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The Impact of Service Quality on Customer Satisfaction In Online Banking

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ABSTRACT
The technological advancement in banking industry has transformed industry with a major shift towards online banking services. With changing customer preferences, a must focus of online banking services is to provide superior service quality for enhancement of customer satisfaction and maintaining a competitive edge. The study investigates the online banking part of in-service quality in the association between customer satisfactions. The study is undertaken to analyze how service quality affects customer satisfaction in online banking. The study uses daily data to investigate the impact on customer satisfaction in online banking. It is believed that the Discussion of this study would extend the existing literature by providing some meaningful insight into the banking and understanding of e-banking service quality.

1. INTRODUCTION

The Increasing Reliance on Online Banking Technologies and the Importance of Service Quality in Shaping Customer Satisfaction

The digital transformation of banking has led to an increased reliance on online banking technologies globally. As a result, service quality has become a critical determinant of customer satisfaction in this highly competitive industry.

Globally, there is now a greater dependence on online banking technology as a result of the digital revolution of banking. As a result, in this fiercely competitive sector, service quality is now a crucial factor in determining customer happiness.

Reliance on Online Banking Technologies

Online banking technologies have revolutionized how consumers interact with financial institutions. The convenience and accessibility of these platforms have driven their widespread adoption (Alalwan et al., 2017). A study by Gupta and Arora (2017) highlights that technological advancements, including mobile banking and digital wallets, have significantly reduced transaction times and improved customer engagement. Moreover, the COVID-19 pandemic has accelerated the transition to online banking as customers prioritized digital interactions over in-person visits (Shankar et al., 2020).

The way that customers engage with financial organizations has been completely transformed by online banking technology. These platforms have become widely used due to their accessibility and ease (Alalwan et al., 2017). According to a 2017 research by Gupta and Arora, technological innovations like digital wallets and mobile banking have greatly shortened transaction times and enhanced consumer interaction. Furthermore, since consumers prioritized digital interactions over in-person visits, the COVID-19 epidemic has sped up the shift to online banking (Shankar et al., 2020).

However, the adoption of online banking is not without challenges. Security concerns and the digital divide have hindered some customers from fully utilizing these technologies. According to Zhou et al. (2010), perceived security and trust are essential factors influencing the acceptance of online banking services.

Online banking acceptance is not without its difficulties, though. Some consumers have been unable to fully utilize these technologies due to security concerns and the digital divide. Perceived security and trust are crucial elements impacting the adoption of online banking services, claim Zhou et al. (2010).

Importance of Service Quality in Online Banking

Service quality plays a pivotal role in determining customer satisfaction and loyalty in online banking. Parasuraman et al.'s (1988) SERVQUAL model remains a widely used framework for evaluating service quality dimensions such as reliability, responsiveness, and assurance. In the online context, the e-SERVQUAL model has been adapted to include factors like website usability, efficiency, and privacy (Zeithaml et al., 2002).

In online banking, customer satisfaction and loyalty are significantly influenced by service quality. The SERVQUAL model, developed by Parasuraman et al. in 1988, is still a popular paradigm for assessing aspects of service quality such assurance, responsiveness, and dependability. The e-SERVQUAL model has been modified for the online setting to incorporate elements like as website efficiency, privacy, and usability (Zeithaml et al., 2002).

Studies have consistently demonstrated a positive relationship between service quality and customer satisfaction. For instance, Amin (2016) found that service quality dimensions, particularly reliability and responsiveness, significantly influence customer satisfaction in Malaysian online banking. Similarly, research by Kaura et al. (2015) underscores the role of service quality in fostering trust and reducing customer churn in digital banking environments.

Research has repeatedly shown that customer satisfaction and service quality are positively correlated. For example, Amin (2016) discovered that customer satisfaction in Malaysian online banking is greatly influenced by aspects of service quality, especially responsiveness and dependability. In a similar vein, research by Kaura et al. (2015) emphasizes how important service quality is for building trust and lowering customer attrition in online banking settings.

Service Quality and Customer Satisfaction: A Behavioral Perspective

Behavioral aspects, such as perceived ease of use and usefulness, also mediate the relationship between service quality and customer satisfaction. The Technology Acceptance Model (TAM), developed by Davis (1989), highlights how perceived ease of use and perceived usefulness influence users' attitudes toward technology adoption. Liao and Cheung (2008) further demonstrated that these factors interact with service quality attributes to shape customer satisfaction in online banking.

The link between consumer satisfaction and service quality is also mediated by behavioral factors, such as perceived utility and simplicity of use. Davis (1989) created the Technology Acceptance Model (TAM), which emphasizes how consumers' attitudes toward adopting technology are influenced by perceived utility and simplicity of use. Liao and Cheung (2008) went on to show how these elements influence customer satisfaction in online banking by interacting with characteristics of service quality.

Furthermore, customer emotions and experiences with online banking platforms significantly impact satisfaction levels. A study by Kassim and Abdullah (2010) found that emotional satisfaction derived from seamless interactions with online banking services enhances overall customer satisfaction and loyalty.

The findings suggest that financial institutions must prioritize service quality improvements to enhance customer satisfaction in online banking. Investments in user-friendly interfaces, robust security measures, and responsive customer support are essential.

Additionally, client satisfaction levels are greatly impacted by their emotions when using online banking services. According to a research by Kassim and Abdullah (2010), total customer satisfaction and loyalty are increased when users experience emotional fulfillment from smooth interactions with online banking services. The results indicate that in order to improve consumer satisfaction with online banking, financial institutions should give priority to service quality enhancements. It is imperative to make investments in user-friendly interfaces, strong security protocols, and attentive customer service.

2. PROBLEM STATEMENT

How **technology-driven service quality influences customer satisfaction**, particularly focusing on psychological and behavioral dimensions, is crucial in today's digital landscape.

Technology-driven service quality encompasses dimensions such as reliability, responsiveness, ease of use, and personalization, all of which significantly influence customer satisfaction. However, the interplay of psychological and behavioral aspects—such as trust, perceived value, emotional responses, and decision-making heuristics—remains underexplored in the context of online banking. This paper highlights key gaps in understanding and offers directions for future research.

Reliability, timeliness, usability, and customization are all aspects of technology-driven service quality that have a big impact on client happiness. But in the context of online banking, less is known about how psychological and behavioral factors—like trust, perceived value, emotional reactions, and decision-making heuristics—interact. This study identifies important knowledge gaps and suggests avenues for further investigation.

1. Gap in Psychological Understanding: Trust and Security Concerns

While trust is recognized as a critical factor in online banking satisfaction, the role of perceived security in shaping trust warrants further investigation. Studies indicate that technology trust mediates the relationship between service quality and satisfaction (Gefen, 2002). However, there is limited research on how security features, such as biometric authentication, influence trust in different demographic groups.

Although trust is acknowledged as a crucial component of online banking happiness, further research is necessary to fully understand how perceived security influences trust. Research suggests that the connection between service quality and satisfaction is mediated by technology trust (Gefen, 2002). Research on the effects of security measures, such biometric authentication, on trust across various demographic groups is, however, scarce.

2. Behavioral Dimension Gap: Role of User Experience

Behavioral factors such as the user interface and navigation ease are vital for customer retention. Research has shown that user experience (UX) contributes significantly to customer satisfaction (Thong et al., 2006). However, how UX interacts with individual psychological traits, such as risk aversion or technology readiness, is less understood.

