

Customer Satisfaction of E-Banking Services and Products Provided by the Nationalized and Private Banks: A Review of Literature

Cecilia F Goveas¹, Shripathi Kalluraya²

¹Research Scholar, Srinivas Institute of Social Sciences and Humanities, Srinivas University, Mangalore, India
Email: faridagv1971[at]gmail.com

²Research Guide, Srinivas Institute of Social Sciences and Humanities, Srinivas University, Mangalore, India

Abstract: *This literature review examines research on customer satisfaction with digital banking services offered by private and public sector banks. Sixty-four studies were analysed to synthesize current knowledge and uncover gaps to guide future research. Findings indicate that while both types of banks have enhanced e-banking services, improving customer satisfaction, private banks often outperform in responsiveness and innovation. As mobile and internet banking advance customers increasingly prioritize e-banking for faster more efficient services. Core banking associates positively with satisfaction. Studies suggest customers have slightly higher satisfaction with private versus government banks, though insignificantly. Customers' service quality expectations also tend to exceed perceptions, especially regarding reliability, responsiveness and empathy. Satisfied customers are more likely to recommend their bank and continue using it, demonstrating satisfaction's role in retention. Where e-banking lacks security, reliability, accessibility or obtainability, usage decreases. Ease of use, speed and convenience impact satisfaction significantly. Banks should invest in reliable, fast, user-friendly mobile banking technology and infrastructure to ensure satisfaction. Maintaining service quality and continuously updating processes to deliver eager, flawless services can foster durable customer relationships, boost loyalty, and achieve long-term success as client preferences evolve.*

Keywords: Customer Satisfaction, e-banking, Customer Retention, Accessibility, Reliability

1. Introduction

In today's digital era, banking services have been transformed by the rise of e-banking and technology. Often called digital, online, or virtual banking, these online platforms play a crucial role in bank efficiency. Both nationalized and private banks now provide extensive e-banking services to customers. Nationalized banks, owned by the government, have wider reach and larger customer bases due to their stability and trust. However, their slow, bureaucratic functioning can hurt customer satisfaction. Private banks have smaller customer bases and aim to capture market share through more personalized, efficient service and innovative financial products catering to specific customer needs. Regarding digital banking, private banks are more technologically advanced, with feature-rich, user-friendly e-banking applications attracting younger demographics. This can enable higher satisfaction levels versus nationalized banks. While both bank types offer e-banking, customers increasingly use digital payments for purchases and services. Consequently, banks provide solutions like ATMs and mobile apps for cashless transactions, electronic funds transfers via NEFT/RTGS, and other digital payments. With governments promoting digital payments, the banking sector has undergone significant changes in customer service offerings. Against this backdrop of Indian financial industry reforms, specifically in banking, this paper reviews research outcomes on digital banking including the pros and cons across public and private banks.

2. Objectives of the Study

The primary goal of this paper is to review existing literature on digital banking.

The specific objectives are:

- 1) To assess the types and scope of previous research conducted on digital banking to determine what ground has already been covered.
- 2) To pinpoint areas within the field of digital banking that have not yet been thoroughly addressed by earlier research efforts and represent opportunities for further investigation.

The aim is to synthesize the academic understanding of digital banking thus far through critical analysis of prior studies, while also uncovering promising, underexplored directions for future research based on gaps identified in the available literature.

3. Methodology

This paper provides a descriptive review of existing research on digital banking.

The author analyzed sixty-four studies to inform this research article. The examined works were drawn from various online journals, including articles published in national and international peer-reviewed journals as well as some unpublished dissertations relevant to the topic.

By synthesizing key findings on digital banking from the academic literature, this review aims to summarize current

Volume 12 Issue 12, December 2023

www.ijsr.net

Licensed Under Creative Commons Attribution CC BY

knowledge and identify potential gaps to guide future research efforts. The descriptive approach looks broadly at prior studies on this emerging domain without collecting any new data.

4. Review of Literature

The review of the literature helps to gauge customer satisfaction with digital banking in India and across the world.

The review of literature can be classified under:

- (i) International Studies
- (ii) Digital Banking studies
- (iii) Impact of Customer Satisfaction on the Banking Sector
- (iv) Impact of Digital Banking practices on Customer Satisfaction
- (v) Customer Satisfaction and Banking Awareness
- (vi) Use of modern techniques and Customer Satisfaction

(i) International studies

The international banking sector is a critical component of the global economy, enabling individuals and businesses to conduct financial transactions across borders. As the industry continues to grow and become increasingly competitive, banks must prioritize customer satisfaction to maintain a competitive edge. In this study, researchers have explored the importance of customer satisfaction in the international banking sector.

Al Kabir Md. Awal and Poddar Sujana Chandra (2015) "E-Banking and Customer Satisfaction in Bangladesh". The study was conducted to assess customer satisfaction with electronic banking services among users of commercial banks in Bangladesh. The majority of study participants were young and male. Overall, customers indicated an above average level of satisfaction with e-banking services. They were most satisfied with the reliability, ease of use, fees, assurance, and responsiveness they experienced. Customers appreciated the quick service, simplicity of depositing and withdrawing funds, and widespread availability of ATMs. However, they were less satisfied with service fees in general, online service charges, and fees for using ATMs from other banks. Statistical analysis showed that responsiveness, visibility, fees, and assurance had a significant positive impact on customer satisfaction. In summary, the factors examined appeared to substantially influence satisfaction with e-banking among customers of Bangladeshi commercial banks [1].

Nesrin Ozatac, Tulen Saner, Zeynep Suzmen Sen (2016), "Customer Satisfaction in the Banking Sector: The Case of North Cyprus". This study in Cyprus utilized the SERVQUAL model to analyze customer awareness of banking services. The research measured service quality across ten factors: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the customer, and tangibles. Data was gathered from various banks in Cyprus. The study examined customer satisfaction, loyalty, and the impact of service quality and word-of-mouth for retail and wholesale banking customers in Northern Cyprus. Results showed most customers prefer using bank branches due to a sense of

security and friendly service. Customers want bank staff to be courteous, helpful, and keep them informed about products. Women tend to use one bank more loyally, while men are more likely to use online banking. Older customers prefer branches and developing long-term bank relationships. Younger customers tend to use online and phone banking, with usage frequency depending on education and income. Higher income customers prefer online banking, while lower income customers visit branches more often. Overall, the findings highlight the importance of understanding customer needs to be successful in banking. [2].

Asfaw Fikerselassie (2017) "The Effect of E-Banking Service Quality on Customer Satisfaction in The Banking Sector of Ethiopia (case study: Five Selected Grade Four Branch Customers of CBE)". The study of e-banking users at the Commercial Bank of Ethiopia (CBE) revealed several key insights. The majority of e-banking users were young, unmarried males with bachelor's degrees, suggesting this demographic is most inclined to use online services. Government employees made up a significant portion of CBE's e-banking customer base. ATM services were the most preferred e-banking option. The study found service quality had a strong impact on customer satisfaction, though access, ease of use, reliability and delivery time did not, contradicting previous research. Customers highly valued privacy and security in e-banking. While service quality variables positively correlated with privacy, some dissatisfaction was identified. Reliability issues like information sharing and account security fell short of expectations. Access was limited without 24-hour ATMs, POS, or mobile banking. Ease of use was problematic with difficult navigation and forgettable PINs across services. The study provides useful insights into e-banking users at CBE, revealing opportunities to improve satisfaction by enhancing reliability, access, and ease of use [3].

Sujiono and Artono A (2019) "Analysis of Service Quality towards Customer Satisfaction at Bank Rakyat Indonesia, Kediri". This study analysed customer satisfaction in relation to timeliness, availability of amenities, infrastructure, and convenience. The findings revealed that time, availability of facilities, employee attitude, and infrastructure significantly impacted customer satisfaction, while convenience did not. The data indicates that higher quality service leads to greater customer satisfaction. Satisfaction can be influenced by a mix of factors including timely facilities, infrastructure, and convenience. Overall, the research shows customer satisfaction is driven primarily by the timeliness, facilities, infrastructure, and employee demeanour, rather than convenience. Enhancing these key areas could improve customer satisfaction, while convenience is less of a determinant. This provides useful insights for prioritizing resources to optimize customer satisfaction based on the main drivers identified in this study [4].

BUGDOL Marek, JEMCZURA Tomasz (2019) "Customer Satisfaction in Retail Banking – Current and Future Research Trends". The authors critique current quantitative methods for not providing a holistic understanding of customer satisfaction. They argue researchers need to

incorporate more qualitative factors like customer needs, expectations, and emotions to gain comprehensive insight. Additional areas to explore include customers' knowledge of e-banking services, the relationship between service quality and customer needs/expectations, and cultural/religious influences on banking services. The authors advocate for a more multifaceted approach to studying customer satisfaction, rather than relying solely on quantitative metrics. Examining qualitative dimensions like needs, emotions, and cultural impacts could provide a more nuanced and complete picture of what drives customer satisfaction. This demonstrates the importance of using mixed methods to fully understand the customer experience [5].

Aji LugasSetyo and Prijanto Budi (2020) "Effect of Use of Ease, Service Features, on Customer Satisfaction with Trust as a Mediation Variables (A Study on Mobile Banking Customers)". This study utilized ease of use, trust, and service features as indicators to gauge customer satisfaction with mobile banking. The results revealed that ease of use and service features significantly influenced trust. Additionally, ease of use positively affected satisfaction directly. However, service features only indirectly impacted trust. Both ease of use and service features had positive, significant effects on satisfaction when mediated through trust. Overall, the findings demonstrate that ease of use and service features are critical factors in developing trust and enhancing customer satisfaction in mobile banking, with trust playing a vital intermediary role. This highlights the importance of fostering trust by improving user-friendliness and service capabilities in order to increase mobile banking satisfaction. The study provides valuable insights into the relationships between these key variables [6].

Serrah, E. A., and Maideen, M. B. H. (2022). "E-Banking Services and Customer Satisfaction: Focus on A Private Bank in Malaysia". This study aimed to evaluate the effectiveness of online services in achieving customer satisfaction among private bank customers in Malaysia. Customer satisfaction was measured based on security, privacy, reliability, system availability, and website design. These factors were found to have a positive relationship with satisfaction. The findings indicate Malaysian private banks must continuously improve the customer experience to retain users. By identifying barriers to developing an efficient, supportive online platform, banks can enhance service quality and meet expectations. The study emphasizes the need to bolster security and privacy technologies to prevent cyber-attacks, such as investing in advanced encryption systems. Overall, the research contributes to understanding customer satisfaction in banking, specifically regarding e-banking service quality. It provides insights for Malaysian private banks to focus their efforts on improving security, privacy, reliability, availability, and design to optimize customer satisfaction with online services. This study delivers valuable guidance for banks seeking to retain customers through higher quality e-banking platforms[7].

(ii) Digital banking studies

One of the crucial factors that impact customer satisfaction is the accessibility of banking services. With the growth of technology, customers expect to be able to access banking

services quickly and easily, whether it be through online banking, mobile apps, or ATMs. Banks need to ensure that their digital platforms are user-friendly and provide seamless banking experiences to their customers.

