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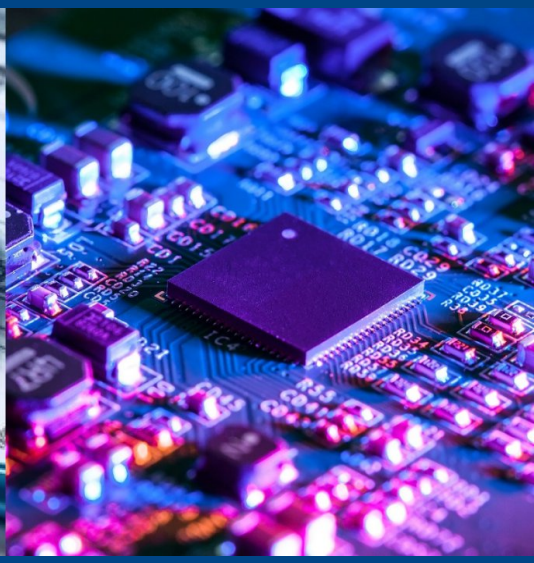

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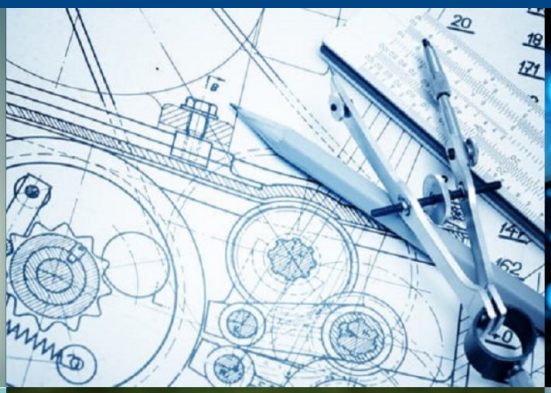

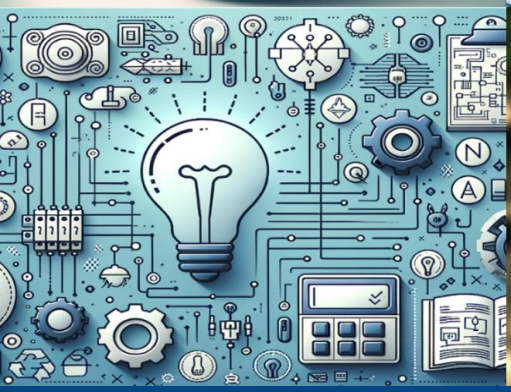

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Impact of Digital Banking on Customer Satisfaction: An Empirical Study using Chi-Square Analysis

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ABSTRACT: The rapid digitalization of the Indian banking sector has fundamentally altered the delivery and consumption of financial services. This study empirically examines the impact of digital banking on customer satisfaction, focusing on five key dimensions: ease of use, convenience, security, reliability, and service quality. Primary data was collected through a structured questionnaire administered to 31 digital banking users. Descriptive statistics and the Chi-Square Test of Association (χ^2) were employed to test five research hypotheses. The results reveal that all five digital banking dimensions are significantly associated with overall customer satisfaction (all p-values = 0.0000; χ^2 values ranging from 30.52 to 55.36). Effect sizes measured by Cramér's V were uniformly strong (0.70–0.94), confirming meaningful associations. The overall satisfaction mean score of 2.87 (on a 5-point scale) is below the neutral midpoint, indicating net dissatisfaction despite widespread digital banking adoption. Security concerns (mean = 2.84) and poor interface design (mean = 2.68) emerged as the most critical pain points, while transaction speed (mean = 3.61) was the highest-rated dimension. An overwhelming 87.1% of respondents reported experiencing issues with digital banking services. The findings validate the Technology Acceptance Model (TAM), SERVQUAL framework, and Expectation-Confirmation Theory in the Indian digital banking context and provide actionable recommendations for banks, regulators, and technology providers.

KEYWORDS: Digital Banking, Customer Satisfaction, Technology Acceptance Model, SERVQUAL, Security, Chi-Square Test, Mobile Banking, UPI, India.

I. INTRODUCTION

The Indian banking sector is in the midst of a sweeping digital transformation. Services that once demanded physical branch visits — fund transfers, bill payments, balance inquiries, and investment transactions — can now be completed from a smartphone in seconds. Driven by government initiatives promoting a cashless economy, the proliferation of affordable smartphones, expanding internet connectivity, and the launch of the Unified Payments Interface (UPI), digital banking has evolved from a niche convenience to an everyday necessity.

