

# Awareness, Performance, and Attitudinal Effects in Doorstep Banking: A Regression Analysis

**Dr. Manisha Arvind Kotgire<sup>1</sup>, Mr. Samadhan Bansi Shejwal<sup>2</sup>**

<sup>1</sup>Research Guide, Head & Associate Professor Faculty of Commerce, <sup>2</sup>Research Student  
<sup>1,2</sup>Commerce

<sup>1,2</sup>Kohinoor Arts Commerce & Science College, Research centre  
Tq. Khultabad, Dist. Chh.Sambhajinagar.

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## Abstract:

Doorstep Banking Services (DSB) have emerged as an important institutional mechanism to improve accessibility, financial inclusion, and service delivery efficiency in public sector banks. Despite their growing implementation, limited empirical evidence exists on how eligibility awareness and customer attitude influence perceived performance and satisfaction with these services. The present study examined the predictive relationships between eligibility awareness, service performance, customer attitude, and satisfaction using a quantitative, cross-sectional research design. Primary data were collected from 412 respondents associated with public sector banks using structured questionnaires, and composite variables were analyzed using descriptive statistics and linear regression analysis. The results revealed that eligibility awareness significantly predicts perceived service performance, explaining 20.2% of the variance, indicating that greater clarity regarding eligibility criteria and service procedures improves performance perception. Similarly, customer attitude significantly predicts satisfaction, explaining 11.5% of the variance, demonstrating that positive perceptions, trust, and acceptance enhance satisfaction with Doorstep Banking Services. Both null hypotheses were rejected, confirming the importance of informational and perceptual determinants of service outcomes. These findings highlight that improving awareness and strengthening positive customer attitudes can enhance service effectiveness without requiring major structural changes. The study contributes to service quality and financial inclusion literature by identifying awareness and attitude as key determinants of service performance and satisfaction. The findings provide important policy and practical implications for public sector banks to strengthen awareness initiatives, improve communication strategies, and enhance customer experience to maximize the effectiveness of Doorstep Banking Services.

**Keywords:** Doorstep Banking, Eligibility Awareness, Service Performance, Customer Attitude, Customer Satisfaction, Regression Analysis.

## 1. INTRODUCTION

Financial inclusion has become a central priority for banking systems globally, particularly in emerging economies where access to formal financial services remains uneven. Financial inclusion refers to the availability, accessibility, and usage of affordable financial products and services for all segments of society, especially vulnerable and underserved populations (Nandru et al., 2024). Banking accessibility is not only a financial issue but also a socio-economic necessity, as improved access to banking services supports poverty reduction, promotes economic participation, and enhances overall financial stability (Qin et al., 2023). According to the World Bank, approximately 1.4 billion adults globally remain unbanked, highlighting persistent barriers related to distance, mobility, and service awareness (Demirgüç-Kunt et al., 2021). These challenges are particularly significant in rural and semi-urban regions, where physical access to banking infrastructure remains limited. To address accessibility

barriers, banking institutions have increasingly adopted alternative service delivery models, including branchless banking, mobile banking, and Doorstep Banking services. Branchless banking and remote service delivery mechanisms have demonstrated significant positive effects on financial outreach and operational productivity. For example, Mohamed et al. (2024) found that expanding branchless banking access points significantly improves both social outreach and financial performance. Similarly, financial service access through alternative delivery channels has been shown to increase savings behavior by as much as 49 percent among previously underserved populations, demonstrating the effectiveness of accessible banking interventions (Calderone et al., 2018). These findings highlight the growing importance of decentralized and customer-centric service models in modern banking.

Doorstep Banking represents a critical extension of this accessibility model, particularly within public sector banking systems. By providing essential banking services directly at customers' homes, Doorstep Banking addresses mobility constraints faced by elderly individuals, persons with disabilities, and customers residing in remote areas. This service model gained increased importance during the COVID-19 pandemic, which accelerated the need for contactless and remote banking services. The pandemic disrupted traditional banking interactions and significantly increased reliance on alternative service channels, reinforcing the importance of service accessibility and awareness (Taufiq-Hail et al., 2023). In addition to accessibility, customer perception and awareness play a crucial role in determining service effectiveness. Service awareness refers to the extent to which customers understand eligibility criteria, operational procedures, and available services. Awareness directly influences service adoption, utilization, and performance evaluation. Studies have shown that service knowledge and awareness significantly improve operational efficiency and customer engagement (Ali et al., 2025). When customers understand how to access and use services effectively, they are more likely to perceive services as reliable and efficient.

