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From Transactions to Trust: How Service Quality Drives Customer Satisfaction in Digital Banking

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Abstract

This article seeks to examine the impact of quality of digital banking services on customer satisfaction using quantitative research design with a mix of descriptive and analytical approaches. A sample of 384 customers who used digital banking were selected and observed via a survey using Structured Queries, the study measured seven dimensions of efficiency, system availability, fulfillment, privacy, contact responsiveness and Website design. Results from the multiple linear regression analysis also indicated that all dimensions do have positive and significant effect on customer satisfaction. The strongest predictor was site design were the strongest associated features as was contact. The availability of the system and its responsiveness. Other things also sustained him: privacy, fulfillment and efficiency for starters. Findings Confirmatory analysis of the E-S-QUAL model and the importance of secure, user-centered, reliable digital encounters that enhance satisfaction, specifically in emerging markets.

Keywords: *digital banking, service quality, customer satisfaction, website design, response time.*

Introduction

Online banking has revolutionized financial services delivery, and provided users alternative solutions in managing their finances with improved efficiency, speed, and flexibility. With the increasingly popular use of mobile applications, internet banking and automation system, competing factor for banks have extended beyond the reach of only product offerings but also at the level of digital services quality provided by each bank (Sasono et al., 2021). In this era of digital expanding, customer satisfaction has been regarded as a KPI whose value is significantly affected by different service quality perspectives (Kim et al., 2022).

The dimensions of service quality in digital banking the service quality has many components used to determine customer's perceptions. The current research aims at examining the impact of service quality dimensions 8e1 including efficiency, system quality, fulfillment, privacy, Contact responsiveness and website design- on customer satisfaction. Efficiency is an indicator of how easily and quickly a customer can achieve his or her task online. System quality is defined as the technical performance and dependability of the information system (Amin, 2016). Fulfillment refers to accuracy and completeness of the rendering of service, while privacy is the extent to which user data are protected a critical aspect in establishing trust online (Martínez-Navalón et al., 2023).

It also includes contact and responsiveness, since customers are assuming to receive prompt support and efficient attention as a way of communication to solve problems (Famiyeh et al., 2018). Website structure, or the way in which text content is presented on a website, and visual design can greatly influence navigation and user engagement (Holmqvist et al., 2020). When the service quality factors are maximized, they lead to customer satisfaction, loyalty and intention to continue to use (Ambalov, 2021).

With growing reliance on internet in the banking industry, it becomes vital to explore the interaction between service quality and customer satisfaction. This study investigates how such service quality dimensions are combined to influence customer satisfaction in digital banking. In this way, it seeks to contribute grounded knowledge with a view to guiding banks working on improving the effectiveness, dependability and quality of their digital service offering.

Literature Review and Hypothesis Development

Efficiency and Customer Satisfaction

Efficiency refers to the ease and speed with which consumers can perform an online transaction with minimum of effort. According to Zeithaml et al. (2002), effectiveness is the extent to which a website can provide users with services, find useful information and perform tasks efficiently. Similarly, Parasuraman et al. (2005) sort the competence as major ergonomic dimension in their E-S-QUAL model. While many definitions focus on speed and efficiency, a few also involve usability. The definition of the Zeithaml et al. (2002) is used that represents both technical performance and the users' perception, being appropriate to study low-cost filters in Nepal.

Customer satisfaction is the overall assessment a user makes of his/her digital banking experience in that the offered services meet or do not meet their expected standards as this can be measured across two dimensions, meeting alone needs and exceeding ones expectation. According to Kottler and Keller (2009) it is the customer's emotional reaction when perceived performance matches or exceeds estimates. Oliver"1980: 37) depicts satisfaction as expression of needs fulfilled, while Anderson and Srinivasan emphasize contentment with the online service. Definition is adopted

from Kottler and Keller (2009) that able to measure the quality of service outcome through perceptions expectations.

Efficiency in digital banking is widely perceived as a high contributor to customer satisfaction. Perceived efficiency results in greater satisfaction (Yoon, 2010). Siddiqi (2011) also found that efficiency is a mediating factor between satisfaction and performance in the retail banking market. Jun and Palacios (2016) reaffirmed the importance of efficient processing and low response times in shaping positive user experiences.

