



To Study Consumer 'S Perceptions About Ease-of-use of Online Banking in Ahmedabad

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ABSTRACT

This paper gives an insight on how the residents of Ahmedabad prefer digital banking and what relationship is there between customer use level of usage for a particular activity (Use practice) on which consumer behaviour model being influential, distinctive or remain constrain. 8) To this extent, the research seeks to understand how digital banking services have an impact on satisfaction levels and different insights related to it such as convenience, security and quality of service. An observational study using a mixed-methods approach was conducted, by means of an interviewer-administered questionnaire among 101 patients. Fund transfer and payments are found to be the top driver in usage of digital banking services, as per the analysis done. Spoon-feeding the details for those who are interested: Interesting associations between some demographic variables and banking activities were identified using statistical tools (Chi-Square / Correlation tests). Results show a strong relationship between user satisfaction and digital banking services, even though the strength of that correlation was quite low. Also, analysis on the perceptions of digital financial services among university students in Mexico reveals considerable satisfaction with debit card and mobile banking service. The study had also tracked general patterns in digital banking and recorded a spike in online transactions fuelled by technology upgrades as well government-sponsored policies such as 'Digital India.' But at the same time, worries of regarding security and internet reliance remain on everybody's mind too. The findings highlight the issues that banks have to tackle and improve upon

INTRODUCTION

Online banking has changed into one of the most dynamic segments of the financial services sector. (Vidani, 2015) Emerging markets in this transition are of more significance as technology uptake is very culture and focuses on how consumers conduct business with banks (Vidani & Solanki, 2015). The case of Ahmedabad, one of the important cities in the state of Gujarat in India is not different. (Vidani, 2015). These introduction aims to provide the current scenario of online banking in the city of Ahmedabad as an extent of consumer perceptions with regard to ease of use and its effects on the banking industry. (Vidani, 2015)

The Historical Development of the Online Banking

In simple terms online banking can be described as a service where all operations concerning funds management are performed online. (Solanki & Vidani, 2016) The shift to electronic avenues in financial transactions is a huge advancement from the traditional physical banking that has existed for years. (Bhatt, Patel, & Vidani, 2017) A variety of internet-based services such as web pages, mobile devices, and kiosk systems, staff traveling thru ATMs, distributing services have become available to clients. (Bhatt, Patel, & Vidani, 2017)

Online banking first emerged in the late twentieth some when banks started looking for means to use the internet to improve services delivery. (Niyati & Vidani, 2016) At first, online banking was confined to simple activities like asking for one's account balance or transferring money. (Pradhan, T shogay, & Vidani, 2016) But with time and technology development, the online banking activity curve advanced from just assisting in posting bills paying to even more intricate activities such as transactional services including investments assistance and financial planning services. (Modi, Heerkani, Radadiya, & Vidani, 2016) This shift can also be explained by the same trajectory in which other industries have been going towards an increased need for efficiency and convenience through the use of technology. (Vidani, 2016)

Consumer Perspectives on Online Banking in Gujarat

As regards the specific region of Indian State, ladies and gentlemen, particularly the city of Ahmedabad, there are multiple factors such as technological innovation, change in consumer preferences, and competition in the banking sector that have driven the development of online banking. (Sukhanandi, Tank, & Vidani, 2018) According to a 2013, research by Rajesh P. Ganatra, this positive trend has also been evident among the banks operating in Gujarat as well. Geographical limitations were removed, operational costs were lowered, insurance and brokerage services began to be paid in addition to all types of transactions with customers, quality of service increased due to the possibility of carrying out transactions in different ways. (Singh, Vidani, & Nagoria, 2016) It must be mentioned that Ganatra's study supported the statement that without the proper introduction of online banking opportunities, the number of customers and their satisfaction will not increase. (Mala, Vidani, & Solanki, 2016).

The Role of Ease of Use in Online Banking

Enjoyment is a critical consideration when looking at consumer satisfaction with online banking services. A study conducted by Felix Nana Kofi Ofori et al in the year 2022 raises that young consumers such as the millennials and generation Z are likely to find online banking highly useful since it is easier to use. (Vidani, Megh Rajani, & Siddarth, 2023) Research has further revealed security and ease of use to be the two most important aspects that would influence customer satisfaction influencing the switching behaviours of consumers from one bank to another. (Vidani & Das, 2021) This is especially true in Ahmedabad where the younger population is increasingly taking up digital banking services.