Customer retention depends heavily on behavioral elements like the user interface and simplicity of navigation. According to research, consumer happiness is greatly influenced by user experience (UX) (Thong et al., 2006). Less is known, though, about how UX interacts with personal psychological characteristics like risk aversion or technological preparedness.

3. Emotional and Cognitive Gaps: Influence of Emotional Responses

Emotional responses, including frustration with technological glitches or delight from smooth interactions, are integral to satisfaction. Yet, these are often treated as secondary factors rather than primary influencers in service quality research.

A key component of pleasure is emotional reactions, such as displeasure at technical hiccups or joy from seamless interactions. However, in service quality studies, these are frequently regarded as secondary variables rather than the main determinants.

4. Cultural and Contextual Gaps

Most studies on technology-driven service quality in online banking are concentrated in developed markets, neglecting cultural and regional nuances. Cultural dimensions such as uncertainty avoidance and collectivism can significantly influence how customers perceive and value technology-driven services.

The majority of research on technology-driven online banking service quality is focused on developed economies, ignoring regional and cultural quirks. Customers' perceptions and values of technology-driven services can be greatly influenced by cultural factors like collectivism and uncertainty avoidance.

3. CONCLUSION AND FUTURE DIRECTIONS

Understanding the intersection of technology-driven service quality and customer satisfaction requires a multidisciplinary approach integrating psychological, behavioral, and cultural perspectives. Future research should prioritize longitudinal studies and cross-cultural comparisons to address these gaps comprehensively.

A multidisciplinary approach that integrates behavioral, cultural, and psychological viewpoints is necessary to comprehend the relationship between customer pleasure and technology-driven service excellence. To fully fill in these gaps, cross-cultural comparisons and longitudinal studies should be given top priority in future study.

Research Objectives:

- Investigate how different dimensions of service quality (e.g., reliability, responsiveness, security) affect customer satisfaction in online banking.
- Explore the role of user behavior and perception in mediating these effects.
- Emphasize the psychological mechanisms at play, such as trust, perceived ease of use, and emotional engagement with online banking technologies.
- Examine how consumer satisfaction in online banking is impacted by several aspects of service quality, such as timeliness, security, and dependability. Examine how user perception and behavior mediate these effects.
- Draw attention to the psychological processes involved, including perceived usability, trust, and emotional involvement with online banking tools.

There is a visible revolution in the way customers interact with financial institutions which offer them not only convenience & accessibility but also a wide range of services at their fingertips. However as online banking services become more common, there is a major challenge of meeting customer expectation of high quality service and enhanced satisfaction.

The technological advancement of the electronic passage of service conveyance has gotten the level battleground for organizations by dispensing with geological, directorial, and modern hindrances. Insurgency in the commercial center has gotten rolling an upset in the financial area for sorting an installment structure that's viable with the requests of the electronic commercial center (Balachandher et al. 2001). As per Awad (2000), internet users perform four electronic trade exercises. These utilizations involve a financial link between shopping, banking, and online electronic transaction for e-services. Most businesses are now controlled over the internet, and the swift increase of the internet services affects interaction of companies with customers (Chen, Li, Wu, & Luo,2017).

4. CONCEPTUAL FRAMEWORK

Theoretical Basis: The Increasing Reliance on Online Banking Technologies and the Importance of Service Quality in Shaping Customer Satisfaction

The digital transformation of banking has led to an increased reliance on online banking technologies globally. As a result, service quality has become a critical determinant of customer satisfaction in this highly competitive industry. This review synthesizes existing literature on the interplay between online banking technologies and service quality in shaping customer satisfaction.

Globally, there is now a greater dependence on online banking technology as a result of the digital revolution of banking. As a result, in this fiercely competitive sector, service quality is now a crucial factor in determining customer happiness. This study summarizes the body of research on how online banking technology and service quality interact to influence consumer satisfaction.

Online banking technologies have revolutionized how consumers interact with financial institutions. The convenience and accessibility of these platforms have driven their widespread adoption (Alalwan et al., 2017). A study by Gupta and Arora (2017) highlights that technological advancements, including mobile banking and digital wallets, have significantly reduced transaction times and improved customer engagement. Moreover, the COVID-19 pandemic has accelerated the transition to online banking as customers prioritized digital interactions over in-person visits (Shankar et al., 2020).

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Service quality plays a pivotal role in determining customer satisfaction and loyalty in online banking. Parasuraman et al.'s (1988) SERVQUAL model remains a widely used framework for evaluating service quality dimensions such as reliability, responsiveness, and assurance. In the online context, the e-SERVQUAL model has been adapted to include factors like website usability, efficiency, and privacy (Zeithaml et al., 2002).

In online banking, client happiness and loyalty are significantly influenced by service quality. The SERVQUAL model, developed by Parasuraman et al. in 1988, is still a popular paradigm for assessing aspects of service quality such assurance, responsiveness, and dependability. The e-SERVQUAL model has been modified for the online setting to incorporate elements like as website efficiency, privacy, and usability (Zeithaml et al., 2002).

Studies have consistently demonstrated a positive relationship between service quality and customer satisfaction. For instance, Amin (2016) found that service quality dimensions, particularly reliability and responsiveness, significantly influence customer satisfaction in Malaysian online banking. Similarly, research by Kaura et al. (2015) underscores the role of service quality in fostering trust and reducing customer churn in digital banking environments.

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Furthermore, customer emotions and experiences with online banking platforms significantly impact satisfaction levels. A study by Kassim and Abdullah (2010) found that emotional satisfaction derived from seamless interactions with online banking services enhances overall customer satisfaction and loyalty.

Additionally, client satisfaction levels are greatly impacted by their feelings and experiences using online banking services. According to a research by Kassim and Abdullah (2010), total customer satisfaction and loyalty are increased when users experience emotional fulfillment from smooth interactions with online banking services.

Implications for Practice and Future Research

The findings suggest that financial institutions must prioritize service quality improvements to enhance customer satisfaction in online banking. Investments in user-friendly interfaces, robust security measures, and responsive customer support are essential. Future research should explore emerging technologies such as artificial intelligence and blockchain in improving service quality and customer satisfaction.

The results indicate that in order to improve consumer satisfaction with online banking, financial institutions should give priority to service quality enhancements. It is imperative to make investments in user-friendly interfaces, strong security protocols, and attentive customer service. In order to improve customer happiness and service quality, future study should examine cutting-edge technology like blockchain and artificial intelligence.

Hypotheses:

Formulate hypotheses linking service quality dimensions (e.g., reliability, assurance, tangibles, empathy, responsiveness) to customer satisfaction. Include mediating/moderating variables such as trust, perceived ease of use, or customer engagement.

Many components influence satisfactions of customer, one of the foremost significant being quality of service. The use of Electronic Banking Services by bank customers is being enhanced in use in recent years from around 25% to 30% (“Bank to the Future,” - 2013).

By use of internet banking, clients of a banks are able to manage their financial transactions on the institutions’ website, such as a retail bank or a virtual bank. Internet banking, virtual banking, and other terms for net-based banking exist. This new medium has added another aspect to the idea of consumer satisfaction what's more, how it tends to be impacted positively real association exist and endeavor to turn into a basic piece of the existences of their clients and consequently consistently endeavor harder to continue to fulfill their clients through the better medium of shuttle their contributions.

