



# Impact of Digitalization on Service Marketing in the Indian Banking Industry

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## ABSTRACT

Globally, Indian banking is making the move to digitization. By the late 1980s, the Indian banking industry had realized the need for digitalization and that customer service needed to be considered as an important aspect. Due to the adverse effects of several financial reforms on India in the late 1980s, the banking industry saw a need to improve customer service and computerize the recording of transactions and knowledge accounting. Today, all banks make significant investments in digital projects to keep a competitive advantage and offer their clients the best service possible. After its launch, customers have greatly profited from the convenience and time savings.

All manual processes and activities have been replaced by digital services. Although it has benefited customers and had a significant impact on the Indian banking sector, there are still a number of difficulties that arise. This paper will examine the effects of digitalization on service marketing in the Indian banking sector and how it has changed over time. This study's main goal is to measure how satisfied bank customers are with the online services they receive from banks. This study makes use of the e – Servqual method to measure quality of services provided to banking customers after digitalization has taken place in the banking customers.

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## Introduction

The banking sector has seen a tremendous growth by introducing a number of distribution channels for customers who are interested in technology based transactions to promote customer loyalty in customers (George , 2014 ) . According to Wang et al . (2017) it has been considered the most used application which is also used by customers conveniently , which further promotes enhanced customer service and low cost . The main challenge for businesses providing technology-based services and associated services is customer happiness. The primary element determining whether a bank will succeed or fail in the future is providing excellent customer service (Thompson & Bokma 2000). Service quality is becoming a more pressing concern as a result of the market's intense rivalry and rapid technological progress. Understanding a service quality issue is therefore crucial to ensure customer satisfaction (Broderick & Vachirapornpuk 2002).

Digitalization permeates the modern world, and the banking industry is no different. Our lives are now all digital, and we wouldn't feel whole without it. To preserve their distinctiveness and meet every consumer requirement, banks of all sizes are investing heavily in digital projects (North , 2021 ). More customization and tighter consumer interaction result from digitalization. In 1996, the ICICI bank became the first bank in India to provide online banking (Mohini , 2017) . Indian banks employed technology-based solutions to enhance sales, improve customer service, and save costs. The country's economy will increase thanks to innovation, new employment possibilities, and digitalization ( Bhattacharya , 2020 ) .

According to the concept of "service quality," it refers to how well-behaved and outstanding a service is in the eyes of the consumer (Zeithaml, 1988). According to a related definition, service quality research is focused on the "sum total" of the customer's view of the service (Gummesson, 1992). There is a rising level of customers who are adopting internet banking services , but there still remains a number of customers who are hesitant to use online services due a number of factors such as low quality of service quality provided ( Li-hua, 2012; Zhao et al., 2010 ) .

Zeithaml et al. (2001, 2002) developed the e-SERVQUAL measuring scale to look at how customers assess the service they receive. The seven characteristics are effectiveness, reliability, satisfaction, secrecy, prompt response, compensation, and interaction. The first four are the core service metrics, while the next three are the recovery scale since they are only used when customers have problems. FinTech companies may increase customer satisfaction by offering superior customer service (Maier, 2016).

This paper will examine the impact of digitalization on online banking customers , how it has revolutionized the whole banking industry and the reason of adopting online services. A number of reasons are also examined why there is still non adoption of these services by customers today by using various dimensions of measuring the quality of service using the e - SERVQUAL method .

## Literature Review

### Digitalisation in the Banking Sector and its Evolution

The Indian banking sector has evolved over years . In the late 1980s there was a need felt by banks to improve and maintain record and book keeping also to keep and maintain an easier transaction for banking customers . The need for computerisation was felt . In 1988 , Reserve bank of India felt the need to study computerisation and a committee was formed headed by Dr. C. Rangarajan ( Jagtap , 2018 ) . Technology advancements have made it possible for banks to satisfy these ever rising client expectations. Customers have benefited greatly from internet banking and its offshoots, which include ATMs, Credit Cards, Debit Cards, Mobile Banking Applications, and POS, while bank workers' workloads have decreased. Customers' reliance on bank branches has decreased, in part due to internet banking and ATMs, which has enhanced employee productivity. Online banking have been shown to be more productive (Malhotra and Singh, 2006). Digital banking has emerged as a strategic instrument for boosting operational effectiveness and efficiency on the one hand, and lowering costs by utilising automated procedures,

resulting in increased production and profitability on the other (DeYoung, 2001).

