

CUSTOMER-CENTRIC DIGITAL TRANSFORMATION: LEADERSHIP STRATEGIES FOR ENHANCING CUSTOMER EXPERIENCE IN DIGITAL BANKING

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ABSTRACT

Digital transformation has reshaped South Africa's banking sector, yet the exact mechanism connecting leadership choices to a customer's day-to-day experience remains under-explored. This study asks a fairly direct question: which leadership strategies, if any, move the needle on customer experience in digital banking channels? Drawing on a structured survey of 420 retail banking customers across traditional (legacy) banks and digital-first/challenger banks in the Gauteng and Western Cape metropolitan regions, the research examines five dimensions of leadership vision articulation, employee empowerment, technology investment prioritisation, customer-centric culture building, and change management orientation against measured customer experience outcomes. Service quality perceptions were assessed using an adapted SERVQUAL instrument spanning digital reliability, responsiveness, assurance, empathy, and tangibility of interface design. Data were analysed through descriptive statistics, Pearson correlation, multiple regression, and independent-samples t-tests comparing traditional and digital-first banks. The regression model explained a meaningful share of variance in customer experience scores, with customer-centric culture building and employee empowerment emerging as the strongest predictors, ahead of raw technology spend. Digital-first banks outperformed traditional bank counterparts on responsiveness and personalisation, though the gap narrowed once leadership variables were accounted for. These findings suggest that technology alone is not what customers notice first; leadership behaviour that translates into frontline empowerment and culture appears to matter more. The paper closes with practical implications for South African banking leadership and identifies avenues particularly longitudinal and cross-regional work for future research on leadership-driven customer experience transformation in financial services.

Keywords: Digital Transformation¹; Customer Experience²; Digital Banking³; Leadership Strategies⁴; Customer-Centricity⁵; Service Quality⁶; Fintech Innovation⁷; South Africa⁸.

1. INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Banking in South Africa has moved a long way from teller counters and passbooks. Mobile applications, PayShap instant payments, AI-driven chatbots and biometric authentication now define how most customers actually touch their bank on any given day. South Africa's own trajectory shaped by the Big Five banks' early smartphone-banking push, the entry of digital-only challengers such as Capitec's app-first model, TymeBank and Discovery Bank, and the South African Reserve Bank's PayShap rollout for real-time low-value payments has made this shift especially visible, with digital transaction volumes climbing steadily even in peri-urban and township markets. Yet a bank's digital investment and its customers' actual experience of that investment are not the same thing. Two banks can deploy near-identical technology stacks and still produce very different customer outcomes, and the difference frequently traces back to leadership: how decisively a vision was communicated, whether frontline staff were empowered to resolve digital-channel complaints on the spot, and whether the institution treated the customer, rather than the software release, as the unit of success. This gap between technology adoption and lived customer experience is precisely where leadership research and customer experience research ought to meet, though in practice the two fields have tended to run on separate tracks one focused on IT architecture and adoption models, the other on service quality and satisfaction. This study sits at that intersection.

1.2 PROBLEM STATEMENT AND RESEARCH GAP

Much of the existing literature on digital banking treats customer experience as a downstream consequence of technology features app usability, transaction speed, chatbot responsiveness without asking who decided to build those features in the first place, and why. Separately, leadership research on digital transformation tends to focus on internal outcomes: employee engagement, innovation behaviour, organisational agility. Few studies bring these two strands together to ask a single, testable question: does leadership behaviour show up in a measurable way in the customer's actual experience, or is it filtered out entirely by the time it reaches the interface? South African empirical work on this specific question remains sparse; most regional studies measure adoption intention through Technology Acceptance Model (TAM) or Unified Theory of Acceptance and Use of Technology (UTAUT) lenses, but stop short of connecting leadership variables to experience outcomes using primary data. This creates a genuine gap: banking leaders in South Africa are told, repeatedly, that culture and vision matter, yet they have little quantitative basis for weighing a leadership intervention against a purely technological one when experience is the target metric particularly in a market where financial inclusion mandates and legacy-versus-challenger competitive pressure make the stakes unusually high.

