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Customer Perception of Service Quality and Digital Trust in Public Sector Banks in Thiruvananthapuram District, Kerala

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Abstract

The present study examined customer perception of service quality and digital trust in public sector banks in Thiruvananthapuram district, Kerala. The study focused on identifying the level of service quality perception and digital trust among customers and analysing whether service quality perception is related to and predictive of digital trust. A quantitative approach was adopted, and data were collected from 200 customers of selected public sector banks using a structured questionnaire. The questionnaire consisted of demographic details, a Customer Perception of Service Quality Scale, and a Digital Trust Scale. The collected data were analysed using EDUSTAT. Descriptive statistics, independent samples t-test, Pearson correlation, and simple linear regression were used for analysis. The results showed that customers had a moderately high perception of service quality and digital trust. Gender did not produce a significant difference in service quality perception or digital trust. However, customer perception of service quality showed a significant positive relationship with digital trust and also significantly predicted digital trust. The study concludes that improving service quality is essential for strengthening customers' trust in digital banking services offered by public sector banks.

Keywords: *service quality, digital trust, public sector banks*

Introduction

The banking sector plays a central role in financial intermediation, savings mobilisation, credit delivery, payment services, and financial inclusion. In India, public sector banks continue to occupy an important position because of their wide branch network, public ownership, social banking orientation, and long-standing relationship with ordinary customers. In Kerala, where banking penetration and financial awareness are comparatively strong, customers expect banks to provide not only safe and reliable financial services but also prompt, transparent, and customer-friendly service experiences. Therefore, customer perception of service quality becomes an important area of enquiry in the public sector banking context.

Service quality is a major determinant of customer evaluation in service organisations. In banking, service quality is reflected through reliability, responsiveness, assurance, empathy, tangibility, staff behaviour, accuracy of transactions, complaint handling, and timely delivery of services. The SERVQUAL framework developed by Parasuraman, Zeithaml, and Berry (1988) continues to provide an important foundation for understanding service quality in customer-oriented institutions. In the banking sector, customers evaluate service quality not only through the final service received but also through the manner in which the service is delivered. Hence, polite staff interaction, clear communication, trustworthiness, accuracy, and problem resolution influence how customers perceive the quality of banking services.

The rapid growth of digital banking has added a new dimension to customer experience in banks. Banking services are no longer confined to physical branches, counters, and face-to-face transactions. Customers increasingly use mobile banking, internet banking, ATM services, UPI-based payments, online fund transfer, and digital customer support systems. The expansion of digital payments in India has made trust in digital platforms a crucial factor in banking behaviour. UPI and other digital payment systems have become central components of India’s retail payment ecosystem, and official reports indicate the growing scale of digital transactions in the country (National Payments Corporation of India, n.d.; Press Information Bureau, 2025).

Digital trust refers to the confidence customers place in digital banking systems regarding security, privacy, reliability, transaction accuracy, fraud protection, and institutional support. Trust is especially

important in digital banking because customers perform financial transactions without direct personal interaction with bank employees. Theoretical discussions on trust explain that trust develops when customers believe that a service provider is competent, reliable, and acts in the customer's interest (Mayer et al., 1995). In the digital service context, trust becomes even more important because customers must depend on technological systems, authentication processes, data protection mechanisms, and digital grievance redressal arrangements (Gefen et al., 2003; Mukherjee & Nath, 2003).

In public sector banks, digital trust may be influenced by both technological and non-technological factors. Technological factors include secure login systems, OTP authentication, transaction alerts, data protection, reliable digital platforms, and protection against fraud. Non-technological factors include staff guidance, customer education, complaint resolution, transparency, and the bank's reputation. Therefore, customer perception of service quality may have a direct influence on digital trust. A customer who experiences reliable and responsive service at the branch level may be more willing to trust the bank's digital services. Similarly, poor service quality, delayed complaint resolution, or lack of guidance may weaken customers' confidence in digital banking platforms.

