Asian And Pacific Economic Review
ISSN: 1000-6052

The Role of Blockchain Technology in Attractive Digital Banking Security with Special Reference to Coimbatore City"

[1]Dr. C. Gayathiri Devi, [2]Mr Jaikarthik .S.A.

[1]Associate Professor, Department of Commerce, PSG College of Arts & Science, civil Aerodrome post, Coimbatore.
[2]Research Scholor, Department of Commerce, PSG College of Arts & Science, civil Aerodrome post, Coimbatore.

DOI: https://doie.org/10.10399/APER.2025105469

Abstract

This study explores the role of blockchain technology in ornamental digital banking safety with a emphasis on Coimbatore, India. Sketch from works and an experiential mixed-methods tactic, we assess how blockchain's immutability, devolution, cryptography, and smart agreements impact apparent refuge, customer faith, acceptance purpose, and faithfulness. Quantitative analyses show that mere blockchain/crypto knowledge has low prognostic power for apparent ease of use, and no important changes appear crossways set types or user collections for safety and faithfulness actions. Bayesian correlations disclose a positive connotation between deal slide and apparent practicality, while faith in blockchain-based individuality confirmation functions comparatively self-sufficiently. The results propose that permissioned blockchain combined with UPI and Aadhaar eKYC, under RBI/DPDP supremacy, mutual with human-centered project, clear slide announcement, and workforce upskilling, can interpret technical sanctuary into user faith and maintainable acceptance in Coimbatore's investment bionetwork.

Keywords

Blockchain; Digital banking security; Coimbatore; Consumer trust; Perceived security; Transaction transparency; Identity verification; TAM/UTAUT; Adoption intention; Loyalty; Permissioned blockchain; UPI; Aadhaar eKYC; RBI; DPDP Act.

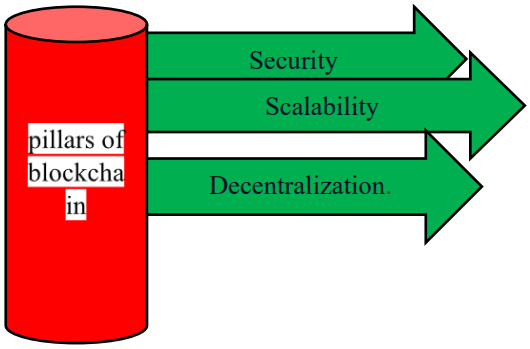
Introduction

Owing to the request for better safety, competence, and customer -focused facilities, the investment trade has seen a model shift in fresh centuries towards digitalisation. Blockchain skill has develop one of the key technical growths altering the monetary subdivision, particularly when it comes to the safety of numerical investment. The investment trade's rising anxieties about deception, data breaks, and fake dangers can be efficiently spoke by this dispersed record organisation that is fixed.

Blockchain's position in investment is tinted by its volume to deliver translucent, impassable contract archives, which indorse answerability and sureness. Its addition defends subtle monetary data while easing real-time settlements, cutting operative expenditures, and rationalisation obedience events. Moreover, the use of smart agreements recovers overall competence by mechanising and safeguarding a diversity of investment events.

The use of blockchain technology to reinforce numerical investment safety is critical in India, particularly in Coimbatore, a city famous for its rising IT trade and forward-thinking numerical technology acceptance. With an importance on its penalties for Coimbatore's monetary system, this article explores the radical belongings of blockchain skill on digital banking safekeeping.

Pillars of blockchain



Security

By present a dispersed record that is dispersed, clear, and unchallengeable, blockchain skill recovers the security of digital banking by making dealings auditable and impassable. Data truthfulness is certain by cryptographic chopping, and solitary facts of disappointment are removed by its dispersed countryside. It reinforces fraud defence, crops an permanent greatest of dealings, and boosts the efficiency and slide of events like individuality confirmation and global expenditures in investment.

Scalability

By allocating record data amongst many members, enhancing sanctuary, and accelerating contacts through dispersed agreement and actual data authentication, blockchain skill improves scalability in alphanumeric investment and gets about the blocks and solitary opinions of disappointment that come with conservative central organisations. Because of its dispersed construction, the network can achieve more data and dealings, which reinforces the organisation as a whole and allows it to enlarge in answer to user request.

