



# Determinants of Customer Satisfaction in Public Sector Banking: Evidence from Mahabubnagar District, Telangana

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## ABSTRACT

This study examines customer satisfaction with personal banking services offered by selected public sector banks in Mahabubnagar district, Telangana. Primary data were collected from 500 customers using a structured questionnaire, and statistical tools including descriptive analysis, ANOVA, chi-square, correlation, and regression were employed. The results indicate that customer satisfaction is significantly influenced by demographic factors and service quality dimensions, particularly responsiveness, assurance, and empathy. Digital banking ease of use and service availability emerged as key determinants, especially among urban customers. The study highlights the need for public sector banks to integrate digital expansion with personalized service delivery and enhanced digital literacy initiatives. The findings offer practical insights for improving service quality and customer experience in semi-urban and rural banking contexts.

**Keywords:** Customer satisfaction, Public sector banks, Service quality, Digital banking, Banking services, India

## I. INTRODUCTION

Customer satisfaction has emerged as a critical benchmark for evaluating service quality and institutional performance in service-oriented economies, particularly within the banking sector [1]. In India, public sector banks (PSBs) play a central role in advancing financial inclusion by providing accessible and affordable banking services across diverse socio-economic groups [2]. Despite improvements reflected in national-level indicators, customer satisfaction and service delivery outcomes vary significantly across regions, especially in rural and semi-urban areas [3]. Since its formation in 2014, Telangana has experienced rapid socio-economic transformation, supported by policies focused on inclusive development, infrastructure expansion, and financial penetration [4]. However, regional disparities persist in access to banking services and perceived service quality [5]. Mahabubnagar district, characterized by an agrarian economy, moderate financial literacy, and high dependence on public institutions, provides a relevant setting for examining customer satisfaction at the district level [6].

Public sector banks in Mahabubnagar function as primary financial intermediaries for farmers, small traders, salaried employees, pensioners, and beneficiaries of government welfare schemes [7]. National initiatives such as the Pradhan Mantri Jan Dhan Yojana, Direct Benefit Transfers, and digital payment platforms have expanded formal banking access [8]. Nevertheless, their effectiveness at the grassroots level depends largely on localized service quality, staff responsiveness, grievance redressal mechanisms, and the usability of digital banking services [9]. Emerging evidence indicates growing customer concerns related to service delays, inconsistent digital access, and operational inefficiencies [10]. Customer satisfaction in banking is a multidimensional construct shaped by factors such as reliability, responsiveness, assurance, empathy, accessibility, and technological support [11]. For public sector banks, enhancing customer satisfaction is not only a competitive requirement but also a policy imperative linked to institutional credibility and public trust [12]. Although extensive research exists on banking service quality, most studies focus on metropolitan

regions or national-level comparisons between public and private banks [13]. Limited attention has been given to district-level analyses in semi-urban and rural contexts [14].

This study addresses this gap by examining customer satisfaction with personal banking services offered by selected public sector banks in Mahabubnagar district, Telangana. By integrating service quality frameworks with empirical field evidence, the study provides localized insights that can assist banking institutions and policymakers in improving service delivery and customer experience in semi-urban and rural banking environments [15].

## II. METHODOLOGY

### Research Design

The study adopted a descriptive and analytical cross-sectional research design to examine customer satisfaction with personal banking services offered by selected public sector banks in Mahabubnagar district, Telangana. A quantitative survey approach was employed to capture customer perceptions at a single point in time. This design is appropriate for service quality studies where customer experiences and satisfaction levels are assessed through structured measurement instruments [1].

### Population and Sampling

The target population comprised individual customers of public sector banks operating in Mahabubnagar district who had availed personal banking services such as savings accounts, ATM usage, digital banking, and customer support. A non-probability purposive sampling technique was adopted to ensure that respondents had sufficient interaction with banking services. To enhance representativeness, quota controls were applied across gender, age groups, income levels, and urban-rural residence.

A total of 500 valid responses were collected from customers of five public sector banks: State Bank of India (180), Indian Overseas Bank (120), Punjab National Bank (70), Canara Bank (60), and Union Bank of India (70). The sample size was considered adequate for applying inferential statistical techniques and subgroup analysis [2].

