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A Framework for Assessing the Perceived Quality of Services in Digital Banking: A Systematic Review

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Abstract: This research explores the models used by digital banks with regard to evaluating and improving the perceived service quality that is an essential factor towards driving customer satisfaction and hence loyalty in the transformed consumer service industry particularly within the growing financial service sector. Drawing on 21 studies published between 2015 and 2024, the study reveals key models and metrics and highlights the best practices in delivering high-quality services in the context of digital banking. Research findings also capture those technological advancements including AI, blockchain, and IoT impacts service frameworks via customization, security, and operational effectiveness perspectives. Customer orientation is also discussed in the context of the present research; thus, such elements as real-time feedback and constant changes in service delivery to meet the consumer's expectations are determined as crucial. Combing theoretical concept with tangible solutions, this study provides a systematic view of enhancing digital banking services. Future research suggestions are expansion of the effects of current and innovative technologies and the ways they fit into modifying regulatory and technological environments in digitized banking.

Keywords: Digital Banking, Financial Service Sector, Perceived Quality of Services, Digitalized Financial Landscape.

1. Introduction

This review paper focuses on the model used to understand the perceived quality of service in the digital banking sector as financial services are moved to digital environments. As the conventional banking systems are becoming increasingly streamlined with innovations in technology, it is equally important to comprehend the various factors that customers consider worthwhile changes to gain better perceptions of service quality for increased user satisfaction and loyalty (Barcos et al, 2019). The purpose of this analysis is to disassemble several models and parameters that assess service quality with a focus on digital banking.

Exploring these conceptual models as to how they portray and shape the client experiences and comparing the efficacy of such strategies is the focus of the paper. Therefore, the review aims at trying to outline some potential enhancements for the digital banks that are discretionary of seeking to enhance their service offerings (Bueno yet al, 2024). This research question is pertinent at the moment because sustaining a very high standard of services becomes an issue of serious concern for digital banks, especially when bearing in mind the fact that digital banks are young and therefore in a constant struggle to find ways of coming up with new and innovative approaches to serve their customers (Das, 2020).

Furthermore, the review addresses how technological enhancements including artificial intelligence, block chain, data analytics have influenced the development of service quality measurement in digital banking (De Bruin et al, 2021). It also analyses the evolution of customers' requirements which are now significantly different due to the emergence of the internet era – power users require not only

better individual attention and reaction but also secure banking services. In this paper, the researcher will examine how these shifting expectations affect the generation of service quality frameworks and the strategic orientations of digital banks (Gazi et al, 2021).

Therefore, this review synthesises the existing information to contribute to the understanding of how digital banking services are 'authenticated' by customer perceptions of quality. It will provide best practices on how banks can provide better services to customers, and sustain themselves in the emerging environment of financial innovation. The implications that can be derived from this particular study would prove helpful in future research and in effective digital banking interventions.

Central research question
How do digital banks assess and manage customer perceptions of service quality in an increasingly digitalized financial landscape?

Main research questions
1. What models and metrics are currently used by digital banks to measure service quality, and how effective are these models in capturing customer satisfaction?
2. How do technological innovations influence the frameworks used to assess service quality in digital banking?
3. What are the best practices for digital banks to enhance perceived service quality and ensure customer retention in a competitive market?

2. Research Methodology

In countries conducting the literature search for this review paper, the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) checklist was used to apply to the selection and assessment of articles retrieved from a variety of digital library databases. This planner was introduced by Liberati et al, Moher, Tetzlaff, Altman and the PRISMA Group in 2009 as a tool for conducting systematic reviews of literature while identifying, critically appraising and then obtaining useful reports.

2.1. Database

Research articles were sourced from a selection of major academic databases known for extensive collections in finance and technology: The JSTOR, ProQuest, SpringerLink and Wiley online library. These platforms were selected based on their wider availability of information related to both financial services technology and consumer behaviour literature.

2.2. Data Collection

Indeed, an extensive literature search was performed in the identified databases in order to gather relevant articles concerning the research theme. Concerning the selection of the variables, a set of keywords was developed to ensure that the concerns of the study explored the most important aspects of service quality perception in digital banking. The keywords included:

"Digital Banking"
"Service Quality"
"Customer Satisfaction"
"Technology Acceptance Model"
"User Experience"
"Financial Technology"

The search strings were developed from qualified terms in line with the Boolean operators to both widen and narrow the search. Examples of these strings are:

((Digital Banking OR Service Quality) AND Customer Perceptions)
(("Technology Acceptance Model" OR "User Experience" OR "Digital Banks")
The search strategy involving the three nodes of interest are: Financial Technology, Customer Satisfaction, and Service Metrics.

