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ORGANIZES

INTERNATIONAL CONFERENCE ON PANORAMIC ADVANCEMENTS IN BUSINESS PARADIGM: A SUSTAINABLE PERSPECTIVE

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PERFACE

The International Conference on Panoramic Advancements in Business Paradigm: A Sustainable Perspective marks a significant step in our ongoing efforts to encourage scholarly exchange and promote cutting-edge research in the rapidly evolving business landscape. As technology continues to advance at an unprecedented pace, the need for sustainable interdisciplinary solutions has become more critical than ever. This conference serves as a global platform where researchers, academicians, technologists, and industry professionals converge to share their insights, innovations, and expertise.

In today's fast-changing technological world, innovations like Artificial Intelligence are transforming industries rapidly. As technology reshapes global markets, sustainable management has become essential. Businesses are now expected to align with the Sustainable Development Goals (SDGs) by integrating environmental and social responsibility into their strategies.

The theme of this year's conference reflects the urgent demand for integrated approaches to address how businesses can grow sustainably in a technology-driven era. By embracing multidisciplinary perspectives, the conference encourages the development of holistic and future-ready solutions capable of securing and enhancing sustainability across diverse domains.

This proceedings volume brings together a curated collection of high-quality research papers selected through a rigorous peer-review process. Each contribution reflects the authors' scholarly rigor and their commitment to advancing knowledge in their respective fields. We believe these papers will serve as a valuable reference for students, researchers, and professionals seeking to deepen their understanding of current trends and future directions in digital innovation and security.

We express our heartfelt appreciation to all contributors whose research forms the foundation of this publication. Our sincere thanks extend to the reviewers for their careful evaluation and constructive feedback, which greatly enhanced the quality of the papers presented. We also acknowledge the dedicated efforts of the organizing committee, technical chairs, and support staff whose hard work and coordination ensured the successful execution of this conference.

We are grateful for the support received from partnering institutions, academic bodies, and industry collaborators who played a crucial role in realizing this event. Their encouragement reinforces the importance of collaborative research in shaping a secure and sustainable future.

It is our hope that the ideas, findings, and discussions presented through this conference will inspire continued exploration, innovation, and global cooperation. We hope that this volume serve not only as a record of the conference's academic contributions, but also as a catalyst for future breakthroughs that will define a sustainable yet progressive landscape for the benefit of everyone.

EDITORIAL BOARD

Bro. Ramesh Amalanathan
Director & Secretary
Patrician College of Arts and Science, Chennai.

It gives us immense pride and satisfaction to extend our warm greetings to all participants of the International Conference on *"PANORAMIC ADVANCEMENTS IN BUSINESS PARADIGM : SUSTAINABLE PERSPECTIVE"* This event stands as a landmark initiative of Patrician College of Arts and Science and Asian Institute of Technology, Thailand., reflecting our shared vision of advancing research-driven solutions for a sustainable future.

Academic institutions drive sustainability progress. This conference unites experts and students to collaborate on strategies for inclusive development toward the 2030 goals. We are delighted to see such a wide range of interdisciplinary perspectives come together—encompassing environmental stewardship, green finance, technological innovation, and social equity. This diversity both broadens our conversation and strengthens our collective capacity to solve global challenges.

Our sincere appreciation goes to the organising committees, keynote speakers, paper presenters, and participants for their valuable contributions. Your commitment and enthusiasm are the driving forces behind the success of this conference.

I hope the ideas and insights generated here will go beyond this event and inspire new collaborations, policies, and practices that align with the UN Sustainable Development Goals.

Let us join forces to build stronger networks of knowledge and action that will pave the way for a resilient and equitable world.

Dr. Fatima Vasanth
Academic Director
Patrician College of Arts & Science, Chennai.

It is indeed a moment of pride and fulfilment to witness the organization of the International Conference on *"PANORAMIC ADVANCEMENTS IN BUSINESS PARADIGM: SUSTAINABLE PERSPECTIVE"* jointly hosted by Patrician College of Arts and Science and Asian Institute of Technology, Thailand. This initiative reflects our shared aspiration to nurture research that is purposeful, innovative, and deeply committed to shaping a sustainable future.

The conference theme resonates with the pressing need to translate the Sustainable Development Goals into actionable frameworks. As the world community moves toward 2030, the role of academic institutions becomes ever more crucial — to generate evidence-based knowledge, develop critical insights, and support policy dialogues that enable inclusive growth and responsible stewardship of our planet's resources.

