A Study on Assessing the Impact of Digital Banking Services on Customer Satisfaction: A Case of Bank of Maharashtra, Nagpur

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Abstract- The rapid expansion of automated banking systems has significantly transformed Service user interactions during the Indian banking domain. The present study attempts to assess the impact of digital Modern banking facilities on client retention with specific on the subject of the Bank of Maharashtra in Nagpur. This research focuses on a descriptive and comparative, using survey data generated through a structured interview schedule administered to 200 retail banking customers. Research metrics like multiple regression, correlation and reliability analysis were executed to examine the mutual influence between key digital banking features and customer satisfaction. The findings indicate that service quality and straightforwardness demonstrate a clear and advantageous result for customer satisfaction, with service reliability emerging as the most significant predictor ($\beta = 0.42$, $p < 0.01$), followed by ease of use ($\beta = 0.36$, $p < 0.05$). The study contributes to the theoretical understanding of digital operational quality in nationalized financial institutions and offers practical insights for bank managers to enhance digital platforms, enrich the service experience, and strengthen comparative positioning in the evolving Indian banking environment.

Keywords: Service satisfaction, Nationalized banks, Digital Banking Services, Performance standards, Indian Banking Industry.

I. INTRODUCTION

The Indian banking sector has observed a significant transformation during the preceding ten years due to rapid upgradations in computing technology, increased smartphone penetration, and supportive government initiatives specifically digital India and financial inclusion programmes. Mobile and web banking, including online banking, app-based banking, and UPI, and automated service platforms, have become integral to banking operations and customer service delivery. Public sector banks, in particular, are showing a shift to digital solutions to better manage resources and strengthen customer satisfaction while remaining competitive in a technology-driven financial environment.

Despite the widespread implementation of digital banking, variations persist in user experience levels, especially in semi-urban and urban regions like Nagpur. Customers often experience challenges related to system reliability, simple navigation, transaction safety, and quickness of response. These issues highlight the core research problem of whether digital banking platforms of government-run banks comply with user expectations and contribute positively to whole user experience.

The motivation for this study arises from the growing dependence of customers on digital banking channels as well as the strategic importance of study of customer satisfaction for long-term relationship management in banks. While different reports have checked digital banking adoption in private and foreign banks, limited empirical research focuses specifically on the effectiveness of digital platforms in Indian nationalized banks at the regional level. This indicates a clear research gap that warrants focused investigation.

The primary strategic points of this study are to analyse the key dimensions of digital banking services, examine their impact on customer satisfaction, and identify the relationship between the bank and the customer perceptions at the Bank of Maharashtra, Nagpur.

II. LITERATURE REVIEW

2.1 Digital Banking and Service Quality: Conceptual Foundations

Mangla, Singh and Kadyan (2026) in their study on modern banking practices explained that banks in India are increasingly using online systems and smartphone applications to provide customer facilities. Through these systems, people can check their account details, transfer money, and complete payment activities without visiting a bank branch. In a similar way, S. Jashwant (2025) pointed out that the growing use of technology has changed the traditional method of banking and improved convenience for customers.

Basavaraju et al. (2024) studied customer experience in online banking and found that the quality of these services mainly depends on how accurately the system works, how quickly customer issues are handled, and how safely personal information is maintained. Arora and Banerji (2024) also stated that when banks provide smooth and user-friendly online facilities, customers usually show higher satisfaction with banking services.

Joshi and Mathur (2023) explained that customer acceptance of modern banking technology can be understood through the Technology Acceptance Model (TAM), which focuses on how people feel about using new systems. Similarly, Saboo, Gayathri and Sujith (2025) applied the SERVQUAL model in the online banking environment and noted that service-related factors still play an important role in shaping customer opinion and overall satisfaction.

2.2 Empirical Evidence on Digital Banking and Customer Satisfaction

Hemalatha and Devaraja (2023) explained that online banking facilities influence how customers evaluate banking services. Their work showed that simple system design, smooth navigation, dependable performance, and protection of personal data play an important role in forming positive customer views. In a related paper, Saraswati and Singh (2024) also noted that comfortable access to online banking features helps in building long-term customer trust.

Abil Das and Ravi (2021) examined urban co-operative banks and observed that consistent system performance and quick problem handling improve customers' overall experience. Singhal (2025) reported similar findings in public sector banks, where timely assistance and stable online platforms helped banks maintain better relationships with their account holders.