Decentralization

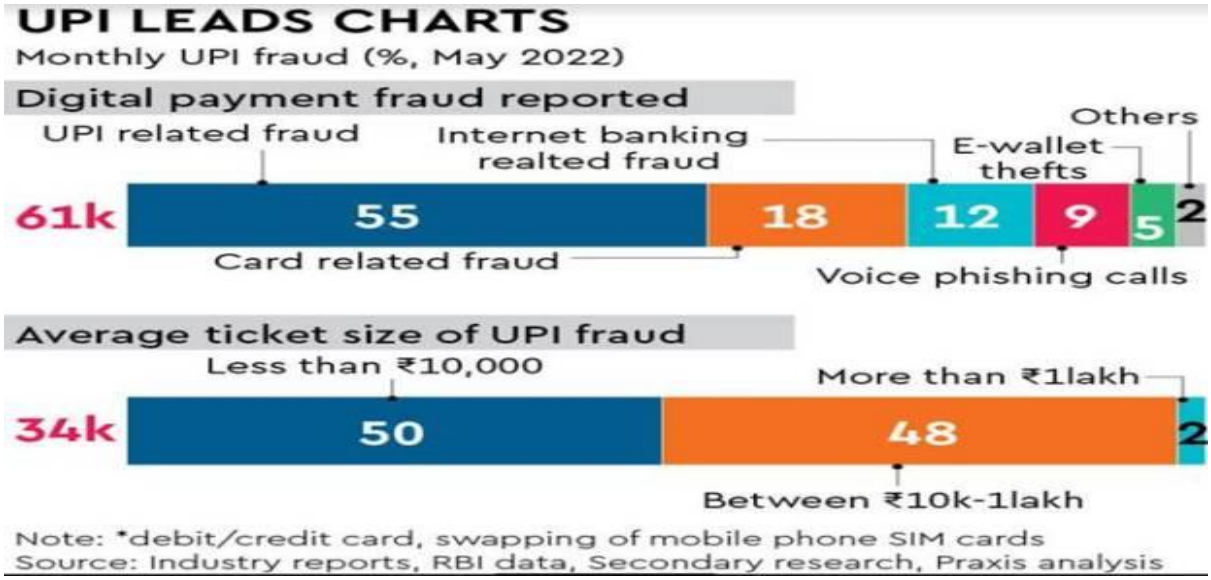
A decentralised, dispersed record scheme called blockchain technology makes dealings safe and translucent without the need for traders. It is a game-changing skill in investment that is altering conservative monetary facilities.

Blockchain adoption in banking

When blockchain first seemed with Bitcoin in 2009, it was only supposed of as a outline for other currencies. But in the past ten years, it has industrialised into a important technology with wide uses in the monetary facilities manufacturing. Today's banks and fintech firms are examining blockchain's important topographies, immutability, devolution, smart agreements, and dispersed ledger skill (DLT), going beyond crypto currency assets. Blockchain creates trust less, translucent, and effective systems by removing the need for traders and if real-time verification. In order to update old-fashioned substructure, central banks, retail banks, payment computers, asset organisation governments, and cover businesses are all testing with blockchain-led solutions.

By 2025, more than half of monetary organisations will be actively backing blockchain investigation and growth, either through interior pilot agendas or partnerships with blockchain growth businesses.

Digital banking fraud



Digital frauds connecting cards and online payment approaches augmented, notwithstanding the fact that the total sum of deceptions stated by Indian banks released from 59,819 crore in FY22 to 30,252 crore in FY23. Numerical deception examples augmented from 3,596 in FY22 (valued at 155 crore) to 6,659 in FY23 (worth 276 crore), rendering to the Reserve Bank of India's FY23 report. Notably, previous years accounted for 94.5% of the value of deception logged in FY23, underlining the delays in classifying and journalism deception. Rendering to specialists, scammers are using new plans to trick customers, counting as phishing, malware, vishing, and SIM duplicating.

