



## **Impact of Online Services of SBI Bank on Customer Satisfaction in Shivamogga District**

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### **ABSTRACT:**

Online banking, also known as Electronic banking, e-banking and virtual banking, is a service that allows customers to access their bank information, conduct financial transactions, make deposits, withdrawals and pay bills through the Internet without having to physically visit their bank. The main objective is to study the impact of online services of SBI bank on customer satisfaction in Shivamogga District. This research is based on both primary and secondary data. The primary data were gathered through issuing of questionnaire to the customers of SBI Bank Branches across Shivamogga District. After the administering the questionnaire 100 filled questionnaires were able to be collected from the survey, a structured questionnaire was prepared containing statements related to the SBI Quick services and SBI-ATM Card Control services on customer satisfaction. It is found that, SBI Quick services and SBI-ATM Card Control services were found significant impact on customer satisfaction in SBI braches of Shivamogga district.

**Keywords:** *Impact, Online Services, SBI Bank, Customer Satisfaction, Shivamogga.*

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### **1. Introduction**

Nowadays banks are not following the traditional or conventional banking with manual operations. Banks have moved from a disbursed to a centralized environment, which shows the impact of technology on banks (Agrawal, D. C. and Chauhan, S. 2017). Banks are using new tools and techniques to find out their customers' needs and satisfaction and offer them tailor-made products and services to make it convenient. The customer is king, and the service providers are rushing to pay observance to the king; the financial service providers are trying to provide their services to the customers in the comfort of their homes (Pradhan, S 2019). Online banking has emerged as a convenient channel for these service providers. Online banking refers to electronic banking, a service that allows customers to access their bank information, conduct financial transactions, and make deposits, withdrawals, and pay bills through the internet without having to physically visit their bank (Sandhya, S. 2021). Online banking is one of the most recent technological innovations, which is becoming a need for every common man, so it is becoming a "need to have" service. It makes the regular transactions for a customer speedy and time efficient with little or no paperwork involved. SBI is a well-known commercial bank that provides many online banking services to its customers (Singh, S. and Singh, R.K. 2023). State Bank of India is an Indian multinational, public sector banking and financial services statutory body headquartered in Mumbai. SBI is the 43rd largest bank in the world. It is a public sector bank and the largest bank in India, with a 23% market share by assets and a 25% share of the total loan and deposit market. The bank descends from the Bank of Calcutta, founded in 1806 via the Imperial Bank of India, making it the oldest commercial bank in the Indian subcontinent. The Bank of Madras merged into the other two presidency banks in British India, the Bank of Calcutta and the Bank of Bombay, to form the Imperial Bank of India, which in turn became the State Bank of India in 1955. The rich heritage and legacy of over 200 years accredits SBI as the most trusted bank by Indians through generations. SBI, the largest Indian bank with a 1/4th market share, serves over 44 crore customers through its vast network of over 22,000 branches, 58,500 ATMs, and 66,000 BC outlets, with an undeterred focus on innovation and customer centricity, which stems from the core values of the bank—service, transparency, ethics, politeness, and sustainability. The bank has successfully diversified businesses through its 11 subsidiaries, i.e., SBI General Insurance, SBI Life Insurance, SBI Mutual Fund, SBI Card, etc. It has spread its presence globally and operates across time zones through 233 offices in 32 foreign countries. The SBI's popular services covered under online banking include Automated Teller Machines (ATM), credit cards, debit cards, and smart cards.

