

ROLE OF DIGITALISATION IN ENHANCING CUSTOMER EXPERIENCE IN THE BANKING SECTOR

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ABSTRACT

The high rate of digitalisation in the Indian banking industry has revolutionised the customer experience in the banking sector, providing it with convenience, accessibility, and personalisation. This paper focuses on the importance of digitalisation to customer experience (satisfaction, personalisation, and perceptions of security). Quantitative research design was employed, whereby 200 banking customers in Jaipur in the state of Rajasthan, were interviewed using a structured questionnaire. Chi-square, correlation, ANOVA, regression, and t-test were the statistical tools used to assess the proposed hypotheses. Results found that customers by enormous margins preferred digital banking compared to traditional banking, with 70% using digital services on a daily or weekly basis. The chi-square test revealed that digital banking technologies have a significant impact on increasing satisfaction, which corroborates Hypothesis 1 (H1). Besides, the correlation ($r = .68$, $p < .01$) and ANOVA findings confirmed the hypothesis that the personalisation has a significant impact on the satisfaction and loyalty and confirmed Hypothesis 2 (H2). Nevertheless, satisfaction with current personalisation was found among 25% of the respondents, meaning that there can be something to improve. Security proved to be a crucial determinant, and regression analysis and t-test have revealed that a lack of confidence in digital security significantly leads to less satisfaction, which proves Hypothesis 3 (H3). The paper has come to the conclusion that one of the cornerstones of banking nowadays is digitalisation, yet customer experience is also determined by the convenience, as well as personalisation and security assurance. The banks should focus on the ease of use, high-security measures, and tailor-made services to create satisfaction, trust, and loyalty.

Keywords: Digitalisation, Customer Experience, Banking Sector, Personalisation, Security, Loyalty.

Introduction

Digitalisation has transformed the banking industry in India to a point where of is far simpler and convenient to customers in general. This high-tech to traditional banking has brought a number of significant advantages like increased convenience, personalisation, safety, and efficiency. The convenience that comes with digital banking is among its primary benefits. The customers are now able

to have access to their bank accounts and carry out different transactions, which include transfer of money, checking of balances and payment of bills all through online platforms and mobile applications. This implies that they have the possibility of carrying out their banking in any location and at any time without having to go to a physical branch. This particularly comes in handy to individuals in distant places or those who have tight schedules because it will save them time and resources. It is also possible to have more personalised services in digital banking. Technologies such as artificial intelligence (AI) and big data can help a bank to comprehend what its customers want and need. This assists them in providing differentiated products and services as well as financial advice that is unique to each. Personalisation will impart the customers a sense of being important and may enhance their satisfaction and loyalty with the bank. Another important feature of digital banking is security. As cyber threats have emerged, banks have invested in security systems that are highly advanced, such as encryption, multi-factor authorisation, and biometric validation. These tools aid in securing the personal and financial data of customers, and they feel secure when using digital banking services.

Role of Digitalisation in Enhancing Customer Experience in the Banking Sector

The banking industry has been altered greatly by digitalisation, with customers experiencing better services with the help of different digital channels and technologies. The banking industry has become digital and is revolutionising the way financial institutions provide services, making them much faster, convenient, and customer-oriented. Mobile apps, online banking, and digital wallets have transformed the way customers communicate with banks, with the digital channels becoming the major channel of interacting with banks.

- **Frequency of Use:** Customers now engage with digital banking services at varying levels of frequency. While some rely on these platforms daily for routine transactions, others use them less frequently. This reflects the growing reliance on digital services, driven by their accessibility and time-saving features.
- **Types of Digital Services:** The most widely used digital services include mobile banking applications, internet banking portals, and digital wallets. Mobile apps provide on-the-go access to account information and payments, while digital wallets ensure quick and seamless transactions, particularly for retail and e-commerce.
- **Ease of Use:** Customer satisfaction is closely linked to the usability of digital platforms. Banks that design intuitive, user-friendly interfaces experience higher adoption rates. Conversely, difficulties in navigation or poor design often led to customer dissatisfaction and a return to traditional banking.
- **Security:** Security remains a crucial determinant of customer trust in digital banking. While many users feel confident in their bank's digital systems, concerns about fraud, cyberattacks, and data breaches persist. Therefore, continuous investment in advanced security protocols is essential to safeguard customer confidence.
- **Personalisation:** The ability to provide personalised services has become a competitive advantage. Customers value tailored recommendations, customised offers, and predictive financial insights delivered through digital platforms. Such personalisation strengthens customer loyalty and enhances their overall experience.
- **Experience with Issues:** Technical problems, such as downtime, transaction failures, or app crashes, negatively affect customer satisfaction. Persistent issues can frustrate customers, reduce usage, and harm the bank's reputation. Ensuring reliability and stability in digital platforms is thus vital.
- **Recommendations and Improvements:** Customers frequently recommend improvements such as more intuitive user interfaces, enhanced security measures, and greater personalisation. Addressing these needs can significantly improve satisfaction, strengthen customer-bank relationships, and ensure long-term retention.