These variables are theoretically related to one another. The E-S-QUAL model (Parasuraman et al., 2005) regards efficiency as the most important aspect of online service quality. Satisfaction is a result from the performance of service meeting expectations: (Oliver, 1980) Expectation-Confirmation Theory. Moreover, the Technology Acceptance Model (Davis, 1989) indicates that perceived ease of use is indeed associated with efficiency and that it influences user acceptance and satisfaction.

However, some research findings indicate that efficiency may not be the only factor at play trust levels or responsiveness might more strongly weigh in than efficiency to older and less technology-savvy users (Joseph et al., 1999). And there are few studies that discuss this relationships in the context of Nepal digital banking where infrastructure and user experience may not be comparable to some western countries. Thus, following hypothesis was formulated:

H1: Efficiency has a significant effect on customer satisfaction.

System Availability and Customer Satisfaction

System availability indicates the capability and actual use of some online systems by users for transactions without any hindrances or mistakes. Zeithaml et al. (2002) describe it as the degree the system works when it is needed. Parasuraman et al. (2005) through the E-S-QUAL model identify system availability, system error, and system recovery as primary performance indicators of system service. This paper uses their definition for it incorporates both technical aspects and users' opinions, which is vital for assessing service quality in the banking industry in Nepal.

Customer satisfaction is the evaluation made by the user based on the banking service. It arises due to the discrepancy between the expectations and the actual service performance (Kottler & Keller, 2009). In the digital framework, Anderson and Srinivasan (2003) highlight satisfaction as the level of approval attained by the client with the offered online services. This study uses the definition of Kottler and Keller (2009) due to the focus on expectation performance gap.

The connection between system availability and customer satisfaction is a phenomenon that readily exists synonymously. For instance, a stable and always open system/systems is/are a portable user experience realization, and an upgraded system with smooth user experience corresponds with higher satisfaction. Yoon (2010) found that users' dissatisfaction with mobile banking is related to branch banking service failures. Al-Hawari and Ward (2006) argued that system dependability is a factor of customer loyalty and attrition. This is inline with E-S-QUAL model and Expectation-Confirmation Theory (Oliver, 1980) suggesting that satisfaction augmentation from meeting customer expectations is one service satisfaction affirmation. Davis' Technology Acceptance Model (1989) does indicate that system dependability users' perception of usefulness and satisfaction.

Joseph et al. (1999) show that trust or responsiveness might, in some cases, overcome system availability as a factor of user satisfaction, these conclusions are often made within less connected

paradigms. This suggests a gap e, specifically in Nepal, where users' behavior and technological enhancement may determine retention and service satisfaction relationship. Thus, the following hypothesis was formulated.

H2: System availability has a significant impact on customer satisfaction.

Fulfillment and Customer Satisfaction

In digital banking, fulfillment refers to the degree that a service meets these claims, especially in terms of transaction predictability, efficient and timely service delivery, and completion of the transaction (Zeithaml et al., 2002; Santos, 2003). In an e□services environment, fulfillment is basic centre piece of service quality which affect customer perceptual value and trust on the system (Al□Hawari & Ward, 2006).

In digital banking, customer satisfaction in alludes the customer judgment on the bank experience and based its performance perception of provided service upon a certain predetermined expectation (Oliver,1980). As activities are conducted in the digital space, satisfaction refers to emotional responses with respect to system being found usable, secure and responsive (Anderson & Srinivasan, 2003). It is a reliable determinant of customer retention, loyalty and advocacy.

Previous studies have shown that satisfaction has a significant positive impact on customer satisfactions in online and digital banking services. For example, Swaid and Wigand (2009) fulfillment has a great influence on satisfaction in online financial transactions; and Tanjuakio & Ferratt Jr (2011) found its significance among services that have high involvement like banking while Jun and Palacios (2016). Yoon (2010) also supported that this satisfying factor, the fast, proper service offering is a satisfaction enhancer in online services.

The relationships are drawn from Expectation-Confirmation Theory (ECT) whereby satisfaction from the service is perceived when the output meets or exceeds expectation (Oliver, 1980) or in the case of the E-S-QUAL model (Parasuraman et al., 2005), confirmation is one of its underlying dimensions which predicts satisfaction and loyalty.