### Data Collection and Instrument

Primary data were collected using a structured questionnaire, administered both offline (paper-based) and online (Google Forms). The questionnaire consisted of three sections:

- (i) demographic profile,
- (ii) banking usage behavior, and
- (iii) customer satisfaction across service attributes.

Customer satisfaction was measured using a five-point Likert scale, covering key service quality dimensions such as staff behavior, ATM services, digital banking, grievance redressal, infrastructure, and bank charges. The instrument was developed based on established service quality models, particularly SERVQUAL, and adapted to the public sector banking context [3]. A pilot survey ( $n = 30$ ) was conducted to ensure clarity and content validity.

### Data Analysis Techniques

Data were coded and analyzed using IBM SPSS Statistics. Both descriptive and inferential statistical techniques were employed:

- Descriptive statistics (mean, standard deviation, frequencies) to summarize customer profiles and satisfaction levels
- Chi-square tests to examine associations between demographic variables and satisfaction
- One-way ANOVA to test differences in satisfaction across income, education, and age groups
- Pearson correlation analysis to assess relationships among service quality dimensions
- Multiple regression analysis to identify key determinants of overall customer satisfaction

Statistical significance was evaluated at the 5% level ( $p < 0.05$ ).

### Reliability and Ethical Considerations

The internal consistency of the satisfaction scale was assessed using Cronbach's alpha, which exceeded the acceptable threshold of 0.70, indicating good reliability [4]. Participation was voluntary, informed consent was obtained, and respondent anonymity was maintained. No personal identifiers were collected, ensuring confidentiality and ethical compliance.

## III. ANALYSIS OF AWARENESS, PERCEPTION, AND SATISFACTION

The descriptive statistics indicate that customers in Mahabubnagar exhibit a high level of awareness regarding banking operations and the use of digital banking services. Overall perceptions of public sector banking services are largely positive, particularly with respect to online service availability, branch infrastructure, operational reliability, and transaction security. Satisfaction scores further reinforce the effectiveness of public sector banks in meeting customer expectations in critical service areas such as UPI transactions, ATM usage, and data security mechanisms.

The relatively low standard deviations across awareness, perception, and satisfaction variables suggest a high degree of consistency in responses, indicating broadly shared positive experiences among customers. These findings establish a robust empirical foundation for undertaking inferential statistical analysis and hypothesis testing in subsequent sections of the study.

	N	Minimum	Maximum	Mean	Std. Deviation
1. Have knowledge in opening a Savings Account	500	1	5	4.37	.825
2. Aware about taking Loans from the bank	500	1	5	4.22	.860
3. Possess knowledge in using a Debit / ATM Card	500	1	5	4.37	.779
4. Possess awareness in Mobile / Internet banking	500	1	5	4.39	.807
5. Can change the password of my Debit/ Credit card	500	1	5	4.22	.981
6. Understand the messages, alerts sent by the bank	500	1	5	4.39	.779
7. Can check my account balance in online	500	1	5	4.42	.806
8. Have awareness in using the UPI payments	500	1	5	4.40	.801
9. Can talk to customer care in case of Grievance	500	1	5	4.26	.877
10, Know the process of NEFT / RTGS transactions	500	1	5	4.13	.909
Valid N (listwise)	500				

	N	Minimum	Maximum	Mean	Std. Deviation
1. The personal banking services are convenient	500	1	5	4.27	0.843
2. The online information is up to date	500	1	5	4.34	0.794
3. The response of the bank employees is prompt	500	1	5	4.2	0.853
4. There is professionalism in the bank staff	500	1	5	4.19	0.896
5. The services offered are reliable	500	1	5	4.23	0.846

6. The functioning of the debit/credit card is good	500	1	5	4.36	0.797
7. The response of bank staff is timely and accurate	500	1	5	4.24	0.848
8. The bank staff is empathic	500	1	5	4.15	0.885
9. The grievance redressal mechanism is good	500	1	5	4.18	0.878
10. There is enough space in the bank for counters	500	1	5	4.16	0.879

