Digital Banking Service Quality and Customer Satisfaction: A Comparative Assessment of Public and Private Sector Banks

Umar Amin
Research Scholar,
Deptt. of Commerce,
Vivekananda Global University, Jaipur
e-mail: umar9075@gmail.com

Dr. Sarita Agrawal
Associate Professor,
Deptt. of Management Studies,
Vivekananda Global University, Jaipur
e-mail: sarita.agrawal@vgu.ac.in

Uqba Yousuf
Assistant Professor,
Department of Commerce,
J & K Higher Education Department
e-mail: uqbays@gmail.com

Abstract

Purpose – Examining public and private sector banks in Jammu and Kashmir, this research seeks to draw comparisons and assessments of the quality of their digital service offerings. Additionally, it aimed at exploring how the quality of their digital service offerings affects clients' satisfaction level and sought to identify the significant dimensions affecting client satisfaction at a subset of public and private banking institutions.

Design/Methodology/Approach – Building on an extensive survey of available service quality models available in literature, the research adapted key dimensions from two well-known models: Parasuraman et al.'s (2005) E-S-QUAL model for measuring electronic quality of banking services and Bahia and Nantel's (2000) BSQ model for evaluating general banking service quality of digital products. The measurement items were adopted from literature.

Findings – Notable distinctions were found among public sector banks and their private counterparts in Jammu and Kashmir on account of all the dimensions and overall digital service quality. Results underscore the significance of Efficiency and Security/Privacy in bolstering digital banking customer satisfaction, regardless of the banking sector. Ease of Use and Service Portfolio rank lower across both sectors.

Practical Implications – Results demonstrate pragmatic ramifications for policy makers, bank managements and professionals.

Originality/Value – The study has outlined the areas where banks in the public and private sectors may improve their digital services to fortify competitive positioning and further consolidating relationship with customers by fostering their satisfaction level.

Keywords – Customer satisfaction, Digital banking service quality, E-S-QUAL and BSQ

Introduction

Banking institutions are increasingly pursuing digital transformation due to customers' growing reliance on digital services. Digital transformation contemplates the ever-changing nature of the digital milieu and the fact that customers' expectations will also evolve with the augmenting ability of the landscape to deliver better results continually (Kaur et al., 2021). The wave of digitization has triggered the shift of power from the banks to the clients, with customers increasingly exerting pressure on banks to revive their infrastructure, financial offerings (Peppard, 2000), pricing terms and service quality (Nath et al., 2001). The concept of service quality has gained importance as a critical facet due to its nexus with customer satisfaction, customer loyalty, profitability (Clemes et al., 2010), customer retention (Egala et al., 2021), competitiveness advantage and organizational performance (Ejigu, 2016). However, the transformation in the mode of service delivery has drastically affected the service quality (Bhatt & Mehta, 2020), banker-customer relationship (Sreejesh et. al., 2016) and has led to a rise in client mobility across banks (Ndubisi, 2007). It is quite probable that this digital revolution will persist and even accelerate (Zouari & Abdelhedi, 2021). It stands to reason that the banking industry is moving towards a new digital age (Doshi, 2021). A key approach for financial institutions to survive in the competitive retail banking environment is to create long-term associations with customers (Clemes et al., 2010).

In India also, the banking industry has been significantly influenced by technological advancements and bestowed with various opportunities and challenges. The intense competition has compelled both public (pub.) and private (pvt.) sector banks to offer innovative, technologically integrated and value-added services (Bhatt & Mehta, 2020; Motwani et al., 2013). However, the difference in the policies and strategies, infrastructural facilities and customer support services of both sectors lead to differences in the quality of their services (Ali & Bisht, 2018; Mir & Rainayee, 2016). And quality of service is a critical facet driving bank clients' satisfaction (Rajasulochana, 2022). This highlights the need to investigate whether different types of banks have different impacts on customers' opinions of the excellence of digital banking services (DBSs) (Bhatt & Mehta, 2020).

This study assesses and compares the quality of DBS offerings of pub. and pvt. sector banking institutions operating in Jammu and Kashmir. Additionally, it explored how the quality of their digital service offerings affects clients' satisfaction level and sought to identify the significant dimensions affecting client satisfaction at a subset of pub. and pvt. sector banking institutions.