The present study focuses on customer perception of service quality and digital trust in public sector banks in Thiruvananthapuram district of Kerala. The study is relevant because public sector banks serve a wide range of customers, including salaried employees, pensioners, students, small traders, self-employed persons, and ordinary household customers. In such a setting, the effectiveness of banking services cannot be understood only through technological availability. It is also necessary to examine whether customers perceive the bank's services as reliable, responsive, transparent, and supportive. The study therefore attempts to understand whether customer perception of service quality is related to and predictive of digital trust among public sector bank customers.

Background of the Study

Public sector banks in India have historically contributed to financial inclusion, rural and urban banking access, deposit mobilisation, public welfare schemes, and credit delivery. Over the years, their role has expanded from conventional branch-based banking to technology-enabled banking. Customers now interact with banks through multiple

channels, including physical branches, ATMs, mobile applications, internet banking portals, UPI applications, and customer care systems. This multi-channel banking environment has changed the way customers evaluate banks. Customers expect public sector banks to provide efficient branch-level services as well as safe and dependable digital services.

The concept of service quality is particularly significant in banking because banking is an intangible and trust-based service. Customers cannot always evaluate banking quality in the same way they evaluate physical products. Instead, they depend on service encounters, staff behaviour, reliability of transactions, responsiveness to complaints, and confidence in the institution. Parasuraman et al. (1988) argued that customers evaluate service quality by comparing their expectations with their perceptions of actual service performance. In the banking context, this means that customers form opinions about service quality based on how well banks meet their expectations regarding speed, accuracy, courtesy, safety, and support.

Digital transformation has intensified the importance of trust in banking. As customers increasingly conduct transactions through digital channels, concerns about transaction failure, cyber fraud, privacy, unauthorised access, and data security become more important. The Reserve Bank of India and other public institutions have emphasised the importance of safe, reliable, and inclusive digital payments in India's financial system (Department of Financial Services, 2025; Reserve Bank of India, 2025). In this context, digital trust becomes a key requirement for the continued adoption and effective use of digital banking services.

Digital trust is not built only through technology. Customers may trust a digital banking platform when they believe that the bank is dependable, responsive, transparent, and capable of protecting their interests. The trust literature suggests that perceived competence, integrity, and benevolence are important foundations of trust (Mayer et al., 1995). In digital banking, these foundations can be reflected through secure digital systems, accurate transactions, timely alerts, quick dispute resolution, and proper customer support. Therefore, customers' trust in digital banking may be closely connected with their overall perception of the bank's service quality.

In Kerala, the study of service quality and digital trust is meaningful because the state has high literacy, strong banking usage, and increasing dependence on digital

financial services. Customers in Thiruvananthapuram district are likely to use both branch-based and digital banking services, making the district a suitable setting for examining the connection between traditional service quality and digital trust. Although digital banking has expanded rapidly, customer confidence still depends on the quality of support provided by banks. This is especially important for public sector banks, which serve diverse customer groups with different levels of digital literacy and banking experience.

The background of the present study is therefore based on the assumption that digital trust in public sector banks cannot be separated from the broader customer service experience. If customers perceive public sector banks as reliable, responsive, transparent, and supportive, they are more likely to trust the digital services offered by those banks. The study thus examines customer perception of service quality and digital trust among customers of public sector banks in Thiruvananthapuram district, Kerala, with special attention to gender difference, relationship between the two variables, and the predictive role of service quality in digital trust.

Research Questions

1. Is there any significant difference in customer perception of service quality in public sector banks based on gender?
2. Is there any significant difference in digital trust in public sector banks based on gender?
3. Is there any significant relationship between customer perception of service quality and digital trust in public sector banks?
4. Does customer perception of service quality significantly predict digital trust among customers of public sector banks?

Research Objectives

1. To examine the difference in customer perception of service quality in public sector banks based on gender.
2. To analyse the difference in digital trust in public sector banks based on gender.
3. To determine the relationship between customer perception of service quality and digital trust in public sector banks.
4. To assess the extent to which customer perception of service quality predicts digital trust among customers of public sector banks.

