A STUDY ON MEASURING E-BANKING SERVICE QUALITY: A CUSTOMER PERSPECTIVE FROM NATIONALIZED BANKS IN WESTERN UTTAR PRADESH

Shivani Agarwal [1*], Dr. S. Maria Antonyraj [2]

[1]   *Research Scholar, Department of Management & Commerce, NIMS University Jaipur, Rajasthan, India*
[2]   *Associate Professor, Department of Management & Commerce, NIMS University Jaipur, Rajasthan, India*

ARTICLE INFO

ABSTRACT

In the evolving landscape of digital finance, the quality of e-banking services has become a critical determinant of customer satisfaction and loyalty. This study aims to evaluate the e-banking service quality provided by nationalized banks in Western Uttar Pradesh from a customer-centric perspective. By employing a modified SERVQUAL model, key dimensions such as reliability, responsiveness, assurance, empathy, and tangibles were assessed based on customer feedback. Data was collected through structured questionnaires distributed among customers of major nationalized banks across urban and semi-urban regions of the area. The findings indicate that while customers appreciate the convenience and speed of e-banking platforms, there remain concerns related to service reliability, user interface design, and grievance redressal mechanisms. The study highlights significant gaps between customer expectations and perceived service delivery, suggesting the need for targeted improvements in technological infrastructure, staff training, and customer support. The insights derived from this research can assist banking institutions in refining their digital strategies to enhance service quality and foster stronger customer relationships in the digital age.

Introduction

They serveas custodians of stocks and shares and other valuables. Imports into and exports out of a country are financed by banks and documents relating to the goods so imported and exported, at one time or another, pass through the hands of the bankers. They have to deal not only with bills of exchange, but also with bill of lading, railway receipts, warehouse warrants and receipts, marine insurance policies and various other documents [1]. As bankers, they advance money on securities, and issue letters of credit, travelers" cheque, credit cards and circular notes to customers wishing to travel abroad, as alsoto affect purchases and shipment of goods.

They are often required to countersign indemnities and guarantees given by their customers and they undertake the administration of estates, assuming the position of trustees; they assist industrial undertakings by underwritingtheirsharesanddebentures,providingthemwithworking capital finance and fixed capital requirements also. On behalf of their customers, they carry on correspondence with income tax authorities, make periodicalpaymentssuchasrents, taxes, subscriptionsetc.and oninstructions from their customers, act as executors of their customers wills; in short, they do all they can assist their customers. Ramesh Chander Jindal (2010) certainly pointed out that Indian Banks has to revisit their products and the strategyfor catering customer service keeping in view the tastes and requirements of their customers of all type in the competitive environment [2]. The more highly developed a countryis, the greater isthe instrumentalityof the banker utilized to carry through commercial transactions.

In India, the banking industry has entered several new activities in the areas of merchant banking, leasing housing finance, venture capital and financial services in general. The range of services provided by the banks stretches from rural finance at one end to international banking at the other. The banking scenario worldwide is now undergoing a rapid diversificationand technological change and Indian banking is not an exception with the changing policy of the Government of India in the areas of industrial, trade and exchange rate policies. The functions of the bank have changed to cope with the changes.

Indian banking sector has to face the most crucial challenge, customer satisfaction. It is an important issue for all marketers. Customer satisfaction is considered the essence of success in today''s highly competitive world of business. Anumberof studies, clearly, point out that the new generation banks focus on the customer – understanding his needs, preempting him and consequently delighting him with various configurations of benefit and a wide portfolio of products and services (Gani and Mustaq,2003).

Now-a-days, with the increased competition, quality of service has become a popular area and has been recognized as a key factor in keeping competitive advantage and sustaining satisfying relationships with customers (Zeithmal et.al 2000). Service quality can be defined as the differencebetween customer expectations of service and their perception [3].

When expectations are greater than performance, then the perceived quality is less than satisfaction and customer dissatisfaction occurs (Parasuraman et.al., 1985). Service quality is a concept that has aroused considerable interest and debate in research as difficulties in both definingand measuring it with no overall consensus emerging on either occurs (Wisniewski, 2001). Customer perceptions and preferences of service quality have a significant impact on a bank"s success (Mouawad and Kleiner, 1996).

