



RESEARCH ARTICLE

AN INTEGRATED TECHNOLOGY ACCEPTANCE MODEL AND SERVQUAL FRAMEWORK FOR ASSESSING CUSTOMER SATISFACTION IN DIGITAL BANKING

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ABSTRACT

The digital banking has revolutionized the banking system, providing enhanced access, convenience and efficiency of services. This study aims to find how digital banking infrastructure affects customer satisfaction and compares the performance of digital banking between public and private commercial banks. The quantitative research method used was the structured questionnaire which was administered to the customers of the banks. Reliability analysis, descriptive statistics, correlation analysis, regression analysis and ANOVA were used to analyze the collected data to see if there were relationships and differences between variables. The results confirm that digital banking infrastructure is a positive strong driver for customers' satisfaction and the private sector banks are more performing in digital banking. The usability, reliability and security are dominant factors in customer experience. The study concludes that continuous investments in customer oriented digital technologies are needed to make bank competitive in the evolving banking environment.

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INTRODUCTION

In recent years, the Indian banking sector has experienced a remarkable shift towards digitalization, aligning with the evolution of the industry and the customers' digital expectations. The traditional banking system has slowly evolved to technology-based service delivery via mobile banking apps, web-based banking platforms, Unified Payments Interface (UPI) payments and FinTech solutions (Banu, Mohamed and Parayitam, 2019). All these developments have contributed to making digital experience more accessible, more efficient, more convenient: a main focus of customer satisfaction. The Reserve Bank of India (RBI) has played its part in this transition by promoting digital payments, financial inclusion and offering secure electronic banking services. As such, online banking services are increasingly becoming a customer favourite way to carry out their everyday banking activities, further driving the demand for secure and convenient online banking infrastructure.

Research Context and Problem: The study has been carried out on a selected commercial bank namely public sector bank (SBI and PNB) and private sector bank (HDFC bank and ICICI bank) of India. Public banks have a large customer base, but might not be as well positioned in terms of legacy system

management and digital transformation. The scenario is not so rosy for private banks and technological innovation, however, and digital ecosystems are more visible. Although investment in digital infrastructure can have an impact on customer satisfaction, usability, transaction speed, security, reliability and service quality are just a few of the factors that can affect the customer experience.

Research Aim and Objectives: The present study aims to look into the relationship between the digital banking infrastructure and customer satisfaction towards commercial banks in India (Chauhan, Yadav and Choudhary, 2021). The objectives were to compare the perception of digital banking infrastructure among the customers, measure satisfaction about the selected banks, analyse the relationship between digital banking infrastructure with satisfaction, and compare performance of public sector banks vs private sector banks in terms of their digital banking.

LITERATURE REVIEW

Digital Banking Infrastructure: Digital banking infrastructure are the systems of technology used to run the banks and offer financial services through electronic means, including mobile banking apps, Internet banking systems, digital payment systems and security systems. Digital

technology has revolutionized the banking industry from a business with branches to a business with Digital banking. Traditional banking has moved from a business with branches, to a business with Digital banking. The banking industry has seen massive technological advancement in India, as a result of which the banking services are becoming more accessible and efficient and people are able to easily and conveniently conduct financial transactions online (Gupta et al., 2022). Likewise, Banu et al., (2019) claims that in the context of online banking transaction, the influence of online banking services on customer satisfaction could be deemed as significant.

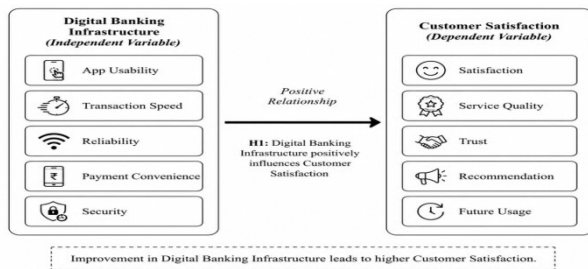


Figure 1. Conceptual Research Framework

But, technology is not enough for positive customer experiences. Perceived usefulness, reliability, security and interaction are the factors that are being judged for digital banking experiences. Singh and Srivastava (2020) have established that the perceived value and UX of a mobile banking service have a significant impact on customers' intention to use a banking service on their mobile devices. Furthermore, Saxena, Gera and Taneja (2022) highlight security concerns, trust and technological convenience as key drivers impacting on the adoption of digital banking. As such, the most critical aspect of digital banking is creating the right technology, design and service for the customer.

