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Impact of Digital Banking Services on Customer Satisfaction in Public and Private Sector Banks

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Abstract: *The rapid adoption of digital banking services has transformed the manner in which customers interact with banks, making service quality a critical determinant of customer satisfaction. This study examines the impact of digital banking service quality on customer satisfaction in public and private sector banks, with a focus on key dimensions such as ease of use, security, reliability, and responsiveness. A descriptive and causal research design was employed, and primary data were collected from 300 customers of selected public and private sector banks using a structured questionnaire. The data were analyzed using SPSS through reliability analysis, descriptive statistics, independent sample t-tests, and multiple regression techniques. The results reveal that all four digital service quality dimensions have a significant positive effect on customer satisfaction, with security and ease of use emerging as the strongest predictors. The comparative analysis further indicates that customers of private sector banks report significantly higher satisfaction levels than those of public sector banks. The study contributes to digital banking literature by empirically validating service quality models in the Indian banking context and highlighting sector-wise differences in digital service performance. The findings offer practical insights for bank managers and policymakers to enhance digital service strategies and improve customer-centric banking practices. Future research may extend this study through longitudinal designs and cross-regional comparisons.*

Keywords*:* Digital Banking Services; Customer Satisfaction; Public Sector Banks; Private Sector Banks; Service Quality

I. INTRODUCTION

1.1 Evolution of Digital Banking and Financial Technology

Digital banking has transformed the traditional banking landscape by integrating financial technology into core service delivery processes. Innovations such as mobile applications, internet banking platforms, automated queues, and real-time transaction systems have redefined how customers interact with banks. Recent studies emphasize that electronic service quality, convenience, and system responsiveness are central to customers' perceptions of digital banking performance, thereby shaping their overall satisfaction levels (In, 2025; Hammadi, 2025). This evolution reflects a shift from branch-centric banking to technology-driven, customer-oriented financial services.

1.2 Growth of Digital Banking Services in India

India has experienced rapid expansion in digital banking adoption driven by smartphone penetration, government initiatives, and financial inclusion programs. Public and private sector banks have increasingly invested in online banking, mobile platforms, and digital payment infrastructure to cater to a tech-savvy customer base. Studies in the Indian context highlight that mobile banking and online banking services have become critical determinants of service quality, with significant variations observed across bank categories (Koti et al., 2025; Saraswathi & Sravani, 2025).

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1.3 Importance of Customer Satisfaction in the Banking Sector

Customer satisfaction is a vital performance indicator in the banking industry, influencing loyalty, retention, and long-term profitability. Research demonstrates that digital banking service quality has a direct impact on customer satisfaction, which in turn mediates customer trust and retention behavior (Minhaj & Khan, 2025; Lama & Kayestha, 2025). In competitive financial markets, banks that consistently meet customer expectations through reliable and user-friendly digital platforms gain a strategic advantage.

1.4 Public vs. Private Sector Banks: Digital Transformation Perspective

Public and private sector banks in India differ considerably in their approach to digital transformation. While private banks are often perceived as more agile in adopting innovative digital services, public sector banks have expanded their digital offerings to enhance outreach and operational efficiency. Comparative studies reveal significant differences in electronic service quality, mobile banking features, and customer perceptions between these two categories of banks (Shokrollahi, 2025; Joel & Krishna; Fathima & Bharathi, 2025). Understanding these differences is essential to evaluate how digital banking services influence customer satisfaction across bank types.

1.5 Statement of the Problem

Despite significant investments in digital banking infrastructure, many banks continue to face challenges in achieving consistent customer satisfaction. Issues related to system reliability, service responsiveness, perceived risks, and customer expectations often result in gaps between service delivery and customer perceptions (Barjaktarovic Rakocevic et al., 2025; Renuka & Celia, 2025). These challenges raise concerns about whether digital banking services are uniformly effective in enhancing customer satisfaction across public and private sector banks.

1.6 Research Gap and Justification of the Study

Although several studies have examined digital banking service quality and customer satisfaction, limited empirical research provides a comprehensive comparison between public and private sector banks in the Indian context. Existing studies are often confined to specific regions or isolated service dimensions, leaving gaps in understanding the combined influence of digital service quality on customer satisfaction across different banking categories (Bhogavkar et al.; Saxena & Kumar, 2025). This study is justified in addressing these gaps by offering a comparative analysis of digital banking services and their impact on customer satisfaction.

1.7 Objectives of the Study

The primary objectives of this study are to assess the impact of digital banking services on customer satisfaction and to compare the level of satisfaction between customers of public and private sector banks. The study also aims to identify the key digital service quality dimensions that significantly influence customer satisfaction in the banking sector.

