

Customer Satisfaction with SBI's Online Banking Services: A Case Study of Mysore District

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Abstract: *Due to the technological development of ecommerce, new features in internet banking services have emerged, along with several challenges have emerged, e.g. trust elements, security issues, convenience, and technological challenges acceptance. These challenges make it essential for banks to track customers' satisfaction to maintain and develop their websites based on their customers' needs and expectations. Given the importance of customer satisfaction and its positive effects on customer loyalty, retention, and word of mouth behavior, researchers need to revisit definitions and conceptualization of previously identified relational antecedents in a technological context to capture changes in customer relationships and behavior. This study investigates the impact of various online banking services, including SBI Digital Lending, Internet Banking, and Yono Lite, on customer satisfaction in Mysore District. A structured questionnaire was administered to 100 respondents from SBI branches, and regression analysis was used to identify significant factors influencing satisfaction. The findings suggest that specific digital services, such as seamless technologies and credit assessment, significantly impact customer satisfaction. The study highlights the need for continuous improvement in online banking services to meet customer expectations in a digital era.*

Keywords: Customer satisfaction, SBI, Digital Lending Services, Internet Banking Services, Yono Lite Services

1. Introduction

The online banking has emerged as a convenient channel for these service providers.

Correction: Online banking has emerged as a convenient channel for service providers. Online banking refers to Electronic banking is a service that allows Customers to access their bank information, conduct financial transactions, make deposits, withdrawals and pay bills through the internet without having to physically visit their bank. Online banking is one of the most recent technological innovations, which is becoming a need for every common man so it is becoming "Need to Have" service. It makes the regular transactions for a customer speedy and time efficient with little or no paper work involved. SBI is a well-known commercial bank which provides many of online banking services to its customers. Therefore, the present study is being carried out on how this bank provides online banking services to its customers in Mysore district.

2. Literature Review

The early initiatives of electronic banking mechanisms by the Reserve Bank of India in early 2000 for quick cheque realization, Indian Financial Net, Real Time Gross Settlement, Electronic Funds Transfer, and Cheque Truncation System resulted in significant pace in the new technology introduction to the Indian banking system (Mohan, 2004). Core Banking Solutions permitted Indian banks to offer excellent experience to customers. Internet technologies are paving innovative ways of banking with more efficiency and ease (Unnithan & Swatman 2001). ATM's introduced in a big way to avoid customer queues and to bank flexibly and usage of biometric technology ATMs to illiterates with easy navigation buttons (Sharma, 2009). Currently, public sector banks are well equipped with supportive tools and technologies and offer fully transactional

websites to meet customer service needs and have an edge. Service quality is pre-requisite for any bank to sustain, and the quality of every individual service encounter could influence overall service quality perceptions.

C. K. Sunith (2019) In his article named "Customer Satisfaction in E-Banking Services, he quoted that electronic banking incorporates a variety of platforms, such as internet banking, automated teller services, and mobile phone banking, to deliver banking products to the customer. The study aimed to identify the most popular electronic banking services among customers. Customer service being an integral part of banking, the study also focused on the satisfaction of customers utilizing e-banking services.

Vimala (2015) stated that, the internet banking system proves to be very versatile in completing transactions like balance inquiries, withdrawals, deposits, viewing the bank statement, and recording recent transactions. This study rightly observed that very few works have focused on the Internet banking, its usage, safety measures and its perceptions, attentiveness level, satisfaction levels, attitudes and behavior of the internet banking, security issues, and financial frauds.

Anisha C.L and Jeba Melvin (2018), found that, age is the major variable that influences the customer to use the Internet banking service. Customers between 31 and 40 years use the services to fulfill the day's activity. Males are giving more importance to the Internet banking services than females.

Lakshmi Narayana et al. (2013) opined that, assessing the power of these factors in the context of online (Internet) banking would, therefore, help the bank management not only in improving the level of satisfaction but also strengthening the bond between the banks and their customers, thereby helping them to retain and expand their overall customer base. Further, this study reveals that online banking, to make a customer's banking experience more convenient, efficient, and effective, it becomes even more important to ascertain the

customers' perception of the overall service quality and their satisfaction with the current online banking services.

