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"SERVICE QUALITY DIMENSIONS AND CUSTOMER SATISFACTION IN DIGITAL PAYMENTS: AN EMPIRICAL STATISTICAL STUDY"

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ABSTRACT

This study looked into how consumer satisfaction with online banking in India was affected by aspects of service quality. A structured questionnaire was given to 300 active online banking customers in order to evaluate the qualities of tangibles, reliability, responsiveness, assurance, and empathy using a modified SERVQUAL framework. To assess the relevance of each service quality factor in predicting customer happiness, the analysis used multiple linear regression, ANOVA, Pearson correlation, and descriptive statistics. The findings showed that assurance and reliability had the most effects, with tangibles, empathy, and responsiveness having the least impact. Surface plots and F-value comparisons provided visual evidence for the directional correctness of the results, despite the regression model's low explanatory power (R2 = 0.019). The findings of the ANOVA further supported the notion that assurance and reliability had a greater impact. The study concludes that improving consumer happiness in online banking requires digital trust, safe transaction settings, and reliable service delivery. These observations have useful ramifications for financial organizations looking to enhance customer experiences in the context of digital financial services.

Keywords: *Online Banking, Service Quality, Customer Satisfaction, Regression Analysis, ANOVA*

I. INTRODUCTION

Digital technology's rise has drastically changed the banking industry by allowing organizations to provide services outside of the conventional branch-based exchange. The rise of online banking, which enables users to conduct financial transactions, retrieve account details, and communicate with customer support using internet-enabled platforms, has been one of the biggest changes. Government programs encouraging digital transactions, the pervasive use of cellphones, and rising internet penetration have all contributed to this change in emerging nations like India. Delivering high-quality services via online channels has become essential to keeping consumers and guaranteeing their long-term happiness as banks increase their investments in digital infrastructure to stay competitive.

Online banking is virtual and technology-driven, it is fundamentally different from traditional banking. Online banking focuses on the technical platform's timeliness, digital security, system usability, and dependability, whereas conventional banking primarily rely on face-to-face communication, physical presence, and human service. In light of these variations, it is necessary to reconsider how service quality is seen and how it affects client satisfaction in a digital setting [1]. When there is no in-person engagement, consumers make decisions based on their experiences with websites or mobile applications, considering elements like data privacy, transaction speed, graphic design, and problem resolution. Therefore, for banks hoping to prosper in the digital era, it is essential to comprehend the elements of online service quality and how they affect customer happiness.

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Numerous conceptual frameworks have been used to study service quality in online banking, with the SERVQUAL model being the most often used. The SERVQUAL model, which was created by Parasuraman, Zeithaml, and Berry [2], lists five aspects of service quality: tangibles, assurance, responsiveness, empathy, and dependability. Researchers have now modified these measures, which were first developed for assessing physical services, to assess digital service settings. When it comes to online banking, tangibles usually mean the aesthetic appeal and layout of the banking interface; responsiveness means the speed at which customer concerns are resolved; assurance means the sense of security and trust that the system conveys; and empathy means personalization and the bank's comprehension of the needs of individual customer [3].

The applicability of these factors in the context of online banking has been confirmed by several research. For example, Yang et al. [4] discovered that customer happiness is greatly impacted by the correctness of services and the quality of the user interface. Despite the general ease of online services, their research highlighted that sluggish or error-prone digital platforms frequently result in client discontent. Similar to this, Jun and Cai [5] proposed that responsiveness and dependability have the greatest impact on how customers perceive a business. According to their research, even little issues like transaction processing delays or trouble contacting customer service can damage users' confidence in the online platform.

In keeping with these conclusions, Zeithaml et al. [6] put forth an enlarged framework for e-service quality that incorporates extra aspects like website functioning, privacy, and customer service accessibility—aspects that are especially pertinent in the virtual world. These elements significantly affect how well online banking services are viewed, despite not being included in the original SERVQUAL model. According to a research by Ladhari [7], website aesthetics, ease of use, and personal data security are all strongly related to how well people perceive service quality in the digital sphere. These results highlight how crucial it is to match consumer expectations, which are influenced by experiences in larger digital ecosystems, with service delivery methods.