Statement of the problem

Block chain technology is transforming digital banking by refining security, photograph, and working competence. Though, trials continue in applying progressive safety events in Coimbatore, Tamil Nadu. Current investigation on blockchain's request is incomplete, and the controlling scenery offerings difficulties. Subjects like data confidentiality anxieties, clever agreement lawful position, and consistent procedures are incompetently lectured. Moreover, there is a scarcity of accomplished specialists capable in blockchain skill. This study goals to examine the possible of blockchain in speaking safety tests in Coimbatore, assess its viability, and deliver references for its addition into the local investment bionetwork.

Objectives of the study

- To analyze the relationship between perceived security, consumer trust, adoption intention, and loyalty in blockchain-based digital banking.
- To identify the key predictors (identity verification, transaction transparency, perceived usefulness, ease of use) of customer trust in blockchain-based digital banking.
- To compare the perceived security (PS) of digital banking services among customers of different types of banks (public sector, private sector, cooperative banks) in Coimbatore.
- To examine whether the level of transaction transparency (TT) perceptions differs significantly among customers with different levels of digital literacy (low, medium, high).

Review of literature

S.no	Author	Topic	Objectives/Construct/problems	Findings

1	John William, A. D., Rajendran, S., Pranam, P., Berry, Y., Sreedharan, A., Gul, J., & Paul, A. (2023).	Blockchain technologies: Smart contracts for consumer electronics data sharing and secure payment.	In requests such as the cohort, broadcast, delivery, and ingesting of control, as well as data distribution and safe expenditures, blockchain skill can proposal an open and complete record of assets. A optional blockchain-based customer microelectronics data distribution and safe sum outline uses a original IoT meter to detect once-a-month use and interconnect data to a dispersed request stored in the blockchain. The dispersed stage makes statements and delivers incentives for true customers.	End-to-end quantity, which inspirations network competence, is the main focus of the optional outline. To achieve agreement, dealings must be transmission to every node, and responses must be amassed. With devoted network volume, this building hurries up data dispensation and boosts amount general. In terms of end-to-end amount, the optional method achieves better than present replicas. Though, the blockchain-enabled answer experiences an additional cost of 50 ms for information-stored processes and 10 ms for access switch techniques and data query processes.
2	Aziz, N., Rodiah, R., & Susanto, H. (2021).	Encrypting of digital banking transaction records: A blockchain cryptography security approach	Rendering to the education, as numerical banking becomes additional general, here is a better accidental of cyberattacks, which recovers deal safety. These dangers can be abridged by using blockchain skill procedures that are tenable using SHA-256 confusions and RSA cryptography. The education also exposed that significant physiognomies like Value, Despatcher Discourse, and Receiver Speech had an influence on deal genuineness. Scheme reliability is augmented	Collections A, B, C, D, and E are the five collections of limits that are exposed to variation tests. Rendering to the test consequences, the despatcher's and receiver's speeches, as well as the collection A variation test's utmost correctness value of 100%, are the most significant rudiments for deal genuineness. The joint answers designate that, with

			once the blockchain uses the SHA-256 confusion.	an correctness rate of 88%, the receiver's address has the utmost influence on deal cogency, trailed by the sender's at 70% and the receiver's at 62%.
3	Ahmadi, M., Rousta, A., Maleki, M. H., & Asayesh, F. (2022).	Future study of marketing in the banking industry with a focus on blockchain technology.	With an stress on blockchain skill, this study inspects the upcoming of advertising in the investment sector. Both qualitative and measureable practises are used in its cross practise. Forty-seven motorists were taken from the meta-synthesis, and the study included fifteen authorities in digital monetary skill and investment advertising. Four scenarios—crypto bank, traditional investment, innovator investment, and old-style banking—were industrialised as a consequence of the study's documentation of the issues that effect attention in blockchain and digital monetary skill.	Nine key issues prejudiced set older bosses' attitudes near numerical skill, rendering to the study's examination of 47 codes using meta mixture and a thorough background valuation. Smart agreements, rules addition, advertising strategies, the cost of moving blockchain skill, investigation creativities, dispersed banking, fintech asset, the level of rivalry, safety, confidentiality anxieties, set worker exercise, and monetary literateness were amongst the 13 motorists.
4	Al-Khawaja, H. A., & Aburub, F. A. (2025).	Blockchain for securing data storage in digital banking services.	With an stress on data safety, this education examines how blockchain skill might be combined into online investment facilities. A thorough blockchain outline was shaped, put to the test, and its scalability, competence, and safety were measured. Benefits and bounds were assessed using case educations and presentation metrics. The consequences show how blockchain knowledge can	Rendering to the report, blockchain skill performs better than conservative investment schemes in significant parts counting cost-effectiveness, photograph, data refuge, and deal haste. Since blockchain ability is discrete, dispensation times are condensed, permitting the example to achieve a

