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FROM DIGITAL ACCESS TO RELATIONSHIP VALUE: SERVICE QUALITY, CUSTOMER LOYALTY, AND CRM OUTCOMES IN RETAIL BANKING

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ABSTRACT

Digital banking platforms increasingly function as the principal relationship interface between banks and customers. This paper presents a theory-led and statistically audited re-analysis of published summary data for 300 digital-banking users in Ayodhya district, India, while integrating recent literature on electronic service quality, trust, privacy, service innovation, artificial intelligence, digital inclusion, and loyalty. Recalculation shows a strong association between platform-use frequency and customer satisfaction, $\chi^2(8, N = 300) = 102.98$, $p < .001$, Cramér's $V = .414$. The reported regression model attributes 63% of loyalty variance to five platform features; user-friendly interface ($\beta = .36$) and mobile compatibility ($\beta = .31$) are the largest reported predictors. Accessibility-group statistics indicate stronger CRM effectiveness among high-accessibility users, $t(298) = 8.07$, $p < .001$, Cohen's $d = .93$. The audit identifies inconsistencies between some originally reported tests and the displayed data; consequently, regression claims remain provisional pending raw-data replication. Overall, reliable, usable, secure, inclusive, and mobile-compatible services strengthen satisfaction and loyalty. Banks should treat accessibility, privacy, human support, and responsible AI as core CRM capabilities.

Keywords: Digital Banking, Customer Relationship Management, Service Quality, Customer Satisfaction, Customer Loyalty, Accessibility.

1. INTRODUCTION

INTRODUCTION AND EXTENDED LITERATURE REVIEW

Digital banking has shifted retail banking from an episodic, branch-centred service to an always-available relationship system. Mobile applications, internet portals, instant payments, automated support, and data-driven personalisation now shape how customers evaluate a bank. This shift is especially consequential in India, where digital public infrastructure and widespread account ownership have expanded the reach of formal finance. The Global Findex 2025 adds digital connectivity and digital safety to the measurement of financial inclusion, underscoring that account access alone does not guarantee meaningful or safe use (Klapper et al., 2025). For customer relationship management (CRM), the strategic question is therefore no longer whether a bank offers a digital channel, but whether that channel consistently creates confidence, convenience, inclusion, and relationship value.

The foundational electronic-service-quality literature provides a useful starting point. E-S-QUAL identifies efficiency, fulfilment, system availability, and privacy as central dimensions of online service quality (Parasuraman et al., 2005). In banking, these dimensions are inseparable from trust because a service failure may involve not only inconvenience but also perceived financial risk. Sharma and Sharma (2019) found that trust and quality dimensions help explain actual mobile-banking use, while Mbama and Ezepue (2018) linked digital-banking experience with satisfaction and loyalty. These findings imply that digital CRM is built through repeated, low-friction, and trustworthy service encounters.

Post-adoption behaviour is equally important. Bhattacherjee's (2001) expectation-confirmation model proposes that continued information-system use depends on satisfaction formed after actual experience. In mobile banking, the same logic suggests that usage frequency and satisfaction may reinforce each other: successful transactions confirm expectations and encourage continued use, whereas repeated use also exposes customers to the platform's strengths and weaknesses. Consequently, cross-sectional associations between use and satisfaction should not be interpreted automatically as one-way causation.

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Recent evidence has sharpened the service-quality argument. Zhou et al. (2021) showed that mobile-banking service quality is a multidimensional driver of loyalty intention. Shahid et al. (2022) found that convenience, trust, social influence, and app-related experience contribute to customer outcomes. Ayinaddis et al. (2023) reported that electronic-banking service quality influences satisfaction and loyalty in an emerging banking market. Together, these studies support a sequence in which platform attributes influence experienced quality, which then shapes satisfaction, continued use, recommendation, and loyalty.