Nonetheless, some studies emphasize contextual nuances in the face of commonalities affirmed. For example Ladhari (2010) claims that in certain occupations, satisfaction is a result of being responsive rather than fulfilling. Another reason is that there's relatively less discussion around 'fulfillment' from emerging countries such as India with its own unique issues of infrastructure and digital literacy, which could impact service expectations.

In this context, satisfaction is ascribed major influence on customer satisfaction; a cornerstone of perceived service quality in digital banking. Theoretical frameworks and statistical evidence confirm its importance, consequently emphasising its place among satisfaction results of technology-mediated financial services. Thus, following hypothesis was proposed:

H3: There is a significant impact of fulfillment on customer satisfaction.

Privacy and Customer Satisfaction

In the realm of online banking, privacy is effectively the separation and protecting shield between personal information and unauthorized individuals trying to gain access to it. This includes controlling, encrypting and not respecting end user privacy (Parasuraman et al, 2005; Santos, 2003). In the digital context, trust and risk perception of user cause mutual service utilisation to thrive (Yoon, 2010).

Consumer satisfaction is the overall evaluation of consumers towards how well a service provides results that compare to their expectations (Oliver, 1980). in the realm of digital banking, refers to levels of satisfaction with the service quality dimensions that pertain to availability, speed and safety of information (Anderson & Srinivasan, 2003).

Earlier works have addressed privacy, but with differtnt beliefs and rationales. Zeithaml et al., (2002), on the one hand, considers privacy as data protection mechanism and for controlling information), Yousafzai et al. In the latter model, privacy is defined as in E-S-QUAL model (incl…(Parasuraman et al., 2005)) since it focuses on the banking domain and includes privacy as a core dimension of e-service quality.

Privacy and satisfaction The relationship between privacy and subjective well-being has been investigated extensively. The greater the sense of privacy or data protection people have, the more they trust service (Chellappa & Sin, 2005; Flavián & Guinalíu, 2006) and are satisfied. The papers by Swaid and Wigand (2009) and Shankar et al. (2003) depicts that the extent to which privacy is perceived by a consumer affects the customer satisfaction of digital offerings.

According to Oliver's (1980) Expectation-Confirmation Theory, satisfaction is based on expectation, of which privacy is a pre-use expectation. This association is in line with the Social Exchange Theory (Blau, 2017) as the user weighs her/his cost-benefit assessment of value and risk i.e. data breach etc.

However, certain contextual issues are still unresolved. While low frequency of data protection and privacy knowledge may constrain the impact of privacy on satisfaction in some emerging economies (Ladhari, 2010). This increases the relevance of examining local perceptions of privacy in digital banking. Thus, it can be hypothesed as:

H4: There is a significant impact of privacy on customer satisfaction.

Contact and Customer Satisfaction

In the realm of digital banking, contact is described as how and with what quality customers interact with their bank in service encounters. This encompasses your customer service avenues, including live chat, email support, hotline blower options and chatbots. Efficient contact systems are an important part of conducting business - whether to discuss transaction errors, report technical problems or ask some questions. Parasuraman et al. (2005) highlight the fact service touch is not only about access, but also the nature of relationship which is forged during access to services. In an online banking environment, customer issues being resolved in a timely manner play a crucial role in how reliable and serious it is about their customers.

Customer satisfaction Customer satisfaction is the degree to which a product or service performs compared with the customer's expectations (Oliver, 1980). In a digital banking context, satisfaction is influenced not only by reliability and security of the human-computer systems but also in the degree to which customer support facilitates the service encounters (Anderson & Srinivasan, 2003). When users encounter problems like payment failure or app error, timely, effective communication greatly impacts their impression of the bank's credibility and customer centric approach.

Empirical researches have also emphasized itself as a crucial variable influencing satisfaction. Central to the success of online service is responsiveness and availability of support (Santos, 2003). Among others, Jun and Palacios (2016) point out that the direct effects of convenient modalities on satisfaction and trust in respect to mobile banking. Even in the context of extensive

automation Joseph et al. (1999) argue that relationship strength with customers is dependent on ¡®strong¡¯ human contact.

The relationship between encounter and satisfaction is based on Expectation□Confirmation Theory (ECT), which defines that if customer's expectations regarding support are met or exceeded, this leads to satisfaction (Oliver, 1980). Similarly, Service Encounter Theory (Bitner et al., 1990) highlights the importance of interactional experiences in influencing customer's perceptions, supporting contact as a major touchpoint to building satisfaction.