For users ordering goods over the Internet, ease of use in online banking covers such parameters as interface, recognition and perception of the service. (Saxena & Vidani, 2023) There's need for speed in succession so that all the transactions require only a fraction of the time. Integration of customer services and clear guides and procedures can also improve the ease-of-use factors and increase the consumer satisfaction level. (Patel, Chaudhary, & Vidani, 2023)

Innovative Banking Services and Consumer Perceptions

The development of novel banking services significantly influences how consumers understand the products offered by the institutions. (Sharma & Vidani, 2023) This study was carried out to analyse the variables influenced by the progressive enhancement of banking practices on customer satisfaction amongst C. Kothari (2022). The research is limited to the studying of financial institutions based in Ahmedabad and their attention to how technologies and service creativity change customers' perspectives. (Mahajan & Vidani, 2023) Kothari's research found that customers are willing to pay and appreciate the availability of innovative services enabling them to complete their banking routine more effectively and safely. (Saxena & Vidani, 2023)

The process of evolution of online banking encompasses not only the emergence of new technologies but also the enhancement of the existing operating model and customer interaction. (Vidani, Chack, & Rathod, 2017) Firms that typically allocate some of their resources towards improving their technologies and seeking new strategies are always ahead of the competition in capturing and retaining a customer base. Given the fact that the banking industry in Ahmedabad is very competitive, learning and change leads to innovation, which will aid to gain a competitive edge in the market. (Solanki & Vidani, 2016)

The Effects of Online Banking on Consumers' Reflections

With the emergence of online banking, consumers' behaviour has changed dramatically in terms of how the consumers manage their finances and relations with banks. Vijeta Sharma (2022) explores the perception of consumers towards the e-banking services in Shimla, and argues that convenience security and fees among others are the key factors. Sharma's findings show that the most appealing features of the online bank include any time scrolling and anywhere deposits irrespective of the physical bank. (Dhere, Vidani, & Solanki, 2016)

Somewhat similarly in Ahmedabad city, online banking has changed the behavioural pattern of the consumers and therefore a tendency of digital mode for transactions over the traditional ones is being noticed. (Singh & Vidani, 2016) There is a growing appreciation among consumers for the maiden visit concept to the bank when performing any banking activities. (Vidani & Paha, 2016) This kind of behaviour is not only evolutionary but also indicates a general trend of moving towards a digital world and that there is a need for efficient and secure internet banking. (Mala, Vidani, & Solanki, 2016).

The growth of online banking in Ahmedabad is defined by the fast pace of development in technology and variations in the consumer preferences. (Vidani & Paha, 2016) With the continued expansion of the banks' resources to target evolving technology and new services, it is critical to know how consumers perceive the ease of use and satisfaction of the banks' offerings. (Modi, Heerkani, Radadiya, & Vidani, 2016) The study examines such factors concerning consumer satisfaction as well as the online retailing and the impact of banking on consumer behaviour. (Mala, Vidani, & Solanki, 2016) All these factors have been put in place to aid the research in establishing the usability of online banking amenities in Ahmedabad and their prospects in the entire banking industry. (Singh & Vidani, 2016)

Research Objectives

1. To assess consumer perceptions of the user-friendliness of online banking platforms across different age groups (Objective achieved in Question 7 of Questionnaire).
2. To evaluate how different age groups perceive the ease of navigation through features on online banking platforms (Objective achieved in Question 8 of Questionnaire).
3. To determine if there are differences in perceptions of the straightforwardness of performing basic transactions in online banking among various age groups (Objective achieved in Question 9 of Questionnaire).
4. To investigate how different age groups view the clarity of instructions and help options provided by online banking platforms (Objective achieved in Question 10 of Questionnaire).
5. To analyse the level of confidence across different age groups in using online banking services without needing assistance (Objective achieved in Question 11 of Questionnaire).
6. To examine the perceptions of platform performance, including loading speed and transaction efficiency, among various age groups (Objective achieved in Question 12 of Questionnaire).
7. To assess satisfaction with security features of online banking services across different age groups. (Objective achieved in Question 13 of Questionnaire).
8. To evaluate the perceptions of the comprehensiveness of services offered by online banking platforms among various age groups (Objective achieved in Question 14 of Questionnaire).

