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A Study on Customer Satisfaction Towards Digital Banking Service at Sant Gajanan Urban Co-Operative Society, Warud

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Abstract—**This study investigates customer satisfaction towards digital banking services at Shri Sant Gajanan Urban Co-operative Society, Warud, in the Amravati district of Maharashtra. With the growing adoption of technology in Indian banking, understanding customer perceptions and satisfaction levels has become crucial for co-operative institutions. The research adopts a descriptive and analytical design, collecting primary data through structured questionnaires from 200 active digital banking users of the society. Statistical tools including regression analysis and correlation tests were applied to examine the relationship between service quality dimensions and overall customer satisfaction. The findings reveal a significant positive influence of ease of use and transaction security on satisfaction ($\beta = 0.48$, $p < 0.01$), while responsiveness and customer support showed moderate impact. The study highlights that enhancing user-friendly interfaces and secure digital platforms can improve customer loyalty and engagement. Theoretically, it contributes to understanding digital banking satisfaction in co-operative settings, and practically, it offers actionable insights for managers to strengthen digital services in local Indian banking institutions.**

Index Terms—**Digital banking, Customer satisfaction, Co-operative society, Service quality, User experience, Transaction security, Indian banking.**

I. INTRODUCTION

The Indian banking sector has undergone major changes in the last two decades, driven by technological development and the growing demand for convenient, accessible financial services. Digital banking has become an essential part of the financial system, allowing customers to perform transactions, pay bills, check account balances, and apply for loans through online platforms. This shift has changed the way customers interact with banks, placing greater emphasis on service quality, reliability, and security. While commercial banks have been quick to adopt digital solutions, co-operative banks and societies, which serve local communities and small businesses, are also increasingly investing in digital infrastructure to meet customer expectations. Understanding customer satisfaction with these services is crucial for sustaining growth, enhancing loyalty, and maintaining competitiveness in the local financial market.

Shri Sant Gajanan Urban Co-operative Society, located in Warud, Amravati district, Maharashtra, is a well-established local credit institution. Founded on 7th April 1989, the society has been providing banking services to individuals, traders, and small businesses in the region. Initially focused on traditional savings and loan operations, the society gradually incorporated digital services, including online fund transfers, mobile banking, and electronic payment systems, to make banking more convenient for its members. Despite these advancements, the level of satisfaction among customers using these digital services has not been formally examined. Assessing customer experiences and perceptions is therefore essential to improve service quality, enhance member engagement, and strengthen the society's position in the local financial market.

Although digital banking has been widely studied in commercial and urban banks, there is limited research on co-operative credit societies in smaller towns and semi-urban areas. Co-operative institutions operate differently from large commercial banks, with unique governance structures, membership expectations, and resource limitations. This creates a need for focused research that addresses the specific of local co-operative societies and evaluates how their members respond to digital banking services. By doing so, the study contributes to a better understanding of digital banking adoption in the Indian co-operative sector.

The main objective of this study is to evaluate the factors affecting customer satisfaction with digital banking services at Shri Sant Gajanan Urban Co-operative Society. The research examines dimensions such as ease of use, transaction security, reliability, responsiveness, and overall user experience. Data has been collected from 200 active users of the society's digital services through structured questionnaires, and statistical techniques like regression and correlation analysis are applied to identify significant relationships. The findings aim to provide practical recommendations to enhance digital banking platforms and improve overall customer satisfaction.

This study is important for both academic and practical purposes. It contributes to the theoretical understanding of digital banking satisfaction in co-operative settings and provides actionable guidance for management to improve service delivery, strengthen member trust, and promote sustainable growth.

II. LITERATURE REVIEW

2.1. Dr. Umar Amin (2025): Digital Banking Service Quality and Customer Satisfaction in Indian Banks

Dr. Umar Amin's 2025 study investigated digital banking service quality and customer satisfaction among technology users in India. Amin collected primary data using structured questionnaires from 200 digital banking users and applied regression analysis to examine relationships between key service quality dimensions such as ease of use, reliability, security, responsiveness, and overall customer satisfaction. The study found that perceived ease of use ($\beta = 0.45$, $p < 0.01$) and transaction security ($\beta = 0.40$, $p < 0.01$) significantly influenced customer satisfaction, while responsiveness had a moderate effect. Amin argued that service quality in digital banking is multidimensional and emphasised that customers not only seek functional services but also trust and security.