However, studies on this association in developing countries are few. Differences in digital literacy and cultural norms may impact consumer needs. For example, digital native buyers may seek self-service and other trustless methods, yet all others may find comfort in direct human interaction (Ladhari, 2010). Hence, more contextualized research is needed to know how contact affects satisfaction in various digital banking contexts. Thus, following hypothesis was proposed:

H5: There is a significant impact of contact on customer satisfaction.

Responsiveness and Customer Satisfaction

Responsiveness refers to the promptness and level of service with which providers address client questions and problems. Parasuraman et al. (1988) considers it to be the preparedness to help the fans of service. Zeithaml et al. (2002) in another of their works also highlights the importance of quick response2 especially in online contexts. Zeithaml, Parasuraman and Malhotra (2000) In this study, Zeithaml et al. 's definition is applied, as for digital banking it should be instant digital reply.

One of the quantifiers of customer expectations disconfirma-tion is customer satisfaction; in an Internet banking, this Also represents users' degree of utilization they have from the system (Oliver, 1980). In digital banking this user satisfaction (responsivenes, delays and generally all system interactions and the moments provided to the user in a overall yet interesting and exciting experience) is your value added to the service. Jun and Cai (2001), Ho and Lin (2010) also supported user responsiveness as an important satisfaction determinant in online banking.

This association is supported by Expectation-Confirmation Theory (Oliver, 1980) where satisfaction is derived not merely from offer but also fulfillment of the expectations in relation to service related dimensions like being attended on time. However, other work also show that even less personal or machine-generated response impact on the perception of quality (Santos, 2003) and show how important it is to attend to the personalization of the response. Thus, it can be hypothesized as:

H6: There is a significant impact of responsiveness on customer satisfaction.

Web Design and Customer Satisfaction

Web design refers to the visual appearance, ease of use, navigation and overall quality of interface of a bank Web site or an app that has than an impact on user experience (Zeithaml et al., 2002; Ho & Lin, 2010). Now, you're considering things like whether or not a website is easy to navigate, looks good and responds correctly; all of which can be dealbreakers for smooth online business as well.

Customer satisfaction is the users' cognitive and affective evaluation of service performance in relation to set expectations (Oliver, 1980). Satisfaction is further increased through good web design, as they make banks´ web pages more fun and user-friendly (Szymanski & Hise, 2000).

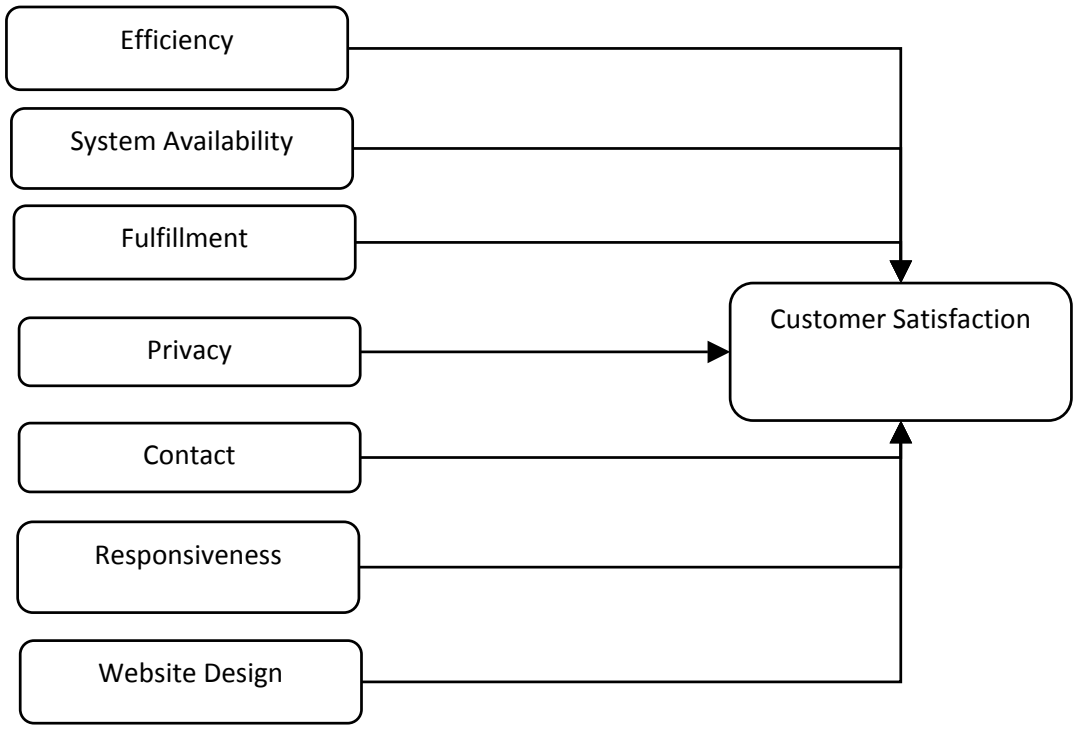
Studies consistently find a direct relationship between design and satisfaction. Online banking satisfaction, clarity, navigation Cyr (2008) as well as Yang et al. (2005) underscore the function of design in establishing trust and trustworthiness. The Technology Acceptance Model (TAM) describes this through a relationship between perceived ease of use and usefulness under-pinned by web design with higher satisfaction and acceptance (Davis, 1989). Likewise, Expectation-Confirmation Theory (ECT) posits that satisfaction occurs when design fulfils user expectations (Bhattacherjee, 2001).