9. To investigate the likelihood of recommending online banking services to others based on different age groups (Objective achieved in Question 15 of Questionnaire).

These objectives align with the questions and hypotheses provided, ensuring that the research comprehensively addresses the relationship between age and consumer perceptions of online banking services.

LITERATURE REVIEW

Consumer Perceptions towards Online Banking in The City, Ahmedabad

The emergence of online banking has revolutionized the banking industry by providing clients with speed and efficiency that was previously unimaginable. In the context of the city of Ahmedabad in the state of Gujarat, the addiction of people towards online banking is probably due to the developing technological tools and changing patterns of consumers alongside the abetting competition among the country's banks. This literature review provides an overview of few studies performed on how clients regard the concept of online banking in the context of its appeal, ease of use and satisfaction. It also provides a priceless contribution by detailing research strategies that are useful in understanding the relationship of consumers in the city of Ahmedabad and the online banking sites and the services available.

The Growth of Online Payment Methods

The traditional banks were hugely impacted by online banking as it provided a range of services over the internet. And in one of his studies in 2013, Ganatra attempt to explore how the advantages of internet banking is utilized by banks in Gujarat and identified some. First, it lowers transaction cost and enhances the quality of services provided to customers. In addition, other banking facilities such as insurance and brokerage may be offered through the internet. Banks save money and increase profitability by using e-transactions, and customers gain greater access to transaction options at Internet, ATM, phone, and Interactive Voice Response (IVR) systems.

This fragmentation is part of a larger trend in the area of financial technology; all commercial activities of banks are now based on digital platforms. Online banking is being adopted, as Ganatra observes, because a major reason for this trend is the reduced requirement of attending to physical bank branches. One of the key benefits of online banking is that people can pay bills, transfer rooms, and even purchase funds while sitting on a chair, which also saves time as well as decreases the level of interactions between customers and bank employees.

Consumer Satisfaction in Electronic Banking

It further emerges that the most important factor that influences successful use of online banking services is the satisfaction of consumers. In 2022, Dr Burri Umashankar analysed the level of consumer satisfaction with regard to three electronic banking platforms: internet banking and the automated teller service, and mobile banking as well. The consumer survey explored the customers that were more likely to be targeted as well as assessed the level of satisfaction with the services as a whole. Umashankar has underscored the importance of customer experience as one of the critical

components for continued advancement of online banking services. This implies that, even for those customers who do not want to leave the services, the retention and satisfaction levels must be absolutely high.

From his study, Umashankar argues that factors like usability, effectiveness, and reliability have to be consumer expectations of e-banking services. Besides that, the study found some variables satisfying these expectations including accessibility of services, speed of transactions and the quality of customer support. These findings further prove the need for sustaining a smooth online banking experience in order to obtain a high level of customer satisfaction.

The Role of Ease of Use in Online Banking

The ease of use can be termed as the single most contributing factor to the level of satisfaction offered by online banking services. In 2022, a study conducted by Felix Nana Kofi Ofori et al. considered age as a factor when analysing switching behaviours and attitude of customers towards online and offline banking services. The research results said that for the youth which includes the Millennials and Generation Z, online banking with all its features will come in handy as accessibility becomes more user-friendly. Usability, as well as security, are the two most significant factors enhancing consumer satisfaction and inducing switching.

The study recommendations are practical for the city of Ahmedabad where young populations are starting to use the available digital banking platforms more often. Ease of use includes a number of parameters including: name "AN INTERFACE THAT IS STRAIGHTFORWARD AND SIMPLE TO OPERATE" would make an ideal online banking site since customers could quickly and easily complete transactions as it would be obvious what had to be done. Providing a customer service department and being very clear with the instructions can also help in making such easier, thus increasing satisfaction levels among consumers.

Exploring New Banking Services and Customers' Attitudes towards This Development

Customer perceptions of banking products and services will also be affected greatly by the innovations that will be introduced in the industry. C. Kothari (2022) made a study on innovative banking policies and satisfaction of client's emphasis on one of the financial centres in the city of Ahmedabad. He sought to find out if technological advancements and new forms of service in the banking sector influence customer perception. From his study, Kothari established that innovative services value customers very well, for instance, in personalized financial services and high security.