Customer Satisfaction in Digital Banking: Customer satisfaction is the degree to which the banking services fulfil and exceed the expectations of the customers. In the digital banking realm, customer satisfaction goes hand in hand with the effectiveness of services, ease of use, security, reliability, and user experience. Parasuraman, Zeithaml and Berry have developed a very important theoretical framework called the SERVQUAL model to measure the services quality that can be measured by five dimensions namely; reliability, responsiveness, assurance, empathy and tangibles.

When considering banking, reliability can be seen as a digital platform that delivers accurate and consistent service and responsiveness when banks respond to customers' needs. Shetty et al. (2022) concluded that service quality dimensions are also significant factors which affect the perception of the service quality for the Indian public sector banks. Likewise, Bhatt (2020) has mentioned that the factors of fairness and perceived service quality have a significant impact on customer satisfaction in banking services. This implies that there will be more than just digital bank performance that will drive satisfaction, but also the customers' level of trust, confidence and service quality perception.

Technology Acceptance Model (TAM): The Technology Acceptance Model (TAM) was proposed by Davis (1989) as

the two most important factors to be considered for technology acceptance, namely perceived usefulness and perceived ease of use. The perceived usefulness refers to the perceived enhancement of the efficiency of banking when using the technology and the perceived ease of use refers to the ease and convenience of using digital platforms.

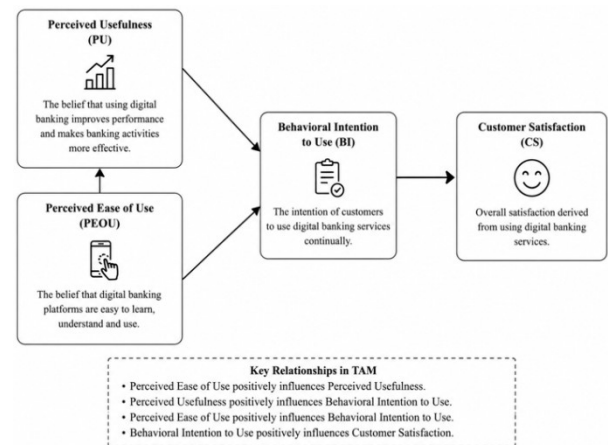


Figure 2. Technology Acceptance Model (TAM)

The TAM framework is especially pertinent to digital banking, where banks are more likely to be adopted by customers and meet their needs if they provide tangible benefits and an intuitive experience. This view is backed by Singh and Srivastava (2020) who showed that perceived usefulness and ease of use has an impact on the mobile banking adoption behaviour. Thus, technological functions can be made more user-friendly and easier to use by customers by enhancing the digital infrastructure, which can lead to an increase in customer satisfaction.

SERVQUAL Model Application: In the context of Digital Banking service quality from the customer perspective, the customers assess the experience of online banking by reliability, responsiveness, assurance and security, which are the components of the SERVQUAL model. In the digital world, these dimensions turn into the accuracy of the transactions, the quick response from the service, data protection and customer trust. Sanwal (2026) shows that satisfaction with electronic banking services is greatly influenced by the trust in the system and the level of its reliability as well as the ease of using it. Banks, therefore, need to invest in technology and service management in order to enhance the customer's experience.

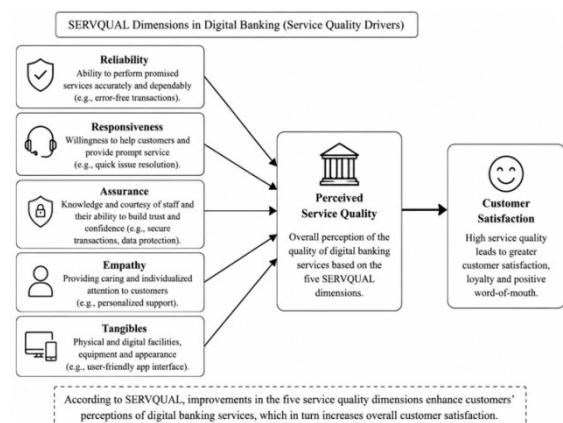


Figure 3. SERVQUAL Model

Public vs Private Sector Banking Differences: Some documents are available on various aspects of digital transformation of public sector banks and private sector banks. Private banks like HDFC Bank and ICICI Bank have developed enhanced application, fast innovations and better service delivery, which has given rise to a better digital banking ecosystem. Mishra (2026) concludes that the customers of private sector banks are more satisfied on the grounds that the digital platforms are efficient and improvement in online services. The public sector banks such as SBI, PNB etc., have a large customer base, but they are outdated and have to be more tech-friendly. According to Sagar (2023), the Digital capability of the banking institutions is a key factor contributing to the differences in Customer satisfaction between public and private banking institutions.