Electronic Service Quality (E-service quality)

The quality of service that arose from the concept of disagreement of expectations was addressed by early researchers such as Parasuraman, Zeithaml, and Berry (1985), and Groronos (1982 & 1984). Zeithaml, Parasuraman, and Malhotra (2000) created eleven dimensions of the e-quality of service model, and after a while, analysts created various models based on the customer's experience and evaluation perspective. In addition, Mentzer, ingFlint, and Hult (2001) proposed the model for assess the quality of e-service.

Customer Satisfaction

Before going any further, it is recommended that one understands the definition of the term "customer satisfaction." The phrase is more complex than simply expressing a satisfied customer (Munusamy, Chelliah, and Mun, 2010). It was discovered that in today's highly competitive market, where companies are fighting for survival, building and managing customer relationships is critical. Every long-lasting connection is built on the foundation of customer fulfilment. The evaluation is given even more weight in the context of services because the construct of satisfaction is restricted to the interaction with the service provider (Bena, 2010).

According to Albert, Njanike, and Mukucha (2010), customer satisfaction refers to how happy or disappointed a person is with how well a product or service meets his or her expectations.

The idea of “Customer or User Satisfaction” as a key overall performance benchmark in corporations is used since 1980s (Bailey & Pearson, 1983; Ives, Olson, & Baroudi 1983).

The basic purpose of any business is to delight its clients. Companies feel that keeping existing clients is more profitable than finding new ones to replace those who have departed. The quality of service seen can be a international reputation or outlook associated with the dissemination of the service, while satisfaction is associated with a particular exchange. On the other hand, it has often been suggested that customer satisfaction is the most beneficial factor in satisfaction.

Providing Internet Banking Services, according to Joseph and Stone (2003), Ease of use seems to be associated with high customer satisfaction and retention rates. Asiyanbi and Ishola (2018) and Rodetal (2009), recommended that customers with the quality of online banking services, which are generally classified as high, are likely to be contented with the e-services and therefore likely to be contented with electronic banking.

According to Anderson and Srinivasan (2003), ECS can be driven by features (such as usability) because organizations are the primary link between customers and businesses. A customer's positive perception of various qualities of e- service leads to customer satisfaction with the help of e-service provider (As quoted by Sakhaei, S. F., Afshari, A. J., & Esmaili, E. (2014): Carlson and O' Cass, 2011; Cristobal et al., 2007; Kaura et. al, 2015; Raza et al, 2015; Singh and Kaur, 2013 in Amin (2016)).

Bressolles et al. (2014) claim that while organisational characteristics have an impact on e-customer satisfaction, individual customers have varying effects. Additionally, Black et al. (2014) found that for customers who use less sophisticated services, the link between customer happiness and service quality is reliable. Data technology-savvy customers will find using online banking services in this scenario much easier and happier than other customers (Herington & Weaven, 2009; Ho et al., 2012; Lang & Colgate, 2003; Lihua, 2012 in Sakhaei, S. F., Afshari, A. J., & Esmaili, E. (2014).).

5. REVIEW OF LITERATURE

Review of Literature: Service Quality Frameworks in Online Banking

The significance of service quality in online banking has been extensively studied, with various frameworks developed to measure and evaluate it. Two of the most prominent frameworks are SERVQUAL and E-S-QUAL, which have been adapted to fit the unique characteristics of online banking.

Numerous frameworks have been established to measure and assess the importance of service quality in online banking, which has been the subject of substantial research. SERVQUAL and E-S-QUAL are two of the most well-known frameworks that have been modified to accommodate the particularities of online banking.

SERVQUAL Framework

The SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry (1988), has been a foundational tool for assessing service quality across industries. This model emphasizes five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Although initially designed for physical service environments, SERVQUAL has been adapted for online banking. Al-Hawari et al. (2005) explored its application in the banking sector and identified reliability and responsiveness as critical factors influencing customer satisfaction in online services. Similarly, Ladhari (2009) highlighted that assurance and empathy remain relevant even in virtual interactions, as they help build trust and foster customer loyalty.

Parasuraman, Zeithaml, and Berry (1988) created the SERVQUAL model, which has been a fundamental instrument for evaluating service quality in a variety of businesses. Five essential elements are highlighted by this model: tangibles, certainty, responsiveness, empathy, and dependability. SERVQUAL was first created for in-person service settings, but it has now been modified for use in online banking. Al-Hawari et al. (2005) investigated its use in the banking industry and found that responsiveness and dependability were important elements affecting online service users' satisfaction. In a similar vein, Ladhari (2009) emphasized that confidence and empathy are still important in virtual encounters since they promote client loyalty and trust.

E-S-QUAL Framework

Recognizing the need for a specialized framework to address electronic service environments, Parasuraman, Zeithaml, and Malhotra (2005) introduced E-S-QUAL. This model extends the original SERVQUAL dimensions and incorporates aspects unique to e-services, such as efficiency, system availability, fulfillment, and privacy. Studies have consistently validated the relevance of E-S-QUAL in the context of online banking. For instance, Ho and Lin (2010) found that efficiency and system availability significantly impact perceived service quality in online banking platforms. Furthermore, research by Ding et al. (2011) emphasized the role of privacy and security in enhancing customer satisfaction and trust.

In order to handle electronic service settings, Parasuraman, Zeithaml, and Malhotra (2005) developed E-S-QUAL after realizing the necessity for a specific framework. Efficiency, system availability, fulfillment, and privacy are some of the characteristics specific to e-services that are incorporated into this model, which expands upon the original SERVQUAL dimensions. Research has repeatedly confirmed that E-S-QUAL is relevant when it comes to online banking. For example, Ho and Lin (2010) discovered that system availability and efficiency have a major influence on how well online banking platforms are regarded to provide services. Additionally, a study by Ding et al. (2011) highlighted how security and privacy may improve consumer happiness and trust.

Comparative Studies

Comparative analyses between SERVQUAL and E-S-QUAL in online banking contexts have provided valuable insights. Jiang et al. (2013) argued that while SERVQUAL's dimensions remain partially applicable, E-S-QUAL offers a more comprehensive evaluation tailored to digital platforms. Similarly, Akinci et al. (2010) noted that combining elements from both frameworks could yield a robust approach to measuring service quality in online banking, ensuring alignment with evolving customer expectations.

Important insights have been gained by comparing SERVQUAL with E-S-QUAL in online banking scenarios. According to Jiang et al. (2013), E-S-QUAL provides a more thorough assessment that is suited for digital platforms, even though SERVQUAL's dimensions are still somewhat appropriate. Similar to this, Akinci et al. (2010) pointed out that integrating components of the two frameworks may result in a reliable method for gauging online banking service quality and guaranteeing conformity with changing client demands.

Emerging Perspectives

Recent studies have also incorporated technology acceptance models (TAM) to complement traditional service quality frameworks. For example, Venkatesh et al. (2012) proposed integrating perceived ease of use and perceived usefulness with E-S-QUAL to enhance its applicability. Additionally, Alalwan et al. (2018) highlighted the importance of mobile-friendly interfaces and customization, suggesting that future iterations of service quality frameworks should consider technological advancements and user preferences.

Technology Acceptance Models (TAM) have also been used in recent research to supplement conventional frameworks for service quality. For instance, in order to improve the application of E-S-QUAL, Venkatesh et al. (2012) suggested combining perceived utility with simplicity of use. Furthermore, Alalwan et al. (2018) emphasized the significance of personalization and mobile-friendly interfaces, proposing that future iterations of service quality frameworks should take user preferences and technology improvements into account.