Hypotheses

1. There is a significant difference in customer perception of service quality in public sector banks based on gender.
2. There is a significant difference in digital trust in public sector banks based on gender.
3. There is a significant relationship between customer perception of service quality and digital trust in public sector banks.
4. Customer perception of service quality significantly predicts digital trust among customers of public sector banks.

Methodology

The present study adopted a quantitative research approach to examine customer perception of service quality and digital trust in public sector banks in Thiruvananthapuram district, Kerala. The study was designed as a descriptive and analytical research design, as it aimed to describe the level of customer perception of service quality and digital trust and analyse the relationship between these two variables. The study also examined whether customer perception of service quality significantly predicts digital trust among customers of public sector banks.

The population of the study consisted of customers of public sector banks operating in Thiruvananthapuram district of Kerala. The study focused on customers who maintained accounts in public sector banks and used branch-based or digital banking services. The sample consisted of 200 customers selected from major public sector banks in the district. The respondents included both male and female customers, and equal representation was maintained for gender-based comparison. A stratified random sampling technique was adopted for selecting respondents from different public sector banks, with due representation given to male and female customers.

The data were collected using a structured questionnaire prepared for the study. The questionnaire consisted of three sections. The first section collected demographic and banking profile details of the respondents, including gender, age, educational qualification, occupation, monthly income, type of public sector bank, type of account, period of association with the bank, frequency of bank visit, and digital banking usage. The second section measured customer perception of service quality using a 30-item Likert scale. The third section measured digital trust using a 25-item Likert scale. The responses to the scale

items were recorded on a five-point scale ranging from Strongly Agree to Strongly Disagree.

The Customer Perception of Service Quality Scale included items related to promptness of service, staff responsiveness, courtesy, reliability, accuracy of transactions, complaint handling, transparency, branch facilities, customer support, and overall satisfaction with service delivery. The Digital Trust Scale included items related to safety of mobile banking and internet banking, transaction security, protection of personal and financial information, reliability of digital platforms, transaction alerts, fraud prevention, digital complaint handling, and overall confidence in digital banking services.

The data collected from the respondents were coded, tabulated, and analysed using EDUSTAT. Descriptive statistics such as frequency, percentage, mean, standard deviation, and mean percentage were used to describe the demographic profile of the respondents and the level of customer perception of service quality and digital trust. Independent samples t-test was used to examine the difference in customer perception of service quality and digital trust based on gender. Pearson correlation was used to determine the relationship between customer perception of service quality and digital trust. Simple linear regression was used to assess the extent to which customer perception of service quality predicts digital trust among customers of public sector banks.

The hypotheses of the study were tested at the 0.05 level of significance. The results were interpreted on the basis of the obtained test values and p-values. The analysis helped in identifying whether gender differences existed in the selected variables and whether customer perception of service quality had a significant relationship with and predictive influence on digital trust.

Data Analysis and Interpretation

The data collected from 200 customers of public sector banks in Thiruvananthapuram district, Kerala, were coded, tabulated, and analysed using EDUSTAT. The Customer Perception of Service Quality score was computed by summing the responses to 30 items in the Service Quality Scale. The Digital Trust score was computed by summing the responses to 25 items in the Digital Trust Scale. Descriptive statistics, independent samples t-test, Pearson correlation, and simple linear regression were used for data analysis.

Table 1
Gender and Age-wise Profile of the Respondents

Variable	Category	Frequency	Percentage
Gender	Male	100	50.0
	Female	100	50.0
Age Group	Below 25 years	25	12.5
	25-35 years	55	27.5
	36-45 years	50	25.0
	46-55 years	40	20.0
	Above 55 years	30	15.0

Table 1 presents the gender and age-wise distribution of the respondents. The sample consisted of 100 male and 100 female customers, showing equal representation of both gender groups. With regard to age, the largest group belonged to the 25-35 years category, followed by the 36-45 years category. This shows that the sample included customers from different age groups, with greater representation from young and middle-aged customers.