Research Gap: A few studies have investigated the digital banking adoption or the role of service quality and customer satisfaction in digital banking, but few studies have comparatively looked at the impact of the digital banking infrastructure on customer satisfaction in public and private commercial banks. Previous research has tended to include individual adoption determinants, or a single banking institution rather than assessing the quality of infrastructure and customer perceptions and performance at the same time. This study intends to bridge this gap by quantitatively studying the relationship between digital banking infrastructure and customer satisfaction of the selected commercial banks in India.

RESEARCH METHODOLOGY

Research Philosophy: In this study, the positivist approach in research philosophy is selected because the research aims to investigate the digital banking infrastructure to customer satisfaction which is done by measuring and analysing the relation between them statistically (Bhatt, 2020). In positivism, it is believed that social phenomena could be measured systematically via quantitative technique, and patterns, relationship and significant difference between variables could be found. The selected answers in the structured questionnaire are used to measure the perceptions of the customers about the digital banking services, which offers a chance to explore the relationship between the quality of Digital infrastructure and satisfaction from the empirical point of view.

Research Approach: The study uses a deductive research approach since the hypotheses were developed from the existing theories which are used in this study are the Technology Acceptance Model (TAM) and the SERVQUAL model (Gautam, 2026). With deductive method, the research can validate the theory assumption for digital usability, digital service quality and digital technology acceptance with empirical data. The study investigates if the changes in the digital banking infrastructure have a significant impact on customer satisfaction of selected commercial banks.

Research Design: This type of research design is quantitative and used to analyse the customer perception, as well as to test the relationship among the research variables (Jitta, 2025). The questionnaire has been designed to collect the measurable data,

which is associated with the digital banking infrastructure and customers satisfaction. The quantitative design allows for statistical analysis including reliability analysis, descriptive statistics, correlation analysis, regression analysis and ANOVA testing. This will help it to make an impartial comparison of public and private sector banks and to analyse and understand the factors impacting on the digital banking experience.

Data Collection Method: A structured questionnaire was used to gather primary data which was broken down into three parts. Data on demographics of the respondents (gender, age, education level and commercial bank) were captured in section A while section B focused on the measurement of digital banking infrastructure, which consisted of five dimensions: mobile application usability, transaction speed, internet banking reliability, digital payment convenience and security mechanisms. Section C assessed customer satisfaction on various dimensions such as Overall satisfaction, service quality, trust, recommendation intention and future usage intention (Gupta, Jindal and Rupa Khanna Malhotra, 2022). All the answers for the measurement questions were on a 5-point Likert scale which indicated the level of agreement.

Sampling Design: 150 customers were included in the study from four commercial banks of India that avail digital banking services. In order to conduct a comparative analysis, public sector institutions were included along with the private sector institutions. The banks chosen were:

Bank	Sector
State Bank of India (SBI)	Public
Punjab National Bank (PNB)	Public
HDFC Bank	Private
ICICI Bank	Private

The convenience sampling technique was used as the participants were selected due to ease of access and experience with digital banking services.

Data Analysis Techniques: The collected data was analysed by employing some of the statistical techniques. To check the internal consistency of the digital banking infrastructure and measurement scale of customers satisfaction, Cronbach's Alpha was used for the reliability test (JashMatlani, 2025). Descriptive statistics like mean and standard deviation were used to get an idea about the perceptions of the customers. Pearson correlation analysis was carried out to explore the relationship between satisfaction and digital banking infrastructure. An ANOVA test was used to determine if there is a significant difference between customer satisfaction with the banks selected and a regression analysis was used to determine the predictive power of the digital infrastructure to the customer satisfaction. They are analytical methods to collect empirical data in order to achieve the objectives of the study.

Data Analysis and Findings

Respondent Profile: The demographic analysis gives a general description of the characteristics of those who responded to the study. The respondents include the customers of selected commercial banks (SBI, PNB, HDFC Bank and ICICI Bank) which is 150 in number (Joshi and Aggarwal,

2025). The gender distribution indicates that most of the respondents were male (63.3%), more were female (33.3%) and other gender (3.4%). This is because there were more male customers taking part in the study, however, the female respondents were a reasonable sample of the digital banking experiences.

