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Digital Home Loan Processing and Customer Experience at State Bank of India: A Conceptual Review and Research Framework

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Abstract:

Digital channels now allow Indian banks to receive and process home loan applications online, yet a home loan remains a high-value, document-intensive and multi-stage decision for the customer. This paper reviews established literature on technology acceptance, electronic service quality, online trust and customer experience, together with empirical studies of digital banking satisfaction in India, to build a conceptual framework for understanding customer experience in digital home loan processing at State Bank of India (SBI). The framework proposes that perceived usefulness, perceived ease of use, clarity of eligibility and documentation requirements, reliability and application-status communication, security and privacy, and accessibility of customer support are each associated with customer experience, and that customer experience is in turn associated with overall customer satisfaction. Seven research propositions are derived from the literature. The paper is conceptual and literature-based. It reports no survey, interview or transaction data, and the propositions have not been empirically tested. The paper closes with managerial implications, limitations, and a proposed design for future empirical testing.

Keywords — **digital home loan, customer experience, technology acceptance model, e-service quality, digital banking, State Bank of India, conceptual framework.**

Article type: Conceptual review and research framework. Data source: secondary data only (published literature and SBI's publicly available web content).

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I. INTRODUCTION

Home loans are among the largest financial commitments a household makes. For the customer, the loan process involves checking eligibility, assembling identity, income and property documents, waiting through verification and sanction, and finally managing disbursement and repayment. When part of this journey moves onto a bank's website or mobile app, the customer's experience depends not only on whether the technology works but also on whether the process is understandable, dependable, secure and supported when something goes wrong.

State Bank of India (SBI) offers home loans through branches and through digital channels. SBI's own YONO blog states that customers can apply for a home loan through the YONO SBI app, and it presents digital convenience as a feature of its home loan offering [1]. That statement describes what the bank says about its service. It does not describe how customers experience the service, and this paper makes no claim about that.

The purpose of this paper is to bring together established theory on technology acceptance, e-service quality, trust and customer experience, and to apply it conceptually to digital home loan processing at SBI. The contribution is a structured framework and a set of testable propositions, not an empirical finding.

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II. RESEARCH PROBLEM AND SIGNIFICANCE

Technology acceptance and e-service quality research has largely been developed in workplace technology and online retail settings. Home loan processing differs from those settings in four ways: the financial stakes are high; eligibility rules and documentation requirements are complex; approval is not instantaneous and depends on verification by the bank; and the customer shares sensitive financial and personal data. These differences suggest that constructs such as usefulness and ease of use may be necessary but not sufficient to explain customer experience in this setting.

The research problem is therefore: which factors, drawn from established theory, are most plausibly associated with customer experience in digital home loan processing, and how might they be organised into a framework that can be tested at SBI?

The topic is significant for three reasons. First, it addresses a service context that has received less direct attention than online shopping. Second, it gives bank managers a structured way to think about the stages of a digital loan journey. Third, it offers MBA and doctoral researchers a framework that can be operationalised with a survey.

III. RESEARCH OBJECTIVES

The paper has five objectives:

1. To review the Technology Acceptance Model (TAM) and its extensions and to identify the constructs relevant to digital home loan processing.
2. To review the e-service quality, trust and customer experience literature relevant to digital financial services.
3. To identify the gap between this literature and the digital home loan context.
4. To develop a conceptual framework and research propositions linking the selected factors to customer experience and satisfaction.
5. To outline an empirical design through which the propositions can be tested in future research.

IV. REVIEW OF LITERATURE

A. Technology Acceptance: Perceived Usefulness and Perceived Ease of Use

Davis [2] developed and validated scales for perceived usefulness and perceived ease of use, proposing them as fundamental determinants of user acceptance of information technology. In that study, usefulness was more strongly correlated with usage than ease of use, and the regression results suggested that ease of use may act as a causal antecedent of usefulness rather than as a parallel determinant of usage. Venkatesh and Davis [3] extended the model (TAM2) using longitudinal data from four organisations. They reported that social influence processes and cognitive instrumental processes, including perceived ease of use, significantly influenced user acceptance. Venkatesh et al. [4] compared eight earlier acceptance models and formulated the Unified Theory of Acceptance and Use of Technology (UTAUT), whose core determinants are performance expectancy, effort expectancy, social influence and facilitating conditions.