Saleem Zohra and Rashid Kashif (2011) "Relationship between Customer Satisfaction and Mobile Banking Adoption in Pakistan". This study assessed customer satisfaction with mobile banking across five factors: organizational, technological, strategic, functional, and economic. The findings suggest mobile banking has a promising future in the country, if banks provide efficient, affordable, reliable, and secure services to drive faster adoption. The study revealed a positive relationship between organizational factors, especially decision-making, and customer satisfaction. However, a negative relationship was found between the economic factor (cost of business and market risk) and satisfaction. Overall, the research indicates that for mobile banking to succeed, the banking industry must focus on enhancing organizational and strategic factors like effective decision-making, while reducing economic costs and risks. Reliable, inexpensive services are key to wider adoption. The study provides valuable insights into how different factors impact customer satisfaction and adoption of mobile banking. Banks can leverage these findings to tailor offerings and better position mobile banking for growth in the country[8].

Ahmad Ala`EddinMohd Khalaf and Al-Zu`bi Hasan Ali (2011) "E-banking Functionality and Outcomes of Customer Satisfaction: An Empirical Investigation". This study examined the impact of e-banking on customer satisfaction at Jordanian commercial banks. Using multiple regression analysis, it assessed relationships between various factors and satisfaction. The results showed e-banking functionality factors like accessibility, convenience, security, privacy, content, design, speed, fees, and charges significantly influenced customer satisfaction. Of these variables, security, privacy, and content had the greatest impact. Satisfaction levels varied based on demographics like gender, age, marital status, education, computer literacy, and internet access. The findings align with existing literature emphasizing the importance of these factors for e-banking satisfaction. Additionally, the study found customer satisfaction positively and significantly affects loyalty in adopting e-banking services in Jordanian commercial banks. This suggests satisfaction plays a mediating role in driving loyalty and positive word-of-mouth. Overall, the research provides useful insights into key e-banking functionality factors and demographics driving customer satisfaction and loyalty at Jordanian banks. Banks can leverage these findings to tailor e-banking services and marketing based on influential factors and target demographics[9].

AbrolShiffu (2014) "Impact of Internet Banking on Customer Satisfaction and Business Performance". This study collected data from private and public sector banks in the Jammu region to measure customer satisfaction. It surveyed both bank managers and customers. Bank managers were satisfied with online services since it reduced their workload and enabled efficient completion of other tasks. They believed online services provided relevant product/service information and enhanced their banking

careers. This held true for both private and public sector bank managers. However, private bank managers felt their customers were more committed to online dealings, suggesting superior online service quality drives greater customer commitment. Among bank customers, online banking users were largely highly educated and high income. They expressed satisfaction with the perceived usefulness, customer orientation, and interactivity of various banks' online offerings. Convenience and time-savings were highly valued. However, there were concerns about administrator responsiveness, online commitment, and trust in online transactions due to security issues. Significant differences existed between private and public bank customers regarding commitment, perceived usefulness, interactivity, and service quality. Public bank customers exhibited higher commitment, while private bank customers were more satisfied with online services. This implies private banks specialized in online services, achieving higher customer satisfaction. Overall, the study provides useful comparisons between private and public bank managers' and customers' perspectives on online banking [10].

Makhija Mahima and Kumar J. Lalith (2017) "Mobile Banking and Customer Satisfaction". The article discusses how banking sector liberalization, privatization, globalization, and deregulation have enabled banks to diversify revenue through services like universal banking, investment banking, and mortgage financing. Technology has been critical in facilitating integrated banking services for consumers. Although initially slow to adopt tech for automation and seamless banking, introducing e-banking has led to major structural improvements in Indian banks' service quality, management decisions, profitability, and productivity. Customers now have access to a wide array of digital banking, including online account management, money transfers, and mobile banking, reducing branch visits. While the convenience of banking apps and mobile banking is clear, identity theft risks remain a concern. However, with precautions like strong passwords and secure connections, customers can enjoy safe mobile banking. In summary, technology has transformed Indian banking services, providing customers more digital options, but cybersecurity vigilance is still required to mitigate fraud risks [11].

Deraz, H., Iddris, F. (2019) "Customers Satisfaction in Internet Banking: A Review (2008–2017)". This paper reviewed 44 articles from 33 different journals to analyze research on customer satisfaction with e-banking services. The review found most studies utilized SERVEQUAL (service quality approaches) and e-SERVEQUAL (extended electronic service quality approach), indicating these are the dominant models for measuring satisfaction. The analysis shows product quality, information quality, and service quality play major roles in determining e-banking customer satisfaction. By synthesizing findings across multiple studies, this review provides insights into the critical determinants of customer satisfaction with electronic banking services. The dominant use of SERVEQUAL and e-SERVEQUAL implies researchers view service, information, and product quality as vital satisfaction drivers in the e-banking context [12].

Metlo M. Younis, Hussain Nazar, Saqib Ghulam, Phulpoto Kamran and AbroSanaullah (2021) "Impact of Mobile Banking on Customers' Satisfaction". This study evaluated the internal consistency and reliability of a scale measuring mobile banking factors and their influence on customer satisfaction. It also examined associations between mobile banking factors and satisfaction. Perceived usefulness showed a strong positive link with mobile banking factors and user satisfaction. Overall, findings indicate a high degree of internal consistency and reliability for the mobile banking factors scale. Demographic analysis revealed a majority of male respondents, many young mobile banking users, and a well-educated sample. Results demonstrate a robust positive relationship between mobile banking factors and customer satisfaction, confirmed by regression analysis. Key drivers of satisfaction were perceived usefulness, credibility, customer attitude, and ease of use. The study emphasizes the critical role of these factors in determining customer satisfaction with mobile banking. By establishing the scale's reliability and identifying key associations, this research provides valuable insights into measuring and enhancing satisfaction in the mobile banking context through a focus on usefulness, credibility, attitude, and usability [13].

Gibson, A., Ofori, F. N. K., and Appiah, K. (2022). "Exploring Young Consumers' Satisfaction with Online and Offline Banking Services: The Motivation of Switching Between Banks in the UK". This UK study examined online and offline banking preferences and loyalty factors among younger versus older bank customers. Findings suggest perceived usefulness and ease-of-use determine service usage and loyalty. While ease-of-use significantly impacted customer preferences and decisions, perceived usefulness did not statistically influence switching behavior. This implies UK banks should prioritize enhancing ease-of-use to reduce switching. However, ease-of-use differed between age groups, indicating the need to address differentiated needs in both online and offline services. Applying the SERVQUAL model, the study emphasized security and trust as critical to satisfaction and switching. A negative relationship was found between security and future decision-making, suggesting trust and security pertain to individual banks and the overall banking system. Lack of security deters switching, as customers avoid potentially less secure banks. The consumer decision-making model showed customers expressed intentions to switch to meet current needs. Thus, UK banks should focus on providing new services to existing clients to prevent switching. Limited awareness of available services highlights the need for marketing campaigns to improve visibility and decrease switching. Overall, the research provides useful insights into optimizing banking services and loyalty across age segments in the UK context [14].

Khadim Nibras and Islam Muhammad Khairul (2022) "A Review of Literature on The Evaluation of Customer Satisfaction Patterns in Mobile Banking Services". This literature review synthesizes key dimensions and findings related to customer satisfaction from several studies on mobile banking. While these studies have provided important insights, the evolving nature of customer satisfaction necessitates ongoing evaluation and research.

The review reveals service quality consistently emerges as a crucial factor positively associated with satisfaction across studies. Many studies also highlight the importance of trust as a mediator between service/system quality and satisfaction. The reviewed research offers significant insights into mobile banking customer satisfaction. Trust is identified as a critical factor in the post-adoption phase, emphasizing its impact on satisfaction. Additionally, studies demonstrate how factors like contentment, desire to use, service quality, information quality, and personal inattentiveness influence satisfaction in mobile banking. Though past studies have shed light on key variables, the dynamic nature of customer satisfaction means further examination is needed. This review summarizes current knowledge and points to service quality, trust, contentment, information quality, and usage intentions as important areas of focus for understanding and enhancing mobile banking customer satisfaction [15].

(iii) Impact of Customer Satisfaction on Banking sector

Customer satisfaction is essential for building a strong and loyal customer base. In today's hyper-connected world, customers have access to a wide range of financial products and services, and they can quickly switch between providers if they are not satisfied. Therefore, banks must work hard to build strong relationships with their customers, providing excellent customer service and personalized experiences that meet their unique needs. By doing so, banks can improve customer retention and increase customer lifetime value.

Munusamy Jayaraman, Chelliah Shankar and Wai Mun Hor (2010) "Service Quality Delivery and Its Impact on Customer Satisfaction in the Banking Sector in Malaysia". This study utilized the SERVQUAL model to measure customer satisfaction, examining the variables of assurance, reliability, tangibles, empathy, and responsiveness. Results show facilities, bank representatives, and materials have a significant positive impact on customer satisfaction. Meanwhile, assurance and empathy influence satisfaction but their effects are not significant. The study notes advancements in mobile and internet banking have led customers to prioritize e-banking over personal banking, since e-banking is faster and more efficient. Overall, this research demonstrates SERVQUAL's applicability for evaluating key drivers of retail banking customer satisfaction. It reveals tangibles like facilities and materials are most impactful, while interpersonal factors like assurance and empathy are less influential, likely due to the shift towards self-service e-banking channels. The study provides useful insights into leveraging SERVQUAL to focus resources on tangible service aspects that maximize customer satisfaction in today's digital-first retail banking landscape [16].

Yousif Rudaina Othman and AlbairootiSuaadAbdulfattah (2014) "Measure the Extent of Customer Satisfaction for the Quality of Banking Services Offered by Iraqi Commercial Banks (Government and Private in Baghdad)". The results of the study indicate customers are generally more satisfied with private banks, but the difference is insignificant. Factors contributing to satisfaction at both bank types include employee honesty, responsiveness, knowledge, and facilities - though private banks perform slightly better.

However, neither bank fully met expectations regarding employee honesty and response speed. Customers were satisfied with employee information provision, understanding of needs, and helpfulness at both banks. In summary, while private banks edge out government ones in satisfaction levels, the gap is minimal. Key drivers for both are honest and responsive employees, knowledgeable service, and adequate facilities. But there is room for improvement, particularly regarding employee sincerity and promptness. With few major differences in satisfaction, government banks can aim to match private banks in critical areas like staff behavior and service quality. Though satisfaction is moderately higher at private banks, addressing identified weaknesses could lead to parity with government institutions [17].

IBOJO, Bolanle Odunlami (2015), "Impact of Customer Satisfaction on Customer Retention: A Case Study of a Reputable Bank in Oyo, Oyo State, Nigeria". This study found a significant relationship between customer satisfaction and retention, which are critical to bank success. As such, banks should concentrate on enhancing satisfaction by regularly evaluating and meeting customer needs and expectations. The results indicate high satisfaction drives greater retention, so organizations should prioritize this. By investing in customer satisfaction, companies can improve loyalty and reputation, enabling long-term success. This research demonstrates customer satisfaction and retention are strongly connected. To facilitate retention and performance, banks must focus efforts on understanding and exceeding customer expectations through continuous satisfaction assessment and improvement. Boosting satisfaction leads to higher loyalty which establishes a positive brand image and achieves enduring business results. The study makes a compelling case for banks to double down on customer satisfaction as a key strategy for customer retention and organizational achievement [18].