This forum provides an excellent opportunity for scholars, students, and professionals to exchange perspectives, showcase pioneering research, and build collaborations across disciplines. The range of topics presented demonstrates how sustainability can be effectively integrated into education, governance, technology, and community development.

We extend our warmest congratulations to all paper presenters, keynote speakers, and organizers who have worked tirelessly to make this event a success. It is our firm belief that the deliberations and outcomes of this conference will inspire continued efforts toward achieving the Sustainable Development Goals and beyond.

Dr. Arokiamary Geetha Rufus
Principal
Patrician College of Arts & Science, Chennai.

It gives me immense pleasure to extend my warm greetings to all participants of the International Conference on *"PANORAMIC ADVANCEMENTS IN BUSINESS PARADIGM : SUSTAINABLE PERSPECTIVE"* organized by Patrician College of Arts and Science and Asian Institute of Technology, Thailand. This initiative reflects our collective commitment to advancing research-driven solutions that address the most pressing challenges of our time.

The theme of this conference is both timely and significant. As we approach the milestones set by the 2030 Agenda, it is imperative that academic institutions, researchers, and industry partners come together to develop innovative ideas and practical strategies for sustainable development. This platform offers an invaluable opportunity for knowledge sharing, collaboration, and critical thinking across disciplines.

I am delighted to see the enthusiastic participation of scholars, students, and professionals from diverse backgrounds. Their contributions highlight the importance of multi-dimensional approaches to sustainability — integrating social, economic, technological, and environmental perspectives.

The Conference aims to provide a platform for Researchers and all other stakeholders to come under one roof to exchange ideologies to gain fresh perspectives on the theme of the Conference. It will also provide an opportunity for mediating with Global Partners on the diverse areas of Research and Innovative Practices for future collaborations.

I Congratulate the Editorial Board, Conveners, and the Organizing team for the meticulous effort to make this Conference a successful one.

S.No	Title
1.	Consumer Attitudes and Purchase Intentions Towards Green Durable Products In Vellore District - Dr.K.Arul, Dr.R.Murugan.
2.	Inclusive Growth Through Impact Investing: Evaluating Government Welfare Schemes for Rural Women's Economic Growth - Dr.R.Amsaveni.
3.	Consumer Perception of Green Advertisements By FMGC Brands - Dr.Anitha.T, Dr.G.Madhumitha.
4.	Smart Machines and Sustainable Employability: Professionals In AI Age - Ms.Bharani Lakshmi, Ms.Narmatha Devi.
5.	From Awareness to Action: A Qualitative Action to Impact Framework for HR Leaders In Sustainability Driven Change - Baquia Latchouny, N.Priyadharshini.
6.	Employee Engagement: A Strategic Tool For Enhancing Productivity and Retention- Shahama Nourin, Dr.M.Dhanisha
7.	Digital Carbon Footprinting : How Mobile Payment Apps Reduce Environmental Impact - Dr.S.Divya, Loshini
8.	Beyond Returns: AI – Powered Decisions Driving Customer Delight in Reverse Logistics - Jestina Henin, Dr.S.Kamakshi.
9.	Effect of Product Packaging Attributes on Consumers Eco-Conscious Purchase Decision - Ms.Kirthiga.
10.	An Empirical Study on the Determinants of Faculty Burnout In Higher Education Institutions – Harikrishnan, Anitha S
11.	Evaluating the Role of CSR In Promoting Supplement Education Among Marginalized Children - Joel Isaac, Dr.J.Bailey Vincent.
12.	Customer Perception Towards Digital CRM Services In Private Banks - Mr.Kotteeswarn, Dr.R.Murugan.
13.	Social Media as A Strategic Tool for Eco Friendly Branding - Dr.K.Malarvizhi, Ms.Lithika G.
14.	Awareness And Perception of Block chain Enabled Technology Among Higher Education Faculty Dr.D.Lalitha, Jeevitha V.
15.	A Comparative Analysis of CSR - Monica S P
16.	Managing Workforce Diversity In Hospitality - L.Muralidharan, Dr.Preetha Rajendran.
17.	The Power Green Advertising on Genz Buying Habits - Dr.Pavithra B, Ramya R
18.	A Study on Role of Social Media in Successful Brand Partnership - Dr.T Porselvi.
19.	Impact of Case Studies of Major & Recent Mergers And Acquisition In India - V.Pattammal.
20.	An Empirical Study on Relationship between Corporate Financial Performance and ESG Metrics - Dr.S.Priya Reddy, T.Shumetha.