Conclusion

The literature underscores the importance of service quality frameworks like SERVQUAL and E-S-QUAL in understanding customer satisfaction in online banking. While SERVQUAL provides a foundational structure, E-S-QUAL's emphasis on electronic service attributes makes it particularly relevant. As technology continues to evolve, integrating insights from both frameworks with contemporary models will be essential for maintaining and enhancing service quality in online banking.

The literature emphasizes how crucial service quality frameworks such as SERVQUAL and E-S-QUAL are for comprehending online banking client satisfaction. Although SERVQUAL offers a basic framework, E-S-QUAL is especially pertinent because of its focus on electronic service characteristics. Maintaining and improving service quality in online banking will require incorporating lessons from both frameworks with modern models as technology develops further.

Review of Literature: Psychological Factors Influencing Customer Satisfaction with Technology

Customer satisfaction with technology is a multi-dimensional construct shaped by various psychological factors. Researchers have extensively studied variables such as trust and perceived usefulness, which are critical determinants of user acceptance and satisfaction. This review synthesizes existing literature to highlight key findings and theoretical frameworks that elucidate the psychological underpinnings of customer satisfaction with technology.

Technology-related customer satisfaction is a complex concept influenced by a number of psychological variables. Factors that are important in determining user acceptability and pleasure, such perceived usefulness and trust, have been the subject of much research. In order to highlight important discoveries and theoretical frameworks that clarify the psychological foundations of consumer happiness with technology, this study synthesizes the body of current research.

1. Trust and Customer Satisfaction: Trust plays a pivotal role in shaping customer satisfaction, particularly in technology adoption. According to McKnight et al. (2002), trust in technology involves a belief in its reliability, competence, and benevolence. In online banking, for instance, trust has been identified as a key driver of customer satisfaction by enhancing perceived security and reducing user anxiety (Gefen et al., 2003). Furthermore, trust mitigates perceived risks, fostering a positive user experience and increased loyalty (Pavlou, 2003).

Customer satisfaction is greatly influenced by trust, especially when it comes to the adoption of technology. McKnight et al. (2002) state that having faith in technology entails having faith in its dependability, skill, and kindness. For example, trust has been found to be a significant factor in determining consumer satisfaction in online banking by improving perceived security and lowering user fear (Gefen et al., 2003). Additionally, trust reduces perceived dangers, which promotes consumer satisfaction and loyalty (Pavlou, 2003).

Research by Kim et al. (2009) underscores that trust influences not only satisfaction but also continued usage intention. They found that users are more likely to adopt and recommend technology when trust is established through transparent practices, robust security measures, and positive brand reputation.

According to research by Kim et al. (2009), trust affects both satisfaction and the desire to continue using a product. They discovered that when trust is built through open procedures, strong security measures, and a favorable brand reputation, users are more inclined to embrace and suggest technologies.

2. Perceived Usefulness and Its Impact: Perceived usefulness, a core component of the Technology Acceptance Model (TAM), significantly influences user satisfaction with technology (Davis, 1989). This construct reflects the degree to which individuals believe that using a specific technology will enhance their performance. Studies have demonstrated a strong correlation between perceived usefulness and customer satisfaction in various contexts, including e-commerce (Chen et al., 2018) and mobile banking (Alalwan et al., 2017).

When users perceive a technology as useful, they are more likely to exhibit positive attitudes and satisfaction, leading to sustained adoption. For instance, Venkatesh and Davis (2000) extended the TAM to incorporate social influence and cognitive instrumental processes, further validating the role of perceived usefulness in shaping satisfaction.

A key element of the Technology Acceptance Model (TAM), perceived utility has a big impact on how satisfied users are with technology (Davis, 1989). This construct shows how much people think that utilizing a particular technology would improve their performance. Research has indicated a robust relationship between consumer happiness and perceived usefulness in a number of settings, such as mobile banking (Alalwan et al., 2017) and e-commerce (Chen et al., 2018).

Users are more likely to display positive attitudes and pleasure when they believe a technology to be beneficial, which can result in long-term adoption. To further support the idea that perceived usefulness shapes satisfaction, Venkatesh and Davis (2000) expanded the TAM to include social impact and cognitive instrumental processes.

3.Integrated Perspectives: Recent research integrates trust and perceived usefulness to provide a holistic understanding of customer satisfaction. Zhou (2011) developed a trust-based model that combines perceived ease of use and perceived usefulness, demonstrating that trust mediates the relationship between these constructs and satisfaction. This model emphasizes the interplay between cognitive and affective factors in influencing user satisfaction.

Similarly, Rana et al. (2016) analyzed the Unified Theory of Acceptance and Use of Technology (UTAUT) to explore psychological determinants of satisfaction. Their findings highlight the importance of trust, perceived usefulness, and social influence in driving user satisfaction and acceptance across diverse technological platforms.

A comprehensive knowledge of consumer happiness is provided by recent research that combines perceived utility and trust. By combining perceived utility and ease of use, Zhou (2011) created a trust-based model that shows how trust mediates the link between these dimensions and pleasure. This model highlights how emotive and cognitive variables interact to influence user happiness.

In a similar vein, Rana et al. (2016) investigated psychological factors that influence satisfaction by examining the Unified Theory of Acceptance and Use of Technology (UTAUT). Their results demonstrate the significance of perceived utility, social influence, and trust in promoting consumer acceptance and pleasure across a range of technology platforms.

Conclusion

The existing body of literature underscores the critical roles of trust and perceived usefulness in shaping customer satisfaction with technology. Trust builds a foundation for positive user experiences by addressing security concerns and fostering loyalty, while perceived usefulness enhances satisfaction through performance gains. Future research could explore the dynamic interaction between these factors and emerging constructs, such as perceived transparency and user engagement, to provide deeper insights into technology adoption and satisfaction.

The literature now in publication emphasizes how important perceived utility and trust are in determining how satisfied customers are with technology. Perceived usefulness raises happiness through performance increases, while trust addresses security issues and cultivates loyalty to provide a basis for pleasant user experiences. To get a better understanding of technology adoption and satisfaction, future studies should examine the dynamic interplay between these variables and newly emerging conceptions like perceived transparency and user involvement.

Behavioral Patterns in Technology Adoption and Sustained Use: A Review

Technology adoption and its sustained use have been extensively studied across disciplines, offering insights into the behavioral patterns that drive these processes. Researchers have explored various theoretical models and empirical studies to understand the factors influencing users' initial acceptance and continued engagement with technology.

Numerous disciplinary studies have been conducted on the adoption and long-term usage of technology, providing insights into the behavioral patterns that underlie these processes. In order to comprehend the elements impacting consumers' initial adoption and ongoing engagement with technology, researchers have investigated a variety of theoretical models and empirical investigations.

1. Technology Adoption Theories

The **Technology Acceptance Model (TAM)** proposed by Davis (1989) remains a foundational framework in understanding technology adoption. TAM posits that perceived usefulness (PU) and perceived ease of use (PEOU) are the primary determinants of an individual's intention to use a technology. Extending this, Venkatesh et al. (2003) introduced the **Unified Theory of Acceptance and Use of Technology (UTAUT)**, integrating social influence and facilitating conditions into the adoption framework. These models have been validated across various contexts, including e-learning (Al-Emran et al., 2018) and healthcare technologies (Holden & Karsh, 2010).