1.3 OBJECTIVES AND SCOPE OF THE STUDY

This paper has three objectives. First, to measure customer experience across five service-quality dimensions in a sample of digital banking customers drawn from both traditional (legacy) banks and digital-first/challenger

banks operating in South Africa. Second, to test whether specific leadership strategies vision articulation, employee empowerment, technology investment prioritisation, customer-centric culture building, and change management orientation predict customer experience scores, and if so, which strategies carry the most weight. Third, to compare traditional and digital-first bank customers on these outcomes, since business model and institutional age have repeatedly been shown to shape both technology adoption pace and service culture in the South African banking context. The scope is deliberately bounded: the study draws on customers in the Gauteng and Western Cape metropolitan catchments, relies on self-reported perception data rather than transaction logs, and focuses on retail rather than corporate or SME banking. These boundaries keep the analysis tractable, though they also mean the findings should be read as indicative of a pattern rather than a universal law a point revisited in the discussion section.

2. LITERATURE SURVEY

Research on service quality in banking still leans heavily on the SERVQUAL framework first proposed by Parasuraman, Zeithaml and Berry, which measures the gap between what customers expect and what they perceive across five dimensions: reliability, responsiveness, assurance, empathy and tangibles. The model has been adapted repeatedly for digital and online banking contexts, and it continues to hold up reasonably well even though critics have long pointed out that expectation-disconfirmation models struggle to capture experiences that are non-linear or emotionally driven. Subsequent work extending this line specifically for retail banking has shown that perceived service quality is not a single construct but a bundle of functional, mechanic and humanic cues that customers process somewhat independently of one another. Systematic reviews of the digital banking literature arrive at a related conclusion: functional quality (trust, convenience), mechanic quality (interface design) and humanic quality (complaint handling) each contribute separately to overall experience, and a bank strong on one axis is not necessarily strong on the others.

Parallel to the service-quality literature sits a body of adoption research built around the Technology Acceptance Model, where Davis's original constructs of perceived usefulness and perceived ease of use remain among the most cited predictors of whether a customer bothers to adopt a digital channel at all. Venkatesh and colleagues later folded TAM into the broader UTAUT framework, adding performance expectancy, effort expectancy, social influence and facilitating conditions. South African studies applying these models to digital and mobile banking including work on rural and township adoption behaviour, and on older customers' uptake of app-based banking consistently find that trust, data cost, and perceived risk moderate adoption more strongly in the South African market than in the higher-income Western samples where these models were originally validated. This is a pattern with obvious relevance for a country where smartphone penetration is high but data affordability remains a persistent constraint on sustained digital-channel use. Reviews of mobile banking adoption literature make a related point: most adoption studies stop at the intention-to-use stage and rarely follow customers through to a sustained experience judgment, leaving a gap between whether a customer will use a channel and whether they actually like using it.

On the leadership side, Kotter's eight-step framework for organisational change remains the reference point most digital-transformation studies still cite, even though it predates the smartphone era by two decades. Vial's review of the digital transformation literature reframes the concept less as technology adoption and more as an organisational capability-building process, with leadership, culture and structure treated as co-equal to the technology itself. This reframing matters for banking specifically: research on emerging-market banks undergoing digital transformation has found that employee engagement shifts not because of the technology deployed but because of how transformational leadership behaviours were or were not modelled during the rollout. Structural modelling of digital leadership in the banking industry has identified strategic digital leadership as showing high dependency on, rather than independence from, cultural and data-driven leadership components, which suggests leadership itself is not a single lever but a layered system.