Liberalization process that was initiated in India in 1991 posed some challenges for the bankers to act more efficiently. Before 1991, competition was restricted and safety was ensured which made many public sector banks unprofitable. To create competitive spirit among the institutions and to enable them to improve their efficiency, many private banks and foreign banks were allowed to do business in our country [4].

Table 1: Questionnaire Division

S.No	Major Divisions	Bi-polar type questions (Yes/No)	Multiple choice questions	Likert's 5-point scale typequestions	Total
1	General – demographic	---	5	---	5
2	Bankingdetails	1	2	---	3
3	Servicesoffered	36	---	---	23
4	Servicequality dimensions	---	---	33	38
5	Expectationsand level of satisfaction	---	---	19	18
6	Customerloyalty	---	---	3	3
	Total	**37**	**7**	**52**	**90**

In these days of intense competition, the banks are very particular in identifying the needs of their customer and how effectively that can be met. They continuously struggle and develop new strategies to differentiate themselves from their competitors by providing their customers with high quality banking services and high technology innovative products.

Itistobe noted here thattechnical superiority and innovativeproducts alone will not bring success; it is the quality of service determines the success of any bank. As pointed out by Taylor and Baker in 1994 and Cronin and Taylor in 1992, service quality has become a critical perquisite for satisfying and retaining valued customers in banks. Rendering quality service to satisfy and retain customers is the key to success in banking business.

For a service sector like banking industry, the whole range of activity and generation of income swivels around the customer. It is certainly necessary to identify the key success factor in terms of customer satisfaction [4]. Quality of service rendered by banks play a very vital role for satisfying the customers. Service quality is defined as "a global judgement or attitude, relating to the overall superiority of the service" (Parasuraman et.al, 1998).

In India, the PSB"s and old private sector banks realized their new role and also welcomed the new generation banks – HDFC bank, ICICI bank,IDBI bank, Axis bank, etc. These new banks had the advantage of starting with a clean slate, adequate capital resources, well trained and professional manpower, handful of branches in chosen centers, new variety of productsand services etc.

Literature review

A.P.P. Perera, et.al (2018) [1]: Introduced the **SERVQUAL model**, identifying five dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy. This model has been widely applied to assess service quality in various industries, including banking.

Ayyar, N. P.et.al (2020, March 13) [2]: Studied the role of technology in banking service delivery and found that electronic service quality significantly influences customer perception and satisfaction.

Jargons. et.al (2021) [3]: Emphasized the importance of online service quality in internet banking, identifying dimensions such as content, accuracy, ease of use, and speed as critical factors for customer satisfaction.

Dr. Jagdeep Singh, M. J.et,al (2018) [4]: Proposed a model for e-service quality in the online environment and introduced additional dimensions such as efficiency, fulfillment, system availability, and privacy, which are particularly relevant in e-banking.

Dr. S. Sangeetha, K. M. et.al (2020) [5]: Found that service quality in e-banking significantly affects customer retention and loyalty, especially in nationalized banking sectors.

Emad Hashiem Abualsauod, A. M. et.al (2020) [6]: Reviewed the application of SERVQUAL in various service sectors and suggested modifications to better fit the digital environment, including e-banking.

Hindu J. Amin, 2. P. et.al (2018, june) [7]: Conducted a comparative study of public and private sector banks in India and concluded that public sector banks need to enhance their e-banking infrastructure and responsiveness to match customer expectations.

Anouze, A., &Alamro, A., et.al (2020) [8]: Investigated e-banking services in rural India and found that lack of digital literacy and inconsistent connectivity were major barriers to service quality in nationalized banks.

WaheedSiyal, et.al. (2019)[9]: Emphasized the need for improving security and privacy in e-banking services to enhance trust and satisfaction among Indian banking customers.

Alalwan, et.al (2018)[10]: Studied customer perception towards e-banking services in Uttar Pradesh and highlighted issues related to technical glitches, delayed response, and lack of user-friendly interfaces in nationalized banks.

Anil Gupta, et.al (2017) [11]: Analyzed the post-pandemic shift in customer behavior towards e-banking, noting a significant increase in digital adoption, but also increased expectations for faster and more reliable services.