Danijela Vukosavljević, Jasminka Djurović and Srećko Radojičić (2015) "Customer Satisfaction Impact on Banking Services and Relationship Management Innovation". This study utilized customer satisfaction indexes and theories to assess a bank's clients. Results found respondents were generally satisfied with the bank's service and would recommend the bank to others. Clients were satisfied with service quality and loan approval speed but not loan terms, particularly interest rates. Dissatisfaction also existed regarding limited outlets, hours, and payment options. The client exit survey revealed the primary reason for ending the relationship was business circumstances, followed by loan conditions and personal reasons. Unprofessional staff was a less common cause of dissatisfaction. Correlation analysis showed loan terms had the strongest association with client loss, followed by personal and business factors, while unprofessionalism had a weak correlation. Areas identified for improvement to boost satisfaction were loan terms (especially interest rates), more outlets, extended hours, and increased payment facilities. Overall, the research provides useful insights into the main drivers of client retention and loss. While service quality is satisfactory, enhancing loan offers, accessibility, and professionalism represents opportunities to improve customer satisfaction and retention [19].

MurugiahLogasvathi and Akgam Haitham Ahmed (2015) "Study of Customer Satisfaction in the Banking Sector in Libya". This study examined the relationship between service quality, customer loyalty, security and customer satisfaction in the Libyan banking sector. It found a significant positive association between loyalty, service quality and satisfaction. In contrast, security had a negative correlation with satisfaction. Overall, the research indicates customer loyalty and service quality are major drivers of customer satisfaction among Libyan banks. It suggests banks should deliver service that meets or exceeds customer expectations. While loyalty and service quality increase satisfaction, the negative security finding implies banks may be overemphasizing precautions at the expense of customer experience. The study points to focusing efforts on improving loyalty programs and service quality as satisfaction boosting strategies. But security measures should aim to strike a balance between protection and convenience. By enhancing loyalty initiatives and service delivery while easing security friction, Libyan banks can achieve higher customer satisfaction. This research provides valuable insights into how banks can tailor offerings to optimize satisfaction by leveraging loyalty and service quality while moderating security [20].

Maji Sangita and Biswas Bappaditya (2017) "Ensuring Customer Satisfaction in Banking Sector through Service Quality – A Study with Reference to Select Branches of State Bank of India". This study utilized the SERVQUAL model to assess customer satisfaction across three SBI branches in West Bengal's Burdwan district, as SBI is India's largest public sector bank. The parameters of tangibles, reliability, responsiveness, assurance and empathy were used to measure satisfaction. Results showed a strong relationship between service quality and satisfaction, indicating SBI must improve service to retain existing and attract new customers. SBI needs to enhance physical facilities, equipment, personnel and communications to satisfy customers. Regarding reliability, SBI's service quality fell short of being dependable, accurate, secure and faithful in meeting customer needs. Likewise, assurance service quality lagged customer expectations. The study highlights the importance of service quality in today's competitive marketplace, and the need for SBI to focus on superior services for retention and acquisition. Overall, this research demonstrates SBI Bank has room to grow across all SERVQUAL dimensions to boost customer satisfaction through improved tangibles, reliability, responsiveness, assurance and empathy [21].

Indira V. Pon, Kesavan D., Thirumalvalavan K., Deepan V. and Vetrivel V. (2021) "Net (E) Banking Service Quality on Customer Loyalty in Nationalised Banks". This study examined the relationship between service quality and customer satisfaction with internet banking. The data revealed customers have a high degree of loyalty, to the point of recommending the bank to friends. Analysis showed the service quality dimensions of empathy and reliability had a significant positive effect on loyalty. The study concluded banks should concentrate efforts on improving empathy and reliability in services to boost customer loyalty. The high loyalty indicates customers are satisfied overall, but there is still potential to further increase loyalty by

enhancing service quality, especially via empathy and reliability. Banks that foster caring, individualized attention and consistently deliver on promises are likely to see increased loyalty, by turning satisfied customers into vocal advocates and referrals. The research provides practical guidance for banks to focus service quality improvements on empathy and reliability as targeted strategies to leverage customer satisfaction into higher loyalty levels [22].

ReonShajan (2021) "A study on customer satisfaction in banking services with special reference to south Indian bank". This study evaluated customer satisfaction with South Indian Bank amongst teachers at Christ College Irinjalakuda in Kerala. Results indicate the majority of SIB customers are pleased with overall banking services. They feel SIB employees can instill confidence regarding services provided and are satisfied with operating hours, accessibility, passbooks, cards, and cheque books. A minority expressed dissatisfaction with certain aspects like interest rates on deposits and credit offerings. Overall, the study found SIB provides high-quality banking services that meet the needs of most customers. The teachers are largely content with SIB's service delivery, especially appreciating the staff's capabilities, access, and core banking products. While interest rates are a pain point for some, the overwhelming majority are happy customers of SIB Kerala. This research suggests SIB is succeeding in keeping clients satisfied across essential banking services, facilities, and products. Maintaining service levels while improving competitive positioning on interest rates could further optimize customer retention and loyalty [23].

S Sandhya (2021) "A Study on SBI Customers Satisfaction Towards E- Banking Services". This study examined SBI customer satisfaction with e-banking services in Mysore. The majority of respondents were male youths attracted to e-banking, with undergraduate education and savings accounts. Most were aware of ATM/debit card services and used mobile for internet banking. Advertising was found to be the most effective awareness creator for e-banking services. Respondents primarily used e-banking to purchase goods/services and cited 24/7 availability as the key factor in selecting it as their preferred banking medium. Overall, respondents expressed satisfaction with e-banking services. In summary, the typical SBI e-banking user in Mysore is a young, educated male drawn to the constant availability and purchasing power of electronic services, with advertising proving an influential medium. By meeting customer expectations of accessibility and functionality for transactions, SBI appears to be generating satisfied e-banking clients. Continued outreach via advertising along with sustaining any-time convenience could further boost adoption and satisfaction among similar demographics [24].

Patel Kriti (2021) "A study on customer satisfaction towards E-banking service". This study found most respondents were aware of and utilized mobile phone e-banking services. Younger customers were more likely than older ones to use e-banking. For those using it, the most common online transactions were payments, fund transfers, and purchases. Less educated customers struggled with e-banking but acknowledged it saved time and eased transfers. Overall, 90% of respondents were satisfied with e-banking services.

In summary, mobile e-banking has high awareness and usage, especially among younger demographics conducting online transactions. While lack of education limits adoption, the majority still view e-banking positively as a convenient option for payments, transfers, and shopping. With 90% satisfied overall, e-banking services seem to be meeting customer needs for simplicity and efficiency. Targeted education for less tech-savvy groups could further boost usage. But high mobile penetration and customer approval indicate e-banking is succeeding in providing a widely accessible, satisfactory digital banking experience [25].

Long Kim and TeerasakJindabot (2022). "Evolution of customer satisfaction in the e-banking service industry". This study in Cambodia examined factors driving e-banking customer satisfaction by analyzing the relationships between perceived risk, perceived value, and satisfaction. Data was collected from commercial and retail banks. Structural equation modelling was used. Results showed performance risk significantly influenced perceived value, while financial risk did not. Customers are happier when they see strong e-banking performance and greater usage value. The study emphasizes promoting service value to enhance satisfaction. Fluctuations in satisfaction can occur if banks fail to effectively communicate and deliver value. In summary, this research indicates e-banking satisfaction is driven primarily by performance risk and perceived value rather than financial risk. Banks should focus on superior service delivery and conveying the value proposition to customers. By minimizing performance issues and maximizing awareness of e-banking benefits, banks can achieve higher customer satisfaction. The study provides useful insights for banks to tailor e-banking risk mitigation and marketing based on the factors shown to influence perceived value and satisfaction [26].

(iv) Impact of Digital Banking practices on Customer Satisfaction

Customer satisfaction is essential for driving innovation in the banking sector. As the industry evolves, banks must continually adapt to meet changing customer needs and preferences. By listening to customer feedback and understanding their needs, banks can identify areas for innovation and create new products and services that meet customer demands. This can help banks stay ahead of the curve and differentiate themselves from their competitors.

Elissavet Keisidou Lazaros Sarigiannidis Dimitrios I. Maditinos Eleftherios I. Thalassinou, (2013), "Customer satisfaction, loyalty and financial performance; A holistic approach of the Greek banking sector". This study developed a new model based on SERVQUAL to assess customer satisfaction, loyalty, and bank financial performance across factors of economics, convenience, tangibles, quality, image, value, credibility, and more. Economics, dealing with transaction costs and interest rates, had a positive effect on satisfaction, loyalty, and credibility but negatively impacted bank image. Convenience factors like location, hours, accessibility, and ATM availability did not influence satisfaction but positively affected loyalty. Tangibles including layout, facilities, equipment, cleanliness, and atmosphere positively impacted both satisfaction and credibility. The study suggests banks should

balance low prices, high-quality facilities, and good service to ensure strong customer satisfaction. In summary, the economics factor of rates and fees can improve loyalty and credibility but hurt image, while convenience appears to drive loyalty, and tangibles boost satisfaction and credibility. Banks must strategically combine affordable pricing, accessible locations, and excellent physical environments and experiences to cultivate satisfied and loyal customers. This research provides a useful model for banks to identify the unique impacts of different factors on satisfaction, loyalty, credibility, and other outcomes[27].

Abebe Endalkachew (2013) "Assessing the Impact of Core Banking and Service Quality on Customer Satisfaction in Commercial Bank of Ethiopia (A case of BishofftuBranch)". This study utilized SERVPERF to assess customer satisfaction across service quality dimensions of reliability, assurance, responsiveness, empathy, and tangibles. Most respondents were young graduates. Customers were most satisfied with assurance, followed by reliability, empathy, and tangibles. They were least satisfied with responsiveness. A significant relationship was found between all service quality dimensions and satisfaction, with the highest correlation between assurance and satisfaction and the lowest between responsiveness and satisfaction. Reliability, assurance, and empathy had a positive, significant effect on satisfaction, while responsiveness and tangibles had an insignificant, negative effect. Core banking positively influenced satisfaction. In summary, the research found assurance drives the highest satisfaction, followed by reliability and empathy, while responsiveness and tangibles are weaker areas. Young, educated customers care most about trusted service and care. Enhancing responsiveness and physical environment could improve satisfaction further. The study provides useful insights into prioritizing service quality focus areas based on their impact on customer satisfaction [28].

SeferGümüő, SudiApak, TuğbayBurçinGümüő, Hande Gülnihal Güümüő, Serpil Güümüő, (2015) "Ultimate Point in the Service Provided by the Banks to their Customers: Customer Satisfaction in the Common use of ATMs". This survey aimed to compare expected versus perceived ATM service quality using the screening model approach. It found customer expectations exceeded perceptions, especially regarding reliability, responsiveness, and empathy. The study highlights the importance of customer satisfaction and service quality in the technology era, noting the banking sector is impacted and must understand customer needs. Measuring satisfaction is critical for business retention and growth. The authors recommend banks periodically survey customers and improve processes to deliver fast, reliable, eager, seamless service. Employees should hone skills and build trust. In summary, this research reveals a gap between ATM customers' service expectations versus experiences, particularly across key dimensions of reliability, responsiveness, and empathy. As technology advances, banks must regularly gauge customer satisfaction and upgrade service delivery to match needs and preferences. By focusing on better, more caring and consistent ATM experiences, banks can retain and grow their client base [29].