S. Vigneshwari, S. Rajagopalan (2018): Stated that the technological innovation and rapid growth in information technology result in simplified financial transactions over the Internet. The objective of the study is to find out customer satisfaction relating to online banking services. The study was analyzed with 350 samples. Percentage analysis and chi-square were the statistical tools used. The conclusion is that online banking provides more convenience and flexibility to the customers.

Gokul Kumar, et.al (2018) has done correlation analysis, it was found that there are positive and closer relationships between few customer delight variables. Most of the people are using internet banking 1-3 times per month. Descriptive statistics shows that variables 'Method of imposing Fines, charges', 'Infrastructure facilities' and 'Recommendation of bank to others' were highly influencing factors.

Need for the Study

The successful implementation of demonetization leads the government to implement digital transactions. Many research studies have been done on customer satisfaction towards online banking services, but none have developed a systematic approach specifically for a comparative study on customers' satisfaction towards online banking services in select public sector and private sector banks in Mysore District. Therefore, there is a need for developing systematic and integrated customers' satisfaction towards online banking services to attain profitable business in the banking sector. Thus, this study aims to address this gap in the literature by identifying the antecedents predicting customer satisfaction towards online banking services of selected public and private sector banks in Mysore.

Statement of the Problem

The needs and expectations of customers are ever-changing; their fears, resistances, and issues are not resolved as and when required, and real-time solutions are not offered. There was a major security issue while using the online banking application. The major risk faced by the customer is a security issue. The explosion of online banking has revolutionized online banking in recent times and has evoked several research efforts aimed at understanding customer satisfaction in relation to online banking service, especially in public sector banks in Mysore district.

Research Gap

To the best of the researcher's knowledge, there are no existing studies that compare customer satisfaction with online banking services, specifically in SBI branches in Mysore district. The articles on online banking services by the banks did not examine the specific contribution or role of customers' satisfaction with special reference to SBI-Digital Lending services, SBI-Internet Banking, and SBI Yono Lite services in Mysore district. There are no specific findings on which factors influence customer satisfaction towards online services in Mysore district. There is no specific suggestion on what type of online service is to be provided to boost the

profitability of the banking sector in Mysore district. The impact of customer satisfaction towards online services in SBI Bank branches in Mysore District has not been researched.

Objectives of the study

- 1) To explore the significant impact of SBI's Digital Lending services on customer satisfaction.
- 2) To analyse the significant effect of SBI- Internet Banking services on customer satisfaction
- 3) To find out the significant influence of SBI Yono Lite services of SBI Branches in Mysore District.

Hypotheses

- H01: There is no significant relationship between SBI-Digital Lending services and customer satisfaction.
 H1: There is a significant relationship between SBI-Digital Lending services and customer satisfaction.
 H02: There is no significant relationship between SBI-Internet Banking services and customer satisfaction.
 H2: There is a significant relationship between SBI- Internet Banking services and customer satisfaction.
 H03: There is no significant relationship between SBI Yono Lite services and customer satisfaction
 H3: There is a significant relationship between SBI Yono Lite services and customer satisfaction

The hypotheses related to online banking services and customer satisfaction were tested in-detail separately in analysis section.

Scope of the Study

The purpose of this study is to find out and analyze the satisfaction level of customers towards online banking services provided by SBI Bank branches in Mysore District of Karnataka State. The study is confined to exploring the influence of online banking services of State Bank of India in Mysore district.

3. Research Methodology

The research methodology is adopted based on the descriptive analytical research approach. The objective has been addressed in the study systematically to understand the influence of online services of selected SBI Bank branches. The objective of the study deals with conceptual framework and literature review on introduction. The various online services, such as SBI-Digital Lending, Internet Banking, and YonoLite, were used to predict satisfaction towards online services provided by the State Bank of India.

Population, Sampling Method and Sample Size

It indicates the numbers of people to be surveyed. Though samples give more reliable results than small samples, due to constraints of time and money. The purposive convenient sampling method was used as sampling technique for the study. The sample size was restricted to 100 respondents from SBI bank branches. The convenient sampling method was used in the present study. The respondents are the customers of SBI Bank branches in Mysore District having an account and using online banking services.