Anna-Sophie Oertzenet.al (2019) [12]: Conducted a regional analysis of e-banking service quality in Northern India, revealing that Western UP customers prioritize transaction security, ease of access, and problem resolution over other service dimensions.

Deepak Chawla, et.al (2018) [13]: carried out an extensive exploratory investigation of quality in four service business organisation and developed a model of service quality. The research revealed ten dimensions that consumers use to form expectations about and perceptions of services. The research also pinpointed four key areas or gapson the service provider"s side that are likely to affect service quality as perceived by consumers.

Jamil Hammoud R. et.al (2018) [14]: identified ten determinants of service quality namely reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding and tangibles and found that high quality contributes significantly to bottom-line performance.

Thabit Altobishi, et.al (2018) [15]: developed a 22-item instrument (called SERVQUAL) for assessing customer perceptions of service quality in service organizations, the procedures used in constructing and refining a multiple-item scale to measure the construct and the scale"s reliability, factor structure, and validity on the basis of analyzing data from four independent samples are presented and concluded the paper with a discussion of potential application of the scale [5].

Parasuraman A, Valarie A. Zeithaml and Leonard developed a conceptual model that depicts the nature and determinants of customer expectations of service. The model specified three different types of service expectations: desired service, adequate service and predicted service. They have also discussed about seventeen propositions about service expectations and their antecedents.

Parasuraman A, Valarie A. Zeithaml and Leonard L. responded to the concerns raised by Cronin and Taylor (1992) and Teas (1993) about the SERVQUAL instrument and the perceptions – expectations specification invoked by it to operationalize service quality. They haveoffered a set of research directions for understanding of service quality assessment.

Parasuraman A, Valarie A. Zeithaml and Leonard L. Berry (1994) identified unresolved issues and developed three alternative questionnaire formats to address the customers and discussed on the empirical study that evaluated the three formats in four different sectors [6].

Michael K Brady and Joseph Cronin Jr. (2001) through qualitative and empirical research, found that the service quality construct conforms to the structure of a third-order factor model that ties

service quality perceptions to distinct and actionable dimensions: out-come, interaction, and environmental quality. In turn, each has three sub dimensions that define the basis of service quality perceptions.

From the above reviews, it is evident that quality of service plays a vital role in attaining satisfaction. It is also clear that service quality has a direct and strong impact on customer satisfaction. Only when the customer‟s perception towards service qualityis positive it leads to customer satisfaction.

The pioneers of the SERVQUAL, has conducted many researches regarding the service quality dimensions and finally came out with an instrument which is considered the most valid instrument for measuring the quality of service in service industries. Many authors had conducted researches using this SERVQUAL instrument to find the perceptions of the customers towards customer satisfaction.

Assessing the quality of service is done through various aspects, attributes and dimensions of service like the area where the bank is located, role of bank employees in rendering the service, safety and reliability of transactions, technology related services, etc [7]. Following are some of the reviews that focus its attention towards the importance of various service quality dimensions viz. tangibility, reliability, responsiveness, assurance and empathy.

Preethi (2000) conducted an exploratory study to develop a service quality model. The overall discussions of service quality revealed that it is more difficult for the customer to evaluate service quality, service quality perceptions result from a comparison of consumer expectations with actual service performance and evaluation of quality is made on the outcome of a service as well as the process of service.

Methodology

Perception in general means the act of perceiving or understanding or evaluating a given thing with their own past experience. Such perception is the pivotal element of satisfaction. Satisfaction is a term which is highlyabstract in nature. As it is related with the psychological feeling of a person, it cannot be defined in a particular manner. Satisfaction differs from person to person according to their own perception.

