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EXPLORING ROLE OF TECHNOLOGY IN ENHANCING CUSTOMER BANKING EXPERIENCE AMONG PRIVATE SECTOR BANKS

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ABSTRACT

This paper discusses how technology can be used to improve customer banking experiences by banks in the private sector, with reference to Gen Z users in Karnataka, India. The study used a quantitative descriptive research design where 185 respondents were sampled using structured questionnaires. Pearson correlations and multiple linear regressions were used to analyze key behavioral factors, which were perceived ease of use, trust, engagement, and perceived value. The outcomes show that perceived ease of use and trust demonstrate strong and positive relationships: perceived ease of use and trust explain 74.6% of satisfaction, and engagement and perceived value demonstrate 72.8% of loyalty. All constructs showed great reliability (Cronbachs alpha more than 0.87). The results fill the gaps in existing literature by focusing on the dynamics of the behavior rather than the technical aspects and providing implications on how banks can focus on the intuitive and secure digital platform.

KEYWORDS: Technology in Banking, Customer Satisfaction, Customer Loyalty, Gen Z Behavior, Private Sector Banks

INTRODUCTION

Customer experience has become one of the most important factors of competitive advantage in the modern banking environment, especially in banks in the private sector where agility and innovation are the drivers of market differentiation. Uninhibited by the bureaucratic nature of many institutions in the public, the private banks have embraced technology to create smooth and customized customer interactions that enhance customer satisfaction and loyalty (Vergallo & Mainetti, 2022). This change is supported by the fact that the world events, e.g., the COVID-19 pandemic, rapidly brought the digital transformation and increased the use of contactless services and remote banking solutions (Gyau & Naeem, 2024). With convenience, speed, and security being the significant requirements of

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customers in their financial interactions, technology has become the foundation of redefining the interactions, and private banks can shift their traditional transaction-focused model into comprehensive and customer-oriented ecosystems (Suryanto, 2025). Banking accessibility and efficiency have improved significantly due to the introduction of digital technologies in the banking industry. An example of mobile banking apps is to enable the customer to carry out banking transactions, check bank accounts, and visit a financial consultant anytime and anywhere without a physical visit to the bank as much as possible (Mahmod, 2023). The key element in this case is the use of Artificial Intelligence (AI), operating chatbots and virtual assistants to offer immediate assistance and foresight, humanizing the digital interface and responding to queries with empathic reactions (Babu & Durai, 2025). Further, data analytics allows confidential banks to utilize customer information to create a personalized product, like a customized loan or investment portfolio depending on consumer behavior, not only increasing interest but also building trust (Indrajith & Ashwini, 2025). The research shows that this kind of personalization could grow the customer retention by up to 25 percent, marking the direct influence of technology on the loyalty measures (Karahanli & Touma, 2021). In addition to personalization, technology solves the most important pain areas in the security and risk management that are essential to ensure that customers remain assured about the level of privacy in private banking. Biometric authentication systems and blockchain reduce the risk of fraud, providing a secure transaction and making the user verification process less complicated (Barjaktarovic Rakocevic et al., 2025). This is further enhanced through fintech partnerships that enable the private banks to incorporate new tools such as open banking APIs that enable the smooth integrations of third parties that improve the eco system without interfering with data privacy (Feyen et al., 2021). Nonetheless, the problems remain, such as the digital divide that might not capture the less technologically advanced demographics, which requires the adoption of inclusive design approaches (Dwivedi, 2025). Empirical studies in the emerging markets demonstrate that strong digital infrastructures have a correlation with the level of satisfaction as observed by better Net Promoter Scores (NPS) scores among users of AI-based platforms (Rashmi and Arun, 2024). Technology is also useful in streamlining the operational efficiencies in banks of the private sector, as competition is a cutthroat affair, and this helps the customers by providing faster service and reducing costs. Onboarding can be digital, such as it minimizes days of paperwork and approval to a couple of minutes and turns the first customer experience into a hassle-free one (Chu & Zhan, 2024). Also, there are new augmented reality (AR) and Internet of Things (IoT) applications in use to make banking experiences seem real like tours of a virtual branch or integrated smart ATM solutions that further undermine the physical and virtual worlds (Kappil & Santhi, 2025). The studies also underline that such improvements do not only satisfy the expectations of customers but surpass them, and the perceived ease of use is one of the most significant predictors of overall customer satisfaction (Waluyo et al., 2025). Finally, with the ongoing investments of tech-based innovations in the sphere of the work of private banks, it is central to the creation of such value-added experiences, which focus on such

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aspects as convenience, security, and relevance (Davy & Johnson, 2023).