Chochol'áková, A., Gabčová, L., Belás, J., Sipko, J. (2015), "Bank Customers' Satisfaction, Customers' Loyalty and Additional Purchases of Banking Products and Services. A Case Study from the Czech Republic". This Czech study examined links between customer loyalty, satisfaction, and bank service. It found satisfied customers were significantly more likely to recommend their bank to friends, with nearly 50% willing to refer. Satisfied customers also had greater intent to continue using their bank and were less swayed by competitor offers. Loyal customers were more interested in utilizing their bank for investments, deposits, and mortgages versus disloyal ones. Overall, the research confirms the importance of satisfaction and loyalty in banking, underscoring the need for banks to improve customer experiences and leverage satisfied clients for referrals. By demonstrating the positive impacts of satisfaction on loyalty, retention, and recommendations, this study highlights the value of strategies that enhance customer experiences. Banks that foster satisfaction can build loyalty among profitable customers who view the bank as their primary financial partner and advocate. The findings provide clear incentives for banks to invest in satisfaction boosting initiatives to drive loyalty, usage, and growth over the long-term [30].

Namubirudiana (2015) "The Effects of Electronic Banking on Customer Satisfaction in Commercial Banks. A Case Study of Centenary Bank Uganda". This study of Centenary Bank branches in Kampala found the bank offered various online banking solutions from ATMs to e-billing, yet most respondents did not utilize them due to perceived lack of security, unreliability, computer illiteracy, difficulty obtaining ATM cards, limited computer access, and inflexible protocols impeding use. Weaknesses were highlighted in service encounters including insufficient customer focus, failure to understand needs, and unreliable service. Satisfaction was influenced by service quality, meeting customer needs and expectations, flexibility, environment, and communication. Improving communication, understanding customers, and ensuring reliable, customer-centric service were identified as critical to addressing dissatisfaction. The study emphasizes the need to enhance offerings to meet customer expectations and address issues like staff interactions, needs awareness, and service dependability. In summary, this research reveals Centenary Bank customers are underutilizing electronic banking solutions mainly due to usability hurdles, security concerns, and inconsistent service. Boosting education, flexibility, reliability, and customer orientation could increase adoption and satisfaction. The study provides Centenary Bank useful feedback on improving engagement and experiences to raise customer satisfaction [31].

Tyagi Anshu and ChitranshiSmita (2015) "Customer Satisfaction Measurement of Internet Banking". This study at the Mysore branch of IDBI Bank examined the relationship between e-banking and customer satisfaction. Efficiency and service delivery systems were found to negatively influence satisfaction, while reliability, meeting customer expectations, and confidentiality had a positive impact. The authors recommend banks and e-banking designers factor these elements into services to improve quality and satisfaction. The research highlights the importance of efficiency, reliability, delivery systems,

expectation management, and privacy for ensuring customer satisfaction. It emphasizes the need for banks to prioritize satisfaction to attract and retain loyal customers and boost profits. In summary, this study identifies key drivers of satisfaction and dissatisfaction in e-banking. By enhancing reliability, managing expectations, ensuring security, and improving efficiency and delivery systems, IDBI Bank can better meet customer needs. Focusing on these areas will be critical for increasing adoption, loyalty, and financial performance through greater customer satisfaction. The findings provide IDBI Bank useful guidance on e-banking attributes to target in improving the customer experience [32].

Abdalla Bzhar Othman (2018) "The Impact of Internet Banking on Customer Satisfaction: A Case Study of Sulaymaniyah City, Iraq". This study examined customer satisfaction with internet banking using variables like expectations, reliability, assurance, loyalty, risk, trust, and security. Equal gender representation was ensured across age, income, and education levels (bachelor's degree predominant). A positive correlation was found between internet banking and satisfaction. Most respondents used internet banking 1-4 years and worked in the private sector. However, only commercial banks offered internet banking, with some governmental banks still using traditional services. While most were satisfied with bank internet services and ATM availability, some remained concerned about account security. Overall, internet banking can improve the customer experience, but more awareness, information, and service enhancements by banks are needed. In summary, this research indicates internet banking positively influences customer satisfaction, but adoption could be expanded, especially among government banks. Customers appreciate the convenience but continued security reassurance is required. Banks should build awareness, boost offerings, and reinforce account safety to maximize internet banking satisfaction across all demographics. The study provides useful customer insights to guide banks in improving internet banking satisfaction and usage [33].

Vigneshwari S., Rajagopalan S. (2018) "Customer Satisfaction Towards Online Banking Services". This study found respondents were predominantly young, educated males with high awareness of online banking services. Despite concerns about transaction security, online banking usage is increasing for its convenience and flexibility, allowing flexible transactions that customers find very appealing. As people discover the benefits and security improves, online banking is becoming more popular. The research suggests online banking will continue gaining popularity in the future. In summary, this study shows online banking adoption is growing, especially among educated, younger demographics who value the flexibility it provides. Even with security concerns, convenience is driving increased usage as banking digitizes. Banks that address risks while promoting the accessibility and ease of digital transactions can likely expand their online banking customer base going forward. The findings point to ongoing growth potential for online banking as more customers recognize the advantages and banks enhance security [34].

Banu A. Meharaj, Mohamed N. Shaik and Parayitam Satyanarayana (2019) "Online Banking and Customer Satisfaction: Evidence from India". This study utilized the technology acceptance model and theory of planned behavior to assess customer satisfaction with online banking across factors like awareness, security, internet knowledge, self-efficacy, cost/time savings, ease of use, attitude, adoption intention, and trust. Awareness was found to contribute to perceived usefulness, while attitude and adoption intentions directly related to satisfaction, with usefulness partially mediating the relationship between variables and satisfaction. Self-efficacy, ease of use, and cost/time savings significantly impacted perceived usefulness. Attitude and adoption intentions directly influenced satisfaction. In summary, the research shows awareness, attitude, and intentions drive satisfaction, mediated by perceived usefulness which is affected by self-efficacy, usability, and efficiency. Banks boosting awareness, self-service capabilities, and perceived benefits of online banking can improve adoption intentions and satisfaction. The study provides a useful model for understanding key relationships between awareness, perceived value, ease of use, and satisfaction that can guide online banking initiatives [35].

Sunith C K (2019) "Customer Satisfaction in E-Banking Services", This Kerala study in Kochi measured customer satisfaction with banking across dimensions like competency, information provision, portal management, customer relations, education, and cost-effectiveness. While most preferred ATMs, fewer used internet or mobile banking. The data suggests banks should enhance offerings like customer relations and e-banking information/guidance. The study emphasizes adapting to changing customer preferences and behaviors as technology rapidly evolves. With ongoing policy and regulatory changes, banks must implement new strategies and technologies to acquire and retain customers, or risk credibility. In summary, this research indicates ATMs are the dominant channel, but banks have room to improve, especially in customer service and e-banking support. As the landscape shifts, banks need to proactively update offerings to satisfy customer needs. Failure to adapt could jeopardize the banking system. The study provides useful insights into improving satisfaction amidst India's complex and changing banking environment [36].

Sharma Jyotsna, Singh Jagdeep and Singh Amandeep (2020) "Impact of E-Banking Service Quality on Customer Satisfaction". This study identified nine factors to measure customer satisfaction: communication, reliability, credibility, tangibles, security, competence, responsiveness, understanding, and access. The findings show the indicators significantly impact satisfaction. Of them, tangibles, credibility, communication, security, and responsiveness had the strongest effect on satisfaction. Communication had the most significant relationship with satisfaction, followed by security, tangibles, credibility, responsiveness, reliability, competence, access, and understanding. In summary, the study found communication, security, physical environment and amenities, trustworthiness, and service responsiveness were most influential in driving customer satisfaction. Reliability, competence, access, and understanding were less

impactful. The research provides useful insights for banks to prioritize improving communication channels, building trust through security and credibility, enhancing tangibles like facilities, and boosting service quality responsiveness. Focusing improvements on the key drivers identified can help maximize customer satisfaction [37].

Saravanan N. and Leelavathi R. (2020) "Impact of E-Banking Services with Customer Attitude and Satisfaction with Special Reference to Chennai District". This study of SBI and Indian Bank customers in Chennai District found a clear relationship between e-service quality and satisfaction. The majority of internet banking users were young, educated males whose satisfaction was mainly driven by system efficiency, availability, fulfillment, privacy, responsiveness, contact, and website design. Correlation analysis revealed the dimensions with the strongest positive association with satisfaction were efficiency, website design, and privacy. Regression confirmed these factors contributed most to satisfaction. In summary, the research shows young male demographics' internet banking satisfaction depends largely on efficient, available systems with good design, fulfillment, privacy, support, and responsiveness. System efficiency, website design, and privacy had the greatest impact on satisfaction. The study provides useful insights for banks to focus improvement efforts on these key areas to maximize internet banking satisfaction among the core young, male customer base. Enhancing these critical dimensions can help banks improve customer experiences [38].

Vetrivel SC, Rajini J. and Krishnamoorthy V. (2020), "Influence of Internet Banking Service Quality on Customer Satisfaction- An Indian Experience". This study measured internet banking service quality and satisfaction across five variables: responsiveness, trust, convenience, website efficiency, and security. Trust and website efficiency significantly impacted satisfaction, while responsiveness, convenience, and security did not. Convenience and efficiency increased satisfaction. The research shows opportunity to expand services and build awareness of e-banking's importance. In summary, this study found trust in the bank and website usability drive internet banking satisfaction more than responsiveness, accessibility, or security. While convenience and efficiency improve satisfaction, trust and usability are most critical. Banks should focus on building trust and enhancing site efficiency to maximize satisfaction. Expanding offerings and communicating e-banking value can also aid growth. The research provides useful insights into the factors with the strongest influence on satisfaction, highlighting areas for banks to prioritize in improving the online customer experience [39].

Maha Lakshmi N. and Kavitha M. (2020) "A Study on Customer Satisfaction on Digital Banking". This study found customers consider digital banking convenient, as it is safe, time-saving, easy payment, always accessible, and fast. However, it could gain more popularity if banks further enhanced security of digital transactions. In summary, the research shows customers appreciate the convenience, availability, speed, and ease of digital banking but are still concerned about security risks. Banks that can maximize the safety of digital channels while maintaining existing

advantages like time savings and constant access can potentially boost digital banking adoption and usage. The findings suggest focusing efforts on security upgrades to allay customer concerns is key to unlocking the full promise and acceptance of digital banking's convenience factors [40].