However, differences in user preferences based on age, culture and digital literacy indicate that affect of web design on satisfaction may vary across settings (Bressolles et al., 2014). This research fills this gap by examining these issues in a developing country context. Thus, following hypothesis was proposed:

H7: There is a significant impact of web design on customer satisfaction.

Conceptual Framework

Figure 1. *Conceptual Framework*



Methodology

This study empirically employs a quantitative research design that takes on both descriptive and analytical strategies to investigate digital banking service quality. The descriptive analysis offered an examination of specific dimensions of service quality such as efficiency, system availability, fulfillment, privacy, contact, responsiveness and website design. The application of the analytical method examined the casual relationships between these dimensions, customer satisfaction and

also tested the hypotheses. The data were gathered through self-line questionnaires and ethical standards in research process, such as privacy of information participants and obtaining informed consent.

The research hundred percent focused on digital active bank users including not only professional but also self-employed and students. A total of 384 participants were selected using convenience sampling. Sampling and recruitment were made through social media and digital banking user groups. The questionnaire was developed in Google Forms and included Likert-scale items for service quality dimensions, customer satisfaction and demographic questions designed to generate background information of the respondents.

Statistical analysis was performed by means of Microsoft Excel and SPSS. Means, percentages and standard deviations were used to descriptively summarize respondent profiles and key patterns. To investigate the influence of service quality dimensions against customer satisfaction, multiple regression analysis was utilized and hypotheses were tested at 5% significant level. Based on a pilot study and Cronbach's alpha, instrument reliability was measured. All the measurement items were modified from previous studies to secure content validity.

Data Analysis and Results

Table 1. *Demographic Profile of Respondents*

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	212	53%
	Female	188	47%
Age	18–25 years	144	36%
	26–35 years	164	41%
	36–45 years	60	15%
	46 years and above	32	8%
Education	Higher Secondary or Below	36	9%
	Bachelor's Degree	216	54%
	Master's Degree or Higher	148	37%
Occupation	Student	76	19%
	Employed	184	46%
	Business	104	26%
	Others (Freelancers)	36	9%
Frequency of Digital Banking Use	Daily	216	54%
	2–3 times per week	84	21%
	Once a week	76	19%
	Rarely	24	6%

Participants had a roughly equal proportion of male (53%) and female (47%) respondents. Most (41%) were between 26 and 35 years old, while other age groups included 36% (18 to 25 years), 15% (36 to 45 years) or smaller proportions of the sample being aged over / under 46 years. For educational background, more participants received a bachelor degree (54%), followed by participants with master or above degrees (37%) and those graduated from high school or below (9%). Among occupations; 46% were white- collared workers; 26% self-employed; 19% students and 9 freelancers. Patterns of digital banking use showed that more than half the respondents (54 percent) used them daily, compared with 21 percent two to three times a week, 19 percent once a week and six percent not very often.