2. Significant of the Study:

The importance of investigating the role of technology in improving customer banking experience in banks operating in the private sector cannot be emphasized in the present-day era of enhanced digitalization especially after the COVID-19 pandemic. The most innovative and agile types of banks are the private ones, which are being at the forefront when it comes to embracing technologies such as AI, mobile applications, and data analytics in order to address the growing customer demand in terms of seamless services that are personalized (Gyau et al., 2024). As the world continues investing heavily in fintech and as more customers seek more contactless interactions, the current study is timely because it highlights the need of banks to focus on customer-centric innovations due to stiff competition and stringent regulatory measures (Feyen et al., 2021). The inability to change will lead to the loss of customers, and it is stated that more than 40 percent of banking customers would move to other companies in pursuit of enhanced digital experiences (Vergallo and Mainetti, 2022). The effects of technology are currently more than ever significant in maintaining growth in an industry that is expected to experience a growth in digital banking users to more than 3.6 billion by 2025 (Kappil and Santhi, 2025). Past studies have provided background knowledge on the role of technology in the efficiency and service delivery in banks. As an example, researchers have discussed AI application in operations and financial performance to show how AI-based technologies such as chatbots can enhance the processing time and increase profitability (Babu and Durai, 2025; Oyeniyi et al., 2024). The impact of digital financial services on satisfaction and loyalty has been previously considered by others, but typically in the form of quantitative models that evaluate the dimensions of service quality: reliability and security (Islam et al., 2020; Raza et al., 2020). Empirical studies in developing markets, such as India and Nepal, have also noted the accessibility improvement provided by an e-banking platform, and results have demonstrated that the website design and privacy are factors that can increase user retention (Jose and Aithal, 2023; Gautam and Sah, 2023). Also, the studies of gamification and online service clues have demonstrated positive relationships with engagement, especially in the post-pandemic conditions when mobile payments boomed (Sreelakshmi and Prathap, 2020; Dağaşaner and Karaatmaca, 2025). Nevertheless, these works mostly focus on the technical implementations or on the sectoral level in general, and little has been mentioned concerning the specific competitive dynamics of individual banks (Suryanto, 2025; Anouze and Alamro, 2020). This work fills the essential gaps in that it moves the theme of technical measurements to the domain of behavior and examines the effect of technology on the perceptions, attitudes, and long-term relationships of customers in banks of the privatized sector. Whereas the previous research has quantified the satisfaction using models, such as e-SERVQUAL, they tend to ignore the subtle behavioral factors, including trust, perceived value, and emotional engagement, particularly in differentiated settings of private banking (Ayinaddis et al., 2023). As an example, research on e-

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banking intentions often includes easiness factors, yet seldom incorporates behavioral theories as they can be used to explain the loyalty in competitive environments (Raza et al., 2020; Anouze and Alamro, 2020). This study bridging the gaps gives practical implications on what private banks can do to build a stronger relationship with their customers and eventually gain theoretical knowledge in behavioral finance and practical measures to improve experiential performance (Jose and Aithal, 2023; Islam et al., 2020). The study will expect the following objectives based on the identified gaps:

1) To explore the effect of technology on customer satisfaction in banks in the private sector, the behavioral variables of interest are perceived ease of use and perceived trust.

2) To test the hypothesis of how technology contributes to customer loyalty based on the behavioral variables of engagement and perceived value.

3. METHODOLOGY

The research design that will be used is a quantitative descriptive design, where the researcher aims to determine the role of technology in improving customer experience in the banking industry in the private sector, and behavioral determinants such as perceived ease of use, trust, engagement, and perceived value will be evaluated (Kappil & Santhi, 2025; Waluyo et al., 2025). The questionnaire is the main tool of data collection because it is created based on validated scales and must be administered in the online version, which is more accessible and efficient (Gyau ^ Naeem, 2024; Vergallo ^ Mainetti, 2022). The technique is convenience sampling, which was chosen because of its convenient nature in reaching tech-savvy respondents within a cost-effective timeframe given that in the case of a dispersed study location; random sampling would be too costly due to resource usage (Babu ^ Durai, 2025; Suryanto, 2025). This approach is consistent with earlier banking research on digital users, which enables them to engage in the research voluntarily through social media and banking applications (Indrajith ^ Ashwini, 2025; Karahanli ^ Touma, 2021). The sample includes 185 Gen Z participants (18-28 years old, 1997-2012), who are rationally selected as they are digital natives and highly dependent on mobile and AI-driven banking, and they can give the relevant information about their behavioral reactions to the technology (Mahmod, 2023; Rashmi & Arun, 2024), studied across Karnataka. This customer segment is the new generation of customers, and the usage of fintech is high, and it is the one that fills the gap in previous studies that have been conducted on a broader demographic (Chu & Zhan, 2024; Dwivedi, 2025), are included to represent the various socioeconomic settings and penetration of the private banking segment (Davy & Johnson, 2023; Feyen et al., 2021). To analyze the data, the simple statistical tools are used: descriptive statistics (mean, frequency) are used to summarize the data, Pearson correlation tests are used to establish the relationships between variables, and independent t-tests are used to compare the level of satisfaction between the subgroups (Barjaktarovic Rakocevic et al., 2025).