These studies were conducted with technology users in organisational settings. Applying their constructs to bank customers completing a voluntary, one-time and high-stakes transaction is an extension of the theory, and it should be treated as one.

B. Electronic Service Quality

Parasuraman, Zeithaml and Malhotra [5] developed E-S-QUAL, a 22-item scale for the service quality delivered by websites on which customers shop online. It has four dimensions: efficiency, fulfilment, system availability and privacy. They also developed E-RecS-QUAL, an 11-item scale with three dimensions (responsiveness, compensation and contact), which is relevant to customers who have non-routine encounters with a site. Two of these ideas are especially relevant here. The first is that dependability, meaning the site working and delivering what it promises, is a distinct part of quality. The second is that service recovery and access to a human contact matter when something goes wrong.

The scales were developed for online retail. Their dimensions are used in this paper as conceptual

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guides for banking, not as validated measures of digital home loan service quality.

C. Trust, Security and Privacy

Gefen, Karahanna and Straub [6] integrated trust with TAM in a study of experienced repeat online shoppers. They reported that consumer trust was as important as perceived usefulness and perceived ease of use in explaining intended behaviour, and that online trust was built through beliefs that the vendor has nothing to gain by cheating, that the website has safety mechanisms, and that the interface is typical and easy to use. For a home loan, where applicants upload identity, income and property documents, trust and perceived security are plausibly even more salient, but this has to be tested in the banking context.

D. Customer Experience and Satisfaction

Lemon and Verhoef [7] review customer experience as a construct that unfolds across a customer journey and across multiple touchpoints and channels over the purchase cycle. This journey view is useful for home loans because the customer moves through distinct stages (inquiry and eligibility check; application and document submission; verification and sanction; disbursement and servicing) and may move between app, website, branch and phone within a single application. In this paper, customer experience is treated as the customer's cumulative evaluation of interactions across these stages, and overall customer satisfaction is treated as a related but distinct overall judgement of the service. Whether the two are empirically distinguishable in this context is an open question for future research.

E. Digital Banking Satisfaction and Service Quality in India

A body of Indian research examines customer satisfaction with digital, online or internet banking in general. Kamboj and Singh [8] examined the role of demographic factors in customer satisfaction with digital banking in India. Their abstract reports that banks do not use their websites strategically to add value and that digital customers are anxious about slow internet speed and the lack of security features. Banu et al. [9], drawing on the Technology Acceptance Model and the decomposed theory of planned behaviour, reported that perceived usefulness partially mediated the relationship between customer satisfaction in online banking and several independent variables, including awareness of online banking services, security, knowledge of the Internet, self-efficacy, intention to adopt, trust and ease of use.

Several studies apply service quality frameworks. Kaur et al. [10] surveyed Northern Indian banking customers using the five SERVQUAL dimensions and obtained 222 valid responses. They reported that customers were satisfied with the quality of digital banking services and that reliability had the strongest risk-factor impact on satisfaction, followed by tangibility and responsiveness. Bhuvaneswari and Maruthamuthu [11] used structural equation modelling on 232 usable questionnaires and reported that all five SERVQUAL components (tangibility, reliability, responsiveness, assurance and empathy) positively and significantly affected satisfaction with digital banking in India; they advised providers to attend to timeliness and reliability. Kashyap et al. [12] combined factor analysis with an artificial neural network to forecast customer satisfaction from service quality dimensions of internet banking in India, and reported reliability and security and privacy among the most influential factors.

On the customer experience side, Chauhan et al. [13] conducted a structured review of 88 articles published between 2001 and 2021. They concluded that customer experience in digital banking is shaped by functional clues (functional quality, trust and convenience), mechanic clues (website attributes, design and perceived usability) and humanic clues (customer complaint handling), and they proposed an integrative framework linking digital banking clues to customer experience, satisfaction, loyalty and bank financial performance. Table I summarises these studies.