These search strings are created to be broad to obtain all related articles that discuss the different perspective on service quality in digital banking.

2.3 Inclusion Criteria

The following inclusion criteria were applied to ensure the relevance and quality of selected articles:

- Journal papers, mainly peer-reviewed, and conference papers.
- Works devoted to the discussion of digital banking and the technologies connected with it.
- Articles published between year 1989 and year 2024.
- Available in full text.
- Written in English.

Since all the articles were collected independently, the duplicates were automatically eliminated during the selection process, Zotero was used to manage them.

2.4. Critical Appraisal Tools (CAT)

For the critical appraisal of selected articles, two different tools were utilized depending on the nature of the research:

In this review, the quantitative papers were assessed using the Checklist for critical appraisal of quantitative studies developed by CASP. Qualitative studies and reviews used the Standards for Reporting Qualitative Research (SRQR).

2.5. Meta-Synthesis Analysis

The meta- synthesis of the findings from the selected studies was done to assess the dependability of the data gathered. On a credibility measure, each of the findings made was evaluated to come up with the following thematic areas, which are based on the general concept of the work. Qualitative data was analyzed using qualitative data analysis software NVivo 12 for coding and synthesizing the data. This approach guarantees a systematic and detailed analysis of the existing literature, trying to give a definite notion of how SQ in digital banking is defined and evaluated across the identified bodies of literature.

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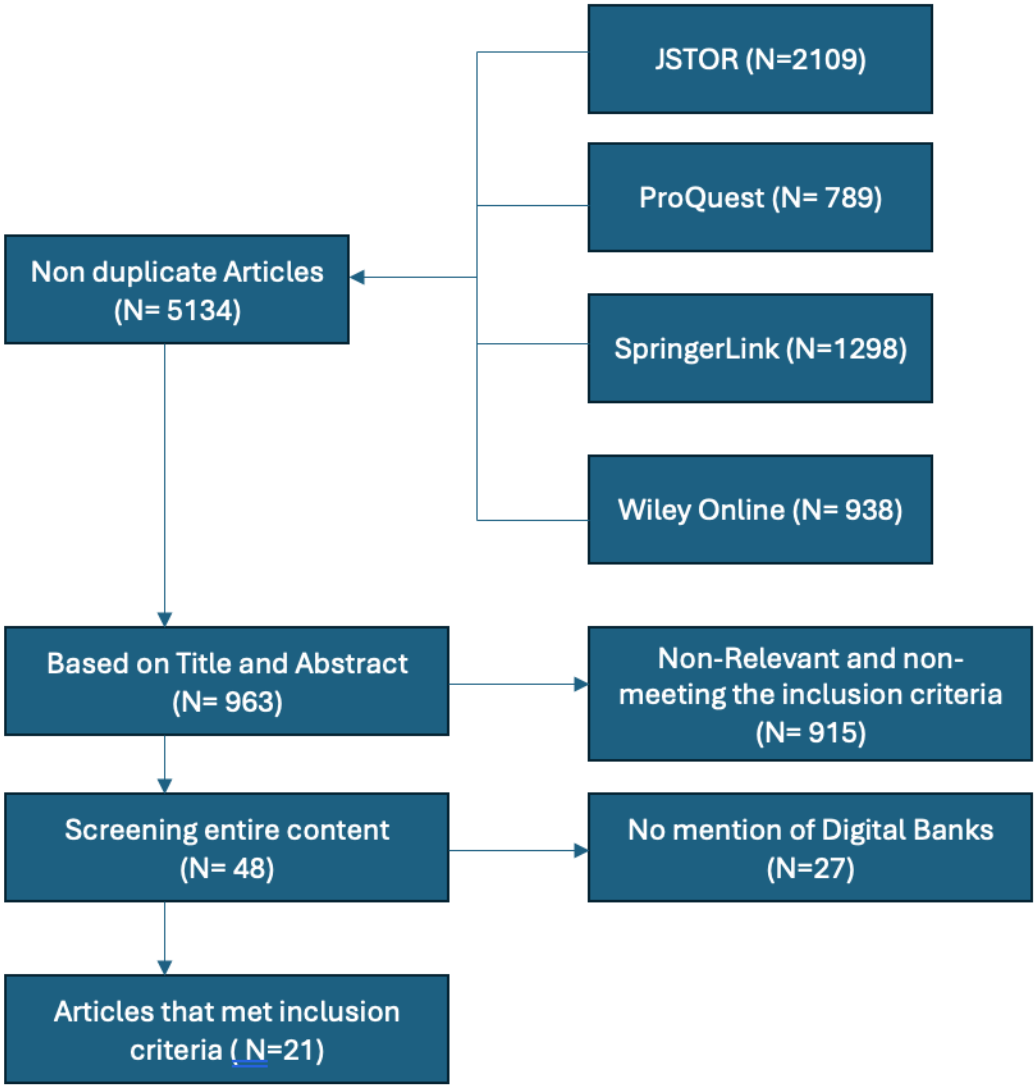
3. Analysis and Results