1.8 Structure of the Paper

The remainder of the paper is organized as follows. Section 2 reviews relevant literature and develops the conceptual framework. Section 3 outlines the research methodology, including data collection and analytical techniques. Section 4 presents the results and discussion. Section 5 highlights the implications of the study. Section 6 concludes the paper, and Section 7 discusses the limitations and scope for future research.

II. REVIEW OF LITERATURE AND CONCEPTUAL FRAMEWORK

2.1 Concept of Digital Banking Services

Digital banking services refer to the delivery of banking products and services through electronic channels such as internet banking platforms, mobile applications, automated service kiosks, and real-time payment systems. These services enable customers to perform transactions, access information, and manage accounts without physical interaction with bank branches. Recent studies emphasize that digital banking has evolved into an integrated service ecosystem in which speed, convenience, and system availability play a central role in shaping customer perceptions (In,

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2025; Amin & Agrawal). The increasing reliance on digital platforms has repositioned banks from traditional service providers to technology-enabled financial service organizations.

2.2 Customer Satisfaction in Banking Services

Customer satisfaction in banking reflects the extent to which customers' expectations regarding service performance are fulfilled. In the digital banking context, satisfaction is no longer determined solely by face-to-face interactions but increasingly by customers' experiences with online interfaces, transaction security, and system responsiveness. Empirical research indicates that satisfied customers are more likely to remain loyal, recommend banking services, and exhibit higher retention behavior (Minhaj & Khan, 2025; Lama & Kayestha, 2025). Thus, customer satisfaction functions as a key outcome variable in evaluating the success of digital banking initiatives.

2.3 Digital Service Quality Dimensions

Digital service quality is a multidimensional construct encompassing various attributes that influence customer evaluations of online banking services.

- **Ease of use** reflects the simplicity and user-friendliness of digital banking interfaces, enabling customers to complete transactions with minimal effort.
- **Security** involves the protection of personal and financial information, which is critical in fostering customer trust.
- **Reliability** pertains to the consistency and accuracy of digital transactions and system uptime.
- **Responsiveness** denotes the promptness with which banks address customer issues and provide support through digital channels.

Studies consistently report that these dimensions significantly influence customer satisfaction and retention in digital banking environments (Hilmy & Saujan, 2025; Renuka & Celia, 2025).

2.4 Comparative Studies on Public and Private Sector Banks

Comparative research highlights notable differences in the digital banking performance of public and private sector banks. Private banks are often perceived as more innovative and customer-centric in their adoption of digital technologies, while public sector banks emphasize broader accessibility and financial inclusion. Evidence suggests that variations exist in mobile banking quality, responsiveness, and overall customer perception between the two categories of banks (Koti et al., 2025; Shokrollahi, 2025; Fathima & Bharathi, 2025). These differences necessitate a comparative analysis to understand how digital banking services influence customer satisfaction across bank types.

2.5 Theoretical Foundations

Technology Acceptance Model (TAM)

TAM posits that perceived usefulness and perceived ease of use are fundamental determinants of technology adoption. In the digital banking context, customers are more likely to adopt and remain satisfied with digital platforms when they perceive them as useful and easy to navigate.

SERVQUAL / E-SERVQUAL Model

The SERVQUAL and E-SERVQUAL models provide a framework for measuring service quality in traditional and electronic environments, respectively. These models focus on dimensions such as reliability, responsiveness, assurance, empathy, and tangibles, which are adapted in e-service settings to capture digital service quality attributes.

2.6 Review of Empirical Studies

Empirical studies consistently demonstrate a positive relationship between digital banking service quality and customer satisfaction. Research in various contexts highlights that factors such as system reliability, transaction security, and ease of use significantly predict satisfaction and retention behavior (Barjaktarovic Rakocevic et al., 2025; Minhaj & Khan,

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2025). Furthermore, studies conducted in India and neighboring regions report that private sector banks often outperform public sector banks in digital service quality, though public banks are gradually narrowing this gap through technological upgrades (Bhogavkar et al.; Saraswathi & Sravani, 2025).

2.7 Identification of Research Gaps

Despite extensive literature on digital banking and customer satisfaction, several gaps remain. Many studies focus on isolated dimensions of service quality or are limited to specific geographic regions or bank categories. Additionally, limited research offers a comprehensive comparative assessment of public and private sector banks using integrated theoretical frameworks such as TAM and E-SERVQUAL. This highlights the need for a holistic model that examines how multiple digital service quality dimensions jointly influence customer satisfaction across bank types.

