

Digital Service Quality and Customer Experience in Rural Banking: Evidence from State Bank of India

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Abstract - The rapid advancement of the digital environment has brought an altogether new revolution in the banking scene in India; but the rural segment faces its own challenges due to lack of infrastructure and education. This current study seeks to examine the structural impact of four key elements of digital service quality including Ease of Use, Reliability, Security & Privacy, and Service Availability on the overall customer experience of customers of State Bank of India (SBI) rural branches in the district of Ernakulam, Kerala. Descriptive research method is employed to collect primary data from the target sample consisting of 384 rural customers of SBI digital services using a well-defined survey instrument. Analysis of data was carried out using the SPSS and AMOS statistical tools. Empirical results of multiple linear regression analysis indicate that all four constructs have a positive impact on customer experience ($p < 0.05$). The regression model demonstrated robust structural validity ($F(4, 379) = 13.611, p < 0.001$), accounting for 12.6% of the total variance in customer experience ($R^2 = 0.126$). Ease of Use emerged as the dominant independent predictor ($\beta = 0.229$), followed by Security & Privacy ($\beta = 0.168$), Reliability ($\beta = 0.147$), and Service Availability ($\beta = 0.145$). Furthermore, an independent samples t-test revealed no statistically significant variance in customer experience across gender profiles ($t(382) = 0.664, p = 0.507$), validating equal efficacy of the platform for users regardless of gender. The present study reveals that customer satisfaction for those from the rural areas depends on the friendly nature of interface mechanics, security in the process of transaction, and availability of connectivity. In this regard, it is suggested that the SBI should improve usability of its applications, enhance linguistic customization, strengthen data protection technologies, and ensure system availability to maximize rural customer experience.

Keywords: Digital Banking, Service Quality, Customer Experience, State Bank of India, Rural Banking, Ernakulam District

I. INTRODUCTION

The Indian banking sector is undergoing a radical change in the times of high-paced technological progress and the spread of digital services, especially in the field of digital services (Ranjith et al., 2021; Singh & Malik, 2019; Watts & Watts, 2024). The use of digital channels has enabled banking

institutions to provide ubiquitous, any-anywhere services which, in turn, transformed the relational and experiential aspects of customer engagement (Chauhan et al., 2022; Komulainen & Saraniemi, 2019). As a result, the concept of service quality in the digital banking environment has become immensely prominent, as it is viewed as the key prerequisite behind customer satisfaction, customer loyalty, and the general experience (Zouari & Abdelhedi, 2021; Arora & Banerji, 2024). There are unique features and problems of rural banking in India, such as inadequate infrastructure, a lower degree of digital literacy, less connectivity, and unique socio-cultural dynamics that do not distinguish rural consumers from urban ones. Empirical evidence shows that the level of internet and connectivity (rural) remains significantly lower than that of urban (the city) locations.

The policy framework of the Reserve Bank of India on the topic of financial inclusion and digital banking is based on the idea of using the technology to make services available to remote and rural population, yet it is hindered by the infrastructural limitations and experience barrier (Lakshmanan & Shanmugavel, 2025; Singh & Malik, 2019; Kaur et al., 2021). Rural customers of digital banking services will experience a significant difference in the process compared to urban or semi-urban customers. Customer experience could be seen as totality of engagement with the banking services, including digital interactions, human interface, process flows, availability of services, experience of security, and after sale services (Lemon & Verhoef, 2016). The service quality, including functional quality (easy to use, reliable), technological quality (performance of a system, security), and relational quality (customer support, personalization) is a crucial factor in the experience of the customer in the context of digital banking (Patra & Ray, 2018; Syahfitri & Oktarici, 2024). These dimensions presuppose an even greater significance in the rural banking setting due to the presence of other points of friction, such as a lack of digital literacy, limited network connectivity, and culture. The current study aims to investigate digital service-quality aspects, such as ease of use,

security, service availability, and reliability and how they affect the customer experience of the rural customers of SBI.

Placing such dimensions in a rural banking context and creating a connection to customer experience, the study develops a conceptual model that analytically investigates the antecedents of quality of rural service.

The present aims to identify the key dimensions of digital service quality of State Bank of India and its influence on overall customer experience among rural customers in Ernakulam district. The digital service quality is measured by the variables including Ease of Use, Reliability, Security & Privacy, and Service Availability.

