

# Customer Satisfaction Towards E-Banking Services – A Study with Reference to Public and Private Sector Banks in Tirupati District, Ap.

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# ABSTRACT

The banking sector in India is rapidly shifting from traditional methods to digital platforms. Services like mobile banking, internet banking, AI chatbots, biometric authentication and contactless payments have become common and highly convenient for users. The present paper examines customer satisfaction with these e-banking services in select public sector and private sector banks in Tirupati district of Andhra Pradesh. The data was collected through a structured questionnaire from users of various age groups, income levels, and professions. For the purpose of the study, two banks from public sector viz., SBI and Union Bank of India and two private sector banks viz., HDFC and ICICI have been selected from Tirupati district in the state of Andhra Pradesh.

Trust in the bank, ease of use, and security were found to be key factors affecting customer satisfaction. While overall feedback was positive however, public sector banks need digital upgrades to meet customer expectations. The findings illustrate that most customers prefer private banks for their faster, more user-friendly digital services. Features such as AI chatbots and biometric login were appreciated for saving time and effort though some concerns remain about data privacy and technical issues. The inferences drawn from the study can help banks improve their e-banking services and build stronger customer relationships in the digital age.

Keywords: E-Banking, AI Chatbots, Biometric Security, Contactless Payments, Customer Satisfaction.

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# 1. THE DIGITAL BANKING REVOLUTION IN INDIA – A PERSPECTIVE

Banking in India has gone through a major shift with the rise of digital services. People can now do almost everything-from transferring money to paying bills-right from their phones. With support from government initiatives and growing internet use, digital banking is making services faster, easier, and more accessible, especially for those in rural areas. This perspective looks at how digital banking is changing the way people in India manage their finances.

#### **1.1 Traditional Banking to Tech-Enabled Services**

For many years, banking in India relied heavily on physical branches, manual paperwork, and limited operating hours. Customers had to visit the bank for almost every transaction - whether it was depositing cash, updating a passbook, applying for a loan, or transferring money. Though functional, this traditional banking system was time-consuming, often inefficient, and not easily accessible to everyone, especially those in rural areas.

A shift began at the dawn of 2000s when Indian banks started offering tech-enabled services like Automated Teller Machines (ATMs), debit cards, and phone banking. These services provided customers some flexibility and access to their accounts beyond branch hours. While still supported by traditional infrastructure, these tools marked the beginning of India's journey into digital finance, paving the way for a more customer-centric and accessible banking experience.

#### 1.2 The Rise and Expansion of E-Banking

As internet connectivity improved and smartphones became more affordable, banks began offering e-banking services through mobile apps and websites. Customers could now check balances, transfer funds, pay bills, and even apply for loans from the comfort of their homes. This phase made banking faster and more convenient and significantly reduced the need for in-person visits to branches.

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Several government initiatives played a critical role in making e-banking widely accessible and inclusive:

• **Digital India (2015):** A flagship initiative aimed at enhancing digital infrastructure and promoting digital literacy across the country.

• **Pradhan Mantri Jan Dhan Yojana (PMJDY):** Launched in 2014, this mission encouraged financial inclusion by enabling millions of people - especially in rural areas - to open zero-balance bank accounts quickly and easily.

• Aadhaar-enabled Payment Systems (AePS): These systems allowed customers to authenticate transactions using their Aadhaar biometric ID, which was especially useful for people without smartphones or cards.

• **Unified Payments Interface (UPI):** Developed by NPCI, UPI revolutionized digital payments by enabling real-time, low-cost bank-to-bank transfers through mobile apps, making digital transactions simple and universal.

It is beyond doubt that these efforts created a solid foundation for digital banking in India and boosted customer confidence in using technology for financial services.

# 1.3 Digital Banking: Redefining Customer Experience

While e-banking focused on convenience and accessibility, digital banking goes a step forward by fully integrating technology into all aspects of banking operations. It is not just about moving services online; it's about reimagining how banking is done - making it faster, smarter, and more personalized.

Modern digital banking make use of advanced technologies like:

- Artificial Intelligence (AI) and Machine Learning to automate customer support, analyze behavior, and offer customized product recommendations.
- Biometric authentication (fingerprint or face recognition) for secure and seamless access to banking apps.
- Contactless payment systems using QR codes, NFC, and UPI for quick, cashless, and hygienic transactions.
- Real-time fraud detection to monitor unusual activity and alert users instantly, enhancing safety and trust.