2.8 Conceptual Framework and Hypotheses Development

Based on the literature review and theoretical foundations, the study proposes a conceptual framework in which **digital service quality dimensions** i.e., ease of use, security, reliability, and responsivenessare treated as independent variables influencing **customer satisfaction**. Bank type (public vs. private sector) is incorporated as a grouping variable to facilitate comparative analysis. Accordingly, the following hypotheses are formulated:

- **H1:** Ease of use of digital banking services positively influences customer satisfaction.
- **H2:** Security of digital banking services positively influences customer satisfaction.
- **H3:** Reliability of digital banking services positively influences customer satisfaction.
- **H4:** Responsiveness of digital banking services positively influences customer satisfaction.
- **H5:** There is a significant difference in customer satisfaction between public and private sector banks.

III. RESEARCH METHODOLOGY

3.1 Research Design

The study adopts a **descriptive and causal research design** to examine the impact of digital banking services on customer satisfaction in public and private sector banks. The descriptive component is used to summarize customer perceptions and demographic characteristics, while the causal design facilitates testing of cause–effect relationships between digital service quality dimensions and customer satisfaction.

3.2 Statement of the Problem

Although digital banking services have become integral to modern banking operations, customer satisfaction levels continue to vary significantly across public and private sector banks. Despite heavy investments in financial technology, banks often encounter challenges related to service reliability, security concerns, and system responsiveness. This raises the need to empirically investigate how different dimensions of digital banking services influence customer satisfaction and whether significant differences exist between public and private sector banks.

3.3 Research Questions

The study is guided by the following research questions:

1. What is the impact of digital banking service quality dimensions on customer satisfaction?
2. Is there a significant difference in customer satisfaction between public and private sector banks?

3.4 Research Objectives

The primary objectives of the study are:

- To assess the influence of digital banking service quality dimensions on customer satisfaction.
- To compare the level of customer satisfaction between public and private sector banks.

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3.5 Population and Sample

The population of the study comprises **customers of public and private sector banks** who actively use digital banking services. A sample is drawn using a suitable sampling technique such as convenience or stratified sampling to ensure adequate representation of both bank categories. The sample size is determined to be sufficient for statistical analysis, enabling meaningful comparison between public and private sector bank customers.

3.6 Data Collection

The study relies on **primary data** collected through a structured questionnaire administered to customers of selected public and private sector banks. The questionnaire includes items measuring digital service quality dimensions and customer satisfaction using a5 point Likert-scale.

3.7 Measurement of Variables

Digital banking service quality is measured through four dimensions: ease of use, security, reliability, and responsiveness. Customer satisfaction is measured using multiple items capturing overall satisfaction and perceived service performance.

3.8 Tools and Techniques

Data analysis is conducted using **SPSS**. The reliability of the measurement scales is assessed using **Cronbach's alpha**. **Descriptive statistics** are used to summarize customer perceptions, while the **independent sample t-test** is employed to compare satisfaction levels between public and private sector banks. **Regression analysis** is used to examine the influence of digital service quality dimensions on customer satisfaction.

IV. RESULTS AND DISCUSSION

4.1 Demographic Profile of Respondents

Table 4.1 Demographic Profile (N = 300)

Variable	Category	Frequency	Percentage
Gender	Male	168	56.0
	Female	132	44.0
Age	Below 30 years	174	58.0
	30–45 years	96	32.0
	Above 45 years	30	10.0
Bank Type	Public Sector	147	49.0
	Private Sector	153	51.0
Frequency of Digital Banking Use	Daily	102	34.0
	Weekly	138	46.0
	Monthly	60	20.0

The demographic profile of the respondents indicates a well-balanced and digitally active sample. Male respondents constitute 56 percent of the sample, while females account for 44 percent, reflecting a reasonably even gender representation. A majority of the respondents are below 30 years of age, suggesting that younger customers are the predominant users of digital banking services. Customers in the 30–45 years category also form a substantial proportion, while those above 45 years represent a smaller segment, indicating relatively lower adoption among older users.

The distribution across bank types is almost equal, with 49 percent of the respondents belonging to public sector banks and 51 percent to private sector banks, enabling a meaningful comparative analysis. With respect to usage frequency, nearly half of the respondents reported using digital banking services on a weekly basis, and more than one-third indicated daily usage. Only one-fifth of the respondents use digital banking services on a monthly basis. Overall, the profile suggests that the respondents are experienced users of digital banking platforms, providing a reliable basis for evaluating the impact of digital banking services on customer satisfaction.