Internet banks are bigger, more successful, more efficient, and have better asset quality, according to the study. There is no correlation between bank performance and Internet banking adoption, according to their research. They believe that Internet banking, especially for new private sector banks, has a detrimental and severe influence on the profitability of private sector banks (Malhotra and Singh, 2009). Akhisar et al. (2015) Using information from 23 industrialised and emerging nations, the researchers examined how online banking affects bank performance. They discovered that the number of issued bankcards and the ratio of ATMs to branches have a beneficial impact on profitability.

Kaushik and Arora (2018) They used a SWOT analysis to assess how the cashless economy affects bank performance while considering its problems and difficulties. Demonetization and digitization were included as crucial components of a cashless India. Demonetization brings about digitization, which changed Indian banking operations from a traditional to a convenient method, having a beneficial overall effect but not without certain difficulties. Malhotra and Singh (2010) explained that Online banking is not a significant factor in explaining profitability, according to the researchers, who discovered that internet banks were less profitable than non-internet banks. They blamed private and international banks for the rise of online banking.

## Digital Apps

In their study, Avasthi and Sharma (2000) described the status of technology today and emphasised the idea that banks have expanded their retail banking delivery channels as a result of embracing technology. The study has also looked at the main difficulties that the banks are having. According to Yakhlef's study from 2001, as technological dependence has grown, so has the burden placed on it. In order to rethink the model, the banks are making an effort. According to Goel (2013), technology has aided in the banking industry's transition from paper transactions to paperless trans-

actions. E-banking, credit cards, debit cards, and ATMs are examples of how technology has advanced. By using new technology, banks have improved their efficiency and reduced the amount of time customers must wait to use their services. Yajurvedi (2017) The IT revolution has prepared the way for solving the difficulties the new economy presents, taking into account the tremendous rise in global financial activity.

The banking industry provides a wide range of goods and services to customers with the use of technology, and it helps them grow their client base by creating platforms that are specifically designed to meet the demands of each consumer. The most recent technological innovations, including wearable technology, blockchain technology, chatbots, digital wallets, artificial intelligence, biometrics, and application programming interfaces, are making a big difference in the banking industry (Ganesan, 2018).

Rishi and Saxena (2004) made contributions to the study of emerging technologies as well. The study came to the conclusion that technology advancements in the banking business in industrialised nations have increased productivity in the banking sector internationally. Fundraising was studied by Merton and Bodie (2005) as a support mechanism to guarantee the smooth running of the system by lowering costs and lowering risk.

Janki's (2002) emphasises how important it is for India to create new technology, particularly for public sector banks to increase their effectiveness and customer service. As a result, technology is primarily used in areas like as risk management, product development, and customer service. The study comes to the conclusion that the only means of achieving the objectives of sustainable economic growth is technical innovation. Jalan (2010) concentrates on his studies, particularly how the overall IT evolution has changed the banking sector as a whole. The banking and finance sector has likely contributed more to technical advancement than any other industry. To deal with the escalating competitiveness and the quick expansion of the financial sector, it has a crucial attribute.

These are the benefits and difficulties brought on by the digitalization of payment services. There is broad agreement that the social benefits of payment

digitalization. The speed of payments might have a comparable impact on GDP as ATMs had in the previous century.

## Service Quality

According to the concept of “service quality,” it refers to how well-behaved and outstanding a service is in the eyes of the consumer (Zeithaml, 1988). According to a similar definition, service quality research is focused on the “sum total” of the customer’s impression of the service (Gummesson, 1992).