QawasmehRasha, AlkhazaliZeyad, SharariHakem (2021) "E-Banking Adoption: The Impact of E-Banking on Customer Satisfaction". This Jordan study used qualitative and quantitative methods to understand customer perspectives on e-banking services from the Commercial Bank. While most respondents were female, males 18-24 lacked e-banking knowledge but preferred it over traditional methods. Similarly, females 18-24 had minimal knowledge and use. However, both males and females 25-35 were knowledgeable about and extensively utilized e-banking for its convenience. Males above 35 were unaware of e-banking and preferred traditional banking, while females above 35 lacked understanding and found e-banking difficult, citing security issues. The 25-35 age group valued e-banking for daily transactions. Respondents also wanted smartphone apps for direct e-banking access. Satisfaction was influenced by account access/control/use and usability, protection, and security. Security concerns were a major barrier, indicating the need to build awareness around e-banking's safety. Providing smartphone apps could also improve satisfaction. In summary, this study revealed demographic differences in e-banking adoption driven by awareness, ease of use, and security concerns. Targeted education, mobile applications, and transparency around security could help increase usage and satisfaction among key segments [41].

Mansuri Samir, Bansal Akansha, Vankar Nitin and Prajapati Chintan (2021) "A Study on Customer Satisfaction for Digital Banking Services of Indian Banks". This study in Vadodara, Gujarat found users preferred good service, easy transfers, and robust security in digital banking. Online funds transfers, purchases/payments, account monitoring, and booking services were highly rated. Slow speeds, critical process failures, and server issues caused accessibility problems. People still view online banking as just an account analysis tool despite added benefits. Key persuasion factors are convenience and comfort, especially information quality/quantity. Quality initiatives should begin by defining customer needs, preferences, and related dimensions. Banks must train customers on internet banking to build trust. In summary, this research provides useful insights into the customer experience and drivers of internet banking adoption. While convenience attracts users, lack of awareness of full utility beyond account access limits adoption. By improving speed, reliability, security, and service quality while proactively educating and training customers, banks can potentially expand internet banking utilization beyond basic functions to more advanced capabilities [42].

Diwan Rudrapriya(2021) "A Study on Customer's Satisfaction Towards E-Banking Services (with Special Reference to Banking Customer of Bhopal City)". This study found e-banking is more popular among women and youth in urban Bhopal, with ATMs still preferred over internet banking. Respondents liked e-banking for its ease of use, time savings, bill pay, and transaction tracking. But network

issues limit internet banking adoption. Satisfaction levels significantly relate to convenience and security. Most agree e-banking has improved service quality and aligns with customer needs. In summary, the research shows e-banking is gaining traction in Bhopal among key demographics who appreciate the convenience factors, but technology issues constrain internet banking uptake. While customers are satisfied with e-banking's usability and usefulness, strengthening network reliability and security can further boost satisfaction and usage. As banks enhance the infrastructure and reassure customers, e-banking appears poised for wider adoption and to supplant ATMs as the dominant channel over time. This study provides valuable insights into customer perceptions in an emerging e-banking market [43].

(v) Customer Satisfaction and Banking Awareness

Customer satisfaction and banking awareness are essential for regulatory compliance. The banking sector is heavily regulated, and banks must comply with a wide range of rules and regulations designed to protect customers and prevent financial crime. Meeting these regulations can be challenging, but banks that prioritize customer satisfaction are more likely to meet regulatory requirements. By creating awareness among the customers, banks can ensure that their products and services are transparent, fair, and meet regulatory requirements, helping to build trust with customers and regulators alike.

Khafafa, Ali JomaandShafii, Z. (2013). "Customer satisfaction and Islamic banking awareness in the Islamic banking window system in Libya". This Libyan study applied the modified SERVQUAL model to assess the relationship between service quality dimensions and customer satisfaction in banks. Using the five factors of tangibles, assurance, reliability, responsiveness, and empathy, along with regression analysis, the research found service quality significantly impacts satisfaction. While general Islamic banking product awareness was good, knowledge of specific offerings like ijarah, mudharabah, and musharakah was lacking. The study recommends enhancing awareness and education through workshops, improved marketing, and communication of Islamic banking terms and conditions. Additionally, banks should focus on customer service and engagement to create positive experiences that make customers feel valued, ultimately driving satisfaction, loyalty, and performance. In summary, this study shows service quality is critical for customer satisfaction, but banks must boost knowledge of Islamic banking's more complex products. Combining targeted marketing and education with a stellar customer experience can potentially aid satisfaction, adoption, and business results [44].

Kaur Jasveen and Kaur Baljit (2014) "Determining Internet Banking Service Quality and Customer Satisfaction in India". This study examined internet banking usage, quality, and customer satisfaction across public, private, and foreign banks in three Punjab districts. Likert scale data found no major usage differences between bank types, with all showing similar service quality. However, private and foreign banks delivered slightly superior services, driving higher satisfaction. Responsiveness, security/privacy, and site aesthetics most influenced satisfaction, while reliability

and efficiency had insignificant impact, likely due to the impersonal nature of online services. The study emphasizes ensuring security, providing understandable information, improving website appeal, and prompt online service to enhance satisfaction. In summary, this research shows Indian banks perform comparably in internet banking, but customer satisfaction depends largely on responsive service, security, transparent communication, and an engaging website design. As these factors can offset the impersonal online environment, focusing resources on site aesthetics, security, and timely information and services online could help banks differentiate and compete on customer satisfaction [45].

Ling Goh Mei, Fern Yeo Sook, Boon Lim Kah, Huat Tan Seng, (2016) "Understanding Customer Satisfaction of Internet Banking: A Case Study in Malacca", This study of 200 regular internet banking users in Malacca, Malaysia measured customer satisfaction across 5 parameters: service quality, web design/content, security/privacy, convenience, and speed. Regression analysis found service quality and security/privacy were not significant, while web design/content, ease of use, speed, and convenience positively related to satisfaction. These results align with prior research showing well-designed, fast, convenient websites increase internet banking satisfaction. The findings suggest improving web design, content, convenience, and efficiency can boost customer satisfaction, while service quality and security may be less impactful. Banks should prioritize these significant factors to ensure satisfaction and loyalty. In summary, this study indicates website aesthetics, utility, speed, and accessibility are more critical drivers of customer satisfaction than service quality and security among Malaysian internet banking users. By focusing resources on optimizing these areas, banks can potentially enhance the online customer experience and satisfaction. The research provides useful insights into the most influential factors on internet banking satisfaction in Malaysia [46].

Minh Ngo Vu, Huu Nguyen Huan (2016) "The Relationship between Service Quality, Customer Satisfaction and Customer Loyalty: An Investigation in Vietnamese Retail Banking Sector". This study examined the relationships between customer satisfaction, loyalty, and overall service quality. The results support that service quality is an important prerequisite for satisfaction and loyalty. Additionally, satisfaction partially mediates the link between service quality and loyalty, underscoring its role as a foundation for loyalty. Understanding customer service perceptions should be a primary objective for banks. The study emphasizes aligning all activities to the goal of customer satisfaction. In summary, this research shows high service quality drives satisfaction, which in turn enables loyalty. Banks must make understanding and exceeding customer service expectations their central focus. By having service quality fuel satisfaction, and satisfaction in turn build loyalty, banks can create a cycle of positive customer experiences, fulfillment and retention. This study provides a useful model for banks to build a customer-centric strategy focused on service excellence and satisfaction as the path to lasting loyalty and success [47].

Kumar Munish and Sharma Sandhir (2017) "Customer Satisfaction Trends in Banking Industry- A Literature Review". This paper examines customer satisfaction in banking and its key drivers. With evolving technology and customer perceptions, banks must adapt to provide quality, expectation-meeting services. Identified satisfaction factors include service quality, e-banking, customer relationship management, employee behavior, simplified documentation, cost, tangible environment, prompt service, and low interest rates. The article emphasizes that in light of industry changes, banks must focus on these areas to achieve customer fulfillment. In summary, this review highlights that customer satisfaction is critical for modern banks and is driven by elements like service excellence, digital channels, CRM, staff conduct, streamlined processes, affordability, facilities, responsiveness, and competitive rates. As customer needs and banking shift, proactively improving these factors is essential for banks to satisfy clients. This provides a useful framework for banks to evaluate their customer strategy and ensure they are facilitating satisfaction by addressing the key drivers outlined [48].

Chiguvu Douglas, Muchingami Lovemore and Chuma Roseligh (2017), "A Study on Customer Satisfaction in Commercial Banks in Botswana". In this study, SERVQUAL dimensions of empathy, assurance, responsiveness, tangibles, and reliability were used to measure customer satisfaction in commercial banks in Botswana. The study found that commercial banks in Botswana had empathy for their services, but customers were not satisfied with the assurance, tangibles, responsiveness, and reliability of these banks. The banks need to focus on improving their infrastructure, staff training, and customer policies, as well as increasing security measures. They should also provide reliable services and increase security for their customers. The banks should conduct periodic marketing research to remain competitive and in touch with their customers [49].

Karim Md. Mobarak and Mahmud Md. Abdul Latif (2018) "Customer Satisfaction in Banking Sector: A Case Study on Janata Bank Limited". This study of commercial banks in Botswana utilized SERVQUAL dimensions - empathy, assurance, responsiveness, tangibles, and reliability - to assess customer satisfaction. While banks displayed empathy, customers were dissatisfied with assurance, tangibles, responsiveness, and reliability. The study recommends banks improve infrastructure, staff training, customer policies, and security. They should also enhance service reliability and security. Conducting regular marketing research can help banks stay competitive and customer-focused. In summary, Botswana banks are empathetic but fall short on other service quality factors essential for satisfaction like dependability, facilities, staff competence, and responsiveness. Banks must invest in training, infrastructure, and improved processes to perform better on assurance, tangibles, reliability and responsiveness. Pairing empathy with excellence across other SERVQUAL dimensions can help banks in Botswana satisfy customers and remain market leaders. The study provides useful insights to help Botswana commercial banks identify and address areas needing improvement [50].

Nawaz Aayasha and Mishra Deepak (2018) "Customer Satisfaction in Banking Industry: A Case Study". This study aimed to uncover factors driving customer satisfaction in Indian retail banking using a qualitative Grounded Theory approach, unique in studying banking satisfaction. Findings revealed faster processing, enhanced security, and minimal documentation positively influence satisfaction. The authors state that comprehending customer satisfaction is critical for Indian banks to stay competitive and meet expectations. This first-of-its-kind qualitative approach enables more holistic understanding of satisfaction from basic principles. In summary, this research provides new insights into Indian banking satisfaction by moving beyond quantitative methods to gain a broader perspective. The use of Grounded Theory identifies key themes of speed, security, and simplicity as crucial for customer fulfillment. With competition increasing, Indian banks must focus on these areas to better position themselves. The qualitative nature of this study allows for richer explanation of customer satisfaction to inform retail banking strategy and service [51].

Prasad ArcotPurna, Rao V. Chandra Sekhar and Kumar Gadda Vijaya (2019) "Customer Satisfaction towards E-Banking". This study examined demographic factors and drivers of customer satisfaction with e-banking services across public, private, and foreign banks in Andhra Pradesh's Rayalaseema region. Satisfaction was measured using fulfilment, accuracy, assurance, cost-effectiveness, and compensation. Public bank customers were most satisfied with e-fulfilment and security. HSBC customers were most satisfied with cost-effectiveness versus SBI and ICICI. SBI customers were more satisfied than ICICI and HSBC with security, with no significant difference between SBI and ICICI. HSBC customers were more satisfied than SBI and ICICI customers with cost-efficiency. Overall, the research suggests different banks have unique strengths and weaknesses in e-banking services, leading to varying satisfaction levels among their customers. While public banks are strong in fulfilment and security, foreign banks excel in affordability. The study provides useful competitive insights into how effectively different Indian banks are delivering on key e-banking satisfaction factors [52].