The paper is organized into six successive parts. This introduction is followed by Section 2, which provides a review of past studies on digital service quality and customer experience. The methodology part is contained in section 3, which includes the conceptual framework and the hypotheses. Section 4 covers the results, demographics, and statistical aspects of this study. Practical recommendations are contained in section 5 based on the results obtained. Conclusion for this study is found in section 6.

II. REVIEW OF LITERATURE

According to recent work, there is a relationship between the e-service quality, online banking services, and customer satisfaction (Rita et al., 2019). Similar conclusions were drawn by the previous study who revealed that reliability, accessibility, and efficiency in the process of providing online banking services affect consumer perceptions (Patra & Ray, 2018). According to the results of the research conducted, such elements of digital service quality as efficiency, privacy, reliability, and system availability were considered as the most crucial aspects. According to the results obtained, responsiveness, reliability, and security were critical determinants in terms of customer experience in mobile banking platform (Kim et al., 2023). As revealed by the findings, digital service quality plays a crucial role when developing trust and persuading consumers to use banking services further. Thus, it should be noted that the banks should never stop developing digital technology in order to satisfy customer expectations. A recent study examined the effect of the quality of mobile banking services on the customer experience. It has been found out that the quality of customer experience should include such factors as system efficiency, security and speed of transactions. The researcher concluded that the customer experience contributes to customer loyalty and utilization of mobile banking. Recommendations were made to improve system reliability and user interface design.

Study investigated how the quality of digital services affects customer interaction in financial platforms (Fan et al., 2022). The study concluded that customer trust and experience depend greatly on the reliability, security, and efficiency of the platform used to offer the services. The researcher revealed that digital service quality is mediated by customer

trust between the customer engagement and customer engagement and digital service quality (Susanto et al., 2023; Halim et al., 2023). The study concluded that the overall digital banking experiences could be improved with an increase in services and its impact on the customer experience in banking services (Nguyen et al., 2022; Bhatnagar et al., 2024). The study found that customer perception of digital banking is greatly influenced by the performance of the systems, accuracy of the information and reliability of the services (Julia et al., 2023). The study emphasized that quality of digital services enhances customer satisfaction and confidence with banking organizations (Trani & Tran, 2024). The research concluded that digital customer experiences can only be enhanced with technological innovation. The study opined that the challenge facing banks is the need to concentrate on customer-friendly mobile interfaces to provide better experiences to customers.

Few studies have been conducted on digital service quality within the banking industry, majority of them largely concentrate on the connection that exists between the quality of digital service and customer satisfaction and loyalty. Nevertheless, comparatively. In this case, this paper examined digital service quality on overall customer experience of rural banking consumers in Kerala.

Despite the fact that basic studies consistently show the relationship between the quality of digital services and client satisfaction in various banking platforms it becomes evident that current theories have several significant drawbacks when implemented generally (Daeli & Wedari, 2025; Rita et al., 2019; Fan et al., 2022). First, there is an obvious thematic difference between the models for urban areas that concentrate on high platform efficiency and rural realities where low digital literacy and general problems with connectivity constitute the main issues. Second, the current literature mostly focuses on customer loyalty and business performance downstream as dependent variables, thus neglecting the customer experience in its totality in non-urban locations. The current research aims to fill the identified gap by applying the modified version of E-SERVQUAL to assess the impact of usability, local security, and uptime on the process of customer journey in rural banks.

Objectives of the Study

- To identify and evaluate the key dimensions of digital service quality perceived by rural customers of the State Bank of India in Ernakulam District.
- To assess the impact of digital service quality dimensions on the overall customer experience among rural SBI customers.

Hypotheses

H₀₁: There is no significant difference in Customer Experience between male and female SBI customers.

H₀₂: There is no significant impact on digital service quality dimensions on the overall customer experience.

From synthesized literature, it can be confirmed that dimensions of digital service quality, especially efficiency, reliability, and security, are important determinants for ensuring consumer satisfaction and trust in financial services around the world. Despite the strong emphasis that such studies make on urban dimensions and long-term loyalty, this study fills an important research void by examining the extent to which such factors determine overall customer experience in rural Indian banks.

III. RESEARCH METHODOLOGY

The current study used descriptive research to determine the relationships between the quality dimensions of digital services and customer experience among the rural customers of the State Bank of India (SBI) in the Ernakulam District. The target population of the study will include the rural customers of SBI located in Ernakulam District of Kerala, India. These respondents are the users of different digital banking tools, such as SBI YONO, internet banking, mobile apps, and ATM. The primary data were collected through a purposive sampling method which was considered appropriate since it allows the researcher to include the participants who are both users of SBI digital banking services and the rural inhabitants of Ernakulam. Reliability, Security and Privacy, and Service Availability, and Customer Experience is the dependent variable, which is the general dimension of satisfaction, trust, and engagement among customers of State Bank of India, in Ernakulam District a rural area.