As banking industry lies in the service sector, it needs to concentrateon how to satisfy its customers in a highly competitive environment [8]. Customer satisfaction is a dependent factor on expectations and perceptions. Only when their expectations are fulfilled, they become satisfied. Satisfaction also depends on the quality of service being offered by banks. Since services are intangible, the inner feeling about how the services are offered is muchfelt by the customers in order to arrive at the higher degree of satisfaction. If the performance falls short of expectations, the customer is dissatisfied. If it matches expectations, the customer is satisfied and if it exceed, then the customer is delighted.
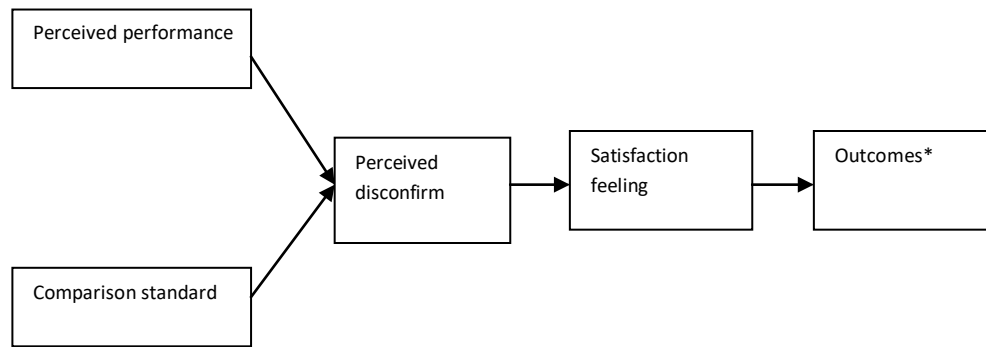

Figure 1: Traditional macro-model of satisfaction

Expectations are of three kinds (a) Ideal expectations (b) pre – expectations and (c) minimum expectations. Ideal expectations are persons own values and hopes for the action that a customer expects from a company. This includes lower cost, friendly personal service, convenient location etc. Pre – expectations mean the level of expectations a customer has on the different features of the company and the services offered. This includes mouth-to-mouth communication, business idea, basic elements of marketing etc. All these factors are connected to each other either directly or indirectly [9]. Minimum expectations describe the minimum level of expectations that a customer expect from the company. There are four different factors affecting the minimum expectations. They are (a) situational factors (b) customers background factors (c) competition situation and (d) marketing of services.

Levels of satisfaction (Rope Timo, 1994)

The customer satisfaction levels can be divided into differentcategories according to how strongly and to which direction the customers have reacted [10].

Mildly disappointed level

If the expectations of the customers are partially fulfilled i.e. they may be satisfied with one or more features of the organization and the service rendered but not with all the features of the organization and the service, then they are called mildly disappointed customers. When an organization seemsto have this type of customers, the service provider should have a system of collecting customer feedback on a regular basis in order to rectify the defects with the organization; otherwise the organization may lose their valuable customers.

Experience according to expectations level

Though the service organization performs according to theexpectations of the customers, it does not necessarily improve or weaken the customer relationship with the service provider. This is a situation where it is possible for the competitor to make a better offer for the customer and this way can attract the customers towards their organization [11]. But without the competitors" offer there is every chance for the customer to continue with the same service provider based on personal acquaintance.
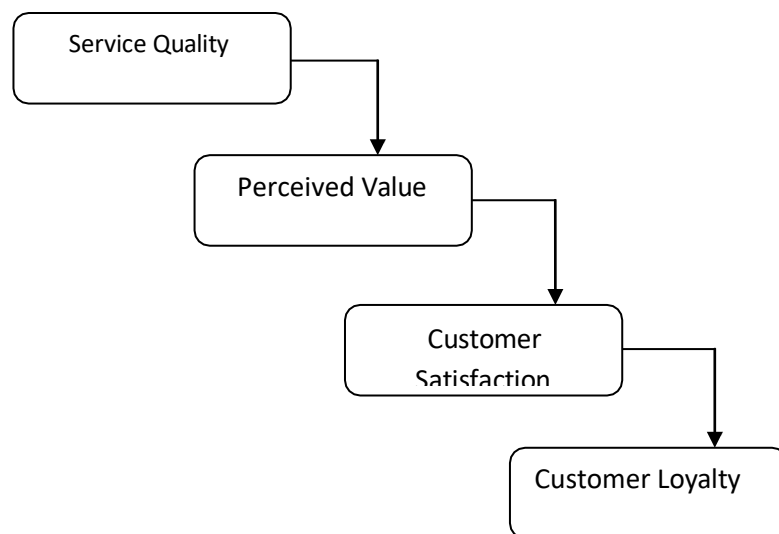

Figure 2: Contemporary Management Research

Mildly positively surprised level

At this level the customers do not usually give feedback on their positive experiences; rather they stay as customers and are ready to recommend the service provider to others. The customer relationship with the organization keeps on going, if the company keeps fulfilling the expectations of the customers in the future as well [12].