Literature Review

DBS quality of pub. and pvt. sector banks:

The quality of services is a vital predecessor, is directly proportional and is an essential precondition for customer satisfaction (Bashir et al., 2023). Banks that consistently provide superior service quality to their clients enjoy a clear competitive advantage (Raza et al., 2020). To increase market share, both pub. and pvt. banking sectors have switched to client centric business strategy and added technology-integrated services to their portfolio (Bhatt & Mehta, 2020). Recognizing the importance of digital banking services, Suba & Patoliya (2023), Singh et al., (2022), Spoorthi & Basavaraj (2022), Murthy & Subramanyam (2021) and Kishori & Parthasarathi (2021) conducted comparative studies and found significant difference between the digital services offerings of pub. and pvt. sector banks. Therefore, this study postulates:

H_1: The quality of DBS offered by pub. and pvt. banks differs significantly

Ease of use:

It refers to the level of expediency and user-friendliness with which a user can use a digital application (Parasuraman et al., 2005). Being an important factor in the realm of man-machine interaction, usability is key. When users find it easy-going, users are more inclined to embrace and continue the usage of a service or product (Venkatesh et al., 2003). Furthermore, the increasing complexity of digital applications makes ease of use a vital aspect. Regarding digital banking services, Alfarizi, 2023; Egala et al., 2021; Ketema & Selassie, 2020; Simon & Thomas, 2016 and Zavareh et al., 2012 confirmed ease of use as a substantial factor affecting client satisfaction. Hence, this study postulates:

H_2: Ease of use in DBS significantly influences customer satisfaction in pub. and pvt. sector banks

Efficiency:

The speed and convenience of a digital platform in responding to the service requests of customers highlights its efficiency (Ariff et al., 2013). The efficiency of a digital service platform depends on how well it synchronizes with client requests (Parasuraman et al., 2005) by making it easier to search, retrieve and integrate information (Mwiya et al., 2022). John & Rotimi (2014) state efficiency as a prominent factor contributing to client satisfaction in the digital banking business. Further, several previous studies (Gautam & Sah, 2023; Mwiya et al., 2022; Raza et al., 2020; Hammoud et al., 2018 and Amin, 2016) signify efficiency as a key factor. In light of these findings, we assert efficiency as an important metric in DBS quality and postulate that:

H_3: Efficiency in DBS significantly influences customer satisfaction in pub. and pvt. sector banks

Security/Privacy:

Security/Privacy is a metric that gauges the robustness of a bank's online service platform in protecting its clients' information (Parasuraman et al., 2005). Authenticity, confidentiality, non-repudiation and integrity form this facet of a digital banking platform (Egala et al., 2021). Use of tech services exposes users to a plethora of security issues and potential risks of information leakage to unidentified third parties, making security/privacy a pressing concern (Mwiya et al., 2022). Digital banking services featured with security/privacy fosters satisfaction (Mir et al., 2023; Alkhaibari, 2023; Halim et al., 2023; Mwiya et al., 2022; Banu et al., 2019) and loyalty among customers (Mujinga, 2020). This study therefore postulates:

H_4: Security/Privacy in DBS significantly influences customer satisfaction in pub. and pvt. sector banks

Responsiveness:

Responsiveness is a significant metric that assesses the swiftness of a bank in providing prompt and expedite service to customers (Akinyemi et al., 2011). Customers' perception of service quality is positively influenced by quick redressal of their complaints (Narteh, 2018). Also recovering swiftly and effectively from a digital service outage can create an optimistic impression about service quality of a bank (Zavareh et al., 2012). Banks should ensure that their digital service platforms and its associated staff respond quickly to queries and resolve grievances of customers timely (Egala et al., 2021). Prior studies (Mir et al., 2023; Bashir et al., 2023; Mwiya et al., 2022; Raza et al., 2020) have discovered that responsiveness positively affects client satisfaction vis-a-vis digital banking services. Hence, we postulate that:

H_5: Responsiveness in DBS significantly influences customer satisfaction in pub. and pvt. sector banks

Reliability:

Reliability, a hallmark and a prominent aspect of quality digital services (Mwiya et al., 2022), refers to the capability to deliver promised service accurately and consistently without failure (Parasuraman et al., 2005). Reliability helps in building reputation and aids in preserving trust and confidence among customers (Kaur et al., 2021). Bashir et al., (2023), Tran et al., (2023), Zouari and Abdelhedi (2021), Hadid et al., (2020), Raza et al., (2020), Narteh (2018) found substantial and marked impact of reliability on clients' satisfaction vis-a-vis digital banking services. Hence, we postulate that:

H6: Reliability in DBS significantly influences customer satisfaction in pub. and pvt. sector banks