Davis (1989) created the Technology Acceptance Model (TAM), which is still a fundamental paradigm for comprehending technology uptake. According to TAM, the main factors influencing a person's desire to use a technology are perceived utility (PU) and perceived ease of use (PEOU). Venkatesh et al. (2003) expanded on this by introducing the Unified Theory of Acceptance and Use of Technology (UTAUT), which incorporates enabling circumstances and social impact into the adoption paradigm. These models have been verified in a number of situations, such as healthcare technology (Holden & Karsh, 2010) and e-learning (Al-Emran et al., 2018).

2. Behavioral Patterns in Sustained Use

While initial adoption is critical, sustained use often depends on factors beyond those influencing adoption. **Habit formation**, as highlighted by Limayem et al. (2007), plays a significant role in continued use. They argue that repetitive use of technology in a supportive environment can lead to the development of habits, thereby ensuring sustained engagement.

Self-efficacy has also been identified as a crucial determinant of sustained use. According to Compeau and Higgins (1995), individuals with higher computer self-efficacy are more likely to overcome initial usage barriers, leading to long-term use. This has been corroborated in studies on mobile banking, where self-efficacy significantly influenced user retention (Shaikh & Karjaluoto, 2015).

Although initial adoption is crucial, variables other than those that influence adoption frequently determine prolonged usage. According to Limayem et al. (2007), habit building is crucial for sustained usage. They contend that consistent usage of technology in a nurturing setting might result in habit formation, guaranteeing ongoing participation. Another important factor that has been found to influence continued usage is self-efficacy. Compeau and Higgins (1995) assert that people who have a greater level of computer self-efficacy are more likely to get beyond early use obstacles and continue using computers for an extended period of time. Studies on mobile banking have supported this, showing that self-efficacy has a major impact on user retention (Shaikh & Karjaluoto, 2015).

3. Role of Behavioral and Social Factors

Behavioral economics provides a nuanced understanding of technology adoption by emphasizing the role of biases and heuristics. For instance, **loss aversion** can deter individuals from trying new technologies due to the perceived risks (Thaler, 1980). Moreover, **social influence** often drives adoption and sustained use, particularly in collaborative technologies, where peer usage reinforces engagement (Venkatesh & Bala, 2008).

By highlighting the significance of biases and heuristics, behavioral economics offers a sophisticated knowledge of technology adoption. For example, because of the perceived hazards, loss aversion may discourage people from experimenting with new technology (Thaler, 1980). Furthermore, adoption and continued use are frequently influenced by social factors, especially in collaborative technologies where peer use encourages participation (Venkatesh & Bala, 2008).

4. Emerging Trends

Recent studies highlight the importance of **gamification** in driving sustained engagement. By integrating game-like elements, technologies can increase user motivation and enjoyment (Hamari et al., 2014). Additionally, **personalization** has emerged as a key factor, with tailored experiences fostering user satisfaction and continued use (Thong et al., 2006).

Recent research emphasizes how crucial gamification is for fostering long-term engagement. Technologies can boost user motivation and enjoyment by including game-like aspects (Hamari et al., 2014). Furthermore, customization has become a crucial component, as customized experiences encourage customer satisfaction and repeat business (Thong et al., 2006).

Literature Review: Customer Satisfaction in Online Banking Through a Psychological Lens

Online banking has emerged as a cornerstone of modern financial services, offering convenience, accessibility, and efficiency. As the digital landscape evolves, understanding customer satisfaction, particularly through a psychological lens, has gained significant attention in academic research. This review summarizes existing research, identifies trends, and highlights research gaps in understanding customer satisfaction in online banking.

Due to its efficiency, accessibility, and convenience, online banking has become a vital component of contemporary financial services. Understanding consumer happiness, especially from a psychological perspective, has drawn a lot of interest in academic studies as the digital world changes. This study emphasizes research gaps, analyzes trends, and reviews previous studies on online banking user satisfaction.

Existing Research on Customer Satisfaction in Online Banking

1. **Service Quality Dimensions**: Numerous studies emphasize the role of service quality in shaping customer satisfaction in online banking. Parasuraman et al. (1988) developed the SERVQUAL model, which has been adapted for digital contexts to include dimensions like security, ease of use, and reliability (Baabdullah et al., 2019). Studies indicate that perceived ease of use and perceived usefulness are critical predictors of satisfaction (Davis, 1989; Venkatesh & Davis, 2000).

Service Quality Dimensions: Several studies highlight how customer happiness in online banking is influenced by service quality. The SERVQUAL model, created by Parasuraman et al. (1988), has been modified for usage in digital environments to incorporate aspects including dependability, security, and simplicity of use (Baabdullah et al., 2019). Research shows that perceived utility and ease of use are important indicators of satisfaction (Davis, 1989; Venkatesh & Davis, 2000).

2. **Behavioral Perspectives:** Behavioral finance and psychological theories have explored the cognitive and emotional factors influencing satisfaction. For instance, cognitive dissonance theory suggests that customers experience satisfaction when their online banking experiences align with their expectations (Festinger, 1957). Emotional responses to user interface design and transaction outcomes also play a role (Kim et al., 2020).

Psychological and behavioral finance theories have investigated the emotional and cognitive aspects of satisfaction. For example, according to the cognitive dissonance theory, consumers are satisfied when their online banking experiences meet their expectations (Festinger, 1957). Transaction results and emotional reactions to UI design are also important factors (Kim et al., 2020).

3. **Trust and SecurityL:** Trust is a pivotal factor in customer satisfaction, particularly in the context of online transactions. Research by Gefen et al. (2003) highlighted the role of trust as a mediator between service quality and customer satisfaction. Security and privacy concerns significantly impact trust and satisfaction levels, especially in regions with high cybercrime rates (Flavián et al., 2006).

Customer satisfaction is greatly influenced by trust, especially when it comes to online transactions. According to research by Gefen et al. (2003), trust acts as a mediator between customer happiness and service quality. Trust and satisfaction levels are greatly impacted by security and privacy issues, particularly in areas with high rates of cybercrime (Flavián et al., 2006).

4. **Customer Demographics:** Several studies examine the influence of demographic factors such as age, income, and education on customer satisfaction. Younger customers often prioritize speed and convenience, while older customers emphasize security (Laukkanen, 2016).

5. **Cultural Influences:** Cultural factors also shape customer expectations and satisfaction levels. Hofstede's cultural dimensions have been applied to explore how individualism vs. collectivism or uncertainty avoidance influences satisfaction (Zhou et al., 2010).

4. Demographics of Customers : Numerous studies look at how demographic variables like age, income, and education affect consumer satisfaction. While older consumers place more emphasis on security, younger customers frequently value speed and convenience (Laukkanen, 2016).

5. Cultural influences : Customer expectations and satisfaction levels are also influenced by cultural influences. The impact of individualism against collectivism or uncertainty avoidance on satisfaction has been investigated using Hofstede's cultural dimensions (Zhou et al., 2010).