Trust and privacy have become more salient as digital channels collect behavioural data and automate customer interactions. Martínez-Navalón et al. (2023) found that privacy and ease of use contribute to trust in digital banking. A recent meta-analysis covering 275 studies and more than 134,000 banking customers identified responsiveness, privacy, commitment, trust, and empathy as major antecedents of bank loyalty (Buhler et al., 2024). This broader evidence warns against designing digital CRM solely around transaction speed. Customers also need clear consent practices, transparent problem resolution, and access to human assistance when automated channels are inadequate.

Service innovation extends this argument. Nguyen et al. (2024) found that innovation in service concepts, procedures, and technological delivery systems positively affects customer satisfaction and loyalty. Al Amin et al. (2024) similarly showed that system quality, information quality, service quality, perceived usefulness, and confirmation contribute to e-satisfaction and continued use of mobile payment applications. These results suggest that customers evaluate both the technical core of a service and the wider relationship process through which information, support, and recovery are delivered.

Artificial intelligence creates a new layer of opportunity and risk. AI-enabled chatbots, personalised alerts, fraud detection, and next-best-action recommendations can improve responsiveness and relevance. Yet opaque recommendations, excessive automation, weak escalation routes, or intrusive data use can reduce trust. Lopes et al. (2025) found that reliable, responsive, and technically robust mobile-banking services are important for trust and engagement with AI. Responsible AI in banking should therefore augment service recovery and customer understanding rather than remove meaningful human support.

Table 1. Selected recent literature incorporated into the extended review

Study	Context	Principal finding	Relevance to this paper
Zhou et al. (2021)	Mobile banking	Multiple service-quality dimensions shape loyalty intention.	Supports the feature-to-loyalty pathway.
Shahid et al. (2022)	M-banking apps	Convenience, trust, and app experience influence customer outcomes.	Extends CRM beyond transaction completion.
Ayinaddis et al. (2023)	Emerging banking market	E-banking quality affects satisfaction and loyalty.	Supports emerging-economy relevance.
Martínez-Navalón et al. (2023)	Spain and Portugal	Privacy and ease of use contribute to digital-banking trust.	Adds privacy and trust to platform quality.
Buhler et al. (2024)	Meta-analysis: 275 studies	Responsiveness, privacy, trust, empathy, and commitment are major loyalty drivers.	Provides broad evidence for relationship quality.
Nguyen et al. (2024)	Retail banks	Service innovation improves satisfaction and loyalty.	Connects digital design to relationship value.
Al Amin et al. (2024)	Mobile payments	System, information, and service quality support e-satisfaction and continuance.	Explains the post-adoption mechanism.

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Study	Context	Principal finding	Relevance to this paper
Lopes et al. (2025)	AI in mobile banking	Reliability and responsiveness support trust and AI engagement.	Adds responsible AI to digital CRM.

1.1 Research Gap

Three gaps motivate the present paper. First, many studies model adoption intention, whereas banks manage relationships after adoption; usage, satisfaction, loyalty, and CRM effectiveness must therefore be examined together. Second, accessibility is often treated as a technical usability issue rather than a relationship capability affecting whether customers can obtain timely support and complete transactions. Third, published summary tables are rarely audited for internal statistical consistency. The present study addresses these gaps by combining an updated theoretical synthesis with a reproducible re-analysis of the aggregate results reported for banking customers in Ayodhya district.

2. CONCEPTUAL FRAMEWORK, OBJECTIVES, AND HYPOTHESES

The proposed relationship-value framework integrates electronic service quality, expectation-confirmation, and digital CRM. Platform quality is represented by usability, transaction speed, security, personalisation, mobile compatibility, and accessibility. Repeated successful use is expected to strengthen satisfaction because it confirms performance expectations. High-quality features are expected to strengthen loyalty by reducing effort, risk, and uncertainty. Accessibility is expected to improve CRM effectiveness because it broadens customers' ability to transact, receive support, and remain engaged across devices, literacy levels, and connectivity conditions. Trust and perceived value are treated as theoretically important mechanisms, although they were not directly measured in the available aggregate dataset.

2.1 Research Objectives

Objective 1: To reassess the association between frequency of digital-banking use and customer satisfaction.

Objective 2: To evaluate the reported contribution of digital-platform features to customer loyalty.