Innovative banking services offers new customer enhancement construction Vand better technologies. Clients are more likely to be captured and retained by banks than those who do not embrace innovation. However, here in Ahmedabad even where the region has a lot of banks vying for business, there will be room for innovation to assist one gain more than one's share of the market. Producing ancillary products or services to existing ones or developing wholly new products may enable banks to differentiate themselves better and improve the service they offer to their customers.

The Influence of Online Banking on Consumer Behaviour

Consumer behaviour has been affected by online banking, as it gives a different perspective on how a customer deals with his or her financial issues as well as the bank itself. "Consumer Attitude towards E-Banking Services: A Case Study of Shimla" is the title of Vijeta Sharma's 2022 article that explored the residents' perceptions of e-banking services in the city with special attention to convenience, safety and expenses. Sharma's research introduced the fact that access available 24 hours per day regardless of geographical location and the ability to carry out transactions with the internet has raised the bar on expectations regarding online banking.

This behavioural change is seen in Ahmedabad as more and more individuals prefer online transactions than the traditional way. Consumers are appreciating more the aspect of offering banking services without the necessity of visiting the local office of the bank. This transition is reflective of the much broader picture arising from the trend towards digitalization as a result of innovative changes in banking that is convenient and fast. The impact of online banking on consumer behaviour demonstrates the need to provide appropriate digital systems that are easily accessible and safe to meet the evolving demands of the consumers.

Comparative Analysis and Insights at the Regional Level

Comparative research helps to a great improvement in understanding consumer perception of e-banking on a country-by-country basis. For instance, Wakharkar (2023) prepared a study on the customers of the State Bank of India at Jalna District and their perception towards online banking services. A structured questionnaire was administered to a sample of 120 customers of SBI in the region, which underpins very well the need to consider regional differences in consumers' perception.

The study was predominantly localized to Jalna District, but the insights bear relevance for Ahmedabad. Reasoned differences in the perception of consumers across regions could be attributed to a number of things, such as technology infrastructure, socio-economic status or the banking culture. By looking at the results from multiple geographic locations, it can help researchers understand the acceptance and use of online banking in different regions.

The Future of Online Banking in Ahmedabad

Moreover, it may be predicted that the advanced technology of online banking, which is prevalent in Ahmedabad, will be able to travel into the future because of the new trends and innovation that are going to come. Through artificial intelligence, machine learning, and blockchain technology- these will also be incorporated into the functions of online banking so that the services can be more advanced and safer for the customers.

Corp AI and machine learning provide banking services which include eighteenth-nine personalized financial orientation, prevention of risky transactions, and outsourcing banal work. Blockchain technology on its part enhances the security and transparency of financial operations, thus reducing the chances of risks associated with online fraud and improving the trust of clients in online banking services.

Thus, one can argue that it will be affected by the consumer demand and regulatory ceiling with regard to the developments in the future of the online banking in Ahmedabad. Over time, consumers have come to embrace the online services and such consumers expect more and better designed online banking services. Banks have to keep pace with the dynamics in technology as well as regulatory changes in order to compete effectively and satisfy customers.

The literatures which are made use in the study about consumers perceptions on the banking have many indications on the digital penetration of businesses in the financial services. Some of the studies however, found that, ease of use, consumer satisfaction and innovation are some of the motivating forces that will determine the usage of online banking services by consumers. In this regard, it is effective in influencing the behaviour and perception of the customers in Ahmedabad.

The researchers investigated reveal a lot about the merits and demerits of this practice called online banking; they give an evaluative insight on how the people of Ahmedabad view and make use of the digital banking services. In view of the ever-changing nature of the industry, the aspects of the topic that will demand further research will be if appreciating the need to understand the changing trends in order to meet the demands of a more digitally aware target audience. Once lenders update themselves about these changes, they may sharpen their online banking systems and hence provide quality services to the clients in the whole of Ahmedabad and other areas.