Research Gaps

1. **Psychological Drivers of Satisfaction:** Despite substantial work on service quality, few studies delve into the psychological underpinnings of customer satisfaction in online banking. For instance, the impact of personality traits, emotional intelligence, and customer resilience on satisfaction remains underexplored.
2. **Role of User Emotions:** While interface design and usability are well-documented, the emotional states induced by online banking experiences—such as frustration, anxiety, or delight—are not extensively studied. Research on the emotional impact of system errors or transaction delays is notably sparse (Kim et al., 2020).
3. **1. Psychological Factors Influencing Satisfaction:** Although a lot of research has been done on service quality, not much has been done on the psychological foundations of online banking consumer happiness. For example, little is known about how personality qualities, emotional intelligence, and consumer resilience affect satisfaction.
4. **The Function of User Feelings:** The emotional states that online banking encounters elicit, such as irritation, anxiety, or joy, are not often examined, despite the fact that interface design and usability are well documented. There is a notable lack of research on the psychological effects of transaction delays or system faults (Kim et al., 2020).

5. **Cross-Cultural Comparisons:**Most studies focus on Western or Asian markets, with limited research on emerging markets like Africa or South America. The psychological factors influencing satisfaction may vary across these regions, influenced by cultural and economic contexts.
6. **Satisfaction Over Time:** Longitudinal studies investigating how customer satisfaction evolves with prolonged usage of online banking platforms are rare. Psychological adaptations, such as increasing reliance or diminishing novelty effects, require further exploration.
7. **Intercultural Comparisons:** There is little study on developing markets like those in Africa or South America, with the majority of studies concentrating on Western or Asian markets. Cultural and economic circumstances may have an impact on the psychological elements that affect pleasure in various areas.
8. **Satisfaction Over Time:** here are few longitudinal studies examining the changes in consumer satisfaction over time as a result of extended use of online banking services. More research is needed on psychological adaptations including growing dependence or waning novelty effects.
9. **Interdisciplinary Approaches:** Integrating psychological theories with technological and marketing perspectives can provide a holistic understanding of customer satisfaction. Models combining constructs like perceived usefulness with emotional triggers or cognitive biases could yield richer insights.
10. **Multidisciplinary Methods:** Customer happiness may be understood holistically by combining psychological theories with technology and marketing viewpoints. Richer insights may be obtained from models that combine concepts such as perceived utility with emotional triggers or cognitive biases.

6. CONCLUSION

The existing literature highlights several dimensions of customer satisfaction in online banking, including service quality, trust, and demographic influences. However, significant research gaps remain, particularly in understanding psychological drivers, emotional responses, and cultural variations. Addressing these gaps through interdisciplinary and cross-cultural research can enhance our understanding and improve customer satisfaction strategies in online banking.

The research now in publication emphasizes a number of aspects of online banking consumer satisfaction, such as demographic factors, trust, and service quality. But there are still a lot of unanswered questions, especially when it comes to comprehending psychological factors, emotional reactions, and cultural differences. By filling in these gaps, multidisciplinary and cross-cultural research can advance our knowledge and strengthen online banking customer satisfaction tactics.

The literature review gives an indication on the variety of research available on provides an overview of existing researches done in online banking context with special reference to service quality and customer satisfaction. It examines the impact of technological innovations, user experience, website design, and security on customer satisfaction. Additionally, it explores customer attitudes, perceptions, and behaviors towards online banking services.

Due significance has been given in various studies on the importance of service quality in online banking. Researchers have argued that good quality of service enhances overall customer experience leading to customer satisfaction and further to loyalty. Website usability, security, responsiveness, availability of services, and the efficiency of problem resolution are the key factors determining service quality- in online banking sector.

In many studies, factors leading to customer satisfaction in online banking are also explored varying across different contexts. Some of the common factors includes, ease of use, transaction speed, security, reliability, personalized services, and the availability of multiple banking features. Knowing these factors is vital for banks to improve their service offerings and cater to customer needs effectively

In certain research the mediating role of service quality in connection between various antecedents and customer satisfaction has been checked. Knowing these factors and mediating effect helps banks know what factors drive customer satisfaction. Even cross-cultural perspectives examination and its impact of service quality on customer satisfaction, how cultural differences may affect how customers perceive the quality of services and their expectations, and, consequently, satisfaction levels has been studied. These findings give important insights which are vital for banks operating in diverse markets.

Technological advancements constantly reshape the landscape of online banking. Studies have looked at how new technologies like chatbots, artificial intelligence, and biometrics are affecting consumer happiness and service quality. Understanding how clients react to these technological advancements enables banks to improve their services and compete more successfully.

The literature analysis may also shed light on the difficulties banks have in providing top-notch online services. Some frequent difficulties include privacy concerns, system malfunctions, and security issues. In contrast, the assessment may highlight chances for banks to enhance their offerings and efficiently deal with client pain issues.

Artificial intelligence (AI) is one of the most advanced technologies today. After a thorough analysis of the literature, it is determined that the reliability, efficiency, responsiveness, ease of use, security, website aesthetic, credibility, and personalisation (Hammoud, Jamil & Bizri, Rima & Baba, Ibrahim. (2018) are the most crucial aspects of E-service quality to influence customer satisfaction in the banking industry (Jyoti & Kesar Subodhani, 2020).

Six service quality factors were found to have a good link with customer satisfaction in online banking by researchers Sakhei, Afshari, Esmaili (2013), Amin, Onyeukwu & Osuagwu (2018), and Sharma, Singh & Singh (2020). Customers' happiness and loyalty are significantly and favourably correlated with service quality and each of its dimensions, according to Khan & Fasih (2014), Sakhaei, S., Ahmad & Afshari & Esmaili, Ezzatollah (2014).

According to Setiawan Assegaff (2016), "Online Information Services Quality" and "Overall Internet Banking Services Quality" have an impact on customer satisfaction with online banking services. Selvakumar (2015) investigated how factors affecting service quality affected the level of customer satisfaction in public and private banks in India. The characteristics governing the quality of the e-banking service had a noteworthy impact on the happiness of e-banking customers, according to research by Sadaf Firdous, Rahela Farooqi, Sharma, Singh, and Singh in 2017. Efficiency, system accessibility, fulfilment, privacy, contact, response, and engagement are the factors that each contribute to 70% of overall customer satisfaction with online banking.

Chua Man Ling & Siti Norziah Ismail (2021) have studied factors that influence customers' use of cashless payments in Malasia. The findings revealed that all of the variables investigated have a favorable link with the use of cashless payments. Richard Selassie Bebli (2012), work revealed that timeliness of delivery and convenience of usage were important factors in online service quality.

Bacetic, & OERSSON, (2018) in their thesis explained how service quality within online-banking affects customer satisfaction, using service quality factors from the e-SERVQUAL, SSTs and TAM. The findings showed a link between good customer satisfaction and service quality, as Technology and Fulfillment contributed the most and Reliability the least to customer satisfaction

The role of age , occupation and education and its relationship in e-banking has been studied by G, A, and MA (2016) . They looked into how branch visits are impacted by e-banking, how customers perceive e-banking, and how to deal with its difficulties. They also looked at how e-banking impacts customer satisfaction and its link to demographic factors like age, occupation, and education. E-banking and demographic characteristics are correlated as per this study. E-banking has increased customer satisfaction, reduced the need to visit a bank branch for banking services, reduced waiting times, and revealed that the overwhelming majority of e-banking users are young, educated, employed, and students.

