E- Retail Payment Perception: User Satisfaction and Behavioural Intentions

N.Manju
Ph.D Scholar (Part time), Department of Commerce, Alagappa University, Karaikudi
https://orcid.org/0000-0003-4051-6346

B.Sudha
Professor, Department of Bank Management, Alagappa University, Karaikudi
https://orcid.org/0000-0002-0785-4020

S.Sasikala
Teaching Assistant, Department of Bank Management, Alagappa University, Karaikudi
https://orcid.org/0000-0003-3121-9411

OPEN ACCESS

Manuscript ID:
COM-2026-14029940

Volume: 14

Issue: 2

Month: April

Year: 2026

E-ISSN: 2582-6190

Received: 10.02.2026

Accepted: 12.03.2026

Published Online: 01.04.2026

Citation:
Manju, N., et al. "E- Retail Payment Perception: User Satisfaction and Behavioural Intentions." *ComFin Reseach*, vol. 14, no. 2, 2026, pp. 26–34.

DOI:
https://doi.org/10.34293/commerce.v14i2.9940

Abstract
The transition from cash-based transactions to cashless payments has become inevitable in the developing digital-empowered society to support a technology-driven economy. The National Payments Corporation of India (NPCI) has strengthened the digital payment ecosystem through platforms such as RuPay, Bharat QR, and the Unified Payments Interface (UPI), enhancing user convenience in e-retailing transactions. This study aimed to examine the factors influencing user satisfaction and behavioural intention toward NPCI-facilitated e-retail payment systems. A conceptual framework grounded in the Technology Acceptance Model (TAM) and Theory of Planned Behaviour (TPB) was developed and empirically tested using structural equation modelling (SEM). Primary data were collected using convenience sampling from users of digital payment systems through a structured questionnaire. Self-efficacy and user happiness are the predictors that support system quality and impact customer behaviour to adopt and continue NPCI-powered payment solutions. The importance of enhancing user satisfaction strengthens the usage intention, where fintech professionals and service providers must focus on improving security, simplifying transaction processes, and ensuring accessibility. Future research should extend this study by employing larger and more diverse samples, incorporating additional behavioural variables, and conducting longitudinal analyses to improve generalisability.

Keywords: NPCI, E-Retail Payments, User Satisfaction, Behavioural Intention and Adoption, Perceived Security, Technology Acceptance Model

Introduction

The rapid growth of e-commerce has transformed traditional shopping and cash-based transactions into more convenient, efficient, and secure digital payment systems, making them an essential component of the modern economy. However, despite increasing literacy levels and technological advancements, a significant number of users remain hesitant to adopt digital payment methods. Factors such as trust, perceived security, and ease of use play a critical role in shaping users' adoption decisions, whereas user satisfaction serves as a mediator in encouraging continued usage with greater confidence. A positive user experience enhances adoption rates, whereas concerns related to privacy, fraud, and technical failures negatively influence satisfaction and discourage usage of the technology. The Technology Acceptance Model (TAM) highlights that perceived usefulness and perceived ease of use significantly shape behavioural intention toward technology adoption. Among these factors, trust is a crucial bridge between user concerns and their willingness to engage in digital transactions. Therefore, understanding both enabling and inhibiting

factors is essential for developing safe, simple, and user-friendly payment platforms. Although prior research has extensively examined technology perception variables, these factors are often studied independently, with limited integration of psychological determinants such as perceived security and trust, particularly in the context of NPCI-facilitated e-retail payment systems. The absence of a comprehensive framework limits the complete understanding of consumer behaviour in digital transactions. Accordingly, the present study addresses this research gap by proposing an integrated framework to examine how ease of use, perceived usefulness, perceived security, and perceived self-efficacy influence customer satisfaction and behavioural intention toward NPCI-developed e-retail payment systems such as UPI, RuPay, and Bharat QR.

