Digital Banking Utility

Code	Scale Items
DBUY1	Making deposits in Fixed / Recurring as and when required
DBUY2	Making investments in Mutual Funds / Stock Market or PPF as per need
DBUY3	Applying for loans and insurance as per need.
DBUY4	Making request for cheque book / DD / ATM / Credit card etc.,
DBUY5	Managing card like making request for New / Replacement / Activation / Blocking of cards etc.,

The outcomes of digital banking utility descriptive in terms of mean rating and standard deviation can be found in Table 12. The hierarchy of mean ratings for the scale items indicates that DBUY5 was at the zenith while DBUY3 was at the nadir.

Table 12 Digital Banking Utility (Descriptive)

Code	Mean Rating	Mean Hierarchy	SD
DBUY1	3.6026	3	1.11538
DBUY2	3.5255	4	1.07827
DBUY3	3.3572	5	1.09518
DBUY4	3.6243	2	1.16564
DBUY5	3.6786	1	1.14249

4.5 Online Banking Contentment

Perception regarding Online Banking Contentment (OBCT) was solicited from employees engaging in e-banking . The input entailed e-bankers to rate aspects of Online Banking Contentment aided by a rating scale wherein the extremes of the scale ranged between highly discontent and highly content. The scale items that were to be rated can be found in Table 13 while the descriptive associated with each scale item can be found in Table 14.

Table 13 Construct: Online Banking Contentment

Code	Scale Items
OBCT1	Navigation of online banking website
OBCT2	Reclaim / reset of Id’s and Passwords
OBCT3	Informative and visual appeal
OBCT4	Opening formalities / Closing formalities
OBCT5	User friendliness of menus

The outcomes of Online Banking Contentment descriptive in terms of mean rating and standard deviation can be found in Table 14. The hierarchy of mean ratings for the scale items indicates that OBCT2 was at the zenith while OBCT4 was at the nadir.

Table 14 Online Banking Contentment (Descriptive)

Code	Mean Rating	Mean Hierarchy	SD
OBCT1	3.6308	3	1.09171
OBCT2	3.6504	1	1.08218
OBCT3	3.6330	2	1.07134
OBCT4	3.5071	5	1.08858
OBCT5	3.5983	4	1.03176

4.6 Patronage Of Online Banking

Perception regarding Patronage of Online Banking (PTOB) was solicited from employees engaging in e-banking (Appendix 1; Question 17). The input entailed e-bankers to rate aspects of Patronage of Online Banking aided by a rating scale wherein the extremes of the scale ranged between highly dissent and highly concur. The scale items that were to be rated can be found in Table 15 while the descriptive associated with each scale item can be found in Table 16.

Table 15 Construct: Patronage of Online Banking

Code	Scale Items
PTOB1	There would be no change regarding my inclination to bank online
PTOB2	I stand by my beliefs about online banking
PTOB3	I would not get swayed when recommended to choose physical banking
PTOB4	Online banking will be pursued in the long run

The outcomes of Patronage of Online Banking descriptive in terms of mean rating and standard deviation can be found in Table 4.49. The hierarchy of mean ratings for the scale items indicates that PTOB4 was the zenith while PTOB3 was at the nadir.

Table 16 Patronage of Online Banking (Descriptive)

Code	Mean Rating	Mean Hierarchy	SD
PTOB1	3.5679	3	1.01832
PTOB2	3.7047	2	1.05484
PTOB3	3.5570	4	1.05463
PTOB4	3.7948	1	1.05306

4.7 Pilot Study Reliability

Cronbach scores greater than 0.7 and nearing 1.0 indicate significant internal stability. The reliability coefficients for the construct as determined by the pilot study are shown in Table 17.

Table 17 Pilot Study: Research Instrument Reliability

Variable	Initial Items	Deletion(s)	Final Items	Cronbach
MDST	5	0	5	0.791
OBCL	5	0	5	0.936
RKCN	5	0	5	0.844
QOBS	6	1	5	0.899

DBUY	6	1	5	0.896
OBCT	5	0	5	0.911
PTOB	5	1	4	0.826
Total	*37*	*3*	*34*	*0.963*

4.8 **Content Validity**

There are two approaches to developing content (material) authenticity . Pre-examination was one technique, with the contents authorised by a few competent digital bankers. In addition, the authenticity of scale elements has already been established in the publications. On any fresh or modified scale items, confirmatory factor assessment was employed.