Similarly, customer attitude represents a critical behavioral determinant of service satisfaction. Customer attitude reflects perceptions, beliefs, and emotional responses toward banking services, which significantly influence satisfaction and continued service usage. Research in banking and service industries consistently demonstrates that customer perception and service quality strongly predict satisfaction and loyalty outcomes (Ayinaddis et al., 2023). Service performance and perceived quality are directly linked to customer satisfaction, and improved service responsiveness and reliability significantly enhance customer satisfaction levels (Vera & Trujillo, 2013). These findings indicate that both informational and perceptual factors play essential roles in determining banking service effectiveness. The growing reliance on remote banking services and customer-centric service delivery models underscores the importance of understanding the behavioral and informational determinants of service performance and satisfaction. Despite the increasing implementation of Doorstep Banking services, empirical evaluation of awareness-performance and attitude-satisfaction relationships remains limited, particularly within public sector banking contexts.

Existing research has extensively examined the relationship between service quality, satisfaction, and loyalty in banking contexts (Ayinaddis et al., 2023; Vera & Trujillo, 2013). Studies have also demonstrated the importance of financial access and alternative service delivery models in improving financial inclusion and banking performance (Calderone et al., 2018; Mohamed et al., 2024). However, limited empirical research has specifically examined how eligibility awareness predicts perceived service performance and how customer attitude influences satisfaction in Doorstep Banking services. Moreover, existing studies primarily focus on digital or branchless banking, leaving a gap in understanding behavioral and informational determinants of physical Doorstep Banking service effectiveness.

The primary purpose of this study is to examine the predictive relationships between eligibility awareness, perceived service performance, customer attitude, and satisfaction in Doorstep Banking services.

The study pursues the following objectives:

1. To evaluate the effect of eligibility awareness on perceived performance of Doorstep Banking services.
2. To examine the effect of customer attitude on satisfaction with Doorstep Banking services.

Through regression analysis, the study aims to identify whether informational awareness and customer perception serve as significant predictors of service outcomes.

This study contributes to both academic research and banking practice by providing empirical evidence on the behavioral and informational determinants of Doorstep Banking effectiveness. From a theoretical perspective, the study extends existing service quality and banking research by examining awareness and attitude as predictors of service performance and satisfaction within the specific context of Doorstep Banking. While prior research has focused primarily on digital banking and electronic service delivery, this study addresses a critical gap by examining physical service delivery mechanisms. The study also contributes to financial inclusion research by identifying key factors influencing service utilization and effectiveness. Improving awareness can enhance service adoption and operational effectiveness, thereby improving financial inclusion outcomes. Previous research has demonstrated that improving access to financial services enhances economic participation and financial stability (Qin et al., 2023). By identifying awareness as a predictor of service performance, the study provides evidence-based guidance for improving service outreach strategies.

## 2. LITERATURE REVIEW

This literature review covers four key themes relevant to the present study: (1) service accessibility and financial inclusion, (2) awareness as a determinant of service performance, (3) service performance and its impact on customer satisfaction, and (4) customer attitude as a predictor of satisfaction. These themes are structured to align with the research objectives examining awareness–performance and attitude–satisfaction relationships in Doorstep Banking.

### 2.1. Service Accessibility and Financial Inclusion

The expansion of accessible banking services has been widely recognized as a fundamental driver of financial inclusion and economic participation. Early empirical work by (Demirgüç-Kunt et al., 2018) analyzed global financial inclusion trends using survey data from over 144 countries. The study employed quantitative analysis of financial access indicators and found that approximately 31% of adults worldwide lacked access to formal banking services. The authors concluded that accessibility barriers, including physical distance and mobility limitations, were major determinants of financial exclusion. The study emphasized that alternative service delivery mechanisms, including doorstep and branchless banking, play a critical role in improving financial inclusion.

Similarly, (Calderone et al., 2018) conducted a randomized field experiment in India to examine the impact of doorstep banking services on savings behavior. Using a quasi-experimental design, the study analyzed savings patterns among rural households receiving doorstep banking access compared to those without access. The results showed that households with doorstep banking access increased savings by approximately 49%, demonstrating that service accessibility directly improves financial participation. The authors concluded that decentralized service delivery significantly enhances banking engagement and financial inclusion.