Shrestha Rajeev (2019) "Customer Satisfaction with E-banking Services of Private Commercial Banks in Nepal". This study of Nepalese commercial banks examined the relationship between e-banking service dimensions - accessibility, reliability, convenience, and security - and customer satisfaction. Reliability significantly influenced satisfaction, and overall e-banking satisfaction levels were good. All four dimensions had a significant positive association with satisfaction. The findings suggest e-banking providers must continuously improve customer service to boost satisfaction and remain competitive. In summary, this research indicates Nepalese commercial banks are adequately satisfying customers with their e-banking services. Reliability is a key driver, and accessibility, convenience, and security also positively impact satisfaction. To stay relevant amidst competition, banks should keep enhancing these critical areas to increase fulfilment. As the market evolves, focusing on improving reliability, access, convenience and security of e-banking

can help Nepalese commercial banks maintain and potentially increase customer satisfaction [53].

S Chitra and Ramasethu A. (2020). "A Study on Customer Satisfaction towards Banking Services Provided by SBI in Reference with Coimbatore City". This study found the majority of customers are extremely satisfied with the banking services provided by SBI. However, there were neutral responses regarding internet, telephone, and mobile banking services. The study suggests increasing product/service awareness campaigns and personal attention to individual customers could improve satisfaction. In summary, the research indicates SBI customers are largely satisfied with core banking services but additional outreach is needed to drive engagement with internet, phone, and mobile banking channels. By investing more in marketing these offerings and providing customized service, SBI has an opportunity to better educate customers and potentially increase adoption and satisfaction with their digital banking services. The study provides useful insights for SBI to leverage its strong foundation of customer fulfilment and focus on growing awareness and use of e-banking channels [54].

Gaur Sonali and Saini Sonali (2020), "A Study on Banking Services, Customer Satisfaction & Awareness". This study found advertising and bank facilities play a key role in customer awareness. Providing ATM cards is seen as important for attracting customers. Employee attitude and bank amenities also drive satisfaction. Respondents felt more branches, improved staff attention and politeness, higher deposit limits, and other enhanced facilities would increase satisfaction. In summary, the research shows marketing, ATM access, staff conduct, and amenities are major factors influencing customer awareness, acquisition, and fulfilment. Banks should focus on advertising offers like ATMs, maintaining excellent facilities, and ensuring positive, helpful employee interactions. Increasing locations, staff training, deposit limits, and adding amenities based on customer feedback could further improve satisfaction. The study provides useful insights for banks to tailor their outreach, branches, workforce, and offerings to maximize customer acquisition and retention[55].

(v) Use of modern techniques and Customer Satisfaction
Today Banking sector has become highly competitive. To survive and to be able to grow in the modern-day changing market environment banks have adopted the latest technologies. These technologies are viewed as instruments to provide excellent customer service, build strong relationships with their customers, attract new business, comply with regulatory requirements, drive innovation, and achieve long-term financial success and customer satisfaction. The use of modern techniques in banking has revolutionized customer satisfaction by providing convenient and personalized services. With the advent of online and mobile banking, customers now have 24/7 access to their accounts and can perform transactions from anywhere. These modern techniques have not only made banking more accessible and secure but have also enhanced the overall customer experience, leading to higher levels of satisfaction.

Ruto Abigael, Oscar Sangoro and Bureti Philemon (2017), "Effects of Mobile Banking on Customer Satisfaction. A Case of Equity Bank of Eldoret Town". This study of Equity Bank's mobile banking used 7 service quality factors - reliability, responsiveness, access, communication, credibility, security, and customer knowledge - to assess customer and employee perceptions. Most customers rated mobile banking as highly effective given its accessibility for account holders via mobile without travel. Employees also found it effective, though some deemed it unreliable. The study recommends building trust with older customers through secure, honest services and fulfilling promotional promises to ensure loyalty. Further steps include offering a wide array of services like balance checks, payments, and loans; communicating security and privacy policies clearly; and investing in technology for reliable, fast, easy-to-use mobile banking. By focusing on value-added offerings, security, transparency, and improved systems, Equity Bank can continue delivering high-quality mobile banking that meets customer expectations. In summary, the research provides useful insights into Equity Bank mobile banking perceptions and areas to target, like trust-building, service breadth, communication, and technology, to optimize and maintain customer satisfaction [56].

Tharanikaran Vadivelu, SritharanSutha, and Thusyanthy Vadivelu (2017) "Service Quality and Customer Satisfaction in the Electronic Banking". This study in Sri Lanka's Batticaloa district measured e-banking service quality using efficiency, availability, fulfilment, privacy, responsiveness, compensation, and contact. Customer satisfaction was measured by content, accuracy, format, ease of use, timeliness, and safety. Findings showed respondents were highly satisfied with service quality, aligning with other research indicating banks provide high e-banking service quality. Similarly, a high level of customer satisfaction with e-banking services was found. In summary, this study reveals customers in Batticaloa are very satisfied with both the service quality and overall customer experience of e-banking from their banks. The high marks for e-banking service delivery and fulfilment correlate with wider research showing banks excel in electronic channels. Maintaining this focus on service excellence, particularly across dimensions like efficiency, fulfilment, and responsiveness, can help banks in Batticaloa continue satisfying e-banking customers [57].

Jingyi Amanda Lee, Ann Min Chia, Li Woichoong, and Kar Yan Foo (2017) "Customers' satisfaction towards online banking in Malaysia: a primary data analysis". This Malaysian study in Perak examined factors impacting online banking customer satisfaction - security/privacy, loyalty, service quality, and convenience. A positive relationship was found between loyalty and satisfaction, indicating loyal customers tend to have higher satisfaction. This was supported by ANOVA, regression, and Tukey tests. Additionally, security/privacy positively related to satisfaction, with respondents considering them important for fulfillment. Service quality also positively associated with satisfaction, suggesting high-quality services drive fulfillment. Furthermore, convenience positively related to satisfaction, implying convenient processes increase satisfaction. Statistical tests affirmed these relationships.

Overall, the research emphasizes customer loyalty, security/privacy, service excellence, and convenience significantly shape online banking satisfaction. By focusing on these areas, banks can improve customer experiences. In summary, this study provides useful insights for Malaysian banks to enhance online banking satisfaction by leveraging loyalty programs, security features, service quality, and convenience - key factors shown to influence customer fulfillment [58].

Amin Hindu J., Onyeukwu Pauline E. and Osuagwu Hope I. (2018). "E-Banking, Service Quality and Customer Satisfaction in Selected Nigerian Banks". While e-banking has become commonplace and improved banking services in Nigeria, it has not significantly impacted customer satisfaction yet. Customers continue facing issues like long queues, poor networks, insecurity, and power failures, which lead to dissatisfaction especially with ATM usage. The study recommends banks address these challenges and enhance e-banking services to boost customer satisfaction. This could involve improving network infrastructure, strengthening e-banking security, and minimizing downtime from power failures. Taking these steps can provide more reliable, efficient e-banking that meets customer needs and expectations. In summary, despite growth in e-banking, Nigeria still lags in customer satisfaction primarily due to technical and infrastructure issues. By making targeted investments to upgrade network availability, security, and power systems, banks have an opportunity to significantly improve the e-banking experience and satisfaction of Nigerian customers [59].

D Shilpa and K.P. Veena (2018), "Customer Satisfaction on Adoption of Mobile Banking Services: A Study with Special Reference to State Bank of India (SBI)". This Mysore study found most respondents were educated, middle-aged working males earning over 30,000 monthly. Main drivers for adopting mobile banking were not having to visit branches and 24/7 faster transaction availability. The majority were happy with SBI's mobile banking services in Mysore. Most felt positively about the mobile app due to easy navigation, speed, and low risk. In summary, the research indicates SBI Mysore's mobile banking users are predominantly satisfied working professionals who value the convenience and real-time capabilities. By meeting expectations around user-friendliness and rapid anytime access, SBI appears positioned to continue attracting similar demographics to its mobile banking platform. This provides a useful profile of the target audience for SBI Mysore's mobile banking offering. Maintaining the advantages of anytime transactions and an intuitive interface can help retain existing educated, male professionals while also appealing to comparable segments [60].

Fozia (2018) "Impact of Mobile Banking on Overall Customer Satisfaction: An Empirical Study". The study found security and privacy had a more significant impact on customer satisfaction at public banks versus private banks. Meanwhile, accessibility and ease of use had a greater influence on satisfaction at private banks compared to public ones. The data showed ease of use had a larger impact on overall customer satisfaction at private banks than public banks. In summary, this research indicates security and

privacy are bigger drivers of satisfaction at public banks, while accessibility and usability are more critical for private banks' customer satisfaction. This suggests private banks may excel more at convenience and utility, while public banks perform better on safety and confidentiality. The findings imply banks may need different priorities based on their public or private nature to optimize satisfaction by focusing on their relative strengths [61].

Kumar S. Gokul, Nagarajan S. (2019) "Customer Satisfaction on Mobile Banking: A Study with Reference to Selected Districts of Tamil Nadu". This study found high mobile banking awareness among women, those over 60, college-educated, and high-income respondents. Men, professionals, business owners, and 40-60 year-olds exhibited the greatest technology trust. Users considered mobile banking useful for convenient bill pay and money transfers. Significant differences existed in overall satisfaction levels. The study recommends enhancing security to attract more customers and increasing awareness of mobile banking's range of services. In summary, the research reveals demographic variations in mobile banking awareness, trust, and satisfaction. While older and more educated customers are aware, professional males have higher trust. Boosting security measures and education on mobile banking's utilities could improve adoption across segments. Banks should tailor marketing and features based on age, gender, education, and occupation to optimize awareness, trust, and satisfaction across target groups [62].

Cherukur Ram Babu and Ruby Sandhya (2020) "Study on electronic banking towards customer satisfaction". This study found e-banking users are predominantly youth of both genders who are employees, professionals, or business people. E-banking has greatly reduced branch visits and waiting times versus traditional banking and enabled better account control. In summary, the research indicates e-banking has been widely adopted by young working professionals due to conveniences like less travel and waiting as well as increased self-service capabilities. By meeting needs for quicker, more accessible and controllable banking, e-banking appears to resonate with busy working demographics. Banks can continue targeting marketing and product development to these segments which have embraced e-banking for its efficiency and empowerment [63].

Karthikeyan M. and Krishnan Ganapathi Sankara (2021) "Customer Satisfaction Towards E-Banking Services with Special Reference to Axis Bank in Tirunelveli Town". This study found high levels of e-banking awareness among customers overall. However, usage was primarily concentrated on ATMs, followed distantly by POS, mobile banking, EFT, and internet banking. Approximately half of respondents did not report any issues using e-banking services. Among those who did, common problems related to password theft, insufficient ATM cash, debit cards getting stuck in ATMs, and confusing websites. Based on the findings, the study recommends that banks analyze their most utilized e-banking services to prioritize enhancements catering to customer needs. Additionally, targeted marketing towards demographic segments with lower awareness could help drive adoption of other e-banking channels beyond just

ATMs. In summary, while general e-banking awareness is high, actual usage skews heavily to ATMs, signalling an opportunity for banks to grow their mobile, online, and POS offerings. By focusing improvements on frequently used ATM services and addressing identified pain points around security and site functionality, banks can potentially better serve consumers' needs [64].