Review of Literature

Ease of use or effort expectancy significantly contributes to adoption intention and satisfaction in terms of the TAM framework (Venkatesh and Davis, 2000). The CFA-SEM technique was used to determine the adoption of UPI in India, and it was found that intention and actual usage had a positive impact. In low-income groups, effort expectancy positively impacts behavioural intention by mediating the circumstances, and it reflects the acceptance of high financial performance. Perceived utility plays an important role in UPI acceptance with regard to security and ease of use which influences intention and actual usage. (Jacob et al., 2024)

Trust, contentment, and behavioural intention directly impact social perception, in which security concerns are a limitation (Sharma et al., 2024). Perceived security positively influences consumers opinions on using UPI and Mobile banking. CB-SEM highlights the security factor, and institutional trust impacts the behavioural intention towards e-banking services. Mobile payment enhances perceived ease and usefulness, and increases satisfaction and intention (Bandura). A., 1997). Satisfaction is a mediator factor between intention and it explores the relationship between intention and willingness to recommend mobile wallet services in market (Bhattacharya, S., & Bera, P.,2023). Behavioural intention is the primary result of technology acceptance model and it is important for predicting actual behavior and convenience, utility, Satisfaction and trust have positive impact on mobile payment intention (Jacob, R., Kumar, S., & Devi, R.,2024).

Prior research on digital payment adoption has largely highlighted perceived usefulness, ease of use, and security as significant determinants of technology acceptance (Davis, 1989; Venkatesh et al., 2003). Studies have also confirmed that customer satisfaction influences the intention to continue using digital platforms (Bhattacherjee, 2001). However, the existing literature shows limited integration of perception variables with self-efficacy and satisfaction within a single structural framework. Furthermore, empirical studies focusing specifically on NPCI-enabled e-retail payment systems such as UPI and RuPay are relatively scarce. To address these gaps, the present study developed an integrated model to examine how technology perception factors influence customer satisfaction and behavioural intention.

Objectives

To examine the structural relationships between the factors ease of use, usefulness, perceived security, perceived self-efficiency and their impact on customer satisfaction and behavioural intention to adopt NPCI-developed e-retail payment systems (e.g. UPI, RuPay, Bharat QR), using SEM to validate the proposed conceptual model.

Research Methodology

Primary data were collected from UPI users through questionnaires, and secondary data were collected from articles, journals, and books.

Hypotheses of the Research

H1: Ease of use positively affects user satisfaction.

H2: Ease of use has a positive effect on the behavioural intention to adopt NPCI e-retail payment systems.

H3: Perceived usefulness has a positive effect on user satisfaction.

H4: Perceived usefulness has a positive effect on the behavioural intention to adopt NPCI e-retail payment systems.

H5: Perceived security positively affects user satisfaction.

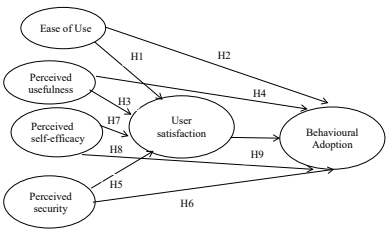
H6: Perceived security has a positive effect on the behavioural intention to adopt NPCI e-retail payment systems.

H7: Perceived self-efficacy positively affects user satisfaction.

H8: Perceived self-efficacy positively affects the behavioural intention to adopt NPCI e-retail payment systems.

H9: Customer satisfaction with e-retail payments has a positive effect on the behavioural intention to adopt NPCI e-retail payment systems.

Figure 1 Proposed Conceptual Framework



Research Design

This study adopts a quantitative research design, collecting numerical data through a structured questionnaire and analysing it using structural equation modelling (SEM) to test the proposed hypotheses (Hair et al., 2019). This research is grounded in established theories such as the Technology Acceptance Model (Davis, 1989), Expectation-Confirmation Theory, and the Theory of Planned Behaviour (Ajzen, 1991).

Population and Sampling

The target population consisted of e-payment users in Chennai who utilised digital payment methods such as UPI, AePS, IMPS, RuPay cards, and NACH. Convenience sampling was employed because of the absence of a sampling frame and the need to select respondents with prior digital payment experience. This method is widely accepted in technology adoption research (Malhotra & Dash 2016; Sekaran & Bougie 2019).