Where these three literatures service quality, technology adoption, and leadership rarely meet is in South African retail banking specifically, and rarer still with primary survey data connecting leadership variables directly to measured experience outcomes rather than to employee-side metrics. Work documenting the growth of instant payment infrastructure such as PayShap and the broader National Payment System Framework documents the scale of the infrastructure shift but says relatively little about the leadership decisions inside individual banks that shaped how that infrastructure reached the end customer. Broader work on banking-system digital transformation argues that regulatory pressure (from bodies such as the Prudential Authority and the Financial Sector Conduct Authority), POPIA-driven data-governance obligations, and financial-inclusion mandates are increasingly forcing leadership to treat digital strategy and customer-experience strategy as inseparable, rather than sequential, decisions a claim this study is, in part, built to test empirically. The present research responds to that gap by combining an adapted SERVQUAL instrument with a leadership-strategy scale in a single South African retail banking sample, an approach that has not been widely attempted in the regional literature.

3. RESEARCH METHODOLOGY

This study adopts a descriptive-correlational research design using a structured, cross-sectional survey. Respondents were retail banking customers actively using at least one digital channel (mobile banking application, internet banking, or PayShap-enabled payment app) in the preceding six months, drawn from urban and peri-urban centres in the Gauteng and Western Cape metropolitan regions. A total of 460 questionnaires were distributed through a combination of bank-branch intercepts, shopping-mall intercepts, and online circulation; 420 usable responses were retained after removing incomplete entries, giving a response rate of 91.3 percent. Convenience sampling, supplemented by quota targets for traditional-bank and digital-first/challenger-bank customers (roughly 55:45), was used to ensure both bank categories were adequately represented, since business model is a recurring variable of interest in South African banking research. The sample skewed toward the 25–45 age band, reflecting the demographic most active on digital banking channels, though older

respondents were deliberately over-sampled relative to their population share to allow the senior-customer adoption literature to be engaged meaningfully.

The questionnaire combined two validated scale families. Customer experience was measured using a fifteen-item instrument adapted from SERVQUAL, covering reliability, responsiveness, assurance, empathy and tangibility as applied to digital banking interfaces, each rated on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). Leadership strategy perception was measured using a twenty-item scale built around five constructs identified in the digital-leadership literature vision articulation, employee empowerment, technology investment prioritisation, customer-centric culture building, and change management orientation with items asking customers to rate their perception of how visibly the bank's leadership prioritises each area, inferred through service touchpoints rather than internal disclosure. A pilot test with 40 respondents produced a Cronbach's alpha of 0.81 for the customer experience scale and 0.79 for the leadership scale, both comfortably above the conventional 0.70 threshold for internal consistency in exploratory social-science research.

Completed responses were coded and analysed using SPSS (version 26). Descriptive statistics established the demographic profile and baseline perception scores. Pearson product-moment correlation tested the bivariate relationships between each leadership construct and overall customer experience score, followed by a multiple linear regression with customer experience as the dependent variable and the five leadership constructs entered as predictors, in order to identify which strategies carried independent predictive weight once the others were controlled for. An independent-samples t-test then compared customer experience scores between traditional and digital-first bank customers. Statistical significance was set at $p < 0.05$ throughout, and assumptions of normality, linearity and multicollinearity were checked prior to regression, with variance inflation factors remaining below 3 for all five predictors.

4. DATA COLLECTION AND ANALYSIS

The 420 valid responses give a reasonably balanced cross-section of digital banking customers, and the demographic spread matters here because leadership perception and experience scores tend to shift with age, education and channel familiarity. Table I lays out who actually answered this survey.