Perceived Security and Privacy Risks in Digital Banking: Evidence from Public and Private Banks in Tamil Nadu

Mr. P. Manigandan, Research Scholar, Department of Business Administration, Vels Institute of Science, Technology and Advanced Studies, Pallavaram, Chennai – 600117, Tamilnadu, India.

Dr.V.Vetrivel, Assistant Professor, Department of Business Administration, Vels Institute of Science, Technology and Advanced Studies, Pallavaram, Chennai – 600117, Tamilnadu, India.

ABSTRACT

The rapid expansion of digital banking in India has been accompanied by growing customer concern over the security and privacy of online financial transactions. This study examines the effect of five dimensions of perceived security and privacy risk — Perceived Financial Risk, Perceived Privacy Risk, Perceived Transaction Security Risk, Perceived Authentication Risk, and Perceived Third-Party Risk — on Customer Trust in digital banking, and compares risk perception and trust levels between customers of public and private sector banks in Tamil Nadu.

A descriptive and comparative research design was adopted, and primary data were collected from 400 digital banking customers (200 public sector bank customers and 200 private sector bank customers) across major Tamil Nadu cities using a structured five-point Likert-scale questionnaire and stratified random sampling. Data were analysed using descriptive statistics, Pearson correlation, multiple regression, and independent samples t-tests.

All five risk dimensions were found to significantly and negatively predict Customer Trust, with Perceived Privacy Risk ($\beta = -0.191$) and Perceived Transaction Security Risk ($\beta = -0.175$) emerging as the strongest predictors; the model explained 46.0% of the variance in trust. Independent samples t-tests revealed that public sector bank customers reported significantly higher perceived risk across all five dimensions, while private sector bank customers reported significantly higher trust in digital banking. The findings offer practical implications for bank-specific digital security communication and customer trust-building strategies.

Keywords: *Digital Banking, Perceived Security Risk, Perceived Privacy Risk, Customer Trust, Public Sector Banks, Private Sector Banks, Tamil Nadu*

1. INTRODUCTION

1.1 Background and Problem Statement

Digital banking — encompassing internet banking, mobile banking applications, UPI-based payments, and related digital financial services — has become the dominant mode of banking interaction in urban India, driven by regulatory push, smartphone penetration, and the post-pandemic acceleration of contactless financial services. Yet this rapid digitalisation has been accompanied by parallel growth in customer anxiety over fraud, data misuse, and unauthorised transactions, with security and privacy concerns consistently cited as leading barriers to fuller digital banking adoption. Public and private sector banks in India differ meaningfully in technological infrastructure, customer demographics, and brand positioning around digital security, making a comparative examination of customer risk perception across these two bank types both practically relevant and empirically underexplored. This study examines how five dimensions of perceived security and privacy risk influence customer trust in digital banking, and whether these perceptions and trust levels differ significantly between public and private bank customers in Tamil Nadu.

1.2 Research Gap and Objectives

While digital banking adoption has been extensively studied through the lens of the Technology Acceptance Model and its extensions, comparatively few studies disaggregate perceived risk into distinct dimensions — financial, privacy, transaction security, authentication, and third-party — or examine whether such risk perceptions and their consequences for trust differ systematically between public and private sector bank customers within a single Indian state. This study addresses this gap through the following objectives.

- To examine the effect of Perceived Financial Risk on Customer Trust in digital banking.
- To examine the effect of Perceived Privacy Risk on Customer Trust.
- To examine the effect of Perceived Transaction Security Risk on Customer Trust.
- To examine the effect of Perceived Authentication Risk on Customer Trust.
- To examine the effect of Perceived Third-Party Risk on Customer Trust.
- To compare perceived security and privacy risk between public and private sector bank customers.
- To compare the level of customer trust in digital banking between public and private sector bank customers.

2. LITERATURE REVIEW

2.1 Dimensions of Perceived Risk in Digital Banking

Perceived risk in digital banking is widely conceptualised as a multi-dimensional construct rather than a single undifferentiated concern [1]. Perceived Financial Risk reflects fear of monetary loss through fraud or erroneous transactions [2]. Perceived Privacy Risk concerns the potential misuse, unauthorised sharing, or exposure of personal and financial data [3]. Perceived Transaction Security Risk relates to concerns over hacking, interception, or unauthorised access during the transaction process itself [1]. Perceived Authentication Risk captures concern over the adequacy of login, password, and OTP-based verification mechanisms [4], while Perceived Third-Party Risk reflects concern arising from banks' integration with external payment gateways, fintech applications, and third-party service providers [5]. Each dimension is theorised to independently and negatively influence the trust customers place in digital banking channels.