India's digital payments ecosystem processed billions of transactions in 2024–25, with UPI alone recording record monthly volumes. The COVID-19 pandemic acted as an accelerant: lockdown restrictions pushed millions of first-time users onto digital banking platforms, many of whom have retained these habits permanently. Today, banks compete not merely on interest rates or branch networks, but on the quality of their digital experience — user interface design, transaction reliability, cybersecurity infrastructure, and customer support responsiveness.

Despite this momentum, critical questions remain unanswered. Is widespread adoption translating into genuine customer satisfaction? Are digital banking platforms meeting user expectations across different demographic segments? What factors most powerfully drive or undermine satisfaction? And how do persistent challenges — transaction failures, security breaches, server downtime, and inadequate customer support — quantitatively affect the overall customer experience?

This study addresses these questions by empirically analysing the impact of digital banking on customer satisfaction using primary survey data. Drawing on established theoretical frameworks — the Technology Acceptance Model

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(TAM), SERVQUAL, and Expectation-Confirmation Theory (ECT) — the paper tests five research hypotheses through Chi-Square analysis, quantifies effect sizes using Cramér's V, and derives mean satisfaction scores across ten service dimensions. The findings carry significant implications for bank managers, technology teams, and policymakers seeking to improve the quality and inclusivity of India's digital financial infrastructure.

II. LITERATURE REVIEW

2.1 Technology Acceptance and Digital Banking Adoption

Davis (1989) introduced the Technology Acceptance Model (TAM), proposing that perceived usefulness and perceived ease of use are the two primary determinants of users' willingness to adopt new technologies. This framework has been extensively applied to digital banking research. Pikkarainen et al. (2004) extended TAM to online banking, finding that information quality, trust, and ease of use significantly predict consumer acceptance. Their work underscores that satisfaction is not automatic with adoption — it requires platforms to deliver on both functional utility and usability.

Polatoglu and Ekin (2001) found that convenience and accessibility are primary drivers of internet banking adoption, with perceived benefits outweighing perceived risks for most users. Sathye (1999) nuanced this for the Indian context, identifying lack of awareness, security fears, and resistance to change as significant barriers even when digital infrastructure exists — emphasising that satisfaction demands both availability and trust.

2.2 Service Quality and Customer Satisfaction

The SERVQUAL model of Parasuraman et al. (1988), built around five dimensions — reliability, responsiveness, assurance, empathy, and tangibles — remains foundational to digital banking research. Jun and Cai (2001) adapted SERVQUAL specifically for online banking, identifying accuracy, security, ease of use, and timeliness as critical quality determinants. Joseph and Stone (2003) confirmed that efficiency and reliability are key drivers, with any transaction delay or failure carrying disproportionately negative effects on trust.

Akinci et al. (2004) highlighted the central role of system design and interface reliability. Kumbhar (2011) found that service quality, privacy, and continuous availability collectively shape e-banking satisfaction. More recently, Raza et al. (2017) demonstrated that system quality, perceived usefulness, and service quality form an integrated triad that predicts both satisfaction and continued usage.

2.3 Security, Trust, and Perceived Risk

Security concerns constitute the most consistent cross-study finding in digital banking literature. Lee (2009) demonstrated that perceived security risk significantly reduces customer satisfaction and usage intention. Laforet and Li (2005) identified security fears and lack of trust as the principal obstacles to digital adoption in developing markets. Safeena et al. (2011) found trust, security, and ease of use to be the most influential adoption factors, while Chawla and Joshi (2019) confirmed that data security and trust are the dominant concerns in the Indian digital payments context.

2.4 Post-COVID Developments and Research Gaps

Kumar and Gupta (2021) documented the significant surge in digital banking usage during COVID-19, noting improvements in satisfaction driven by necessity-induced adoption. Alalwan et al. (2020) confirmed that user experience, system quality, and service quality collectively drive post-pandemic digital banking satisfaction. Despite this growing literature, gaps persist: most multi-factor studies do not apply formal statistical testing (such as Chi-Square and Cramér's V) to quantify the association strengths between each service dimension and overall satisfaction. This study fills that gap with empirical, hypothesis-driven analysis.

III. METHODOLOGY

3.1 Research Design

This study adopts a descriptive, quantitative research design. The primary objective is to measure and analyse customer perceptions of digital banking services and their relationship with overall satisfaction. A structured questionnaire was administered to 31 respondents who actively use digital banking services such as mobile banking, internet banking, and UPI. Convenience sampling was employed given the study's scope and timeframe.