Profitability is correlated with service quality. It has a number of effects and advantages. Some of these advantages are unmeasurable (Duncan and Elliott, 2002). An key tool for grabbing customers’ attention is service quality. Different customer behaviours and attitudes call for good service quality that meets their needs (Ladhari et al., 2011).

The atmosphere of the bank, the service technology, the employees, and the communication channels are all part of the service quality dimension. By concentrating on these aspects, banks can be the most profitable. (2012) Swar and Sahoo . A key element in determining customer happiness is service quality. For banks, it is a crucial instrument for increasing revenue and market share (Muyeed, 2012). According to Suresh Chandar et al. (2002), service quality and customer satisfaction are positively correlated. Customer satisfaction will grow if the bank provides better service, and the two are closely tied. The emergence of internet-based services has altered how banks and their clients interact. E-service is conceptualised as an interactive information service that gives businesses a way to distinguish their service offerings and gain a competitive advantage (Rowley, 2006).

Zeithaml, 2002 explained a refined version of the e-SERVQUAL model decreasing the e-service quality dimensions to seven. These dimensions were: efficiency, reliability, fulfilment, privacy, responsiveness, compensation, and contact. The dimensions efficiency, reliability, fulfilment, and privacy formed the core e-SERVQUAL for measuring the perceptions of customers regarding service quality . The remaining three

dimensions responsiveness, compensation, and contact become relevant when online customers have questions or face problems.

## Privacy

Customers’ desire to conduct online banking transactions is defined as their expectation that the bank would fully fulfil its responsibilities by Rousseau et al. (1998).

According to Sathye’s study from 1999, there are six main criteria that determine whether a service will be adopted or rejected: infrastructure availability, ease of use, affordability, knowledge of service quality, and security concerns. The study’s findings demonstrated that barriers to online banking adoption included security concerns and a lack of knowledge about the service’s advantages.

According to Qureshi et al. (2014) customers using internet services are the biggest obstacles to online banking. Lack of literacy on internet banking , lack of adoption of online banking system is also due to low computer and internet knowledge (Obeida and Saxena , 2015).

Banking consumers are illiterate, which prevents them from becoming knowledgeable with how to use modern technology. The major obstacle to internet banking will remain this problem until it is resolved (Ramavhona and Mokwena, 2016).

Threats to user accounts, risks arising from those threats, financial losses that could occur as a result of potential risks, lack of cyber security, and internet frauds are some of the main issues that have been identified in the literature regarding the use of online banking services (Sumroy et al., 2019).

India has encountered a challenge when it comes to trusting internet banking (Kesharwani and Bisht, 2012). In India, just 7% of account holders use the internet for financial activities (McKinsey and Company, 2014). For banks, the low adoption rate of internet banking is a problem.

Customers’ trust in e-banking services, and particularly in internet banking services, is greatly

impacted by the security of online financial transactions. Customers lack faith in online banking services due to their fear of losing their money, despite security incidents declining as a result of steps adopted.

## Objectives of Study

1. To examine the impact of digitalisation on service marketing in Indian banking industry.
2. To determine the factors influencing customer satisfaction through service marketing in Indian banking industry.

## Hypotheses of the study

**H01: There is no positive impact of digitalisation on service marketing in Indian banking industry**

**H11: There is positive impact of digitalisation on service marketing in Indian banking industry**

**H02: There is no positive correlation between service marketing and customer satisfaction in Indian banking industry**

**H12: There is positive correlation between service marketing and customer satisfaction in Indian banking industry**

## Method of Study

For this study, a quantitative research approach is selected. Stratified random sampling will be used to gather the study's data. The customers of banks that use online services will serve as the samples. Data will be gathered from the banking customers of various banks using the survey approach.

## Research methodology

According to Bryman and Bell (2003), a survey allows the researcher to collect data on behaviours, events, or viewpoints at a certain moment in time using questionnaires or interviews. A combination of quantitative and qualitative methods was used in this work.