Greatly positively surprised level

The customer attains a very high level of satisfaction when their expectations are low and the service organization performs and provides service in an exemplarymanner. The customer will thank the service provider on his own for the treatment he got. The customer is very likely to spread positive word-of-mouth to others also at this level.

The organization should meet the needs of their customers and strive to provide/perform service according to the expectations of the customers. Unless their requirements are met to the fullest extent, achieving the primary goal is a question mark. So it becomes necessary to measure customer satisfaction by means of customer satisfaction surveys. The survey should be methodologically sound based on what customers think, conducted with a reliable sample of customers and updated at regular intervals.

Customer satisfaction measurement enables to indentify the requirements of customers, helps to understand how customers perceive the services offered, identify and improve the areas where the customers are dissatisfied, train the staff to understand the customers" priorities and finally increase profit through customer retention and loyalty [13].

Table 2: Age wise classification

Type		Age					Total
		Below 25years	**26-35 Years**	**36-45 years**	**46-55 years**	**Above55 years**	
Publicsector bank	Count	107	12	21	11	8	159
	%	38.3%	21.9%	21.5%	54.8%	2.7%	139.2%
Privatesector bank	Count	85	65	21	21	1	193
	%	22.6%	27.8%	41.3%	8.3%	2.3%	102.3%

Total	Count	509	154	131	76	7	877
	%	17.1%	23.5%	12.4%	13.4%	1.8%	68.2%

Tools to measure customer satisfaction

Managing customer satisfaction is one of the biggest challenges an organization faces. The tools or methods to measure customer satisfaction needs to be defined sophisticatedly to fulfill the desired norms. Following are the methods to measure customer satisfaction.

Indirect method

The major drawback of direct method is that it is very costly and also requires a lot of pre compiled preparation to implement. There are other indirect methods of getting feedback regarding customer satisfaction to overcome the drawbacks of the direct methods.

These complaints can be assessed daily/weekly/fortnightly etc. If the complaints are high, it shows that customers are not much satisfied and vice versa [14]. This helps the service organization to take corrective actions wherever necessary.

Assessing customer loyalty

The service organization can assess its customers based on the active customer who does transactions regularly and from the data base the organization maintains. Through this method the organization can come to a conclusion about the active customers and the customers who do not operate their accounts for a long time. A customer is said to be loyal if he/she visits the service centre on a regular basis for carrying out the transactions.

Table 3: Gender wise distribution

Type		Gender		Total
		Male	Female	
Public sector banks	Count	159	431	590
	%	33.0%	13.0%	46.0%
Private sector banks	Count	114	27	141
	%	65.8%	49.2%	115.0%
Total	Count	285	213	498

	%	59.2%	13.8%	73.0%

Process of measuring customer satisfaction

Many companies have discovered that there is a strong correlation between satisfaction and loyalty only at the high levels of customer satisfaction. Hence it is evident that each and every service organization should measure the level of satisfaction of their customers. Following are the steps in assessing customer satisfaction.

It is necessary in this present competitive environment to determine how the services which are provided at present to the customers are different from those of the other service provider in the same line of operation (competitors).

The most important thing a service organization must note is that how the promotional activities are being carried out by them to make their customers, both existing and potential, know about various features of the service provider and the services provided by them.

Result Analysis

Expectations of **male and female** with regard to the services provided by the bank are varied, based on the situation, work environment, family background, occupation etc. The satisfaction level is almost based on the frequency and purpose of usage of the services provided by the bank.it was found that 53 percent of respondents of public sector banks are male and 47 percent are female and as far as private sector banks are concerned 60.8 percent of the respondents are male and 39.2 percent are female. This shows that male respondent"s usage of banking services are more than the female sector both in public sector banks as well as in private sector banks.