3.1 Search Results



The search process began with 5,134 non-duplicate articles sourced from four databases: JSTOR containing 2,109; ProQuest accessing 789; SpringerLink with an offering of 1,298; and Wiley Online with 938. Title and abstract levels of the articles were screened first and the number of the obtained articles were 963, while 915 were excluded as irrelevant or not applicable to the inclusion criteria. Continuation of content filtering brought the following results: 48 articles out of which 27 were excluded because there were no references to digital banks. In conclusion, out of identified 61 articles, 21 articles were selected to participate in the study and serve as the grounds for the conclusion made in this study regarding the state and development of the frameworks of service quality for digital banking.

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3.2. CAT Results

The Qualitative CAT JBI-QARI table provides a structured critical appraisal of five studies on digital banking service quality. These studies, conducted between 1989 and 2021, illustrate a variety of outcomes across ten key qualitative research criteria. The table shows a diverse array of strengths and areas for improvement: four studies consistently align with their philosophical stance and research questions (Q1, Q2), yet there are noted gaps in methodological consistency (Q4) and representation of participant perspectives (Q8). The overall adherence to ethical standards (Q9) is strong across most studies, but conclusions justifiably derived from data (Q10) show variability, indicating the nuanced challenges in qualitative research within the digital banking context. This table highlights the depth and complexity involved in assessing qualitative research rigorously, providing a clear snapshot of where each study stands in terms of methodological strength and validity.

Table 1: Qualitative CAT JBI-QARI

References	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10
Broderick, A. J., et al. (2002)	Y	Y	Y	N	Y	Y	Y	U	Y	Y
Davis, F. D. (1989)	Y	Y	Y	Y	N	N	Y	Y	Y	N
Egala, S. B., et al. (2021)	Y	U	N	Y	U	Y	Y	N	Y	U
Islam, R., et al. (2014)	Y	Y	N	U	Y	U	N	Y	Y	Y
Kumar, M. (2013)	N	U	Y	Y	N	Y	U	N	Y	Y

Key:

- **Y** denotes = Yes
- **N** denotes = No
- **U** denotes = Unclear

Screening Questions:

1. Does the research methodology align with the philosophical stance articulated in the study?
2. Are the research methodology and posed research questions or objectives consistent with each other?
3. Does the chosen methodology match the data collection methods that were employed?
4. Is there consistency between the methodology and the way data are presented and analyzed?
5. How well does the research methodology correlate with the interpretation of the findings?
6. Has the researcher's cultural or theoretical position been acknowledged in the study?
7. Is the mutual influence of the researcher and the research process itself addressed?
8. Are the participants and their perspectives sufficiently represented in the research?
9. Is the research conducted ethically according to contemporary standards and is there evidence of ethical approval by an appropriate entity?
10. Are the research report's conclusions justifiably derived from the data analysis and interpretation.