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### **2. Literature Review**

A research based on electronic banking was chosen because by general observation it was noted that many people are not very much aware of electronic banking services (Yagwani, B. 2023). Banks will find it hard to launch Internet banking services if demand is low because of security doubts (Thilagaraj, A., Manohar, V., et al., 2021). But the level of satisfaction is greater for some parameters and less for some parameters. Likewise, customers are satisfied with the security and user-friendliness of the websites of the banks and somewhat neutral in perception with update frequency. For this reason, internet

banking has become an important measurement tool to attract a larger customer base. (Unengu, V. K., Maseke, B., et al., 2021) has made an empirical study of customer satisfaction in online banking services. A customer is distinguished from a consumer in the sense that a customer pays for a product or service, while a consumer is the end user who experiences a product or service. Online banking includes ATMs, wire transfers, telephone banking, electronic funds transfers, and debit through NEFT, RTGS, IMPS, mobile transfer using various banking apps, and credit cards (Unyathanakorn, K., and Rompho, N. 2014). Nowadays, internet banking sites process customer service inquiries, allow transactions from one account to another, take loan applications, open new accounts, etc. (Unengu, V. K., Maseke, B., et al., 2021). Online banking includes the systems that enable financial institutions, customers, individuals, or businesses to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet (Veseli-Kurtishi, T., et al., 2020). Online banking is also called Internet banking, online banking, or PC banking. Electronic banking (online banking) is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels (Vigneshwari and Rajagopalan, 2018). Further, this study reveals that online banking, to make a customer's banking experience more convenient, efficient, and effective, becomes even more important to ascertain the customers' perception of the overall service quality and their satisfaction with the current online banking services (Virk, N. and Mahal, P. K. 2012). In addition to the rapid use of electronic bank branches, an entire financial community has suddenly been offering most financial services. As customers are visiting banks, more and more are using ATMs, home banking terminals, and the internet to do their financial business (Yagwani, B. 2023). The internet banking system proves to be very versatile in completing transactions like balance inquiry, withdrawal, deposits, viewing the bank statement, and record of recent transactions (Unyathanakorn, K and Rompho, N. 2014). From this study, it was rightly observed that very few works have focused on Internet banking, its usage, safety measures, and its perceptions; attentiveness level; satisfaction levels; attitudes and behavior of Internet banking; security issues; and financial frauds (Joshi, B. P., and Saxena, A. 2018). It accommodates a variety of platforms such as internet banking, telephonic and television-based banking, automated teller services, and mobile phone banking, as well as personal computer-based and offline banking services (Vigneshwari and Rajagopalan, 2018). It is presumed that online banking preference is affected by factors such as occupation type and age group, and these factors are considered important to and are linked to online banking to determine whether they really do have an impact on online banking (Khan, F. N., Arshad, M. U., et al., 2023). It is supported by the speed of telecommunications, powerful, inexpensive computers, and secured encryption. This change to the internet is increasing the number of competitors in the market. (Kiran, G. 2020. Kousika, R. et al. (2020) in their study have stated that customers are asked about their satisfaction level with online banking. Online banking services of One Bank Limited are quite good and satisfactory, but customers were not aware and willing to take these services. Ling, C. M., and Ismail, S. N. (2021) have examined that online banking is the most pioneering trend among the customers in the present era of thrust for more expeditious and secured financial services. SBI began to look at online banking as a means to replace some of their traditional bank functions. This study involves the study of the State Bank of India. A study by Maheshkumar, M. (2014) focuses on investigating the major factors that influence online customers' satisfaction with the overall service quality of their banks. Assessing the power of these factors in the context of online (Internet) banking would, therefore, help the bank management not only in improving the level of satisfaction but also in strengthening the bond between the banks and their customers, thereby helping them to retain and expand their overall customer base (Merugu, P. and Vaddadi, K.M. 2018). Technology has introduced new ways of delivering banking to the customer, such as ATMs and Internet banking. Hence, banks have found themselves at the forefront of technology adoption for the past three decades. Mohan, N. and John, J. (2014) state that though banks are very interested in internet banking, they are concerned with the risks connected with procedures for transactions over the Internet. Technology has introduced new ways of delivering banking to the customer, such as ATMs and internet banking (Thilagaraj, A., Manohar, V., et al., 2021). The transfer from traditional banking to online banking has been an elevating amendment in banking dealings (Merugu, P. and Vaddadi, K.M. 2018). The banking industry in India was additionally discussed, along with the magnification rate and future prospects of the online banking services provided by the Indian banks in this regard. Economic growth and development of any country is mainly influenced by the advancement of the banking sector in that particular nation (Mohan, N. and John, J. 2014). This research study considers two main factors: electronic banking and customer satisfaction. Here we can assume the independent variable as electronic banking and the dependent variable as customer satisfaction (Raja, M. and Deepa, G. C. 2022). This study stated that electronic banking incorporates systems that enable individual customers to access their accounts, transact with speed, and obtain current and updated information on the latest financial products and services through public or private networks (Rajput, S.S.K. 2019).