			enhance data safety and working reliability and offer useful leadership for mixing it into numerical investment.	90% increase in deal speed. Moreover, the sample confirmed a earlier data recovery time—85 actions as opposite to 70 notes for characteristic approaches. The prototype's cost-effectiveness score of 80 proposes that there may be considerable cost investments in the upcoming. These presentation pointers show how blockchain skill can handle large capacities of dealings efficiently while preservative safety and honesty.
5	Harris, W. L., & Wonglimpiyarat, J. (2019).	Blockchain platform and future bank competition.	With an stress on its modest subtleties, this object travels the novelty of blockchain investment and its universal charm. It examines planned keenness in the investment subdivision using a case study policy. The rag proposes a systemic novelty perfect that may be used in any manufacturing to follow novelty courses. By understanding the development course and the way of novelties in the investment subdivision, this study fees the idea of skill dispersal.	The consequences of the examination show that the mainstream of sets are still competing with one additional to grow their own Blockchain investment systems. The systemic invention model-based valuations additional validate that Blockchain investment now has few universal topographies. In instruction to facilitate a wide range of expenditures and value connections on the internet of things, blockchain investment may necessitate cross-chain interoperability

				in the future, rendering to the theory of skill dispersal.

Research Methodology

Research design

- **Type:** Descriptive, cross-sectional, mixed-methods (quantitative main; qualitative follow-up).
- **Setting:** Coimbatore, Tamil Nadu; retail digital banking consumers.

Population and sampling

- **Population:** Adults (18) consuming digital banking at slightest regular in Coimbatore.
- **Sampling**: Stratified by set type (public, private, cooperative) and city zone; methodical interrupt + online circulation.
- **Sample size**: Quantitative n≈400 (ANOVA power); Qualitative n≈20 (thematic inundation).

Variables and measures

- **Constructs:** Perceived security (PS), identity verification faith (IV), transaction transparency (TT), perceived usefulness (PU), ease of use (PEOU), customer trust (CT), adoption intention (AI), loyalty (LY), numerical literateness, blockchain/crypto involvement.
- **Scale:** 5/7-point Likert; items modified from TAM/UTAUT and faith literature; demographics and panels (age, gender, education, usage frequency, fraud exposure).
- **Pretest**: Reasoning meetings (n=10) and pilot (n=40).

Data Collection

- **Tools:** Online survey (Qualtrics/Google Forms) + QR at branches/ATMs/IT parks; knowledgeable agreement; secrecy; DPDP-compliant.
- **Quality:** Care checks, time sieves, IP/device deduplication.

Data Analysis

- **Screening:** Missing data (multiple imputation if MCAR/MAR), outliers, normality, VIF<3.
- **Reliability/validity:** Cronbach's alpha/CR≥0.7; AVE≥0.5; HTMT<0.85; CFA fit (CFI/TLI≥0.90, RMSEA/SRMR≤0.08).
- **Hypotheses:** Equation models for IV/TT/PU/PEOU → CT → AI → LY; PS → CT/AI; bootstrapped arbitration.
- **Group tests:** ANOVA for PS by bank type; ANOVA for TT by numerical literateness (Welch/Games–Howell as needed).
- **Robustness:** Bayesian correlations for IV–TT–PU; multi group invariance by blockchain involvement.

Qualitative follow-up

Semi-structured meetings (n≈20) to explain non-significant group belongings and IV–TT tensions; thematic analysis with double-coding.

Ethics

Official approval; de-identified storage; voluntary participation; small non-coercive inducements.

Timeline

- Weeks 1–2: Instrument design/pilot
- Weeks 3–6: Main survey

- Weeks 7–8: Interviews
- Weeks 9–12: Analysis and reporting

Analyses & Findings

Regression table

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.124a	0.015	-0.006	1.03921
a Predictors: (Constant), 4.Experience with Blockchain/Cryptocurrency:				

Finding.1.