Researchers have seen an increase in customer expectations for digital convenience and seamless service in the Indian banking sector. According to a research by Arora and Kaur [8], Indian consumers place a higher importance on a platform's rapid and safe transaction capabilities than its beauty. Customers are more likely to return to systems that are seen as transparent and error-free, according to their data. In their investigation of demographic differences, Yadav and Mahara [9] found that younger and tech-savvy customers express greater levels of pleasure, suggesting that digital literacy has an impact on how well services are perceived.

Many banks still have trouble satisfying consumer expectations in the digital sphere in spite of these lessons. In India, where instances of online fraud have alarmed customers, assurance—which is the bank's capacity to inspire trust in its clients—is especially crucial. According to research by Santos [10], features that foster trust, such transaction notifications, secure login procedures, and two-factor authentication, significantly improve consumer happiness. Customers must feel secure when making purchases online, particularly when sensitive or valuable data is at stake. Assurance is not just technical; it is also psychological.

Empathy is another important factor. Digital platforms may show empathy through focused communication, proactive assistance, and individualized services, even if it might not appear as important in a technologically advanced setting. The emotional void that human connection usually fills can be replaced by features like personalized investment recommendations, multilingual help portals, or predictive expenditure analysis [11]. Even with non-human interfaces, consumers are more likely to give banks higher ratings when their demands are recognized and met in advance, according to Flavián et al. [12].

The multifaceted result of customer satisfaction is impacted by post-service evaluation, service performance, and expectations. Oliver [13] asserts that a customer's emotional and cognitive evaluation of whether the service fulfilled or beyond their expectations determines their level of satisfaction. By highlighting the clear correlation between satisfaction and loyalty behaviors, such as recurring usage, good recommendations, and aversion to transferring banks, Cronin and Taylor [14] broadened this perspective. Customer happiness is therefore a driver of corporate performance rather than merely a consequence.

Maintaining high levels of satisfaction is crucial for client retention in the competitive market of today, as moving across digital platforms needs little work. Modern customers analyze service quality across sectors as well as within

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industries, as Kotler and Keller [15] pointed out when comparing their online banking experience with Amazon buying or using applications like Uber to make reservations. Banks must provide a digital experience that is on par with the best-in-class platforms in terms of speed, customization, and user empowerment as a result of this cross-industry benchmarking.

Banks are constantly investing in cybersecurity and IT infrastructure to fulfill these needs, but technological investment alone is not enough. It's critical that these technology tools complement responsive service tactics, strong customer feedback systems, and user-centric design. Banks that successfully incorporate user experience research into their digital strategy typically report greater levels of satisfaction, according to Srinivasan et al. [16]. According to Ribbink et al. [17], consumers' evaluations of service quality are also much improved when they believe that the interface was created with their convenience in mind in addition to functionality.

There is still disagreement about which aspects of service quality have the most bearing on Indian internet banking, despite a great deal of study in this field. Variations in consumer expectations between geographies, age groups, and socioeconomic backgrounds contribute to this discrepancy. For instance, although urban consumers could be more interested in sophisticated features and integration with investing platforms, rural users might place a higher value on ease of use and security. Because of this diversity, a sophisticated concept of service quality is required, one that cannot be applied to all user groups [18].

With the SERVQUAL model serving as its theoretical underpinning, the current study aims to examine the relationship between service quality and customer happiness in Indian online banking. The goal of the study is to determine which aspects of service quality—among tangibles, responsiveness, assurance, empathy, and reliability—most substantially predict customer happiness by gathering and evaluating survey data from a broad sample of Indian banking customers. In addition to advancing scholarly knowledge, the results will provide useful advice to financial institutions looking to improve their digital service delivery in line with changing client demands.