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TABLE I
INDIAN STUDIES OF DIGITAL BANKING SATISFACTION AND EXPERIENCE REVIEWED IN THIS PAPER

Study	Design reported	Reported emphasis
Kamboj and Singh [8]	Digital banking in India; demographic factors	Customer anxiety about slow internet speed and lack of security features; banks not using websites strategically to add value
Banu et al. [9]	TAM and decomposed theory of planned behaviour; online banking in India	Perceived usefulness partially mediated the links between several factors (including security, trust and ease of use) and satisfaction
Kaur et al. [10]	SERVQUAL survey; 222 valid responses; Northern India	Reliability had the strongest effect on satisfaction, followed by tangibility and responsiveness
Chauhan et al. [13]	Structured review of 88 articles (2001–2021)	Functional, mechanic and humanic clues shape digital banking customer experience
Bhuvanes wari and Marutham uthu [11]	Structural equation modelling; 232 usable questionnaires	All five SERVQUAL components positively affected satisfaction; timeliness and reliability stressed
Kashyap et al. [12]	Factor analysis with artificial neural network; internet banking in India	Reliability and security and privacy among the most influential factors

Source: compiled by the author from the cited studies. All concern digital, online or internet banking in general, not home loan processing.

Taken together, these studies show that ease of use, reliability, security, responsiveness and trust recur as drivers of satisfaction with digital banking in India. They differ in samples, methods and contexts, and their results should not be read as one consistent body of evidence. According to the abstracts and records reviewed for this paper, they concern digital, online or internet banking in general and not home loan processing.

F. The SBI Digital Home Loan Context

SBI's YONO blog describes regular home loans for buying a new or resale property, home construction loans, and balance transfer home loans, and it advises applicants to ensure that identity, income and property documents are complete and accurate [1]. Product features, rates and digital processes change over time; the SBI web pages cited here were last viewed on 17 October 2026. Statements in this subsection come from SBI's own communication and have not been independently verified against customer outcomes.

V. RESEARCH GAP

The selected literature mainly examines digital banking and online banking services in general, rather than the complete digital home loan journey at a particular bank. Relatively less attention is given in this selected group of studies to the combined customer experience of understanding home loan eligibility, preparing documents, initiating an application, receiving status updates and obtaining assistance when moving between digital and branch-based channels.

SBI describes digital home loan facilities through its YONO platform, including application initiation and instant in-principle approval, presented as available to existing customers in self-service mode [14], [1]. These descriptions are the bank's own communication. They show what is offered, not how applicants experience it, and the SBI pages reviewed for this paper do not describe how application status is communicated to applicants.

Check against recent work. A check of publicly available studies in October 2026 shows that home-loan-specific research in India does exist, so the gap is not the absence of home loan studies. For example, Manju et al. [15] compared SBI and HDFC home loan procedures and customer satisfaction through an online survey of 160 borrowers in Coimbatore, covering the application process, documentation, processing time, fees, customer support and digital platform usability, and reported results bank by bank. Their literature review lists similar SBI–HDFC comparisons in other cities. As reported, such studies are mainly bank-comparative, location-specific surveys. Items on clarity and communication appear in them, but are analysed within general satisfaction measures rather than as hypothesised antecedents of experience within a theory-based, stage-by-stage journey framework, and movement between digital and branch channels is not their focus.

Three gaps follow from this review. This is not a claim that no other relevant study exists: the gaps are

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stated relative to the sources reviewed, which were selected purposively (Section VI).

1. The foundational TAM, UTAUT and E-S-QUAL studies cited here were developed in workplace or online retail settings, and the Indian digital banking studies cited here (Section IV-E) examine digital, online or internet banking in general, so their transfer to the home loan process is untested in the sources reviewed.
2. Process-specific factors such as clarity of eligibility and documentation requirements, and communication of application status during a multi-day verification process, are not treated as distinct constructs in the acceptance and service-quality models reviewed, nor, as reported, in the home loan comparison study consulted.
3. A journey-based view that combines acceptance, service-quality and process-specific constructs in a single framework for digital home loans, including movement between digital and branch channels, was not found in the sources reviewed here. The customer experience review by Chauhan et al. [13] addresses digital banking generally.