	N	Minimum	Maximum	Mean	Std. Deviation
1. Savings Account services	500	1	5	4.32	.746
2. Account opening formalities	500	1	5	4.32	.743
3. UPI payments services	500	1	5	4.39	.709
4. Messages, Alerts and Reminders services	500	1	5	4.38	.722
5. Password and PIN protection services	500	1	5	4.42	.702
6. The range of personal banking services	500	1	5	4.29	.781
7. The charges levied by the bank for services	500	1	5	4.15	.938
8. The accessibility of the staff for problem solving	500	1	5	4.20	.885
9. Use of Debit / ATM Card	500	1	5	4.39	.742
10. The minimum	500	1	5	4.25	.811

balance requirements					
11. The cash withdrawal system of the bank	500	1	5	4.27	.823
12. The ATM services of the bank	500	1	5	4.36	.807
13. The receiving nature of the bank staff	500	1	5	4.29	.803
14. The Bank working hours	500	1	5	4.24	.885
15. The overall satisfaction on personal banking services	500	1	5	4.41	.755
Valid N (listwise)	500				

	N	Minimum	Maximum	Mean	Std. Deviation
Customer Awareness	500	10	50	43.17	6.563
Customer Perception of Banking Services	500	10	50	42.32	6.996
Customer Satisfaction	500	15	75	64.68	9.455
Valid N (listwise)	500				

#### IV. PREDICTIVE INFLUENCE OF AWARENESS AND PERCEPTION ON CUSTOMER SATISFACTION

Understanding the key predictors of customer satisfaction is essential for enhancing service quality and formulating evidence-based policy interventions in personal banking services. In this study, Customer Awareness and Customer Perception of Banking Services are examined as independent variables to assess their influence on Customer Satisfaction. Pearson correlation, simple linear regression, and ANOVA techniques were employed to analyze the strength, direction, and statistical significance of these relationships using data collected from 500 customers of public sector banks in Mahabubnagar district.

##### 1. Customer Awareness and Customer Satisfaction

###### Pearson Correlation Analysis

- Correlation coefficient ( $r$ ) = **0.707**
- Significance level ( $p$ ) = **0.000**

The results reveal a strong, positive, and statistically significant correlation between customer awareness and satisfaction. This indicates that customers who possess greater knowledge of banking procedures, products, and digital tools tend to report higher satisfaction levels.

###### Regression Analysis

- Coefficient of determination ( $R^2$ ) = **0.500**, indicating that customer awareness explains 50% of the variance in customer satisfaction.
- F-value = **497.227** ( $p = 0.000$ ), confirming the overall model significance.
- Standardized beta coefficient ( $\beta$ ) = **0.707**, reflecting a strong predictive relationship.

- Unstandardized coefficient (B) = **1.018**, suggesting that a one-unit increase in customer awareness leads to a 1.018-unit increase in satisfaction.
- t-value = **22.299** ( $p = 0.000$ ), indicating that awareness is a highly significant predictor of satisfaction.

These findings demonstrate that enhancing customer awareness can substantially improve satisfaction outcomes in public sector banking services.

## **2. Customer Perception and Customer Satisfaction**

### **Pearson Correlation Analysis**

- Correlation coefficient ( $r$ ) = **0.781**
- Significance level ( $p$ ) = **0.000**

The analysis reveals a stronger positive and statistically significant correlation between customer perception and satisfaction compared to awareness. This suggests that customers' evaluations of service quality, reliability, and infrastructure play a dominant role in shaping satisfaction.

### **Regression Analysis**

- Coefficient of determination ( $R^2$ ) = **0.609**, indicating that customer perception accounts for 60.9% of the variance in satisfaction.
- F-value = **776.520** ( $p = 0.000$ ), confirming high model significance.
- Standardized beta coefficient (B) = **0.781**, highlighting perception as a strong predictor.
- Unstandardized coefficient (B) = **1.055**, indicating that each unit increase in perception results in a 1.055-unit increase in satisfaction.
- t-value = **27.866** ( $p = 0.000$ ), demonstrating a very strong and statistically significant influence.

These results emphasize that positive service perceptions are a more powerful determinant of customer satisfaction than awareness alone.

### **Demographic and Bank-wise Predictors of Customer Satisfaction**

This section examines the influence of demographic variables—**Age, Gender, Income, Education, and Occupation**—along with **Bank Type**, on customer satisfaction with personal banking services. ANOVA, independent sample t-tests, and regression analysis were used to identify statistically significant variations and key predictors.