### 3. Research Gap

The research studies the current level of satisfaction toward online banking services among the customers of SBI bank branches in Shivamogga. In traditional banking, the customer has to visit the branch of the bank in person to perform the basic banking operation, viz., account inquiry, fund transfer, cash withdrawals, etc., but online banking enables customers to perform the basic banking transactions by sitting at their office or home and viewing their account details and performing the transaction through PCs, laptops, or mobile phones. Unfortunately, most of the customers are unaware of the online banking facility. It is due to lack of e-literacy/lack of knowledge about online banking. Only a small percentage of total customers of Shivamogga SBI bank use online banking. Likewise, the online banking users are also not confident about the security due to the hackers who hack the banks' websites. There are no previous studies identified that deal with customer satisfaction towards online services provided by Shivamogga SBI Bank branches.

### 4. Objectives of the Study

1. To find out the impact of SBI Quick services on customer satisfaction in Shivamogga District.
2. To explore the impact of SBI-ATM Card Control services on customer satisfaction.

3. To provide the suitable suggestions for the better improvement online banking services leading to of customer satisfaction in SBI Bank.

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## 5. HYPOTHESIS

H0: There is no significant impact of SBI Quick services on customer satisfaction in Shivamogga District.

H1: There is a significant impact of SBI Quick services on customer satisfaction in Shivamogga District.

H0: There is no significant impact of SBI-ATM Card Control services on customer satisfaction in Shivamogga District.

H2: There is a significant impact of SBI-ATM Card Control services on customer satisfaction in Shivamogga District.

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## 6. RESEARCH METHODOLOGY

The study is designed as a descriptive and analytical one. It is carried out with the help of a sample survey. The research problems and interview schedule have been formulated and administered suitably. Hypotheses are formulated and tested on the basis of research objectives. The suggestions of the study have emerged from the inferences drawn from the sample survey as well as from the secondary data.

The purpose of this study is to help fill significant gaps in customer satisfaction towards online banking services in Shivamogga. For the purpose of analysis, data were collected from 100 persons who are using the online banking services. These customers were chosen from SBI Bank branches functioning in Shivamogga District. The data for this study are unique in several respects. First, the data covers the SBI Bank branches that are offering the online banking services. Secondly, the information was compiled from the websites of the SBI bank.

### i) PRIMARY DATA

This research is based on both primary and secondary data. The primary data were gathered through issuing of questionnaire to the customers of SBI Bank Branches across Shivamogga District. A total of 162 questionnaires were distributed, out of which only 100 filled questionnaires were able to be collected from the survey, and invalid questionnaires, such as those with incorrect responses, were eliminated at the stage of the pilot survey. Finally, 100 samples were utilized in the study and analysis. A structured questionnaire was prepared containing statements related to the SBI Quick services and SBI-ATM Card Control services on customer satisfaction. The statements were measured based on a five-point Likert scale with scale agreements ranging from strongly disagree to strongly agree.