A sample size of 150 was deemed adequate based on the "10-times rule", which recommends that the minimum sample size should be ten times the maximum number of structural paths in the model (Hair et al., 2021). SEM, particularly PLS-SEM, is suitable for small-to medium-sized samples and does not require strict normality assumptions (Hair et al., 2019).

Tools Used

SEM was used to analyse the relationships among the constructs. The analysis began with a measurement model assessment to ensure reliability and validity, followed by a structural model evaluation to test the hypothesised relationships**.**

Ethical Considerations Adopted in the Research

The rights and well-being of the respondents were ensured prior to data collection. Commitment was made to maintain these principles through informed consent. Strict measures for anonymity and confidentiality were implemented to safeguard participant privacy. The research design was carefully structured to minimise any potential harm to the respondents, given the nonsensitive nature of the questions pertaining to e-retail payment system perceptions. Furthermore, data security was implemented to protect the collected information from unauthorised access or misuse. This study maintained full transparency and objectivity throughout its execution and reporting, committing to accurately representing empirical findings. Crucially, all researchers involved actively addressed any potential conflicts of interest, declaring any relationships or biases that could unduly influence the research process or its outcomes.

Results

The empirical findings of the (SEM) analysis are presented here. The measurement model was assessed to confirm construct reliability and validity. Subsequently, the results of the proposed models are detailed, examining the hypothesised relationships between the variables. Finally, the goodness-of-fit of the proposed model was evaluated.

Measurement Model Assessment

Before testing the structural relationships, the reliability and validity of the measurement items were confirmed.

Table 1 Measurement Model

Struct	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)	Interpretation
Ease of Use	0.89	0.91	0.65	Strong reliability and convergent validity
Usefulness	0.88	0.90	0.66	Strong reliability and convergent validity
Perceived Security	0.90	0.92	0.68	Strong reliability and convergent validity
Self-Efficacy	0.87	0.89	0.63	Strong reliability and convergent validity
User Satisfaction	0.91	0.93	0.70	Strong reliability and convergent validity
Behavioral Intention	0.92	0.94	0.72	Strong reliability and convergent validity

Source: Computed from primary data

Note: All CR values are > 0.7 and AVE is > 0.5, indicating adequate construct reliability and convergent validity. Prior to conducting the structural model analysis, the suggested model was evaluated to confirm the validity and reliability of the constructs utilised in this research. Each chosen construct demonstrated robust internal consistency, as shown by Cronbach's alpha scores ranging between 0.87 and 0.92. As these scores surpassed the suggested threshold of 0.70, they confirmed the dependability of the measurement elements. Composite Reliability (CR) scores exceeding 0.89 across all hypotheses reinforce the internal consistency and stability of the proposed relationships. The Average Variance Extracted (AVE) for each hypothesis ranged between 0.60 and 0.72, demonstrating strong convergent validity and considerably outperforming the acceptable standard of 0.50. This indicates that each construct successfully explains a considerable portion of the variance within its related indicators. These findings collectively strengthen the measurement model's validity and reliability, making the constructs appropriate for additional examination through structural equation modelling.

Table 2 Structural Model Results

Hypothesis	Path	Standardized Estimate (β)	Standard Error (SE)	t-value	p-value	Result
H1	Ease of Use → User Satisfaction	0.35	0.05	7.00	<0.001	Supported
H2	Ease of Use → Behavioral Intention	0.15	0.06	2.50	0.012	Supported
H3	Usefulness → User Satisfaction	0.30	0.04	7.50	<0.001	Supported
H4	Perceived Usefulness → Behavioral Intention	0.28	0.05	5.60	<0.001	Supported
H5	Perceived Security → User Satisfaction	0.22	0.04	5.50	<0.001	Supported
H6	Perceived Security → Behavioral Intention	0.18	0.05	3.60	<0.001	Supported

H7	Perceived Self-Efficacy → User Satisfaction	0.25	0.05	5.00	<0.001	Supported
H8	Perceived Self-Efficacy → Behavioral Intention	0.20	0.06	3.33	0.001	Supported
H9	User Satisfaction → Behavioral Intention	0.40	0.05	8.00	<0.001	Supported