Table 1.1: Samples Selected for the Study

SL. No	Bank Name	Number of Branches in Mysore Dist.,	Number of Branches Selected	Number of Respondents Targeted	Number of Respondents Responded	Percentage of respondents
1	State Bank of India	109	51	100	100	100%

Branch Data Source: <https://banksifscode.com/>

All the respondents were asked to fill out the questionnaire and had discussion related to satisfaction with online services. In the present study, the response rate is 100%.

Respondents

A list of bank customers from SBI bank branches located in Mysore district was targeted as a population and sample study. The questionnaire was first pilot tested among a group of 30 respondents. A few minor changes were made to the questionnaire before final administration. This survey was implemented by a personal visit to SBI Bank branches in Mysore. Customers were requested to give their appointment for the discussion, and a scheduled questionnaire was issued and collected the data. A questionnaire has been sent online to the respondents, but the response was very poor due to the respondent's busy schedule.

Data Collection

Primary data

The first time data has been through a self-administered structured questionnaire, which was developed and asked to be filled out. Personal interviews were also done with respondents. A structured questionnaire was prepared containing the "5-point Likert scale." A semi-structured interview with open-ended discussion was conducted in the

Kannada language, which is the official language of Karnataka state.

Secondary Data

The following are the sources from which the secondary data was collected, such as information that has been gathered from selected peer-reviewed articles from bibliographic databases (Emerald, Sage journals online, Science Direct, Scopus, Taylor & Francis online, Web of Science, and Wiley (online library)). Peer-reviewed journals were considered based on their knowledge validity and their highest impact on the research field. The required information has been collected from other secondary sources such as Mysore University Off-Campus Wide Access Online E-Sources, private and public banks's annual reports, journals, theses, magazines, research articles, newspapers, etc.

Data Analysis

Multiple regression analysis was used as the main statistical tool to find out the significant relationship among online banking services and customer satisfaction. The reliability analysis is used to establish both the consistency and stability of the research instrument. Consistency shows how well the research instrument measures the model and the conceptual framework.

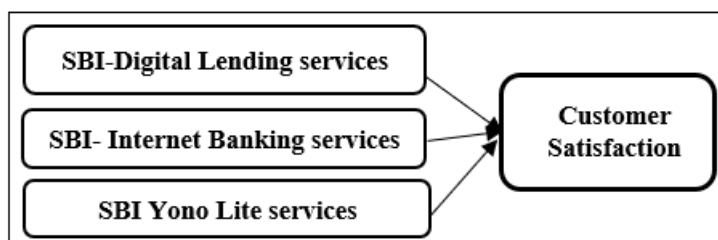


Figure 1.1: Research Framework

Limitations of the Study

The focus of this research was to study customers' satisfaction towards online banking services of SBI bank branches in Mysore District. Other public sector banks, cooperatives, and foreign banks were not included in the present study. A significant body of literature on service quality, perceived risk, trust, customer retention, customer convention, and customer loyalty was ignored. Further research could consider expanding by including other forms of electronic banking. The study is related to Mysore district only. The information given by the respondents might be biased because some of them might not be interested in giving correct information. Customer satisfaction focuses only on online banking services. Other banking services were not covered in

the present study.

4. Analysis and Interpretation

4.1 Data Analysis and Interpretation Related to State Bank of India

SBI-Digital Lending services.

H01: There is no significant relationship between SBI-Digital Lending services and customer satisfaction.

H1: There is a significant relationship between SBI-Digital Lending services and customer satisfaction.

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.929 ^a	0.826	0.802	0.52715		
ANOVA ^b						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	114.574	12	9.548	34.358	.000 ^a
	Residual	24.176	87	0.278		
	Total	138.750	99			

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.482	0.272		23.846	0
	Remote and automated lending process	-0.513	0.125	-0.438	-4.112	0
	Seamless digital technologies	-0.242	0.079	-0.261	-3.048	0.003
	Customer acquisition	0.118	0.136	0.087	0.868	0.388
	Credit assessment	0.322	0.105	0.271	3.058	0.003
	Loan approval	0.261	0.09	0.231	2.895	0.005
	Disbursement process	0.019	0.098	0.017	0.192	0.848
	Recovery process	0.008	0.082	0.007	0.093	0.926
	Associated customer service.	-0.095	0.069	-0.085	-1.388	0.169
	Lending Services through channels/Apps/Platforms	-0.156	0.083	-0.137	-1.877	0.064
	Yono SBI app	-0.474	0.118	-0.392	-4.021	0
	Yono business SBI app	-0.16	0.062	-0.168	-2.573	0.012
	Internet Banking Platform (β = INB)	-0.239	0.105	-0.183	-2.287	0.025