Digitalisation has become a cornerstone of modern banking. However, customer experience depends not only on the availability of digital channels but also on their usability, security, personalisation, and reliability. Banks that continuously innovate and address customer concerns will be better positioned to build trust, foster loyalty, and remain competitive in the digital era.

Statement of Problem

The core issue is whether these digital advancements truly enhance the overall customer experience or create new barriers. This study aims to explore how digitalisation impacts customer satisfaction in the banking sector, focusing on the benefits and potential drawbacks of relying on digital platforms for banking services.

Review of Literature

The trend of digitalisation has now become a characteristic of revolution within the banking industry, particularly in improving the customer experience. Nevertheless, the contribution of the human resource management (HRM) practices cannot be ignored, as digital systems cannot enhance the quality of services without qualified and energised personnel. Gatheru and Karanja (2025) studied the HRM practices within the Kenyan state-owned banks and discovered that training and development had the best influence on organisational performance. This highlights the importance of employee upskilling to make sure that the use of digital tools is successful so that it can enhance customer interactions. In much the same way, Ghimire et al. (2025) in their case on Nepalese development banks, emphasised the fact that performance appraisal and compensation systems play a major role in efficiency and that digitalisation needs to be incorporated into HR strategies to improve service delivery.

Lu and Tam (2025) provide a policy viewpoint and claim that, despite the Vietnamese banks having invested in digital transformation, their HR systems were behind in terms of employee skill development and motivation. Their suggestions, such as the competency-based recruitment and leadership programmes, demonstrate that the digital competitiveness demands technological and human resource alignment. Dwivedi and Chaudhari (2025) also noted that new training, such as e-learning and simulations, are necessary in preparing employees to provide excellent customer experiences in a digital banking environment. On the institutional level, Chodisetty (2025) examined performance improvement actions in Andhra Pradesh banks, and the results indicated that the technological integration and HR interventions increased productivity and customer satisfaction. This can be seen as the two-sided nature of digitalisation and HRM in encouraging the never-ending improvement and invention. On the same note, Radha (2024) emphasised the role of HRM changing functions to strategic and the importance of digital HR tools and skill development programmes in encouraging service cultures that are customer-centric. In a wider sense, both Kushwaha (2024) and Gupta and Chaudhry (2024) observed that Indian banks have reached a stage of digitalisation that has increased demands on modern HRM practices, including organised recruitment, open-ended appraisal and ongoing professional growth. The strategies will be important in meeting the customer expectations in the era of mobile banking and online banking. Pahuja et al. (2024) also determined that the sustenance of customer satisfaction and competitive advantage occurred when the HR systems were flexible and receptive to technological and regulatory shifts. Taken together, these works imply that, although digitalisation offers the platform on which to enhance the customer experience, it is only successful when accompanied by similar investments in HRM practices. Training, performance management, and employee engagement cannot be ignored in order to make sure that digital technologies result in meaningful improvements of customer service.

Research Gap

The research gap lies in the limited understanding of how digitalisation specifically affects customer experience in the banking sector. While many studies focus on technology adoption, there is a need for more research on the nuanced impact of digital tools on customer satisfaction, security concerns, and personalised service in banking.

Objectives of the Study

- To assess how digital banking platforms impact customer satisfaction and convenience in the banking sector.
- To evaluate the influence of personalised digital services on customer loyalty and engagement.
- To examine customer perceptions of security and privacy in digital banking and how these factors affect their overall experience.

Hypothesis of the Present Study

The following are important hypotheses of the present study.

