

Comparative Analysis of Customer Satisfaction in Digital and Conventional Banking: Investigating the Mediating Role of Customer Experience in the Service Quality-Satisfaction Relationship

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Abstract: This study investigates customer satisfaction in digital and conventional banking by examining the role of service quality and the mediating influence of customer experience. A quantitative approach was employed, collecting primary data from banking customers in Telangana, India. Findings reveal that service quality significantly impacts satisfaction in both banking formats. However, customer experience plays a stronger mediating role in conventional banking, where personalization and human interaction are key. Key service quality dimensions identified include responsiveness, reliability, security, and personalization. The study recommends that banks implement hybrid service strategies to enhance both digital convenience and traditional engagement. The research provides a comparative framework for customer-centric service development in the banking sector.

Keywords: Service Quality, Customer Satisfaction, Customer Experience, Digital Banking, Conventional Banking

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The authors gratefully acknowledge the support provided by VFSTR, Guntur, Andhra Pradesh, India, and the constructive feedback received from anonymous reviewers.