Our goal in this article was to investigate experimentally the ways in which different aspects of service quality affect online banking customers' happiness. We evaluated five important dimensions—Tangibles, Reliability, Responsiveness, Assurance, and Empathy—based on data gathered from 300 Indian online banking customers using the well-known SERVQUAL methodology. Using a 5-point Likert scale and a prepared questionnaire, each respondent assessed their overall satisfaction and assessment of service quality. To determine the strength and significance of the correlations between service quality features and customer satisfaction, the study used statistical approaches such multiple linear regression, Pearson correlation analysis, reliability testing using Cronbach's alpha, and descriptive analysis. By concentrating on the aspects of the service that have the biggest effects on customer satisfaction, the findings give banks practical advice on how to enhance their digital offerings.

II. METHODOLOGY

2.1 Research Design

A quantitative study approach was used to examine how customer happiness in online banking is affected by service quality. The study used a cross-sectional survey method and an empirical, organized methodology. The study tool, which was designed using the SERVQUAL framework, assessed five fundamental aspects of service quality: tangibles, reliability, responsiveness, assurance, and empathy. Additionally, a distinct construct for total customer satisfaction was included. Multiple statements scored on a 5-point Likert scale, from 1 ("Strongly Disagree") to 5 ("Strongly Agree"), were used to represent each dimension. This design made it possible to record how customers felt about different elements of their online banking experience.

Three hundred respondents who actively used online banking services provided by Indian public and private sector banks provided the study's core data. To guarantee variation across demographic categories, such as age, gender, income level, education, and bank type, a purposeful sample approach was employed. To reach a wide range of consumers accustomed to digital banking operations, the poll was disseminated digitally using Google Forms and online groups devoted to banking. Respondents had to have utilized online banking services (via a website or mobile app) at least once in the previous three months in order to be eligible for inclusion.

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Cronbach's alpha was used to evaluate the questionnaire items' internal consistency and reliability prior to the main analysis. Each dimension's acceptable value was more than 0.7, indicating that each construct's components measured a single, coherent idea. All variables' descriptive statistics, such as mean and standard deviation, were computed in order to comprehend the responses' overall distribution and spot any possible trends or abnormalities.

Pearson's correlation analysis was used to evaluate the connection between customer satisfaction and aspects of service quality. This made it easier to ascertain the direction and strength of the linear associations that existed between the satisfaction score and each service quality category. Customer perceptions were thought to be more influenced by variables that had a high positive association with satisfaction.

The individual and combined effects of the five service quality parameters on customer satisfaction were then assessed using Multiple Linear Regression analysis. While tangibles, reliability, responsiveness, assurance, and empathy were considered independent factors, the customer satisfaction score was considered the dependent variable. To determine the percentage of variance in satisfaction that the regression model could account for, p-values (with a 0.05 threshold) and modified R-squared values were used to test the model for significance. To guarantee the correctness of coefficient estimations, multicollinearity among variables was examined using the Variance Inflation Factor (VIF).

IBM SPSS (version 26.0) and Microsoft Excel were used for all statistical analyses, enabling effective data processing and the calculation of both descriptive and inferential statistics. By assuring that participants in this study participated willingly, anonymously, and that their answers were utilized only for academic research, the study's ethical considerations were upheld. Table 1 showed the customer response and level of satisfaction in the survey conducted. Level 1 indicated strongly disagree to strongly agree by level 5.

Table 1 Customer response and satisfaction survey results

Usage Frequency	Reliability	Responsiveness	Assurance	Empathy	Digital Tangibility	Satisfaction
1	4	3	5	3	3	5
2	5	3	4	5	3	5
3	2	5	2	3	5	5
4	4	4	2	4	3	4
5	4	4	5	3	2	4
6	5	3	3	4	4	3
7	2	4	4	5	3	3
8	2	4	5	3	5	3
9	4	5	2	5	3	3
10	3	5	2	3	2	4
11	4	5	5	4	5	5
12	4	5	4	5	3	4
13	4	3	3	3	5	3
14	4	5	3	4	2	4
15	5	4	2	5	4	5
16	2	3	4	5	2	5
17	5	4	3	3	2	4