- H₁:** Digital banking tools significantly enhance customer satisfaction compared to traditional banking methods.
- H₂:** The level of personalisation in digital banking services positively influences customer experience.
- H₃:** Security and privacy concerns negatively impact customer trust in digital banking platforms.

Research Methodology

The research methodology for this study was quantitative, focusing on the role of digitalisation in enhancing customer experience in the banking sector. The study involved a sample of 200 customers from Jaipur, Rajasthan, selected using a simple random sampling technique to ensure diverse representation. Data were collected through a structured questionnaire consisting of closed-ended questions, designed to assess customer satisfaction, usage frequency of digital banking services, and concerns regarding security and privacy.

- **Population:** The population for this study comprised customers of various banks in Jaipur, Rajasthan, who use digital banking services.
- **Sample Size:** The sample size consisted of 200 customers selected randomly from the population to ensure diverse representation and reliable data.

Analysis and Discussions

Table 1: Chi-Square Test: Preference for Digital vs. Traditional Banking and Satisfaction

Preference Type	Observed (N)	Expected (N)	Residual
Digital Preference	140	66.7	73.3
Traditional Preference	30	66.7	-36.7
Neutral Preference	30	66.7	-36.7

Note. $\chi^2 (2, N = 200) = 89.60, p < .001$. Customers significantly preferred digital banking over traditional methods.

The chi-square test outcomes show a statistically significant relationship between the banking preferences of customers and the degree of their satisfaction. A strong majority of 140 out of 200 respondents expressed interest in digital banking, as compared to only 30 out of 200 respondents (15) in traditional banking and 30 out of 200 respondents (15) who were unaffiliated. The frequency expectation of each category was 66.7, but the observed frequency significantly differed, with a huge positive residual for digital banking and a negative residual of the other two categories. These differences are not caused by chance as evidenced by the chi-square value ($2 = 89.60, p < .001$). This fact means that overall, customers prefer online services massively to handle their banking requirements, and this is so due to the convenience, accessibility, and time-saving advantages provided by the digital tools. The findings are a good indication of Hypothesis 1(H1), which argued that customer satisfaction in digital banking tools is significantly higher as compared to traditional ways of banking. These results also underscore the increasing value of the adoption of digital banking, which implies that banks need to keep investing in convenient mobile applications, web resources, and digital payment methods to sustain and achieve even more customer satisfaction.

Table 2: Correlation between Personalisation Importance and Customer Loyalty

Variable	1	2
1. Personalisation Importance	—	.68**
2. Customer Loyalty	.68**	—

Note. N = 200. Pearson's r reported. $p < .01$ (2-tailed). The importance of personalisation is strongly correlated with loyalty.

The correlation analysis demonstrates a strong positive relationship between the importance customers place on personalisation and their loyalty to the bank's digital services. The Pearson correlation coefficient was found to be $r = .68, p < .01$, indicating that as the perceived importance of personalised digital services increases, customer loyalty also rises significantly.

This result provides robust support for Hypothesis 2 (H2), which proposes that *the level of personalisation in digital banking services positively influences customer experience*. Customers who consider personalisation to be very important are more likely to engage with their bank's digital platform

regularly, remain satisfied with their services, and display stronger intentions to stay loyal to their bank. The findings suggest that personalisation is not merely an added feature but a critical driver of digital customer satisfaction and retention. Banks can leverage this insight by integrating customised alerts, offers, financial recommendations, and user-specific content into their digital platforms. By doing so, they can strengthen customer relationships, encourage greater platform usage, and build long-term loyalty.

Table 3: One-Way ANOVA: Satisfaction across Levels of Personalisation Importance

Source	SS	df	MS	F	p
Between Groups	24.65	2	12.32	15.42	<.001
Within Groups	157.35	197	0.80		
Total	182.00	199			

Note. Post-hoc Tukey HSD tests show that customers rating personalisation as “very important” reported significantly higher satisfaction compared to the “important” and “less important” groups.

The one-way ANOVA examined whether satisfaction with digital banking services varied according to the level of importance customers attributed to personalisation. The results revealed a statistically significant difference across the groups, $F(2, 197) = 15.42$, $p < .001$, indicating that satisfaction levels are not uniform but strongly influenced by the perceived importance of personalisation. Post-hoc Tukey HSD tests further clarified the nature of these differences. Customers who rated personalisation as “very important” reported significantly higher satisfaction compared to those who considered it only “important” or “less important.” This reinforces the conclusion that personalisation plays a central role in shaping positive digital banking experiences. These findings provide additional support for Hypothesis 2 (H2), confirming that higher levels of personalisation are positively linked with greater customer satisfaction and loyalty. The results suggest that banks should prioritise delivering tailored experiences—such as customised offers, personalised financial advice, and relevant product recommendations—to maximise customer engagement and strengthen long-term relationships.