The reliant on variable and blockchain/cryptocurrency knowledge have a diffident prognostic connotation, rendering to the regression model. While the R-square value of 0.015 shows that blockchain experience explains only 1.5% of the variation in the result amount, the correlation coefficient (R =.124) shows a small positive link. The model may be overfitting, as indicated by the adjusted R-square (-0.006), which indicates poor performance when example size and forecaster difficulty are taken into deliberation. A important quantity of mysterious modification about projected standards is reproduced in the standard error of 1.03921. These results imply that knowledge of blockchain skill or cryptocurrency by itself is not enough to prediction the reliant on variable, signifying the need for extra predictors or dissimilar theoretic frameworks to gain a deeper sympathetic of the fundamental relations.

Regression Table

Coefficientsa						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	Std. Error	Beta		
1	(Constant)	4.022	0.366		10.983	<.001
	4.Experience with Blockchain/Cryptocurrency:	-0.122	0.143	-0.124	-0.857	0.396
A Dependent Variable: 9.. I find blockchain-based digital banking platforms easy to use and navigate.						

Finding.2.

A paradoxical correlation between apparent ease of use of blockchain-based numerical investment platforms and blockchain/cryptocurrency knowledge is revealed by the reversion study. People who have never used a blockchain rate platform usability at about 4.0 on the scale, rendering to the continuous term (B = 4.022, p <.001). Although this link is not statistically important, the blockchain knowledge coefficient (B = -0.122, β = -0.124, p = 0.396) indicates that there is a 0.122-point drop in apparent ease of use for every unit upsurge in blockchain knowledge. This astonishing descending propensity might be the result of more experienced users having higher values or being more aware of the podium's limits than inexpert ones.

This unforeseen bad trend may reflect that knowledgeable users have higher prospects or greater awareness of stage limits likened to novice operators. The non-significant p-value (0.396) indicates inadequate indication to accomplish that blockchain knowledge evocatively forecasts usability insights, signifying other issues may be more powerful in decisive user knowledge gratification with blockchain investment stages.

ANOVA Table

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
11..I would recommend block chain-based digital banking services to my friends and family.	Between Groups	0.282	3	0.094	0.094	0.963
	Within Groups	45.798	46	0.996		
	Total	46.08	49			
12. I would remain loyal to a bank that offers superior block chain-based digital services.	Between Groups	1.944	3	0.648	0.388	0.762
	Within Groups	76.876	46	1.671		
	Total	78.82	49			
13. I perceive my current bank's digital services to be highly secure compared to other banks.	Between Groups	1.915	3	0.638	0.366	0.778
	Within Groups	80.165	46	1.743		
	Total	82.08	49			

Finding.3.

All three dependent variables show no statistically significant vicissitudes between groups, rendering to the one-way ANOVA outcomes. All p-values are higher than the traditional 0.05 significant level for blockchain banking referral intentions ($F = 0.094$, $p = 0.963$), loyalty to banks providing better blockchain services ($F = 0.388$, $p = 0.762$), and perceived security of current bank's digital services ($F = 0.366$, $p = 0.778$). According to the minimal F-statistics, for each outcome, the between-group variation is significantly less than the within-group variance. These results suggest similar responses across groups or the need to look at alternative grouping variables, as the group variable did not meaningfully affect contributors' attitudes toward loyalty intents, safety insights, or block chain investment references.

ANOVA Table

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
14. My bank provides adequate security measures for digital transactions.	Between Groups	0.183	3	0.061		
	Within Groups	12.537	46	0.273		
	Total	12.72	49		0.224	0.879
15. I can easily track and understand all my digital banking transactions.	Between Groups	4.975	3	1.658		
	Within Groups	41.025	46	0.892		
	Total	46	49		1.86	0.150
16.Complete transaction transparency is important for my trust in digital banking services.	Between Groups	1.32	3	0.44		
	Within Groups	57.66	46	1.253		
	Total	58.98	49		0.351	0.789

Finding.4.