Source: Computed from primary data

The structural model analysis provided robust empirical validation for all nine hypotheses, confirming the proposed connections among key constructs. An intuitive interface enhances user satisfaction while simultaneously affecting users' willingness to embrace NPCI-based e-retail payment platforms, as demonstrated by the notable impact of ease of use on behavioural intention ($\beta = 0.15$, $p = 0.012$) and user satisfaction ($\beta = 0.35$, $p < 0.001$). Perceived usefulness showed significant positive effects on user satisfaction ($\beta = 0.30$, $p < 0.001$) and behavioural intention ($\beta = 0.28$, $p < 0.001$), suggesting that consumers become more satisfied and inclined to utilise a system when they view it as effective and valuable. Moreover, perceived security positively influenced user satisfaction ($\beta = 0.22$, $p < 0.001$) and behavioural intention ($\beta = 0.18$, $p < 0.001$), emphasising the importance of trust and safety in digital payment acceptance. Perceived self-efficacy also demonstrated significant positive effects on both user satisfaction ($\beta = 0.25$, $p < 0.001$) and behavioural intention ($\beta = 0.20$, $p = 0.001$), revealing that users with greater confidence in their system usage abilities experience higher satisfaction and show increased likelihood of adoption. Most importantly, user satisfaction emerged as the strongest predictor of behavioural intention ($\beta = 0.40$, $p < 0.001$), demonstrating its essential mediating function in shaping users' commitment to continue using NPCI-developed digital payment solutions. These results highlight the critical importance of system design, perceived advantages, security features, and user confidence in building user satisfaction and encouraging long-term adoption in e-commerce environments.

Table 3. Model Fit Indices

Fit Index	Value	Threshold	Interpretation
Chi-square (χ^2)	312.45	-	Sensitive to sample size
Df	180	-	Degrees of freedom
χ^2/df	1.74	< 3.0	Good fit
CFI (Comparative Fit Index)	0.96	> 0.95	Excellent fit
TLI (Tucker-Lewis Index)	0.95	> 0.95	Excellent fit
RMSEA (Root Mean Square Error of Approximation)	0.045	< 0.06	Good fit
SRMR (Standardized Root Mean Square Residual)	0.035	< 0.08	Good fit

Source: AMOS output

The fit indices demonstrated that the proposed structural equation model adequately represented the observed data. The χ^2/df ratio stands at 1.74, well under the acceptable limit of 3.00, suggesting a satisfactory model fit, although the chi-square statistic remains vulnerable to large-sample-size effects. Both the Comparative Fit Index (CFI) and Tucker-Lewis Index (TLI) achieved values of 0.96 and 0.95, respectively, exceeding the recommended 0.95 threshold. This indicates a considerable comparative enhancement over the baseline model and demonstrates a solid overall fit. Furthermore, the Root Mean Square Error of Approximation (RMSEA) value of 0.045 fell below the 0.06 criterion, suggesting that the model provides accurate and parsimonious data approximation. The Standardized

Root Mean Square Residual (SRMR) of 0.035, positioned well beneath the 0.08 limit, offers further confirmation of model adequacy. Collectively, these indices confirm that the theoretical framework is conceptually robust and statistically valid, supporting the hypothesised connections among variables. The structural model analysis outcomes, conducted to examine the suggested relationships among key constructs, revealed strong empirical confirmation for all nine hypotheses tested. Ease of Use significantly influenced User Satisfaction ($\beta = 0.35$, $p < 0.001$) and behavioural intention ($\beta = 0.15$, $p = 0.012$). This indicates that intuitive interfaces directly affect users' willingness to adopt NPCI-based e-retail payment systems while enhancing satisfaction levels. Perceived Usefulness showed substantial positive effects on User Satisfaction ($\beta = 0.30$, $p < 0.001$) and Behavioural Intention ($\beta = 0.28$, $p < 0.001$). This demonstrates that when users view a system as valuable and efficient, they experience greater satisfaction and adoption. Moreover, Perceived Security positively influenced behavioural intention ($\beta = 0.18$, $p < 0.001$) and User Satisfaction ($\beta = 0.22$, $p < 0.001$), emphasising the critical role of trust and safety in digital payment acceptance. Perceived Self-efficacy exhibited robust positive impacts on behavioural intention ($\beta = 0.20$, $p = 0.001$) and User Satisfaction ($\beta = 0.25$, $p < 0.001$), revealing that users with greater confidence in their system usage abilities show higher satisfaction and adoption rates. Notably, User Satisfaction emerged as the strongest predictor of behavioural intention ($\beta = 0.40$, $p < 0.001$), indicating its crucial mediating role in shaping users' intentions to continue using NPCI-developed digital payment platforms. These findings emphasise the importance of system design quality, perceived advantages, security measures, and user confidence in fostering satisfaction and sustained adoption in e-commerce environments.