**Primary Data:** To acquire primary data, a survey is being done using a questionnaire.

**Secondary Data:** With different data accessible via websites, journals, books etc. has been employed in this research.

## Target Population and Sampling

**Location:** Delhi/NCR

**Respondents:** Public and Private sector banks in Delhi/NCR, with reference of its customers

**Sample size:** 187.

**Sampling Technique:** Convenience sampling techniques

**The technique used:** In order to characterise the sample and display the quantities and percentages of the items falling into different categories, descriptive statistics are utilised. The statistically significant difference in means that exists between two or more groups is found using an analysis of variance. The purpose of a correlation analysis is to gauge how closely two variables are related.

**Tools:** SPSS and MS Excel have been used for both data coding as well as data transcription.

## Collection of data from respondents -

### Data sample

The study's sample was made up of customers from several banks that operate in the retail banking sector. Customers were asked to make a list of the variables that affect how they perceive service marketing. Based on their past experience with digitalization and the security provided by different organisations, they made this decision. The majority of the scales from past research were used to build the questionnaire. A five-point Likert scale, from strongly disagree (1) to strongly agree (5), was used to evaluate each item (5). Numerous modifications and rewordings of the scale were done in order to meet the requirements of this study. The questionnaire was mailed to customers.

**Questionnaire Design –**

Q_ID	Variables & questions	Cronbach's Alpha	PEARSON CORRELATION COEFFICIENT	P value
<b>Tangibility</b>				
T1	My bank is equipped with the latest technology digital apps	0.894	.475**	< .00001.
T2	Banks staff is available to help me with online services	0.857	.481**	< .00001.
T3	Digital banking app services are easy to use	0.808	.671**	< .00001.
R1	My bank provides uninterrupted online services	0.868	.771**	< .00001.
R2	Banks online banking services can be relied upon in comparison to traditional services	0.825	.636**	< .00001.
R3	Bank maintains records of transactions accurately	0.816	.585**	< .00001.
<b>RESPONSIVENESS</b>				
RE1	Bank provides quick access to all its services	0.799	.467**	< .00001.
RE2	Banks online website provides response to issues immediately	0.865	.449**	< .00001.
RE3	Banks delivers services in promised time	0.906	.456**	< .00001.
<b>CONTACT</b>				
C1	Banks website has representatives available for its online services	0.826	.488**	< .00001.
C2	My banks website allows to talk online in case of issue faced	0.901	.466**	< .00001.
C3	Digital apps have made it easier to transact online	0.891	.656**	< .00001.
<b>SYSTEM AVAILABILITY</b>				
SA1	My banks website provides service 24*7	0.747	.433**	< .00001.
SA2	My banks website does not crash	0.915	.542**	< .00001.
SA3	My banks website is equipped with all latest online services	0.889	.417**	< .00001.

When compared to the typical response rate for surveys, the response rate of 65.8% is good. The respondents' age range spans the majority of age groups, with 50.28 percent of them female and the majority (59.22 percent) between the ages of 18 and 30. Table provides the respondents' demographic information.

**Descriptive statistics of respondents***(Table continued)*

Total no of respondents	Respondents		Total no of respondents	Respondents	
<b>AGE</b>					
18-30	106	59.22	STUDENT	31	17.32
30-40	53	29.61	SALARIED	56	31.28
40-50	14	7.82	HOME-MAKER	21	11.73
GREATER THAN 50	6	3.35	SELF-EMPLOYED	59	32.96
<b>Gender</b>					
MALE	83	49.72	OTHER	12	6.7
FEMALE	96	50.28	Valid	179	100.00%

*(Table continued)*

	<b>N</b>	<b>Max</b>	<b>Min</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Skewness</b>	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error
AGE	179.000	4.000	1.000	1.657	0.851	1.511	0.167
Gender	179.000	2.000	1.000	1.873	0.557	0.028	0.167
OCC	179.000	5.000	1.000	2.013	1.356	0.701	0.167

To assess the structural validity of the answering questions in this study, factor analysis is used. Whether the responses are valid for factor analysis is determined by the Kaiser Meyer-Olkin (KMO) and Bartlett's Test of Sphericity (Shi, 2013). When the KMO value is near to 1.0, the variables are suitable for factor analysis since there is a strong connection between them (Shi, 2013). The questionnaire's reliability and validity for its 15 items is indicated by the Cronbach's Alpha of 0.6. The study's KMO rating, which is closer to 1.0 at 0.899728537, indicates that the questionnaire was genuine.