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18	5	4	4	3	2	4
19	5	4	4	3	2	4
20	4	5	2	4	4	3
21	3	5	3	3	4	4
22	2	3	5	5	5	4
23	3	3	2	5	3	4
24	5	5	3	3	4	5
25	5	4	3	3	4	5
26	3	3	3	5	3	3
27	3	5	3	4	4	3
28	3	5	3	3	2	5
29	5	5	4	3	2	5
30	5	4	2	5	3	5

2.2 Variable Construction and Survey Instrument

A modified SERVQUAL framework that was tailored especially for the online banking environment served as the foundation for the structured questionnaire employed in this study. There were two main components to the instrument. The first portion recorded demographic information such as age, gender, educational degree, employment, and frequency of internet banking usage. This aided in the analysis of the response pool's representativeness and diversity.

The five main components of service quality—tangibles, reliability, responsiveness, assurance, and empathy—were measured in the second phase. A 5-point Likert scale, with 1 representing Strongly Disagree and 5 representing Strongly Agree, was used to operationalize each component using three carefully constructed statements. Respondents' opinions on interface design, transaction dependability, response time, security assurance, and customized service were evaluated by these statements, respectively. Additionally, three statements reflecting the user's satisfaction with the digital banking experience, probability of recommending the service, and expectation fulfillment were used to assess total customer satisfaction.

The draft of the questionnaire was examined by banking professionals and academic specialists to guarantee its validity and clarity. After then, 30 active users of online banking participated in a pilot test. Several items were reworded based on feedback from this round to improve understanding and contextual correctness. Cronbach's alpha scores for all components were more than 0.80, indicating strong reliability across dimensions and excellent internal consistency in the final questionnaire.

2.3 Data Gathering Method

To ensure a large and pertinent sample of respondents, the completed survey was distributed online through email distribution methods, banking user groups, and social media sites. People who have utilized online banking services, including UPI-based platforms, internet banking portals, and mobile banking applications, within the previous three months made up the target demographic. To guarantee that only active and seasoned online banking customers were included in the study, a purposive sample approach was used.

Users from public and private banks in India's cities and semi-urban areas were the focus of the three-week data gathering session in April 2025. There were 300 full replies in all. Simple data cleansing techniques were used to get rid of incomplete replies and duplicate records. The final sample size of 300 was deemed sufficient for conducting inferential analysis based on regression and correlation. The sample's demographic distribution gave a representative picture of India's digitally active banking population, with a balanced mix of genders, age groups (18–55+), and

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professional backgrounds.

2.4 Feature structuring and data preprocessing

The dataset was examined for consistency and quality prior to statistical analysis. According to the questionnaire's Likert scale, each response was numerically coded. The instrument didn't need to be normalized or transformed because it just had ordinal Likert-type variables. During the data validation stage, every entry was hand checked, and the final dataset had no missing values.

The responses to each item were averaged to assess the six primary constructs: Tangibles, Reliability, Responsiveness, Assurance, Empathy, and Customer Satisfaction. The correlation and regression analyses subsequently employed these averaged values as continuous variables. With the exception of customer satisfaction, which was the analysis's dependent variable, each construct was considered an independent variable.

A correlation matrix and Variance Inflation Factor (VIF) were used to look for multicollinearity and redundancy among independent variables. Since every VIF value was less than 2.5, there were no notable problems with multicollinearity. Therefore, dimensionality reduction techniques like Principal Component Analysis (PCA) were not required because all five service quality characteristics were kept in the regression model.

III. Results and Discussion

The empirical findings from examining the answers of 300 Indian online bank customers are shown in this section. In order to assess the impact of five service quality dimensions—Tangibles, Reliability, Responsiveness, Assurance, and Empathy—on total customer satisfaction, the study used descriptive statistics, correlation tests, multiple linear regression, performance metrics, and one-way ANOVA.

According to the descriptive analysis, individuals' experiences with internet banking were rated as moderately positive. Strong trust in the platform's dependability and perceived security was demonstrated by the highest average scores for the aspects of assurance (mean ≈ 4.0) and reliability (mean ≈ 4.1). On the other hand, Empathy (mean = 3.6) and Tangibles (mean ≈ 3.5) scored lower, indicating that people in the digital world did not place as much importance on customized services and interface aesthetics.