4.9 Confirmatory Factor Analysis

Unnoticed, uninfluenced variables were MDST, OBCL, RKCN, OBCT, QOBS, DBUY, PTOB, e1 to e34. Noticed, influenced variables were MDST1- MDST5, OBCL1- OBCL5, RKCN1- RKCN15, OBCT1- OBCT5, QOBS1- QOBS5, DBUY1- DBUY5, PTOB1- PTOB4. The aggregate of noticed and unnoticed variables was 34 and 41 correspondingly. Table 318 and Figure 2 chronicle the estimates stemming from measurement framework.

Table 18 Online Banking Measurement Model

Path			**Path Coefficients**		**p**
			Unstandardised	**Standardised**	
MDST5	<---	MDST	1.000	0.827	
MDST4	<---	MDST	1.048	0.839	***
MDST3	<---	MDST	0.969	0.819	***
MDST2	<---	MDST	0.952	0.793	***
MDST1	<---	MDST	0.938	0.750	***
OBCL5	<---	OBCL	1.000	0.786	
OBCL4	<---	OBCL	1.034	0.815	***
OBCL3	<---	OBCL	0.951	0.791	***
OBCL2	<---	OBCL	1.024	0.880	***
OBCL1	<---	OBCL	0.953	0.834	***
RKCN5	<---	RKCN	1.000	0.716	
RKCN4	<---	RKCN	0.903	0.604	***
RKCN3	<---	RKCN	1.236	0.831	***
RKCN2	<---	RKCN	1.197	0.844	***
RKCN1	<---	RKCN	1.164	0.808	***
OBCT1	<---	OBCT	1.000	0.756	
OBCT2	<---	OBCT	1.120	0.853	***
OBCT3	<---	OBCT	1.124	0.866	***
OBCT4	<---	OBCT	1.044	0.791	***
OBCT5	<---	OBCT	0.989	0.791	***
QOBS1	<---	QOBS	1.000	0.697	
QOBS2	<---	QOBS	1.071	0.702	***
QOBS3	<---	QOBS	0.934	0.697	***
QOBS4	<---	QOBS	1.062	0.798	***

QOBS5	<---	QOBS	1.068	0.699	***
DBUY5	<---	DBUY	1.000	0.762	
DBUY4	<---	DBUY	1.038	0.776	***
DBUY3	<---	DBUY	0.900	0.716	***
DBUY2	<---	DBUY	0.936	0.756	***
DBUY1	<---	DBUY	0.892	0.696	***
PTOB1	<---	PTOB	1.000	0.802	
PTOB2	<---	PTOB	1.086	0.841	***
PTOB3	<---	PTOB	0.930	0.720	***
PTOB4	<---	PTOB	0.974	0.755	***

*** significant at $p < 0.001$

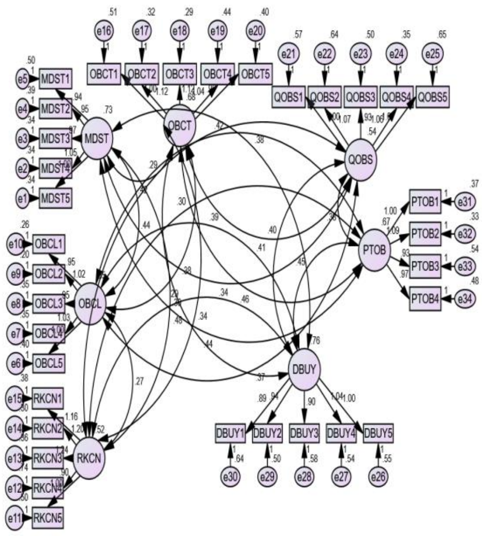

Figure 2 Online Banking Measurement Model

The fit scores of measurement framework are chronicled in Table 19.The virtual banking framework was noticed to possess acceptable fit.