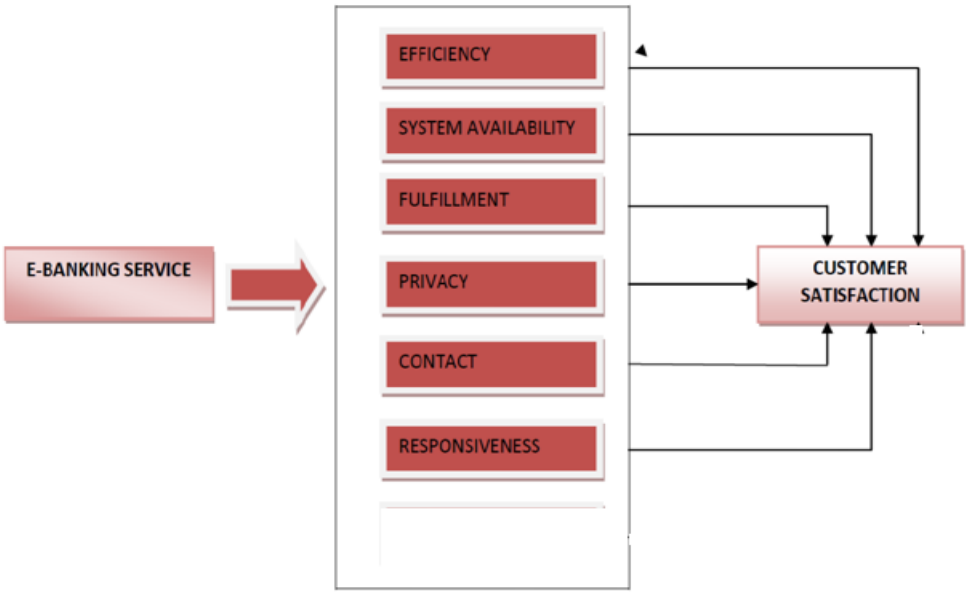
Mchomba (2018) conducted similar research on the impact of e-banking on client satisfaction in Tanzania's banking sector. The study examined the positive and negative consequences of adopting electronic banking on customer satisfaction in Tanzania's banking sector, as well as the effect of e-banking services on customer satisfaction. The study found that using e-banking services has a wide range of implications for bank customers.

Similar research was conducted in Ethiopia to study the impact of the quality of electronic banking (e-Banking) services on customer satisfaction, and it found a strong relationship between responsiveness, reliability, security and privacy, speed, and convenience. Similar to this, client loyalty is significantly impacted by how satisfied they are with the quality of the electronic banking service (Gautam, D. K., & Sah, G. K. (2023). System availability, easiness to use, and service charge, on the other hand, have no statistically significant impact on customer satisfaction.

In summary, the literature indicated a positive association between service quality and customer satisfaction in online banking in various nations. It emphasises how crucial it is to focus on particular issues like website usability, security, and customer service in order to improve customer experience and encourage loyalty. Banks must constantly innovate and adapt to fulfil client expectations and keep a competitive edge in the world of online banking as it continues to change.

OBJECTIVES OF THE STUDY

- To measure the impact of each factor of service quality on customer satisfaction as well as overall impact of service quality on customer satisfaction.



Model

Medel: Bacetic, O., & OERSSON, A. (2018).

Five service quality characteristics are included in the SERVQUAL model: tangibles, reliability, responsiveness, empathy caring, and assurance. These elements emphasise the tangible components of the service as well as customer-related aspects of service excellence (responsiveness, assurance, reliability, and empathy) (Bacetic, O., & OERSSON, A. (2018).. While researching online services, the original SERVQUAL model by Parasuraman, Berry, and Zeithaml (1993) is not able to be fully utilised; however, assess

Additional criteria may be included to fully reflect the structure of online service quality (Zeithaml, Parasuraman, & Malhotra, 2002). To measure the quality of online services, Zeithaml, Malhotra, and Parasuraman (2000) developed the e-SERVQUAL model. There are four components to the e-SERVQUAL model: Reliability, Efficiency, Privacy and Fulfilment

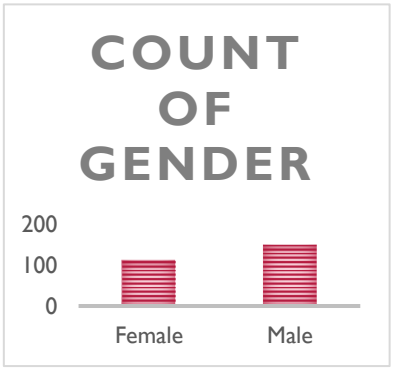
Our research indicates that personal contact and technology are important elements that affect customer satisfaction; yet, the eSERVQUAL model does not take these elements into account. Customers want to communicate with their bank via SSTs, so personal interaction is a component in customer happiness. Customers use SSTs because they want to be in charge of their own personal banking information (Parasuraman, Zeithaml, & Berry, 1988).

Technology advancements help banks cut expenses while building long-lasting ties with clients online. The TAM model incorporates technology since it uses two elements to gauge how willing customers are to absorb new technologies. The perceived utility was the initial consideration, followed by the perceived usability (Davis, 1989). Together, the aforementioned service quality elements gauge customers' opinions of the level of service, which in turn gauges their level of satisfaction based on which of the six aspects they believe to be superior to or inferior to the other quality factors.

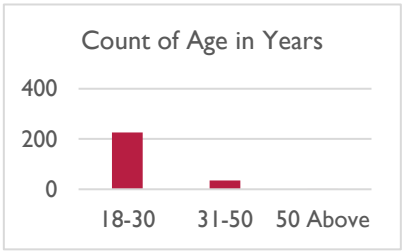
7. THE STUDY

The study was casual in nature. The survey method was used for data collection. The population includes online customers which use online banking. The study was conducted through personal contact & Social-media with the customer by the researcher with the respondents; the sample frame of this study includes all the banking sector customers. The sample size was a Minimum of 262 respondents. Individual respondents were the sampling element. The sample statistics is represented in the table 1,-----.The same is represented graphically in figure 1a,,,.The sample consisted of 112 females and 150 male respondents.

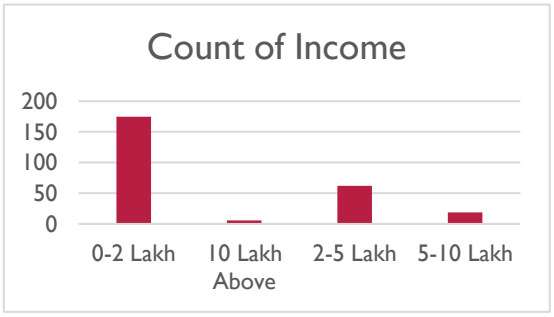
Gender	Count of Gender
Female	112
Male	150



Age in Years	Count of Age in Years
18-30	226
31-50	35
50 Above	1



Income	Count of Income
0-2 Lakh	175
10 Lakh Above	6
2-5 Lakh	62
5-10 Lakh	19

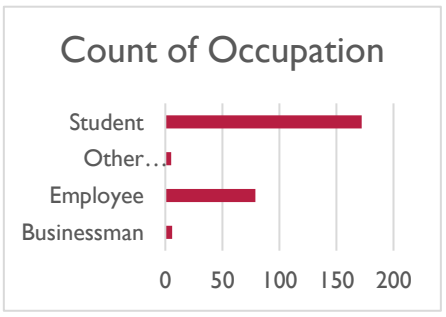


Out of the total respondents, major 226 respondents were of the age group 18-30 years, thirty five respondents belonged to a age group of 31-50 years and one respondent was of age fifty years and above.

A large chunk of investors (175) respondents were of income group 0-2 lac, were on income group 2-5 lac, 19 respondents were of income group 5-10 lac and 62 respondents six respondents were of income group ten lac and above.