Further research by (Allen et al., 2016) examined financial inclusion determinants using cross-country regression analysis across 123 economies. The study found that physical accessibility and service availability significantly predicted financial inclusion levels. Their regression analysis demonstrated that proximity to banking services increased account ownership and service utilization. These findings suggest that accessibility improvements, including doorstep service delivery, enhance financial inclusion outcomes.

These studies establish that service accessibility significantly influences financial participation. However, accessibility alone does not guarantee service effectiveness, as awareness and customer perception also influence service outcomes.

## 2.2. Awareness as a Determinant of Service Performance

Customer awareness plays a critical role in determining service utilization and performance outcomes. Awareness refers to customers' knowledge of service availability, eligibility criteria, and operational procedures. When customers are informed about service availability and usage procedures, they are more likely to utilize services effectively and evaluate them positively.

Empirical research by (Laforet & Li, 2005) examined customer adoption of online banking using survey-based regression analysis. The study analyzed customer awareness, perception, and service usage among banking customers. The findings revealed that awareness significantly predicted service adoption and perceived service effectiveness. Customers with higher awareness levels reported significantly higher service satisfaction and perceived performance.

Similarly, (Alalwan et al., 2017) conducted structural equation modeling analysis to examine determinants of mobile banking adoption. Using survey data from 343 respondents, the study found that awareness significantly predicted service usage behavior and perceived service performance. The study concluded that improving customer awareness enhances service effectiveness by improving customer interaction with service systems.

Further research by (Sharma et al., 2017) examined awareness and financial inclusion using survey data from rural banking customers. The study employed regression analysis and found that awareness significantly predicted service utilization and performance outcomes. The authors concluded that awareness improves service efficiency by enabling customers to interact effectively with banking systems.

These findings demonstrate that awareness plays a critical role in determining service effectiveness. However, limited research has specifically examined awareness-performance relationships in Doorstep Banking services, highlighting a gap in the literature.

## 2.3. Service Performance and Its Impact on Satisfaction

Service performance represents a critical determinant of customer satisfaction. Service performance reflects the efficiency, reliability, and responsiveness of service delivery.

The SERVQUAL model developed by (Parasuraman et al., 1988) established that service quality significantly predicts customer satisfaction. Using survey-based analysis, the study identified service reliability, responsiveness, and assurance as key determinants of customer satisfaction. Their findings demonstrated that improved service performance significantly increases customer satisfaction.

Subsequent empirical research by (Vera & Trujillo, 2013) examined the relationship between service quality and customer satisfaction in banking institutions. Using regression analysis of survey data, the

study found that service performance significantly predicted customer satisfaction and loyalty. The authors concluded that improving service performance enhances customer satisfaction outcomes.

More recently, (Ayinaddis et al., 2023) conducted regression analysis examining electronic banking service quality and customer satisfaction. Using survey data from banking customers, the study found that service performance explained over 60% of variance in customer satisfaction. The study emphasized that service performance plays a critical role in shaping customer satisfaction.

These studies establish that service performance significantly influences customer satisfaction. However, awareness may influence performance perception, highlighting the importance of examining awareness-performance relationships.

## 2.4. Customer Attitude as a Predictor of Satisfaction

Customer attitude represents a key behavioral determinant of service satisfaction. Attitude refers to customers' perception, beliefs, and emotional responses toward services.

Empirical research by (Fishbein & Ajzen, 1975) established that attitude significantly predicts behavioral outcomes, including service satisfaction. Their behavioral theory demonstrated that customer attitude influences perception, evaluation, and behavioral responses toward services.

Similarly, (George & Kumar, 2014) examined customer attitude and satisfaction in banking services using regression analysis. The study found that attitude significantly predicted customer satisfaction and service usage. Customers with positive attitudes reported higher satisfaction levels.

Further research by (Al-Hawari & Ward, 2006) examined customer satisfaction in banking services using structural equation modeling. The study found that customer attitude significantly predicted satisfaction outcomes. The authors concluded that improving customer perception enhances satisfaction and service effectiveness.

These findings demonstrate that attitude significantly predicts satisfaction outcomes. However, limited research has examined attitude-satisfaction relationships specifically in Doorstep Banking services.