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4. ANALYSIS AND INTERPRETATION:

Table-1 Demographic Characteristics of the Respondents under study (n=185)

Demographic Variable	Category	Frequency	Percentage (%)
Age	18–21 years	68	36.8
	22–25 years	92	49.7
	26–28 years	25	13.5
Gender	Male	98	53.0
	Female	84	45.4
	Prefer not to say / Other	3	1.6
Educational Qualification	Undergraduate (pursuing)	77	41.6
	Undergraduate (completed)	54	29.2
	Postgraduate (pursuing/completed)	48	25.9
	Diploma / Others	6	3.2
Occupation	Student	102	55.1
	Employed (Private sector)	62	33.5
	Self-employed / Freelancer	15	8.1
	Unemployed / Others	6	3.2
Monthly Family Income	Below ₹50,000	41	22.2
	₹50,001 – ₹1,00,000	68	36.8
	₹1,00,001 – ₹2,00,000	52	28.1
	Above ₹2,00,000	24	13.0
Location (Selected District in Karnataka)	Bengaluru Urban	98	53.0
	Mysuru	22	11.9
	Mangaluru (Dakshina Kannada)	18	9.7

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	Hubballi-Dharwad	15	8.1
	Belagavi	12	6.5
	Other districts	20	10.8
Primary Private Bank Used	HDFC Bank	62	33.5
	ICICI Bank	48	25.9
	Axis Bank	35	18.9
	Kotak Mahindra Bank	24	13.0
	Others	16	8.6
Frequency of Using Mobile/Internet Banking	Daily	118	63.8
	3–5 times a week	49	26.5
	1–2 times a week	15	8.1
	Less than once a week	3	1.6

Source: *Field Survey*

The demographic characteristic of the 185 Gen Z respondents indicates that it had a young, digitally native, and an urban-biased sample that is very useful in the study. The majority (more than 86) are aged 18-25, which proves them as genuine digital natives with a heavy exposure to banking technology. The male population is slightly above the female population (53% vs 45.4%), however, the genders are fairly equal. Most of them (70.8) have undergone or are in undergraduate/postgraduate education, which is a sign of high digital literacy. Over a half (55.1) are students, employees of the private sector (33.5) are the second and third, which also fits the common life stages of Gen Z. Bengaluru Urban leads (53%), which is the most powerful environment of private banking and fintech in Karnataka, whereas other districts guarantee geographical diversification. The leading banks of the respondents (HDFC 33.5%, ICICI 25.9%, Axis 18.9%) are used and most of the people use digital banking (63.8% daily and 90.3% 3 or more than 5 times weekly). This profile confirms the appropriateness of the sample to investigate on technology-based behavioural reaction to the case of private banking.

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Table-2 Cronbach's Alpha Reliability Analysis

Construct / Scale	No. of Items	Cronbach's Alpha	Reliability Interpretation
Perceived Ease of Use	6	0.892	Very Good
Trust in Digital Banking	7	0.917	Excellent
Perceived Value	5	0.874	Very Good
Customer Engagement	6	0.901	Excellent
Customer Satisfaction	8	0.935	Excellent
Customer Loyalty	6	0.909	Excellent

Source: *Field Survey*

The reliability test shows that there is a high internal consistency in all constructs. The individual scores have a range between 0.874 (Perceived Value) to 0.935 (Customer Satisfaction) with four constructs being over 0.90 which are under the classification of Excellent and two under 0.90 which are under the classification of Very Good (George and Mallery, 2019). The highest reliability was obtained with Trust (0.917), Engagement (0.901), and Loyalty (0.909), which means large item cohesion. The total 38-item questionnaire gave an excellent 0.946 Cronbach alpha, which is way beyond the traditional 0.70 threshold. These high values affirm that the scaled versions of these scales measure the desired behavioural constructs in Gen Z users in Karnataka of private banks reliably and validly. The findings rule out the possibility of measurement error and offer a solid basis by which future correlational and regression studies will be conducted and all relationships will represent true patterns in behaviour and not inconsistency with instruments.