### ii) SECONDARY DATA

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

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## 7. SAMPLES AND SAMPLING METHOD

### Statistical tools

Data was planned and processed using the International Business Machines Corporation (IBM) arithmetical Statistical Package for Social Science (SPSS) 26. The IBM SPSS was used for performing Multiple linear regression is a statistical method that examines the relationship between one dependent variable and two or more independent variables by fitting a linear equation to the observed data. It helps predict the value of the dependent variable based on the values of the independent variables and understand their combined influence.

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## 8. Scope of the Study

The scope of this study is limited to study the impact of SBI Quick services and SBI-ATM Card Control services on customer satisfaction in in Shivamogga District.

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## 9. DATA ANALYSIS—RESULTS AND DISCUSSIONS

The linear regression was run using SPSS software to test the data collected for the analysis purpose. The data were measured by using a five-point Likert scale.

### SBI Quick Services

**There is a significant impact of SBI Quick services on customer satisfaction.**

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.945 <sup>a</sup>	.893	.860	.44223		
ANOVA <sup>b</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	123.887	23	5.386	27.543	.000 <sup>a</sup>
	Residual	14.863	76	.196		
	Total	138.750	99			

A multiple regression analysis was used to investigate the effect of 23 variables of SBI Quick services on customer satisfaction. From the above table it is understood that, that SBI Quick services ( $R = 0.945$  indicating high degree of correlation among the variables,  $t = 20.513$ ,  $p < .01$ ) had a positively significant effect on customer satisfaction. Hence, it can be concluded that if the average level of SBI Quick services were high, the average level of customer satisfaction would also be high. The analysis also reveals that SBI Quick services was able to explain the total variation in customer satisfaction by the regression model about  $R^2$  89.3% being high indicating model fits the data well. Thus answering the hypothesis *H1: There is a significant impact of SBI Quick services on customer satisfaction in Shivamogga District*, posited for this research is accepted. The coefficient table shows the contribution of each SBI Quick services. From the above table the beta values demonstrate the unique contribution for the variables such as SBI Quick – missed call banking ( $\beta = -.203$ ,  $p < .022$ ), followed by SBI Quick – missed call banking services ( $\beta = 0.745$ ,  $p < 0.000$ ), Mobile balance enquiry ( $\beta = 0.410$ ,  $p < 0.000$ ), Mini statement ( $\beta = -0.189$ ,  $p < 0.043$ ), Car loan features ( $\beta = -.228$ ,  $p < 0.012$ ), PM social security schemes ( $\beta = -.195$ ,  $p < 0.036$ ), De register ( $\beta = -.758$ ,  $p < 0.000$ ), Interest certificate through E-mail ( $\beta = -.441$ ,  $p < 0.002$ ), Education loan Interest certificate through E-mail ( $\beta = 0.509$ ,  $p < 0.000$ ), ATM card on/off ( $\beta = -.260$ ,  $p < 0.003$ ), Green PIN generation ( $\beta = -.237$ ,  $p < 0.036$ ), SBI holiday calendar ( $\beta = -.230$ ,  $p < 0.044$ ), ATM / branch locator ( $\beta = 0.269$ ,  $p < 0.056$ ) and Deposits ( $\beta = -.601$ ,  $p < 0.002$ ) were impacting in predicting customer satisfaction in SBI bank.