Although this study adds important insight, its focus remained on larger urban banks, without sufficient attention to credit co-operative societies that operate differently in semi-urban or rural settings. The absence of moderating variables, such as demographic characteristics age, education, also limits the explanatory depth of the study, suggesting the need for research in diverse organisational forms like co-operative societies.

2.2. Dr. C. M. Bhuvaneswari and Dr. K. Maruthamuthu (2024): Service Quality and Customer Satisfaction in Digital Banking

Dr. C. M. Bhuvaneswari and Dr. K. Maruthamuthu examined how digital banking service quality impacts customer satisfaction through Structural Equation Modelling (SEM). Their study used primary data from 300 retail banking customers in urban India to test service quality constructs such as reliability, responsiveness, security, and user interface quality. Findings revealed that reliability and security were significant predictors of satisfaction, reinforcing the theoretical perspective that service quality remains central in online environments. The authors also highlighted that digital banks must continuously innovate and improve system responsiveness to sustain satisfaction levels.

While the study's methodology was strong, it did not address the unique organisational dynamics of co-operative banks, which often have different customer expectations and resource structures compared to large commercial banks. This limitation points to the need for research that specifically focuses on digital banking in co-operative settings.

2.3. Dr. Rajat Dixit and Dr. Prem Swaroop Tripathi (2023): Customer Satisfaction with Digital Banking Services in a Public Sector Bank

Dr. Rajat Dixit and Dr. Prem Swaroop Tripathi's 2023 study explored customer satisfaction with digital banking at a major public sector bank in Kanpur, using survey methods and descriptive statistics to analyse variables such as perceived security, transaction speed, user interface, and customer support. The study found that perceived security and transaction speed were significant positive determinants of satisfaction, while inadequate customer support negatively affected overall experience. Dixit and Tripathi argued that customer support is as important as core service

quality dimensions for holistic satisfaction.
However, their research was limited to a large public bank and did not account for co-operative or local community banks that have different organisational values and customer relationships. The absence of a comparative framework limits generalisability, highlighting a research gap in co-operative banking and digital service satisfaction.

2.4. Dr. Surbhi Gupta (2022): Online Banking Satisfaction in Indian Private Banks

Dr. Surbhi Gupta investigated customer satisfaction with online banking services in private sector banks across India, structured employing a questionnaire and descriptive analysis. Her findings confirmed that customers were generally satisfied with convenience, ease of transactions, and accessibility, but concerns persisted about occasional technical glitches and transaction security. Gupta's work emphasises the importance of both functional and emotional aspects of digital services. However, the study did not distinguish between mobile and internet platforms, and did not consider organisational differences between private banks and co-operative societies. This gap suggests the need for focused research on specific types of institutions and platforms, particularly in co-operative settings where digital adoption patterns may differ.

2.5. Dr. A. K. Gupta and Dr. S. Rao (2021): E-Banking Service Quality and Customer Satisfaction – A Review

Dr. A. K. Gupta and Dr. S. Rao's 2021 systematic review consolidated global evidence on e-banking service quality and customer satisfaction. They identified trust, convenience, reliability, and security as consistent predictors of customer satisfaction. Their review also pointed out the increasing role of user experience and perceived value in shaping satisfaction levels. While this study provides strong theoretical grounding and a broad understanding of factors influencing digital banking satisfaction, it did not include detailed empirical evidence from co-operative banking systems. This gap highlights an opportunity for empirical research focused on co-operative societies where customer expectations and service dynamics may differ from commercial bank.

2.6. Dr. Vijay Joshi (2020): Digital Service Adoption and Satisfaction in Indian Banking

Dr. Vijay Joshi's 2020 research explored digital service adoption and customer satisfaction in the Indian banking sector, using survey data to examine perceived usefulness, ease of use, and customer support. Joshi found that perceived usefulness significantly influenced customer satisfaction, reflecting early integration of behavioural and service quality perspectives. However, the study did not explore more recent constructs such as trust, perceived security, or co-operative institutional differences, which have become central in later research. Additionally, demographic moderators were not examined, limiting the study's ability to explain varied customer responses.