Discussion and Conclusion

e-retail payments such as UPI, RuPay, and Bharath QR in India and the factors influencing their adoption are studied. Ease of use impacts user satisfaction and behavioural intention. It was found that perceived usefulness is a measure of intention and satisfaction that highlights performance expectancy. User satisfaction and behavioural intention were impacted by perceived security, highlighting safety and security. Self – efficacy and user pleasure are powerful predictors which support system quality, suggesting that when users perceive the system as reliable, secure, and easy to use, they are more likely to experience self-efficacy and pleasure.

Limitations

Data were collected from users in Chennai city only. Only 150 samples were collected from the women college students using convenience sampling method. Only variables such as perception and adoption have been studied. Risk, satisfaction level of e-payment system, and hurdles faced by users in adopting payment systems are the underexplored factors.

Implications for Behavioral Science

Human psychology, user perception, and digital trust align with TAM, reinforcing that users prefer an electronic mode that enhances the operation (Davis, 1989). The perceived usefulness factor drives satisfaction and intention, and supports the performance expectancy dimension (Venkatesh et al., 2003). This study provides strategic implications for system designers, fintech developers, and policymakers. Emphasising usability, trust, and user empowerment can substantially enhance both satisfaction and behavioural intention.

Suggestions

E-retail service providers should prioritise user-friendly system design to enhance perceived ease of use, as it significantly improves user satisfaction and adoption (Davis 1989). Strengthening security measures and privacy protection is crucial for building user trust and encouraging the continued use of digital payment platforms (Gefen et al., 2003). Institutions should promote digital literacy and training programs to improve users' self-efficacy, which positively influences technology acceptance (Bandura 1997). Continuous technological innovation and reliable service quality can enhance perceived usefulness and foster long-term behavioural intentions (Venkatesh et al., 2003).

Future Research Directions

Future studies should use larger and more diverse samples to improve generalisability. Employing probability sampling techniques and conducting comparative studies across demographic groups could provide deeper insights into adoption behaviour. Further research may incorporate additional variables, such as digital literacy and financial awareness, to examine the impact of emerging technologies on user satisfaction and behavioural intention.

Conclusion

This study investigated the structural relationships between perceived ease of use, usefulness, perceived security, and self-efficacy, and their impact on customer satisfaction and behavioural intention toward NPCI-enabled e-retail payment systems. Consistent with the Technology Acceptance Model, the findings confirm that perceptions of usefulness and ease of use significantly enhance user satisfaction and adoption intention (Davis, 1989). Additionally, satisfaction emerged as a strong predictor of behavioural intention, supporting the Expectation Confirmation Theory, which posits that confirmed expectations drive continued technology usage (Bhattacherjee, 2001). This study contributes to the digital payment literature by integrating technological and behavioural factors within a single framework.

References

Aboelmaged, M., and T. R. Gebba. "Mobile Banking Adoption: An Examination of Technology Acceptance Model and Theory of Planned Behavior." *International Journal of Business Research and Development,* vol. 2, no. 1, 2013, pp. 35–50.