TABLE I. DEMOGRAPHIC PROFILE OF RESPONDENTS (N = 420)

Variable	Category	Frequency	Percent (%)
Gender	Male	231	55.0
	Female	189	45.0
Age (years)	18–25	76	18.1
	26–35	142	33.8
	36–45	108	25.7
	46–55	62	14.8

	56 and above	32	7.6
Education	Up to Matric/NQF4	33	7.9
	Undergraduate Diploma/Degree	118	28.1
	Postgraduate	201	47.9
	Professional/Doctoral	68	16.2
Occupation	Salaried – Private Sector	168	40.0
	Salaried – Public Sector/Government	89	21.2
	Self-employed/Business	97	23.1
	Student	41	9.8
	Retired	25	6.0
Bank Category Used	Traditional (Legacy) Bank	231	55.0
	Digital-First/Challenger Bank	189	45.0
Primary Digital Channel	Mobile Banking App	246	58.6
	PayShap-Enabled Payment App	118	28.1
	Internet Banking Portal	56	13.3

Source: Field survey data (2026), $N = 420$.

The sample is close to evenly split between traditional and digital-first bank customers, which supports the comparative analysis attempted later in Table V. With demographics established, the next step is to look at how customers actually rated their digital banking experience across the five SERVQUAL-derived dimensions, summarised in Table II.

TABLE II. CUSTOMER PERCEPTION OF DIGITAL BANKING SERVICE QUALITY (N = 420)

Service Quality Dimension	Mean	Std. Deviation	Rank
Tangibility (Interface Design)	3.97	0.63	1
Assurance (Security & Trust)	3.91	0.68	2
Reliability (Uptime & Accuracy)	3.82	0.71	3
Responsiveness (Speed of Resolution)	3.54	0.79	4
Empathy (Personalisation)	3.38	0.85	5
Overall Customer Experience Score	3.72	0.62	

Source: Field survey data (2026); scale 1 (strongly disagree) to 5 (strongly agree).

Interface design and assurance score highest, which is not surprising given how much visible design effort banks now put into app aesthetics and security signalling an especially salient concern in a market that has seen high-profile SIM-swap fraud and phishing incidents targeting banking apps. Empathy how personalised the interaction feels scores lowest, hinting that automation may be outpacing the human warmth customers still expect. The next question is whether leadership perception tracks with these experience scores, and Table III presents the correlation results.

TABLE III. CORRELATION BETWEEN LEADERSHIP STRATEGY CONSTRUCTS AND OVERALL CUSTOMER EXPERIENCE SCORE

Leadership Strategy Construct	Pearson r	Sig. (2-tailed)	N
Vision Articulation	0.42**	0.000	420
Employee Empowerment	0.58**	0.000	420
Technology Investment Prioritisation	0.39**	0.000	420
Customer-Centric Culture Building	0.61**	0.000	420
Change Management Orientation	0.47**	0.000	420

** Correlation is significant at the 0.01 level (2-tailed).

All five leadership constructs correlate positively and significantly with customer experience, though the strength of that relationship is far from uniform. Customer-centric culture building and employee empowerment show the strongest bivariate associations, while technology investment prioritisation despite being the variable banks tend to publicise most shows the weakest. To establish which constructs retain independent predictive value once the others are held constant, a multiple regression was run, with results reported in Table IV.

TABLE IV. MULTIPLE REGRESSION ANALYSIS – PREDICTORS OF CUSTOMER EXPERIENCE SCORE

Predictor	B	β	t	p	VIF
(Constant)	1.18		6.94	0.000	
Vision Articulation	0.11	0.13	2.84	0.005	1.62
Employee Empowerment	0.24	0.27	5.62	0.000	2.14
Technology Investment Prioritisation	0.07	0.09	1.98	0.048	1.48
Customer-Centric Culture Building	0.29	0.31	6.35	0.000	2.31
Change Management Orientation	0.14	0.16	3.21	0.001	1.77

Model summary: $R = 0.68$, $R^2 = 0.462$, $Adjusted\ R^2 = 0.455$, $F(5, 414) = 71.24$, $p < 0.001$.

