Customer Experience in Neo-Banks: A Comparative Study

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Abstract

The high pace of neo-banks has transformed the financial services by providing full digital and low-cost and highly customized banking options to the old systems. With customer expectations changing further to convenience, transparency and smooth interactions on digital platforms, the question of how neo-banks may provide customer experience has become more significant. This paper will examine the consumer experience on some of the most popular neo-banks using a comparison strategy in which customer experience regarding usability, quality of services, personalization, security, and satisfaction will be measured. Based on the questionnaire feedback and formats-based interviews with the active users of various neo-bank platforms, the study finds out the particular features that contribute to customer preferences and loyalty within digital-only banking settings. The results indicate that intuitive interface design, quick processing of transactions, and responsive support to customers are the leading triggers of positive experiences, and issues with information privacy, lack of physical interactions, and system downtime are also quite apparent and significant. As can also be seen in the comparison, all neo-banks focus on ease of use, but the efficiency of personalization algorithms, the support channels responsiveness, and the perceived reliability of security measures differ. The research notes that technological efficiency is not the sole determinant of customer experience in the neo-bank, as well as the trust that users have in the neo-bank digital-only financial ecosystems. As a rule, the research reiterates the significance of neo-banks to be innovative and at the same time reliable enough to ensure that digital convenience is supported with a high level of security and responsiveness of services. The insights will assist in getting a clearer understanding of the intensity of competition in the neo-banking sector and offer a viable solution to the platforms that desire to enhance their user experience and customer retention in the long run.

Keywords: Neo-banks; Digital banking; Customer experience; User satisfaction; Financial technology (FinTech); Service quality; Personalization; Customer trust; Digital interfaces; Comparative analysis

1. Introduction

The rapid growth of neo-banks has changed the environment in financial services making the banking services completely digital, agile, and user-friendly as an alternative to the traditional ones. Unlike traditional banks that operate on physical premises and traditional systems, the neo-banks operate on minimalistic digital platforms, which are oriented towards the provision of faster services, personalized experience and simplified financial products. As the level of digital adoption increases and consumer demands alter, customer experience has now evolved into a decisive factor in the competitive position of the banking sector. Neo-banks and their focus on their intuitive design, real-time support, and painless onboarding are particularly attractive to tech-savvy people who want convenience and transparency in their interactions with financial services. But as much as these platforms are offering a better accessibility and efficiency,

concerns on the depth, reliability and emotional involvement of the customer experience offered by these platforms lies compared to the established banks.

Comparative analysis of customer experience is also necessary in order to know how well the neo-banks perform in terms of addressing various consumer needs especially in respect to trust, quality of service, customization as well as security. Since digital-only financial institutions keep growing in the international markets, the review of their advantages and drawbacks is a useful input to both consumers and stakeholders of the industry. To maintain their customer base, the traditional banks have started to embrace digital functionalities, but it is yet to be seen how far they can go in terms of seamless operations and responsiveness of the neo-banks. Through analyzing customer perceptions, patterns of interaction, and satisfaction levels across the various banking models, this study will aim at identifying the factors that play the most important role towards a positive digital banking experience. The results will provide a better idea of how neo-banks can distinguish themselves and which aspects can make the long-term customers loyal in the fast-evolving, technology-driven financial ecosystem.

2. Background of the study

The high rate of digitalization of the financial services has resulted in the development of the neo-banks, which are completely digital banking institutions without physical branches that are highly dependent on mobile platforms and sophisticated technologies to offer financial solutions. By allowing them to sell themselves as versatile and customer-oriented in comparison to traditional banks, neo-banks focus on a more streamlined interface, faster service, and additional customization. This has been spurred on by the heightened demands by consumers on convenience, transparency as well as 24-7 access especially among the younger and more technology conscious customers. As the activity and presence of these banks have increased, where the traditional banking models are being challenged, the customer experience has emerged as an ultimate differentiator in regard to user adoption, satisfaction and continued loyalty. However, despite the fact that the entry of neo-banks has grown at a speed extremely high, there remains much breadth in how different digital banks have designed and implemented their customer experience. Such differences are fundamental to the identification of the factors that lead to the positive user perception, what are the points of the service gap, and how the neo-banks compare with both themselves and the traditional financial institutions. This comparative analysis explores these dynamics and throws light on the impetuses behind customer experience in the digital banking ecosystem and the strategic ramifications on the manner in which this experience can become the foundation of future growth and competitiveness.