a. Dependent Variable: Satisfaction with SBI-Digital Lending

A multiple regression analysis was used to investigate the effect of 12 variables of SBI-Digital Lending services on customer satisfaction. From the above table it is understood that, that SBI-Digital Lending services ($R = 0.909$ indicating high degree of correlation among the variables, $t = 23.846$, $p < .01$) had a positively significant effect on customer satisfaction. Hence, it can be concluded that if the average level of SBI-Digital Lending services were high, the average level of customer satisfaction would also be high. The analysis also reveals that SBI-Digital Lending services was able to explain the total variation in customer satisfaction by the regression model about $R^2 = 82.6\%$ being high indicating model fits the data well. Thus answering the hypothesis H1: There is a significant relationship between SBI-Digital Lending services and customer satisfaction posited for this research is accepted. The coefficient table shows the

contribution of each SBI-Digital Lending services. From the above table the beta values demonstrate the unique contribution for the variables such as Remote and automated lending process ($\beta = -0.513$, $p < .000$), followed by Seamless digital technologies ($\beta = -0.242$, $p < 0.003$), Credit assessment ($\beta = 0.322$, $p < 0.003$), Loan approval ($\beta = 0.261$, $p < 0.005$), Yono SBI app ($\beta = -0.474$, $p < 0.000$), Yono business SBI app ($\beta = -0.160$, $p < 0.012$) and Internet Banking Platform ($\beta = -0.239$, $p < 0.025$) in predicting customer satisfaction in SBI bank.

SBI- Internet Banking

H02: There is no significant relationship between SBI- Internet Banking services and customer satisfaction.

H2: There is a significant relationship between SBI- Internet Banking services and customer satisfaction.

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.920 ^a	0.847	0.822	0.49983		
ANOVA ^b						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	117.515	14	8.394	33.599	.000 ^a
	Residual	21.235	85	0.25		
	Total	138.75	99			

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.438	0.267		24.134	0
	Operating A/c's from anywhere anytime	-0.381	0.125	-0.326	-3.054	0.003
	Banking activities from our desktop	-0.187	0.083	-0.201	-2.248	0.027
	Bank website and convenience of the Internet.	0.059	0.13	0.043	0.454	0.651
	Normal banking transactions online	0.445	0.107	0.374	4.153	0
	Funds transfer between own A/c's	0.326	0.088	0.288	3.713	0
	Third party transfers to A/c's maintained at any branch of SBI	-0.004	0.094	-0.003	-0.039	0.969

Interbank transfers to A/c's with other banks	-0.018	0.078	-0.015	-0.225	0.823
Online standing instructions for periodical transfer for the above	-0.059	0.066	-0.052	-0.894	0.374
Credit PPF A/c's across branches	-0.161	0.081	-0.142	-1.986	0.05
Request for issue of demand draft	-0.571	0.118	-0.472	-4.862	0
Opening of new A/c's	-0.173	0.061	-0.181	-2.854	0.005
Closure of loan A/c's	-0.259	0.101	-0.198	-2.571	0.012
Issue of cheque book	-0.329	0.097	-0.347	-3.378	0.001
Earning reward points for transactions	0.164	0.108	0.185	1.521	0.132