Table 2. *Reliability Analysis*

Construct	Cronbach's Alpha (α)
Efficiency	0.78
System Availability	0.82
Fulfillment	0.76
Privacy	0.78
Contact	0.74
Responsiveness	0.87
Website Design	0.80
Customer Satisfaction	0.76

The internal consistency of the measurement instruments was measured with Cronbach's alpha (α) for each construct. All constructs showed good internal consistency, as indicated by α values higher than the threshold of 0.70 [38]. Efficiency (α = 0.78), system availability (α = 0.82), fulfillment (α = 0.76), privacy (α = 0.78), contact (α = 0.74), responsiveness (α = 0.87), website design (α = 0.80) and customer satisfaction α= (0.76) showed satisfactory reliability as well as the acceptability of the scales for further statistical analysis).

Table 3. *Pearson Correlation Matrix*

Constructs	E	SA	F	P	C	R	WD	CS
E	1							
SA	.642**	1						
F	.625**	.659**	1					
P	.596**	.624**	.671**	1				
C	.508**	.537**	.552**	.563**	1			
R	.522**	.553**	.558**	.541**	.637**	1		
WD	.653**	.627**	.636**	.608**	.518**	.532**	1	
CS	.698**	.667**	.685**	.641**	.507**	.521**	.685**	1

Table 3 contains the Pearson correlation coefficients of eight constructs namely Efficiency (E), System Availability (SA), Fulfillment (F), Privacy (P), Contact (C), Responsiveness (R), Website Design (WD), and Customer Satisfaction (CS). The purpose of the correlation analysis was to determine the strength and the direction of the relationships between the constructs.

It can be noticed that the highest correlation was between Efficiency (E) and Customer Satisfaction (CS) at 0.698. This means that the more efficient a system is, the more satisfied a customer is. It was also noted that System Availability (SA) was positively correlated with CS at 0.667, indicating that the systems which satisfy the users must be dependable and available without breaks. The same can be said of Fulfillment (F) which was positively correlated with CS at 0.685. This suggests that if we exceed the customer's expectation, we will be able to greatly satisfy them.

Privacy (P) positively correlated with CS at 0.641, indicating that customer's trusts which are built from a certain level of privacy are still important, though less important than Efficiency and System Availability. Contact (C) positively correlated to CS at 0.507 and Responsiveness (R) at 0.521, suggesting that a certain level of effective communication and timely responding is crucial, though not dominant, in shaping satisfaction. In the end, Website Design (WD) was also positively correlated with CS at 0.685, indicating that a website which is not complex and handy satisfies users, thus enhancing their experience.

Table 4. *Regression Co-efficient of Service Quality and Customer Satisfaction*

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	0.395	0.050		7.900	0.000
Efficiency	0.152	0.053	0.148	2.87	0.004
System Availability	0.194	0.050	0.203	3.88	0.000
Fulfillment	0.158	0.048	0.131	3.29	0.001
Privacy	0.172	0.044	0.071	3.91	0.000
Contact	0.195	0.047	0.098	4.15	0.000
Responsiveness	0.185	0.043	0.199	4.30	0.000
Website Design	0.221	0.046	0.235	4.80	0.000

a. Dependent Variable: Customer Satisfaction

Source: SPSS, 21

Multiple linear regression analysis was conducted to examine the impact of seven service quality dimensions of efficiency, system availability, fulfillment, privacy, contact, responsiveness and website design on customer satisfaction with the concept of digital banking.

As can be seen from Table 4, all predictors had statistically significant positive unstandardized coefficients (B). These B values represent the anticipated change in customer satisfaction for a one-unit increase in the each service quality dimension while holding the impact of other variables constant. Website design ($B = 0.221$, $t = 4.80$, $p < .001$) was identified as having the biggest impact, which shows that a one-unit increase of Website Design led to a 0.221 points gain in customer satisfaction.

Contact (B = 0.195, t = 4.15, p < .001) and System Availability (B = 0.194, t = 3.88, p < .001) also had significant positive impacts with every unit increase in each dimension improving satisfaction by 0.195 and 0.194 points, respectively. Responsiveness (B = 0.185, t = 4.30, p < .001) was another significant predictor, which implies that speed of response adds 0.185 points to satisfaction for every unit increase. Privacy (B = 0.172, t = 3.91, p < .001) and Fulfillment (B = 0.158, t = 3.29, p = .001) were also significant and added 0.172 and 0.158 points, respectively. Efficiency (B = 0.152, t = 2.87, p = .004) had the smallest, yet still significant positive impact which was 0.152 satisfaction points for each one increase in efficiency.