Table 4: Marital Status of the respondents

Type		Marital Status			Total
		Married	**Single**	**Others**	
Public sector	Count	137	134	5	276

banks	%	32.7%	24.7%	.4%	57.8%
Private sector banks	Count	93	128	0	221
	%	41.1%	62.9%	0%	104.0%
Total	Count	214	439	5	658
	%	31.2%	67.4%	.3%	99.9%

The **marital status** of an individual also plays a crucial role in determining the level of satisfaction with regard to the services of a bank. The nature of transactions carried out by the customers before and after marriage may be the vital reason for variation in customer satisfaction among married, single and others are concerned.In the present study, the marital status of customers is segmented into three categories viz. married, single and others.

It was found that 55.7 percent of the respondents are married, 43.7 percent are single and 0.7 percent belongs to the other category in public sector banks whereas in private sector banks, 47.1 percent of the respondents are married, 52.9 percent are single and no respondent belong to the other category of marital status. It was also noted that majority of the respondents of the public sector banks are married and in case ofprivate sector banks majority of the respondents are single.

The **educational level** of customers plays a vital role in determining the level of satisfaction of customers. As the educational qualification increases, the usage of services provided by the banks may also increase. The illiterate customers may only deposit or withdraw cash from the banks, butthe educated people may use a wide range of services provided by the banks according to their requirement.

It was found from the analysis that majority of the respondents, more than 50 percent, both in public sector and private sector banks are holders of degree/diploma. This shows that when compared to the other categories of educational levels of the respondents, respondents who are educated up to degree/diploma carry out more transactions with their banks.

Table 5: Educational level of customers

Type		Education						Total
		Illiterate	Upto +2	Degree/diplo-ma	Post gradu-ate	Profess-ion	Oth-ers	
Publicsector banks	Count	31	58	363	75	27	11	565
	%	11.0%	13.3%	27.7%	78.7%	9.0%	1.3%	141.0%
Privatesector banks	Count	11	7	283	11	32	43	387
	%	1.5%	6.9%	78.8%	31.7%	5.8%	8.9%	133.6%
Total	Count	62	27	268	31	72	12	993
	%	2.3%	2.5%	75.6%	38.9%	9.3%	3.4%	132.0%

In public sector banks, 10 percent of the respondents are illiterate, 13.3 percent have education upto +2, 12.7 percent are post graduates, 9 percent are professional degree holders and 3.3 percent belong to other category and in case of private sector banks 5.9 percent are illiterate, 3.9 percent have education up to +2, 15.7 percent are post graduates, 9.8 percent are professional degree holders and 5.9 percent belong to the other category.

Monthly income of the customer has a crucial role to play while availing the services of a bank. Higher the income more will be the usage of the services and lower earnings have limited usage of bank services. Lower income group of customers use only the basic services provided by the bank and higher income group of people use a varietyof services according to their requirement.

In the present study, the income level of customers are classified into five groups viz. below Rs.10,000, Rs.10001-15,000, Rs.15,001-20,000, Rs.20,001-25,000 and above Rs.25,000 the income wise classification of respondents in public sector and private sector banks. 42 percent of the respondents earn a monthly income below Rs.10,000, 27.7 percent earn income between Rs.10,001 and Rs.15,000, 11.7 percent earn between Rs.15,001 and Rs.20,000, 9.3 percent earn Rs.20,001 to Rs.25,000 and 9.3 percent earn income above Rs.25,000 in public sector banks.

The **nature of employment** of the customers also influences the usage of variety of services of banks. A businessman use the RTGS facilityprovided by the bank but an ordinary employee use NEFT facility to transfer funds from one bank to other or within the bank itself. Farmer