VI. RESEARCH METHODOLOGY

*1) **Type of Study:*** This is a conceptual, literature-based study. It does not collect or analyse primary data. It is not an empirical study and should not be read as one.

*2) **Data Source:*** The study uses secondary data only. These are (a) peer-reviewed journal articles and scholarly works listed in the References, and (b) publicly available web content published by State Bank of India, retrieved on 17 October 2026, together with one recent home-loan-specific journal article consulted to check the research gap (Section V). No questionnaire, interview, observation or bank-internal data were collected, and no numerical secondary dataset (such as loan statistics) was analysed.

*3) **Approach:*** The framework was developed by theory-driven integration: selecting foundational works on technology acceptance, e-service quality, online trust and customer experience; extracting constructs relevant to digital loan processing; and reasoning from those constructs to propositions. The foundational works were selected purposively for their standing in their fields, and the Indian digital banking studies were selected for their relevance to customer satisfaction and experience in India.

*4) **Nature of the Literature Review:*** The review is narrative and purposive. It is not a systematic review, and no database search protocol, screening counts or inclusion criteria are claimed. The consequences of this choice are acknowledged in Section XI.

*5) **Evidence Labelling:*** Three kinds of statement appear in this paper and are kept distinct: (a) findings reported in the published literature, which carry citations; (b) descriptions of SBI's services taken from SBI's own website, which are cited to SBI and treated as the bank's statements; and (c) propositions, which are the author's reasoning and are explicitly labelled as untested.

*6) **Absence of Primary Data:*** No survey result, sample size or statistic from primary data is reported in this paper. Sample sizes mentioned in Section IV-E belong to the cited studies.

VII. CONCEPTUAL FRAMEWORK AND RESEARCH PROPOSITIONS

The framework treats six factors as antecedents of customer experience (CX), and customer satisfaction (CS) as an outcome of CX.

- **Perceived usefulness (PU):** the degree to which the customer believes the digital channel helps them obtain the loan more effectively.
- **Perceived ease of use (PEOU):** the degree to which using the digital channel is free of effort.
- **Clarity of eligibility and documentation requirements (CED):** the degree to which the customer can understand, before and during the application, whether they are eligible and exactly which documents are required.
- **Reliability and application-status communication (RSC):** the degree to which the platform works dependably and keeps the customer informed of the status and next step of the application.
- **Security and privacy (SEP):** the degree to which the customer believes their data and transactions are protected.
- **Accessibility of customer support (SUP):** the degree to which the customer can reach timely, helpful assistance through the channel of their choice.

The proposed structure is: PU, PEOU, CED, RSC, SEP and SUP lead to CX, and CX leads to CS. PEOU is also proposed to precede PU, and CED is proposed to precede PEOU (Fig. 1).

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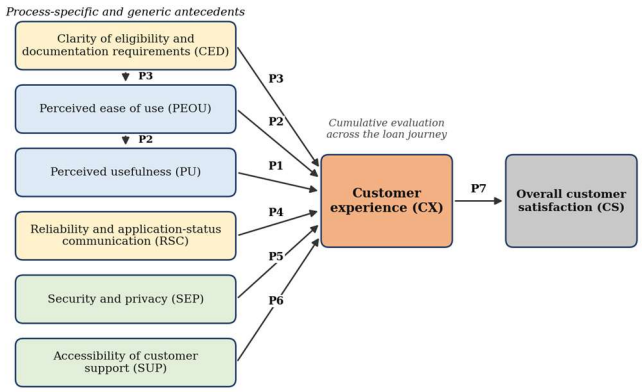

Fig. 1 Proposed conceptual framework (propositions P1–P7; untested). *Source: developed by the author from the literature reviewed. Blue: generic technology perceptions; yellow: process-specific factors; green: trust and support factors.*

P1. Perceived usefulness is positively associated with customer experience in digital home loan processing.

Basis: the central role of usefulness in Davis [2] and Venkatesh and Davis [3], and the finding of Banu et al. [9] that perceived usefulness partially mediated the relationship between several factors and satisfaction in Indian online banking.

P2. Perceived ease of use is positively associated with perceived usefulness and with customer experience.