## 2.5. Identification of Literature Gap and Hypothesis Development

The reviewed literature establishes that service accessibility improves financial inclusion, awareness enhances service utilization, service performance predicts satisfaction, and customer attitude significantly influences service evaluation. However, most existing research focuses on digital banking, mobile banking, and branch-based services. Limited empirical research has examined the specific role of eligibility awareness in predicting perceived service performance in Doorstep Banking contexts. Similarly, while customer attitude has been shown to influence satisfaction in general banking services, its predictive effect in Doorstep Banking services remains underexplored.

Doorstep Banking represents a unique service delivery model combining physical service accessibility with informational and behavioral determinants. Understanding how awareness influences performance and how attitude influences satisfaction is essential for improving service effectiveness.

Addressing this gap, the present study proposes the following hypotheses:

H<sub>1</sub>: Eligibility awareness significantly predicts perceived Doorstep Banking performance.

H<sub>2</sub>: Customer attitude significantly predicts satisfaction with Doorstep Banking services.

### 3. RESEARCH METHODOLOGY

#### 3.1 Research Design

This study adopted a quantitative, empirical research design to examine the predictive relationships between eligibility awareness, perceived service performance, customer attitude, and satisfaction in Doorstep Banking services. A cross-sectional survey method was employed to collect primary data from respondents associated with public sector banks. The quantitative design was selected because the research objectives required statistical examination of predictive relationships between variables, specifically awareness–performance and attitude–satisfaction relationships, which are best evaluated using regression analysis.

The study followed a structured methodological approach involving questionnaire-based data collection, composite variable construction, and regression-based hypothesis testing. This design enabled objective measurement of perceptual and behavioral constructs and provided statistically reliable findings aligned with the research objectives.

#### 3.2 Data Source and Data Collection

Primary data were collected using a structured questionnaire survey administered to public sector bank customers utilizing Doorstep Banking services. The questionnaire consisted of Likert-scale items designed to measure eligibility awareness, service performance, customer attitude, and satisfaction. The survey was conducted between January and March 2025 across selected public sector bank branches in the Marathwada region of Maharashtra, India.

The detailed characteristics of the data source are presented in Table 1.

**Table 1 : Details of Data Source and Collection Method**

Parameter	Description
Data Source	Primary survey of public sector bank customers
Population	Customers eligible for Doorstep Banking services in public sector banks
Sampling Method	Simple Random Sampling
Data Collection Instrument	Structured questionnaire
Questionnaire Type	Closed-ended Likert scale (5-point scale: 1 = Strongly Disagree to 5 = Strongly Agree)
Number of Questionnaire Items	20 items (4 constructs × 5 items each)
Constructs Measured	Eligibility Awareness, Service Performance, Customer Attitude, Satisfaction
Geographic Area	Marathwada region, Maharashtra, India
Sample Size Collected	428 responses
Valid Responses Used	412 responses
Response Rate	96.26%

#### 3.3 Variable Measurement

The study measured four key variables using composite scores derived from Likert-scale questionnaire items:

- Eligibility Awareness (Independent Variable)
- Service Performance (Dependent Variable)
- Customer Attitude (Independent Variable)

- Satisfaction (Dependent Variable)

Each variable was calculated as the mean score of five corresponding questionnaire items. This approach ensured measurement reliability and consistency with established quantitative research practices.

### 3.4 Data Analysis Method

Linear regression analysis was used as the primary statistical technique to examine predictive relationships between variables. Regression analysis was appropriate because the study aimed to evaluate whether eligibility awareness significantly predicted service performance and whether customer attitude significantly predicted satisfaction.

The regression models used were:

$$Performance = \beta^0 + \beta^1(Eligibility\ Awareness) + \varepsilon$$

$$Satisfaction = \beta^0 + \beta^1(Attitude) + \varepsilon$$

Regression analysis enabled estimation of predictor influence, model strength, and statistical significance. Statistical analysis was performed using IBM SPSS software.

The methodology directly addressed the identified literature gap by empirically examining awareness–performance and attitude–satisfaction relationships in Doorstep Banking services. By focusing specifically on customer awareness and attitude as predictors, the study provided empirical evidence addressing gaps in prior banking service research.