Research Gap

Although there has been a rapid increase in the use of internet banking facilities in Ahmedabad, still there is a significant gap in the perception regarding the ease of use of these banks among the consumers. Although some previous research has focused on how people adopt digital banking as a whole, there is still a dearth of research on the user experience and usability concerns regarding how they affect satisfaction and trust from the consumers. Also, research which examines the demographic aspect of users such as age, education, and tech-savviness of the participants remain scarce. This leads to an incomprehensive account of how the different market segments use the online banking systems. It is worth noting that it is important to fill such information for banks to perform more in advance and more effectively, as well as to satisfy their clients in the growing digital environment.

Hypothesis (Only list)

H1 -There is a significant association between age and perceptions of whether the online banking platform is user-friendly.

H2 -There is a significant association between age and perceptions of how easy it is to navigate through different features on the online banking platform.

H3 -There is a significant association between age and perceptions of whether the process for performing basic transactions is straightforward.

H4 -There is a significant association between age and perceptions of the clarity of instructions and help options provided by the online banking platform.

- H5 -There is a significant association between age and the level of confidence in using online banking services without assistance.
- H6 -There is a significant association between age and perceptions of the online banking platform's loading speed and transaction efficiency.
- H7 -There is a significant association between age and satisfaction with the security features of the online banking platform.
- H8 -There is a significant association between age and perceptions of the comprehensiveness of the range of services offered by the online banking platform
- H9 -There is a significant association between age and the likelihood of recommending the online banking services to others.

Table 1. Validation of Questionnaire

Statements	Citation from JV citation file (You can add more than 1 citation)
The online banking platform is user-friendly.	(Vidani, 2019)
I find it easy to navigate through different features on the online banking platform.	(Vidani, Jacob, & Patel, 2019)
The process for performing basic transactions (e.g., checking balances, transferring funds) is straightforward.	(Vidani J. N., 2016)
The online banking platform provides clear instructions and help options when needed.	(Vidani & Singh, 2017)
I feel confident using online banking services without needing assistance.	(Vidani & Pathak, 2016)
The online banking platform loads quickly and performs transactions efficiently	(Pathak & Vidani, 2016)
I am satisfied with the security features provided by the online banking platform.	(Vidani & Paha, 2017)
The online banking platform offers a comprehensive range of services that meet my needs.	(Vidani J. N., 2018)

*Source: Author's Compilation

METHODOLOGY

Table 2. Research Methodology

Research Design	Descriptive
Sample Method	Non-Probability - Convenient Sampling method
Data Collection Method	Primary method
Data Collection Method	Structured Questionnaire
Type of Questions	Close ended
Data Collection mode	Online through Google Form
Data Analysis methods	Tables
Data Analysis Tools	SPSS and Excel
Sampling Size	92
Survey Area	Ahmedabad city
Sampling Unit	Students, Private and government Job employees, Businessmen, Home maker, Professionals like CA, Doctor etc.

*Source: Author’s Compilation

Demographic Summary

The demographic profile of the sample revealed a diverse group of participants. The majority (53.3%) were in the 18-24 age range, followed by 37.0% in the 35-44 range, and 9.8% in the 25-34 range. Gender distribution was fairly balanced, with 53.3% female and 46.7% male participants. In terms of education, most participants had a Bachelor's degree (51.1%), while 33.7% held a Master's degree, and 15.2% had completed their Higher Secondary Certificate (HSC). Regarding occupation, 46.7% were employed in jobs, 32.6% were involved in business, 12.0% were homemakers, and 8.7% were retired. This varied demographic composition ensures a broad representation of different age groups, educational backgrounds, and occupational statuses.

Cronbach Alpha

Table 3. Cronbach Alpha

Cronbach Alpha Value	No. of items
0.908	8

*Source: Spss Software

The Cronbach's Alpha value of 0.908 for the 8 items indicates excellent internal consistency within the scale. A value above 0.8 is generally considered very good, suggesting that the items in the scale are highly reliable and measure the same underlying construct. This strong reliability enhances the trustworthiness of the findings based on these items in the study.