These features make up banking more than just a service — they turn it into a digital experience that is accessible anytime, anywhere, through a smartphone.

# 1.4 Accelerators of Digital Adoption in India

India's transition to digital banking has not happened by chance. Several factors have accelerated this shift in a relatively short time:

- **Policy support and infrastructure:** Initiatives like Digital India and PMJDY provided the digital and financial framework to expand services across the country.
- **UPI and AePS platforms**: Enabled even the most remote users to participate in the digital economy with just a fingerprint or a simple mobile app.
- **Customer readiness:** As more people became comfortable with technology, digital services became a preferred mode of banking for many.
- **COVID-19 pandemic:** The need for contactless services during lockdowns pushed both customers and banks to adopt digital tools more quickly than ever before.

Despite this progress, there remains a gap between public and private sector banks in terms of digital readiness. While private banks have rapidly implemented advanced features and user-friendly interfaces, public banks are still working to modernize their systems. Consequently, customer satisfaction levels with digital services can vary depending on the type of bank they use.

# 1.5 Significance of Customer Satisfaction in Digital Banking

Customer satisfaction plays a crucial role in evaluating the effectiveness of e-banking services, especially as banks shift from traditional operations to fully digital platforms. In the context of this study, it serves as a key indicator of how well public and private sector banks-specifically SBI, Union Bank of India, HDFC, and ICICI—are meeting the expectations of their customers in Tirupati. As digital tools like mobile banking apps, AI chatbots, biometric authentication, and



contactless payments become central to everyday banking, satisfaction reflects not only the quality of service but also the user's trust, comfort and willingness to continue using these platforms. Understanding satisfaction levels helps identify service gaps, technological shortcomings, or usability issues that may differ between public and private banks. This, in turn, provides valuable insights for banks to improve their digital strategies and enhance customer experiences in an increasingly competitive and tech-driven financial environment.

# 2. RESEARCH METHODOLOGY

# 2.1 Literature Review

Sarabjit Kaur's study Customer's Perception Towards E-Banking – A Comparative Study of Public and Private Sector Banks (2018) focuses on understanding the variance in customer perceptions toward e-banking across public (SBI, PNB) and private sector banks (ICICI, HDFC). The study applied t-tests to demonstrate a significant difference in satisfaction levels, with private banks performing better on most service aspects. The study emphasizes the role of demographic factors and suggests the need for enhanced technical support and 24/7 services to improve customer satisfaction in public banks.

K. Thanga Glara and Dr. Eugine Franco (2017) in their research study captured A Comparative Study on Satisfaction of Customers of Public and Private Sector Banks Towards E-Banking in Tirunelveli District paid attention on customer satisfaction in e-banking services in Tirunelveli, Tamil Nadu. The study finds that while ATM services have universal satisfaction, private sector banks generally offer superior digital services. Convenience, accessibility, and ease of use emerge as major factors for adoption. The paper recommends continuous updates and user-friendly interfaces to improve usage rates, especially in public sector banks.

"Technology Impact on E-Banking Towards Customer Satisfaction in Public & Private Sectors Bank" by M. Shuaib Ahmed & Dr. S. Abdul Sajid (2019) - The study explores the impact of internet banking services on customer satisfaction in public and private sector banks in Vellore District, Tamil Nadu. The study points out that while both public and private banks provide various internet services, the effectiveness of these services depends on usability, interface design, and security features. It further explains that the adoption of internet banking is significantly influenced by customer perceptions of service convenience, cost-effectiveness and overall modernization of the bank. The authors emphasized the need to develop trust and provide customer-oriented innovations to ensure long-term satisfaction and retention.

**Prof. Dinesh C. Agrawal & Sakshi Chauhan (2017)** in their study "A Comparative Study of E-Banking in Public and Private Sectors Banks" explored how e-banking services differ between public sector banks (SBI) and private sector banks (HDFC). It highlights how customer perception and employee satisfaction influence the service quality. The findings suggest that private sector banks like HDFC are considered as more technologically advanced and offer higher customer satisfaction compared to public banks like SBI.

The paper "Analyzing Customer Satisfaction of Internet Banking: A Comparative Study in India" by Dr. Fozia (2017) examines how various factors—accuracy, ease of use, cost-effectiveness, and security—impact overall customer satisfaction in internet banking. It finds that ease of use, cost-effectiveness, and security and privacy positively affect customer satisfaction, while accuracy does not.