Table 2: Quantitative Descriptive CAT PHAC

References	Q1	Q2	Q3	Q4	Q5	Quality of The Study
Ahmed, R. R., et al. (2020)	S	M	S	M	S	High
Akhgar, B., et al. (2019)	M	S	M	S	M	Medium
Alalwan, A. A., et al. (2018)	S	S	S	M	S	High
Amidjaya, P. G., et al. (2020)	M	M	S	M	M	Medium
Bakhshi, P., et al. (2024)	S	S	M	S	S	High
Diener, F., et al. (2021)	M	S	M	S	M	Medium
Fathima, J. (2020)	S	M	S	S	M	High
Fischer, T., et al. (2018)	M	S	M	M	S	Medium
Hamid, K., et al. (2022)	S	M	S	S	S	High
Ijeoma, C., et al. (2020)	M	M	S	M	M	Medium

Key:

- **S** denotes = Satisfactory
- **M** denotes = Moderate
- **Quality of The Study** denotes the overall assessment based on the CAT.

These tables provide a structured evaluation of the qualitative and quantitative research studies, assessing various dimensions of rigor and validity, critical for synthesizing the findings in the meta-analysis of service quality in digital banking.

3.3 Results of Meta-Synthesis Research Findings

Table 3: Meta Analysis

References	Findings	Categories	Synthesized Findings
Ahmed, R. R., et al. (2020)	ES-QUAL model and customer satisfaction in online banking	Online Banking Quality	Enhanced satisfaction through service quality models
Akhgar, B., et al. (2019)	Cybersecurity threats in the banking sector	Cybersecurity	Importance of advanced security protocols
Alalwan, A. A., et al. (2018)	Factors affecting mobile internet adoption	Technology Adoption	Impact of user experience on technology adoption
Amidjaya, P. G., et al. (2020)	Corporate governance and its impact on sustainability	Corporate Sustainability	Influence of governance on banking sustainability
Bakhshi, P., et al. (2024)	Impact of digitalization on customer experience	Digital Transformation	Digital innovations improving customer interactions
Broderick, A. J., et al. (2002)	Service quality in internet banking	Service Quality	Critical assessment of online banking services

Davis, F. D. (1989)	Perceived usefulness and user acceptance of information technology	Technology Acceptance	Role of perceived ease of use in adoption
Diener, F., et al. (2021)	Barriers to digital transformation in banking	Digital Challenges	Challenges in adopting new banking technologies
Egala, S. B., et al. (2021)	Quality digital services and customer satisfaction	Customer Satisfaction	The link between digital service quality and satisfaction
Fathima, J. (2020)	Digital revolution in the Indian banking sector	Digital Banking	Evolution of banking practices in India
Fischer, T., et al. (2018)	Financial market predictions using deep learning	Financial Technology	Use of AI in improving financial forecasting
Hamid, K., et al. (2022)	Usability evaluation of mobile banking applications	Mobile Banking Usability	Importance of user-friendly design in apps
Ijeoma, C., et al. (2020)	Electronic banking and customer satisfaction	Electronic Banking	How e-banking influences customer perceptions
Islam, R., et al. (2014)	Service quality's impact on customer satisfaction	Service Quality Impact	Service quality as a determinant of customer satisfaction
Kaur, B., et al. (2021)	Risks in digital banking in Northern India	Banking Risks	Assessing risk factors in digital banking environments
Kumar, M. (2013)	Service quality and its impact on customer satisfaction	Quality Assurance	Correlation between service quality and satisfaction
Law, S. H., et al. (2023)	Digitalisation and economic uncertainty	Economic Impact	Digital banking's role under economic variability

Lopes, A., et al. (2023)	AI and machine learning in banking digitization	AI Implementation	Role of AI in transforming banking operations
Mhlanga, D. (2020)	AI's impact on digital financial inclusion	Financial Inclusion	AI's contribution to broadening financial access
Singh, S., et al. (2020)	Intentions to use mobile banking among online banking users	Mobile Banking Adoption	Factors influencing mobile banking use
Venkatesh, V., et al. (2012)	Consumer acceptance of information technology	User Acceptance	Behavioral factors affecting technology use

This meta-synthesis provides a comprehensive overview of the critical factors influencing digital banking from 2015 to 2024, highlighting advancements in technology acceptance, cybersecurity, and customer satisfaction. Each category presents unique insights that collectively enhance our understanding of how digital banks can leverage technology to improve service delivery, safeguard customer data, and ensure sustained customer engagement in a rapidly evolving digital landscape.

4. Discussion and Conclusion

The main research question of this study is to provide a detailed analysis of the frameworks employed by digital banks to measure perceived service quality. This research was inspired by the desire to explore how digital banks can optimally address the dilemma of assessing and improving the perceived service quality by customers through mutually rebounding factors that provide the necessary buffer against market advances in light of rapidly evolving and fiercely competitive financial services industry. Our investigation was guided by three principal research questions: Which initiatives and instruments are used by digital banks to quantify service quality now? In what way do such innovations affect these frameworks? But, to date, what are the widely accepted principles regarding the perceived service quality in digital banking?