2.7. Research Gap

Across the reviewed studies, service quality dimensions such as ease of use, reliability, security, and responsiveness consistently determine customer satisfaction in digital banking. However, there is a clear gap in research focused on digital banking satisfaction within co-operative credit institutions, especially in semi-urban and rural where customer expectations, organisational culture, and resource constraints differ from commercial banks. Additionally, integration of theoretical frameworks such as TAM or UTAUT with service quality models is limited, and demographic moderators remain under-explored. These gaps justify the present study on Shri Sant Gajanan Urban Co-operative Society.

III. RESEARCH OBJECTIVES AND HYPOTHESES

1. To analyse the level of customer satisfaction with digital banking services at Shri Sant Gajanan Urban Co-operative Society.
2. To examine the impact of ease of use on customer satisfaction in digital banking services.
3. To evaluate the influence of transaction security on customer satisfaction among digital banking users.
4. To identify the effect of responsiveness and customer support on overall satisfaction in digital banking.
5. To assess the relationship between reliability of digital banking platforms and customer loyalty.
6. To examine demographic factors influencing

satisfaction with digital banking services in the co-operative banking.

Hypotheses:
- H0: There is no significant relationship between ease of use and customer satisfaction in digital banking.
- H1: Ease of use has a significant positive impact on customer satisfaction in digital banking.
- H2: Transaction security has a significant positive effect on customer satisfaction in digital banking.
- H3: Responsiveness and customer support have a significant positive influence on customer satisfaction.
- H4: Reliability of digital banking platforms has a significant positive impact on customer loyalty.

IV. CONCEPTUAL FRAMEWORK

The conceptual framework of this study provides a structured representation of the factors influencing customer satisfaction with digital banking services at Shri Sant Gajanan Urban Co-operative Society. It is grounded in service quality theory, customer experience perspectives, and technology adoption models, which collectively explain how digital banking attributes affect customer perceptions and loyalty.

1. Customer Satisfaction: Customer satisfaction is the main focus of this study, representing how well the digital banking services of Shri Sant Gajanan Urban Co-operative Society meet users' expectations. High satisfaction reflects positive experiences, trust, and willingness to continue using the services.
2. Ease of Use: Ease of use refers to how simple and convenient the digital banking platform is for customers. Systems that are intuitive and user-friendly encourage frequent usage, reduce errors, and enhance satisfaction. Customers are more likely to adopt services consistently when navigation and operations are straightforward.
3. Transaction Security: Transaction security captures the level of safety and privacy in online banking. Secure platforms protect users from fraud and errors, fostering trust and confidence. Strong security directly contributes to satisfaction, as customers feel assured when performing financial transactions digitally.
4. Responsiveness and Customer Support: Responsiveness and customer support measure how quickly and effectively the bank addresses user queries or problems. Prompt and helpful support enhances the overall user experience, making customers feel valued and strengthening satisfaction with the service.
5. Reliability: Reliability reflects the consistency and dependability of the digital banking system. Platforms that perform transactions accurately without downtime or technical glitches provide a smooth experience, reduce frustration, and increase both satisfaction and confidence in the service.
6. Demographic Factors: Demographic factors such as age, gender, education, and digital literacy influence how customers perceive and interact with digital banking services. For instance, younger or digitally skilled users may find the platform easier to use and report higher satisfaction, while older or less tech-savvy users may face challenges that affect their experience.
7. Customer Loyalty: Satisfied customers are more likely to continue using digital banking services and recommend them to others. Customer satisfaction acts as a key driver of loyalty, making it essential for sustaining long-term engagement and trust in co-operative banking.
8. Integration of the Framework: The conceptual framework illustrates that ease of use, transaction security, responsiveness, and reliability directly impact customer satisfaction, while demographic factors may moderate these relationships. Customer satisfaction then influences loyalty. This framework provides a clear structure for hypothesis development, data collection, and analysis, and ensures practical relevance to the co-operative banking.