Objective 3: To recalculate the difference in CRM effectiveness between high- and low-accessibility groups.

Objective 4: To integrate recent evidence on trust, privacy, inclusion, service innovation, and AI into a revised digital-CRM framework.

Objective 5: To audit the internal consistency of the published summary statistics and identify priorities for raw-data replication.

2.2 Hypotheses

H1: Frequency of digital-banking-platform use is significantly associated with customer satisfaction.

H2: User-friendly interface, transaction speed, security, personalisation, and mobile compatibility are positively associated with customer loyalty.

H3: Customers reporting high digital-platform accessibility have higher CRM-effectiveness scores than customers reporting low accessibility.

3. METHODOLOGY

3.1 Research Design and Data Provenance

This paper uses a secondary, aggregate-data re-analysis design. The underlying cross-sectional survey was conducted among retail banking customers and digital-banking users in Ayodhya district, Uttar Pradesh, India, with data collection reported for January to June 2024. The original study used a descriptive quantitative design and a sample of 300 respondents selected through convenience sampling (Yadava et al., 2025). The present paper does not reuse individual-level records; it recalculates statistics that can be derived from the published contingency counts, means, standard deviations, sample sizes, and regression summary.

3.2 Measures

Usage frequency was classified as low (1–2 times per month), moderate (3–6 times per month), or high (more than 6 times per month). Customer satisfaction was measured on five ordered categories from very dissatisfied to very satisfied. Platform-feature evaluations covered user-friendly interface, transaction speed, security features, personalisation options, and mobile compatibility. Customer loyalty was measured on a five-point scale. Accessibility

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was represented by high- and low-accessibility groups, and CRM effectiveness was reported as a group score with means and standard deviations.

3.3 Analytical Procedure

The association between usage frequency and satisfaction was recalculated with Pearson's chi-square test using the displayed 3 × 5 contingency table. Cramér's V was calculated as $V = \sqrt{[\chi^2/(N \times \min(r-1, c-1))]}$. The high- versus low-accessibility comparison was recalculated as an independent-samples t-test from the published group means, standard deviations, and equal sample sizes; Cohen's d was computed using the pooled standard deviation. For the multiple regression, the standardised coefficients and R^2 are reported as published because standard errors, residual diagnostics, the correlation matrix, and individual records were unavailable. The reported regression model was checked arithmetically for consistency among N, number of predictors, R^2, adjusted R^2, and F.

3.4 Ethical and Quality Considerations

The source study reported voluntary participation, informed consent, confidentiality, and anonymisation. The present analysis uses only already published aggregate results and contains no personally identifiable data. To support reproducibility, recalculated statistics are distinguished from values merely carried forward from the source. No missing reliability coefficients, demographic controls, or measurement-validity results are invented. This distinction is essential because statistical significance cannot compensate for measurement or sampling limitations.

4. RESULTS AND STATISTICAL AUDIT

4.1 Usage Frequency and Customer Satisfaction

Table 2. Digital-banking usage frequency by customer satisfaction

Usage	Very dissatisfied	Dissatisfied	Neutral	Satisfied	Very satisfied	Total
Low	15	20	25	10	5	75
Moderate	5	10	30	40	15	100
High	2	5	10	60	48	125
Total	22	35	65	110	68	300

The proportion reporting satisfied or very satisfied rises from 20.0% in the low-usage group (15 of 75) to 55.0% in the moderate-usage group (55 of 100) and 86.4% in the high-usage group (108 of 125). Recalculation from the displayed counts yields $\chi^2(8, N = 300) = 102.98$, $p < .001$. Cramér's V = .414, indicating a substantively strong association. All expected cell counts exceed 5, so the conventional chi-square expected-frequency condition is satisfied. H1 is supported as an association, but the cross-sectional design does not establish whether greater use causes satisfaction, satisfied customers use the platform more often, or both processes occur.