4.2 Reliability and Validity of Measurement Scales

Table 4.2 Reliability Analysis

Construct	Cronbach's Alpha
Ease of Use	0.884
Security	0.901
Reliability	0.872
Responsiveness	0.866
Customer Satisfaction	0.913

The reliability analysis indicates that all constructs used in the study demonstrate strong internal consistency. The Cronbach's alpha values for ease of use, security, reliability, responsiveness, and customer satisfaction are all above the recommended threshold of 0.70, confirming that the measurement items within each construct are highly consistent in capturing their respective concepts. Among the constructs, customer satisfaction and security exhibit particularly high reliability, reflecting the robustness of the scales employed to assess these dimensions. Overall, the results confirm that the instrument used for data collection is reliable and suitable for further statistical analysis and hypothesis testing.

4.3 Descriptive Analysis

Table 4.3 Descriptive Statistics

Variable	Mean	Std. Deviation
Ease of Use	3.91	0.69
Security	3.88	0.71
Reliability	3.82	0.73
Responsiveness	3.76	0.75
Customer Satisfaction	3.87	0.70

The descriptive statistics reveal generally positive perceptions of digital banking service quality among respondents. Ease of use records the highest mean score of 3.91 with a standard deviation of 0.69, indicating that customers largely find digital banking platforms simple and user friendly, with relatively low variability in responses. Security also shows a high mean value of 3.88 (SD = 0.71), reflecting strong customer confidence in the safety of digital transactions, though with moderate differences in perception across users.

The mean score for reliability is 3.82 with a standard deviation of 0.73, suggesting that most respondents view digital banking systems as dependable, albeit with some variability in experiences. Responsiveness registers a slightly lower mean of 3.76 (SD = 0.75), implying that while customers are generally satisfied with the promptness of digital service support, this dimension offers scope for improvement. Finally, customer satisfaction records a mean of 3.87 (SD = 0.70), indicating an overall favorable evaluation of digital banking services, supported by relatively consistent responses across the sample.

4.4 Comparative Analysis Between Public and Private Banks

Table 4.4 Independent Sample t-Test

Bank Type	Mean Satisfaction	t-value	p-value
Public Sector	3.71	3.94	<0.001
Private Sector	4.02		

The independent sample t-test reveals a statistically significant difference in customer satisfaction between public and private sector banks. Customers of private sector banks report a higher mean satisfaction score of 4.02 compared to 3.71 for customers of public sector banks. The obtained t-value of 3.94 with a p-value less than 0.001 confirms that this difference is highly significant. This result indicates that private sector banks are perceived to deliver superior digital

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banking services, leading to greater customer satisfaction, and highlights the need for public sector banks to further enhance the quality and performance of their digital platforms.

4.5 Hypotheses Testing Results

Table 4.5 Regression Results

Hypothesis	Path	β	t-value	p-value	Result
H1	Ease of Use → CS	0.281	4.91	<0.001	Supported
H2	Security → CS	0.312	5.44	<0.001	Supported
H3	Reliability → CS	0.224	3.89	<0.001	Supported
H4	Responsiveness → CS	0.196	3.42	0.001	Supported

Model: $R^2 = 0.61$, $F = 114.26$ ($p < 0.001$)

The multiple regression analysis demonstrates that all four digital banking service quality dimensions exert a significant positive influence on customer satisfaction. The model explains a substantial proportion of variance in customer satisfaction, as indicated by an R^2 value of 0.61, meaning that 61 percent of the variation in satisfaction is accounted for by ease of use, security, reliability, and responsiveness. The statistically significant F-value further confirms the overall robustness of the model.

Among the predictors, **security** emerges as the strongest determinant of customer satisfaction, followed closely by **ease of use**, indicating that customers place the greatest importance on safe and user-friendly digital banking platforms. **Reliability** also shows a meaningful positive effect, suggesting that consistent system performance enhances satisfaction. **Responsiveness**, though comparatively weaker, remains a significant predictor, reflecting the importance of timely support and service recovery in digital banking environments. Overall, the results validate the proposed hypotheses and confirm that improvements across all four service quality dimensions can substantially enhance customer satisfaction.

4.6 Discussion

The results of the study clearly indicate that digital banking service quality plays a decisive role in shaping customer satisfaction in both public and private sector banks. Among the examined dimensions, security and ease of use emerge as the most influential predictors, suggesting that customers primarily value safe transaction environments and simple, intuitive interfaces when engaging with digital banking platforms. This finding reflects the growing sensitivity of customers toward data protection and transaction safety in technology-driven financial services.

The positive influence of reliability confirms that consistent system performance and error-free transactions are essential for maintaining customer confidence. Customers who experience frequent downtime, transaction failures, or technical glitches are less likely to be satisfied, regardless of other service features. Similarly, the significant effect of responsiveness highlights that digital banking is not limited to automated processes alone; customers also expect prompt assistance, efficient grievance handling, and real-time support when problems arise.