H1: Perceived Financial Risk has a significant negative effect on Customer Trust in digital banking.

H2: Perceived Privacy Risk has a significant negative effect on Customer Trust in digital banking.

H3: Perceived Transaction Security Risk has a significant negative effect on Customer Trust in digital banking.

H4: Perceived Authentication Risk has a significant negative effect on Customer Trust in digital banking.

H5: Perceived Third-Party Risk has a significant negative effect on Customer Trust in digital banking.

2.2 Customer Trust in Digital Banking

Trust is a central determinant of continued engagement with digital financial services, reflecting a customer's willingness to be vulnerable to the bank's digital systems based on confidence in their reliability and integrity [6]. Perceived risk and trust are theorised as inversely related constructs within online service contexts: as perceived risk across any dimension rises, the psychological confidence underpinning trust correspondingly declines [7], positioning trust as the proximal outcome through which perceived security and privacy risks translate into broader adoption and continuance behaviour.

2.3 Public versus Private Sector Banks

Public and private sector banks in India differ in technological modernisation pace, customer demographic composition, and brand-level trust positioning. Private banks have generally been early adopters of advanced digital security infrastructure and customer-facing technology, while public sector banks, despite substantial government-led digitalisation efforts, are often perceived by customers as relying on comparatively legacy systems [8]. These structural and perceptual differences provide the basis for expecting measurable differences in customer risk perception and trust between the two bank types.

H6: There is a significant difference in perceived security and privacy risk between customers of public and private sector banks.

H7: There is a significant difference in the level of customer trust in digital banking between customers of public and private sector banks.

2.4 Theoretical Foundation

This study draws on the Theory of Perceived Risk [9], which conceptualises consumer decision-making under uncertainty as a function of the perceived negative consequences of a given action, and on Trust Theory in online transactions [6], which positions trust as a risk-mitigating psychological mechanism that governs continued engagement with technology-mediated services. Together, these frameworks support the hypothesised negative relationships between the five risk dimensions and customer trust examined in this study.

3. CONCEPTUAL FRAMEWORK

Figure 1 presents the conceptual framework linking the five perceived risk dimensions to Customer

Trust, with bank type (public versus private) examined as a comparison group across both risk perception and trust.

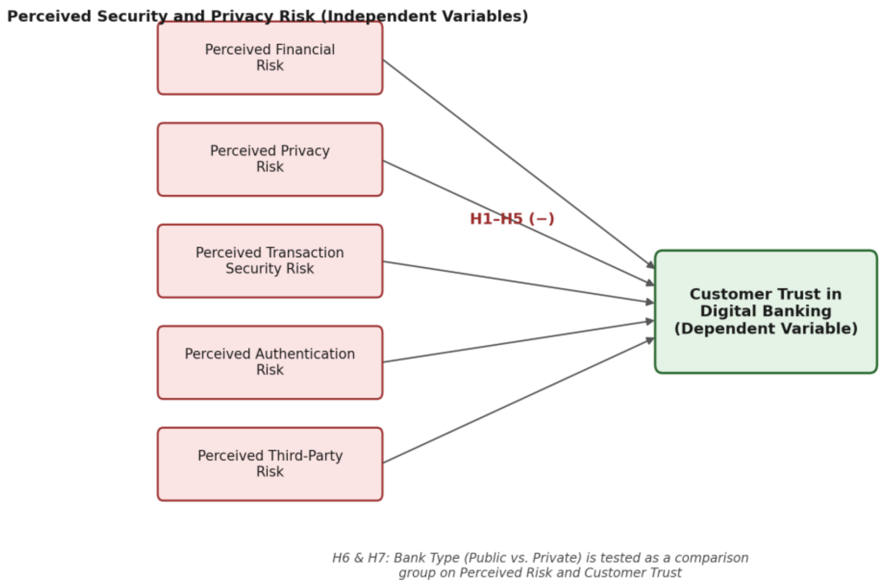

Figure 1: Conceptual Research Framework (Based on Perceived Risk Theory and Trust Theory)

4. RESEARCH METHODOLOGY

4.1 Research Design, Population and Sample

This study employs a descriptive and comparative research design within a quantitative approach. The population comprises digital banking customers of public and private sector banks residing in Tamil Nadu. A sample of 400 respondents — 200 public sector bank customers and 200 private sector bank customers — was drawn from major cities (Chennai, Coimbatore, Madurai, and Tiruchirappalli), considered adequate for regression and comparative mean-difference analysis.