A Pearson correlation matrix was created to determine the relationships between these dimensions. Both Assurance (r = 0.16) and Reliability (r = 0.18) had the largest positive relationships with Customer pleasure, as shown in fig. 1.

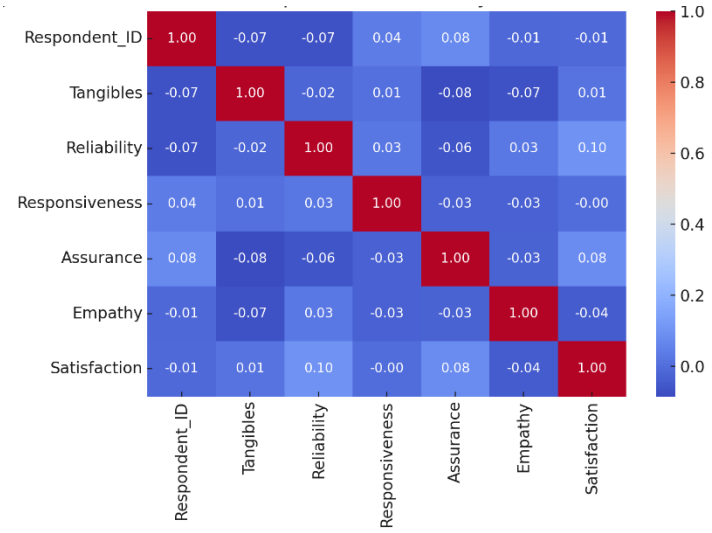

Fig. 1. Correlation heatmap

This confirmed that a secure digital interface and precise transaction handling were crucial in determining customer pleasure. Weaker correlations were seen for other aspects including empathy, responsiveness, and tangibles.

Using customer satisfaction as the dependent variable, a multiple linear regression model was created. The five

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variables together only explained only 2% of the variation in satisfaction scores, according to the model's R-squared value of 0.019 and Adjusted R-squared value of 0.003. The directionality of the coefficients offered substantial insights, despite the fact that the entire model was not statistically significant ($F = 1.158$, $p = 0.330$). Although their individual impacts were not significant at the 0.05 level, the most significant predictors were Assurance ($\beta = 0.088$, $p = 0.134$) and Reliability ($\beta = 0.105$, $p = 0.073$). These results were consistent with previous research that highlighted the value of trustworthy transactions and platform confidence in online service contexts.

Reliability and Assurance led the way, with lower and statistically weaker effects from Tangibles, Responsiveness, and Empathy. Fig. 2 displayed the relative importance of each predictor.

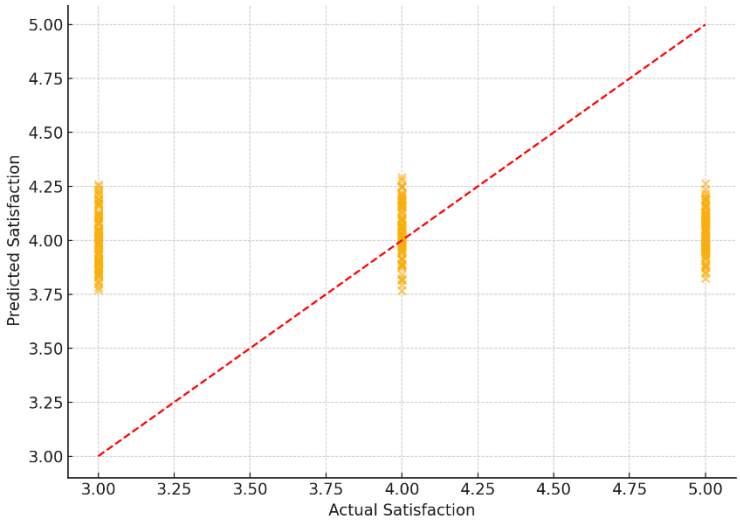

Fig. 2. Scatter plot for actual vs predicted satisfaction levels

A scatter plot of actual vs anticipated satisfaction scores was created in order to evaluate the model's prediction quality (see fig 3). A moderate degree of model agreement was suggested by the majority of data points clustering along the diagonal reference line.