Debnath and Chellasamy (2022) mentioned that many researchers use survey-based methods with limited samples, which sometimes restricts broader conclusions. Khera and Nayyar (2025) also pointed out that different results appear across research, as some authors give more importance to data protection while others highlight simple system operation and prompt support. Because of such differences, more focused research in public sector banks located in growing cities.

2.3 Contextual and Regional Studies in Indian Banking

Basavaraju et al. (2024) in their paper "Customer Experience in Online Banking Services in India" discussed that many bank users still face issues like technical difficulties, security worries, and a habit of visiting physical branches. These factors influence how customers feel about using online banking platforms. In another paper, "Adoption of Digital Banking in Regional Banks", Gayathri and Sujith (2025) also observed similar problems among bank customers in southern states, where lack of technological awareness and trust issues slow down the acceptance of modern banking systems.

Arora and Banerji (2024) in their research paper "Online Banking Service Performance and Customer Behaviour" explained that private banks in India are adopting advanced digital facilities at a faster pace. Their findings show that better technology systems and organised digital platforms help banks improve customer engagement. Similarly, Muppidathi et al. (2024) in the paper "Technology Use in Indian Private Sector Banks" pointed out that private banks generally have stronger digital infrastructure compared to government-owned banks.

These differences make it useful to examine online banking facilities in institutions like Bank of Maharashtra, where organisational practices and regional conditions may influence how customers experience modern banking platform

2.4 Theoretical Perspectives: Technology Acceptance and Customer Satisfaction

Mangla, Singh and Kadyan (2026) in their paper "Adoption of Online Banking Technology in India" explained that customers are more willing to use modern banking systems when the technology appears useful and simple to operate. Hemalatha and Devaraja (2023) also discussed similar ideas and connected user acceptance of banking technology with the Technology Acceptance Model.

Singhal (2025) in the paper "Customer Experience in Online Banking Platforms" used the Expectation Confirmation Theory and explained that customers form opinions about banking platforms based on their actual experience after using them. Debnath and Chellasamy (2022) also mentioned that when banking platforms work smoothly and fulfil customer expectations, users develop a more positive attitude towards such systems.

Saraswati and Singh (2024) observed that safety of financial information and confidence in online platforms influence how customers use banking technology. Similarly, Abil Das and Ravi (2021) reported that concerns about system safety can shape user behaviour while using online banking facilities. Khera and Nayyar (2025) along with Muppidathi et al. (2024) used statistical analysis methods in their work and reported that good platform performance and organised digital systems help banks maintain stronger customer relationships in the Indian banking sector.

III. RESEARCH GAP

Although prior studies acknowledge a satisfactory link about digital banking service quality and user satisfaction level, empirical evidence remains inconsistent, especially regarding the relative influence of specific digital service dimensions. Furthermore, existing research predominantly centres on private banks or broad national samples, overlooking public sector banks in regional like Nagpur. Addressing these limitations is essential to deepen theoretical understanding and improve managerial practices within the Indian banking sector.

1. Limited research in India examines how the quality of online banking platforms influences the overall experience of users in government-owned banking institutions.
2. Regional differences in digital adoption and user expectations in government-owned banks in India highlight the importance of focused research based on local conditions.
3. Explains which online banking features matter more for users and supports ideas from the TAM and ECT in the digital banking domain.
4. The findings will help bank managers focus on better service practices and build stronger relationships with customers.
5. This study employs rigorous multivariate analysis with a focused sample from Bank of Maharashtra, Nagpur, to yield nuanced insights.
6. The research enriches academic discourse on digital banking and offers actionable recommendations for decision-makers in Indian public sector banks.