Table 2
Educational Qualification and Occupation of the Respondents

Variable	Category	Frequency	Percentage
Educational Qualification	School Level	30	15.0
	Undergraduate	70	35.0
	Postgraduate	65	32.5
	Professional Qualification	25	12.5
	Other	10	5.0
Occupation	Student	20	10.0
	Government Employee	45	22.5
	Private Employee	60	30.0
	Self-employed	35	17.5
	Retired	25	12.5
	Other	15	7.5

Table 2 shows the educational qualification and occupation of the respondents. Most of the respondents were undergraduates and postgraduates, indicating that the sample had a reasonably educated customer base. In terms of occupation, private employees formed the largest group, followed by government employees and self-employed respondents. The table shows that the study covered respondents from different occupational backgrounds.

Table 3
Monthly Income and Public Sector Bank Used by the Respondents

Variable	Category	Frequency	Percentage
Monthly Income	Below Rs. 25,000	45	22.5
	Rs. 25,001-50,000	75	37.5
	Rs. 50,001-75,000	50	25.0
	Above Rs. 75,000	30	15.0
Public Sector Bank	State Bank of India	40	20.0
	Canara Bank	30	15.0
	Bank of Baroda	30	15.0
	Union Bank of India	30	15.0
	Indian Bank	30	15.0
	Other Public Sector Bank	40	20.0

Table 3 presents the monthly income and public sector bank used by the respondents. The highest proportion of respondents belonged to the monthly income category of Rs. 25,001-50,000, followed by Rs. 50,001-75,000. The respondents were drawn from major public sector banks operating in Thiruvananthapuram district, including State Bank of India, Canara Bank, Bank of Baroda, Union Bank of India, Indian Bank, and other public sector banks. This indicates that the sample represented customers of different public sector banks.

Table 4
Banking Profile of the Respondents

Variable	Category	Frequency	Percentage
Type of Account	Savings Account	100	50.0
	Current Account	20	10.0
	Salary Account	45	22.5
	Pension Account	25	12.5
	Other	10	5.0
Period of Association with the Bank	Less than 1 year	20	10.0
	1-3 years	55	27.5
	4-6 years	55	27.5
	More than 6 years	70	35.0
Frequency of Bank Visit	Weekly	30	15.0
	Monthly	85	42.5
	Occasionally	65	32.5
	Rarely	20	10.0
Digital Banking Usage	Regularly	80	40.0
	Occasionally	85	42.5
	Rarely	35	17.5

Table 4 shows the banking profile of the respondents. Half of the respondents maintained savings accounts, while others had salary, pension, current, or other types of accounts. A considerable proportion of respondents had more than six years of

association with their bank, indicating long-term banking relationships. Most respondents visited the bank monthly or occasionally. With regard to digital banking usage, the majority used digital banking services either regularly or occasionally, showing that the respondents had sufficient exposure to digital banking services.

Table 5

Descriptive Statistics of Customer Perception of Service Quality and Digital Trust

Variable	N	Minimum	Maximum	Mean	Standard Deviation	Mean Percentage
Customer Perception of Service Quality	200	71	144	108.70	13.58	72.46
Digital Trust	200	59	119	92.97	11.28	74.37

Table 5 presents the descriptive statistics of the major variables of the study. The mean score of Customer Perception of Service Quality was 108.70, with a standard deviation of 13.58. Since the maximum possible score was 150, the mean percentage was 72.46. This indicates that customers had a moderately high perception of service quality in public sector banks. The mean score of Digital Trust was 92.97, with a standard deviation of 11.28. Since the maximum possible score was 125, the mean percentage was 74.37. This indicates that the respondents also had a moderately high level of digital trust in public sector banks.

Testing of Hypotheses

The hypotheses of the study were tested using suitable statistical techniques. Gender-based differences were tested using independent samples t-test. The relationship between Customer Perception of Service Quality and Digital Trust was tested using Pearson correlation. The predictive effect of Customer Perception of Service Quality on Digital Trust was tested using simple linear regression.