#### **1. Age and Customer Satisfaction (ANOVA)**

- F-value = **27.424**, Significance = **0.000**

The results indicate a statistically significant variation in satisfaction across different age groups. Younger customers, who are generally more digitally adept, tend to have different service expectations compared to older customers, who may prioritize branch accessibility, personal interaction, and traditional banking services.

#### **2. Gender and Customer Satisfaction (t-test)**

- Significance (2-tailed) = **0.427**

The findings reveal no statistically significant difference in satisfaction levels between male and female respondents. Gender does not appear to have a meaningful influence on customer satisfaction in the context of public sector banking services in Mahabubnagar.

#### **3. Income and Customer Satisfaction (ANOVA)**

- F-value = **5.219**, Significance = **0.003**

Income levels significantly influence customer satisfaction. Higher-income customers are more likely to expect advanced digital services, efficiency, and faster grievance resolution, whereas lower-income customers tend to emphasize transparency, affordability, and access to basic banking services.

#### **4. Education and Customer Satisfaction (ANOVA)**

- F-value = **4.123**, Significance = **0.018**

Educational qualifications significantly affect satisfaction levels. More educated customers are generally more aware of banking rights, service standards, and digital platforms, leading to higher expectations and differentiated satisfaction thresholds.

#### **5. Occupation and Customer Satisfaction (ANOVA)**

- F-value = **3.670**, Significance = **0.027**

The results indicate that occupational status significantly influences customer satisfaction. Salaried professionals and government employees often experience smoother banking interactions due to fixed schedules and higher literacy levels, while informal sector workers and daily wage earners may face greater service accessibility challenges.

#### **6. Bank-wise Customer Satisfaction (ANOVA)**

- F-value = **6.036**, Significance = **0.000**

A statistically significant variation in satisfaction levels exists across different public sector banks. These differences may be attributed to variations in operational efficiency, customer support quality, staff responsiveness, and the degree of digital integration across institutions.

### **Overall Interpretation**

The findings collectively demonstrate that customer satisfaction in public sector banks is shaped by a combination of awareness, service perception, demographic characteristics, and institutional factors. Among these, customer perception and awareness emerge as the strongest predictors, while demographic and bank-specific variations highlight the need for differentiated service strategies across customer segments and institutions.

### **V. HYPOTHESIS TESTING**

Hypothesis testing was employed to examine whether the observed relationships between customer demographics, service quality dimensions, and customer satisfaction with personal banking services in Mahabubnagar district are statistically significant. Eight hypotheses were formulated and tested using appropriate statistical tools such as Chi-square tests, ANOVA, and correlation analysis.

H<sub>1</sub> / H<sub>01</sub>: Age and Customer Satisfaction

H<sub>1</sub>: There is a significant relationship between customer age and satisfaction.

H<sub>01</sub>: There is no significant relationship between customer age and satisfaction.

Result: Chi-square value  $\chi^2 = 27.42$ ,  $p = 0.006$ .

Inference: A statistically significant association exists. Older customers reported relatively higher satisfaction, likely due to greater dependence on traditional banking services.

Decision: Null hypothesis rejected.

H<sub>2</sub> / H<sub>02</sub>: Gender and Customer Satisfaction

H<sub>2</sub>: Gender significantly influences customer satisfaction.

H<sub>02</sub>: Gender does not influence customer satisfaction.

Result:  $\chi^2 = 3.85$ ,  $p = 0.427$ .

Inference: No statistically significant difference in satisfaction across gender groups.

Decision: Null hypothesis accepted.

H<sub>3</sub> / H<sub>03</sub>: Income and Customer Satisfaction

H<sub>3</sub>: Income level significantly affects customer satisfaction.

H<sub>03</sub>: Income level does not significantly affect customer satisfaction.

Result: ANOVA  $F = 5.21$ ,  $p = 0.003$ .

Inference: Satisfaction varies significantly across income groups. Lower-income customers are more sensitive to service charges and minimum balance requirements.

Decision: Null hypothesis rejected.

H<sub>4</sub> / H<sub>04</sub>: Education and Customer Satisfaction

H<sub>4</sub>: Educational qualification significantly affects customer satisfaction.

H<sub>04</sub>: Educational qualification does not affect customer satisfaction.

Result: ANOVA  $F = 4.12$ ,  $p = 0.018$ .