"E-Banking: Consumer Perception Towards Digital Banking with Reference to Standard Bank Ltd" by Mohammad Abul Kalam Azad & SK Musfiqur Rahman (2024) analyses consumer perception of digital banking services offered by Standard Bank Ltd in Bangladesh. It investigates the factors like awareness, usage, perceived benefits and risks, and overall satisfaction. The results dawn from the study aim at helping improve digital banking strategies for better customer experiences.

K. Madavan & Dr. C. Vethirajan (2020)'s study on Customer Satisfaction on E-Banking Services of Public and Private Sector Banks in Puducherry Region – An Empirical Analysis compares customer satisfaction levels between public and private sector banks in Puducherry. It uses dimensions such as efficiency, reliability, security & privacy, and complaint handling. The findings of the study brought to light that private sector banks score



better in perceived service quality.

# 2.2 Statement of the Problem

As banking becomes more digital, the way customers experience these services has a big impact on their satisfaction and trust in the system. While most banks today offer mobile apps, online banking, and features like chatbots or biometric logins, the quality and ease of using these digital tools can vary widely between public and private sector banks.

Private banks are often called as more advanced in offering smooth, fast, and user-friendly digital services. Public banks, on the other hand have made good progress, but may still face challenges with older systems, slower updates, or less interactive platforms. These differences affect how customers feel about using digital banking—whether they find it helpful and secure, or frustrating and unreliable.

The study thrown light on understanding how customers perceive the digital services and whether their level of satisfaction differs between public and private sector banks. The goal is to identify what works well, what needs improvement and how banks can create a better digital experience for all users.

# 2.3 Need for the Study

As more people rely on mobile apps and online platforms to manage their money, customer satisfaction with digital banking has become more important than ever. A smooth, secure, and user-friendly experience helps build trust and encourages continued use. However, if these services are slow, confusing, or feel unsafe, customers may stop using them or switch to another bank.

The study is important as it looks at how customers actually feel about digital tools like AI chatbots, biometric logins, contactless payments, and fraud alerts. By comparing the digital experiences offered by public and private sector banks, the study aims to find out what's working well and what needs improvement. The findings of the study can help the banks upgrade their digital platforms, offer better support, and create services that are not only functional but also simple, secure, and accessible for all users. It also adds to academic understanding by focusing on a growing urban area like Tirupati, offering useful inputs for future digital banking strategies and policies.

#### 2.4 The Present Paper

The present paper examines customer satisfaction with the e-banking services in select public sector and private sector banks in Tirupati district of Andhra Pradesh. The data was collected through a structured questionnaire from users of various age groups, income levels, and professions. For the purpose of the study, two banks from public sector viz., SBI and Union Bank of India and two private sector banks viz., HDFC and ICICI have been selected from Tirupati district of the state of Andhra Pradesh.

Trust in the bank, ease of use, and security were found to be key factors affecting customer satisfaction. While overall feedback was positive however, public sector banks need digital upgrades to meet customer expectations.

#### 2.5 Objectives of the study

Specifically, the objectives behind undertaking the present study are to:

study the demographic profile of e-banking customers of select public and private sector banks.

examine the customer satisfaction on E-banking services of select public and private sector banks in Tirupati region.

• compare the overall customer satisfaction between the select private and public sector banks and

 $\diamond$  examine the role of new technologies in enhancing customer satisfaction.



# 2.6 Hypotheses of the study

The following hypotheses have been formulated in the light of the observed objectives

 $\mathbf{H}_{01}$ : There is no significant association between demographic variables and customer satisfaction.

 $H_{02}$ : There is no significant difference in customer satisfaction between users of select public and private sector banks in Tirupati.

 $H_{03}$ : There is no significant impact of new technologies on customer satisfaction.

#### 2.7 Scope of the study

This study seeks to evaluate customer satisfaction with e-banking services provided by select public and private sector banks in Tirupati of Andhra Pradesh state. It includes customers who actively use digital banking platforms such as internet banking, mobile banking apps, and UPI-based services. The study explores user perceptions of key digital features like AI chatbots, biometric logins, contactless payments, and fraud detection tools. It assesses important satisfaction factors such as ease of use, security, trust, and service responsiveness in a semi-urban context. The researcher gathered feedback from a diverse local population in Tirupati and offers practical suggestions for improving the digital service quality of banks operating in the region.