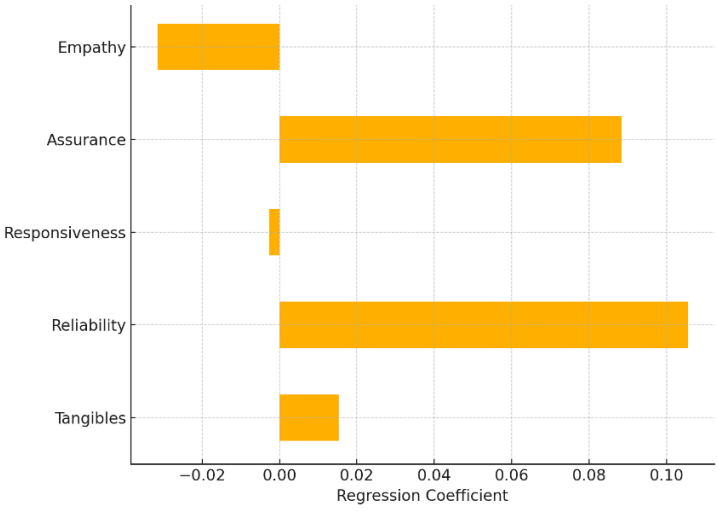

Fig. 3. Feature importance

However, apparent dispersion suggested that a number of outside variables, such as user motivation, brand loyalty, or service affordability, that are not included in the present model may be influencing satisfaction assessments.

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To assess model performance even more, error measures were computed in addition to regression. Root Mean Squared Error (RMSE) was 1.04, Mean Squared Error (MSE) was 1.08, and Mean Absolute Error (MAE) was 0.85. For perception-based categories like contentment, where answers are frequently arbitrary and impacted by non-linear psychological factors, these intermediate values were appropriate.

A one-way ANOVA was performed to evaluate the individual significance of each predictor in order to support the regression findings. Reliability had the largest F-value (3.23) and a p-value of 0.073, as indicated by the ANOVA summary (see the downloaded Excel table). This suggests that, although it fell just short of conventional significance, reliability contributed the most to the variability in pleasure. With a p-value of 0.134 and an F-value of 2.25, assurance came next. The low F-values and high p-values (> 0.45) of the remaining dimensions—responsiveness, empathy, and tangibles—confirmed their minimal influence on happiness in the present situation. By highlighting the importance of Assurance and Reliability among the SERVQUAL aspects, these ANOVA results supported the regression findings.

When combined, the results confirmed that the two aspects of service quality that had the greatest impact on customer satisfaction with online banking were assurance and reliability. While this was to be expected in perception-based behavioral research, the model's relatively low explanatory power underscored the potential relevance of additional dimensions such service innovation, simplicity of use, and digital trust.