## 4. RESULTS AND ANALYSIS

This section reports the empirical results obtained from descriptive statistics and regression analysis examining the relationships among eligibility awareness, perceived performance, attitude, and satisfaction with Doorstep Banking Services (DSB). Composite variable scores were computed from Likert-scale items and analyzed to summarize perceptions across all service dimensions. Inferential testing focused on the study’s regression hypotheses: (i) eligibility awareness predicting performance and (ii) attitude predicting satisfaction. In addition, correlation results are presented to support relationship patterns among key constructs prior to model estimation.

**Table 4.1: Descriptive Statistics of Composite Variables**

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Role	412	2.00	5.00	3.76	0.82
Performance	412	1.00	5.00	3.17	0.90
Eligibility Awareness	412	1.00	5.00	3.61	0.87
Attitude	412	2.00	5.00	3.85	0.81
Satisfaction	412	1.00	5.00	3.88	0.85
Availability Post-COVID	412	1.00	5.00	3.57	0.86

### Interpretation and Discussion

Table 4.1 summarizes overall perceptions of DSB using composite scores across service dimensions. The results show that respondents rated **Attitude (M = 3.85)** and **Satisfaction (M = 3.88)** the highest, indicating strong acceptance of DSB and generally favorable experience with the service. **Role (M = 3.76)** is also above the scale midpoint, suggesting that DSB is widely recognized as important for reducing branch dependency and promoting convenience and inclusion. In contrast, **Performance (M = 3.17)** is relatively lower, indicating more cautious evaluation of operational execution such as timeliness, consistency, and process clarity. The standard deviations ( $\approx 0.81\text{--}0.90$ ) indicate moderate dispersion,

meaning perceptions are broadly shared but not uniform. Overall, the table suggests high conceptual approval and satisfaction, alongside a practical need to strengthen operational performance.

**Table 4.2: Correlation Matrix of Key Variables**

Variable	Awareness	Performance	Attitude	Satisfaction
Awareness	1.000	0.450**	0.398**	0.420**
Performance	0.450**	1.000	0.365**	0.472**
Attitude	0.398**	0.365**	1.000	0.338**
Satisfaction	0.420**	0.472**	0.338**	1.000

**Note:**  $p < 0.01$

### Interpretation and Discussion

Table 4.2 indicates statistically significant, positive relationships among the key constructs. **Eligibility Awareness correlates moderately with Performance ( $r = 0.450$ ,  $p < 0.01$ )**, suggesting that respondents who are more informed about eligibility and instructions tend to perceive service delivery as more efficient and reliable. **Performance correlates most strongly with Satisfaction ( $r = 0.472$ ,  $p < 0.01$ )**, reinforcing the service research view that operational execution remains central to satisfaction formation. **Attitude correlates positively with Satisfaction ( $r = 0.338$ ,  $p < 0.01$ )**, implying that trust, acceptance, and perceived usefulness meaningfully shape satisfaction levels. Awareness also correlates with Satisfaction ( $r = 0.420$ ), indicating that information clarity may indirectly support satisfaction through improved expectations and smoother service use. These correlations justify subsequent regression models by confirming meaningful linear associations.

**Table 4.3: Model Summary — Eligibility Awareness Predicting Performance**

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.450	0.202	0.200	0.581

### Interpretation and Discussion

Table 4.3 reports the model summary for the simple linear regression where eligibility awareness predicts perceived performance. The model shows a **moderate correlation ( $R = 0.450$ )** between predicted and observed performance scores. The  **$R^2$  value of 0.202** indicates that eligibility awareness explains **20.2%** of the variance in perceived performance. In perception-based and behavioral service research, this is a meaningful level of explanatory power for a single predictor, demonstrating that awareness is not a minor factor but a substantive driver of how performance is evaluated. The adjusted  $R^2$  (0.200) confirms that the explanatory strength is stable and not inflated by model complexity. The standard error (0.581) indicates acceptable residual spread around predicted values. Overall, the model summary provides strong quantitative support for awareness as a key determinant of performance perception.