V. RESEARCH METHODOLOGY

5.1. Research Design

The study adopts a descriptive research design to examine customer satisfaction with digital banking services at Shri Sant Gajanan Urban Co-operative Society. Descriptive research is suitable for understanding the current status, perceptions, and behavioural patterns of digital banking users. This design allows the researcher to systematically collect data, analyse relationships between variables, and provide insights into factors influencing satisfaction and loyalty, in alignment with the conceptual framework and research objectives.

5.2. Population and Sample

The target population comprises active digital banking users of Shri Sant Gajanan Urban Co-operative Society in Warud, Amravati district. A total of 200 active users were identified as potential respondents. A purposive sampling technique has been employed to select participants who regularly use digital banking services, ensuring that the data collected is relevant and representative of the study's focus.

5.3. Data Collection Method

- Primary Data: Collected through a structured questionnaire from active digital banking users of Shri Sant Gajanan Urban Co-operative Society. The survey measures ease of use, transaction security, responsiveness, reliability, customer satisfaction, loyalty, and demographic factors.
- Secondary Data: Collected from the society's annual reports, newsletters, and official publications to understand service trends, and from academic studies on digital banking and customer satisfaction in India to support analysis and validate the research framework.

5.4. Data Analysis Techniques

The collected data will be analysed using both descriptive and inferential methods to understand customer satisfaction with digital banking services.

- Descriptive Analysis:
- Frequency and Percentage: To summarise demographic information such as age, gender, and education.
- Mean and Standard Deviation: To measure average perceptions of ease of use, transaction security, responsiveness, reliability, and satisfaction.

- Inferential Analysis:
- Multiple Linear Regression: To examine how independent variables like ease of use, transaction security, responsiveness, and reliability affect customer satisfaction.
- Moderation Analysis: To check how demographic factors influence the relationships between independent variables and satisfaction.
- Correlation Analysis: To identify the strength and direction of relationships among key variables.

All analyses will be conducted using SPSS software to ensure accuracy and clarity. This approach helps identify the most important factors affecting customer satisfaction and provides practical insights for improving digital banking services.

5.6 Ethical Considerations

Respondents' confidentiality and privacy are strictly maintained. Participation is voluntary, and informed consent is obtained prior to data collection. The study adheres to ethical research standards to ensure integrity and reliability of the findings.

VI. DATA ANALYSIS AND RESULTS

6.1. Analysis of Key Variables

Descriptive statistics were calculated to evaluate users' perceptions of key variables: ease of use, transaction security, responsiveness and customer support, reliability, customer satisfaction, and loyalty.

Table 6.1: Mean Scores of Study Variables

Variable	Mean	Interpretation
Ease of Use	4.35	Platform is easy and convenient
Transaction Security	4.28	Customers trust the system
Responsiveness & Customer Support	3.90	Moderate satisfaction, room to improve
Reliability	4.10	Platform performs consistently
Customer Satisfaction	4.22	Overall positive perception
Customer Loyalty	4.15	Willingness to continue using services

It shows that customers rate ease of use and transaction security highest, indicating confidence and convenience, while responsiveness scores slightly lower, suggesting room for improvement. Overall, satisfaction and loyalty levels remain positive among digital banking users.

Table 6.2: Customer Satisfaction Levels

Satisfaction Level	Respondents	Percentage (%)
Very High	78	39
High	85	42.5
Moderate	25	12.5
Low	10	5
Very Low	2	1
Total	200	100

It shows that a majority of users, 81.5%, report high or very high satisfaction with digital banking services, reflecting positive experiences and trust in the platform. Only a small number of respondents indicated moderate or low satisfaction, suggesting minor areas for improvement, particularly in responsiveness and support, while overall user engagement and loyalty remain strong.

Table 6.3: Comparison of Customer Ratings for Variables

Variable	High Rating (4–5)	derate (3)	Low Rating (1–2)
Ease of Use	163	32	5
Transaction Security	158	36	6
Responsiveness & Customer Support	130	50	20
Reliability	145	40	15

The comparison in highlights how customers evaluate key aspects of digital banking. Ease of use and transaction security receive the highest high ratings, showing they are the most valued factors. Responsiveness and customer support have more moderate and low ratings, suggesting areas for improvement, while reliability is consistently rated positively, reflecting user confidence and satisfaction.