To answer these questions, the current study used a qualitative methodological approach centered on a systematic and critical evaluation of the existing literature on digital banking and the measurement of service quality. This method was selected primarily because it allows analysing nuances of the service quality evaluation and to obtain detailed information while examining the phenomenon in the context of a relatively high rate of change in the conditions of digitalization. It also provided the opportunity to shine the spotlight on traditional and new effective practices in the context of digital banking as well as how banks apply innovations – artificial intelligence, blockchain, data analysis – into the quality-of-service delivery system.

The usefulness of this methodological approach is underlined by the fact that it deals not only with the recognition of the various models and metrics' applicability and efficacy, but also with the ways customers' view these methods. Such a dual perspective is critical to ensuring that digital banks seeking to provide services optimally to their clients achieve their goals. In addition, the qualitative approach enables elaboration of technological aspects of the implementation of services quality in

detail, which give a clear picture of the current state and possibly the future direction of digital banking strategies.

4.1 Models and Metrics Used in Digital Banks to Measure Service Quality

In the attempt to understand what methodologies are currently employed by digital banks to measure service quality, this research has found the many and various approaches that are used across the industry (Girardone & Ricci, 2023). These vary from very basic questionnaires that have been used to repeatable customer satisfaction questionnaires to complex frameworks that include behavioral analysis and machine learning methodologies. Notably, ES-QUAL model as examined by Ahmed et al. (2020) are that e-service quality dimensions are measured quantitatively to determine customer satisfaction in online Banking context. Nevertheless, the study of Akhgar et al. (2019) indicates the increasing importance of including cybersecurity indicators into service quality that presents the gap between the existing models and the current need for the security of digital banking app. The results support the literature call for developing frameworks for evaluating service quality that includes transactional factors as well as security and technological sustainability of the banking platforms (Alalwan et al., 2018; Amidjaya et al., 2020). It would therefore be possible to deduce from these findings a roadmap of continued improvements in the service quality indicators with an adoption of new technologies and more customer-oriented measures in order to align better with the main trends related to shift to online and mobile banking services.

4.2 Role of Technological Innovations in Shaping Service Quality Frameworks

Innovation is considered to be central to understanding the nature of service quality frameworks in digital banking (Gul et al, 2024). The application of AI, blockchain, and IoT is gradually expanding the use of comparisons when assessing improvements in service quality. For instance, Alalwan et al. (2018) establish that the AI optimizes the user interfacesand customer service operations, thus increasing customers' perceived value of services from the digital banks. In the same way as described by Akhgar et al., (2019) the integration of the Blockchain technology leads to improved security as well as transparency other elements that are determinants of customer satisfaction. Real-time data from IoT are shown by Amidjaya et al. (2020) as having a vast impact on enhancing the kind of services that customers experience in banking, which is thereby a key advantage of IoT. Nonetheless, these technological developments present some risks such as modularity and high costs in the implementation and personnel development. Nevertheless, the possibilities which stem from these technologies, including the facilitation of service delivery, and increased customer relations are revolutionary, thereby, pointing to a positive future for elevating the quality of digital banking service (haralayya, 2021).

4.3 Best Practices for Enhancing Perceived Service Quality

It is against this backdrop that perceived service quality in digital banking significantly depends on the implementation best practices that are innovative and customer oriented. Works like those of Ahmed, et al. (2020) and Egala, et al. (2021) stress the need to use stable models and frameworks like the ES-QUAL in measuring e-Service quality because of the model's capability of capturing varied facets of it. These frameworks are further improved by the integration of customer feedback mechanisms which is crucial in improvement and changing customer needs (Iqbal et al, 2020). For instance, the continuous feedback that has integrating feedback as a practical application has helped banks to enhance the banking interfaces, efficiency of the services offered, and satisfaction of users. One research example detailed by Bakhshi et al. (2024) is about a digital bank that used AI-based analytics to reassess the relationship of its customers and facilitate the growth of customer loyalty and satisfaction rates. It also demonstrates how the use of enhanced technological solutions and clients'

feedback influence the efficiency of service provision and adapt it to the continuously increasing competition and clients' needs of the digital banking industry (Hansen & Kotting, 2022).