Table 6

Difference in Customer Perception of Service Quality Based on Gender

Gender	N	Mean	Standard Deviation	t	df	p-value	Result
Male	100	109.86	11.85	1.215	198	.226	Not significant
Female	100	107.53	15.07				

Table 6 presents the result of the independent samples t-test conducted to examine the difference in customer perception of service quality based on gender. The mean score of male customers was 109.86, while the mean score of female customers was 107.53. The obtained t-value was 1.215, and the p-value was .226. Since the p-value is greater than .05, the difference is not statistically significant. Therefore, the hypothesis that there is a significant

difference in customer perception of service quality in public sector banks based on gender is not supported. The result indicates that male and female customers have almost similar perceptions regarding the service quality of public sector banks.

Table 7

Difference in Digital Trust Based on Gender

Gender	N	Mean	Standard Deviation	t	df	p-value	Result
Male	100	93.28	11.09	0.394	198	.694	Not significant
Female	100	92.65	11.52				

Table 7 presents the result of the independent samples t-test conducted to examine the difference in digital trust based on gender. The mean digital trust score of male customers was 93.28, while the mean score of female customers was 92.65. The obtained t-value was 0.394, and the p-value was .694. Since the p-value is greater than .05, the difference is not statistically significant. Therefore, the hypothesis that there is a significant difference in digital trust in public sector banks based on gender is not supported. The result shows that male and female customers have almost similar levels of digital trust in public sector banks.

Table 8

Relationship Between Customer Perception of Service Quality and Digital Trust

Variables	N	Pearson Correlation	p-value	Result
Customer Perception of Service Quality and Digital Trust	200	.672	< .001	Significant

Table 8 presents the relationship between customer perception of service quality and digital trust. The Pearson correlation coefficient was .672, and the p-value was less than .001. This indicates a positive and statistically significant relationship between customer perception of service quality and digital trust. Therefore, the hypothesis that there is a significant relationship between customer perception of service quality and digital trust in public sector banks is supported. The result shows that customers who have a better perception of service quality are more likely to have higher digital trust.

Table 9

Model Summary of Simple Linear Regression Predicting Digital Trust

R	R Square	Adjusted R Square	Standard Error of Estimate
.672	.451	.449	8.38

Table 9 presents the model summary of the simple linear regression analysis. Customer Perception of Service Quality was used as the predictor variable, and

Digital Trust was used as the dependent variable. The R value was .672, showing a strong positive relationship between the predictor and dependent variable. The R Square value was .451, indicating that Customer Perception of Service Quality explained 45.1 percent of the variance in Digital Trust. The adjusted R Square value was .449, showing that the model retained good explanatory power after adjustment. This result indicates that service quality perception has an important role in explaining digital trust among customers of public sector banks.

Table 10

ANOVA for Regression Model Predicting Digital Trust

Source	Sum of Squares	df	Mean Square	F	p-value
Regression	11439.31	1	11439.31	162.98	< .001
Residual	13897.45	198	70.19		
Total	25336.76	199			

Table 10 presents the ANOVA result for the regression model. The obtained F-value was 162.98, and the p-value was less than .001. Since the p-value is less than .05, the regression model is statistically significant. This means that Customer Perception of Service Quality significantly explains variation in Digital Trust. Hence, the regression model is suitable for predicting digital trust among customers of public sector banks.

Table 11

Regression Coefficients for Predicting Digital Trust

Predictor	B	Standard Error	Beta	t	p-value
Constant	32.258	4.792		6.732	< .001
Customer Perception of Service Quality	0.559	0.044	.672	12.766	< .001

Table 11 presents the regression coefficients for predicting Digital Trust from Customer Perception of Service Quality. The unstandardized regression coefficient of Customer Perception of Service Quality was 0.559, and the standardized beta coefficient was .672. The obtained t-value was 12.766, and the p-value was less than .001. Since the p-value is less than .05, Customer Perception of Service Quality is a significant positive predictor of Digital Trust. Therefore, the hypothesis that customer perception of service quality significantly predicts digital trust among customers of public sector banks is supported.

The regression equation is: Digital Trust = 32.258 + 0.559 × Customer Perception of Service Quality. This equation shows that for every one-unit increase in Customer Perception of Service Quality, Digital Trust increases by 0.559 units.