3. Justification

The success of the neo-bank development is founded on its high rate, which has transformed the financial services environment, though its success is mainly anchored on the capability to deliver a convenient and interactive consumer experience, which has always been controlled by the old banking system. As people begin to move to digital only financial solutions, it is necessary to know whether the neo-banks are satisfying the demands in usability, trust, responsiveness of the services, and the satisfaction level. Although their use is increasingly growing, scanty study has been done in comparing the customer experiences of various neo-banking platforms which has created a gap in knowing which aspects really make these digital institutions stand out. A comparative research would then be justified to assess how different neo-banks create and provide customer experiences, what strengths and weaknesses the service models have and what factors are the most significant in terms of customer loyalty and adoption. This reason lies in the fact that evidence-based insights are needed to inform neo-banks, regulators, and technology developers in the process of improving customer-centric design and remaining competitive in a more digital financial ecosystem.

4. Objectives of the Study

1. To investigate the main drivers of customer experience in the neo-banks, and specifically usability, responsiveness (quality of service), quality of interface on a digital interface, and perceived reliability.
2. To compare the customer experience of the sampled neo-banks, it is necessary to find out the dissimilarities in service capabilities, technological productivity, and the level of user satisfaction.
3. To examine the effects of digital-only banking environments on customer expectations and customer engagement, particularly, in comparison to conventional banking frameworks.
4. To measure the customer perceptions of trust, security and transparency in neo banks and find out how these perceptions influence their general experience.
5. To determine the benefits and limitations of new bank services delivery modes through the differences in the operation and experience of platforms.

5. Literature Review

Numerous new financial service companies have emerged as neo-banks, where digital-first, mobile-focused, and web-focused banking services are the main offerings, and this has spurred a resurgence of academic interest in the role of

customer experience (CX) in financial services. The term customer experience is interpreted as the aggregate of interactions and perceptions that a customer develops during the whole service experience, and it is a determining factor in adoption, loyalty, and advocacy (Lemon and Verhoef, 2016). Within the banking sector, CX includes usability of the online interfaces, perceived trustworthiness, speediness, and accuracy of the service delivery, and emotional and social aspects of the interaction with finances (Parasuraman, Zeithaml, and Berry, 1988; Zeithaml, Bitner and Gremler, 2006).

Digital and mobile banking studies have also indicated that the factors of technology ease of use, usefulness and reliability are main antecedents of customer acceptance and satisfaction (Venkatesh, Morris, Davis, and Davis, 2003). Technology acceptance studies have been transformed into technology acceptance models relevant to financial services where the perceived usefulness and perceived ease of use continue to serve as the primary importance in determining the behavioral intentions regarding online banking and neo-bank applications (Venkatesh et al., 2003; Gefen, Karahanna, and Straub, 2003). Nevertheless, neo-banks do not necessarily overlap with traditional online banking; the key differences are their orientation towards end-to-end digital design, quick orchestration, and highly customized experiences as a result of data analytics; these differences shift the research focus on the adoption of new technologies to the persistence of the experiential quality and value co-creation (Gomber, Kauffman, Parker, and Weber, 2018).

The use of personalization and recommendation systems, which are driven by machine-learning models, is a hallmark of most neo-banks, and researchers consider that personalization can contribute to the increase in perceived relevance and may drive customers to surpass their privacy boundaries (Tam & Ho, 2006; Arner, Barberis, and Buckley, 2015). Although individualized insights, spend analytics, and customized product offers are likely to make the product appear more useful and engaging, they also raise the issue of data control, disclosure, and the perceived control (Hildebrand, Häubl, Herrmann, and Landwehr, 2013). Therefore, trust becomes a key mediation factor: the higher the level of trust in the competence and integrity of the platform, the higher the chances that the customers will accept the personalized services (Gefen et al., 2003).

Source: https://ideausher.com/

The service quality constructs, which were created in the context of offline and e-service, will be still relevant but need adapting to the neo-bank. The SERVQAL dimensions of reliability, responsiveness, assurance, empathy and tangibles are mapped onto neo-bank experiences and take different forms: the neo-bank experience that is more aesthetics and information-driven through the dimensions of tangibles and interface; the neo-bank experience that is more about perceived safety protocols and platform transparency through the dimensions of assurance (Parasuraman et al., 1988; Santos, 2003). Empirical research conducted in the area of digital banking implies that functional service quality (e.g., reliability of transactions, response time) has a more significant influence on satisfaction at the first stage of adoption, and emotional and relationship factors (e.g., perceived empathy, brand personality) facilitate loyalty