The study was conducted among 384 customers of SBI in Ernakulam district, which is in line with the structural equation modeling recommendations based on the work. The sample size was obtained on a few rural branches from Aluva, Kothamangalam, Muvattupuzha and Perumbavoor regions. The data were collected from 10th December 2025 to 31st January 2026. The researcher used descriptive statistics, Reliability Statistics, Independent Samples t-test, and Regression analysis for analysing the collected data.

The statistical analyses of quantitative data in this research were carried out using the software packages IBM SPSS Statistics (Version 26.0) and IBM SPSS AMOS (Version 24.0). Specifically, the SPSS program was utilized for determining descriptive statistics, testing for scale reliability by using the alpha coefficient of Cronbach, testing Levene's equality of variances, and multiple regression. Meanwhile, the AMOS program was used for validating the SEM results, ensuring a comprehensive evaluation of digital service quality measurement construct.

Conceptual Model

In fig. 1 illustrates the causal linkages that have been proposed are based on how four unique elements of digital service quality, namely Reliability, Security & Privacy, Service Availability, and Ease of Use, act as independent predictors of Customer Experience. These critical E-SERVQUAL dimensions combine in a way that has a direct impact on the collective experience of rural banking customers using services at the State Bank of India.

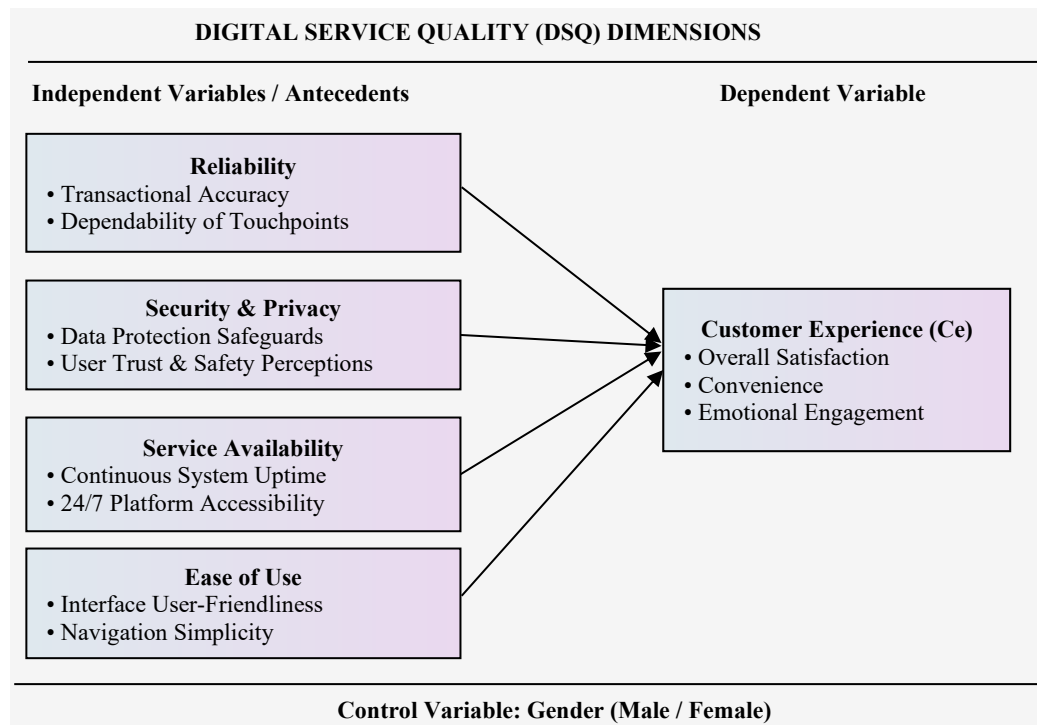


Fig. 1 Proposed Conceptual Framework of Digital Service Quality and Customer Experience