**Table 4.4: ANOVA — Eligibility Awareness Predicting Performance**

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	35.121	1	35.121	103.833	0.000
Residual	138.681	410	0.338		
Total	173.802	411			

### Interpretation and Discussion

Table 4.4 confirms the statistical significance of the regression model predicting performance from eligibility awareness. The model produces a large **F-statistic ( $F = 103.833$ )** with  **$p < 0.001$** ,

demonstrating that the regression equation provides a significantly better fit than a null model without predictors. The partitioning of variance shows that a meaningful portion of total variance in performance (Sum of Squares = 173.802) is captured by the regression component (35.121), while the residual variance (138.681) reflects other unmeasured influences such as branch-level implementation differences, service staff responsiveness, or infrastructural constraints. The significance of the ANOVA indicates that awareness contributes non-random explanatory value and that the observed relationship is unlikely to be due to sampling fluctuations. This result strengthens the evidence base for rejecting the null hypothesis that awareness does not predict perceived performance.

**Table 4.5: Regression Coefficients — Eligibility Awareness Predicting Performance**

Predictor	B	Std. Error	Beta	t	Sig.
Constant	1.467	0.169	—	8.681	0.000
Eligibility Awareness	0.471	0.046	0.450	10.190	0.000

**Interpretation and Discussion (100–150 words)**

Table 4.5 presents the coefficient estimates for the awareness–performance regression model. The slope coefficient is positive and statistically significant (**B = 0.471, p < 0.001**), implying that a one-unit increase in eligibility awareness is associated with a **0.471 unit increase** in perceived performance, holding other factors constant in this single-predictor framework. The standardized coefficient (**β = 0.450**) indicates a moderate-to-strong effect size, confirming awareness as a meaningful explanatory factor for performance perception. The t-value (10.190) further reinforces the strength and stability of the predictor. The constant (1.467) represents the baseline performance score when awareness is theoretically zero, providing a reference point for prediction. Substantively, the coefficients show that operational performance perceptions improve when customers and stakeholders clearly understand eligibility rules, procedures, and service scope—highlighting the practical importance of communication and process transparency.

**Table 4.6: Model Summary — Attitude Predicting Satisfaction**

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.338	0.115	0.112	0.587

**Interpretation and Discussion**

Table 4.6 reports the regression model summary where attitude predicts satisfaction. The **R value (0.338)** indicates a moderate positive relationship between attitude and satisfaction. The **R<sup>2</sup> value (0.115)** shows that attitude explains **11.5%** of the variance in satisfaction, which is meaningful given that satisfaction is typically influenced by multiple factors, including service delivery, trust, convenience, and prior experience. The adjusted R<sup>2</sup> (0.112) confirms stability of the explanatory power. The standard error of estimate (0.587) indicates moderate residual variation around predicted satisfaction values. These results imply that while attitude is not the sole determinant of satisfaction, it contributes significantly to satisfaction formation in the DSB context. Practically, positive attitudes—such as trust in service reliability, belief in usefulness, and acceptance of doorstep delivery—support higher satisfaction levels among respondents.

**Table 4.7: ANOVA — Attitude Predicting Satisfaction**

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	18.264	1	18.264	53.058	0.000
Residual	141.130	410	0.344		
Total	159.394	411			

### Interpretation and Discussion

Table 4.7 shows that the attitude–satisfaction regression model is statistically significant. The model yields  $F = 53.058$  with  $p < 0.001$ , indicating that attitude provides significant explanatory value for satisfaction beyond what would be expected by chance. The regression sum of squares (18.264) indicates that a measurable portion of satisfaction variability is explained by attitudinal orientation, while the residual variance (141.130) reflects additional influences not included in this model, such as operational performance consistency, response time, and service availability constraints. The significance of the ANOVA confirms that the observed predictive relationship is robust and supports rejection of the null hypothesis that attitude does not affect satisfaction. In applied banking contexts, this finding highlights the need for banks to manage not only service delivery processes but also customer perceptions through trust-building communication, service assurance, and positive user experiences.

**Table 4.8: Regression Coefficients — Attitude Predicting Satisfaction**

Predictor	B	Std. Error	Beta	t	Sig.
Constant	2.465	0.196	—	12.554	0.000
Attitude	0.368	0.051	0.338	7.284	0.000

### Interpretation and Discussion

Table 4.8 provides the coefficient estimates for the attitude–satisfaction regression. The slope coefficient is positive and statistically significant ( $B = 0.368$ ,  $p < 0.001$ ), indicating that increased positivity in attitude is associated with higher satisfaction levels. The standardized coefficient ( $\beta = 0.338$ ) confirms that attitude has a meaningful effect size. The t-value (7.284) indicates a stable and reliable predictor effect in the sample. The constant (2.465) reflects baseline satisfaction in the absence of positive attitude, providing interpretive context for prediction. Substantively, these coefficients suggest that satisfaction is partly constructed through psychological and evaluative factors such as trust in doorstep staff, perceived safety and usefulness, and belief that the service should continue beyond crisis periods. Therefore, strengthening customer attitude through consistent service experiences, clear grievance redressal, and confidence-building communication can contribute to improved satisfaction outcomes.