**Table 2:** Reliability & validity of data

<b>KMO and Bartlett's Test</b>	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.899728537
Bartlett's Test of Sphericity	Approx. Chi-Square
	df
	sig
	523.32315
	105
	<0.0001
<b>Reliability Statistics</b>	
Cronbach's Alpha	<b>Greater than 0.6</b>
N OF ITEMS	0.897630541
	16

## Hypotheses testing

### H11: There is positive impact of digitalisation on service marketing in Indian banking industry

<b>Coefficients</b>						
		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>
<b>Model</b>		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
1	(constant)	55.157	2.135		16.03	<0.001
2	Digital application	0.138	0.05	0.238	5.191	<0.001
3	Privacy	0.157	0.056	0.163	4.523	<0.001
4	Service quality	0.277	0.045	0.414	6.575	<0.001
5	Tangibility	0.198	0.035	0.101	4.963	<0.001
6	Reliability	0.183	0.023	0.212	4.638	<0.001
7	Responsiveness	0.269	0.046	0.137	4.961	<0.001
8	Contact	0.295	0.019	0.264	4.156	<0.001
9	System availability	0.266	0.051	0.231	4.563	<0.001

In Table 4. The P value of the path from Digitalisation and privacy to service marketing is  $<0.001$ , lesser than 0.05, indicating that the relationship is significant, and the hypothesis that Digitalisation is positively relates to service marketing is proved. Digitalisation for Service marketing is a positive factor that results in relationship of Digitalisation with the coefficient of 0.138 ( $t = 5.191$ ) with  $<0.001$  significance level, also privacy with the coefficient of 0.157 ( $t = 4.523$ ) with  $<0.001$  significance level. Therefore, this reject the H01 null hypothesis & hypothesis H11 is accepted.

Table: Regression Coefficients

**H22: There is positive correlation between service marketing and customer satisfaction in Indian banking industry.**

In Table 4. The P value of the path from Tangibility, reliability, Responsiveness, Contact, System availability to service quality is  $<0.001$ , lesser than 0.05, indicating that the relationship is significant, and the hypothesis that Tangibility, reliability, Responsiveness, Contact, System availability is positively relates to service quality is proved. Tangibility, reliability, Responsiveness, Contact, System availability for Service quality is a positive factor that results in relationship of Tangibility, reliability, Responsiveness, Contact, System availability with the coefficient of 0.198, 0.183, 0.269, 0.295, 0.266 ( $t = 4.963, 4.638, 4.961, 4.156, 4.563$ ) with  $<0.001$  significance level. Therefore, this reject the H02 null hypothesis & hypothesis H12 is accepted.

## Conclusion

This research paper has explained how digitalization has an important impact on the banking industry today. The variables considered in evaluating are all seen to have a positive relationship with the banking sector after digitalization has evolved. A number of issues was needed to be addressed faced by banking customers which are not well addressed by researchers. As digitalization is considered a boon for customers, the knowledge regarding the same should also be increased and measures to make it convenient and risk free for customers.

The paper explains how service marketing is positively related to digitalization, the better the service marketing of banks the better success the bank attains

in turn satisfying its customers. Satisfied customers in turn promote customer loyalty. A number of variables are considered in this study to evaluate how banking customers rate various factors in their opinion regarding the services provide to them. These variables such as tangibility, system availability and others also have a direct impact on customer satisfaction. Banking customers are seen to be avoiding online transactions according the literature review of various researchers due to threat of loss, fear of losing money and other bank related cybercrimes. These factors should be looked in to, to promote better customer service for online banking customers.

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