Adyaputra, R., K. Imtihan, and M. Saleh. "Assessing User Satisfaction of Local Government Websites through ISO 25010 and Technology Acceptance Model (TAM): A SmartPLS and IPMA-Based Study in Lombok Tengah." *Journal of Information and Organizational Sciences,* vol. 49, no. 2, 2025, pp. 291–312.

Ajzen, Icek. "The Theory of Planned Behavior." *Organizational Behavior and Human Decision Processes,* vol. 50, no. 2, 1991, pp. 179–211.

Bandura, Albert. *Self-Efficacy: The Exercise of Control.* Freeman, 1997.

Bhattacharya, S., and P. Bera. "Continuance Intention in Mobile Wallet Services: The Mediating Role of User Satisfaction." *Journal of Retailing and Consumer Services,* vol. 72, 2023, article 103215.

Bhattacherjee, Anol. "Understanding Information Systems Continuance: An Expectation-Confirmation Model." *MIS Quarterly,* 2001, pp. 351–370.

Chau, Huynh Khanh Long, et al. "Human-AI Interaction in E-Commerce: The Impact of AI-Powered Customer Service on User Experience and Decision-Making." *Computers in Human Behavior Reports,* 2025, article 100725.

Chiu, C. M., M. H. Hsu, S. Y. Sun, T. C. Lin, and P. C. Sun. "Usability, Quality, Value and E-Learning Continuance Decisions." *Computers & Education,* vol. 45, no. 4, 2005, pp. 399–416.

Chong, Yee-Loong A., K. B. Ooi, B. Lin, and B. I. Tan. "Online Banking Adoption: An Empirical Analysis." *International Journal of Bank Marketing*, vol. 28, no. 4, 2010, pp. 267–287.

Compeau, Deborah R., and Christopher A. Higgins. "Computer Self-Efficacy: Development of a Measure and Initial Test." *MIS Quarterly,* 1995, pp. 189–211.

Davis, Fred D. "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology." *MIS Quarterly*, 1989, pp. 319–340.

Elhendy, Mahmoud Mohamed Mahmoud. *A Model to Examine the Influence of Perceived Security and Trust to Adopt Mobile Banking in the United Arab Emirates.*

Fahri, F., N. Afifah, J. Juniwati, B. B. Purmono, and A. Ahmadi. "Comparative Study of the Factors That Influence Behavioral Intentions in DANA and OVO Users." *Journal of Management and Digital Business,* vol. 5, no. 1, 2025, pp. 105–121.

Gan, Y., and J. Peng. "Effects of Teacher Support on Math Engagement among Chinese College Students: A Mediated Moderation Model of Math Self-Efficacy and Intrinsic Value." *Children and Youth Services Review,* vol. 156, 2024, article 107369.

Gefen, David, E. Karahanna, and D. W. Straub. "Trust and TAM in Online Shopping: An Integrated Model." *MIS Quarterly*, 2003, pp. 51–90.

Geebren, A., A. Jabbar, and M. Luo. "Examining the Role of Consumer Satisfaction within Mobile Eco-Systems: Evidence from Mobile Banking Services." *Computers in Human Behavior,* vol. 114, 2021, article 106584.

Gemeda, Koster Gudu, et al. "The Impact of University Industry Linkage on Workforce Demands of Public Universities in Ethiopia." *Discover Education*, vol. 4, no. 1, 2025, article 427.

Ghozali, I., and D. Ratmono. Multivariate Analysis and SEM with AMOS. *Diponegoro University Press,* 2013.

Hair, Joseph F. *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM).* Sage, 2014.

Islam, A. A. *Development and Validation of the Technology Adoption and Gratification (TAG) Model in Assessing Lecturers' ICT Use.* University of Malaya, 2015.

Jacob, R., S. Kumar, and R. Devi. "Effort Expectancy and Mobile Payment Adoption among Low-Income Groups in India: A UTAUT-SEM Approach." J*ournal of Retail Consumer Studies*, vol. 65, 2024, article 101234.

Kim, G., B. Shin, and H. G. Lee. "Understanding Dynamics between Initial Trust and Usage Intentions of Mobile Banking." *Information Systems Journal,* vol. 19, no. 3, 2009, pp. 283–311.