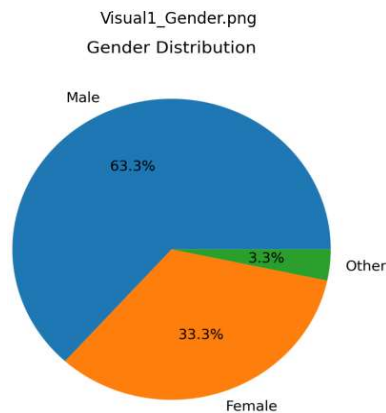


Figure 4. Gender Distribution of Respondents

The age distribution indicates the age of customers, young customers and elderly customers. The age groups of the respondents were 18 – 25 years, 26 – 35 years, 36 – 45 years and over 46 years. Multiple age groups are important because satisfaction with digital banking and adoption may differ by age group and the degree of satisfaction/expectations and technology or familiarity with it (Kumar, Khurana and Sharma, 2021). The respondents were customers of public sector banks as well as private sector banks. The highest number of customers who had responded was those who were with SBI and HDFC Bank followed by PNB and ICICI Bank. The involvement of public and private banks enables the ability to compare the variation in the digital banking infrastructure and satisfaction of the customers among the various banks.

Reliability Analysis: To measure the reliability, internal consistency of the measurement scales was tested using Cronbach's alpha. Cronbach Alpha for Digital Banking Infrastructure construct was obtained as 0.720 and for Customer Satisfaction construct, it was obtained as 0.841 (Preeti and Sambrani, 2024).

Construct	Cronbach Alpha
Digital Banking Infrastructure	0.720
Customer Satisfaction	0.841

Cronbach Alpha > 0.70 is good reliability and indicates that the items in a questionnaire measure the constructs which have been intended (Mishra, 2026). The results reveal that all indexes are appropriate for statistical analysis: digital banking infrastructure and customer satisfaction. High similarity between the measurement items for customer satisfaction, including the items of trust, service quality, recommendation intention and future usage intention resulted in the higher reliability score for customer satisfaction.

Descriptive Analysis: Descriptive analysis was carried out to get an understanding of the perspectives of customers on digital banking infrastructure and their satisfaction with various aspects of digital banking. The results indicate that on average, the respondents are positive towards digital banking

services and all the indicators pertaining to digital infrastructure have fairly high scores. With regards to the dimensions of digital banking-infrastructure, the mobile usability came out with the highest mean score (4.13), which means that customers appreciate the usability, convenience of their banking app. This indicates that design of the application, accessibility and ease of use are some of the factors that have an impact on the digital banking experience (Mishra, Dhal and Nath, 2025). Other dimensions were given positive reviews, including the reliability of internet banking, convenience of digital banking, speed of transactions and security of transactions, indicating that customers are considering various technological attributes of digital banking.

However, in the case of customer satisfaction dimensions, the dimension with the highest mean score would be the trust (3.89), indicating that customers have high levels of trust in platforms of digital banking. However, comparatively lower scores were obtained for service quality and future intention of using the bank, a sign of banks' need to sustain and enhance their service quality and responsiveness, as well as their personalised digital service offerings to further boost customers' satisfaction levels (Patel, 2023).

Bank Comparison Analysis: A comparative analysis was carried out to look for the differences in the selected commercial banks with respect to digital banking infrastructure and customer satisfaction score.

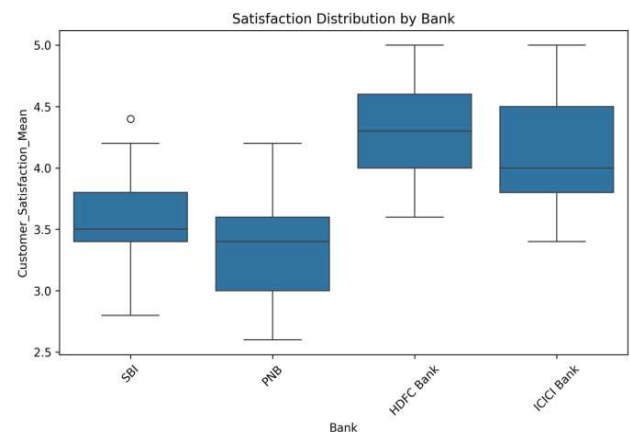


Figure 5. Customer Satisfaction Distribution Across Selected Banks

It's been associated with banking infrastructure performance as well as customer satisfaction. It has been linked to the performance of banking infrastructures and customers' satisfaction (Sanwal, 2026).