The major categories of respondents were students & employees with 172 & 79 in numbers respectively. Further, six respondents were businessman and five belonges to other occupation.

Occupation	Count of Occupation
Businessman	6
Employee	79
Other Occupation	5
Student	172



The scale: For data collection a structured questionnaire was used. The responses were solicited on a scale with five point sensitivity.

Internal consistency of the measures (Service Quality & Customer Satisfaction) established through the item to total correlation and further Reliability of the measures was determined. Linear Regression test was applied to evaluate the relationship between customer satisfaction & service quality. Further, multiple regressions were used to establish a cause use & effect relationship between service quality factors and customer satisfaction.

Reliability

The term "reliability" refers to how well a test measures what it claims to assess.

	Reliability Statistics		
Name of Variables	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Dependent Variable	.941	.942	19
Independent Variable	.930	.931	24

Table 1: Reliability Statistics

Here, in the case of the Reliability Analysis of Independent variable (Service Quality), where the number of items were 24, we got Cronbach's Alpha based value of 0.930, in the case of Dependent variable (Customer Satisfaction) where the number of items were 19, we got Cronbach's Alpha value of 0.941. In both the cases it shows a high level of internal reliability for our scales. The standardized reliability value should be greater than 0.7, and the value of reliability is higher than the value of standard, indicating that all elements are reliable in the questionnaire.

Correlation

Correlation was used to check the association between the variables of the study.

Correlations

		Service Quality	Customer Satisfaction
Service Quality	Pearson Correlation	1	.874**
	Sig. (2-tailed)		.000
	N	262	262
Customer Satisfaction	Pearson Correlation	.874**	1
	Sig. (2-tailed)	.000	
	N	262	262

**. Correlation is significant at the 0.01 level (2-tailed).

Table 2: Correlation Analysis Results

Pearson's R-value of 0.874 was positive in the instance of Correlation. This number is positive since there is a positive correlation between ".70 and.90." Because Pearson's r is positive, we may deduce that when Service Quality (our first variable) improves, so does Customer Satisfaction (our second variable).

The value of Sig. (2-Tailed) is 0.000. This number is lower tha/n.05. As a result, we may conclude that the amount of Service Quality and Customer Satisfaction have a statistically significant association.

Multiple Regression

Regression analysis was used to establish a cause use & effect relationship between service quality factors and customer satisfaction. The summarized results are presented in table:

Dependent Variable	Adjusted_RSquare	F & Sig.	Independent Variables	B	Beta	T	Sig
Customer Satisfaction	.786	160.974@ 0%	Efficiency	.945	.392	8.074	.000
			System Availability	.513	.130	3.193	.002
			Fulfillment	1.023	.236	4.802	.000
			Privacy	1.140	.227	5.321	.000
			Responsiveness	-.261	-.049	-1.141	.255
			Contact	.464	.088	2.053	.041

In above Table 3, the Adj r-square value is .786, which signifies the independent variables naming: Contact, system availability, privacy, responsiveness, efficiency, and fulfillment, causes a 78.6% change in the dependent variable, Customer Satisfaction. Further, Responsiveness is the only factor with negative and insignificant beta value. Rest factors have positive but significant beta value.

As indicated that the value of beta is 0.392, which indicates that the change independent variable i.e., Efficiency by one unit will bring about the change in the dependent variable i.e., 0.392 units. Furthermore, the beta value is positive, indicating the positive relationship between Efficiency and Customer Satisfaction.

In detail, the value of beta for factor System Availability is 0.130, which indicates that the change in the independent variable i.e., System Availability by one unit will bring about the change in the dependent variable i.e., Customer Satisfaction by 0.130 units. Furthermore, the beta value is positive, indicating the positive relationship between System Availability and Customer Satisfaction.

The value of beta for factor Fulfillment is 0.236, which indicates that the change in Fulfillment by one unit will bring about the change in the Customer Satisfaction by 0.236 units. Furthermore, the beta value is positive, indicating the positive relationship between Fulfillment and Customer Satisfaction.

The value of beta for factor Privacy is 0.227, which indicates that the change in factor Privacy by one unit will bring about the change in the Customer Satisfaction by 0.227 units.

Furthermore, the beta value is positive, indicating the positive relationship between Privacy and Customer Satisfaction.

The value of beta for factor Responsiveness is -0.049, which indicates that the change in the independent variable i.e., Responsiveness by one unit will bring about the change in the Customer Satisfaction by 0.049 units in opposite direction. Furthermore, the beta value is negative, indicating the negative relationship between Responsiveness and Customer Satisfaction.

The value of beta for factor Contact is 0.088, which indicates that the change in the factor Contact by one unit will bring about the change in the dependent variable i.e., Customer Satisfaction 0.088 units. Furthermore, the beta value is positive, indicating the positive relationship between Contact and Customer Satisfaction.

Linear Regression: Service Quality & Customer Satisfaction

Variables	R Square	F@sig	B	Beta	t@ sig
Dependent: Customer Satisfaction Independent: Service Quality	.763	839.333@0%	.709	.874	28.971@0%

The overall impact of service quality on customer satisfaction is found using simple linear regression test and the results are summarized in table:

The R-value .763 in Table 6, indicates a high degree of correlation. The table shows that the dependent variable predicted by the regression model very accurately. The significance of the regression model is indicated by the value of p 0.0005, which is less than 0.05. (i.e., it is a good fit for the data). The F value of 839.333 in the ANOVA table indicates that the association between Service Quality & Customer Satisfaction is significant.

The significance of Beta (.874) is tested using a t-test of 28.971 with significance at 0% levels. The t value indicates that there is a +ve significant impact on Service Quality that affects Customer Satisfaction.

Implications:

The results of the study have practical implications for banks and financial institutions who seek to improve offerings for online banking. Knowing this association between service quality and customer satisfaction will allow banks to prioritize investment in areas that have the most significant impact on customer experience. Also, it will enable banks customize the online banking platforms so as to meet diverse customer needs and preferences.

This study helps to provide online banks with a greater understanding of which service quality factors cause customers to experience a satisfaction. Most importantly, it let know the kind of online-relationship banks should focus on to make their customers more satisfied.

This research is helpful for the customers to find the impact of quality of service on customer satisfaction in online banking among new customers "which may help the new customers to make their decision accordingly".

8. CONCLUSION

The literature on the impact of service quality as well as its determining factors on customer satisfaction in online banking highlights the crucial role that service quality plays in influencing customer perceptions. Understanding the factors influencing customer satisfaction and the role of service quality helps banks design effective strategies to enhance their online banking services. However, it is essential to continually adapt to technological advancements and evolving customer expectations to remain competitive in the online banking industry. In order to keep up with the momentum of offering top-notch customer experiences in online banking, more research is required to study future trends and difficulties.

Delivering superior service quality is paramount for banks to foster customer loyalty and drive business growth, as online banking continues to shape the financial landscape. The present study highlights the significance of understanding the complex association between factors of service quality (Contact, system availability, privacy, responsiveness, efficiency, and fulfillment) in attaining better customer satisfaction in online banking. By addressing these aspects, banks may position themselves as customer-centric and stay ahead in an increasingly competitive digital banking landscape.

This study examines the association between quality of service & customer satisfaction in online banking. Using data from 262 responses to the quality of service & customer satisfaction, we performed analysis and found a significant positive impact on quality of service and customer satisfaction. This survey is useful for new customers looking to use online banking for enhanced financial services.

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