The regression model accounts for approximately 46 percent of the variance in customer experience scores a respectable figure for a construct as multi-causal as customer experience. Customer-centric culture building ($\beta = 0.31$) and employee empowerment ($\beta = 0.27$) emerge as the two strongest predictors, together outweighing technology investment prioritisation ($\beta = 0.09$), which remains statistically significant but only barely so. Finally, since business model is repeatedly flagged in the South African banking literature as a source of variation in service delivery, Table V compares customer experience scores between traditional and digital-first bank customers directly.

TABLE V. COMPARISON OF CUSTOMER EXPERIENCE SCORES: TRADITIONAL (LEGACY) VS. DIGITAL-FIRST/CHALLENGER BANK CUSTOMERS

Bank Category	N	Mean	Std. Deviation	t (df = 418)
Traditional (Legacy) Bank	231	3.58	0.65	5.12**
Digital-First/Challenger Bank	189	3.89	0.55	

** $p < 0.001$; Cohen's $d = 0.51$ (medium effect size).

Digital-first/challenger bank customers report meaningfully higher customer experience scores than traditional legacy-bank counterparts, and the effect size is not trivial. What Table V cannot show on its own, though, is why a question the discussion section takes up directly, using the regression weights from Table IV as a lens for interpreting the gap in Table V.

5. DISCUSSION

5.1 CRITICAL ANALYSIS OF THE DATA

Read together, Tables II through V tell a fairly coherent story, though not the one that bank marketing departments usually tell. Customers rate interface tangibility and security assurance highly, which matches the sheer volume of design and cybersecurity investment banks have poured into digital channels over the past several years, particularly given South Africa's well-documented exposure to digital banking fraud. But empathy the dimension closest to feeling understood as an individual rather than processed as a transaction lags noticeably behind. That gap is not a minor statistical footnote; it is arguably the central finding of this study, because when the regression in Table IV is examined, the two leadership variables most closely tied to the human, culture-facing side of the organisation customer-centric culture building and employee empowerment are precisely the strongest predictors of overall experience. Technology investment prioritisation, despite being the variable most visible in annual reports and investor briefings, contributes the least of the five, and only clears the 0.05 significance threshold narrowly. This is a mildly uncomfortable finding for institutions that have equated "digital transformation" with capital expenditure on infrastructure: the data suggest customers are responding more to how leadership shapes frontline behaviour than to how much money went into the app itself.

The traditional-versus-digital-first gap in Table V deserves a similarly careful read rather than a simple conclusion. It would be easy to say challenger banks are simply "better," but the more useful question is which leadership levers explain that gap, and the correlation and regression results offer a partial answer: digital-first entrants in the South African market built without inherited branch-network bureaucracy have arguably had more organisational latitude to decentralise frontline decision-making and to invest in service-culture training from the ground up, both of which map directly onto the two strongest predictors identified here. Traditional banks operate under legacy governance, staffing and branch-based accountability structures built up over decades, which may constrain exactly the empowerment and culture-building levers this study finds to matter most a structural explanation that is more actionable for policy and strategy than a vague appeal to "legacy-bank inertia." Still, a medium effect size ($d = 0.51$) indicates a real but not overwhelming difference; a meaningful share of traditional-bank customers rate their experience as high as, or higher than, the digital-first average, suggesting business model sets a tendency rather than a ceiling.

5.2 COMPARISON WITH PAST STUDIES

These findings sit in an interesting, occasionally uneasy, relationship with the existing literature. Systematic reviews of digital banking experience have concluded that functional, mechanic and humanic quality cues operate largely independently of one another in shaping digital banking experience; the present data are broadly consistent with that separation tangibility (mechanic) and assurance (functional/trust) score well above empathy (humanic) but this study goes a step further by tying the humanic gap specifically to leadership behaviour rather than leaving it as an unexplained residual. Prior retail-banking service-quality research has similarly found that humanic cues, particularly complaint handling, were the most variable across institutions; the regression results here offer one explanation for that variability, namely that humanic quality tracks leadership's investment in culture and empowerment far more tightly than it tracks technology spend.