Table 3. Pearson Correlation between Perceived Ease of Use, Trust and Customer Satisfaction (Ojective-1)

Variables	Mean	SD	1	2	3
1. Perceived Ease of Use	5.68	0.92	(0.892)		
2. Trust in Digital Banking	5.41	1.04	0.712**	(0.917)	
3. Customer Satisfaction	5.79	0.88	0.768**	0.821**	(0.935)

Note. $p < 0.01$ (2-tailed). Cronbach's alpha values are shown in parentheses on the diagonal.

Table 3 presents positive high correlations in favor of Objective 1. Customer Satisfaction has very strong correlations with Perceived Ease of Use ($r = 0.768$, $p < 0.01$) and Trust in Digital Banking ($r =$

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0.821, $p < 0.01$), meaning that the Gen Z customers who feel that using private bank apps is easy and are not scared of the digital transactions report much higher scores on customer satisfaction. The strongest association is with satisfaction that is closely followed by ease of use. Also, Perceived Ease of Use and Trust have a strong inter-correlation ($r = 0.712$, $p < 0.01$) and indicate that intuitive UIs create a higher level of trust among young users. The means of all constructs are high (more than 5.41 on a 7-point scale) and standard deviations are acceptably high, indicating the positive overall perceptions with a moderate variation. These major correlations give preliminary evidence that technology improves satisfaction mainly by the behavioural mechanisms of ease and trust.

Table 4. Multiple Linear Regression – Predictors of Customer Satisfaction (Ojective-1)

Model Predictors	Std (β)	t-value	p-value	R^2	Adjusted R^2	F-value
Constant	—	8.214	0.000	0.749	0.746	271.34****
Perceived Ease of Use	0.412	7.893	0.000			
Trust in Digital Banking	0.519	9.976	0.000			

Note. ****$p < 0.001$. Dependent variable: Customer Satisfaction.

Objective 1, which is the regression model, exhibits significant results ($F = 271.34$, $p < 0.001$) and predicts 74.6% of the Customer Satisfaction (Adjusted R 2 = 0.746) with excellent predictive ability. Both independent variables are important predictors: Trust in Digital Banking (= 0.519, t = 9.976, p < 0.001) is the strongest predictor, and Perceived Ease of Use (= 0.412, t = 7.893, p < 0.001) is the next most important one. It also means that among Gen Z clients of the private banks in Karnataka, the feeling of safety and the stability on the online platforms adds to the satisfaction more than sheer usability, yet ease of use is essential. The results affirm the importance of technology on the satisfaction, in terms of behavioural processes, but not technical aspects in isolation, which justifies the study of trust and perceived ease as the key mediators of the technology-satisfaction correlation.

Table 5. Pearson Correlation between Engagement, Perceived Value and Customer Loyalty (Ojective-2)

Variables	Mean	SD	1	2	3
1. Customer Engagement	5.52	0.97	(0.901)		
2. Perceived Value	5.61	0.89	0.698**	(0.874)	
3. Customer Loyalty	5.47	1.01	0.754**	0.789**	(0.909)

Note. $p < 0.01$ (2-tailed). Cronbach's alpha values are shown in parentheses on the diagonal.

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Table 5 offers good correlational results of Objective 2. The correlation of Customer Loyalty and Perceived Value ($r = 0.789$, $p < 0.01$) as well as Customer Engagement ($r = 0.754$, $p < 0.01$) are very high, which means that Gen Z users who feel that the bank provides more value (personalisation, rewards, cost-benefit) and have more emotional and cognitive engagement with their digital platforms are more likely to be loyal to the bank. The highest correlation with Loyalty is the Perceived Value, and then Engagement. The two predictors also correlate significantly with one another ($r = 0.698$, $p < 0.01$), indicating that the perceived value is increased through the involvement of experiences. The scores on mean are high (over 5.47), which means that attitudes are favourable. These findings formulate definite behavioural relationships amid technology-facilitated interaction, value judgement and long-term loyalty among young individual banking patrons.

Table 5. Multiple Linear Regression – Predictors of Customer Loyalty

Model Predictors	Std(β)	t-value	p-value	R^2	Adjusted R^2	F-value
Constant	—	7.689	0.000	0.731	0.728	246.88****
Customer Engagement	0.398	7.412	0.000			
Perceived Value	0.503	9.587	0.000			

Note. ****$p < 0.001$. Dependent variable: Customer Loyalty.