getsagricultural loan from the bank whereas a professional avails personal loan or mortgage loan to improve his profession or business. The government employee and the home maker may avail housing loan. Thus the occupations of the customers also influence the level of satisfaction from the usage of services.
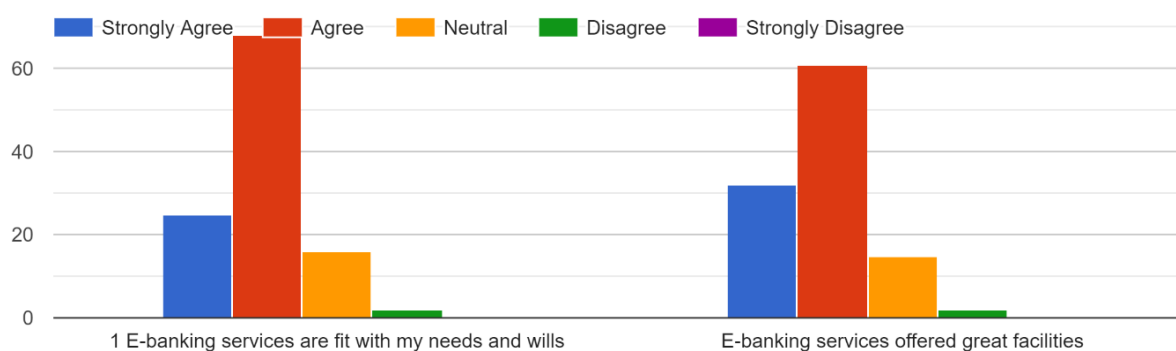

Figure 3: Measurement of Convenience

In the present study, the occupation of the customer is divided into seven categories viz. Government employee, employee, business, professional, farmer, home maker and others.the occupation wise classification of the customers of public sector banks and private sector banks. 50.3 percent of the public sector banks customers are private employees, 17.7 percent of the customers belong to the other categories, 11.7 percent of the respondents belong to business category, 9.7 percent are professionals, 7.7 percent respondents are government employees, 2.7 percent are home-makers and 0.3 percent are farmers. As far as the private sector banks are concerned 58.8 percentareemployees,19.6percentrespondentsbelongtobusinessgroup,9.8 percent belong to other category, 5.9 percent of the respondents are government employees, 3.9 percent are professionals, 2 percent are home- makers and there is no respondent belonging to farmer category ofoccupation.

The **family status** of a customer influences the level of satisfaction while using the services offered by the bank. The young generation, mostly belonging to the nuclear familyand the old

generation, generallybelonging to jointfamilysystem, mayhaveadifferentopinion ontheusage of servicesand also the level of satisfaction they get while availing a service.

It was noted that 65.3 percent of the respondents of the public sector banks are from nuclear family and 34.7 percent of the respondents belong to joint family; whereas in case of private sector banks 66.7 percent belong to nuclear family type and 33.3 percent live in joint family. This shows that the respondents of public sector and private sector equally belong to nuclear and joint family.

Maintaining an account with a particular bank is based on the convenience and situation. Location of the bank or account opened by the employer or any other reason may be given for opening and maintaining an account with a specified banker.The bank in which an account is maintained by the customer may be a public sector bank or a private sector bank.

Table 6: Monthly income of the customers

Type		Income					Total
		Below Rs.10000	**Rs.10001-15000**	**Rs.15001-20000**	**Rs.20001-25000**	**Above Rs.25000**	
Public sector Banks	Count	272	84	38	22	22	438
	%	21.0%	87.7%	18.7%	4.3%	9.3%	141.0%
Private sector Banks	Count	12	42	34	31	24	143
	%	33.3%	41.6%	77.6%	31.7%	11.8%	196.0%
Total	Count	231	142	81	21	52	527
	%	34.1%	31.6%	13.1%	86.9%	10.3%	176.0%

The **type of account** maintained by the customer may be different based on the necessity or requirements. Current account is operated only by the businessmen and the other accounts are maintained by the general public including the businessmen was found that out of 300 customers in public sector banks, 285 customers have savings bank account and 15 customers do not maintain savings bank account.

In private sector banks, among 204 customers 192 maintain savings bank account and other do not have savings bank account.Some customers may maintain and **operate bank accounts in**

more than one bank; one from public sector and the other of private sector or both public sector or both private sector banks.

In the present study, whether the customer has an account in any other bank other than the one in which he maintains account.It was found from the above table that 30.3 percent of customers of public sector banks and 37.3 percent of customers of private sector banks maintain accounts with other banks also and 69.7 percent and 62.7 percent of customers of public sector and private sector banks respectively do not have account with other banks.