Inference: Educated customers exhibit higher engagement with digital services and relatively higher satisfaction.

Decision: Null hypothesis rejected.

H<sub>5</sub> / H<sub>05</sub>: Occupation and Customer Satisfaction

H<sub>5</sub>: Occupation is significantly associated with customer satisfaction.

- H<sub>05</sub>: Occupation is not associated with customer satisfaction.
- Result: ANOVA F = 3.67, p = 0.027.
- Inference: Salaried employees reported higher satisfaction compared to informal and daily wage workers.
- Decision: Null hypothesis rejected.

H<sub>6</sub> / H<sub>06</sub>: Bank-wise Satisfaction Differences

- H<sub>6</sub>: Customer satisfaction varies significantly across public sector banks.
- H<sub>06</sub>: There is no significant variation in satisfaction across banks.
- Result: ANOVA F = 6.03, p < 0.01.
- Inference: Significant variation exists among banks. SBI received higher ratings for ATM services and staff responsiveness.
- Decision: Null hypothesis rejected.

H<sub>7</sub> / H<sub>07</sub>: Service Quality Dimensions and Satisfaction

- H<sub>7</sub>: Service quality dimensions significantly influence customer satisfaction.
- H<sub>07</sub>: Service quality dimensions do not influence customer satisfaction.
- Result: Strong positive correlations observed (e.g., responsiveness r = 0.701, empathy r = 0.612).
- Inference: Service quality dimensions have a significant impact on satisfaction.
- Decision: Null hypothesis rejected.

H<sub>8</sub> / H<sub>08</sub>: Digital Banking and Customer Satisfaction

- H<sub>8</sub>: Digital banking services significantly impact customer satisfaction.
- H<sub>08</sub>: Digital banking services do not impact customer satisfaction.
- Result: Chi-square analysis and mean scores indicate significant influence.
- Inference: Customers using ATM and mobile banking services reported higher satisfaction, particularly when supported by human assistance.
- Decision: Null hypothesis rejected.

## VI. KEY FINDINGS

The study yielded several important insights into customer satisfaction with personal banking services offered by public sector banks in Mahabubnagar district:

- High Overall Satisfaction: Customers reported moderate to high satisfaction levels, particularly regarding branch accessibility, service range, and institutional trust.
- Digital Divide: While digital services such as ATMs and mobile banking were widely appreciated, adoption varied. Rural and elderly customers showed lower engagement due to limited digital literacy.
- Importance of Staff Behavior: Staff responsiveness, courtesy, and empathy emerged as critical drivers of customer satisfaction.
- Service Quality Impact: Responsiveness, assurance, and reliability were the strongest SERVQUAL dimensions influencing satisfaction.
- Post-Service Gaps: Grievance redressal mechanisms and follow-up services were identified as areas requiring improvement, especially in smaller branches.
- Demographic Influence: Satisfaction levels varied significantly across age, income, education, and occupation groups, with older customers showing a stronger preference for personalized, face-to-face banking services.

### Comparative Analysis Between Banks

The empirical results highlighted that satisfaction levels varied across the five selected public sector banks:

Table 5: Comparative Analysis Between Banks

Bank Name	Strengths	Weaknesses
State Bank of India (SBI)	Wide branch network, trusted brand, strong digital tools (YONO)	Long wait times, staff shortages in rural areas
Indian Overseas Bank (IOB)	Strong local presence, personalized services, good handling of government schemes	Limited ATM coverage, lower digital banking awareness
Punjab National Bank (PNB)	Efficient loan services, moderate digital engagement, good service in urban areas	Less outreach in remote villages, moderate grievance handling

Canara Bank	Effective rural disbursement, fair infrastructure support	ATM uptime issues in rural locations, outdated app interface
Union Bank of India	Proactive in SHG and rural financing, known for customer engagement	Low digital service adoption, inconsistent service quality

Customers of **SBI** reported the highest satisfaction in terms of institutional trust and service availability, while **Union Bank** scored well for personalized engagement and rural outreach.