IV. RESEARCH OBJECTIVES

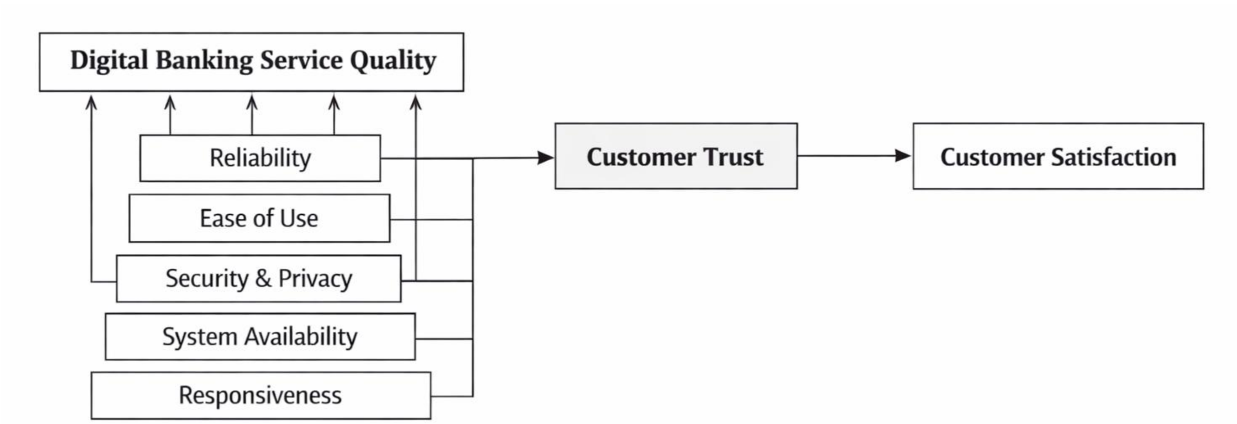
1. To study the type and usage pattern of online banking facilities provided by Bank of Maharashtra among customers in Nagpur and understand how customers use these services.
2. To study the main factors of online banking performance, including system accuracy, simple platform design, quick customer support, and safe handling of user information.
3. To examine how online banking facilities influence customer experience in a government-owned bank located in an urban Indian area.

4. To determine the key online banking factors shaping the overall experience of customers at Bank of Maharashtra in Nagpur.

V. CONCEPTUAL FRAMEWORK

The framework used in this research explains how online banking facilities influence the experience of bank users in a public sector bank. It is based on recognised ideas related to technology adoption and banking service performance to guide the analysis of the study.

1. Digital Banking Service Quality: Online banking performance is explained using factors like consistent system functioning, simple platform design, protection of user data, and quick support for customer queries. These factors show how users judge their experience while using banking applications. The idea is supported by the Technology Acceptance Model and other online service evaluation models, which highlight the importance of system benefits and smooth operation in shaping user experience.
2. Customer Satisfaction: It refers to how customers evaluate their experience while using online banking platforms. According to the Expectation–Confirmation Theory, users form opinions after comparing their prior expectations with the actual performance of the system. In this study, it is considered as the result of repeated usage and customer experience with digital platforms.
3. Relationship Between Variables: The framework explains that better performance of online banking systems can improve customers' overall experience. When banking platforms work smoothly, are simple to operate, and protect user information properly, customers generally develop greater trust and a more favourable view of the bank.
4. Link to Research Objectives and Hypotheses: This framework aligns closely with the research objectives by identifying measurable constructs and their interrelationships. It forms the basis for hypothesis formulation and empirical testing through regression analysis.



VI. HYPOTHESES

1. H1: The overall performance of online banking facilities is expected to improve customers' experience at Bank of Maharashtra in Nagpur.
2. H2: Consistent and error-free performance of online banking platforms improves the overall experience of bank users.
3. H3: Simple and user-friendly online banking platforms help improve the overall experience of bank customers.
4. H4: Proper protection of customer information and safe online banking systems improve the overall experience of bank users.
5. H5: Quick support and timely response from online banking platforms improve the overall experience of bank users.

VII. RESEARCH METHODOLOGY

Research methodology adopted to examine the outcome of digital banking services Customer opinion on banking services with reference to the Bank of Maharashtra, Nagpur. The methodology is structured to collect research data in an organised format, objective analysis, and reliable interpretation of results.

7.1 Research Design

The research uses a structured study approach to examine customer views and usage behaviour related to online banking facilities. It also applies statistical methods to examine how different banking features influence the overall experience of bank users.

7.2 Data Sources

The research relies on data gathered directly from respondents along with existing sources. Responses were gathered firsthand from customers of the Bank of Maharashtra to capture current perceptions of digital banking services. Secondary information was collected from peer-reviewed journals, books, RBI reports, bank publications, and credible online databases to develop the theoretical framework and support hypothesis development.

7.3 Sampling Design

The study population comprises customers of the Bank of Maharashtra using digital banking services in Nagpur city. Participants were selected using a random sampling process was applied to ensure fair choice of respondents. A total of 200 valid responses were collected for analysis, which is considered adequate for regression-based studies. Respondents were selected based on criteria including habitual use of mobile services or internet banking engage in the study.