in the long run (Klaus and Nguyen, 2013). Customer journey orchestration is a more common competitive differentiation in neo-banking. Lemon and Verhoff (2016) focus on the fact that contemporary CX management necessitates mapping touchpoints throughout the customer lifecycle, and neo-banks use in-app notifications, contextual nudges, and built-in financial-wellness products to develop touchpoints. It has been shown that the carefully planned journey orchestration can lower the perceived work and raise the perceived value, which in turn enhance the conversion rates and decreases the churn (Verhoeff et al., 2009). On the other hand, low integration, which can be in the form of a lack of cohesion in messaging or fragmentation in service delivery between web and app, damages customer trust and amplifies the potential to switch. Cognitive appraisals (fees, features, performance) and affective appraisals (satisfaction, trust) are all factors that affect switching behavior in the world of banking. Jones, Mothersbaugh and Beatty (2000) have discovered that switch intent has a high level of correlation with both dissatisfaction and attraction to alternative; in the case of the neo-bank, the switching costs are minimal and the switching attraction is high. transparency enhance sensitivity to experience differentials. This relationship raises the pressure on neo-banks to keep the experiences consistently positive since any negative experience can spread rapidly due to the social media and peer networks (Kumar, Venkatesan, and Reinartz, 2015). Lastly, the CX environment of neo-banks is determined by regulatory and ethical factors. Researchers state that not only is compliance or dispute resolution systems and clarity regarding data use legally required but also experienced factors such as transparent terms being interpreted by customers as indicators of institutional trustworthiness, fast redress, and high privacy protections (Arner et al., 2015; Milne and Culnan, 2004). With the internationalization of neo-banks, the differences in regulatory regimes also complicate the design of services and introduce experience discontinuities across markets.

6. Material and Methodology

6.1 Research Design:

This research will use the comparative cross-sectional research design in order to assess the difference in the customer experience among the chosen neo-banks. The design enables the evaluation of a variety of institutions at one point allowing the effectiveness of the services, usability, trust, and customer satisfaction to be easily compared. Quantitative data and qualitative responses used a mixed-methods approach: to a certain extent, quantitative data offered measurable data on user views, whereas the responses to the questionnaires elucidated the causes of the views. The structure helps to create a holistic view of how neo-banks provide customer experience compared to each other, and moderate the influence of demographic and usage-related factors.

6.2 Data Collection Methods

The structured online questionnaire was given as primary data and sent to the active users of big neo-banks via email lists, social media groups and digital banking forums. The questionnaire contained Likert scale questions dealing with usability, reliability, customer support, transparency and general satisfaction. Moreover, semi-structured interviews were carried out among a smaller proportion of the respondents in order to get more detailed information about their experiences, frustrations, and expectations. The secondary data, including the features of the services, fees, and ratings of the platforms, were acquired via official websites of banks, annual reports, and independent fintech review portals, that will be used to cross-check the results.

6.3 Inclusion and Exclusion Criteria

Inclusion criteria consisted of:
- Individuals aged 18 years or older
- Active users of at least one neo-bank for a minimum of three months
- Respondents who completed all required survey sections
- Participants residing in regions where neo-banking services are officially operational

Exclusion criteria included:
- Users who had only trial accounts or had not conducted financial transactions
- Participants with affiliations to the banks under study (employees, interns, consultants)
- Respondents providing incomplete or inconsistent survey responses
- Users who switched to neo-banks less than three months ago, as their experience may not be representative

6.4 Ethical Considerations

Every research process was guided by ethics of conducting research with human participants. The purpose of the study was explained to the respondents and participation in it was entirely voluntary. The digital consent was taken and then the questionnaire was accessed. Respondents were informed that their answers will be anonymous and will never be used as evidence in any academic study. None of the personal banking details and account information, as

well as other sensitive identifiers were gathered at any point. The interview transcripts and survey information were kept in a secure place where only the research team could access it. The research was fair, transparent and upheld privacy of the study participants.

7. Results and Discussion
7.1 Results:
This research evaluated customer experience in three major neo-banks namely Bank A, Bank B, and Bank C based on four major dimensions, including ease of use, service responsiveness, perceived security, and general customer satisfaction. Results represent the responses of surveys to 360 users (120 in each bank). Measurement was done on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree).

7.1.1. Comparative Customer Experience Scores
Table 1. Mean Scores of Customer Experience Dimensions Across Neo-Banks

Customer Experience Dimension	Bank A (Mean)	Bank B (Mean)	Bank C (Mean)
Ease of Use	4.52	4.18	4.33
Service Responsiveness	4.26	3.94	4.12
Perceived Security	4.41	4.05	4.22
Overall Satisfaction	4.48	4.11	4.29

Discussion
The results indicate that the Bank A has always been leading in all the four dimensions as compared to the other two neo-banks. It has the best in the ease of use (4.52), indicating that its interface was more intuitive and user-friendly by the customers. Bank B, on the other hand, received the least score with a very low score of 3.94 in service responsiveness, meaning delays or bad customer support contacts. Bank C stayed at the mid but with a stable performance especially on the perceived security where it recorded a high 4.22. These results demonstrate that the user interface design and quick solve of problems constitute a critical factor in customer experience in digital-only banking systems. The easier the navigation of the app itself and the faster the response team, the more satisfaction will be expected.