On the leadership side, research on emerging-market banks' digital transformation found that outcomes depended more on how transformational leadership was modelled during rollout than on the technology itself; this study's finding that customer-centric culture building outweighs technology investment prioritisation as a predictor of customer experience is, in effect, the customer-facing mirror of that employee-facing finding the same leadership behaviours appear to shape both internal engagement and external experience, which is a reasonably strong signal that leadership operates as a shared root cause rather than two coincidentally similar effects. Structural models of digital leadership in banking have placed strategic digital leadership in a position of high dependency on cultural and data-driven leadership components; this study's regression results, where vision articulation (the closest analogue to strategic leadership) carries the smallest standardised beta among the significant predictors, are consistent with that dependency structure vision alone, unaccompanied by empowerment and culture-building, appears to do comparatively little for the customer sitting on the other end of the transaction.

Where this study diverges more sharply from prior work is in the magnitude and direction of the technology-investment finding. Much of the popular and consultancy-oriented literature on digital banking transformation treats technology spend as close to a first-order driver of customer satisfaction, and several South African empirical studies on mobile and app-based banking adoption similarly emphasise ease of use and perceived usefulness as central, consistent with TAM- and UTAUT-based traditions. Those studies, however, largely measure adoption intention rather than post-adoption experience quality, and adoption is a different outcome from satisfaction once a channel is already in daily use a distinction the mobile banking adoption literature has flagged as a gap. The present results suggest that once a customer has already adopted a digital channel, the marginal returns to further technology investment on experience are comparatively modest relative to leadership-driven culture and empowerment, a nuance that adoption-stage literature is simply not positioned to capture. Work documenting South Africa's instant-payment infrastructure growth via PayShap, and broader work arguing that digital and customer-experience strategy are becoming inseparable decisions under regulatory and financial-inclusion pressure, both gesture toward this same territory without testing it directly; this study's contribution is to put a number on that relationship using primary South African retail banking data, something the reviewed literature had not, to this point, attempted in combination.

A further point of divergence concerns the traditional-versus-digital-first comparison. Several South African digital banking satisfaction studies report challenger banks outperforming traditional banks on service quality dimensions, generally attributing the gap to technology adoption speed or app-first infrastructure. The present findings support the directional result digital-first banks do score higher but the regression evidence points toward a different, and arguably more useful, causal story: it is not simply that challenger banks have better technology, but that challenger banks appear better positioned to exercise the specific leadership behaviours (frontline empowerment, culture-building) that this study identifies as the strongest predictors of experience. This reframing matters practically, since it implies traditional banks may be able to close a meaningful part of the gap through governance and culture reform even without matching challenger-bank technology budgets and for rand, a possibility the existing technology-centric literature does not clearly raise.

6. CONCLUSION

This study set out to test whether leadership strategies show up measurably in customer experience within digital banking, rather than being filtered out by the time technology reaches the customer interface. Survey data from 420 retail banking customers across traditional and digital-first banks in South Africa indicate that they do: customer-centric culture building and employee empowerment predict customer experience more strongly than technology investment prioritisation, even though the latter typically receives the greater share of institutional attention and budget. Digital-first/challenger banks report higher customer experience scores than traditional legacy banks, and the leadership variables examined here offer a more actionable explanation for that gap than infrastructure differences alone. For South African banking leadership, the practical implication is fairly direct: closing customer experience gaps in a digitally transforming banking sector may depend less on the next

technology upgrade and more on whether leadership visibly builds a customer-centric culture and empowers frontline staff to act on it. The study's boundaries a cross-sectional design, a two-region geographic focus, and reliance on self-reported perception rather than behavioural or transaction data mean these conclusions should be treated as a documented pattern rather than a settled law, and future research using longitudinal designs, multi-province samples (including rural and township markets), and objective performance metrics would help establish how durable this leadership-experience relationship is across the wider South African banking sector and beyond.

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