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.537	.319		20.513	.000
	SBI Quick – missed call banking	-.203	.087	-.219	-2.336	<b>.022</b>
	Sending an SMS with pre-defined keywords to pre-defined numbers.	.198	.121	.145	1.639	.105
	SBI Quick – missed call banking services	.745	.130	.627	5.731	<b>.000</b>
	Mobile balance enquiry	.410	.088	.363	4.677	<b>.000</b>
	Mini statement	-.189	.092	-.174	-2.057	<b>.043</b>
	ATM card blocking	.043	.073	.038	.593	.555
	Car loan features	-.228	.089	-.203	-2.576	<b>.012</b>
	PM social security schemes	-.195	.091	-.171	-2.135	<b>.036</b>
	De register	-.758	.123	-.627	-6.185	<b>.000</b>
	A/c statement through e-mail	-.124	.076	-.129	-1.624	.109
	Home loan	-.163	.117	-.124	-1.388	.169
	Interest certificate through E-mail	-.441	.134	-.465	-3.291	<b>.002</b>
	Education loan Interest certificate through E-mail	.509	.121	.572	4.190	<b>.000</b>
	ATM card on/off	-.260	.085	-.292	-3.079	<b>.003</b>
	Green PIN generation	-.237	.111	-.304	-2.132	<b>.036</b>
	Download yono	-.241	.139	-.208	-1.736	.087
	Mobile topup / recharge	.074	.132	.054	.562	.575
	SBI holiday calendar	-.230	.112	-.207	-2.044	<b>.044</b>
	ATM / branch locator	.269	.138	.277	1.942	<b>.056</b>
	Deposits	-.601	.190	-.519	-3.164	<b>.002</b>
	Loans	.148	.096	.151	1.542	.127
	NRI customer satisfaction.	.090	.199	.079	.455	.651
	SMS 'help'	.263	.154	.220	1.702	.093
a. Dependent Variable: Satisfaction with SBI Quick						

#### SBI-ATM Card Control Services

A multiple regression analysis was used to investigate the effect of 09 variables of SBI-ATM Card Control services on customer satisfaction. From the above table it is understood that, that SBI-ATM Card Control services ( $R = 0.885$  indicating high degree of correlation among the variables,  $t = 21.329$ ,  $p < .01$ ) had a positively significant effect on customer satisfaction. Hence, it can be concluded that if the average level of SBI-ATM Card Control services were high, the average level of customer satisfaction would also be high. The analysis also reveals that SBI-ATM Card Control services was able to

explain the total variation in customer satisfaction by the regression model about  $R^2$  78.3% being high indicating model fits the data well. Thus answering the hypothesis H2: There is a significant impact of SBI-ATM Card Control services on customer satisfaction in Shivamogga District, posited for this research is accepted. The coefficient table shows the contribution of each SBI-ATM Card Control services. From the above table the beta values demonstrate the unique contribution for the variables such as Switching ON/OFF features of ATM ( $\beta = -.729$ ,  $p < .000$ ), POS ( $\beta = -.318$ ,  $p < 0.000$ ), International and Domestic usage by receiving SMS ( $\beta = .101$ ,  $p < 0.037$ ), SMS for ATM transactions ( $\beta = .172$ ,  $p < 0.037$ ) and DOM – Domestic transactions ( $\beta = -.157$ ,  $p < 0.050$ ) were impacting in predicting customer satisfaction in SBI bank.

**There is a significant impact of SBI-ATM Card Control services on customer satisfaction**

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.885 <sup>a</sup>	.783	.761	.57855		
ANOVA <sup>b</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	108.625	9	12.069	36.058	.000 <sup>a</sup>
	Residual	30.125	90	.335		
	Total	138.750	99			
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.274	.294		21.329	.000
	Switching ON/OFF features of ATM	-.729	.126	-.623	-5.771	.000
	POS	-.318	.083	-.343	-3.811	.000
	e-commerce	-.038	.135	-.028	-.280	.780
	International and Domestic usage by receiving SMS	.151	.101	.127	1.501	.037
	<b>SMS for ATM transactions</b>	<b>.172</b>	<b>.095</b>	<b>.153</b>	1.816	<b>.053</b>
	ECOM – e Commerce transactions	-.033	.104	-.030	-.315	.753
	POS - Merchant POS transactions	-.078	.078	-.068	-1.001	.319
	INTL - International transactions	-.013	.072	-.011	-.177	.860
	<b>DOM – Domestic transactions</b>	<b>-.157</b>	<b>.086</b>	<b>-.138</b>	-1.836	<b>.050</b>
a. Dependent Variable: Satisfaction with SBI-ATM Card Control						

## 10. RESEARCH FINDINGS

The unique contribution for the variables of SBI Quick services such as SBI Quick – missed call banking, followed by SBI Quick – missed call banking services, Mobile balance enquiry, Mini statement, Car loan features, PM social security schemes, De register, Interest certificate through E-mail,

Education loan Interest certificate through E-mail, ATM card on/off, Green PIN generation, SBI holiday calendar, ATM / branch locator and Deposits are the factors significantly impacting in predicting customer satisfaction in SBI bank.