a. Dependent Variable: Satisfaction with SBI- Internet Banking

A multiple regression analysis was used to investigate the effect of 14 variables of SBI- Internet Banking services on customer satisfaction. From the above table it is understood that, that SBI- Internet Banking services ($R = 0.920$ indicating high degree of correlation among the variables, $t = 24.134$, $p < .01$) had a positively significant effect on customer satisfaction. Hence, it can be concluded that if the average level of SBI- Internet Banking services were high, the average level of customer satisfaction would also be high. The analysis also reveals that SBI- Internet Banking services was able to explain the total variation in customer satisfaction by the regression model about $R^2 = 84.7\%$ being high indicating model fits the data well. Thus answering the hypothesis H2: There is a significant relationship between SBI- Internet Banking services and customer satisfaction posited for this research is accepted. The coefficient table shows the contribution of each SBI- Internet Banking services. From the above table the beta values demonstrate the unique contribution for the variables such as Operating A/c's from anywhere anytime ($\beta = -.381$, $p < .003$), followed by Banking activities from our desktop ($\beta = -.187$, $p < 0.027$), Normal banking transactions online ($\beta = 0.445$, $p < 0.000$), Funds transfer between own A/c's ($\beta = 0.326$, $p < 0.000$), Credit PPF A/c's across branches ($\beta = -.161$, $p < 0.050$), Request for issue of demand draft ($\beta = -.571$, $p < 0.000$), Opening of new A/c's ($\beta = -.173$, $p < 0.005$), Closure of loan A/c's ($\beta = -.259$, $p < 0.012$) and Issue of cheque book ($\beta = -.329$, $p < 0.001$) in predicting customer satisfaction in SBI bank.

SBI Yono Lite

H03: There is no significant relationship between SBI Yono Lite services and customer satisfaction

H3: There is a significant relationship between SBI Yono Lite services and customer satisfaction

A multiple regression analysis was used to investigate the effect of 13 variables of SBI Yono Lite services on customer satisfaction. From the above table it is understood that, that SBI Yono Lite services ($R = 0.918$ indicating high degree of correlation among the variables, $t = 24.158$, $p < .01$) had a positively significant effect on customer satisfaction. Hence, it can be concluded that if the average level of SBI Yono Lite services were high, the average level of customer satisfaction would also be high. The analysis also reveals that SBI Yono Lite services was able to explain the total variation in customer satisfaction by the regression model about $R^2 = 84.3\%$ being high indicating model fits the data well. Thus answering the hypothesis H6: There is a significant relationship between SBI Yono Lite services and customer satisfaction posited for this research is accepted. The coefficient table shows the contribution of each SBI Yono Lite services. From the above table the beta values demonstrate the unique contribution for the variables such as A safe convenient and easy to use ($\beta = -.393$, $p < .002$), followed by Available in Google Play Store iOS App store and Windows marketplace, ($\beta = -.156$, $p < 0.058$), NEFT/RTGS/IMPS modes ($\beta = 0.401$, $p < 0.000$), Quick Transfer ($\beta = 0.320$, $p < 0.000$), Instant Term Deposits ($\beta = -.521$, $p < 0.000$), debit card, credit card, UPI NEFT ($\beta = -.153$, $p < 0.012$), Prepaid Cards top-up ($\beta = -.231$, $p < 0.023$) and Merchant Payments through Bharat QR ($\beta = -.241$, $p < 0.003$) in predicting customer satisfaction in SBI bank.

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.918 ^a	0.843	0.819	0.50362		
ANOVA ^b						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	116.937	13	8.995	35.465	.000 ^a
	Residual	21.813	86	0.254		
	Total	138.75	99			

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.355	0.263		24.158	0
	A safe convenient and easy to use	-0.393	0.125	-0.336	-3.131	0.002
	Available in Google Play Store iOS App store and Windows marketplace.	-0.156	0.081	-0.168	-1.919	0.058
	Fund Transfers within SBI & other Banks	0.071	0.131	0.052	0.541	0.59
	NEFT/RTGS/IMPS modes	0.401	0.104	0.337	3.857	0
	Quick Transfer	0.32	0.088	0.283	3.623	0
	Post-paid bill payment	0.016	0.093	0.015	0.173	0.863

Mobile Top -Up and DTH Recharge	-0.009	0.078	-0.008	-0.117	0.907
Utility Bill payments	-0.07	0.066	-0.062	-1.056	0.294
mCash Facility	-0.135	0.08	-0.118	-1.686	0.095
Instant Term Deposits	-0.521	0.114	-0.431	-4.586	0
Credit card (β = VISA) transfer	-0.153	0.06	-0.16	-2.57	0.012
Prepaid Cards top-up	-0.231	0.1	-0.177	-2.317	0.023
Merchant Payments through Bharat QR	-0.241	0.079	-0.254	-3.053	0.003
a. Dependent Variable: Satisfaction with SBI Yono Lite					