3.2 Data Collection and Instrument

Primary data was collected through a structured questionnaire comprising two sections: (i) demographic profile (age, gender, education, occupation, income, bank used, usage frequency, and purposes of use); and (ii) Likert-scale

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statements measuring satisfaction across ten dimensions. A 5-point Likert scale was used (Strongly Agree = 5, Agree = 4, Neutral = 3, Disagree = 2, Strongly Disagree = 1). The dependent variable is overall customer satisfaction; independent variables are ease of use, convenience, security, reliability, and service quality.

3.3 Statistical Methods

Data was analysed using: (i) Percentage analysis and frequency distribution tables for demographic and usage patterns; (ii) Mean score analysis for each satisfaction dimension; (iii) Chi-Square Test of Association (χ^2) to test hypotheses; and (iv) Cramér's V for effect size measurement. For hypothesis testing, Likert responses were consolidated into three groups — Positive (Strongly Agree + Agree), Neutral, and Negative (Disagree + Strongly Disagree) — and 3×3 contingency tables were constructed. The decision rule is: if χ^2 calculated > critical value of 9.4877 (df = 4, α = 0.05), the null hypothesis is rejected.

3.4 Research Hypotheses

Hypothesis	Null Hypothesis (H_0)	Alternative Hypothesis (H_1)
H1	No significant relationship between ease of use and customer satisfaction.	Significant relationship between ease of use and customer satisfaction.
H2	No significant relationship between convenience and customer satisfaction.	Significant relationship between convenience and customer satisfaction.
H3	No significant relationship between security and customer satisfaction.	Significant relationship between security and customer satisfaction.
H4	No significant relationship between reliability and customer satisfaction.	Significant relationship between reliability and customer satisfaction.
H5	No significant relationship between service quality and customer satisfaction.	Significant relationship between service quality and customer satisfaction.

IV. DATA ANALYSIS

4.1 Respondent Profile

The sample of 31 respondents reflects a broadly representative cross-section of active digital banking users. The 21–30 age group dominates (38.7%), followed by 31–40 and 41–50 (19.4% each). Male respondents comprise 58.1% of the sample, with females at 41.9%. Postgraduate and other qualifications each account for 35.5%. Occupationally, students, salaried employees, and self-employed individuals each represent 22.6%, with business owners and others at 16.1% each. By income, 38.7% earn ₹50,000–₹1,00,000 monthly and 35.5% earn ₹20,000–₹50,000.

4.2 Digital Banking Usage Patterns

Digital banking is deeply embedded in respondents' financial routines. Daily users account for 38.7% and weekly users for 35.5%, meaning 74.2% use digital banking at least weekly. The primary uses are bill payments (71.0%), fund transfers (58.1%), online shopping (54.8%), and balance checks (48.4%). SBI (22.6%) and Axis Bank (22.6%) are the most commonly used banks, followed by ICICI (19.4%) and HDFC (16.1%).

4.3 Mean Score Analysis Across Satisfaction Dimensions

Table 1 presents consolidated mean scores for all satisfaction-related statements:

Dimension / Statement	Mean Score (out of 5)	Interpretation
Transactions are fast and efficient	3.61	Positive
Digital banking has improved my overall experience	3.55	Positive

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Digital banking services are reliable	3.13	Slightly Positive
I trust my bank's digital services	3.13	Slightly Positive
Customer support resolves issues quickly	3.10	Neutral
Digital banking is easy to use	2.97	Mixed / Moderate
Reduces need to visit branches	2.97	Mixed / Moderate
Overall, I am satisfied with digital banking	2.87	Below Average
I feel secure while using digital banking	2.84	Below Average
The interface (app/website) is user-friendly	2.68	Negative

Transaction speed (3.61) is the highest-rated attribute, confirming that digital banking's core value proposition — fast, efficient processing — is being delivered effectively. At the other end, interface design (2.68) and security perception (2.84) score below the midpoint, representing the most critical areas of customer dissatisfaction. The overall satisfaction score of 2.87 — below the neutral midpoint of 3.00 — signals that despite high usage frequency, a net negative satisfaction balance exists.

4.4 Problem Incidence

An alarming 87.1% of respondents (27 of 31) reported experiencing problems with digital banking. The most common issues are: transaction failure (71.0%), server downtime (67.7%), security concerns (58.1%), poor customer service (48.4%), and technical errors (41.9%). This near-universal problem incidence is a key explanatory factor for the below-average overall satisfaction score and directly informs the hypothesis testing results.