Table 19 Fit Indices (Online Banking Measurement Model)

Fit Indices	**Values**	
	Measurement Model	**Preferred**
CMIN/df	5.296	3 to 5
CFI	0.958	0.9 or greater
GFI	0.981	0.9 or greater
AGFI	0.953	0.9 or greater
RMSEA	0.068	0.06 to 0.08
RMR	0.044	0.05 or lower

CONVERGENT VALIDITY

The outcomes of convergent validity are displayed in Table 20 wherein reliability and variance are showcased.It can be noticed that average variance extracted as well as composite reliability were admissible.

Table 20 Convergent Validity: Online Banking Measurement Model

	CR	AVE
MDST	0.903	0.650
OBCL	0.912	0.676
RKCN	0.875	0.587
QOBS	0.843	0.518
DBUY	0.859	0.550
OBCT	0.906	0.660
PTOB	0.862	0.610

4.10 **Discriminant Validity**

Divergent validity (Table 21) entails ascertaining the inter-correlation values as well as comparison with average variance extracted scores.The scores in the diagonal symbolise the square of average variance extracted and these were noticed to be much more than correlation scores.

Table 21 Discriminant Validity: Online Banking Measurement Model

	AVE	MDST	OBCL	RKCN	QOBS	DBUY	OBCT	PTOB
MDST	0.650	**0.806**						
OBCL	0.676	0.637	**0.822**					
RKCN	0.587	0.482	0.472	**0.766**				
QOBS	0.518	0.542	0.618	0.540	**0.72**			
DBUY	0.550	0.509	0.554	0.458	0.627	**0.742**		
OBCT	0.660	0.600	0.573	0.577	0.668	0.662	**0.812**	
PTOB	0.610	0.627	0.633	0.508	0.635	0.635	0.684	**0.751**

4.11 Discussion

Due to the unique nature of financial services, where intensive communication with customers who have varying demands and requirements is necessary, customer contentment is crucial in online banking. The ability to get overview of accounts, settling payment, and view transaction history are just a few of the digital services that banks offer to their customers. All banks understand how crucial it is to design website with suitable menu so as to ensure high-quality website services. Customers who use bank websites expect user friendliness of menus and it should disclose relevant options for executing transactions. Contentment of customer determines the success of online banking services perform. The entire services of online banking are responsible to make customer contentment. It was dependent on formalities related to the opening and closing of a particular bank services, website navigation, visual attractiveness, and password recovery. Additionally, the usability of menus is a key factor in gauging customer contentment. The list of alternatives in online banking portals should provide all the necessary information when attempting to use a certain product or service. Customers have found that the alternatives provided in online banking are insufficient to use a particular product or service. Banks should create their possibilities to make better menu options in accordance with the evolving situation in order to satisfy customer desires.

However, customer patronage is also developed through propensity to use, belief, and a refusal to abandon traditional banking practices. Long-term use of internet banking is thus given less consideration by customers. In long-term perspective, customers may shift to competitors due to their cutting-edge services and designing services as per the need of customers. There is a higher chance for customers to close their bank accounts with the current bank. Therefore, it is a risky indication for the banks' long-term viability. It is crucial to conduct a survey of the customer base to gather information on the cost of products and services, the caliber of the personnel services, and other factors. Additionally, opinions on service innovation and segmentation, distinctive products, grievance management, tariff, safety, and the need for support are to be gathered. When banks fail to give their customers contented service, they promptly come up with plans to switch to other banks. A satisfied customer base will increase credibility of online banking. High patronage customers will be committed to using online banking services over the long term, which is essential to increasing the banks' profitability.

5. Conclusion

The antecedents had significant impact on customer mindset, online banking comfort level, risk consciousness, quality of online banking services, and digital banking utility. Antecedents had significant impact on customer contentment and customer patronage with regard to online banking. Mindset, online banking comfort level, and risk consciousness had significant effect on online banking contentment of customers. Therefore, customer mindset, online banking comfort level and risk consciousness are actively formed customer contentment while using online banking. Customer contentment had significant and direct effect on quality of online banking services, digital banking utility and patronage of online banking. Quality of online banking services and digital banking utility had partial mediation between customer contentment and patronage. Profile of customers had significant effect on research constructs such as customer mindset, online banking comfort level, risk consciousness, customer contentment, quality of online banking services, digital banking utility and customer patronage. To conclude, high level of customer patronage found on online banking.

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