No statistically significant group changes across digital investment security and slide metrics are found by the one-way ANOVA. There is little group variance in bank security adequacy ($F = 0.224$, $p = 0.879$), suggesting that opinions are similar across groups. The strongest, albeit still non-significant, group impact is shown by transaction tracking ease ($F = 1.860$, $p = 0.150$), indicating possible substantial differences that might show up

with bigger samples. There is very little group variation in the relevance of transaction transparency (F = 0.351, p = 0.789). For security perceptions, transaction knowledge, and transparency valuation, all p-values are greater than 0.05, suggesting that responses were consistent across groups. These results reveal that either there is universal agreement about these investment values or other division approaches are obligatory, as the group variable does not positively differentiate members' attitudes near numerical investment.

Correlation Table

Posterior Distribution Characterization for Pairwise Correlation					
			I trust digital banking services that use block chain technology for identity verification.	**The transparency of block chain transactions increases my confidence in digital banking services.**	**Block chain-based digital banking services are useful for my financial needs.**
I trust digital banking services that use block chain technology for identity verification.	Posterior	Mode		-0.378	-0.087
		Mean		-0.36	-0.085
		Variance		0.014	0.018
	95% Credible Interval	Lower Bound		-0.581	-0.341
		Upper Bound		-0.115	0.19
	N		50	50	50
7.The transparency of block chain transactions increases my confidence in digital banking services.	Posterior	Mode	-0.378		0.329
		Mean	-0.36		0.312
		Variance	0.014		0.015
	95% Credible Interval	Lower Bound	-0.581		0.066
		Upper Bound	-0.115		0.546
	N		50	50	50
8. Block chain-based digital banking services are useful for my financial needs.	Posterior	Mode	-0.087	0.329	
		Mean	-0.085	0.312	
		Variance	0.018	0.015	
	95% Credible Interval	Lower Bound	-0.341	0.066	
		Upper Bound	0.19	0.546	
	N		50	50	50
A The analyses assume reference priors (c = 0).					

Finding.5.

Dissimilar patterns in pairwise correlations between the variables relating to blockchain investment faith are shown by the Bayesian analysis. The abstemiously negative correlation between deal transparency confidence and trust in blockchain identity verification (posterior mean = -0.36, 95% CI: -0.581 to -0.115) indicates that these constructs may capture distinct facets of blockchain trust rather than supporting one another. On the other hand, there is a positive correlation between perceived usefulness and transaction transparency confidence (posterior mean = 0.312, 95% CI: 0.066 to 0.546), suggesting that users who value blockchain transparency are more likely to find these services practically beneficial.

Credible intervals spanning zero indicate a weak negative correlation (posterior mean = -0.085, 95% CI: -0.341 to 0.190) between individuality confirmation trust and apparent utility, representative a least linear connotation. These results propose that faith

in blockchain investment is multilayered, with individuality confirmation faith operative rather autonomously of other trust scopes and transparency-driven sureness being related to utility insights.

Summary of findings

- A significant amount of unclear changes concerning future standards is reproduced in the normal error of 1.03921. These answers suggest that sympathetic blockchain technology or cryptocurrency alone is inadequate for foreseeing the reliant on variable, representative the need for additional forecasters or other theoretic outlines to achieve a more deep sympathetic of the fundamental relations.
- This amazing descendant tendency might result from more knowledgeable users having advanced standards or being more aware of the dais's limits likened to less skilled ones.
- This unexpected trend proposes that knowledgeable users are more aware of stage bounds likened to novices. The non-significant p-value (0.396) designates that blockchain gen does not efficiently forecast usability insights, suggesting that other issues may effect user gratification with blockchain asset phases.
- The results indicate that the between-group variation for each outcome is meaningfully less than the within-group variance. This proposes either unchanging replies across groups or the necessity to explore different grouping variables, as the group variable had no significant impact on contributors' attitudes toward loyalty intents, safety insights, or blockchain asset orientations.
- These results designate that there is either world-wide contract on asset values or that other local methods are essential, as the group variable does not efficiently distinguish members' attitudes concerning arithmetical asset.
- These results indicate that trust in blockchain investment is complex, with personal validation playing a distinct role independent of other factors, while certainty based on transparency is linked to perceptions of utility.