IV. RESULTS

TABLE I DEMOGRAPHIC PROFILE AND DIGITAL BANKING USAGE CHARACTERISTICS OF RESPONDENTS

Variables	Frequency	Percent
Gender	Male	198
	Female	186
	Total	384
Monthly Income	Below 15,000	167
	15,001-30,000	123
	30,001-50,000	71
	Above 50,000	23
	Total	384
Age	Below 25	48
	25-35	110
	36-45	107
	46-55	66
	Above 55	53
	Total	384
Education	SSLC & below	124
	+2	123
	Graduate	111
	Post Graduate & Above	26
	Total	384
Occupation	Farmer	101
	Govt. Employee	39
	Private Employee	81
	Self-employed	76
	Students	34
	Others	53
	Total	384
Primary Channel	ATM	70
	Internet Banking	51
	UPI Apps	132
	YONO App	110
	Other	21
	Total	384
Duration of Digital Use	Less than 2 Years	41
	2-5 Years	105
	5-8 Years	125
	Above 8 Years	113
	Total	384

(Source: Collected from primary data)

TABLE II RELIABILITY STATISTICS FOR MEASUREMENT CONSTRUCTS

Construct	Number of Items	Cronbach's Alpha (α)	Reliability Level	Interpretation
Ease of Use (EU)	4	0.716	Acceptable	Indicates consistent responses across items measuring user-friendliness and ease of navigation in SBI's digital interfaces.
Reliability (R)	4	0.815	Good	Suggests a high degree of internal consistency in items assessing the dependability and accuracy of SBI's digital transactions.
Security & Privacy (S)	4	0.73	Acceptable	Demonstrates acceptable reliability for items evaluating customers' trust and perception of security safeguards in digital banking.
Service Availability (SA)	4	0.769	Good	Reflects reliable responses concerning system uptime, accessibility, and continuous service delivery.
Customer Experience (CE)	6	0.706	Acceptable	Shows adequate internal consistency for the scale measuring overall satisfaction, convenience, and emotional experience.

(Source: Collected from primary data)

In table II shows that all constructs had a coefficient of Alpha that was between 0.706 and 0.815 over the standard of 0.70 which is recommended. The Reliability construct ($\alpha = 0.815$) had the highest level of internal consistency meaning that the respondents viewed SBI in a digital service that are reliable and consistent in various touchpoints. Ease of Use ($\alpha = 0.716$)

In table I represents the demographic characteristics of the selected 384 customers of SBI. The selected sample has an equal representation in terms of gender where 51.6 per cent of the samples represent males while 48.4 percent represent females. With regard to income levels, the highest proportion (43.5%) earned less than 15,000 incomes, while 32% earned between 15,001 to 30,000, indicating that majority of the users earn low to medium incomes.

It can be seen from the above age distribution that adult members of the population aged 25 to 45 years make up the largest percentage of the respondents constituting 56.5% of the total number of respondents, thus indicating a greater preference for digital-banking services among active adults who are flexible in technological matters. Regarding the level of education, 64.3% of surveyed people are of higher-secondary education or less (+2) which indicates a medium level of education of the respondents using digital-banking. Occupationally, farmers (26.3%) and the private employees (21.1) are the main segments, thus, indicating active use by both the agricultural and service industries of the digital-banking services.

The comparison of the main digital-banking platforms has shown that UPI applications (34.4%) and the YONO App (28.6) are the most commonly used platforms, suggesting a definite way towards the preferences of mobile-based and app-based banking. When it comes to the time spent using digital-banking, most of the respondents (36.2%) reported that they have been using digital banking over five years, meaning that they have been using it consistently and are becoming more and more familiar with digital financial ecosystems.

and Security & Privacy ($\alpha = 0.730$) reached satisfactory level of reliability, which confirms that these scales are good at capturing the perception of usability and safety of customers. Service Availability was also demonstrated by ($\alpha = 0.769$) which underscores the similarity of assessment of system. The Customer Experience construct ($\alpha = 0.706$) was

acceptable reliability, which implies constant and consistent measurement of customer satisfaction.

TABLE III DESCRIPTIVE STATISTICS

Items	Mean	Std. Deviation
	3.64	.651
The digital banking services save me time and effort.	4.28	.732
I find the digital banking process enjoyable and convenient.	4.18	.715
My trust in SBI has increased due to its digital service performance.	4.11	.659
I would recommend SBI's digital banking services to others.	4.28	.448
My overall perception of SBI's digital banking experience is positive.	4.54	.669

(Source: Collected from primary data)

TABLE IV GROUP STATISTICS AND INDEPENDENT SAMPLES T-TEST FOR CUSTOMER EXPERIENCE BY GENDER

Variable	Gender	N	Mean	Std. Deviation	Levene's Test for Equality of Variances	Sig.	t-test for Equality of Means	Sig. (2-tailed)
Customer Experience (CE)	Male	198	4.1843	0.42096	0.119	0.73	0.664	0.507
	Female	186	4.1559	0.41792				

(Source: Collected from primary data)

In table IV displays the average rating of male customers on the SBI services of digital banking was a little bit higher ($M = 4.18$, $SD = 0.42$) than that of female customers ($M = 4.16$, $SD = 0.42$). Although the difference is slight, it indicates the slightly more favourable impression of male users. The standard deviations of both groups are low, which means that the answers were quite consistent and may indicate that there is a sense of satisfaction of both genders.