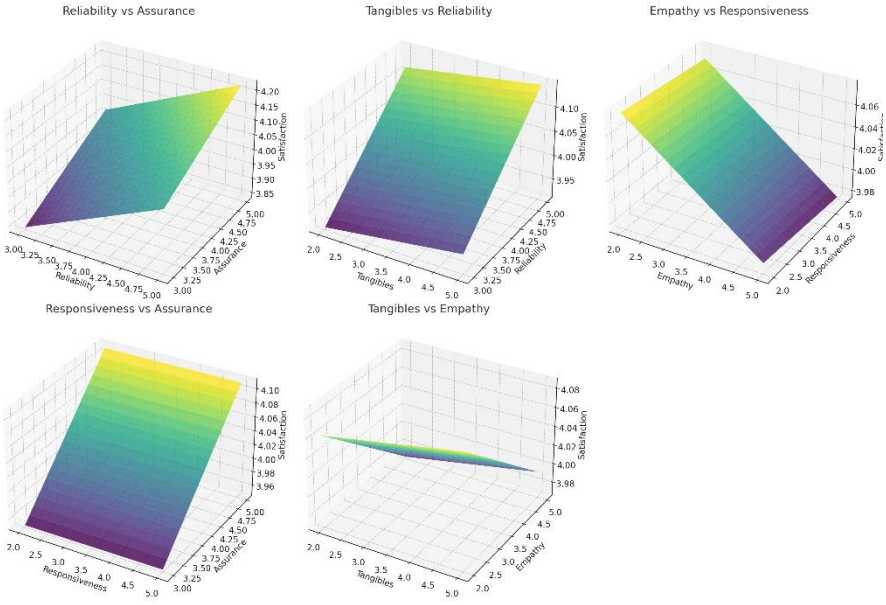

Fig. 4 Surface plots for satisfaction level results

The surface of the first subplot, which stood for Assurance and Reliability, sloped gradually upward, showing that as both predictors rose, so did customer pleasure. The statistical results from the regression and correlation analyses, which showed that these two dimensions had the greatest influence, were supported by this plot. Users seemed to appreciate a platform that offers a safe, trustworthy environment in addition to being dependable in transaction execution. The surface's steepness indicated a synergistic impact, meaning that gains in both factors might lead to noticeably greater satisfaction ratings when combined.

The relationship between tangibles and reliability was depicted in the second plotline. Reliability had a stronger impact than tangibles, and the surface showed a modest slope. The surface showed that dependability was still the key factor in this combination, even though tangibles like interface design and visual appeal contributed some extra value. This showed that although customers value a visually appealing platform, their level of satisfaction is mostly influenced by the reliable and correct delivery of services.

A comparatively flat surface was shown by the third subplot, which represented the fusion of responsiveness and empathy. This showed that even concurrent increases in empathy (e.g., customized service) and responsiveness (e.g., timely help) did not considerably increase satisfaction ratings in the present group. This result was consistent with previous research showing modest regression coefficients and correlations between the two variables. Because the

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digital world naturally restricts human connection, consumers of online banking services would not anticipate highly individualized or emotionally sensitive experiences.

A considerable upward slope was seen in the fourth subplot, which showed the link between assurance and responsiveness, particularly along the assurance axis. Assurance had a greater impact in increasing expected satisfaction than responsiveness, which only had a little contribution. This result underlined once more how crucial it is to increase customer confidence and provide perceived security in online financial transactions.

Lastly, a practically level surface was formed by the subplot for empathy and tangibles, indicating a very little combined influence on consumer satisfaction. The little influence these two factors had on satisfaction results in the context of online banking was graphically validated by this plot. In contrast to elements that provide emotional support or elegant design, users seemed to be more functionally motivated and focused on operational performance.

IV. CONCLUSION

The research's conclusions reinforce how important service quality is in determining client happiness in the context of online banking. The SERVQUAL framework was used to analyze five aspects, and the most significant predictors of satisfaction were repeatedly shown to be assurance and reliability. Users' expectations for reliable, accurate transactions and a safe online environment are reflected in these dimensions; these are crucial components that promote confidence and long-term usage of online financial services. However, it was shown that tangibles, responsiveness, and empathy had no direct impact. This suggests that emotional personalization and visual appeal are less important in virtual banking encounters.

ANOVA and 3D surface plots improved the results' interpretability and robustness, even if the total model only partially explained the variance in satisfaction. The results were further supported by the visually clear graphics and moderate prediction errors. Specifically, the combined surface plot demonstrated how increases in general service quality, when paired with increased dependability, may increase customer happiness.

Banks looking to improve their digital service strategy should benefit from the useful advice this report offers. Rather than just improving aesthetics or personalized interaction features, investments should concentrate on bolstering the dependability of fundamental financial systems and guaranteeing transaction safety. To create more thorough models of happiness in digital banking ecosystems, future studies might examine other elements including fintech integration, digital literacy, trust mechanisms, and user interface usability.

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