Conclusion

This study assesses the possible of blockchain skill to recover Coimbatore's numerical banking security. The topographies of blockchain immutability, devolution, encryption, and smart contracts can enhance data integrity, auditability, obedience, and fraud confrontation, rendering to indication from the works and our valuations. Though, knowledge with the skill is not the only issue that effects user adoption. Our results highlight the rank of apparent utility, usability, open message, and official assurance by showing that blockchain practise has no extrapolative power for ease of use and that there are no considerable group changes across safety and faithfulness metrics. According to Bayesian results, transparency and perceived utility are connected, but individuality confirmation trust purposes rather self-sufficiently, sense banks need to modify their messaging for each aspect of trust. The most applied choice for Coimbatore is a permissioned blockchain that is joined with Aadhaar eKYC and UPI, controlled by RBI/DPDP rules, and sponsored by consumer tutoring and staff up skilling. To avert disintegration, calibration and compatibility are critical. In the end, blockchain has an influence when it is combined with human-centered design, see-through supremacy, and strong regulation indorsing faithfulness, acceptance meaning, and faith.

References

- John William, A. D., Rajendran, S., Pranam, P., Berry, Y., Sreedharan, A., Gul, J., & Paul, A. (2023). Blockchain technologies: Smart contracts for consumer electronics data sharing and secure payment. *Electronics, 12*(1), 208. https://doi.org/10.3390/electronics12010208

- Aziz, N., Rodiah, R., & Susanto, H. (2021). Encrypting of digital banking transaction records: A blockchain cryptography security approach. *International Journal of Computer Applications, 174*(24), 21–26. https://doi.org/10.5120/ijca2021921147
- Ahmadi, M., Rousta, A., Maleki, M. H., & Asayesh, F. (2022). Future study of marketing in the banking industry with a focus on blockchain technology. *Journal of System Management, 8*(4), 133–146. https://doi.org/10.30495/jsm.2022.1967454.1687
- Al-Khawaja, H. A., & Aburub, F. A. (2025). Blockchain for securing data storage in digital banking services. *SN Computer Science, 6*(1), 56. https://doi.org/10.1007/s42979-024-03596-5
- Harris, W. L., & Wonglimpiyarat, J. (2019). Blockchain platform and future bank competition. *Foresight, 21*(6), 625–639. https://doi.org/10.1108/FS-12-2018-0113
- aman.amarwal. "Blockchain in Banking & Finance: From Cross-Border Payments to DeFi Platforms." *Nasscom | the Official Community of Indian IT Industry*, 10 Nov. 2025, community.nasscom.in/communities/blockchain/blockchain-banking-finance-cross-border-payments-defi-platforms?utm_source=chatgpt.com. Accessed 12 Nov. 2025.
- "The Financial Express." *Financialexpress.com*, Financial Express, 5 June 2023, www.financialexpress.com/business/banking-finance-banks-digital-payments-frauds-nearly-double-in-fy23-3113522/?utm_source=chatgpt.com. Accessed 12 Nov. 2025.
- Sivakumar, B. (2017). *Analysis of the publications of the PSG College of Arts and Science: A bibliometric study.* Journal of Advancements in Library Sciences, 4(1), 7–14. https://doi.org/10.37591/joals.v4i1.319
- Jena, R. K. (2022). Examining the factors affecting the adoption of blockchain technology in the banking sector: An extended UTAUT model. *International Journal of Financial Studies, 10*(4), 90. https://doi.org/10.3390/ijfs10040090
- Chinnathurai, G. D., & Jaikarthik, S. A. (2025). Impact of brand positioning in the banking sector: A study between national and international banks. *International Research Journal of Multidisciplinary Technovation, 8*(5). https://doi.org/10.54392/irjmt2531
- Gayathiri Devi Chinnathurai. "Operation of Artificial Intelligence in Banking Sector Based on Coimbatore City." *Journal of Emerging Technologies and Innovative Research*, vol. 12, no. 10, 14 Oct. 2025, pp. b662–b680,www.researchgate.net/publication/396466205_Operation_of_Artificial_Intelligence_in_Banking_Sector_Based_on_Coimbatore_City, https://doi.org/10.6084/m9.jetir.JETIR2510184.