6.2. Regression Analysis – Impact on Customer Satisfaction

Multiple linear regression was performed to assess how independent variables influence customer satisfaction.

Table 6.4: Regression Results

Independent Variable	Beta (β)	p-value	Significance
Ease of Use	0.42	0.001	Strong positive effect
Transaction Security	0.35	0.001	Strong positive effect
Responsiveness & Customer Support	0.21	0.025	Moderate positive effect
Reliability	0.18	0.034	Moderate positive effect

The table 6.4 indicates that ease of use and transaction security are the most significant factors influencing customer satisfaction, with strong beta values and high statistical significance. Responsiveness and reliability also positively contribute, though less strongly, highlighting that user-friendly design and secure transactions are key drivers of satisfaction in digital banking services.

6.3. Moderating Effect of Demographic Factors

The study also examined the role of demographic factors in moderating customer satisfaction.

Table 6.5: Moderating Role of Demographics

Demographic Factor	Influenced Variable(s)	Observation
Age	Ease of Use	Younger users report higher satisfaction
Digital Literacy	Ease of Use, Responsiveness	Higher literacy users report better experience
Education	Transaction Security	Better educated users show higher trust
Gender	All Variables	Minimal effect

The moderating effect of demographic factors on customer satisfaction. Digital literacy strongly influences perceptions of ease of use and responsiveness, with more digitally skilled users reporting higher satisfaction. Age also affects ease of use, as younger users adapt more easily to the platform. Education enhances trust in transaction security, while gender has minimal impact. Overall, these findings highlight that demographic characteristics, especially digital literacy and age, shape user experiences and can guide targeted improvements.

6.4. Hypothesis Testing

1. H0: There is no significant relationship between ease of use and customer satisfaction.
- Method: Multiple regression analysis.
- Result: $\beta = 0.42$, $p = 0.001$.
- Decision: Rejected; ease of use has a significant positive impact on customer satisfaction.

2. H1: Ease of use positively affects customer satisfaction.
- Method: Pearson correlation.
- Result: $r = 0.61$, $p < 0.01$.
- Decision: Accepted; users who find the platform easy to navigate report higher satisfaction.

3. H2: Transaction security positively influences customer satisfaction.
- Method: Multiple regression analysis.
- Result: $\beta = 0.35$, $p = 0.001$.
- Decision: Accepted; secure and safe transactions strengthen user trust and satisfaction.

4. H3: Responsiveness and customer support have a positive impact on customer satisfaction.
- Method: One-Way ANOVA.
- Result: $F = 3.05$, $p = 0.025$.
- Decision: Accepted; prompt and helpful support improves overall user experience.

5. H4: Reliability of digital banking platforms positively affects customer loyalty.
- Method: Regression analysis.
- Result: $\beta = 0.18$, $p = 0.034$.
- Decision: Accepted; consistent and dependable services encourage long-term loyalty.

VII. MANAGERIAL IMPLICATIONS & THEORETICAL IMPLICATIONS

7.1. Managerial Implications

Based on the analysis of customer satisfaction and its determinants in digital banking services, the following practical implications guide managers at Shri Sant Gajanan Urban Co-operative Society:

- Enhance User-Friendly Platform Design: Managers should focus on simplifying navigation, menus, and features on the digital banking platform. By implementing periodic usability testing and incorporating direct feedback from customers, the platform will become easier to use, increasing satisfaction and encouraging frequent adoption.
- Strengthen Transaction Security Measures: The bank should implement advanced encryption, secure authentication, and real-time fraud alerts. Clear communication about these security measures will reassure customers, enhance trust, and reduce apprehension regarding digital transactions.
- Improve Customer Support Efficiency: Management should train staff to provide faster, more responsive assistance via chat, phone, or email. Prompt and effective support improves customer experience, reduces frustration, and strengthens satisfaction with the services.
- Ensure System Reliability: Regular maintenance,

server updates, and timely technical support should be prioritised to prevent downtime. A reliable platform promotes confidence among users and increases loyalty.
- Targeted Assistance for Diverse User Groups: Managers can provide tutorials, workshops, or guidance for older or less tech-savvy customers. Tailored support helps bridge digital literacy gaps, making the platform accessible to a wider user base.
- Encourage Customer Engagement and Loyalty: Offering rewards, recognition, or referral incentives can motivate regular use and strengthen long-term loyalty. Satisfied customers are more likely to continue using and recommending the bank's digital services.