The unique contribution for the variables of SBI-ATM Card Control services such as Switching ON/OFF features of ATM, Point of Sales, International and Domestic usage by receiving SMS, SMS for ATM transactions and DOM – Domestic transactions are the factors significantly impacting in predicting customer satisfaction in SBI bank.

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## 11. SUGGESTIONS

The banks should provide regular communications to customers regarding security features and details of the latest transactions to prevent the misuse of customers' privacy information. Banks' web portals should focus on the information and navigation steps for smooth transactions. When customers are using the bank websites, the bank should understand the better of customers and customize the products and services. The banks should customize their products and services to cover all categories of people. The bankers should adopt the latest technology to increase virtual banking; thus, banks have to focus on providing suitable content and navigation features not only for banking but also for other financial services as a better service to the customers.

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## 12. LIMITATIONS

The study is based on primary data also, but the respondents chosen are limited and random. Some of the respondents were hesitating to provide us true information, so it was difficult to Communicate with them. Very limited secondary data are found on this topic and are mostly based on primary data. There is difficulty in obtaining information. Other limitations include the extent to which respondents cooperate, support the researcher, and express honesty and truthfulness in the data they provide. While administering the sample, respondents were reluctant, but we were able to collect data from 100 respondents. The comparative research done in the public sector bank (SBI) shows the results may or may not be applicable for private sector banks. SBI should offer the best mix of online services plus competitive rates and deliver it all at a price the bank can afford. This will help SBI go a step forward to improve their service and thus gain a competitive advantage by retaining and attracting their customers. It is suggested that virtual banks must create new ways of differentiating their products through service and convenience. –SBI should try and publicize the e-banking services it provides through advertisements and publications, through its website, by means of brochures, and by encouraging bank employees to talk about it with the customers. Attention should be given to different types of customers, such as young and old customers, risk-takers and skeptical customers, and regular and irregular customers.

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## 13. CONCLUSIONS

Internet banking has been sizzling in India. The growth in recent years has attracted many banks to internet services; the competition has resulted in benefits to the customers. Through net banking, a person can avail themselves of many services like fund transfer, verification of account balance, utility bill payment, online ticket booking, and many other services. The majority of customers using internet banking are from the service class, businessmen, and students. SBI is one of the banks in India that provides internet banking services, so in the majority of quality dimensions, it scores more than the other banks in India. At present banking sectors provide different services through online banking systems. The customer is looking for quality services that can provide satisfaction. From the study it is understood that the customers are highly satisfied with the online banking services in Shivamogga District. The suitable services available may be improved to give better customer satisfaction, leading to retention of existing customers and attracting new customers. In recent years many changes have taken place in the banking sector. These changes do not reduce the errors and mistakes in terms of operational activities. The customers are still facing various problems while using banking transactions. Therefore, the banks need to focus more on the service sector and operational activities, which makes the customer more comfortable and satisfied in dealing with banking activities.

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## 14. DIRECTIONS FOR THE FUTURE RESEARCH

This study will be useful to future researcher as a literature review for conducting new study on cyber security and branding of services for differentiating from other financial institutions. This study will provide guidelines to new researcher. As already mentioned there are a lot of other variables of e-banking that have impact on customer satisfaction level and all those variables were not possible to study under this research due to limited time. So, to gain more realistic and appropriate results these other variable needs to be taken into consideration by making more effort and time in order to reduce the forecasting error.

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