Service Charges:

It refers to the fee or cost incurred by customers for availing banking services, including digital banking services (Broby, 2021). Cost is a major aspect that drives the motivation to opt and use DBS (Huei et al., 2018) and determines their continuous usage by customers (Abouraia & Othman, 2017). Lowered service fees significantly increase satisfaction (Senyo & Osabutey, 2020). Further, Alfarizi (2023), Shetty et al., (2022), Egala et al., (2021) and Narteh (2018) found that service charges vis-a-vis digital banking services significantly influence satisfaction level of customers. This study therefore postulates:

H_7: Service Charges of DBS significantly influence customer satisfaction in pub. and pvt. sector banks

Service Portfolio:

Service portfolio is highly relevant to emerging digital services (Oni et al., 2016). A wide array of customized services that align with the specific customer requirements directly influences customer satisfaction (Shayestehfar & Yazdani, 2018). Customers are eagerly looking forward to a convergent platform that offers integrated banking services (Mersha & Worku, 2020). In their studies, Egala et al., (2021), Shayestehfar and Yazdani (2018), Narteh (2018) and Bahia and Nantel (2000) found service portfolio as a key aspect affecting clients' satisfaction level. Hence, we hypothesize:

H_8: Service Portfolio of DBS significantly influences customer satisfaction in pub. and pvt. sector banks

Quality of DBSs and its influence on customer satisfaction:

Quality of banks' services bouquet is a precursor for client satisfaction (George & Kumar, 2014) and client satisfaction is a precursor for the organization's success (Kaur & Kaur, 2014). A higher level of client contentment is the outcome of higher perception of service quality and the inverse also holds true (George & Kumar, 2014). Several studies (Bashir et al., 2023; Mir et al., 2023; Halim et al., 2023; Mwiya et al., 2022; Raza et al., 2020; Hammoud et al., 2018 and Amin, 2016) established a sturdy association between DBS quality and satisfaction level of clients. This study therefore postulates:

H_9: The quality of DBS significantly influence customer satisfaction in pub. and pvt. sector banks

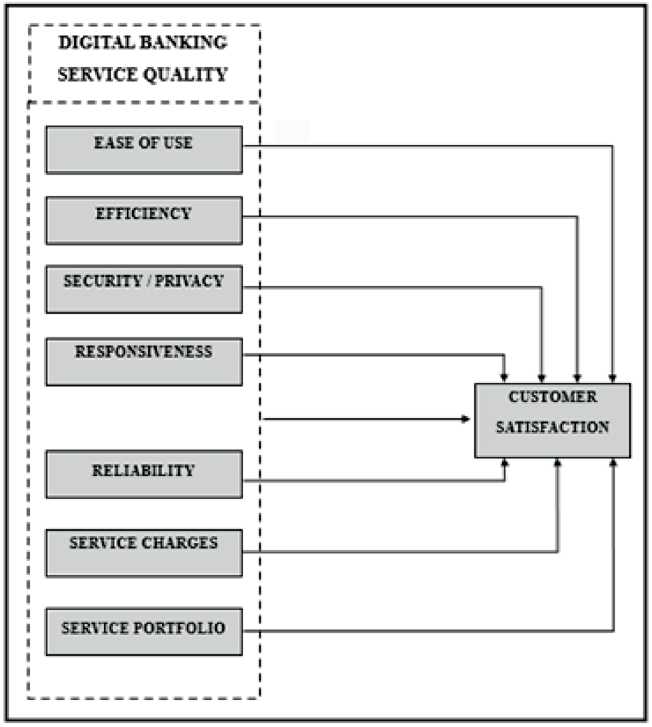
Research Methodology

The research employed a multistage sampling approach and gathered data from 600 active customers of digital banking from the retail segment of select pub. and pvt. sector banking institutions (Punjab National Bank, Canara Bank, State Bank of India, J&K Bank, HDFC Bank and ICICI Bank). The sample banking institutions were selected based on their significant customer base and presence across the Union Territory of Jammu and Kashmir. Participants within each sector were sampled proportionally based on each bank's share of customers in the region through a convenience sample approach.

Building on an extensive survey of service quality models available in literature, the research adapted key aspects from two well-known models: E-S-QUAL model for measuring electronic quality of banking services and BSQ model for general banking service quality of digital products. The resultant blended model (Figure – 1) was designed to give a holistic perspective of what influences clients' contentment in DBS. Four core dimensions i.e. ease of use, efficiency, responsiveness and security/privacy were taken from Parasuraman et al.'s (2005) E-S-QUAL model while three factors i.e. reliability, service charges and service portfolio were included from Bahia and Nantel's (2000) BSQ model.