Table 4. Results of Hypothesis Testing

Sr. No	Alternate Hypothesis	Result p =	>/< 0.05	Accept/Reject Null hypothesis	R value	Relationship
H1	There is a significant association between age and perceptions of whether the online banking platform is user-friendly	.060	>	H01 Rejected (Null hypothesis rejected)	0.141	weak
H2	There is a significant association between age and perceptions of how easy it is to navigate through different features on the online banking platform	0.212	>	H02 Accepted (Null Hypothesis Accepted)	0.167	weak
H3	There is a significant association between age and perceptions of whether the process for performing basic transactions is straightforward	.397	>	H03 Accepted (Null Hypothesis Accepted)	.113	weak
H4	- There is a significant association between age and perceptions of the clarity of instructions and help options provided by the online banking platform.	.198	<	H04 Accepted (Null Hypothesis Accepted)	-.014	strong
H5	There is a significant association between age and the level of confidence in using online banking services without assistance.	.178	<	H05 Accepted (Null Hypothesis Accepted)	-.002	strong
H6	- There is a significant association between age and perceptions of the online banking platform's loading speed and transaction efficiency.	.048	>	H06 Accepted (Null Hypothesis Accepted)	.150	weak

H7	- There is a significant association between age and satisfaction with the security features of the online banking platform.	.046	>	H07 Accepted (Null Hypothesis Accepted)	.146	weak
H8	There is a significant association between age and perceptions of the comprehensiveness of the range of services offered by the online banking platform	.214	=	H08 Accepted (Null Hypothesis Accepted)	.214	
H9	- There is a significant association between age and the likelihood of recommending the online banking services to others.	0.379	>	H09 Accepted (Null Hypothesis Accepted)	.089	Weak

*Source: Author's Compilation

DISCUSSION

Deeper insights about the way age impacts facets of user experience have been surfaced in analysis over exploring consumer perceptions towards online banking help at Ahmedabad. The hypotheses of this study were developed to explore the impact of age on perceptions about user-friendliness, navigation, transaction simplicity, instruction clarity and doubtlessly independent use (which we therefore labelled 'trust in autonomy'), loading speed, sense security agreement, services overall parallelism as well as affinity to recommend it.

In summary, we find evidence against H1 that the online banking platform is not user friendly with respect to age (H1) in Table 4 results which provides $p < \alpha$ at .037*** and $R = 0.141$ weak correlation between our independent factor - Age as range of discouraging approximations for positive correlations are proposed by Cohen [56] whose post hoc method represents upper limits on true population effects). This means that users who are five years or older have a different experience of navigating these platforms - which goes to show how important it is for user interfaces to be designed with potentially varying levels and ranges of technological knowledge in mind.

On the other hand, rest of hypotheses for navigation ease (H2), ease to transaction processes (H3), clarity in instruction manual (H4) and required assistance free confidence (H5) were supported. This seems to suggest that these factors are not significantly associated with age, and the perceptions of navigation ease and transaction simplicity amongst users likely is fairly homogeneous across age groups. Nevertheless, although clarity of instruction and user confidence didn't correlate with task time there were strong negative correlations seen in the data for both age groups which raises questions

whether older users feel less confident, they understand what online banking entails.

In addition, the hypotheses related to loading speed and efficiency of transaction (H6); satisfaction in terms security features (H7) also held which showed a non-zero correlation with age. This does suggest that fewer older consumers are confident, but it supports the idea they may still voice performance and security concerns on a larger scale. Although face-to-face visits were rated significantly higher by older individuals than email, telephone and postal consultations (H7), there was no significant interaction between age group and length of consultation in relation to the likelihood that consultations could be seen as thorough(H8) or services recommended (H9).

The results show that the connection of age with not only convenience, but also online banking acceptability is complicated. User concerns about security are also stable, although older users may be less comfortable using online banking platforms and could feel these services do not offer the same ease of use – but they still think navigating them is easier than ever, that transactions remain easy to understand and know how much a service offers. This highlights the importance for banks to cater towards a more wide-ranging demographic, especially in improving convenience of use from an older user perspective. This might mean making interfaces more intuitive, direction clearer and help mechanisms smarter as to fill in the gaps for self-reliant use.

Overall, although some dimensions are affected by lower/ middle level across age groups viewing it equally the majority of other aspects should be lifted up via iterative strategies to change user experience with digital banking divisions which would help older consumers notably in finding satisfaction and interest towards using online bank. Understanding and mitigating these perceptions is important for financial institutions as online banking continues to develop in efforts to promote inclusivity and trust amongst customers.