4.2 Platform Features and Customer Loyalty

Table 3. Reported digital-platform feature scores and regression coefficients

Feature	Mean loyalty score	Standardised β	t	Reported p	Rank by β
User-friendly interface	4.12	.36	6.40	< .001	1
Mobile compatibility	4.10	.31	5.70	< .001	2
Transaction speed	3.98	.27	5.15	< .001	3
Security features	4.01	.26	4.90	< .001	4

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Feature	Mean loyalty score	Standardised β	t	Reported p	Rank by β
Personalisation options	3.85	.19	3.70	< .001	5

The reported standardised coefficients are positive for all five features. User-friendly interface has the largest reported coefficient (β = .36), followed by mobile compatibility (β = .31), transaction speed (β = .27), security (β = .26), and personalisation (β = .19). The reported model explains 63% of the variance in loyalty (R^2 = .63; adjusted R^2 = .62). This pattern supports H2 at the level of the published regression summary and is consistent with recent literature that treats usability, reliability, privacy, and responsiveness as foundations of loyalty. Nevertheless, raw-data replication is required before the precise coefficients are treated as independently verified.

4.3 Accessibility and CRM Effectiveness

Table 4. Recalculated accessibility-group comparison

Group	n	Mean CRM score	SD	Recalculated t(298)	p	Cohen's d
High accessibility	150	82.5	8.7	8.07	< .001	.93
Low accessibility	150	74.2	9.1			

The high-accessibility group exceeds the low-accessibility group by 8.3 points. Recalculation from the displayed means, standard deviations, and sample sizes yields t(298) = 8.07, p < .001, with Cohen's d = .93. The effect is large in practical terms, indicating that accessibility is closely related to the effectiveness with which customers experience the bank's relationship-management processes. H3 is supported. Accessibility should therefore include more than app availability: it should encompass readable interfaces, low-friction navigation, language options, compatibility with lower-cost devices, reliable performance under constrained connectivity, clear recovery paths, and assisted support.

4.4 Internal Consistency Audit

Table 5. Comparison of source-reported and reproducible statistics

Analysis	Source-reported value	Value reproducible from displayed data	Interpretive status
Usage × satisfaction	χ^2 = 55.76, df = 8	χ^2 = 102.98, df = 8; V = .414	Use recalculated value from the full displayed table.
Accessibility groups	t = 6.54	t = 8.07, df = 298; d = .93	Use recalculated value from n, M, and SD.
Regression model	R^2 = .63; adjusted R^2 = .62; F = 48.10	Given N = 300 and 5 predictors, conventional OLS identity implies F ≈ 100.12	Treat coefficients as provisional until raw-data replication.

The audit does not establish the cause of the inconsistencies. They may reflect transcription errors, different analytic samples, an incompletely reported model, or another unreported procedure. However, readers must be able to reproduce statistical claims from the information presented. The revised values are therefore used where the displayed summary data are sufficient, while the regression model is explicitly classified as requiring raw-data verification.

5. DISCUSSION AND MANAGERIAL IMPLICATIONS

5.1 Theoretical Interpretation

The results support a relationship-value interpretation of digital banking. Frequent users are markedly more satisfied, but the relationship is best understood as a reinforcing cycle rather than a simple linear cause. Reliable experiences

confirm expectations and encourage continued use; continued use then provides more opportunities for value creation or failure. This interpretation aligns with expectation-confirmation theory (Bhattacherjee, 2001) and with evidence that system, information, and service quality support e-satisfaction and continuance (Al Amin et al., 2024).

The ranking of platform features indicates that customers may value effortless completion before sophisticated personalisation. User-friendly interface and mobile compatibility have larger reported coefficients than personalisation. A bank that recommends relevant offers but provides confusing navigation or poor device performance is unlikely to create loyalty. This result is consistent with E-S-QUAL's focus on efficiency and system availability (Parasuraman et al., 2005) and with the service-quality model of Zhou et al. (2021). Personalisation should therefore be layered onto a dependable technical and service foundation.