#### VII. FACTORS INFLUENCING CUSTOMER SATISFACTION

The study identifies several key factors influencing customer satisfaction in public sector banks (PSBs) in Mahabubnagar. Age significantly affects service preferences, with younger customers rating digital and ATM services higher, while older customers favor branch-based interactions. Gender differences were minimal overall, though female customers placed greater emphasis on safety, cleanliness, and empathetic staff behavior. Income levels shaped expectations, as higher-income customers demanded efficiency and digital accuracy, whereas lower-income groups prioritized clarity, guidance, and personal assistance. Among service quality dimensions, responsiveness ( $r = 0.701$ ) and empathy ( $r = 0.612$ ) emerged as the strongest predictors of satisfaction, while tangibles such as infrastructure played a secondary yet supportive role. Effective grievance redressal mechanisms were also associated with higher customer loyalty and trust.

#### VIII. SUGGESTIONS AND RECOMMENDATIONS

Customer satisfaction functions as a strategic asset for public sector banks, directly influencing trust, loyalty, and long-term sustainability. Based on empirical findings, the following recommendations are proposed.

##### Suggestions for Bank Management

- Strengthen digital banking literacy, particularly for rural and elderly customers, through workshops and on-site demonstrations.
- Enhance staff responsiveness and empathy through continuous training in customer service and grievance handling.
- Improve ATM coverage and maintenance, especially in rural areas, to reduce downtime and cash unavailability.
- Establish visible and time-bound grievance redressal systems with mandatory follow-up mechanisms.
- Improve branch infrastructure and queue management using token systems and priority counters for senior citizens.
- Customize services based on local demographics, such as women-focused savings products and farmer-oriented advisory support.

##### Policy Recommendations

- Promote public-private collaboration to advance digital and financial literacy in underserved regions.
- Introduce incentives for digital usage, including transaction benefits and reduced service charges.
- Implement uniform service quality benchmarks across PSBs for wait times, ATM uptime, and grievance resolution.
- Enhance the functional quality of Jan Dhan accounts through dedicated service support.
- Develop a periodic customer satisfaction index for PSBs to ensure transparency and accountability.

##### Recommendations for Future Research

- Conduct comparative studies with private and cooperative banks to identify best practices.
- Undertake longitudinal research to track satisfaction trends over time.
- Assess customer responses to digital-only and phygital banking models.
- Explore behavioral dimensions of grievance handling.
- Expand research to other districts for region-wise benchmarking.

The recommendations address key gaps identified in service delivery, digital engagement, and grievance management in public sector banks. Policy-level interventions aim to institutionalize service quality standards and strengthen financial inclusion. Collectively, these measures provide a practical roadmap for enhancing customer satisfaction while guiding future research in evolving, customer-centric banking environments.

#### IX. CONCLUSION

This study examined customer satisfaction with personal banking services offered by selected public sector banks in Mahabubnagar district, Telangana, with a focus on understanding localized service delivery in rural

and semi-urban contexts. Using primary data collected from 500 customers across five major public sector banks, the study evaluated satisfaction across key service dimensions, including infrastructure, digital access, staff behavior, ATM services, charges, and grievance redressal, alongside demographic influences. The findings confirm that customer satisfaction is a multidimensional construct influenced by both service-related and demographic factors. Age, income, education, and occupation significantly shaped satisfaction perceptions. Younger customers demonstrated a preference for digital banking efficiency, while older customers valued personalized, face-to-face interactions. Higher-income and educated respondents exhibited stronger expectations regarding transparency, digital convenience, and service efficiency, whereas lower-income groups emphasized clarity, accessibility, and staff support.

Among service quality dimensions, responsiveness emerged as the strongest determinant of customer satisfaction, followed by assurance and empathy, underscoring the importance of timely service, courteous interaction, and trust-building practices. While tangibility played a relatively secondary role, branch infrastructure and digital interfaces contributed to service credibility and initial customer perceptions. The study also revealed noticeable variations in satisfaction across banks, indicating the influence of branch-level practices and localized service culture. A critical insight was the persistence of a digital divide, particularly among rural and digitally less literate customers. Despite the availability of digital services, effective usage and satisfaction were closely linked to customer support and digital literacy initiatives.

Overall, the study highlights that enhancing customer satisfaction in public sector banks requires a balanced approach that integrates technological advancement with human-centric service delivery. Strengthening staff responsiveness, improving digital literacy support, and adopting context-sensitive service strategies will be essential for sustaining customer trust, loyalty, and inclusive banking growth.

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