4.2 Sampling and Data Collection

Stratified random sampling was employed, with bank type (public/private) treated as the stratification variable, ensuring equal representation of 200 respondents per stratum; respondents within each stratum were selected using simple random sampling from bank branch and digital banking user contacts. Primary data were collected through a structured questionnaire administered through online and offline modes. Of 440 questionnaires distributed, 418 were returned (95.0%); after screening, 400 valid responses were retained. Secondary data were drawn from journals, RBI and bank reports, and relevant literature.

4.3 Measurement, Reliability, and Analysis

All constructs were measured using five-point Likert-scale items (5 = Strongly Agree to 1 = Strongly Disagree), with five items per risk dimension and six items for Customer Trust, adapted from validated perceived-risk and e-trust instruments. Cronbach's Alpha ranged from 0.78 to 0.88 across constructs, exceeding the 0.70 threshold. Data were analysed in IBM SPSS Statistics using descriptive statistics, Pearson correlation, multiple regression, and independent samples t-tests, at the 5% significance level.

5. DATA ANALYSIS AND RESULTS

5.1 Respondent Profile

Category	Group	Frequency	%
Bank Type	Public Sector	200	50.0
	Private Sector	200	50.0
Gender	Male	224	56.0
	Female	176	44.0
Age	18–25 years	88	22.0
	26–35 years	144	36.0
	36–45 years	104	26.0
	46 years and above	64	16.0
Digital Banking Usage	Daily	168	42.0
	Weekly	148	37.0
	Occasionally	84	21.0

Source: Primary data computed

5.2 Descriptive Statistics and Correlation Analysis

Table 2 presents the descriptive statistics and Pearson correlation of the five risk dimensions with Customer Trust for the full sample (N = 400).

Variable	Mean	Std. D	r with Trust	p-value
Perceived Financial Risk	3.62	1.02	-0.512	0.001*
Perceived Privacy Risk	3.74	0.98	-0.567	0.001*
Perceived Transaction Security Risk	3.58	1.05	-0.548	0.001*
Perceived Authentication Risk	3.41	1.08	-0.463	0.001*
Perceived Third-Party Risk	3.49	1.06	-0.439	0.001*
Customer Trust (DV)	3.31	0.89	—	—

*Source: Primary data computed; * Significant at 1% level*

All five risk dimensions correlate significantly and negatively with Customer Trust. Perceived Privacy Risk shows the strongest association (r = -0.567), followed by Perceived Transaction Security Risk (r = -0.548), indicating that concerns over data misuse and transaction interception are most closely linked to diminished trust, while Perceived Third-Party Risk shows the weakest, though still significant, association (r = -0.439).

5.3 Regression Analysis

Table 3 presents the multiple regression results testing H1 through H5.

Model Summary: R = 0.678, R^2 = 0.460, Adjusted R^2 = 0.453, F = 67.02, p = 0.001*

Predictors	B	Std. Error	Beta	t-value	p-value
(Constant)	4.892	0.156	—	31.36	0.001*
Perceived Financial Risk	-0.132	0.038	-0.152	-3.474	0.001*

Perceived Privacy Risk	-0.168	0.041	-0.191	-4.098	0.001*
Perceived Transaction Security Risk	-0.151	0.040	-0.175	-3.775	0.001*
Perceived Authentication Risk	-0.098	0.036	-0.114	-2.722	0.007*
Perceived Third-Party Risk	-0.087	0.035	-0.101	-2.486	0.013*

*Source: Primary data computed; * Significant at 5% level*

The five risk dimensions collectively explain 46.0% of the variance in Customer Trust ($R^2 = 0.460$, $F = 67.02$, $p < 0.001$). All five predictors are statistically significant, supporting H1 through H5. Perceived Privacy Risk exerts the strongest negative effect ($\beta = -0.191$), followed by Perceived Transaction Security Risk ($\beta = -0.175$), while Perceived Third-Party Risk exerts the smallest, though significant, effect ($\beta = -0.101$).