In the present study, the list of services offered by the banks and awareness among customers of public sector and private sector banks. The primary function of all commercial banks, whether public sector or private sector, is to receive various types of deposits from its customers who are intended to save their surplus money for future and lend the moneyreceived as deposits to the needycustomers as loans in manyways so that both the customers and the banks are benefited financially. Awareness among the customers of public and privatesectorbankswithregard toloansand advances facilityofferedbytheir banks.

Conclusion

The study highlights the growing importance of e-banking services in nationalized banks and the critical role service quality plays in shaping customer satisfaction. Through the lens of the SERVQUAL model, it was observed that while customers in Western Uttar Pradesh increasingly rely on digital banking for convenience, several service gaps remain. Key areas of concern include system reliability, responsiveness to technical issues, and the overall user experience of digital platforms.Findings suggest that although nationalized banks have made significant progress in expanding their e-banking infrastructure, they often lag behind in delivering seamless and efficient digital services compared to private sector banks. Customers expressed satisfaction with aspects like security and trust, which are traditionally strong points for public sector institutions, but highlighted the need for improved grievance redressal mechanisms, faster response times, and more user-friendly interfaces.To enhance customer satisfaction and retention, nationalized banks must invest in modernizing their digital platforms, training staff to handle online queries effectively, and continuously monitoring service performance. Addressing

these gaps will not only improve customer perception but also strengthen the competitive position of nationalized banks in the evolving digital financial landscape of India.

Reference

1. A.P.P. Perera, H. P. (2018). Impact of Internet Banking Service Quality on Customer Satisfaction: An Empirical Investigation of Customers in Sri Lanka. International Journal of Management, IT & Engineering, 22.

2. Ayyar, N. P. (2020, March 13). Madhya Pradesh. Britannica.

3. business jargons. (2021) e-banking. Retrieved from business jargons website: https://businessjargons.com/e-banking.html

4. Dr. Jagdeep Singh, M. J. (2018) The Impact of E-banking on Service Quality: (A Case Study of Selected Cities of Punjab). International Journal of Management Studies, 114-127.

5. Dr. S. Sangeetha, K. M. (2020) Customers Satisfaction Towards E-Banking Services With Special Reference To Coimbatore City . INTERNATIONAL JOURNAL OF SCIENTIFIC & TECHNOLOGY RESEARCH VOLUME, 2742-2753.

6. Emad Hashiem Abualsauod, A. M. (2020)A study of the effects of online banking quality gaps on customers' perception in Saudi Arabia. journal of King Saud University - Engineering Sciences, 536-542.

7. Hindu J. Amin, 2. P. (2018, june) E – Banking, Service Quality and Customer Satisfaction in Selected Nigerian Banks. International Journal of Innovation and Economic Development, pp. 51-57.

8. Anouze, A., &Alamro, A., (2020) Factors affecting intention to use ebanking in Jordan. International Journal of Bank Marketing, 38(1), 86-112. 2.

9. WaheedSiyal, A., Donghong, D., Ali Umrani, W., Siyal, S., &Bhand, S., (2019). Predicting Mobile Banking Acceptance and Loyalty in Chinese Bank Customers. SAGE Open, 9(2), 1-21.

10. Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., &Algharabat, R., (2018). Examining factors influencing Jordanian customers' intentions and adoption of internet banking: extending UTAUT2 with risk. Journal of Retailing and Consumer Services, 40, 125-138.

11. . Anil Gupta, Neelika Arora, (2017). Consumer adoption of m-banking: a behavioural reasoning theory perspective. International Journal of Bank Marketing, 35(4), 733-747. 15.

12. Anna-Sophie Oertzen and Gaby Odekerken-Schröder (2019). Achieving continued usage in online banking: a post-adoption study. International Journal of Bank Marketing, 37(6), 1394-1418.

13. Deepak Chawla and Himanshu Joshi (2018). The Moderating Effect of Demographic Variables on Mobile Banking Adoption: An Empirical Investigation. Global Business Review, 19(3), 1–24.

14. Jamil Hammoud R. (2018)The Impact of E-Banking Service Quality on Customer Satisfaction: Evidence From the Lebanese Banking Sector. Sage journals, 1-12.

15. Thabit Altobishi, ,. G. (2018, may 24). E-Banking Effects on Customer Satisfaction: The Survey on Clients in Jordan Banking Sector. International Journal of Marketing Studies, p. 57.