

**AN ANALYTICAL STUDY ON ACCEPTANCE AND ADOPTION OF  
DIGITAL BANKING SERVICES IN SERVICE QUALITY DIMENSION**

**Thesis submitted to the Bharathiar University in partial fulfillment  
of the requirements for the award of the Degree of**

**DOCTOR OF PHILOSOPHY IN COMMERCE**

**Submitted by**

**K. PRINCY**

**Under the Guidance of**

**Dr. (Mrs.) M. RAJARAJESWARI, M.Com., M.Phil., MBA., MCA., NET., SET., Ph.D.**

**Assistant Professor**

**Department of Commerce**

**PSGR Krishnammal College for Women**

**Coimbatore**



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Signature of the Guide

**Dr. (Mrs.) M. RAJARAJESWARI**  
M.Com., M.Phil., MBA.,MCA.,NET.,SET.,Ph.D  
Assistant Professor  
Department of Commerce  
PSGR Krishnammal College for Women  
Peelamedu, Coimbatore - 641 004.

Countersigned

Head of the Department

**Dr. (Mrs) G.KAVITHA**, M.Com.,M.Phil.,PGDCA.,Ph.D  
Assistant Professor and Head  
Department of Commerce  
PSGR Krishnammal College for Women  
Peelamedu, Coimbatore - 641 004.

Principal

**Dr.P. MEENA**, M.Sc.,M.Phil.,Ph.D.  
PRINCIPAL  
PSGR KRISHNAMMAL COLLEGE FOR WOMEN  
PEELAMEDU, COIMBATORE - 641 004.

*Declaration*

---

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## DECLARATION

I, **K. PRINCY**, hereby declare that the thesis, “**AN ANALYTICAL STUDY ON ACCEPTANCE AND ADOPTION OF DIGITAL BANKING SERVICES IN SERVICE QUALITY DIMENSION**”, submitted to Bharathiar University, in partial fulfilment of the requirements for the award of the Degree of **DOCTOR OF PHILOSOPHY IN COMMERCE** is a record of original and independent research work done by me during 2018 - 2023 under the Supervision and Guidance of **Dr. (Mrs.) M. RAJARAJESWARI, M.Com., M.Phil., MBA., MCA., NET., SET., Ph.D.**, Assistant Professor, Department of Commerce, PSGR Krishnammal College for Women, and the thesis has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or other similar title to any candidate in any University.

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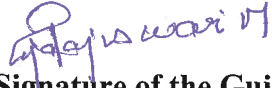
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Signature of the Guide

**Dr. (Mrs.) M. RAJARAJESWARI**  
M.Com., M.Phil., MBA, MCA, NET, SET, Ph.D  
Assistant Professor  
Department of Commerce  
PSGR Krishnammal College for Women  
Peelamedu, Coimbatore - 641 004.

Countersigned

  
Head of the Department

**Dr. (Mrs) G.KAVITHA**, M.Com., M.Phil., PGDCA, Ph.D  
Assistant Professor and Head  
Department of Commerce  
PSGR Krishnammal College for Women  
Peelamedu, Coimbatore - 641 004.

  
Principal

**Dr.P. MEENA**, M.Sc., M.Phil., Ph.D.  
PRINCIPAL  
PSGR KRISHNAMMAL COLLEGE FOR WOMEN  
PEELAMEDU, COIMBATORE - 641 004.

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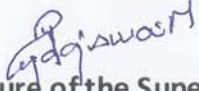
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**Signature of the Supervisor**  
**Dr. (Mrs.) M. RAJARAJESWARI**  
(Seal)  
M.Com., M.Phil., MBA, MCA, NET, SET, Ph.D  
Assistant Professor  
Department of Commerce  
PSGR Krishnammal College for Women  
Peelamedu, Coimbatore - 641 004.

  
**Signature of the Researcher**

  
**Head of the Department**  
**Dr. (Mrs) G.K. SATHYA**  
(Seal)  
M.Com., M.Phil., PGCCA, Ph.D  
Assistant Professor and Head  
Department of Commerce  
PSGR Krishnammal College for Women  
Peelamedu, Coimbatore - 641 004

  
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## *Acknowledgement*

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## ACKNOWLEDGEMENT

First and foremost, I thank the **Almighty** for his immense blessings and his supremacy that work within me through thick and thin accomplish this research successfully. He has made my life more beautiful; I owe to his blessing.

I express my sincere thanks to **Mr. G. Rangasamy**, Managing Trustee, GRG Institutions and **Dr. (Mrs.) R. Nandini**, Chairperson, PSGR Krishnammal College for Women, Coimbatore, for providing me an opportunity to pursue my research in this institution.

I am grateful to **Dr. (Mrs.) N. Yesodha Devi, M.Com., Ph.D.**, Secretary, PSGR Krishnammal College for Women, Coimbatore, for giving me an opportunity to undertake my research work in this prestigious institution.

I place on record my sincere thanks to **Dr. (Mrs.) P. Meena**, Principal, PSGR Krishnammal College for Women, Coimbatore for giving me an opportunity to upgrade my knowledge and education in this esteemed institution.

With great reverence and high deference, I express my sense of obligation and heartfelt gratitude to my Research Supervisor and Guide **Dr. (Mrs.) M. Rajarajeswari, M.Com, M.Phil., MBA., MCA., NET., SET., Ph.D.**, Assistant Professor, Department of Commerce, PSGR Krishnammal College for Women, Coimbatore for the continuous support of my Ph.D study and related research. I would like to thank her for valuable advice, support, inspiration and motivation showered on me during the tenure of my research.

I am grateful to thank **Dr. G. Kavitha, M.Com., M.Phil., PGDCA., Ph.D.**, Assistant Professor and Head, Department of Commerce, PSGR Krishnammal College for Women, Coimbatore for her continuous support and encouragement for completion of the research.

I am extremely indebted to the entire faculty members and research scholars, Department of Commerce.

I always express my sincere thanks to **Dr. M. Theivanayaki, MBA., M.Phil., Ph.D., NET**, for her technical guidance and support in applying statistical tools which enabled me to successfully complete this research and also for giving a long period of time to depend.

I express my gratitude to **Mr. G. Midhun Sundar, B.E.**, for his technical support in data collection which helped me in doing this research.

Words cannot express my feelings to gratitude of my father **M. C. Krishnan**, my mother **C. Indira**, my husband **M. Shajeev**, my sister **K. Priya**, my brother-in-law **R. Sunil**, my children **Adhya Sunil, S. Viinay Aditya & S. Vismay Aditya** and my friends **S. Haripriya** and **C. Gayathri** for their encouragement, moral support and sacrifice without which the work would not have been completed. Their love and blessings were a perpetual source of inspiration to me.

**(K. PRINCY)**

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