To warrant internal consistency and construct reliability, Cronbach Alpha values were computed for all latent constructs, with each exceeding the threshold limit of 0.70 (Nunnally, 1978). Furthermore, factor loadings for all observed variables exceeded 0.70, thereby confirming strong item convergence. Composite Reliability (CR) values for each construct were also found above 0.70 benchmark (Hair et al., 2013), thus validating the robustness of measurement model.

Figure – 1 (Research Model)



No issue of multicollinearity was found among the independent variables, affirming the stability and interpretability of the regression estimates. These statistics demonstrate the methodological rigorousness and reliability of the empirical framework employed in this study.

Data Analysis

Several statistical tests were run on the collected data. To highlight various important aspects of the study, descriptive statistics including standard deviation and mean were employed. The study conducted t-test to see if pub. and pvt. banks differ in terms of quality of their DBS as perceived by customers. It also employed multiple regression analysis.

Demographic Analysis

This study found a diverse mix of demographics of digital banking users. 56% of the 600 respondents, who completed the survey, were found male. Of the 600 respondents who filled out the survey, 38% were between the ages of 25 and 35, and 29% were between the ages of 35 and 45. 41% were found postgraduate and 36% being graduates, indicating a well-educated user base. 60% were salaried professionals, while 27% identified as self-employed, highlighting a leaning toward economically active users. Geographically, the user population was somewhat urban-centered: 39% resided in urban locations, 33% in semi-urban areas, and 28% were from rural backgrounds, showing a reasonably balanced distribution with a tilt toward more developed regions. 55% respondents were found with an annual income of Rs. 8 Lakh or more. 29% of the respondents have been using digital banking services from 8 to 10 years followed by 28% using them for more than 10 years and 21% from 6 to 8 years.

Descriptive Statistical Analysis and Independent Samples t-test

Table – 1 demonstrates the descriptive statistical metrices pertaining to various digital banking service quality parameters. The service quality parameters computing to mean value above 3 are considered to be positively perceived by customers.

Table – 1 (Descriptive Statistical Analysis and Independent Samples t-test)

Variable	Type of Bank						t-value	p-value
	Public Sector Bank			Private Sector Bank				
	N	Mean	S.D	N	Mean	S.D		
Ease of use	300	2.97	0.90	300	3.17	0.85	-3.37	< 0.001
Efficiency	300	2.89	0.89	300	3.57	0.97	-9.82	< 0.001
Security/Privacy	300	3.37	0.94	300	3.62	0.99	-3.60	< 0.001
Responsiveness	300	2.95	0.80	300	3.29	0.84	-6.07	< 0.001
Reliability	300	2.81	0.94	300	3.43	0.91	-8.80	< 0.001
Service Charges	300	3.31	0.93	300	3.03	0.83	2.67	0.008
Service Portfolio	300	2.87	0.91	300	3.27	0.89	-7.04	< 0.001
Overall Digital Banking Service Quality	300	3.02	0.90	300	3.36	0.90	-7.33	< 0.001

Source: Primary Data (Significance Level of 0.05)

From Table – 1, it is inferred that the public sector bank customers' perception is above the average in two dimensions (Security/Privacy and Service Charges) only. In the case of private banks, customers' perception is above average with respect to all the dimensions. The overall digital banking service quality exhibited an above average mean value in respect of both types of banks. Except for Service Charges, private banks outperform their public sector counterparts in all dimensions including overall service quality. Moreover, the p-value reflects an extremely substantial difference among pub. and pvt. banking institutions on account of all the dimensions and overall DBS quality, thus resulting in the acceptance of alternate hypothesis (H1).

Multiple Regression Analysis

Table – 2 exhibits regression matrix generated from the data pertaining to public sector banks and demonstrates that all the factors i.e. EFF, SPV, RES, REL and SCH except EOU and SPO exert a substantial influence on Customer Satisfaction (CST) vis-a-vis digital banking service quality. The beta coefficient of 0.327 indicates the highest positive impact of security/privacy on customer satisfaction followed by efficiency (0.192), reliability (0.168), responsiveness (0.142) and service charges (0.116). The associated p-values for ease of use (0.282) and service portfolio (0.704) show that, at the significance level of 0.05, these factors do not significantly affect customer satisfaction.