5.4 Comparative Analysis: Public versus Private Sector Banks

Table 4 presents independent samples t-test results comparing perceived risk and customer trust between public and private sector bank customers, testing H6 and H7.

Variable	Public Mean (SD)	Private Mean (SD)	t-value	p-value	Decision
Perceived Financial Risk	3.84 (0.96)	3.40 (1.03)	4.52	0.001*	Sig.
Perceived Privacy Risk	3.91 (0.94)	3.57 (1.01)	3.58	0.001*	Sig.
Perceived Transaction Security Risk	3.79 (0.99)	3.37 (1.07)	4.15	0.001*	Sig.
Perceived Authentication Risk	3.58 (1.03)	3.24 (1.10)	3.24	0.001*	Sig.
Perceived Third-Party Risk	3.62 (1.01)	3.36 (1.08)	2.55	0.011*	Sig.
Customer Trust (DV)	3.12 (0.87)	3.50 (0.88)	-4.36	0.001*	Sig.

*Source: Primary data computed; * Significant at 5% level*

Public sector bank customers report significantly higher perceived risk than private sector bank customers across all five dimensions, supporting H6, with the largest gap observed for Perceived Financial Risk ($t = 4.52$, $p < 0.001$). Conversely, private sector bank customers report significantly higher Customer Trust in digital banking than public sector bank customers ($t = -4.36$, $p < 0.001$), supporting H7. These results suggest that private banks' digital infrastructure and communication are currently perceived as comparatively more secure and trustworthy by their customers.

6. FINDINGS AND RECOMMENDATIONS

All five perceived risk dimensions — Financial, Privacy, Transaction Security, Authentication, and Third-Party — significantly and negatively predict Customer Trust in digital banking, with Privacy Risk and Transaction Security Risk exerting the strongest effects. Public sector bank customers report significantly higher risk perception and significantly lower trust than private sector bank customers across every dimension tested, confirming a measurable trust gap between the two bank types in Tamil Nadu.

Given the prominence of Privacy Risk, banks — particularly public sector banks — should strengthen and proactively communicate data-protection practices, including clear disclosures on data usage and third-party sharing. Given the significance of Transaction Security Risk, investment in visible, customer-facing security features (real-time fraud alerts, transaction confirmation prompts) should be prioritised. Public sector banks should specifically benchmark their digital security communication and authentication mechanisms against private sector practice to close the observed trust gap, while private banks should sustain current practices and extend them to underserved and rural digital banking segments where third-party and authentication risk concerns may remain elevated.

7. CONCLUSION

This study demonstrates that perceived security and privacy risk significantly undermines customer trust in digital banking, and that this dynamic differs meaningfully between public and private sector bank customers in Tamil Nadu. Privacy and transaction security concerns emerge as the most influential risk dimensions, and public sector bank customers consistently report higher risk perception and lower trust than their private sector counterparts. These findings offer banks and regulators a differentiated, evidence-based basis for targeting digital security communication and infrastructure investment, particularly within the public banking sector, to narrow the customer trust gap and support continued digital banking adoption across Tamil Nadu.

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EDITORS NOTE

Dr. SASIKALA, Head Department of Management, Patrician College of Arts and Science. Technological innovation has played a major role in transforming businesses toward sustainability. The use of renewable energy, digital platforms, and green technologies reduces resource consumption and operational costs. These advancements enable businesses to operate efficiently while minimizing their environmental impact.

Dr. RAJA, Assistant Professor, Department of Management, Patrician College of Arts and Science. The modern business paradigm is undergoing panoramic advancements with sustainability becoming a central focus. Businesses are no longer driven only by profit but also by environmental protection and social responsibility. Sustainable practices help organizations achieve long-term growth while balancing economic, social, and ecological goals.

Mr. DANIEL FELIX JOSEPH CHALKE Assistant Professor, Department of Management, Patrician College of Arts and Science. From a sustainable perspective, businesses are adopting ethical practices such as fair trade, responsible sourcing, and inclusive employment. These changes strengthen stakeholder trust and improve corporate reputation. Sustainable business models ensure that present needs are met without compromising future generations.

Dr. MAHALAKSHMI G Assistant Professor, Department of Management, Patrician College of Arts and Science. The panoramic shift in the business paradigm reflects a global commitment to sustainable development. Governments, consumers, and investors increasingly support environmentally responsible businesses. As a result, sustainability has become a competitive advantage and a key driver of innovation in the modern business environment.

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