7.1.2. ANOVA Results for Differences Among Neo-Banks
Table 2. ANOVA Results Across Customer Experience Dimensions

Dimension	F-value	p-value
Ease of Use	7.84	0.001
Service Responsiveness	6.27	0.003
Perceived Security	5.19	0.006
Overall Satisfaction	8.15	0.001

Discussion
The ANOVA findings indicate that customer experience of the three neo-banks differed significantly in all the aspects measured ($p < 0.01$). The greatest disparity was observed in overall satisfaction ($F = 8.15$) and ease of use ($F = 7.84$), which confirms the trend that the quality of the user interface and ease of use have a strong influence on the customer attitudes towards the neo-banking services. These drastic disparities imply that there is no homogenous customer experience throughout the neo-banking market but rather it differs based on the technological maturity of the banks, the quality of the UX design, and customer service infrastructure.

7.1.3. Correlation Analysis: Relationship Between Key Experience Drivers
Table 3. Correlation Between Experience Variables

Variables	Ease of Use	Responsiveness	Perceived Security	Overall Satisfaction
Ease of Use	1.00	0.58	0.52	0.71
Service Responsiveness	0.58	1.00	0.49	0.76
Perceived Security	0.52	0.49	1.00	0.64
Overall Satisfaction	0.71	0.76	0.64	1.00

Discussion

According to the correlation table, all dimensions of experience have a positive relationship with the overall satisfaction. The most significant correlation is found between the responsiveness and customer satisfaction in general (r = 0.76), which stresses the need to provide assistance within the digital banking environment on time. The ease of use also has a good relationship (r = 0.71), which means that the customers prefer the platforms that minimize friction in terms of navigation and transactions. Interestingly, perceived security had a somewhat smaller degree of correlation with satisfaction (r = 0.64), but it is an essential factor. This implies that users will demand minimum security on any financial site hence when compared to usability and customer service it might not be a significant factor between banks.

8. Limitations of the study

Although this research provides implications on understanding the customer experience in the sample of neo-banks, this research is limited to a number of factors. The results were based mostly on self-reported information and they can be subject to respondent bias, recall effects, or personal expectations that are highly varied in users. The sample size, though suitable to make comparison, might not provide full understanding of the diversity of the neo-bank users in terms of age, digital literacy, and regional adoption tendencies, restricting the extrapolation of the results. Also, the set of dimensions of services considered in the study is not extensive, and it might not be entirely representative of the customer experience in fast-paced digital banking contexts. The variations in the level of technological maturity and the legal systems of the regions were also not researched in a great depth, and it might influence the perception and satisfaction rates of the customers. Last but not the least, the study has not included longitudinal data, thus it becomes hard to identify how customer experience changes with time as neo-banks upgrade their platforms and add new features.

9. Future Scope

The current state of digital banking development provides the customer experience with neo-banks with numerous avenues of future study about this subject as digital banking grows further. Although the proposed study offers comparative perspectives among the existing models of neo-bank, the future research can add more variables, including the relevance of digital trust, the perception of data privacy, and the psychological variables affecting the uptake of various demographic categories. Particularly longitudinal studies would be highly beneficial in terms of comprehending how the level of customer satisfaction will change with time as neo-banks roll out new AI-powered features and extend their range of services. Also, comparative studies of neo-banks and traditional banks as fast as digitizing their operations might underline competitive forces that are shaping the customer expectations. Research on regional variations and cross-cultural variations in customer service may also be an area to broaden the knowledge, particularly in the developing markets where digital financial inclusion is gaining momentum. Finally, possibly the behavioral analytics and real-time usage data will be an obligatory element of the future study as it will require a more comprehensive view of the customer interaction and may inform more about the way neo-banks need to adjust their service design and approach to users engagement.

10. Conclusion

Comparative customer experience between neo-banks has shown that they continue to be at the forefront, with regards providing their customers with seamless, intuitive and hyper-personalised digital customer experience as compared to the traditional financial institutions. Although all the neo-banks reviewed in the present paper are distinct mixtures of features and service philosophies, the study findings show that the emphasis on the ease of use, unambiguous pricing, and rapid solution to any issue are among the key drivers of the customer satisfaction. In the meantime, the research reveals that the technological maturity, customer support trends, and the practices of data privacy can influence the perceptions and trust towards the overall factor in a very substantial manner. Even though neo-banks are scoring well in the field of digital convenience and innovation, some of the crucial attributes of long-term loyalty are that they make sure that the performance of the services is stable and emphasize the effectiveness of data security. Overall, the study mentions that customer experience in neo-banking is not only defined by the effectiveness of the digital factors but the moderate integration of technology, trust, and service reliability that will continue to be on the competitive advantage list as the industry evolves.

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