V. RESULTS: HYPOTHESIS TESTING

5.1 H1 — Ease of Use and Customer Satisfaction

Statistical Parameter	Value
Chi-Square Statistic (χ^2)	55.3571
Degrees of Freedom (df)	4
Critical Value (χ^2 at $\alpha = 0.05$, df = 4)	9.4877
p-value	0.0000
Cramér's V (Effect Size)	0.9449 — Strong Association
Decision	✓ REJECT H_{01} — Alternative Hypothesis Accepted

The Chi-Square statistic of 55.36 far exceeds the critical value of 9.49 (p = 0.0000). Cramér's V of 0.9449 indicates an extremely strong association — the highest among all five hypotheses. The cross-tabulation shows a near-perfect alignment: all respondents who found digital banking easy to use reported positive satisfaction, while all who found it difficult reported negative satisfaction. Ease of use is the single most powerful determinant of customer satisfaction in this study.

5.2 H2 — Convenience and Customer Satisfaction

Statistical Parameter	Value
Chi-Square Statistic (χ^2)	42.9625
Degrees of Freedom (df)	4
Critical Value (χ^2 at $\alpha = 0.05$, df = 4)	9.4877

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p-value	0.0000
Cramér's V (Effect Size)	0.8324 — Strong Association
Decision	✓ REJECT H_{02} — Alternative Hypothesis Accepted

Convenience, operationalised as the reduction in branch visits, shows a strong association with satisfaction ($\chi^2 = 42.96$, V = 0.83). The 35.5% neutral response on this item reflects that many banking tasks — loan applications, account openings, and cheque-related services — still require physical branch interactions. Despite this residual branch dependency, the overall relationship between perceived convenience and satisfaction is strongly significant.

5.3 H3 — Security and Customer Satisfaction

Statistical Parameter	Value
Chi-Square Statistic (χ^2)	43.5476
Degrees of Freedom (df)	4
Critical Value (χ^2 at $\alpha = 0.05$, df = 4)	9.4877
p-value	0.0000
Cramér's V (Effect Size)	0.8381 — Strong Association
Decision	✓ REJECT H_{03} — Alternative Hypothesis Accepted

Security emerges as the most practically urgent finding of this study. Nearly 48.4% of respondents expressed security concerns (mean = 2.84), and the Chi-Square analysis ($\chi^2 = 43.55$, V = 0.84) confirms a strong significant association between security perceptions and overall satisfaction. The cross-tabulation reveals a clear pattern: every respondent who felt insecure also reported negative overall satisfaction. Cybercrime awareness, phishing attacks, and OTP-related fraud experiences are probable drivers of these concerns.

5.4 H4 — Reliability and Customer Satisfaction

Statistical Parameter	Value
Chi-Square Statistic (χ^2)	30.5231
Degrees of Freedom (df)	4
Critical Value (χ^2 at $\alpha = 0.05$, df = 4)	9.4877
p-value	0.0000
Cramér's V (Effect Size)	0.7016 — Strong Association
Decision	✓ REJECT H_{04} — Alternative Hypothesis Accepted

Reliability ($\chi^2 = 30.52$, V = 0.70) is significantly associated with satisfaction, though it shows the lowest χ^2 value among the five hypotheses. The mixed reliability perceptions — 48.4% positive but 32.3% negative — are consistent with the high reported incidence of server downtime (67.7%) and transaction failure (71.0%). When digital banking fails at its most basic function — completing a transaction — customer trust and satisfaction are undermined regardless of other positive attributes.

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5.5 H5 — Service Quality and Customer Satisfaction

Statistical Parameter	Value
Chi-Square Statistic (χ^2)	39.0055
Degrees of Freedom (df)	4
Critical Value (χ^2 at $\alpha = 0.05$, df = 4)	9.4877
p-value	0.0000
Cramér's V (Effect Size)	0.7932 — Strong Association
Decision	✓ REJECT H_{05} — Alternative Hypothesis Accepted

Service quality, measured through customer support responsiveness, shows a strong association with satisfaction (χ^2 = 39.01, V = 0.79). The finding that 32.3% of respondents were neutral on customer support (reflecting uncertainty about its effectiveness) and 29.0% were dissatisfied underscores that support quality remains a significant gap in India's digital banking ecosystem. Poor support — long wait times, ineffective chatbots, and inaccessible human agents — is a structural contributor to customer dissatisfaction.