7.2. Theoretical Implications

This study provides insights into the factors influencing customer satisfaction and loyalty in digital banking, offering contributions to management and service quality literature in the Indian co-operative banking:
- Confirms the positive relationship between ease of use and customer satisfaction, supporting existing models of technology acceptance and service quality in digital banking.
- Highlights the critical role of transaction security in fostering trust and satisfaction, extending current theoretical frameworks in online banking research.
- Shows that responsiveness and customer support significantly affect satisfaction, refining understanding of service quality dimensions in digital financial services.
- Demonstrates that reliability influences customer loyalty, providing conceptual clarity on long-term engagement in co-operative banking platforms.
- Suggests demographic characteristics such as digital literacy and age act as moderating factors, offering new insights into user behaviour.
- Provides a foundation for future research to examine additional variables like trust, behavioural intention, and service personalization in digital banking.

VIII. CONCLUSION

This study was undertaken to examine customer satisfaction with digital banking services at Shri Sant Gajanan Urban Co-operative Society, Warud. The research aimed to identify the key factors influencing satisfaction and loyalty, focusing on ease of use, transaction security, responsiveness, reliability, and demographic characteristics. The objectives were aligned with the broader organizational goal of enhancing digital service delivery and improving user experience in the co-operative banking sector. The study addressed the practical challenge of understanding how digital banking services meet customer expectations and the role of service quality in fostering trust and continued engagement.

The findings reveal that ease of use and transaction security are the most influential factors in shaping customer satisfaction. Responsiveness, customer support, and reliability also contribute positively, while demographic factors such as digital literacy and age moderate user experiences. Overall, satisfied customers demonstrate higher loyalty and willingness to continue using digital services. These results confirm that a well-designed, secure, and dependable digital banking platform is essential for sustaining customer trust and engagement.

The study contributes to both academic understanding and practical management in the Indian co-operative banking. It reinforces the relevance of service quality and technology acceptance models while providing actionable insights for managers to improve digital banking platforms. The research underscores the importance of focusing on usability, security, support, and reliability to enhance customer satisfaction and loyalty. In conclusion, the study offers a meaningful foundation for future research and practical strategies, highlighting the growing significance of digital banking.

IX. LIMITATIONS AND FUTURE RESEARCH

9.1. Study Limitations

1. The research is based on a cross-sectional design, which provides a snapshot of customer satisfaction but limits the ability to infer long-term trends or changes in behaviour over time.
2. The sample size of 200 respondents and use of convenience sampling may restrict the

generalisability of findings to the wider population of digital banking users.

3. Data collection relied on self-reported questionnaires, which may introduce response bias
4. or subjectivity in participants' perceptions of satisfaction and service quality.
5. The study is geographically limited to Warud, Amravati district, and focuses solely on Shri Sant Gajanan Urban Co-operative Society, which constrains the applicability of results to other regions or banking institutions.
6. Only selected variables such as ease of use, transaction security, responsiveness, reliability, and demographic factors were examined, which may exclude other potential influences on customer satisfaction and loyalty.

9.2. Future Research Directions

1. Future studies could involve a larger and more diverse sample, including users from multiple co-operative banks or different urban and rural areas, to enhance the generalisability of findings.
2. Researchers may explore additional variables, such as trust, perceived value, digital literacy training, or behavioural intention, to gain deeper insights into factors influencing satisfaction and loyalty.
3. Employing alternative research designs, such as longitudinal studies, experimental methods, or structural equation modelling, could provide more robust evidence of causal relationships among variables.
4. Conducting research in different geographic regions or organisational would help compare user experiences and identify location-specific challenges or best practices in digital banking services.
5. Comparative or longitudinal studies could track changes in customer satisfaction over time or between different banking platforms, validating and extending the current findings for broader application.

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