VIII. DATA ANALYSIS AND RESULTS

Evaluation of information obtained from 200 respondents of the Bank of Maharashtra, Nagpur. The study focuses on respondent characteristics, patterns of online banking usage, views about the performance of online banking platforms, and how these platforms influence overall customer experience.

8.1 Background Attributes of Digital Banking Users

Table 8.1: Occupation-wise Distribution of Respondents

Occupation Category	Frequency	Percentage (%)
Salaried Employees	86	43.0
Business/Self-Employed	54	27.0
Students	38	19.0
Others	22	11.0
Total	200	100.0

Interpretation: The occupation-wise categorization of participants shows that salaried employees (43%) form the largest segment, indicating that working professionals are the primary users of online banking facilities of the Bank of Maharashtra, likely due to regular transactional needs and technological familiarity. Business and self-employed respondents (27%) demonstrate moderate engagement, while students (19%) and other categories (11%) also participate, reflecting adoption across different occupational groups. Overall, the distribution highlights a diverse respondent profile, providing a representative basis for analyzing usage patterns, service quality perceptions.

8.2 Usage of Digital Banking Services

Table 8.2: Frequency of Digital Banking Usage

Usage Frequency	Frequency	Percentage (%)
Daily	82	41.0
Weekly	64	32.0
Occasionally	38	19.0
Rarely	16	8.0
Total	200	100.0

Interpretation: Data in the table reveal that 41% among participants use digital banking services regularly, pointing to consistent use of electronic platforms for basic banking needs. Weekly users account for 32%, reflecting regular but less frequent engagement. Occasional users (19%) and rare users (8%) represent customers who are either less familiar with digital tools or prefer alternative banking channels. These observations highlight reflecting a strong majority of customers actively engage with digital banking, underscoring its central role in customer experience and satisfaction.

8.3 Perception of Digital Banking Service Quality

Table 8.3: Overall Perception of Digital Banking Service Quality

Perception Level	Frequency	Percentage (%)
Very Good	56	28.0
Good	88	44.0
Average	38	19.0
Poor	18	9.0
Total	200	100.0

Interpretation: Data in the table indicates that a majority of respondents, 72% (28% very good + 44% good), perceive the digital banking service quality as positive, pointing to overall acceptance of Bank of Maharashtra's digital platforms. 19% of respondents rate the service as average, suggesting areas where performance may meet minimum expectations but leaves room for improvement. A smaller segment, 9%, perceives the services as poor, highlighting occasional issues related to system reliability, usability, or responsiveness.

8.4 Impact of Digital Banking Services on Customer Satisfaction

Table 8.4: Level of Customer Satisfaction with Digital Banking Services

Satisfaction Level	Frequency	Percentage (%)
Highly Satisfied	62	31.0
Satisfied	86	43.0
Neutral	32	16.0
Dissatisfied	20	10.0
Total	200	100.0

Interpretation: The table indicates a significant a high proportion of respondents, 74% (31% highly satisfied + 43% satisfied), are satisfied with the electronic banking services provided by the Bank of Maharashtra, indicating the effectiveness of these platforms in meeting customer expectations. 16% of respondents are neutral, reflecting moderate satisfaction or ambivalence, while 10% are dissatisfied, suggesting occasional gaps in service delivery or user experience.

8.5 Hypothesis Testing

Examine the influence of various dimensions of digital banking services on customer satisfaction at the Bank of Maharashtra, Nagpur. Each hypothesis is tested using an appropriate statistical method to ensure robust and meaningful analysis.

Hypothesis 1 Testing – Pearson Correlation

- Hypothesis: The overall performance of online banking facilities is expected to improve customers' experience at Bank of Maharashtra in Nagpur.
- Method Used: Pearson Correlation Analysis
- Result: $r = 0.623$, $p < 0.001$
- Interpretation: There is a clear positive link between overall digital banking standard of banking operations and customer views. This shows that optimisation of the system efficiency, reliability, and experience of the users significantly enhance customer perceptions.

Hypothesis 2 Testing – Simple Linear Regression

- Hypothesis: Consistent and error-free performance of online banking platforms improves the overall experience of bank users.
- Method Used: Simple Linear Regression
- Result: $\beta = 0.312$, $p < 0.001$
- Interpretation: Reliability is a significant experience of the user's satisfaction. Customers value consistent, error-free digital transactions, which strengthen trust and confidence, making reliability a key determinant of experience of the users.