Levene test indicated that there is no significant difference in variable between the male and female customers of SBI ($F = 0.119$, $p = 0.730$) and therefore both groups shared similarities in variables in their responses. On this, the analysis was done on the basis of equal variances. The t-test score ($t(382) = 0.664$, $p = 0.507$).

TABLE V REGRESSION ANALYSIS

Model	R	R Square	Adjusted R Square	Sig. F Change	Durbin-Watson
1	.354 ^a	.126	.116	.000	2.051
Predictors: (Constant), Service Availability, Security Privacy, Reliability, Ease of Use Dependent Variable: Customer Experience					

(Source: Collected from primary data)

TABLE VI ANOVA TABLE

	Sum of Squares	df	Mean Square	F	Sig.
Regression	11.056	4	2.764	13.611	.000 ^b
Residual	76.960	379	.203		
Total	88.016	383			

(Source: Collected from primary data)

The table III represent the descriptive statistics of the 6 items that measured Customer experience of State Bank of India (SBI) in Ernakulam. The sample mean of all the items is greater than 3.5, which indicate a positive attitude of customers towards the SBI digital banking services. The descriptive statistics disclose that customers in rural localities are having positive views about digital banking offered by SBI, valuing its convenience, time-saving, and reliability. The low standard deviations the consistency of response is shown by the interval between (0.448 and 0.732) items establishing that none of the customers are dissatisfied.

H₀: There is no significant difference in Customer Experience between male and female SBI customers.

In table V provides the relationship between the four dimensions of digital service quality and Customer Experience. The correlation coefficient ($R = 0.354$) indicates a moderate positive, that is, these factors indeed have an observable effect. The fine-tuning of the estimate using adjusted R Square (0.116) supports the reliability of the model depending on the sample size and number of predictors. Also, the value of Durbin Watson 2.051 is in the comfortable range, which indicates the absence of autocorrelation among the residuals and the expected behaviour of the model.

The results of the ANOVA are provided in table VI, and it can be concluded that the model is statistically significant ($F(4, 379) = 13.611$, $p < 0.001$). This translates to the fact that the four predictors jointly explaining discrepancies in Customer Experience.

In table VII indicates that a positive influence is evident on the four factors, which include the Ease of Use, Reliability, Security and Privacy, and the Service Availability to the experience of the rural customer with SBI Digital Banking. All predictors are statistically significant, with Ease of Use (0.229, $p < 0.001$) being the most significant, followed by Security and Privacy (0.168, $p = 0.001$), reliability (0.147, $p = 0.002$) and Service Availability (0.145, $p = 0.003$). The findings indicate that in situations where such dimension of digital service quality is enhanced, customers are more likely to be satisfied and overall experience the better.

TABLE VII COEFFICIENT TABLE

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.763	.384		1.988	.048		
Ease of Use	.250	.053	.229	4.742	.000	.985	1.015
Reliability	.176	.058	.147	3.049	.002	.992	1.008
Security & Privacy	.203	.059	.168	3.464	.001	.985	1.015
Service Availability	.147	.049	.145	2.999	.003	.982	1.018

(Source: Collected from primary data)

The study confirmed that the Ease of Use was the strongest (0.229) and it demonstrates the extent of influence a simple and user-friendly interface would have on the customer. Security & Privacy came in next (0.168), as the rural users care a lot. Although the impacts of Reliability and Service Availability were somewhat smaller, they were also significant- indicating that the reliability in performance and 24/7 availability is also important to maintain positive and consistent customer experiences. All VIFs were between 1.008 and 1.018, which is very comfortable as compared to typical value of 5. This implies that there is no problem of multicollinearity- every variable brings something new to the analysis without intersecting with the rest to the point of redundancy.

The four dimensions on the quality of digital services are combined to influence the customer experience in a meaningful way of the rural users of SBI in the Ernakulam District. These findings resonate with the prior studies that also identify the value of usability, security, and reliability in motivating satisfaction with online services (Lemon & Verhoef, 2016).