Accessibility has both operational and relational meaning. A customer who cannot complete a transaction, read an instruction, authenticate on an available device, or obtain help experiences exclusion at the moment the bank most needs to demonstrate reliability. The large accessibility-group effect indicates that inclusive design is not merely a compliance issue; it is a mechanism through which CRM becomes credible. The wider financial-inclusion literature similarly shows that connectivity and digital safety are central to meaningful use (Klapper et al., 2025).

Trust is the integrating mechanism omitted from the available measurement model. Privacy, security, responsiveness, and empathy repeatedly emerge as loyalty drivers (Buhler et al., 2024; Martínez-Navalón et al., 2023). Security features should therefore be designed not only to reduce fraud but also to communicate control: customers need plain-language explanations, timely alerts, transparent consent, and rapid dispute resolution. Excessive friction can itself erode trust if customers cannot understand why a transaction was blocked or how to recover access.

5.2 Managerial Implications for Banks

First, banks should manage digital journeys using completion, recovery, and trust metrics rather than login counts alone. Useful indicators include successful task completion, authentication failure, transaction reversal time, complaint recurrence, assisted-channel escalation, accessibility defects, and satisfaction after service recovery. These measures connect platform operations directly to CRM outcomes.

Second, development priorities should follow a reliability hierarchy. Banks should stabilise navigation, mobile compatibility, transaction speed, uptime, and security before expanding advanced personalisation. The reported coefficient ranking suggests that basic usability failures carry greater loyalty risk than limited recommendation sophistication. Personalisation should be explainable, permission-based, and easy to disable.

Third, inclusive design should be embedded in product governance. Banks serving districts with varied devices, connectivity, languages, ages, and digital literacy should test low-data operation, readable text, accessible authentication, local-language help, and assisted recovery. Accessibility testing should include customers who experience intermittent networks or rely on entry-level smartphones, not only technically confident urban users.

Fourth, AI should augment rather than replace relationship management. Chatbots can provide rapid answers and proactive alerts, but they require confidence thresholds, audit logs, privacy safeguards, and seamless transfer to trained employees. Lopes et al. (2025) show why reliability and responsiveness remain central even when AI is introduced. A responsible AI policy should define when automation is appropriate and when human judgement is mandatory.

Finally, CRM teams should segment customers by barriers and service needs, not only by product value. A high-value customer may still face accessibility problems, while a low-frequency user may be inactive because of distrust or poor connectivity rather than lack of interest. Barrier-based segmentation enables banks to design education, support, and recovery interventions that strengthen inclusion and long-term loyalty.

6. CONCLUSION

6.1 Conclusion

This extended paper shows that digital banking creates customer relationships through repeated experiences of usefulness, usability, security, accessibility, and support. Recalculated results demonstrate a strong association between usage frequency and satisfaction and a large difference in CRM effectiveness between high- and low-accessibility groups. The reported regression pattern further suggests that user-friendly interface and mobile compatibility are especially important for loyalty. When interpreted alongside recent literature, the evidence supports a clear managerial principle: digital CRM succeeds when technology reduces customer effort while preserving trust, inclusion, and access to effective human help.

6.2 Limitations

The analysis has five principal limitations. The original sample was non-probabilistic and confined to one district, limiting generalisability. The cross-sectional design cannot determine causal direction. The available summary does not report demographic composition, item wording, scale reliability, construct validity, missing-data handling, or common-method-bias assessment. Individual-level records were unavailable, preventing control-variable analysis, mediation testing, and independent regression replication. Finally, inconsistencies between some reported statistics and displayed summaries require caution when interpreting the original regression model.

6.3 Future Research

Future studies should use stratified or multistage probability sampling across urban, semi-urban, and rural banking contexts. A longitudinal design could test whether improvements in platform quality precede changes in satisfaction and retention. Structural-equation modelling could examine trust and satisfaction as mediators between service quality and loyalty, while multi-group analysis could test variation by age, gender, income, disability, digital literacy, and connectivity. Researchers should validate accessibility as a multidimensional construct and compare human, chatbot, and hybrid service-recovery journeys. Most importantly, future publication should include a data dictionary, reliability and validity evidence, complete model specification, and either anonymised data or reproducible analysis code.

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