Table – 2 (Regression Model of Public Sector Banks)

Model		Unstandardized coefficients		Standardized coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	Constant	-0.111	0.141	-	0.788	0.432	-	-
	EOU	0.077	0.072	0.066	1.078	0.282	0.309	3.235
	EFF	0.194	0.049	0.192	3.993	<0.001	0.504	1.983
	SPV	0.326	0.041	0.327	8.039	<0.001	0.703	1.422
	RES	0.146	0.065	0.142	2.253	0.025	0.294	3.403
	REL	0.177	0.071	0.168	2.483	0.014	0.253	3.948
	SCH	0.121	0.054	0.116	2.224	0.027	0.425	2.355
	SPO	0.025	0.065	0.025	0.381	0.704	0.275	3.637

a. Dependent Variable: CST = Customer Satisfaction
EOU = Ease of Use, EFF = Efficiency, SPV = Security/Privacy, RES = Responsiveness, REL = Reliability, SCH = Service Charges, SPO = Service Portfolio

Table — 3 exhibits the regression analysis performed on the customer data obtained from private sector banks. It depicts efficiency exhibiting the highest influence on customer satisfaction with beta coefficient of 0.196 followed by reliability (0.179), responsiveness (0.175), security/privacy (0.158), ease of use (0.128) and service charges (0.112). The corresponding p-value for service portfolio (0.297) indicates that it does not substantially influence customer satisfaction.

Table – 3 (Regression Model of Private Sector Banks)

Model		Unstandardized coefficients		Standardized coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	Constant	-0.112	0.149	-	-0.750	0.454	-	-
	EOU	0.138	0.048	0.128	2.867	0.004	0.535	1.870
	EFF	0.222	0.060	0.196	3.672	<0.001	0.376	2.661
	SPV	0.156	0.048	0.158	3.229	0.001	0.449	2.229
	RES	0.200	0.069	0.175	2.904	0.004	0.296	3.381
	REL	0.173	0.052	0.179	3.315	0.001	0.368	2.718
	SCH	0.119	0.052	0.112	2.276	0.024	0.446	2.243
	SPO	0.070	0.067	0.060	1.044	0.297	0.320	3.124

a. Dependent Variable: CST = Customer Satisfaction

EOU = Ease of Use, EFF = Efficiency, SPV = Security/Privacy, RES = Responsiveness, REL = Reliability, SCH = Service Charges, SPO = Service Portfolio

Pub. sector banks' customer satisfaction levels are explained by the model to a degree of 66.1%, while other factors account for 33.9%. An Adjusted R Square value of 0.653 lends credence to the findings.

Table – 4 (Regression Model Summary)

Banks	R	R Square	Adjusted R Square	Std. Error of the Estimate
Public Sector Banks	0.813[a]	0.661	0.653	0.55227
Private Sector Banks	0.829[a]	0.687	0.679	0.54531

a. Predictors: (Constant), EOU, EFF, SPV, RES, REL, SCH, SPO

b. Dependent Variable: CST = Customer Satisfaction

EOU = Ease of Use, EFF = Efficiency, SPV = Security/Privacy, RES = Responsiveness, REL = Reliability, SCH = Service Charges, SPO = Service Portfolio

Likewise with respect to private banks, it is inferred that pvt. sector banks' customer satisfaction levels are explained by the model to a degree of 68.7%, while other factors account for 31.3%. An Adjusted R Square value of 0.679 lends credence to the findings.

Conclusion and Suggestions

Results reflect a significant difference in what customers perceive from the two banking sectors under study in terms of their digital service offerings. With respect to public sector banks, customers' above-average satisfaction levels were reflected in only two dimensions i.e. security/privacy and service charges, thereby indicating very narrow strengths. Contrarily, private banks demonstrated a wider array of service quality and obtained above-average ratings across all seven criteria. Notably, the customers' perception regarding the quality digital service offerings was higher than average for both sectors. Nevertheless, private sector banks outshone their counterparts in all dimensions under study except for service charges alone, for which public banks enjoyed a marginal lead. These differences were statistically significant in all dimensions, reflecting a clear difference in customers' experiences between both sectors.

With respect to public sector banks, the study found security/privacy as the most significant aspect followed by efficiency, reliability, responsiveness and service charges. However, ease of use and service portfolio were found insubstantial. Overall, the model accounts for 66.1% of the change in client satisfaction.