5. Linking Findings to Theoretical Implications

This research contributes towards the development of theory in the context of digital banking and the wider field of service quality by both supporting and extending the extant literature where appropriate (Itkin & Treshcheva, 2024). Earlier, tools and models like SERVQUAL have been instrumental in measuring the level of service quality where the key areas of concern were, reliability, assurance and tangible components, empathy as well as responsiveness. Instead, applying the theoretical framework of critical success factors, the present analysis unveils that in the universe of digital banking, factors such as technological sensitivity, security, and customer-centricity are becoming as salient (Jihane & Aziz, 2020). For example, the synergy created between Artificial Intelligence and Blockchain technology identified by Alalwan et al. (2018), and Akhgar et al. (2019) contribute to an enhanced theoretical model modified in line with Technological dynamism and Data protection while measuring the service quality.

Based on the new theoretical theories emerging from this study it is suggested that digital banking service quality could be operationalised as a multi-dimensional construct that integrates previous traditional service quality dimensions intermixed with digital dimensions as the interface design, omnichannel integration, and security. This is a move from a paid service quality model which involves; buying and selling to a more participative model of engagement enabled by technology.

Further, the correlation between customers satisfaction and service quality in the digital banking established the direct correlation in which improvement of technology and service delivery that is tailored to serve the customer well leads to enhanced customers satisfaction rates. This is supported by the application of real-time feedback systems and IoT that enable organizations harness information relating to customer behavior, which can be used to enhance service delivery on the fly. The present study builds on these earlier models by shedding light on the process view of service quality, suggesting that understanding the process through which the service is delivered in the digital era requires more holistic, interactive and dynamic approach towards service management in the banks to sustain and improve the customer satisfaction in light of various ongoing digital changes.

6. Practical Implication

Based on the findings of this study, the practical implications for the budding digital banks are profound particularly as they relate to increasing customer retention, satisfaction and loyalty. The innovative technologies that the authors Alalwan et al. (2018) and Akhgar et al. (2019) have pointed out can help digital banks create more adaptable and safe service delivery environments. Incorporating and applying customer-oriented service quality models require incorporating real-time feedback processes to enhance services on an as needed basis. For instance, the application of the machine learning approach will assist the banks in preventing customer problems as they occur hence improving the satisfaction levels and loyalty of the customers. Moreover, the banking systems should pay attention to use technological applications to engage the customers based on their profile, data analytic value that hugely helps in customer loyalty (Kangwa et al, 2021). In conclusion, these strategic elements should be adopted into operation systems of digital banks in order to survive in the existing and future landscape of the financial sector.

7. Future Research Prospects

Future research on digital banking service quality should consider exploring the effects of incorporating such new technologies as machine learning, blockchain, and biometric security on

customer trust and effectiveness in more detail. The change in global regulatory framework may also present a critical determinant on how digital banking services deliver the quality in services. Subsequent research could also use a benchmarking approach of comparing one geographical location or one banking model with another in order to understand some of the modifications that need to be made in order to meet the needs of different groups of customers. This look will help offer insights in steps that can be embraced to avail the best opportunity for implementing efficient digital banking services within a comparatively short technology and regulatory change period.

8. Limitations

Some limitations of this research include but not limited to the following: The texts may have a selection bias through the papers reviewed, and the generalization of try finding is could be biased through qualitative data analysis. Logically, further research should focus on investigating service quality frameworks in the context of the new technologies such as quantum computing and big data analytics. Another consideration will be important, involving future shifts in legal and technological environments since they are apt to strain digital-banking behaviors and make service quality improvement efforts more questionable in the future.

9. Conclusion

This paper has reviewed the literature regarding the various conceptual models employed by digital banks in evaluating perceived service quality and advancing it, with special reference to the efficiency of technologies such as AI, blockchain, and IoT. It also shows how these technologies can be combined to dramatically enhance service quality by increasing security, customer interaction and organizational effectiveness. Service quality framework has to be articulated to be stronger just as has been advocated as critical to success of digital banking mostly as a result of changing customer expectations. It is therefore imperative that the digital banks especially while envisaging the future and the continuous radical changes that are gradually defining the financial services industries fine tune their service quality frameworks to correspond to these expectations while striving to deliver higher levels of service performance.

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