Bank	Digital Infrastructure Score	Customer Satisfaction Score
HDFC Bank	4.51	4.30
ICICI Bank	4.33	4.17
SBI	3.77	3.56
PNB	3.57	3.39

The findings indicate that the private sector banks are better than public sector banks. ICICI Bank had the highest score and followed by HDFC Bank indicating better customer perception of the usability of their transaction applications along with speed and reliability of transactions (Raravikar, 2025). But, it was observed that PNB had the lowest scores indicating higher difficulties in delivering digital services. The results align with

the notion that modernization in the private banking sector and provision of a better digital ecosystem would be advantageous for the banks.

Correlation Analysis: The nature of the relationships between digital banking infrastructure and customer satisfaction was analysed using Pearson correlation analysis. The findings revealed that there was a positive strong correlation between the two is $r = 0.798$ $p < 0.001$.

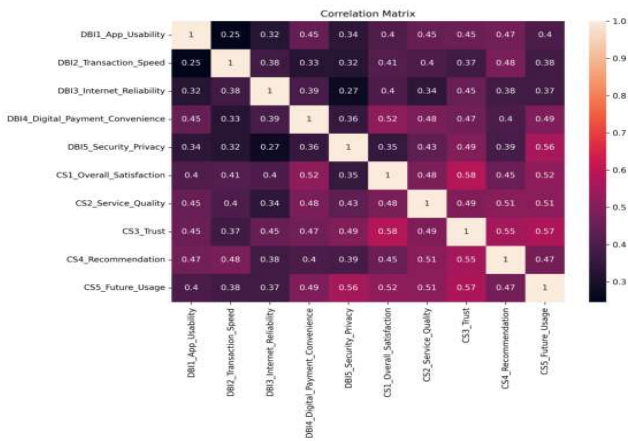


Figure 6. Correlation Matrix of Digital Banking Infrastructure and Customer Satisfaction Variables

That is, satisfaction with digital banking is closely correlated with the enhancement of digital banking infrastructure. It can be concluded that customers who think of digital banking services as reliable, more convenient and more secure then they have good satisfaction experiences. Results are in line with the research hypothesis that the digital banking infrastructure has a significant impact on the customer experience (Sankaranarayanan, 2024).

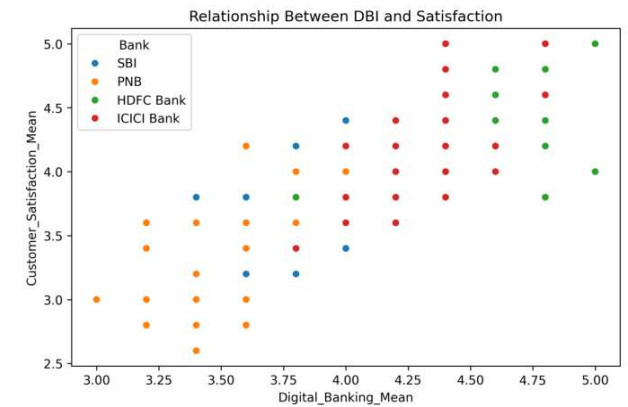


Figure 7. Relationship Between Digital Banking Infrastructure and Customer Satisfaction by Bank

Regression Analysis: The effects of digital banking infrastructure towards customer satisfaction were analysed by performing a regression analysis. A regression model was created and its R^2 was 0.637, which means that one can explain 63.7% of the variance in customer satisfaction by the digital banking infrastructure. The results show that the digital banking infrastructure has a strong impact on customers' satisfaction. Therefore, enhancements in digital service platforms, user-friendliness, security, reliability of services can make a significant contribution to the overall service experience (Sagar, 2023). Based on the findings of this study, it gives empirical justification of the importance of digital transformation strategies towards banking sector in India.

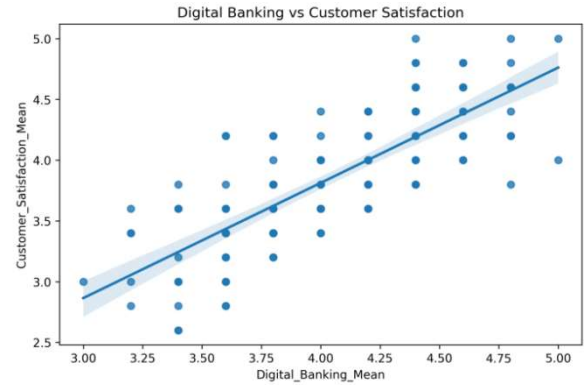


Figure 8. Regression Relationship Between Digital Banking Infrastructure and Customer Satisfaction

DISCUSSION

Findings Compared with Technology Acceptance Model (TAM): The findings of this study justify the following conclusion: Davis' (1989) Technology Acceptance Model (TAM), which explains technology adoption in terms of perceived usefulness and perceived ease of use is supported (Saxena, Gera and Taneja, 2022). The findings indicate that the digital banking infrastructure is significantly and positively related to the customer satisfaction, which implies that customers are more likely to be satisfied with the digital banking platform if they experience it as efficient, convenient and user friendly.