Efficiency stood as most substantial aspect in determining client satisfaction level, followed by reliability, responsiveness, security/privacy, ease of use, and service charges for private banks. The service portfolio in this instance was statistically insignificant. The model predicted 68.7% of the private bank customer satisfaction variation.

This research offers the following suggestions which would have implications for the banks:

- Public banks should prioritize simplifying digital platforms, minimizing transaction steps, and ensuring that interfaces are intuitive, even for customers with low digital literacy. This can directly enhance user adoption and satisfaction.
- Strategic communication and customer education campaigns could help highlight underused features or introduce innovative solutions aligned with customer demands.
- The highly rated security/privacy dimension emphasizes the continued importance of maintaining robust cybersecurity standards and transparent communication about data protection in public sector banks. Strengthening these measures can fortify trust.
- Private sector banks should maintain and enhance transaction speed, responsiveness, and overall system performance. Any downtime or lag in service could risk undermining the competitive edge they currently hold.
- Despite private banks outperforming in most areas, service charges remain a sticking point. Managers should revisit their service charges structures, offer value-driven digital plans, or consider bundling premium services to justify costs and reduce customer attrition based on pricing.
- Banks should consider demographic and behavioral segmentation to tailor service offerings. Tech-savvy youth may prioritize speed and convenience, while older users may value clarity and support.
- · Public sector banks must embrace more aggressive digital transformation agendas. Investments in employee training, modern IT infrastructure, and customer feedback mechanisms can help them bridge the gap and stay competitive in a market where expectations are continually rising.

Scope for Future Research

- This study focused solely on retail banking clientele. Subsequent studies can be conducted by incorporating wholesale banking customers also.
- Future research may include other aspects to evaluate the quality of DBS.
- A broader study area will allow researchers to draw wider conclusions from future investigations.
- To generalize the findings, researchers can use a comprehensive list of digital banking users.
- Future studies could include demographic factors to explore how digital banking satisfaction varies across user segments, allowing for more personalized service strategies.

References

- Abouraia, M. K., & Othman, S. M. (2017). Transformational leadership, job satisfaction, organizational commitment, and turnover intentions: The direct effects among bank representatives. *American Journal of Industrial and Business Management*, *7*(4), 404-423.
- Akinyemi, O., Omogbadegun, Z. O., & Oyelami, O. M. (2011). Towards designing a biometric measure for enhancing ATM security in Nigeria E-banking system. *arXiv preprint arXiv:1111.7222*.
- Alfarizi, M. (2023). Interaction of Customer Satisfaction and Digital Service Retention: Evidence of PLS from Indonesian Islamic Banking. *International Journal of Islamic Economics and Finance (IJIEF)*, *6*(1), 151-180.
- Ali, A., & Bisht, L. S. (2018). Customers' satisfaction in public and private sector banks in India: A comparative study. *J Fin Mark. 2018; 2 (3): 27-33. J Fin Mark 2018 Volume 2 Issue 3*, *28*.