5.6 Summary of All Hypothesis Testing Results

Hyp.	Variable	χ^2 Calculated	df	χ^2 Critical	p-value	Cramér's V	Effect	Decision
H1	Ease of Use	55.3571	4	9.4877	0.0000	0.9449	Strong	Reject H_0 ✓
H2	Convenience	42.9625	4	9.4877	0.0000	0.8324	Strong	Reject H_0 ✓
H3	Security	43.5476	4	9.4877	0.0000	0.8381	Strong	Reject H_0 ✓
H4	Reliability	30.5231	4	9.4877	0.0000	0.7016	Strong	Reject H_0 ✓
H5	Service Quality	39.0055	4	9.4877	0.0000	0.7932	Strong	Reject H_0 ✓

All five null hypotheses are rejected at the 5% significance level ($\alpha = 0.05$). Cramér's V values range from 0.70 to 0.94, indicating uniformly strong effect sizes. The rank order of association strength — Ease of Use (0.94) > Security (0.84) > Convenience (0.83) > Service Quality (0.79) > Reliability (0.70) — provides a clear strategic priority map for banks seeking to improve customer satisfaction.

VI. DISCUSSION

The convergent finding that all five hypotheses are accepted with strong effect sizes validates the theoretical frameworks underlying this study. The Technology Acceptance Model (Davis, 1989) is strongly confirmed: ease of use (Cramér's V = 0.9449) is the most powerful predictor of satisfaction, reflecting that usability design is not a peripheral concern but the central driver of whether customers experience digital banking positively or negatively. The near-perfect cross-tabulation alignment — every respondent who found digital banking difficult to use also reported dissatisfaction — is a particularly stark empirical demonstration of TAM's core proposition.

The SERVQUAL framework (Parasuraman et al., 1988) is validated through the significant associations found for reliability (H4) and service quality (H5). The finding that transaction speed scores highest (mean = 3.61) while interface design scores lowest (2.68) maps directly onto SERVQUAL's responsiveness and tangibles dimensions

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respectively — banks are delivering on speed but failing on interface quality, the most visible and tactile dimension of the digital banking experience.

The security finding (H3) is perhaps the most practically alarming. Security concerns (mean = 2.84) are both a major pain point and a strong predictor of dissatisfaction (V = 0.84). With 87.1% of respondents having experienced problems — including 58.1% citing security concerns specifically — the data presents a picture of a digital ecosystem where adoption has outpaced trust-building. This aligns with Lee (2009) and Chawla and Joshi (2019), who identified security perception as the critical mediating variable between digital banking use and satisfaction.

The below-average overall satisfaction score (2.87) is particularly noteworthy given the high usage frequency: 74.2% of respondents use digital banking daily or weekly. This decoupling of usage and satisfaction — high adoption but net dissatisfaction — is a critical strategic signal. It suggests that many users are locked into digital banking channels by necessity (utility of services, pandemic habits, limited alternatives) rather than genuine satisfaction. This is a fragile equilibrium: any competitor offering a superior security or interface experience could trigger significant customer churn.

The demographic pattern — younger users (21–30 age group, 38.7%) showing higher adoption and stronger familiarity — is consistent with Diffusion of Innovation Theory and suggests that digital banking satisfaction will improve structurally over time as digitally native cohorts form a larger share of the banking population. However, the 19.4% representation of 41–50-year-olds and 6.5% of those above 50 highlights that banks must address age-related usability barriers to avoid systematic exclusion of older customer segments.

VII. CONCLUSION

This study provides robust empirical evidence that digital banking's impact on customer satisfaction is multidimensional, statistically significant, and practically urgent. The five dimensions tested — ease of use, convenience, security, reliability, and service quality — are all significantly associated with overall customer satisfaction, with Cramér's V values uniformly above 0.70, indicating strong and practically meaningful relationships. The rank order of these associations (ease of use > security > convenience > service quality > reliability) provides a clear strategic hierarchy for banks.

The below-average overall satisfaction mean (2.87) and the striking 87.1% problem incidence rate together signal that India's digital banking infrastructure, while extensively adopted, is failing to consistently deliver a satisfactory customer experience. Interface design (2.68) and security perception (2.84) represent the most critical intervention points.

For bank managers, the immediate priorities should be: (i) redesigning mobile and internet banking interfaces with a UX-first philosophy, incorporating user testing with diverse age groups; (ii) investing in real-time fraud detection, two-factor authentication, and proactive security communication to rebuild security confidence; (iii) improving system uptime through redundant infrastructure; and (iv) expanding customer support through 24/7 multilingual helplines and AI-assisted grievance resolution. For policymakers, mandating minimum interface accessibility standards and transaction reliability thresholds could establish a baseline of service quality across all banks. Future research should expand the sample size, include rural and elderly populations, and employ longitudinal designs to track how satisfaction evolves with continued digital banking maturity.

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