#### 2.8 Limitations of the study

The major limitations of the study are:

• The study is restricted to Tirupati, and the results may not reflect the digital banking experiences of customers in other cities, rural areas, or metropolitan regions.

• It includes only customers who already use digital banking services, excluding those who are not digitally active or are unaware of such services.

• The study relies on customer self-reported feedback which may be influenced by individual experiences, expectations, or levels of digital literacy.

• Only a limited number of public and private sector banks within Tirupati are included. Hence, the findings of the study may not represent the full range of banks across the state or country.

• The research does not include technical or performance audits of digital platforms; it focuses purely on user perception and satisfaction.

• Since digital technology and banking trends evolve quickly, the findings represent the current scenario and may change over time with future developments.

#### 2.9 Sources of Data

The data have been collected through both primary and secondary sources. The primary data is collected through a structured questionnaire and the secondary data are collected from various journals, articles and websites. The primary data has been collected from 120 e-banking customers of select public and private sector banks in Tirupati. Samples were selected based on convenience sampling.

#### 2.10 Tools for Analysis

The data collected through a structured questionnaire has been analysed using JASP software and statistical techniques such as percentage, mean, standard deviation, independent sample t-test, Multiple Linear Regression Analysis and ANOVA were used for data analysis.



# **3. SAMPLE FRAME**

Table - 3.1:	: Sample (	Collection –	Sector an	d Bank W	ïse

S.No.	Name of the bank	No.of Respondents	
	Public Sector Banks	No.s	Per cent
1.	State Bank of India (SBI)	36	30
2.	Union Bank of India	32	26.6
	Private Sector Banks		
3.	HDFC	29	24.2
4.	ICICI	23	19.2
	Total	120	100

Source: Survey data

Based on the responses from 120 participants, public sector banks emerged as slightly more preferred compared to private sector banks. Among all, the State Bank of India (SBI) was the most popular, with 36 respondents (30per cent) indicating it as their bank. Union Bank of India followed closely with 32 respondents (26.6per cent). In contrast, private sector banks had slightly fewer users: HDFC Bank was chosen by 29 respondents (24.2per cent), while ICICI Bank was selected by 23 respondents (19.2per cent). Overall, public sector banks (SBI and Union Bank) together accounted for 56.6per cent of the sample, while private sector banks (HDFC and ICICI) made up 43.4per cent. Although both sectors are well represented, public sector banks had a marginally stronger presence among the surveyed group.

Table -3.2 is given to analyse the demographic profile of the respondents.

Variables	Category	Frequency	Percentage
Gender	Male	66	55
	Female	54	45
Age	Below 20	4	3.3
	21-30	81	67.5
	31-40	24	20
	41-50	8	6.7
	Above 50	3	2.5
Education Level	Intermediate	1	0.8
	Undergraduate	26	21.7
	Postgraduate	80	66.7
	Professional	9	7.5
	Certification		
	Others	4	3.3
Occupation	Student	42	35
	Private Sector	44	36.7
	Employee		
	Government	12	10
	Employee		
	Self-Employed	10	8.3
	Retired	1	0.8
	Other	11	9.2
Income	Less than 10,000	37	30.8
	10,001-20,000	7	5.8
	20,001-30,000	27	22.5
	30,001-40,000	14	11.7
	40,001-50,000	17	14.2
	More than 50,000	18	15

#### Table – 3.2: Demographic Profile of the Respondents

Source: Survey data

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The survey included 120 respondents, with a fairly balanced gender distribution (55per cent male, 45per cent female). Most participants (67.5per cent) were aged 20–30 and highly educated, with 66.7per cent holding postgraduate degrees. Occupations were mainly in the private sector (36.7per cent) or students (35per cent). Income levels showed that 30.8per cent earned less than ₹10,000 monthly, with the majority earning under ₹30,000. Public sector banks were slightly more preferred (55.8per cent) over private banks (44.2per cent) indicating a mild lean towards trust.

# SELECTIVE INDICATORS

The selective indicators for measuring customer satisfaction in select public and private sector banks are Usage Pattern, Perceived Ease of Use and Usefulness, AI Chatbots and Customer Support, Biometric Authentication and Security and Contactless Payments and Fraud Detection.