- Alkhaibari, M., Albarq, A., Elrayah, M., Moustafa, M., Ghaleb, M., & Abbas, A. (2023). The impact of e-banking service quality on the sustainable customer satisfaction: Evidence from the Saudi Arabia commercial banking sector. *International Journal of Data and Network Science*, *7*(3), 1153-1164.
- Amin, M. (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. *International journal of bank marketing*, *34*(3), 280-306.
- Ariff, M. S. M., Yun, L. O., Zakuan, N., & Ismail, K. (2013). The impacts of service quality and customer satisfaction on customer loyalty in internet banking. *Procedia-Social and Behavioral Sciences*, *81*, 469-473.
- Bahia, K., & Nantel, J. (2000). A reliable and valid measurement scale for the perceived service quality of banks. *International journal of bank marketing*, *18*(2), 84-91.
- Banu, A. M., Mohamed, N. S., & Parayitam, S. (2019). Online banking and customer satisfaction: evidence from India. *Asia-Pacific Journal of Management Research and Innovation*, *15*(1-2), 68-80.
- Bashir, M. A., Haque, M. A., Salamzadeh, A., & Rahman, M. M. (2023). Customers' Satisfaction of E-Banking in Bangladesh: Do Service Quality and Customers' Experiences Matter? *FinTech*, *2*(3), 657-667.
- Bhatt, V., & Mehta, B. (2020). Factors Influencing Overall Service Quality of Online Banking: A Comparative Study of Indian Public and Private Sector Banks. *Journal of Applied Business and Economics*, *22*(4), 152-167.
- Broby, D. (2021). Financial technology and the future of banking. *Financial Innovation*, *7*(1), 47.
- Clemes, M. D., Gan, C., & Zhang, D. (2010). Customer switching behaviour in the Chinese retail banking industry. *International Journal of Bank Marketing*, *28*(7), 519-546.
- Doshi, S. (2021). Future of banking is a digital business model. *The Economic Times*, *15*(February), 1-5.
- Egala, S. B., Boateng, D., & Mensah, S. A. (2021). To leave or retain? An interplay between quality digital banking services and customer satisfaction. *International journal of bank marketing*, *39*(7), 1420-1445.
- Ejigu, S. N. (2016). E-banking service quality and its impact on customer satisfaction in State Owned Banks in East Gojjam Zone; Ethiopia. *Journal of Economics and Sustainable Development*, *7*(21), 100-111.
- Gautam, D. K., & Sah, G. K. (2023). Online banking service practices and its impact on e-customer satisfaction and e-customer loyalty in developing country of South Asia-Nepal. *SAGE Open*, *13*(3), 21582440231185580.
- George, A., & Kumar, G. G. (2014). Validation of a scale for measuring problems in internet banking and their effect on customer satisfaction. *Vision*, *19*(4), 312-323.
- Hadid, K. I., Soon, N. K., & Amreeghah, A. A. E. (2020). The effect of digital banking service quality on customer satisfaction: A case study on the Malaysian banks. *Asian Journal of Applied Science and Technology*, *4*(01), 06-29.
- Halim, H., Basar, S. A., Hamzah, H., Sukrri, N. N. A. N. M., & Bhuiyan, A. B. (2023). Customer satisfaction on e-banking services among university students in Malaysia. *Asian Finance & Banking Review*, *7*(1), 1-9.
- Hammoud, J., Bizri, R. M., & El Baba, I. (2018). The impact of e-banking service quality on customer satisfaction: Evidence from the Lebanese banking sector. *Sage Open*, *8*(3), 2158244018790633.
- Huei, C. T., Cheng, L. S., Seong, L. C., Khin, A. A., & Bin, R. L. L. (2018). Preliminary study on consumer attitude towards fintech products and services in Malaysia. *International Journal of Engineering & Technology*, *7*(2.29), 166-169.
- John, O. A., & Rotimi, O. (2014). Analysis of electronic banking and customer satisfaction in Nigeria. *European journal of business and social sciences*, *3*(3), 14-27.
- Kaur, B., Kiran, S., Grima, S., & Rupeika-Apoga, R. (2021). Digital banking in Northern India: The risks on customer satisfaction. *Risks*, *9*(11), 209.