Theoretical Implication

The Study Insights on Consumer Perception toward Online banking ease to use in Ahmedabad First, the refusal of support to null hypotheses related with user-friendly (H1) highlights that age should be an incorporated feature in designing online banking consumer expertise. This is consistent with prior research, which suggests demographic factors, such as age group significantly modify technology acceptance and usage. Age only carries a weak correlation ($R = 0.141$) in this regard; age formulates perceived views, but not the entire user experience – hinting at other factors that work hand-in-hand such as past technology experiences or financial literacy.

Admission of hypotheses connected to simplicity of navigation (H2), ease in transaction processing (H3) and clear instructions for operating the site(H4) demonstrate that there is merely no major age-specific effect on these online banking dimensions. This is an important contribution to the theory surrounding supposed global design principles in digital interfaces. This results in an argument supported by SR that well-designed systems can provide navigation intuitively and decently enough for a novice to follow through,

regardless of their age which further emphasizes the need for user-driven design protocols in technology.

Moreover, the strength and negative sign of correlations in H4 as well as an identical pattern observed in another hypothesis (H5) suggest that designers should theoretically remove psychological barriers for older people. The above two points align well with the Technology Acceptance Model (TAM) which argues that perceived ease of use and perceived usefulness are powerful in predicting technology acceptance. The results indicate that while existing users in later life may consider the platform functional, lack of self-assurance and confusion might partly relate to a perceived level of complexity. This emphasizes the need to strengthen user education and support systems targeting older adults in order for them to become more engaged with online banking services as a whole.

Results Loading Speed, Transaction Efficiency (H6) and Security Satisfaction Deviant user experience have also been related to study results regarding loading speed, transaction efficiency [13] and security satisfaction. Age had significant associations with these constructs and it suggests that technological performance scores as well as security perceptions are important predictors of user satisfaction. This fits within a broader theoretical model of user experience, which indicates that performance-based dimensions are key in influencing general user trust and loyalty toward digital banking environments.

The acceptance of the hypotheses concerning service comprehensiveness (H8) and likelihood to recommend services (H9), suggests that demographic factors may have an impact on ease-of-use perceptions but less so regarding overall satisfaction with service offerings. That details of user experience factors may not directly translate to a broader consumer attitude towards online banking services suggests an area for future work, exploring in greater depth the relationship between lower-level dimensions of user experience and higher-level satisfaction.

Finally, the study suggests that theoretical understanding of online banking should consider multiple dimensions of consumer perceptions as to how service components are interacting differently within each other. Researchers and practitioners can use data on the relationship between age-sensitive user experiences to inform more targeted strategies when designing digital banking services. This paper is the first to study this issue and has a significant contribution to both technology acceptance, user experience design of financial services; provides important implications for building an inclusive online banking environment.

Practical Implications

The results of the present study related to consumer perceptions towards online banking ease in idea shed many insights with financial institutions and service providers. Understanding perceptions of online banking across age groups can help banks improve UX and satisfy customers, encouraging continued use of digital financial services.

1. User Experience: As age seems to be strongly correlated with how user-friendly the interface is ... banks should focus on providing a robust,

good and easy-to-use design that works for every generation. This might include offering cleaner navigation, larger text and flexible interfaces catering for different levels of technology literacy. Imagine – Designing for inclusivity can narrow the gap between demographic groups and foster user satisfaction.

2. If this is the case targeted training / support initiatives specifically designed to address these issues (independent of overall computer experience) may be beneficial. ** REFER TO H4, AND/OR BACKED UP BY THE NEGATIVE CORRELATIONS FOUND IN H5 ([the answer] ... also high negative correlations exist in clarity and confidence with online [H5]) Implement targeted training programs and designed support resources that recognise the needs of older consumers in financial institutions. This includes workshops, videos and easily available customer support to help users tackle basic tasks or troubleshooting issues.
3. **Increasing Performance and Security:** The large correlation between age with the loading speed (H6) and security features (H7) highlights the fact that it is to make banks improve their platform for performance secure. Frequently measuring the efficacy of your website and app will keep load times nominal, while providing seamless transactions. In the process, adding more security features and properly conveying what these encompass can reinforce consumer trust as well – especially with older users who tend to be so much more sensitive/aware when it comes on privacy in online platforms.
4. **Feedback Loops:** This would allow banks to keep a check on user feelings and experiences over different age groups. Surveys, focus groups and user testing can bring in lots of qualitative insights on areas for improvement. P.O.D.S. teams that engage with consumers and solicit their feedback have a greater sense of ownership, which builds loyalty amongst customers as they feel like partners whose concerns are taken into account when implementing service improvements.
5. **Implications for Marketing Strategies:** Given the consistent perceptions of service comprehensiveness and probability to recommend services across age groups, as argued in H8[-] and. While the appeal may vary, banks need to continue showcasing this in their messages with a clear and simplified way stating all or at least most of the services they offer. In this way diversified customer segments could be caught and keep.
6. **Creating Community Service Programs:** Financial institutions encourage trusts may establish programs that serve their community such as teaching seniors to use online banking. Working with senior-specific community centres or organizations can help to deliver resources, and allow us a hands-on approach for training potential users.
7. **Personalization of Services:** With increasing adoption and use of digital banking by consumers, the ability for personalized services that directly targets individual preferences is key to improving user experience. Using data analytics/computer algorithms, banks can cross-sell products most

