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Brand Image and Customer Satisfaction in Small Finance Banks: A Conceptual Framework under Economic Uncertainty

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Abstract: In an era of economic uncertainty and rapid digital transformation, understanding the determinants of customer satisfaction has become increasingly important for Small Finance Banks (SFBs). Established to promote financial inclusion, SFBs face challenges in building customer trust and strengthening brand equity in a competitive banking environment. This conceptual study develops a framework to examine the relationship between brand image and customer satisfaction, with customer trust, perceived service quality, and digital banking experience serving as mediating variables, while economic uncertainty acts as a moderating factor. The framework is developed through a systematic literature review using the PRISMA approach and synthesized through the TCCM framework, revealing significant research gaps in integrating branding, service quality, digital experience, and macroeconomic conditions within inclusion-oriented banking. By conceptualizing brand image as a multidimensional relational construct, the study provides a theoretically robust foundation for future empirical research and offers practical insights for enhancing customer satisfaction and competitive positioning in emerging-market Small Finance Banks.

Keywords: Brand Image, Customer Satisfaction, Trust, Service Quality, Digital Banking, and Financial Services

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