Objective 2 regression model has a statistically significant value ($F = 246.88$, $p < 0.001$) with a 72.8 percentage of variance in Customer Loyalty (Adjusted R 2 = 0.728) which is a strong explanatory power. The most influential predictor is the Perceived Value (0.503 $t = 9.587$, $p = 0.001$), then Customer Engagement (0.398 $t = 7.412$, $p = 0.001$). It means that Gen Z customers would be loyal to the digital banking system only in cases when they feel that it provides more value (personalised offers, time/cost saving, rewards), and active usage via interactive capabilities would support that loyalty. The results highlight the idea that technology breeds loyalty indirectly via behavioural constructs and not the direct functionality, and as such, in providing value-driven personalisation and interactive interfaces, provide gen Z with a solid direction to endure in the competitive market in Karnataka.

5. Implications of the Study:

The findings of this research highlight certain implications of technology in the construction of customer banking experiences in the private sector banking institutions, specifically with respect to behavioral constructs among Gen Z consumers in Karnataka. Correlation analysis and regression findings indicate that perceived ease of use and trust are the most important factors influencing customer satisfaction ($r=0.768$ and $r=0.821$; Adjusted R 2=0.728), whereas engagement and perceived

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value are the most important factors influencing loyalty (r=0.754 and r=0.789). The implication of this is that the focus of the private banks must be on the intuitive digital interface and strong security measures to promote trust, thus increasing the satisfaction and decreasing the churn. As an example, the perceived value can be enhanced with the help of AI-driven personalization, which promotes long-term interaction and loyalty in a competitive market. In practical terms, the research will advise bank managers of Karnataka to focus on the Gen Z populations, who are urban, educated, and digitally active by ensuring that mobile apps are optimized to be used daily since 63.8 percent of the surveyed respondents use them regularly. This may include friendly designs that serve to solve the issue of ease of use and may also help boost retention by tapping into behavioral considerations as opposed to technical improvements. In theory, it seals the gaps in the current literature by focusing on the behavioral constructs, such as trust and engagement, and applying to the models like e-SERVQUAL to the private banking setting. Policymakers can use these implications to foster digital inclusion, which will provide a fair and equal access in Karnataka within the urban-rural divide. In general, this paper will support a customer-oriented technology approach, in which behavioral data drives innovations, which eventually increases operational efficiency and market share of private banks.

6. Potential Limitations

The study has limitations although its reliability (Cronbach overall alpha=0.946) is strong and the findings are significant. Convenience sampling can be biased because it was used to reach convenient Gen Z participants, which can exclude fewer digital people. The small sample size (n=185) and the study of Karnataka restrict the applicability of the findings to different regions or groups. The subject to self-reported data may be response bias, including social desirability. Also, the cross-sectional design only captures the perceptions at a time which fails to capture longitudinal adjustments of technology adopted.

7. Future Scope of the Study:

Future studies may be extended to an international level and not just Karnataka as pan-India or international comparisons with both private and public banks. To enhance behavioral understanding, incorporation of mixed methods designs, such as qualitative interviews, would add some more perspectives. The longitudinal research following the changing tastes of Gen Z in the new technologies such as metaverse banking is justified. Models could be augmented by investigating other variables, including emotional attachment or culture. Greater magnitudes of heterogeneous samples such as millennials or seniors would improve generalizability.

8. CONCLUSION:

This paper sheds light on the benefits of technology in improving customer banking experiences in the private sector banks, specifically the Gen Z in Karnataka. Using quantitative analysis, it proves

the fact that satisfaction and loyalty are strongly mediated by behavioral factors, perceived ease of use, trust, engagement, and perceived value. Regression models demonstrate significant variance (74.6% in terms of satisfaction, and 72.8% in terms of loyalty), with trust and perceived value being important factors. These findings are relevant in an era of digital-first, which is demonstrated by the demographic profile of the population, which is mostly composed of urban and tech-savvy youths utilizing their daily services in banks such as HDFC and ICICI. The conclusions and the implications on user-friendly tech-based strategic proposals to the banks imply that they should invest in both creating trust and engaging with users, not only to earn competitive advantages. Although the research has shortcomings such as sampling bias, high reliability and important correlations put the research on a strong platform. The future directions will consist of increased scopes and new methodologies. Finally, when private banks are walking the digital transformation walk, the emphasis on behavioral elements will guarantee customer relationships that will be maintained, leading to innovation and India to redress its banking industry.

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