V. DISCUSSION

Finding of the Study

This study investigated the dimensions of digital service quality such as the Ease of Use, Reliability, Security and Privacy and the Service Availability and the customer experience of users of the rural SBI in Ernakulam District.

The study found that all the customer has a positive attitude towards customer experience (The sample mean of all the items is greater than 3.5). The regression analysis was positive and statistically significant in each of the four dimensions in its contribution to customer experience ($p < 0.05$) with the four dimensions explaining 12.6% of the variance ($R^2 = 0.126$). The most significant driver among them was Ease of Use ($\beta = 0.229$), Security and Privacy (0.168), Reliability (0.147), and Service Availability (0.145). The findings indicated that customer satisfaction and trust are tightly connected with the ease, reliability, and security of the digital services to users. The t-test showed no significant difference in customer experience between male and female users in the digital setting of SBI and this indicates that digital platforms of SBI are performing equally well with both networks in rural locations. It is discovered that SBI is performing reasonably well in providing a good digital

banking experience to its rural customers due to its ease of use, safe transaction experience, and competent service.

Suggestions

Based on the findings of the study, the researcher advises that SBI should undertake a number of measures to enhance its online banking experience, particularly among the rural customers. First, the usability of these apps such as YONO app would become easier by improving their navigational aspects, making them available in vernacular languages and developing simple features for use by the user with low digital skills. To achieve more trust, the bank must ensure to enhance its security provisions including using more sophisticated authentication tools, real-time fraud detection features, and teach the customers to use safe digital practices. It would also be necessary to ensure that there are reliable service and constant access through sound infrastructure and 24-hour technical support so as to minimize the chances of transaction failure and increase user confidence. SBI ought to implement specific digital literacy and awareness campaigns in the rural regions to make the customers more confident and empowered regarding the usage of digital platforms. Through customer feedback and tailored services, the bank will be able to make its digital products more accurate to the needs and preferences of users, as they change.

Limitations and Scope for Further Study

This paper considers only four central dimensions of service quality, in which the E-SERVQUAL framework was used as its basis. Nevertheless, future studies can be based on this platform and include other variables such as perceived value, customer engagement, satisfaction, trust, and behavioural intention all of which are taking on a central role in the dynamic digital banking environment. The consideration of technology-related factors like perceived risk, digital literacy, and the responsiveness of the system might be included in the picture as well and enhance the capability of the model to explain the customer experience better.

The present research concentrated particularly on rural communities within the Ernakulam District, which indicates that the research might not be an accurate representation of what happens to customers in other locations with varying digital infrastructure levels or socio-economic statuses. Future research studies may use comparative analysis for several districts and/or states in order to obtain a more generalized view about the regional variations in online

services perception and usage among the target population groups.

Future research studies can also shed some light on the way that certain demographic and psychographic factors like gender, age, educational and income levels, and degree of digital adoption influence customer experience. In other words, it will be interesting to discover these variables as potential moderating or mediating factors to obtain insights into the particular needs and preferences of the rural banking customers.

VI. CONCLUSION

This study critically analyzed the structural relationship between the dimensions of e-service quality and the customer experience of the rural customers of State Bank of India located in the Ernakulam district. The empirical evidence clearly indicated that all four dimensions of e-servqual Ease of use, Security and privacy, Reliability, and Service availability all have a positive effect on customer experience at the significance level $p < 0.05$. These independent variables account for 12.6% of the total variation in rural customer experience ($R^2 = 0.126$), backed by a highly significant model fit ($F(4, 379) = 13.611, p < 0.001$). Among the individual antecedents, Ease of Use emerged as the strongest independent driver ($\beta = 0.229, p < 0.001$), followed sequentially by Security & Privacy ($\beta = 0.168, p = 0.001$), Reliability ($\beta = 0.147, p = 0.002$), and Service Availability ($\beta = 0.145, p = 0.003$). There was no significant difference in the customer experience among genders, as indicated by the demographic variance analysis through independent samples t-test ($t(382) = 0.664, p = 0.507$), thus indicating that the digitalization effort in SBI operates with similar effectiveness among males and females. In order to retain more customers, banks must consider the need for efficient user interfaces, localization of the use of vernacular languages, use of robust cryptography for the purposes of cyber security, and 24/7 availability of their infrastructure systems in order to prevent any transactional hitches. The scope of this study could be expanded even further, incorporating some other factors such as customer involvement, risks, or correlation with levels of digital literacy. Comparative studies from other locations would be very useful for rural digital banking.

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