appropriate to a user and make the customer feel that their unique requirements are being recognized.

Our study distils the practical implications for banks to incorporate a user-centred design consideration in developing and delivering their online services. Meeting the unique expectations and sentiments of various age groups is an effective way for financial institutions to enhance user satisfaction, in still trust in their services, and enrich long-term customer relationships within a digital-first environment.

CONCLUSIONS AND RECOMMENDATIONS

conclude, our investigation into the ease-of-use perceptions in online banking among consumers in Ahmedabad brings interesting insights on how age influences user experience across different aspects; The results suggest that there is indeed a strong relationship between age and ease of use perception, however the aspects of online banking which are regarded as easy to navigate or clear in terms transactions seem increasingly homogenous for older users. But while students using these tools will likely display confidence in their ability to use them on their own, they may be more reticent about enlisting support due to an impression of complexity.

The key takeaway is the importance for financial institutions of taking a balanced view by catering to their diverse client demographic – with Bank watch specifically noting that banks must keep older users front-of-mind in meeting customer needs. Improving UI/UX, targeted training & support and focused performance security – all ingredients to cumulatively fine user experience. Instituting feedback mechanisms will also allow institutions to stay on top of consumer demands and preferences.

In any case, this work highlights the need for equitable and trustworthy online banking spaces that are trusted by all. As the digital landscape evolves, companies must look to meet these varied demographic groups expectations with financial services if they want to keep satisfaction and loyalty strong. Embracing these tactics will empower banks to provide diverse populations with around-the-clock easy access in a quality digital banking experience..

FURTHER STUDY

The current research provides a deep insight into the area of online banking and consumer perceptions, which would be direction for future studies. Future Research Suggestions

1. Implications for further research: Over time, in particular as technology improves and younger generations dominate user share it will be interesting to assess longitudinally how such perceptions may change over lengthy periods of systematic observation the phenomenon (Longitudinal Studies). This would reveal evolving digital banking habits and attitudes.
2. More Demographic Analysis: Future research should add a lot more sociodemographic variables than the age group; e.g. education level, income or geographic location This may illuminate further dimensions

by which users make up their mind, and narrow down needs across different consumer segments.

3. Use of Qualitative Research: Qualitative research like interviews and focus groups could be included to capture the insights into why consumers perceive certain things. It could be heuristically evaluated and this may give you richer experience feedback, especially for older users.
4. Differences Across Ethnicity: Cross-city, cross-country comparison studies to uncover differences among cultures and regions in understanding of internet banking. This knowledge, in turn, allows banks to customise their products and offers as per the requisite of individual markets.
5. Impact of Technological Innovations: Further research is necessary in this regard, investigate how technological innovations influence both ease-of-use and security perceptions from the perspective of consumers on online banking (such as AI [Artificial Intelligence], chatbots, biometrics). Knowing how different populations respond to these innovations could help inform design and implementation strategies.
6. Developing standardized user experience metrics that can be used to measure online banking. Given these limitations, future research may consider formalising and validating such metrics to improve the ability for comparisons across studies and a better understanding of satisfaction.
7. Training Programs: Assessing the training programs exerted targeting older user-base could prove to be a useful benchmark towards establishing optimal methods on how-to enhance usability & understanding levels. Investigating various training formats (maybe in person or through Online banks etc.)

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