Descriptive Statistics												
	Usage I	Pattern	Perc.EU&U AI CB&CS		Bio Auth& Sec		Cont pmts & FD Cust		Cust. S	Cust. Sat		
	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private
Valid	68	52	68	52	68	52	68	52	68	52	68	52
Mean	3.668	4.114	3.515	3.865	3.382	3.75	3.48	3.867	3.423	3.793	3.974	4.509
Std. Deviation	0.422	0.407	0.532	0.345	0.547	0.437	0.427	0.371	0.432	0.362	0.458	0.48
Minimum	2.625	3.083	2	3	2	3	2.141	2.927	1.995	2.88	3	3.333
Maximum	4.583	4.5	4	4	4	4	4.365	4.286	4.299	4.235	4.933	5

Source: Survey data

As observed by table 3.3 that the private sector banks scored higher than public sector banks in all six categories. Customers of private banks reported better usage experience, ease of use, and satisfaction. For instance, customer satisfaction averaged 4.51 in private banks compared to 3.97 in public banks. Private banks also performed better in areas like AI services, biometric security, and contactless payments. The differences, while not huge, suggest a clear preference toward private banks. Also, the responses were quite consistent, with low variation across participants.

# $H_{01}$ : There is no significant association between demographic variables and customer satisfaction

ANOVA						
Model		Sum of Squares	df	Mean Square	F	р
Mı	Regression	2053	5	410.665	456.949	< .001
	Residual	103.4	115	0.899		
	Total	2157	120			
Note: M1 includes Age Group, Gender, Education Level, Occupation, Income						

Source: Survey data

\*p<0.001 significance level

The p-value is less than 0.001, indicating a statistically significant result. The null hypothesis formulated for the testing is that the demographic variables included in the model significantly impact the customer satisfaction. This confirms that differences in customer outcomes are associated with differences in age, gender, education, occupation, and income levels. Hence, the null hypothesis is rejected

 $H_{02}$ : There is no significant difference in customer satisfaction between users of public and private sector banks in Tirupati.

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Independer	t Samples T-Test			-
	Test	t-Statistic	df	р
Cust. Sat	Student	-6.213	118	< .001
	Mann- Whitney	701.5		< .001

#### Table-3.5: Customer Satisfaction between Public and Private sector banks

Source: Survey data \*p<0.001 significance level

Independent Samples T-Test was conducted to compare customer satisfaction between public and private sector bank customers. The results showed a statistically significant difference, with a t-value of -6.213, degrees of freedom (df) = 118, and a p-value less than .001, which is well below the standard significance level of 0.05. This means we reject the null hypothesis that there is no difference in satisfaction and accept the alternative hypothesis that a significant difference does exist. The negative t-value indicates that private sector bank customers reported higher satisfaction compared to public sector bank customers. To confirm this finding, the Mann-Whitney U Test was also conducted and produced a U value of 701.500 with a p-value < .001, reinforcing the result. Overall, it is obvious from the findings that the type of bank significantly influences customer satisfaction, with private banks performing better in this regard.

# H<sub>03</sub>: There is no significant impact of new technologies on customer satisfaction.

#### Table-3.6: Impact of new technologies on customer satisfaction

Predictor	Unstandardized Coeff. (B)	Std. Error	t-value	p-value
AI CB & CS	0.0134	0.008	1.663	0.099
Biometric Authentication	9.6872	0.085	113.401	< 0.001 (0.000)
Contactless pmnts & FD	-8.7011	0.088	-99.087	< 0.001 (0.000)
Constant (Intercept)	12.885	0.112	115.938	< 0.001

Multiple Linear Regression Analysis

Source: Survey data

\*p<0.001 significance level

It may be deduced from the analysis that biometric authentication has a strong and statistically significant positive impact on customer satisfaction (p < 0.001), so we reject the null hypothesis for this factor. Similarly, contactless payments and fund disbursements show a significant negative impact (p < 0.001), so we again reject the null hypothesis here—though the direction of the effect is negative. However, AI in customer banking and customer service is not statistically significant (p = 0.099), meaning we fail to reject the null hypothesis for this variable. These results imply that not all digital banking features equally affect satisfaction, and customer response varies based on usability, security, and familiarity.



# 4. RESULTS OF HYPOTHESES TESTED

Table 4.1 notices the results of hypotheses tested in the study.