5. Findings

The variables of digital lending services such as Remote and automated lending process, followed by Seamless digital technologies, Credit assessment, Loan approval, Yono SBI app, Yono business SBI app and Internet Banking Platform in predicting customer satisfaction in SBI bank. The variables of Internet banking services such as Operating A/c's from anywhere anytime, followed by Banking activities from our desktop, Normal banking transactions online, Funds transfer between own A/c's, Credit PPF A/c's across branches, Request for issue of demand draft, Opening of new A/c's, Closure of loan A/c's and Issue of cheque book in predicting customer satisfaction in SBI bank. The variables of Yono light services such as A safe convenient and easy to use, followed by Available in Google Play Store iOS App store and Windows marketplace, NEFT/RTGS/IMPS modes, Quick Transfer, Instant Term Deposits, debit card, credit card, UPI NEFT, Prepaid Cards top-up and Merchant Payments through Bharat QR in predicting customer satisfaction in SBI bank.

6. Suggestions

Banks should follow Reserve Bank of India (RBI) guidelines that banks introduce two-stage authentication to ensure security of transactions. Models of technology acceptance should be reformulated to focus more on the key role of the perceived usefulness of the service embedded in the technology. The majority of the users of online banking services are men. Hence, it is suggested that female customers could be encouraged to do online banking. This can be done by providing step-by-step demonstrations on how to use the online banking service on their website in order to encourage the acceptance of online banking services. Banks must constantly upgrade their online security systems by installing the latest security solutions that are reputed and certified so as to enhance the confidence level of customers, as most of the respondents are concerned about privacy issues or having their accounts tampered with, which are resulting in huge financial losses. It is suggested that higher levels of efficiency increase customer satisfaction with e-banking. Reliability is an important element of service quality. It is suggested to expand the research to know various ways to increase the reliability of e-banking services by both public and private banks. It is suggested an instrument consisting of seven online service dimensions (reliability, access, ease of use, personalization, security, credibility, and responsiveness) must be improved. Banks should create awareness among the customers that using electronic banking services helped reduce their cost and time. It is suggested that to develop a positive customer experience, the online banking service provider must be very intimate with the customers, and the interrelationship between them should be very efficient so

that customers can receive the same services they require from the bank. It is suggested that banks should try to enhance customers' satisfaction with e-banking services, and this can be achieved through delivering high e-service quality. That is, delivering high-quality services requires an understanding of the e-service quality dimensions and trying to improve the quality of the services so that customers' satisfaction is assured. It is also important to understand the personal factors related to the customers, such as their needs, experiences, habits, and knowledge, as well as perceived usefulness, which have an influence on customers' satisfaction with e-banking services, which leads to a continuity in dealing with such services. It is suggested that perceived usefulness is an important factor in determining adaptation of innovations. This research suggested that customer satisfaction is the outcome of seven determinants, namely social responsibility, employee responsiveness, appearance of tangibles, competence and reliability, service innovation, and positive word-of-mouth. It is suggested that banks should create brand equity. The brand image also plays a significant role between the loyalty of the customers and internet banking. It is suggested that to attain customer satisfaction, one of the main factors required is quality of service, and it can be boosted by utilizing advanced information and communication technology (ICT). Customers are concerned about financial information being passed to third parties or other companies within the bank, which could hamper the security of financial details. Convenience and efficiency attributes would only be useful to customers if they are confident about the security features.

7. Conclusions

Digitalization has become conclusive for the banking sector in India, which plays a major role in providing better services to customers. In today's world of globalization, online banking is a significant aspect of the development of the banking sector by solving major issues and challenges faced by online banking. This study demonstrates the significant influence of SBI's online banking services on customer satisfaction in Mysore District. The regression analysis confirms that digital services, such as credit assessment and seamless technology integration, are key drivers of satisfaction. The findings underscore the importance of continuously evolving digital services to align with customer needs and enhance overall satisfaction in the banking sector.

8. Directions for the Future Research

Further research can be on making comparisons of different developed economies banks with Indian banks like American and European banking websites and their e-banking practices with Indian banking websites and its e-banking practices for studying service quality variables that enhance customer

loyalty in banks. The ongoing technological innovations in the Indian banking sector on a regular basis can always be a good area of further research. Future researchers can substantiate the research findings by conducting similar studies in various cities. This survey should cover a much wider range of areas. In addition, numerous bank employees, customers, and bank managers wish to provide feedback on the banks' marketing strategies and how to attract the customers.

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