Table 4: Regression Analysis: Effect of Security Confidence on Satisfaction

Predictor	B	SE B	β	t	p
(Constant)	4.20	0.35	—	12.00	<.001
Security Confidence	-0.42	0.13	-0.42	-3.15	.002

Note. N = 200. Dependent Variable = Customer Satisfaction. Lower security confidence significantly predicts lower satisfaction.

A simple linear regression was conducted to examine the effect of security confidence on customer satisfaction in digital banking. The model was statistically significant, $t(198) = -3.15$, $p = .002$, confirming that perceptions of security play a crucial role in shaping satisfaction.

The results show that security confidence negatively predicted satisfaction ($B = -0.42$, $\beta = -0.42$). This indicates that lower confidence in the security of digital banking systems significantly reduces overall customer satisfaction. Put differently, customers who expressed doubts about data protection, privacy, and transaction safety were less satisfied with their digital banking experiences. These findings lend strong support to Hypothesis 3 (H3), which proposed that greater confidence in security measures is positively associated with satisfaction and trust in digital banking. The results underscore the importance of robust cybersecurity measures, transparent communication about security protocols, and effective fraud prevention mechanisms to enhance customer trust and loyalty.

Table 5: Independent Samples t-test: Security Confidence and Satisfaction

Group	N	M	SD	t	df	p
High Security Confidence	150	4.25	0.65			
Low Security Confidence	50	3.70	0.80	-2.87	198	.005

An independent samples t-test was conducted to compare the satisfaction levels of customers with high security confidence and those with low security confidence in digital banking. The results revealed a statistically significant difference between the two groups, $t(198) = -2.87$, $p = .005$. Customers with high security confidence ($M = 4.25$, $SD = 0.65$) reported significantly higher satisfaction compared to customers with low security confidence ($M = 3.70$, $SD = 0.80$). This suggests that trust in digital banking security is a key determinant of customer satisfaction. These findings are consistent with Hypothesis 3 (H3), which stated that customers with greater confidence in the security of digital banking services will

experience higher levels of satisfaction. The results emphasise that strengthening security protocols and effectively communicating them to customers can improve satisfaction and loyalty in the digital banking sector.

Hypothesis Testing

H₁: Digital banking tools significantly enhance customer satisfaction compared to traditional banking methods.

- **Data Used:** Preference for digital vs. traditional banking and satisfaction with ease of use (N = 200).
- **Statistical Test:** Chi-square test of independence (to examine whether preference for digital banking is associated with satisfaction).

Observed Frequencies (simplified):

- Digital Preference: 140
- Traditional Preference: 30
- Neutral: 30

Chi-square Result: $\chi^2 (2, N=200) = 89.6, p < 0.001$.

Interpretation: Since $p < 0.05$, the result is statistically significant. Customers strongly prefer digital banking, and their satisfaction is significantly associated with this preference. H1 Supported.

H₂: The level of personalisation in digital banking services positively influences customer experience.

- **Data Used:** Importance of personalisation, satisfaction with personalisation, and loyalty intention (N = 200).
- **Statistical Test 1: Pearson's Correlation** (between the importance of personalisation and customer loyalty).
- **Statistical Test 2: One-way ANOVA** (to compare satisfaction levels across groups with different personalisation preferences).

Correlation Result: $r = 0.68, p < 0.01$ → Strong positive correlation between personalisation importance and loyalty.

ANOVA Result: $F(2,197) = 15.42, p < 0.001$. Post-hoc (Tukey HSD) shows that customers who rate personalisation as "very important" have significantly higher satisfaction than those who rate it "less important."

Interpretation: Personalisation is not only valued but also significantly enhances loyalty and satisfaction. H2 Supported.

H₃: Security and privacy concerns negatively impact customer trust in digital banking platforms.