Hypothesis 3 Testing – One-Way ANOVA

- Hypothesis: Simple and user-friendly online banking platforms help improve the overall experience of bank customers.
- Method Used: One-Way ANOVA (comparing satisfaction across low, medium, and high perceived ease-of-use groups)
- Result: $F = 15.42$, $p < 0.001$

- Interpretation: Satisfaction significantly differs among customers with varying perceptions of ease of use. Those perceiving digital platforms as simple and user-friendly report higher satisfaction, demonstrating the experience of the users' intuitive interfaces in enhancing the engagement with banking facilities.

Hypothesis 4 Testing – Multiple Linear Regression

- Hypothesis: Proper protection of customer information and safe online banking systems improve the overall experience of bank users.
- Method Used: Multiple Linear Regression
- Result: $\beta = 0.243$, $p = 0.001$
- Interpretation: Protection and confidentiality of data significantly affect satisfaction. Customers who are certain that their banking data and transactions remain protected report higher perception, demonstrating the importance of trust and confidentiality within banking platforms offered digitally.

Hypothesis 5 Testing – Descriptive Analysis (Mean Comparison)

- Hypothesis: Quick support and timely response from online banking platforms improve the overall experience of bank users.
- Method Used: Descriptive Analysis (Mean Comparison)
- Result: Mean satisfaction for high responsiveness = 4.35/5, for low responsiveness = 3.78/5
- Interpretation: Higher responsiveness is associated with greater satisfaction. Prompt support and timely resolution of queries enhance customer confidence and overall experience, demonstrating the need for efficient digital support systems.

IX. MANAGERIAL IMPLICATIONS

This presents practical and actionable managerial implications derived from the study on digital banking services and client engagement in Bank of Maharashtra, Nagpur. The recommendations are designed to guide managers in to enhance user perception and involvement and loyalty in banking organisations.

9.1 Prioritising Reliability

Reliability is a significant factor affecting customer feedback. Banks should focus on delivering consistent and error-free digital transactions. Regular system maintenance, monitoring, and prompt resolution of technical issues are essential to ensure uninterrupted service. By strengthening reliability, banks can build customer trust, reduce dissatisfaction, and encourage increased use.

9.2 Enhancing Ease of Use

User-friendly and intuitive digital platforms significantly improve customer engagement. Banks should simplify navigation, streamline transaction processes, and provide clear instructions or tutorials for digital services. This approach supports users who are not tech-savvy to access banking services efficiently, improving overall satisfaction and promoting wider adoption of digital channels.

9.3 Strengthening Security and Privacy

Secure handling of data and confidentiality are fundamental to increase trust of users in digital banking. Banks must implement robust cybersecurity measures, secure authentication systems, and transparent privacy policies. Communicating these protections to customers reassures them about regarding the safety of their transaction details, reducing apprehension and enhancing confidence.

9.4 Improving Responsiveness

Prompt support and timely resolution of queries or complaints are essential for maintaining positive customer perceptions. Banks should adopt multi-channel support systems, including live chat, help desks, and automated responses for frequently asked queries. Efficient responsiveness ensures customers feel valued and supported, which contributes to loyalty and satisfaction.

9.5 Adopting a Holistic Service Approach

Banks should integrate improvements across all dimensions of digital service quality rather than focusing on individual aspects in isolation.

Coordinated attention to reliability, usability, security, and responsiveness ensures a seamless customer experience. A holistic approach enhances customer satisfaction, promotes digital adoption, and strengthens the competitive position of the bank.

9.6 Strategic Implications for Indian Public Sector Banks

Within Indian public banks, these recommendations provide a roadmap to modernise digital services and meet evolving customer expectations. Through prioritising on reliability, effortless usability, security, and responsiveness, banks can improve trust, satisfaction, and loyalty. Implementing these strategies supports digital transformation initiatives and positions banks to stay ahead in a growing technology-driven banking environment.

X. THEORETICAL IMPLICATIONS

The theoretical implications related to investigation of mobile and online banking services and service experience in the Bank of Maharashtra, Nagpur. The findings provide insights into how digital core elements of banking services: reliability, intuitive use, privacy and responsiveness interact to affect the overall experience of clients offering meaningful contributions to management research and theory.

