4. **Scope of Study:**

1. The scope of the study can be further increased and enriched to include more variables under the theoretical framework in future studies.
2. The study can also be done in different states of India to ascertain interplay of different factors and their contribution on consumer behavior towards digitalization.
3. Future studies and researches should include other factors like geographical factors, cultural factors etc.
4. The scope of the study can be further broadened to increase various tenets of customer attitudes like beliefs, feeling and behavioral intentions.