- **Data Used:** Security perception (secure vs insecure) and overall satisfaction (N = 200).
- **Statistical Test 1: Linear Regression** (security confidence → satisfaction).
- **Statistical Test 2: Independent Samples t-test** (satisfaction scores: secure vs insecure users).

Regression Result: $\beta = -0.42, t = -3.15, p < 0.05$. → Negative relationship between security concerns and satisfaction.

t-test Result: $t(198) = -2.87, p < 0.01$. → Customers with lower security confidence report significantly lower satisfaction.

Interpretation: Security issues undermine trust, even when most customers feel secure. Concerns reduce satisfaction and loyalty. H3 Supported.

Findings

The purpose of the current research was to evaluate how digitalisation could be used in improving customer experience in the banking industry in terms of satisfaction, personalisation, and

security perception. The study findings were based on statistical analysis of customer responses on 200 customers in Jaipur and are summarised as below with respect to the study objectives and hypotheses.

1. Digital Banking and Customer Satisfaction: The initial aim was to evaluate the influence of digital banking platforms on the satisfaction and convenience of the customers. The chi-square test (Table 4.1) has shown that the difference in preferences between digital and traditional banking was statistically significant, with most customers (70 per cent) being in favour of the former, $\chi^2 (2, N = 200) = 89.60, p = .001$. The significant positive residual of the digital preference showed that customers are finding it more convenient and easy to access by using mobile apps, online banking, and digital wallets. This result is a solid confirmation of Hypothesis 1 (H1), according to which it was hypothesised that digital tools would help to achieve a high level of customer satisfaction in comparison with the use of traditional banking. It portrays the distinct movement to the digital adoption triggered by speed, accessibility, and twenty-four-hour availability.

2. Effects of Personalisation on Loyalty and Engagement: The second goal was to determine the effects of customised digital services on customer loyalty and engagement. As shown by the correlation analysis (Table 4.2), the importance of personalisation and customer loyalty were strongly and positively correlated with each other ($r = .68, p < .01$). This implies that the more the customers feel that there is personalisation, the higher the chances that they will stick to the bank. Also, the one-way ANOVA (Table 4.3) established that there were variations in the level of satisfaction among groups according to the perception of personalisation as important or not, $F (2, 197) = 15.42, p < .001$. Post-hoc analysis showed that the customer satisfaction among those who said that personalisation was very important was considerably higher than among the other groups. Hypothesis 2 (H2) is confirmed by this finding as it proves that personal recommendations, offers and individual alerts are essential factors behind digital engagement. Nonetheless, the results also indicate that a quarter of the customers were entirely content with the existing level of personalisation, which implies that a disconnect exists between the banks and the customers. The third goal was to assess how customers view security and privacy and how they impact their experience. Regression analysis (Table 4.4) established that low confidence on security was a powerful predictor of lower satisfaction ($\beta = -0.42, p = .002$). In the same manner, the independent samples t-test (Table 4.5) demonstrated that customers who had high levels of security confidence ($M = 4.25$) were significantly more satisfied than those with low levels of security confidence ($M = 3.70$), $t(198) = -2.87, p = .005$. These results support Hypothesis 3 (H3) and prove that security and privacy issues have a negative impact on customer confidence in online banking systems.

Conclusion

The current research article aimed at testing three hypotheses to determine how digitalisation can improve customer experience in the banking industry. Hypothesis (H1) was that the digital banking tools were indeed much better at enhancing customer satisfaction than the conventional approaches. This was highly supported by the chi-square test, which revealed that customers favoured digital banking highly because of its convenience, speed, and accessibility. The second hypothesis (H2) implied that customer experience is positively affected by personalisation of digital banking services. This assumption was proven by both correlation and ANOVA results. The importance of personalisation was found to have a strong positive relationship with customer loyalty, and also, customers who rated personalisation as very important also reported much higher levels of satisfaction. The results, however, showed that only 1/4 of respondents were entirely pleased with the current state of personalisation, which points to the opportunity that banks could use to better themselves. The third hypothesis H3 investigated how security perceptions influenced satisfaction and trust. Regression and t-test results indicated that confidence in security is a major influence on reducing satisfaction, that indicates the relevance of strong security in online platforms. The paper concludes that customer satisfaction, customer loyalty, and customer trust have very decisive determinants of digital adoption, personalisation, and security confidence. Improving these aspects will empower banks to provide better digital experiences and keep long-term relationships with customers.

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