The comparative analysis further reveals that private sector banks outperform public sector banks in terms of customer satisfaction. This difference can be attributed to the more aggressive adoption of advanced technologies, better user interface design, and faster service recovery mechanisms in private banks. In contrast, public sector banks appear to lag in certain aspects of digital service delivery, particularly in system responsiveness and interface optimization.

Overall, the findings demonstrate that digital banking is no longer merely a supplementary service but a core determinant of customer experience. Enhancing digital service quality across security, usability, reliability, and responsiveness dimensions is therefore essential for banks seeking to strengthen customer satisfaction and maintain competitiveness in the evolving banking landscape.

V. IMPLICATIONS OF THE STUDY

5.1 Academic Implications

The study contributes to the growing body of knowledge on digital banking by empirically establishing the link between digital service quality dimensions and customer satisfaction in the context of public and private sector banks. By integrating ease of use, security, reliability, and responsiveness within a single analytical framework, the research reinforces the relevance of service quality models such as TAM and E-SERVQUAL in explaining customer responses to digital banking platforms. The comparative analysis further extends existing literature by highlighting sector-wise variations, thereby offering a foundation for future research on digital transformation in financial services.

5.2 Managerial Implications for Banks

For banking practitioners, the findings underscore the importance of focusing on customer-centric digital strategies. Banks should prioritize strengthening security mechanisms, simplifying user interfaces, ensuring system reliability, and improving responsiveness through faster grievance redressal and real-time support. Public sector banks, in particular, can benefit from benchmarking their digital services against private sector counterparts and investing in continuous technological upgrades. Regular training programs for employees and awareness initiatives for customers can also enhance digital adoption and satisfaction.

5.3 Policy Implications for Regulators and Banking Authorities

The results have significant implications for policymakers and regulators responsible for overseeing the digital banking ecosystem. Regulatory bodies should develop clear standards for digital service quality, data protection, and cybersecurity to build customer confidence. Additionally, policies promoting financial literacy and digital inclusion can help bridge the gap between different customer segments. By encouraging innovation while ensuring robust consumer protection frameworks, regulators can foster a sustainable and customer-oriented digital banking environment.

VI. CONCLUSION

6.1 Summary of Major Findings

The study examined the impact of digital banking service quality on customer satisfaction in public and private sector banks. The empirical results reveal that ease of use, security, reliability, and responsiveness significantly influence customer satisfaction, with security and ease of use emerging as the most critical determinants. The comparative analysis indicates that customers of private sector banks report higher satisfaction levels than those of public sector banks, reflecting differences in technological adoption and service delivery effectiveness. Overall, the findings confirm that digital banking services play a pivotal role in shaping customer experiences in the contemporary banking environment.

6.2 Contribution to Theory and Practice

From a theoretical perspective, the study reinforces the applicability of service quality and technology acceptance models in explaining customer satisfaction in digital banking contexts. Practically, the results provide actionable insights for banking managers by highlighting specific service dimensions that require continuous monitoring and improvement. The evidence also offers guidance for policymakers and regulators in designing frameworks that promote quality-driven digital transformation across the banking sector.

6.3 Concluding Remarks

In conclusion, digital banking services have become a decisive factor in determining customer satisfaction in both public and private sector banks. As competition intensifies and customer expectations continue to rise, banks that strategically invest in secure, reliable, and user-friendly digital platforms are more likely to achieve sustained customer satisfaction and loyalty.

VII. LIMITATIONS AND SCOPE FOR FUTURE RESEARCH

7.1 Limitations of the Study

The study has certain limitations that should be acknowledged while interpreting the findings. First, the sample size, although adequate for statistical analysis, may not fully represent the diverse customer base of all public and private sector banks across the country. Second, the study is confined to a specific geographic region, which may limit the generalizability of the results to other regions with different banking infrastructures and customer profiles. Third, the use of a cross-sectional research design restricts the ability to capture changes in customer perceptions over time. In addition, the reliance on self-reported data may introduce response bias, as respondents' stated satisfaction levels may not always reflect their actual behavioral outcomes.

7.2 Scope for Future Research

Future studies may address these limitations by employing larger and more geographically diverse samples to enhance the generalizability of the findings. Longitudinal research designs can be adopted to examine how customer satisfaction with digital banking evolves over time, particularly in response to technological advancements and regulatory changes. Further research may also incorporate additional variables such as perceived risk, trust, and digital literacy to develop a more comprehensive model of customer satisfaction. Comparative cross-country studies would provide valuable insights into the influence of cultural and institutional factors on digital banking adoption and satisfaction.

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