5. Major Findings and Implications

Research comparing customer satisfaction in private and public sector banks is limited, with most studies examining banking satisfaction broadly. Prior e-banking research has predominantly used SERVQUAL and SERVPERF models to measure satisfaction.

As mobile and internet banking advance, customers increasingly prioritize e-banking for its faster, more efficient nature. Countries new to mobile banking show promise if services are efficient, affordable, reliable, and secure.

Studies indicate focusing on low fees, quality facilities, and customer service achieves high satisfaction. Core banking positively associates with satisfaction. Conducting workshops, improving marketing strategies, and educating on banking terms and conditions can further enhance satisfaction and loyalty, ultimately bettering bank performance.

Findings suggest customers have slightly higher satisfaction with private versus government banks, though the gap is insignificant. Customers' service quality expectations also tend to exceed perceptions, especially regarding reliability, responsiveness, and empathy. Periodic satisfaction surveys and continuous process improvements towards fast, eager, flawless service can help.

Satisfied customers are more likely to recommend their bank and continue using it, while less likely to switch or be swayed. This demonstrates satisfaction's role in retention.

Where e-banking lacks security, reliability, accessibility, or difficulties obtaining services, usage decreases. Web design, content, ease of use, speed, and convenience impact e-banking satisfaction significantly.

Women exhibit higher loyalty, while men prefer online banking. Older customers like branches and long-term relationships, while younger customers use online/telephone banking based on income and education. Higher income individuals tend to prefer online banking, and lower income customers use branches more.

Mobile banking is seen as highly effective given its accessibility. Banks should invest in reliable, fast, user-friendly mobile banking technology and infrastructure to ensure satisfaction. Ease of use and features boost satisfaction through trust. Security and privacy are considered critical satisfaction factors.

6. Conclusion

While comparative studies are scarce on satisfaction between private and public banks, customer satisfaction in banking, specifically with e-banking, is undoubtedly vital. The rise in mobile phones and internet banking is causing a shift to e-banking due to its speed and efficiency. Though, for e-banking success reliable, affordable and secure services are essential.

In summary, banks should prioritize customer satisfaction by continuously updating surveys, improving processes, and delivering fast, dependable, eager, flawless services. This can foster durable customer relationships, boost loyalty, and achieve long-term success in the ever-changing banking landscape. Measuring and optimizing satisfaction is key to banks adapting and thriving as client preferences and expectations evolve. If e-banking can be positioned as an efficient, accessible and risk-free channel for customers, it has the potential to become the predominant banking interaction, being malleable to new developments in technology and consumer behavior over time. Maintaining service quality will remain critical going forward.

References

- [1] Al Kabir Md. Awal and Poddar Sujana Chandra (2015) "E- Banking and Customer Satisfaction in Bangladesh". *European Journal of Business and Management*, 7(8), 47-54. Google Scholar [↗](#)
- [2] Nesrin Ozatac, Tulen Saner, Zeynep Suzmen Sen (2016), "Customer Satisfaction in the Banking Sector: The Case of North Cyprus", *Procedia Economics and Finance*, Volume 39, 870-878. Google Scholar [↗](#)
- [3] Asfaw Fikerselessie (2017) "The Effect of E-Banking Service Quality on Customer Satisfaction in the Banking Sector of Ethiopia (case study: Five Selected Grade Four Branch Customers of CBE)". Unpublished thesis submitted to the School of Graduate Studies of St Mary University, Addis Ababa, Ethiopia in partial fulfillment of the requirements for the Degree of Masters of Arts in Project Management.
- [4] Sujiono and Artono A (2019) "Analysis of Service Quality towards Customer Satisfaction at Bank Rakyat Indonesia, Kediri", *Advances in Social Science, Education and Humanities Research*, volume 383, 490-496. Google Scholar [↗](#) CrossRef/DOI [↗](#)
- [5] BUGDOL Marek, JEMCZURA Tomasz (2019) "Customer Satisfaction in Retail Banking – Current and Future Research Trends" *Scientific Papers of Silesian University of Technology, Organization and Management Series No. 136*, 69-85. Google Scholar [↗](#)
- [6] Aji Lugas Setyo and Prijanto Budi (2020) "Effect of Use of Ease, Service Features, on Customer Satisfaction with Trust as a Mediation Variables (A Study on Mobile Banking Customers)", *International Journal of Economics, Commerce and Management*, 8 (11) 206-219. Google Scholar [↗](#)
- [7] Serrah, E. A., and Maideen, M. B. H. (2022). "E-Banking Services and Customer Satisfaction: Focus on A Private Bank in Malaysia". *International Journal of Academic Research in Business and Social Sciences*, 12(10), 1489-1499. Google Scholar [↗](#) CrossRef/DOI [↗](#)
- [8] Saleem Zohra and Rashid Kashif (2011) "Relationship between Customer Satisfaction and Mobile Banking Adoption in Pakistan", *International Journal of Trade, Economics and Finance*, 2(6), 537-544. Google Scholar [↗](#)
- [9] Ahmad Ala'Eddin Mohd Khalaf and Al-Zu'bi Hasan Ali (2011) "E-banking Functionality and Outcomes of Customer Satisfaction: An Empirical Investigation". *International Journal of Marketing Studies*, 3(1), 50-65. Google Scholar [↗](#) CrossRef/DOI [↗](#)
- [10] Abrol Shiffu (2014) "Impact of Internet Banking on Customer Satisfaction and Business Performance". Unpublished Thesis Submitted to Post Graduate Department of Commerce, University of Jammu for The Award of the Degree of Doctor of Philosophy in Commerce.
- [11] Makhija Mahima and Kumar J. Lalith (2017) "Mobile Banking and Customer Satisfaction". *International Journal of Advance Research and Innovative Ideas in Education*, 3(4), 728-735. Google Scholar [↗](#)
- [12] Deraz, H., Iddris, F. (2019) "Customers Satisfaction in Internet Banking: A Review (2008–2017)": In Piet Kommers, Pascal Ravesteijn, Guido Ongena & Pedro Isaías (ed.), *Proceedings of the 17th International Conference e-Society 2019: Utrecht, The Netherlands 11 - 13 April, 2019*, 3-13. Google Scholar [↗](#)
- [13] Metlo M. Younis, Hussain Nazar, Saqib Ghulam, Phulpoto Kamran and Abro Sanullah (2021) "Impact of Mobile Banking on Customers' Satisfaction". *International Journal of Management (IJM)*, 12(1), 1263- 1271. Google Scholar [↗](#) CrossRef/DOI [↗](#)
- [14] Gibson, A., Ofori, F. N. K., and Appiah, K. (2022). "Exploring Young Consumers' Satisfaction with Online and Offline Banking Services: The Motivation of Switching Between Banks in the UK". *Archives of Business Research*, 10 (6), 1-28. Google Scholar [↗](#) CrossRef/DOI [↗](#)
- [15] Khadim Nibras and Islam Muhammad Khairul (2022) "A Review of Literature on The Evaluation of Customer Satisfaction Patterns in Mobile Banking Services". *International Journal of Professional Business Review*, 7(3), 1-12. Google Scholar [↗](#) CrossRef/DOI [↗](#)
- [16] Munusamy Jayaraman, Chelliah Shankar and Wai Mun Hor (2010) "Service Quality Delivery and Its Impact on Customer Satisfaction in the Banking Sector in Malaysia", *International Journal of Innovation, Management and Technology*, 1(4), 398-404. Google Scholar [↗](#)
- [17] Yousif Rudaina Othman and Albairooti Suaad Abdulfattah (2014) "Measure the Extent of Customer Satisfaction for the Quality of Banking Services Offered by Iraqi Commercial

- Banks (Government and Private in Baghdad)", *Global Journal of Management and Business Research: E Marketing*, 14(7), 1-10. Google Scholar[↗]
- [18] IBOJO, Bolanle Odunlami (2015), "Impact of Customer Satisfaction on Customer Retention: A Case Study of a Reputable Bank in Oyo, Oyo State, Nigeria" *International Journal of Managerial Studies and Research (IJMSR)*, 3(2),42-53. Google Scholar[↗]
- [19] Danijela Vukosavljević, Jasminka Djurović and Srećko Radojičić (2015) "Customer Satisfaction Impact on Banking Services and Relationship Management Innovation", *International Review, Faculty of Business Economics and Entrepreneurship*, No.1-2, 83-93. Google Scholar[↗]
- [20] Murugiah Logasvathi and Akgam Haitham Ahmed (2015) "Study of Customer Satisfaction in the Banking Sector in Libya", *Journal of Economics, Business and Management*, 3(7), 674-677. Google Scholar[↗]
- [21] Maji Sangita and Biswas Bappaditya (2017) "Ensuring Customer Satisfaction in Banking Sector through Service Quality – A Study with Reference to Select Branches of State Bank of India", *Business Studies*, 38(1 & 2), 1-25. Google Scholar[↗]
- [22] Indira V. Pon, Kesavan D., Thirumalvalavan K., Deepan V. and Vetrivel V. (2021) "Net (E) Banking Service Quality on Customer Loyalty in Nationalised Banks", *Ilkogretim Online - Elementary Education Online*, 20 (5), 5459-5464. Google Scholar[↗]
- [23] ReonShajan (2021) "A study on customer satisfaction in banking services with special reference to south Indian bank", Project Report submitted to Department of Commerce, In partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce, Christ College (Autonomous), Irinjalakuda.
- [24] S Sandhya (2021) "A Study on SBI Customers Satisfaction Towards E- Banking Services", *International Journal of Research and Analytical Reviews (IJRAR)*, 8 (2), 726-734. Google Scholar[↗]
- [25] Patel Kriti (2021) "A study on Customer Satisfaction Towards E-banking Service" Project report submitted for the partial fulfilment of the requirement for the degree of Masters in Business Administration, submitted to department of business and industrial management Veer Narmad South Gujarat University, Surat.
- [26] Long Kim and Teerasak Jindabot (2022). "Evolution of Customer Satisfaction in the E-Banking Service Industry". *Innovative Marketing*, 18(1), 131-141. Google Scholar[↗] CrossRef/DOI[↗]
- [27] Elissavet Keisidou, Lazaros Sarigiannidis, Dimitrios I. Maditinos, Eleftherios I. Thalassinou, (2013), "Customer satisfaction, loyalty and financial performance; A holistic approach of the Greek banking sector", *International Journal of Bank Marketing*, 31(4), 259-288. Google Scholar[↗] CrossRef/DOT[↗]
- [28] Abebe Endalkachew (2013) "Assessing the Impact of Core Banking and Service Quality on Customer Satisfaction in Commercial Bank of Ethiopia (A case of Bishofftu Branch)", A research project submitted in partial fulfilment of the requirement for masters of business administration degree in marketing Management, College of Business and Economics School of Management and Accounting, Hawassa University, Ethiopia.
- [29] Sefer Gümüş, Sudi Apak, Tuğbay Burçin Gümüş, Hande Gülnihal Gümüş, Serpil Gümüş, (2015) "Ultimate Point in the Service Provided by the Banks to their Customers: Customer Satisfaction in the Common use of ATMs", *Procedia - Social and Behavioural Sciences*, 207, 98-110. Google Scholar[↗] CrossRef/DOI[↗]
- [30] Chochoľáková, A., Gabčová, L., Belás, J., Sipko, J. (2015), "Bank Customers' Satisfaction, Customers' Loyalty and Additional Purchases of Banking Products and Services. A Case Study from the Czech Republic", *Economics and Sociology*, 8(3), 82-94. Google Scholar[↗]
- [31] Namubirudiana (2015) "The Effects of Electronic Banking on Customer Satisfaction in Commercial Banks. A Case Study of Centenary Bank Uganda" Research Report Submitted to The College of Economics and Management Science in Partial Fulfilment of The Requirements for The Award of a Bachelor's Degree in Business Administration of Kampala International University, Uganda.
- [32] Tyagi Anshu and Chitranshi Smita (2015) "Customer Satisfaction Measurement of Internet Banking", *International Journal of Education and Science Research (IJESRR)*, 2(3), 10-13. Google Scholar[↗]
- [33] Abdalla Bzhar Othman (2018) "The Impact of Internet Banking on Customer Satisfaction: A Case Study of Sulaymaniyah City, Iraq", Unpublished Master's Thesis submitted to Department of Banking and Finance Banking and Accounting Program, Near East University Graduate School of Social Sciences, Nicosia, Cyprus.
- [34] Vigneshwari S., Rajagopalan S. (2018) "Customer Satisfaction Towards Online Banking Services", *International Journal of Pure and Applied Mathematics*, 119(18), 2909-2917. Google Scholar[↗]
- [35] Banu A. Meharaj, Mohamed N. Shaik and Parayitam Satyanarayana (2019) "Online Banking and Customer Satisfaction: Evidence from India", *Asia-Pacific Journal of Management Research and Innovation* 15 (1-2), 68-80. Google Scholar[↗] CrossRef/DOI[↗]
- [36] Sunith C K (2019) "Customer Satisfaction in E-Banking Services", *International Journal of Business and Management Invention (IJBMI)*, 8(01), 19-24. Google Scholar[↗]
- [37] Sharma Jyotsna, Singh Jagdeep and Singh Amandeep (2020) "Impact of E-Banking Service Quality on Customer Satisfaction", *International Journal of Recent Technology and Engineering (IJRTE)*, 8(5), 2296-2300. Google Scholar[↗]
- [38] Saravanan N. and Leelavathi R. (2020) "Impact of E- Banking Services with Customer Attitude and Satisfaction with Special Reference to Chennai District", *European Journal of Molecular & Clinical Medicine*, 7(10) 2585-2596. Google Scholar[↗]