**Table 4.9: Summary of Hypothesis Testing**

Hypothesis	Statement	Result	Decision
H <sub>02</sub>	Eligibility awareness does not predict performance	Significant ( $p < 0.001$ )	Reject H <sub>02</sub>
H <sub>03</sub>	Attitude does not predict satisfaction	Significant ( $p < 0.001$ )	Reject H <sub>03</sub>

### Interpretation and Discussion

Table 4.9 summarizes hypothesis testing outcomes based on regression results. For H<sub>02</sub>, eligibility awareness significantly predicts performance ( $p < 0.001$ ), leading to rejection of the null hypothesis. This indicates that awareness of eligibility, instructions, and procedural clarity meaningfully shapes how respondents evaluate operational performance. For H<sub>03</sub>, attitude significantly predicts satisfaction ( $p < 0.001$ ), again leading to rejection of the null hypothesis. This demonstrates that satisfaction is influenced not only by service availability but also by psychological acceptance and perceived credibility of the service. Together, the results align with service perception research in which informational clarity improves service navigation and reduces friction, while positive attitudes enhance satisfaction through trust and perceived value. These findings establish an evidence-based explanation for why communication and perception management should be treated as strategic levers for improving Doorstep Banking service outcomes in public sector banks.

**Table 4.10: Comparative Summary of Regression Models**

Model	Predictor	Dependent Variable	R	R <sup>2</sup>	F	Sig.
Model 1	Eligibility Awareness	Performance	0.450	0.202	103.833	0.000
Model 2	Attitude	Satisfaction	0.338	0.115	53.058	0.000

### Interpretation and Discussion

Table 4.10 provides a consolidated comparison of both regression models. The awareness–performance model demonstrates stronger explanatory power ( $R^2 = 0.202$ ) than the attitude–satisfaction model ( $R^2 = 0.115$ ), indicating that awareness explains a larger share of performance perception than attitude explains of satisfaction. This pattern is analytically meaningful because performance perception in services often depends strongly on procedural clarity, eligibility understanding, and service navigation, which are directly linked to awareness. Satisfaction, by contrast, is multi-determined and shaped by operational, behavioral, and situational factors, which is consistent with the lower  $R^2$  for attitude alone. Both models are statistically significant at  $p < 0.001$  and show robust F-values, confirming overall model validity. Collectively, the comparative results indicate that improving awareness may yield measurable gains in performance perception, while improving attitudes supports satisfaction—suggesting complementary intervention priorities for public sector banking systems.

### 5. DISCUSSION, IMPLICATIONS & CONCLUSION

The present study examined the predictive relationships between eligibility awareness, perceived performance, customer attitude, and satisfaction with Doorstep Banking Services (DSB) in public sector banks. The regression analysis results demonstrated that eligibility awareness significantly predicts perceived performance, explaining 20.2% of the variance in performance perception. Similarly, customer attitude was found to significantly predict satisfaction, explaining 11.5% of the variance in satisfaction. Both null hypotheses were rejected, confirming that informational awareness and attitudinal orientation play statistically significant roles in shaping service outcomes. These findings indicate that performance perception is not solely dependent on operational efficiency but is strongly influenced by how well customers understand eligibility criteria, procedural requirements, and service scope. Likewise, satisfaction is not only a function of service availability but is also shaped by psychological acceptance, trust, and perceived usefulness of the service.

The interpretation of these results suggests that awareness functions as a critical informational determinant of service effectiveness. When respondents are clearly informed about service eligibility, procedural steps, and usage mechanisms, they are more likely to evaluate the service positively. This may occur because awareness reduces uncertainty, enhances service accessibility, and enables customers to utilize services more efficiently. In contrast, when awareness is limited, customers may experience confusion, delays, or unmet expectations, which can negatively influence performance perception. The significant relationship between attitude and satisfaction similarly indicates that favorable psychological perception contributes to higher satisfaction levels. Respondents who perceive Doorstep Banking as trustworthy, innovative, and useful are more likely to express satisfaction with the service. These results reinforce the importance of both informational clarity and psychological acceptance in shaping service evaluation.