Table 12

Summary of Hypothesis Testing

Hypothesis	Statistical Test	Result	Decision
H1: There is a significant difference in customer perception of service quality in public sector banks based on gender.	Independent samples t-test	Not significant	Not supported
H2: There is a significant difference in digital trust in public sector banks based on gender.	Independent samples t-test	Not significant	Not supported
H3: There is a significant relationship between customer perception of service quality and digital trust in public sector banks.	Pearson correlation	Significant positive relationship	Supported
H4: Customer perception of service quality significantly predicts digital trust among customers of public sector banks.	Simple linear regression	Significant positive prediction	Supported

Table 12 summarizes the results of hypothesis testing. The first hypothesis was not supported because there was no significant gender-based difference in customer perception of service quality. The second hypothesis was also not supported because there was no significant gender-based difference in digital trust. The third hypothesis was supported because a significant positive relationship was found between customer perception of service quality and digital trust. The fourth hypothesis was also supported because customer perception of service quality significantly predicted digital trust. Overall, the results indicate that gender is not a major differentiating factor in the study, whereas service quality perception plays an important role in strengthening digital trust.

Discussion of the Results

The results of the study indicate that customers of public sector banks in Thiruvananthapuram district have a moderately high perception of service quality and digital trust. The mean percentage of customer perception of service quality shows that customers generally view the services of public sector banks in a favourable manner. This suggests that customers recognise the role of prompt service, staff support, reliability, transparency, and complaint handling in shaping their overall perception of bank service quality. Similarly, the mean percentage of digital trust indicates that customers have a reasonably high level of confidence in the digital banking services provided by public sector banks. This may be due to the increasing use of mobile banking, internet banking, ATM services, OTP-based authentication, transaction alerts, and digital support systems.

The gender-wise analysis of customer perception of service quality shows that there is no significant difference between male and female customers. Although the mean score of male customers was slightly higher than that of female customers, the difference was not statistically significant. This indicates that gender does not play a major role in shaping customer perception

of service quality in the selected public sector banks. Both male and female customers appear to evaluate service quality in a broadly similar manner. This result may be due to the standardised nature of banking services, common service procedures, and similar customer experiences across branches of public sector banks.

The analysis of digital trust based on gender also shows no significant difference between male and female customers. This means that male and female customers have almost similar levels of trust in the digital banking services of public sector banks. The result suggests that digital trust is not strongly determined by gender, but by factors such as security, reliability, ease of access, transaction accuracy, timely alerts, and customer support. The finding also indicates that digital banking services have become common among different customer groups, and both male and female customers are increasingly familiar with online banking, mobile banking, and other digital payment systems.

The correlation analysis reveals a significant positive relationship between customer perception of service quality and digital trust. This finding is important because it shows that customers who perceive the bank's service quality more positively are also more likely to trust its digital banking services. Service quality and digital trust are therefore closely connected. Customers may develop trust in digital platforms not only because of technological security, but also because of the overall service experience provided by the bank. When bank employees provide proper guidance, respond to customer queries, resolve complaints, and maintain transparency in transactions, customers are more likely to feel confident in using digital banking facilities.

The regression analysis further confirms that customer perception of service quality significantly predicts digital trust. The R Square value indicates that a considerable portion of the variation in digital trust is explained by customer perception of service quality. This means that improvement in service quality can contribute to improvement in digital trust. The positive regression coefficient shows that as customer perception of service quality increases, digital trust also increases. This result highlights that digital trust is not an isolated technological outcome; it is also influenced by the broader quality of interaction between the bank and the customer.

The overall findings suggest that public sector banks need to view service quality and digital trust as interconnected aspects

of customer experience. Even though digital banking is delivered through technological platforms, customers' confidence in such platforms depends partly on the trust they develop through branch-level and service-level experiences. Reliable service delivery, courteous staff behaviour, transparent communication, quick complaint resolution, accurate transactions, and customer education about digital banking safety can strengthen digital trust. Therefore, public sector banks in Kerala should improve both traditional service quality and digital service support to enhance customer confidence in digital banking.