Mobile application usability – a high score indicates that the app is easy to use, which is a great indicator of customer experience. Customer-friendly apps that are simple and intuitive, and don't need a lot of work to reach the bottom of the page for transactions will have more resonance with customers. Furthermore, digital features like faster transactions and incorporation of online payment solutions and secure banking apps enhance perceived usefulness by making banking more convenient (Singh and Srivastava, 2020). The findings, therefore, offer empirical evidence of the positive effect of the advanced digital infrastructure on customers' satisfaction, thereby creating value and convenience for the customers.

Findings Compared with SERVQUAL Model: The results also corroborate the SERVQUAL framework that emphasizes the significance of the dimensions of service quality in the satisfaction of customers. SERVQUAL has been used historically to measure service quality in a physical service system, but can be adapted to measure service quality for online banking transactions where a customer's perception of service quality is based on the level of reliability, responsiveness and assurance which he or she experienced.

It is also demonstrated that the reliability is one of the key factors in customers' perception: Customers want digital platforms to be reliable for transactions, availability and reliable services. Likewise, responsiveness is critical when customers need rapid answers to any digital banking problems and for efficient customer support. Other key drivers of customer satisfaction are security and assurance – customers need to know that banks can be trusted to keep their personal financial data secure as well as their online transactions.

It's clear that investments in technology should be complemented by strong service management, as the satisfaction is tied to the digital infrastructure. Technology alone is not enough to ensure customer satisfaction in banks; having a reliable, secure and responsive system of customer service is necessary.

Public vs Private Sector Discussion

Comparisons indicate that there are a number of differences between public and private banks. Private sector banks like HDFC Bank and ICICI Bank out-performed other banks in terms of Digital banking infrastructure and customer satisfaction due to digital ecosystem, advanced applications and faster technological innovations (Shetty et al., 2022). A great deal of effort has been invested to improve the mobile banking landscape, to incorporate FinTech solutions and to develop customer-centric digital banking services by these banks. The public sector banks such as SBI and PNB, however, are facing difficulties due to their customer base size, legacy banking systems, slow digital transformation processes. Similar is the scenario with these banks in the aspect of their achievements in digitalisation, where digitalisation of systems and usability of applications in addition to integration of services will be addressed. Therefore, the public sector banks need to focus on modernizing their digital infrastructure, enhance the user interface design and enhance technological integration (Shree et al., 2021). The results show that, in addition to digital technologies, it is crucial to be able to constantly meet the new demands of customers, if the banking industry is to remain competitive over the long-term.

Recommendations

The findings of the reports have led to a couple of interesting suggestions on how to enhance digital banking performance and customer satisfaction. Improving digital channels like upgrading the mobile apps of public sector banks, speed of transaction processing, and minimising downtime in the system are just some of the first steps public sector banks need to take. The improvements can help build trust and create better customer experiences: The second is for banks to increase their focus on cyber security, which entails investing in cutting-edge fraud detection technologies, increasing cyber data protection, and educating customers on safe banking methods while online. Finally, AI-enabled customer support, digital customisation and customer support will be vital to boosting customer experience for banks. By combining technology innovation and customer-centric approaches, commercial banks can explore ways to provide a more pleasant customer experience, bolster customer trust and stay competitive in the digital banking arena.

CONCLUSION

The study reveals that digital banking infrastructure plays an effective role in the satisfaction of customers in commercial banks in India. The results indicated that enhanced DPs, usability, reliability and security are all factors that contribute to enhanced customer experiences. The comparison also shows that private banks such as HDFC Bank and ICICI Bank outperformed in digital capabilities as they are far more advanced in their application, in innovation speed, and in digital ecosystem. Modernization of technology and

introduction of customer-centric digital initiatives in Public Sector Banks may enable them to become more competitive banks. Thus, digital banking transformation is not only about the investments in technology, but also about technology + service design for the customer. The banks, which are able to successfully integrate the use of technology, security and service quality, will be successful in the long run.

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