10.1 Extension of Service Quality Theory

The study reinforces and extends traditional service quality frameworks by demonstrating that digital banking requires a multidimensional approach tailored to technology-enabled services. While classic service quality models emphasise general service dimensions, the observations underline the specific relevance of reliability, usability, data protection, and responsiveness. This refinement suggests that service quality theories must incorporate technological and digital aspects to remain applicable in contemporary banking and financial services research.

10.2 Validation of Technology Acceptance Principles

The observations back the application of technology adoption principles, showing that perceived ease of use and intuitive interfaces significantly enhance customer satisfaction. By integrating these findings with customer satisfaction outcomes, the study validates the relevance of technology acceptance models within Indian banking organisations. This advances theoretical knowledge by combining aspects of technology adoption literature and practical service quality frameworks, demonstrating the interconnectedness of usability and satisfaction in digital service delivery.

10.3 Trust and Security in Theoretical Frameworks

Protection of data and privacy were highlighted as essential determinants of satisfaction, underlining the importance of trust in digital service. This finding contributes to theoretical understanding by emphasising that trust-related constructs must be explicitly incorporated in models assessing digital service quality. It refines existing frameworks by linking perceptions of security directly to customer satisfaction, extending the scope related to platform effectiveness and tech implementation theories in the financial sector.

10.4 Responsiveness and Customer Engagement

The study highlights that responsiveness remains a significant driver of customer satisfaction, even in automated digital environments. This underscores the need to integrate interaction quality and responsiveness into theoretical models of digital service quality. By demonstrating the continued relevance of timely support and service responsiveness, the research contributes to theory by showing that human-centric elements remain critical within technology-driven frameworks.

10.5 Contribution to Management Research

The study contributes to management research by providing an empirically validated model linking main attributes of technology-driven banking and their impact on client engagement in India. It extends theoretical understanding of digital service quality, refines technology adoption principles, and emphasises trust and responsiveness as critical factors. These insights offer a foundation for future research in digital banking, financial services, and technology-enabled customer experience, encouraging the development of integrated models that combine traditional service quality, technology adoption, and trust frameworks.

XI. CONCLUSION

The research explored how online banking performance affects user experience at the Bank of Maharashtra, Nagpur. It examined key features such as consistency, user-friendliness, data protection, and promptness, assessing their effect on clients' perceptions through collected data.

Results show that all these features have a meaningful impact on how users perceive the bank's digital services. Consistency in services was the most significant, followed by convenience of use, safety measures, confidentiality, and responsiveness. Steady and dependable platforms foster trust, while simple and intuitive systems encourage regular use. Strong privacy and security practices give customers confidence, and quick support enhances overall engagement. Together, these aspects provide a comprehensive view of what shapes positive experiences in Indian public sector.

The study adds value to both academic understanding and practical applications by confirming and refining models of service performance and technology use in online banking. For managers, the insights suggest focusing on dependable, user-friendly, secure, and responsive platforms to boost client trust and loyalty. Overall, the research highlights the importance of combining all these factors to improve the effectiveness of digital banking services in India.

XII. LIMITATIONS AND FUTURE RESEARCH

12.1 Limitations of the Study

1. The research is restricted to a single public sector bank in Nagpur, limiting generalisability to other banks or regions.

2. The study relied on a snapshot survey, which captures opinions at one point and does not consider temporal shifts in responses.

3. The sample size of 200 respondents limits the ability to examine detailed differences across demographic or occupational segments.

4. The study relied on a snapshot survey, which captures opinions at one point and does not consider temporal shifts in responses.

5. The study focuses on urban customers, potentially excluding insights from rural banking users who may have different experiences and expectations.

12.2 Scope for Future Research

1. Expand the study to multiple banks, including private and public sector, across various regions to improve generalisability.

2. The study relied on a snapshot survey, which captures opinions at one point and does not consider temporal shifts in responses.

3. Increase sample size and diversity to allow segmentation analysis across age, occupation, income, and digital literacy levels.

4. Investigate additional variables such as mobile app functionality, customer engagement, and emerging technologies like AI or blockchain in banking.

5. The study relied on a snapshot survey, which captures opinions at one point and does not consider temporal shifts in responses.
6. Combine user behaviour and attitude indicators with performance measures to gain a more complete view of client experience.

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