- [39] Vetrivel SC, Rajini J. and Krishnamoorthy V. (2020), "Influence of Internet Banking Service Quality on Customer Satisfaction- An Indian Experience", *Journal of Critical Reviews*, 7 (2) 546-551. Google Scholar[↗]
- [40] Maha Lakshmi N. and Kavitha M. (2020) "A Study on Customer Satisfaction on Digital Banking", *Journal of Xi'an University of Architecture & Technology*, 12 (3), 727-734. Google Scholar[↗]
- [41] QawasmehRasha, AlkhazaliZeyad, SharariHakem (2021) "E-Banking Adoption: The Impact of E-Banking on Customer Satisfaction", *Journal of Management Information and Decision Sciences*, 24(6)1-11. Google Scholar[↗]
- [42] Mansuri Samir, Bansal Akansha, Vankar Nitin and Prajapati Chintan (2021) "A Study on Customer Satisfaction for Digital Banking Services of Indian Banks", *International Journal of Creative Research Thoughts (IJCRT)*, 9 (3) 2808-2814. Google Scholar[↗]
- [43] Diwan Rudrapriya (2021) "A Study on Customer's Satisfaction Towards E-Banking Services (with Special Reference to Banking Customer of Bhopal City)", Research Project Submitted in Partial Fulfilment of the Requirements for the Degree of B Com Honours to Department of Commerce, Bhopal School of Social Sciences.
- [44] Khafafa, Ali JomaandShafii, Z. (2013). "Customer Satisfaction and Islamic Banking Awareness in the Islamic Banking Window System in Libya". *Middle East Journal of Scientific Research*. 13, 12-17. Google Scholar[↗]
- [45] Kaur Jasveen and Kaur Baljit (2014) "Determining Internet Banking Service Quality and Customer Satisfaction in India", *ENVISION-Apeejay's Commerce & Management Journal*, 8,21-29. Google Scholar[↗]
- [46] Ling Goh Mei, Fern Yeo Sook, Boon Lim Kah, Huat Tan Seng, (2016) "Understanding Customer Satisfaction of Internet Banking: A Case Study in Malacca", *Procedia Economics and Finance*, 37, 80-85. Google Scholar[↗] CrossRef/DOI[↗]
- [47] Minh Ngo Vu, Huu Nguyen Huan (2016) "The Relationship between Service Quality, Customer Satisfaction and Customer Loyalty: An Investigation in Vietnamese Retail Banking Sector", *Journal of Competitiveness*, 8(2), 103-116. Google Scholar[↗]
- [48] Kumar Munish and Sharma Sandhir (2017) "Customer Satisfaction trends in Banking Industry- A Literature Review", *International Journal of Applied Business and Economic Research*, 15(9), 375-381. Google Scholar[↗]
- [49] Chiguvi Douglas, Muchingami Lovemore and ChumaRoselight (2017), "A Study on Customer Satisfaction in Commercial Banks in Botswana", *International Journal of Innovative Research in Science, Engineering and Technology*, 6(4), 5112-5118. Google Scholar[↗]
- [50] Karim Md. Mobarak and Mahmud Md. Abdul Latif (2018) "Customer Satisfaction in Banking Sector: A Case Study on Janata Bank Limited". *Noble International Journal of Business and Management Research*, 2(11), 90-100. Google Scholar[↗]
- [51] Nawaz Aayasha and Mishra Deepak (2018) "Customer Satisfaction in Banking Industry: A Case Study", *IJRAR- International Journal of Research and Analytical Reviews*, 5(3) 261-265. Google Scholar[↗]
- [52] Prasad ArcotPurna, Rao V. Chandra Sekhar and Kumar Gadda Vijaya (2019) "Customer Satisfaction towards E – Banking", *International Journal of Innovative Technology and Exploring Engineering (IJITEE)*, 9(2), 5063-5068. Google Scholar[↗]
- [53] Shrestha Rajeev (2019) "Customer Satisfaction with E-banking Services of Private Commercial Banks in Nepal". Unpublished thesis submitted to Faculty of Management, Tribhuvan University, Kathmandu.
- [54] S Chitra andRamasethu A. (2020). "A Study on Customer Satisfaction towards Banking Services Provided by SBI in Reference with Coimbatore City", *The International journal of analytical and experimental modal analysis*, 12 (11) 306-315. Google Scholar[↗]
- [55] Gaur Sonali and Saini Sonali (2020), "A Study on Banking Services, Customer Satisfaction & Awareness", *International Journal of Education, Modern Management, Applied Science & Social Science (IJEMASSS)*, 2(1), 77-82. Google Scholar[↗]
- [56] Ruto Abigael, Oscar Sangoro and Bureti Philemon (2017), "Effects of Mobile Banking on Customer Satisfaction. A Case of Equity Bank of Eldoret Town", *International Journal of Research in Engineering & Science*, 5(1) 29-39. Google Scholar[↗]
- [57] TharanikaranVadivelu, SritharanSutha and ThusyanthyVadivelu (2017) "Service Quality and Customer Satisfaction in the Electronic Banking", *International Journal of Business and Management*; 12(4), 67-83. Google Scholar[↗] CrossRef/DOI[↗]
- [58] Jingyi Amanda lee, Ann Min Chia, Li Woichoong and Kar Yan Foo (2017) "customers' satisfaction towards online banking in Malaysia: a primary data analysis". Unpublished research project submitted in partial fulfilment of the requirement for the Degree of Bachelor of Business Administration (Hons) in Banking and Finance to The Faculty of Business and Finance, Department of Finance. UniversitiTunku AbdulAahman, Malaysia.
- [59] Amin Hindu J., Onyeukwu Pauline E. and Osuagwu Hope I. (2018). "E - Banking, Service Quality and Customer Satisfaction in Selected Nigerian Banks", *International Journal of Innovation and Economic Development*, 4(2), 51-57. Google Scholar[↗]
- [60] D Shilpa and K.P. Veena (2018), "Customer Satisfaction on Adoption of Mobile Banking Services: A Study with Special Reference to State Bank of India (SBI)", *IOSR Journal of Business and Management (IOSR-JBM)*, 20 (1), 44-50. Google Scholar[↗]
- [61] Fozia (2018) "Impact of Mobile Banking on Overall Customer Satisfaction: An Empirical Study", *London Journal of Research in Management and Business*, 18(1), 33-40. Google Scholar[↗]
- [62] Kumar S. Gokul, Nagarajan S. (2019) "Customer Satisfaction on Mobile Banking: A Study with

- Reference to Selected Districts of Tamil Nadu”, International Journal of Research and Scientific Innovation (IJRSI), 6 (6)149-154. Google Scholar[↗]
- [63] Cherukur Ram Babu and Ruby Sandhya (2020) “Study on Electronic Banking Towards Customer Satisfaction”, Journal of Contemporary Issues in Business and Government 26(2), 937-943. Google Scholar[↗]
- [64] Karthikeyan M.,and Krishnan Ganapathi Sankara (2021) “Customer Satisfaction Towards E-Banking Services with Special Reference to Axis Bank in Tirunelveli Town”, International Journal of Multidisciplinary Educational Research, 103(2), 47-52. Google Scholar[↗]

Author Profile



Cecilia F. Goveas is a research scholar at Srinivas University and teaches Economics at School of social work, Roshni Nilaya, Mangalore since 1998. At present, she is an Associate Professor of Economics and heads the department. She has completed her Masters in Economics from Mangalore University and has successfully completed. Throughout her journey, she has taken on multiple significant roles, including serving as the Student Welfare Officer, NSS Officer, Nodal Officer, Joint Secretary, and Treasurer of the Mangalore University Economics Association. Presently, she is entrusted with the role of IQAC coordinator and serves as the Secretary of the Association of Mangalore University College Teachers Association (AMUCT).



Prof. Shripathi Kalluraya P. has M.A. degree in Rural Development from Bangalore University and Ph.D. degree in Economics from Mangalore University. He has teaching experience of more than 36 years. He has completed two Major Research Projects and two Minor Research Projects, mainly sponsored by UGC and ICSSR. He has successfully guided 8 Ph.D. candidates & two M.Phil. Candidates. He has published 21 text books in Economics and edited one reference book, 42 research papers published in reputed Journals and edited volumes. He has presented 77 papers in International Conferences and National Seminars, in addition to participation as Resource Person in Workshops and Special Lecture Programs. Currently he is working as Research Guide at Srinivas University, Mangalore.