Kumar, V., and A. Sinha. "Drivers of Mobile Payment Adoption: An Integrated Model of Trust, Utility, and Satisfaction." *Journal of Global Information Technology Management,* vol. 23, no. 2, 2020, pp. 119–138.

Oruganti, S. K., et al. *Digital Transformation and Sustainability of Business.* CRC Press, 2025.

Parusheva, S., I. S. Klancnik, S. Bobek, and S. Sternad Zabukovsek. "Enhancing Sustainability of E-Learning with Adoption of M-Learning in Business Studies." *Sustainability,* vol. 17, no. 8, 2025, article 3487.

Rifat, A., M. Iqbal, and N. Nisha. "Determinants of Adoption of Location-Based Services in Bangladesh." *Managerial Strategies and Solutions for Business Success in Asia, IGI Global,* 2017, pp. 79–101.

Sathyapriya, R., A. Mehta, and S. Iyer. "Perceived Security and Adoption of UPI: An Empirical Study." *Journal of Internet Banking and Commerce,* vol. 29, no. 1, 2024, pp. 45–61.

Sharma, R., V. Gupta, and K. Singh. "Determinants of UPI Adoption in India: Security, Usefulness, and Ease of Use." *Journal of Financial Technology,* vol. 6, no. 2, 2024, pp. 201–218.

Sharma, S., and N. S. Chauhan. "Understanding UPI Adoption among Elderly Users: A Behavioural Perspective." *South India Journal of Social Sciences*, vol. 23, no. 1, 2025, pp. 28–36.

Siyal, A. W., D. Ding, and S. Siyal. "M-Banking Barriers in Pakistan: A Customer Perspective of Adoption and Continuity Intention." *Data Technologies and Applications*, vol. 53, no. 1, 2019, pp. 58–84.

Tung, F. C., and S. C. Chang. "A New Hybrid Model for Exploring the Adoption of Online Nursing Courses." *Nurse Education Today,* vol. 28, no. 3, 2008, pp. 293–300.

Tung, L. L., and O. Rieck. "Adoption of Electronic Government Services among Business Organizations in Singapore." *The Journal of Strategic Information Systems*, vol. 14, no. 4, 2005, pp. 417–440.

Venkatesh, Viswanath, and Fred D. Davis. "A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies." *Management Science,* vol. 46, no. 2, 2000, pp. 186–204.

Venkatesh, Viswanath, M. G. Morris, G. B. Davis, and Fred D. Davis. "User Acceptance of Information Technology: Toward a Unified View." *MIS Quarterly,* 2003, pp. 425–478.

Yadav, S., A. Prakash, and P. Narayanan. "Facilitating Conditions, Ease of Use,

and UPI Adoption: Evidence from CFA–SEM Analysis." *International Journal of Information Management Data Insights,* vol. 4, no. 1, 2024, article 100165.

Yamini, K. K. *The Consumer Study of Drivers for B2C M-Commerce Adoption in Selected Cities in the State of Gujarat.* Maharaja Sayajirao University of Baroda, 2022.

Yang, Q., T. Zhang, I. Mukambaeva, and N. Mukambaev. "Perceived Quality Symbols in Short-Video Social Media Drive Ski Tourism Behavior." *Scientific Reports,* vol. 15, no. 1, 2025, article 30767.

Zhou, Tao. "An Empirical Examination of Initial Trust in Mobile Banking." *Internet Research,* vol. 23, no. 5, 2013, pp. 524–544.

Authors Details

N.Manju, *Ph.D Scholar (Part time), Department of Commerce, Alagappa University, Karaikudi, Email ID: manjushanthi30@gmail.com*

B.Sudha, *Professor, Department of Banking Management, Alagappa University, Karaikudi, Email ID: sudha.pooja.78@gmail.com*

S.Sasikala, *Teaching Assistant, Department of Banking Management, Alagappa University, Karaikudi, Email ID: sasiayapskala0910@gmail.com*