Basis: Davis [2] reported that ease of use may be a causal antecedent of usefulness; Gefen et al. [6] also include ease of use among the drivers of trust and behavioural intention, and Banu et al. [9] included ease of use among the variables related to satisfaction in Indian online banking.

P3. Clarity of eligibility and documentation requirements is positively associated with perceived ease of use and with customer experience.

Basis: this is a process-specific proposition developed by the author by reasoning from effort-expectancy and efficiency ideas [5], [4] and from SBI's emphasis on complete and accurate documents [1]. It has no direct empirical support in the sources reviewed.

P4. Reliability and application-status communication is positively associated with customer experience.

Basis: the system availability and fulfilment dimensions of E-S-QUAL [5], and the journey perspective [7], which implies that uncertainty during waiting stages can shape the overall experience. Kaur et al. [10], Bhuvaneswari and Maruthamuthu [11] and Kashyap et al. [12] each report reliability as an important factor in satisfaction with digital or internet banking in India, although not in the home loan setting.

P5. Security and privacy are positively associated with customer experience.

Basis: the privacy dimension of E-S-QUAL [5]; the role of safety mechanisms and trust in Gefen et al. [6]; and the reports of security concerns and security-related drivers of satisfaction in Kamboj and Singh [8], Banu et al. [9] and Kashyap et al. [12].

P6. Accessibility of customer support is positively associated with customer experience, particularly for customers who encounter problems during the application.

Basis: the responsiveness and contact dimensions of E-RecS-QUAL [5]; the reported effect of responsiveness on satisfaction in Kaur et al. [10] and Bhuvaneswari and Maruthamuthu [11]; and the identification of customer complaint handling as a humanic clue in digital banking experience [13].

P7. Customer experience is positively associated with overall customer satisfaction.

Basis: the treatment of experience as cumulative across the journey [7] and the framework linking customer experience, satisfaction and loyalty proposed by Chauhan et al. [13]. The relationship between experience and satisfaction in digital home loans has not been tested here.

All seven propositions are theoretical expectations. The Indian studies cited above concern digital banking in general, so any support they offer for the home loan context is by analogy. None of the propositions has been confirmed by data in this paper.

VIII. DISCUSSION

The framework suggests that digital home loan experience cannot be explained by interface quality alone. Usefulness and ease of use capture whether the channel is worth using and is easy to use, but the home loan journey adds elements that the classic acceptance models do not isolate: a customer may find an app easy to navigate and still have a poor experience if eligibility criteria are unclear, if document requirements change late in the process, or if the application appears to stall without explanation.

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The framework therefore separates process-specific factors (CED and RSC) from generic technology perceptions (PU and PEOU).

The framework also highlights a possible asymmetry between factors that create a good experience and factors that prevent a bad one. Security and privacy, and support accessibility, may matter most when they are absent or fail. The E-S-QUAL work suggests that recovery-related qualities become salient for customers with non-routine encounters [5]. Whether the same pattern holds for home loan applicants is an empirical question.

The Indian digital banking studies reviewed in Section IV-E repeatedly point to reliability and responsiveness as drivers of satisfaction, which is consistent with P4 and P6. Those studies concern banking services in general. Whether the same factors dominate in a multi-day, document-heavy home loan process, or whether eligibility clarity and status communication matter more, is an empirical question.

Finally, the journey perspective suggests that experience may differ by stage. A customer's judgement of the inquiry stage may differ from their judgement of the verification stage. A stage-level measurement would therefore be more informative than a single overall rating.

IX. MANAGERIAL IMPLICATIONS

These implications are conditional: they follow if the propositions are supported by evidence, and they should be read as design questions for managers rather than conclusions.

- **Make eligibility and documents explicit early.** If P3 holds, banks gain by presenting eligibility checks and a complete, applicant-specific document checklist at the start of the application.
- **Treat status communication as part of the product.** If P4 holds, clear stage indicators and proactive updates during verification and sanction may improve experience even where processing time is unchanged.
- **Make security visible without adding friction.** If P5 holds, visible assurance about data protection at the points where documents are uploaded may build trust.
- **Provide an easy route to a person.** If P6 holds, applicants who are stuck should find a clear route to human assistance within the digital journey.
- **Measure by stage.** Banks can track experience at each stage of the journey, not only after disbursement.