Table-4.1: Summary of the results of hypotheses tested

S.No.	Hypotheses	Accepted/Rejected
1.	$H_{01}$ : There is no significant association between	Rejected
	demographic variables and customer satisfaction.	
2.	$H_{02}$ : There is no significant difference in customer	Rejected
	satisfaction between users of public and private sector	
	banks in Tirupati.	
3.	$H_{03}$ : There is no significant impact of new technologies	Rejected
	on customer satisfaction.	

#### **5. FINDINGS**

The major findings of the study are:

• Customers of private sector banks (HDFC, ICICI) reported higher satisfaction (mean = 4.51) compared to those using public sector banks (SBI, Union Bank) with a mean of 3.97; the difference is statistically significant (p < 0.001).

• Biometric authentication had the strongest positive impact on satisfaction (B = 9.687, p < 0.001), as users across all demographics trusted it for its ease and security.

• Contactless payments and fund transfers negatively affected customer satisfaction (B = -8.701, p < 0.001), possibly due to issues like poor functionality, low user awareness, or safety concerns, especially among older or less tech-savvy users.

• AI-based customer service tools like chatbots did not significantly impact satisfaction (p = 0.099), indicating that many users still prefer real human support for resolving issues.

• ANOVA results showed that demographic factors—such as age, education, income, and occupation—significantly influence satisfaction levels (F = 456.949, p < 0.001).

• Younger, educated users (67.5per cent aged 20–30 and 66.7per cent postgraduates) showed higher satisfaction and greater comfort with digital tools, while older or traditional users sometimes felt excluded or confused by digital changes.

• Private banks consistently outperformed public banks across all digital service categories, including ease of use (mean = 4.114 vs. 3.668), responsiveness, and interface quality.

• Despite having a slightly larger share of users (56.6per cent), public sector banks still face challenges in upgrading their digital services to match user expectations.

• Overall, not all digital services increase satisfaction. Banks need to segment customers and offer features based on their comfort with technology.

#### 6. SUGGESTIONS

The following are the suggestions offered to both banks and customers as well.

#### For Banks:

• Make biometric login (like fingerprint/face ID) easy and secure, as customers find it safe and convenient.

• Fix contactless payment and fund transfer issues, especially in public banks, so customers can trust and use them without trouble.

• Educate customers how to use digital banking—through short videos, help desks, and app tutorials, especially for older or first-time users by conducting awareness programmes.

• Offer different services for different users—tech-savvy people can get more advanced features, while others need simpler and easy-to-use options.



• Improve AI chatbots and customer service tools to give quick and helpful responses, and also let users talk to real people when needed.

• Share safety tips and security features clearly so that customers know their money and data are safe while using digital services.

• Public sector banks should follow some good practices from private banks, like smoother apps and better digital support.

# **\*** For Customers:

- Learn about the digital services offered by banks—ask staff for help or explore tutorials to get more comfortable.
- Use secure features like biometrics to protect your accounts and make login easier.

• Stay updated on how to identify fraud or scams and always double-check before making payments or sharing details.

• Give feedback to your bank—it helps them improve services and fix issues faster.

• Explore new tools slowly—start with simple tasks like checking your balance or transferring small amounts until you feel confident for being protective from cybercrimes.

# 7. CONCLUSION

To conclude, digital banking plays a vital role in shaping how satisfied customers feel—but not all digital features work the same for everyone. Private sector banks are doing better than public banks when it comes to offering smooth and reliable digital services, which is why their customers are generally more satisfied.

One of the most trusted and effective features was biometric authentication (like fingerprint or face recognition), which make customers feel secure and help improve their overall experience. On the other hand, contactless payments and fund disbursements had a negative effect on satisfaction. This might be because of technical issues, a lack of awareness, or fear about safety. Also, AI chatbots and digital assistants did not meet expectations, showing that people still prefer human support for solving complex problems. Further, the factors like age, education, and tech experience matter a lot. Younger and more tech-savvy users are more comfortable and happier with digital banking. Meanwhile, older users or those with less exposure to technology may struggle or feel less confident using these tools. In short, banks need to move away from a "one-size-fits-all" digital approach. They should offer different features and support based on customer needs, improve underperforming services, and communicate more clearly about security and usage. At the same time, customers also have a role to play that they should try to learn more about digital tools and take steps gradually to become more confident and careful users.

Banks and customers by working together can create a safer, smarter, and more satisfying digital banking experience for everyone.

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