Discussion and Conclusion

This study shows that all seven service quality dimensions: efficiency, system availability, fulfillment, privacy, contact, responsiveness, and website design, have a positive influence and effect on customer satisfaction with regard to digital banking services. This means that customer satisfaction is not solely dependent on the digital services system's functionality. Their emotional, social, and experiential expectations are met and fulfilled as well.

In the context of the E-S-QUAL model (Parasuraman, Zeithaml, & Malhotra, 2005), the efficiency, system availability, and fulfillment components of service quality demonstrate and prove the importance of serving as primary building blocks of electronic service quality. System availability serves as a proxy to capture the importance of providing constant and reliable access and access, while fulfillment evaluates the system's ability to perform the services and perform the services in a timely manner. It has been shown that meeting these functional expectations has a positive impact on customer satisfaction (Zeithaml et al., 2002; Santos, 2003; Shim et al., 2021).

In relation to the Expectation-Confirmation Theory (Oliver, 1980), privacy, contact, help, responsiveness, and the design of the site satisfaction touches the various levels of the ECT configuration which states service performance is better than what the customer expected. ECT satisfaction, in this instance, digital, the private data should be protected, contact and assistance is provided, responsive is answered in which query is answered, and the design of the site is pleasing and easy to use. When these phases of relations and experience are well executed, customer satisfaction increases (Bhattacherjee, 2001; Liao & Cheung, 2008).

While Zeithaml et al. (2002) and Amin (2016) studies showing that effectiveness, system availability, accomplishment, and privacy are positive factors resonate, contact and site design illustrate the directional shift of focus to developed in experience and relations, and, to an even greater extent, in developing countries like Nepal. In regions of the world where, in Nepal, digital and infrastructural developments are basic, the customer might appreciate basic support service and user-friendly interface (Yoon, 2010; Al-Hawari & Mouakket, 2012).

The descriptive results illustrated that customers tended to have positive perceptions on all the dimensions of the service, with the highest rating of positivity on efficiency, followed by system availability and system fulfillment. The scores on privacy, contact and responsiveness, while also being evaluated positively, were lower, indicating that there is room for focused improvement. The subsequent quantitative analysis also confirmed that all seven dimensions of service quality were positively associated with customer satisfaction. Regression analysis showed that the most powerful predictor was website design, followed by responsiveness and system availability. This underscores the need for investment in user-friendly design of websites and other digital systems, professional and prompt assistance to users, and dependable system performance.

Even though contact and privacy were less influential in the regression analysis, they are still important for obtaining and maintaining trust by communicating and managing data in a safeguarded manner. Fulfillment and efficiency also remain important as they pertain to the customer expectation of rapid and accurate processing of transactions.

As summarized above, the findings support the contours of the digital service quality discussed in the E-S-QUAL framework and also point out that operational performance by itself is not enough to keep customers satisfied. Along with satisfaction, the emotional aspect, ease of use, and trust elements are also very important. For digital banking service providers, the conclusions are unambiguous: strategic priorities must include enhanced website design, improved responsiveness, and high system availability. At the same time, systematic delivery of high performance across all service quality dimensions is crucial to building, enhancing, and sustaining customer trust, loyalty, and competitive differentiation in the digital banking industry.

In summation, the present study contributes to the body of knowledge and showcases practical implications by triangulating functional, emotional, and relational dimensions of service quality in the realm of digital banking. Especially in developing regions, the customer is best served with a balanced approach that combines sustained functional performance with responsive, secure, and articulated customer interactions that yield trust and sustained engagement.

Implications

The E-S-QUAL Extension emphasizes both functional and experiential satisfaction drivers confirming the framework's pertinence in emerging markets. Such dimensions includes: functional (efficiency, system availability, fulfillment) and experiential (privacy, contact, system responsiveness, web environment design). The ECT Integration Approach confirms an incremental satisfaction gain from fulfillment of and/or expectations set for all service dimensions. The Human-Centered Shift underscores increasing theoretical focus on adoption and user support elements of digital banking.

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