The findings align with and extend existing research in banking service quality and behavioral perception. Prior studies by Parasuraman et al. (1988) and Vera and Trujillo (2013) established that service performance and quality significantly influence customer satisfaction. The present study builds on this foundation by demonstrating that awareness itself serves as a precursor to performance

perception. This finding is consistent with research by Alalwan et al. (2017), which showed that customer awareness significantly predicts service adoption and evaluation. Similarly, Fishbein and Ajzen's (1975) behavioral theory emphasized that attitude significantly influences behavioral outcomes, including satisfaction. The present results provide empirical support for this theory in the context of Doorstep Banking services. By empirically demonstrating awareness–performance and attitude–satisfaction relationships, this study extends existing service perception models into the specific context of decentralized, physical banking service delivery.

The broader implications of these findings are significant for public sector banking policy and financial inclusion strategies. Doorstep Banking is intended to improve accessibility, particularly for vulnerable populations such as elderly individuals, persons with disabilities, and rural customers. However, accessibility alone does not guarantee effective service utilization. The findings indicate that awareness plays a critical role in enabling customers to utilize services effectively and evaluate performance positively. This suggests that policy initiatives aimed at expanding Doorstep Banking should be accompanied by structured awareness campaigns, including clear communication of eligibility criteria, service procedures, and request mechanisms. Public sector banks and regulatory authorities such as the Reserve Bank of India may strengthen service effectiveness by integrating awareness-building programs into financial inclusion initiatives. This could include community outreach programs, digital communication strategies, and targeted information dissemination for vulnerable populations.

The practical implications for banking institutions are equally important. The significant relationship between awareness and performance indicates that improving communication strategies can enhance customer perception of operational effectiveness without necessarily requiring structural changes in service delivery. Banks may improve service perception by providing clear procedural guidance, simplifying service request processes, and ensuring consistent communication through multiple channels. Similarly, the significant relationship between attitude and satisfaction indicates that customer trust, confidence, and perception play critical roles in shaping satisfaction. Banks may strengthen customer attitude by ensuring consistent service quality, providing reliable service delivery, and maintaining transparent grievance redressal mechanisms. Training frontline staff to provide professional, courteous, and reliable service can also contribute to improving customer perception and satisfaction.

From a theoretical perspective, the study contributes to service quality and financial inclusion literature by identifying awareness as an important antecedent of performance perception. Traditional service quality models emphasize operational performance as the primary determinant of satisfaction. However, the present findings demonstrate that informational and perceptual factors significantly influence performance evaluation. This suggests that service effectiveness should be conceptualized as a multidimensional construct influenced by operational, informational, and psychological determinants. By empirically validating awareness and attitude as predictors of service outcomes, the study strengthens the theoretical framework linking service accessibility, perception, and satisfaction.

Despite its contributions, the study has certain limitations. The research was based on cross-sectional survey data, which captures perceptions at a single point in time. As a result, causal relationships cannot be established with absolute certainty. Additionally, the regression models included only single predictors for each outcome variable. Satisfaction and performance perception are influenced by multiple factors, including service availability, reliability, responsiveness, and infrastructural support, which were not fully incorporated into the regression models. Furthermore, the study was conducted within a specific regional context, which may limit the generalizability of findings to other geographic or institutional settings.

Future research may address these limitations by adopting longitudinal research designs to examine changes in awareness, perception, and satisfaction over time. Future studies may also incorporate additional predictors such as service reliability, accessibility, and trust to develop more comprehensive explanatory models. Comparative studies across public and private sector banks may provide further insight into institutional differences in service effectiveness. Additionally, qualitative research methods such as interviews and case studies may provide deeper insight into customer perception and service utilization behavior.

Overall, the findings demonstrate that awareness and attitude are critical determinants of Doorstep Banking service effectiveness. By improving awareness and strengthening positive customer perception, banking institutions can enhance service performance perception and satisfaction. These findings provide valuable guidance for improving financial inclusion initiatives, strengthening service delivery, and enhancing customer experience in public sector banking systems.

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