- Kaur, J., & Kaur, B. (2014). Determining internet banking service quality and customer satisfaction in India. *Envision Journal of Commerce Department of ACFA*, *8*.
- Ketema, E. & Selassie, Y. W. (2020). The impact of M-banking quality service on customers satisfaction during Covid-19 lock down: The case of Bank of Abyssinia, Ethiopia. *African Journal of Marketing Management*, 12(2), 21-37.
- Kishori, B., & Parthasarathi, K. (2021). A Comparative Study on Customer Satisfaction towards E-Banking Services with Special Reference to Karur Vysya Bank and Indian Bank at Chidambaram. *International Journal of Research Publication and Reviews*, 2(12), 820-825.
- Mersha, D., & Worku, A. (2020). Effect of COVID-19 on the Banking Sector in Ethiopia. *Horn of African Journal of Business and Economics (HAJBE)*, 28-38.
- Mir, R. A., Rameez, R., & Tahir, N. (2023). Measuring Internet banking service quality: an empirical evidence. *The TQM Journal*, *35*(2), 492-518.
- Mir, R., & Rainayee, R. (2016). Impact of employee job satisfaction on organizational performance: An empirical study. *International Journal of Scientific Research*, *5*(6), 549-551.
- Motwani, B., Matharu, S., & Haryani, S. (2013). A comparative study of mobile banking services in public and private sector banks. *International Journal of Marketing & Business Communication*, *2*(3), 41.
- Mujinga, M. (2020). Online banking service quality: a South African ES-QUAL analysis. In *Responsible Design, Implementation and Use of Information and Communication Technology: 19th IFIP WG 6.11 Conference on e-Business, e-Services, and e-Society, I3E 2020, Skukuza, South Africa, April 6–8, 2020, Proceedings, Part I 19* (pp. 228-238). Springer International Publishing.
- Murthy, K. S., & Subramanyam, M. (2021). Impact of e-banking strategies on customer satisfaction in select public and private sector banks in India. *Academy of Marketing Studies Journal*, *25*(5), 1-13.
- Mwiya, B., Katai, M., Bwalya, J., Kayekesi, M., Kaonga, S., Kasanda, E., ... & Mwenya, D. (2022). Examining the effects of electronic service quality on online banking customer satisfaction: Evidence from Zambia. *Cogent Business & Management*, *9*(1), 2143017.
- Narteh, B. (2018). Service quality and customer satisfaction in Ghanaian retail banks: the moderating role of price. *International Journal of Bank Marketing*, *36*(1), 68-88.
- Nath, R., Schrick, P., & Parzinger, M. (2001). Bankers' perspectives on Internet banking. *E-Service*, *1*(1), 21-36.
- Ndubisi, N. O. (2007). Relationship marketing and customer loyalty. *Marketing intelligence & planning*, *25*(1), 98-106.
- Oni, A. A., Adewoye, O. J., & Eweoya, I. O. (2016). E-banking users' behaviour: e-service quality, attitude, and customer satisfaction. *International Journal of Bank Marketing*, *34*(3), 347-367.
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). ES-QUAL: A multiple-item scale for assessing electronic service quality. *Journal of service research*, *7*(3), 213-233.
- Peppard, J. (2000). Customer relationship management (CRM) in financial services. *European Management Journal*, *18*(3), 312-327.
- Rajasulochana, D. S. M. (2022). E-banking and customers' satisfaction in public and private sector banks in Karnataka: an empirical analysis. *Journal of Positive School Psychology*, *6*(8), 8270-8279.
- Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: The modified e-SERVQUAL model. The TQM Journal, 32 (6), 1443–1466.
- Senyo, P. K., & Osabutey, E. L. (2020). Unearthing antecedents to financial inclusion through FinTech innovations. *Technovation*, *98*, 102155.
- Shayestehfar, R., & Yazdani, B. (2019). Bank service quality: A comparison of service quality between BSI

branches in Isfahan and Dubai. *The TQM journal*, *31*(1), 28-51.

- Shetty, D. K., Perule, N., Potti, S. R., Jain, M., Malarout, N., Devesh, S., ... & Naik, N. (2022). A study of service quality in Indian public sector banks using modified SERVQUAL model. *Cogent Business & Management*, *9*(1), 2152539.
- Simon, V. T. & Thomas, A. S. R. (2016). Effect of electronic banking on customer satisfaction in selected commercial banks, Kenya. *International Academic Journal of Human Resource and Business Administration*, 2 (2), 41-63.
- Singh, A., Rana, S., Sridhar, M., Agrawal, D. K., & Khizerulla, M. (2022). Factors influencing Digital Banking Service Quality: A comparative study between SBI and ICICI bank in Bangalore. *The journal of contemporary issues in business and government*, *28*(3), 63-71.
- Spoorthi, H., & Basavaraj, C. S. (2022). A Comparative Analysis of E-Banking Service Quality In Select Public And Private Sector Banks-The Case Of Kalaburagi City. *Journal of Positive School Psychology*, *6*(3), 8124-8134.
- Sreejesh, S., Anusree, M. R., & Mitra, A. (2016). Effect of information content and form on customers' attitude and transaction intention in mobile banking: Moderating role of perceived privacy concern. *International Journal of Bank Marketing*, *34*(7), 1092-1113.
- Suba, N. R., & Patoliya., R. B. (2023). Impact of digital banking services on customer satisfaction: A Comparative study between SBI and HDFC bank. *Darshan - The International Journal of Commerce and Management,* 3(1), 53-65.
- Tran, H. Y., Nguyen, B. N., & Nguyen, H. G. (2023). Impact of e-banking service quality on e-loyalty through interplay of e-satisfaction, an empirical evidence from commercial banks in Vietnam. *International Journal of Scientific Research and Management (IJSRM)*, *11*(03), 4705-4713.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS quarterly*, 425-478.
- Zavareh, F. B., Ariff, M. S. M., Jusoh, A., Zakuan, N., Bahari, A. Z., & Ashourian, M. (2012). E-service quality dimensions and their effects on e-customer satisfaction in internet banking services. *Procedia-social and behavioral sciences*, *40*, 441-445.
- Zouari, G., & Abdelhedi, M. (2021). Customer satisfaction in the digital era: evidence from Islamic banking. *Journal of Innovation and Entrepreneurship*, *10*, 1-18.