X. RECOMMENDATIONS

For researchers: (a) test the framework using a validated, context-adapted instrument; (b) examine stage-specific experience; (c) report construct validity and reliability transparently. For SBI and comparable banks: the practitioner recommendations in Section IX can be piloted and evaluated by the bank using its own process data, which the author does not have. For student and independent researchers: studies of a named bank should state clearly that they are not sponsored or endorsed by that bank.

XI. LIMITATIONS

1. The paper is conceptual and reports no primary data; no relationship in the framework has been empirically tested.
2. The literature was selected purposively and is not a systematic review; relevant studies, including further studies on Indian banking and on home loans, may be missing.
3. The foundational sources come from workplace and online retail contexts, so extension to home loans is by analogy.
4. SBI-related statements rely on SBI's own web communication; no internal data, customer data or regulatory documents were analysed.
5. The descriptions of the Indian studies in Section IV-E are based on published abstracts and bibliographic records, and future work should confirm them against the full texts.
6. The framework does not include moderators such as age, income, prior digital experience or loan type (demographic factors are examined in [8]), nor competing outcomes such as trust, loyalty or intention to recommend.

The following limitations also apply to the empirical testing proposed in Section XII:

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- **Limited sample size:** the study may cover a limited number of respondents, which may not represent the opinions of all SBI home loan customers.
- **Geographical limitation:** if respondents are selected from a specific area, such as Nagpur, the findings may not represent customers from other regions.
- **Time constraints:** the time available for completing the project may restrict the number of respondents and the depth of the research.
- **Sampling limitations:** convenience sampling may introduce selection bias because respondents are selected based on their availability and willingness to participate.

XII. FUTURE RESEARCH DIRECTIONS

Future research can test the framework empirically. A suggested design is outlined below. It is a plan only: no part of it has been carried out.

- **Target population:** individuals who have applied for, or completed, an SBI home loan application using a digital channel within a defined recent period. The inclusion criteria must be stated.
- **Sampling approach:** because no sampling frame of applicants is likely to be available to an independent researcher, a purposive or convenience approach with screening questions is likely; the resulting limits on generalisation must be stated. Probability sampling is only possible with institutional cooperation.
- **Sample size:** to be justified by the planned analysis, for example a power analysis or the minimum-sample guidance for the chosen structural equation modelling method, with the source cited. A very small sample would limit the number of constructs that can be modelled.
- **Questionnaire design:** adapt validated scales for PU and PEOU [2], and for efficiency, system availability, privacy and contact-related quality [5], and consider the SERVQUAL-based items used in Indian digital banking studies [11], [10] after checking their reliability and validity; develop and pilot items for CED, RSC and stage-specific CX; seek expert review of content validity; pilot test and report reliability.
- **Ethical considerations:** obtain institutional ethics or committee approval where required; informed consent; voluntary and anonymous participation; no collection of loan account numbers or identity documents; secure storage; and a clear statement that the study is independent of SBI.
- **Data collection:** online or paper questionnaire, with the dates, channel and response rate recorded.
- **Statistical analysis:** data screening, reliability and validity assessment, then regression or structural equation modelling to test P1 to P7, with common-method bias checks.

Other directions include qualitative interviews to refine CED and RSC, comparisons of public and private sector banks, and the role of loan type and applicant segment, including demographic factors such as age and education (see [8]).

XIII. CONCLUSION

This paper has developed a conceptual framework for customer experience in digital home loan processing at SBI by integrating technology acceptance, e-service quality, trust and customer experience literature with Indian studies of digital banking satisfaction. Seven propositions link perceived usefulness, perceived ease of use, clarity of eligibility and documentation requirements, reliability and application-status communication, security and privacy, and support accessibility to customer experience and satisfaction. The contribution is conceptual: the propositions are grounded in the literature but remain untested. Empirical work using the design outlined in Section XII is needed before any claim can be made about how SBI's customers actually experience digital home loan processing.

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