In general, the results show that gender is not a major factor influencing customer perception of service quality or digital trust among the respondents. However, customer perception of service quality has a strong and meaningful role in explaining digital trust. The study therefore confirms that improving the quality of banking services is essential for strengthening digital trust among customers of public sector banks in Thiruvananthapuram district.

Implications of the Study

The findings of the study have important implications for public sector banks in Kerala, especially in the context of improving customer service and strengthening digital trust. The study shows that customer perception of service quality has a significant positive relationship with digital trust. This implies that banks cannot treat digital banking trust as a purely technological matter. Customers' trust in mobile banking, internet banking, online fund transfer, ATM services, and other digital platforms is influenced by their overall experience with the bank. Therefore, public sector banks need to improve both branch-level service quality and digital service delivery.

The study implies that reliable and responsive customer service is essential for building digital trust. When customers receive timely service, accurate information, courteous staff support, and quick problem resolution, they are more likely to trust the digital services of the bank. Public sector banks should therefore give greater attention to staff training, customer handling, complaint redressal, and transparent communication. A customer who receives proper support at the branch is more likely to feel confident while using the bank's digital platforms.

The results also suggest that digital trust can be improved through better customer education. Many customers may hesitate to use digital banking because of fear of fraud, lack of awareness, or uncertainty

about online transactions. Public sector banks can conduct customer awareness programmes on safe digital banking practices, OTP security, password protection, UPI safety, cyber fraud prevention, and complaint procedures for failed transactions. Such initiatives can reduce anxiety and improve confidence among customers using digital banking services.

Another implication is the need for efficient digital complaint handling. Customers develop trust when they believe that the bank will respond quickly if a digital transaction fails or if any issue occurs. Therefore, public sector banks should strengthen help desks, customer care systems, grievance redressal mechanisms, and transaction dispute resolution procedures. Timely alerts, clear transaction messages, transparent refund procedures, and regular updates on complaints can increase customers' confidence in digital banking.

The study also has implications for service standardisation across public sector banks. Since gender did not produce a significant difference in service quality perception or digital trust, the findings suggest that male and female customers evaluate banking services in a broadly similar manner. Hence, service improvement measures should be designed for all customers rather than focusing only on gender-based differences. Banks should ensure that every customer receives fair, transparent, and reliable service irrespective of demographic background.

The findings indicate that public sector banks should integrate traditional banking support with digital banking development. Digital trust cannot be strengthened only by introducing new technologies. Customers also require human support, guidance, and assurance while adopting digital banking services. Branch staff should be trained to assist customers in using mobile banking, internet banking, ATM facilities, digital payments, and online complaint systems. This blended approach can improve both customer satisfaction and digital trust.

The study further implies that bank managers should regularly monitor customer perception of service quality and digital trust. Periodic customer feedback surveys can help banks identify weaknesses in service delivery, digital platform reliability, staff responsiveness, and complaint handling. Such feedback can be used to improve service processes and build stronger customer relationships. In the competitive banking environment, continuous improvement in service quality can become an important strategy for

retaining customers and encouraging greater use of digital banking.

Overall, the study implies that public sector banks in Thiruvananthapuram district should consider service quality as a key pathway to digital trust. Enhancing promptness, reliability, transparency, staff support, complaint resolution, and digital safety awareness can improve customers' confidence in digital banking services. Thus, the study provides practical guidance for public sector banks to strengthen customer trust, promote digital banking adoption, and improve the overall banking experience in Kerala.

Conclusion

The study concludes that customer perception of service quality has a significant role in strengthening digital trust among customers of public sector banks in Thiruvananthapuram district, Kerala. The findings show that customers have a moderately high perception of service quality and digital trust, while gender does not significantly influence either of these variables. However, a significant positive relationship was found between customer perception of service quality and digital trust, and service quality was also found to be a significant predictor of digital trust. This indicates that customers' confidence in digital banking is shaped not only by technological security but also by their overall banking experience, including staff support, reliability, transparency, responsiveness, accuracy of transactions, and effective complaint resolution. Therefore, public sector banks need to improve both branch-level service quality and digital service support to strengthen customer trust, encourage wider use of digital banking services, and enhance the overall banking experience.

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