

IMPACT ON THE CUSTOMER CHALLENGES IN SBI DIGITAL SERVICES: Insights from Users of the SIA Bot, App and Website

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ABSTRACT

The State Bank of India (SBI) has taken major strides in digital banking with platforms like the YONO app, SIA chatbot, and online banking portal. These tools aim to offer customers fast, convenient, and secure services. However, many users still face challenges such as app glitches, slow transactions, limited chatbot performance, and concerns about security and support. This study explores these issues through surveys, interviews, and focus groups with SBI customers. The findings reveal that while digital services are widely used, there is significant room for improvement in usability, reliability, and personalization. The paper offers practical suggestions to help SBI enhance customer satisfaction and ensure its digital platforms truly meet the needs of a diverse user base.

Keywords: SBI Digital Services, YONO App, SIA Bot, Internet Banking, Customer Experience, Digital Banking Challenges, AI in Banking, User Satisfaction, Online Banking, India

I. INTRODUCTION

The evolution of banking in India has taken a dramatic turn in recent decades, transitioning from a paper-heavy, branch-centric model to a digital-first ecosystem. At the forefront of this transformation is the **State Bank of India (SBI)**—the nation's oldest and largest public sector bank. With a legacy dating back to 1806, SBI has long played a pivotal role in the financial lives of millions of Indians. As the country embraces the digital age, SBI has been actively reshaping its services to align with the

expectations of tech-savvy customers, government digitalization initiatives, and an increasingly competitive financial landscape. To support this transition, SBI introduced a suite of digital services, most notably the YONO (You Only Need One) mobile app, the official SBI website, and the SIA (SBI Intelligent Assistant) chatbot. These platforms were designed with a vision to bring banking to the fingertips of users—eliminating the need for frequent branch visits and enabling transactions anytime, anywhere. The YONO app, for instance, not only allows users to manage accounts and make payments, but also integrates with e-commerce, insurance, investment, and travel services—offering a comprehensive digital experience. Similarly, the SIA bot was introduced to automate customer support and handle routine inquiries through artificial intelligence.

The reality is that while digital banking opens doors to faster, more accessible financial services, its success ultimately hinges on customer satisfaction, trust, and ease of use. Without these pillars in place, the very platforms designed to empower users may end up alienating them. Understanding these experiences from the ground up especially through the voices of real users—is essential for driving meaningful improvement. This study, therefore, takes a user-centered approach to explore the effectiveness, accessibility, and limitations of SBI's digital services. By collecting and analyzing feedback from a diverse set of users—including students, working professionals, and senior citizens—the research aims to identify core challenges and pain points. It also seeks to offer practical, data-backed recommendations that can guide SBI in refining its digital platforms and creating a more inclusive, efficient, and

secure banking experience for all. These platforms are designed to offer seamless and convenient banking experiences, ranging from fund transfers and bill payments to loan applications and real-time support. While these initiatives represent a major leap toward modern banking, their effectiveness largely depends on customer adoption and satisfaction. As banking continues to evolve in the digital age, understanding the challenges customers face with such platforms becomes crucial for ensuring accessibility, reliability, and trust.[1]

II. LITERATURE REVIEW

As SBI continues to expand its digital services, several studies have highlighted both the progress and the growing pains faced by users. Technical Issues remain a major concern. Jadhav (2019) and Chakraborty & Saha (2021) noted recurring problems like app crashes, failed transactions, and delayed responses—leading to user frustration and decreased trust. Security and Trust are also key challenges. Das (2019) and Patel & Kumar (2021) found that even with encryption in place, many users hesitate to rely on digital banking due to fears of fraud and phishing attacks.

AI Limitations, especially with the SIA bot, were pointed out by Nair & Kapoor (2020) and Mehra et al. (2023), who emphasized the bot's struggles with complex queries. This often forces users to seek human help, reducing the efficiency of the system. User Experience matters too. Agarwal & Srivastava (2020) highlighted how confusing interfaces turn users away, while Kaur et al. (2022) stressed that older or non-tech-savvy customers find the app difficult to navigate. Digital Divide was addressed by Rai & Singh

(2020), who found that many rural users lacked the tools or knowledge to access digital banking effectively. They suggested more inclusive features like regional language support and digital literacy programs. Customer Support, as reviewed by Reddy & Rao (2021), was seen as another weak spot. Many users reported long response times and unresolved complaints. Lastly, comparative studies by Rajput (2021) and Ravi & Rao (2021) showed that private banks like ICICI and HDFC offer more innovative and user-friendly platforms— pushing SBI to step up its game.[2]

III. OBJECTIVE OF STUDY

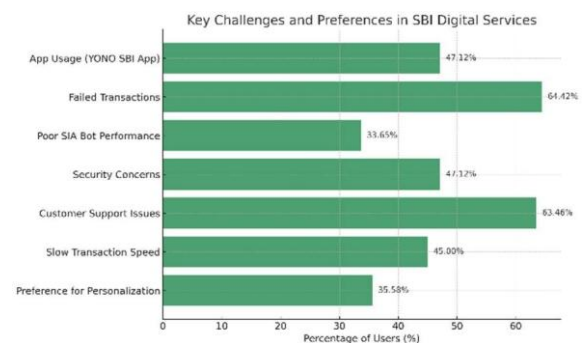
The primary objectives of this study are:

- To identify and analyze the common challenges faced by users of SBI's digital services.
- To evaluate the technical performance and user experience of the YONO app, SIA bot, and SBI website.
- To assess customer satisfaction and engagement with these digital platforms.
- To propose strategic improvements based on feedback and performance data.
- To explore the potential of emerging technologies like AI and machine learning in enhancing digital banking experiences.

Overview of the Study

In recent years, digital banking has become more than just an option—it's a necessity. As one of the most trusted banks in India, the State Bank of India (SBI) has taken

significant steps to move banking into the digital space with services like the YONO mobile app, the SIA chatbot, and its online banking portal. These tools are designed to provide customers with a more convenient, flexible, and time-saving way to manage their finances. However, as banking shifts from branch counters to mobile screens, the customer experience has become a new battleground. Despite the advanced features and broad accessibility of these platforms, users still report a range of problems—from technical glitches and app crashes to slow transaction processing, ineffective chatbot interactions, and unclear complaint resolution processes.[3]



IV. METHODOLOGY

This research adopted a **mixed-methods approach** to ensure both breadth and depth of analysis:

- **Quantitative Data Collection:** Online surveys were conducted with 104 SBI customers across various locations, age groups, and occupations to assess satisfaction, usage patterns, and encountered issues.
- **Qualitative Data Collection:** In-depth interviews and focus groups were held to understand the nuanced experiences of

users, especially regarding chatbot interaction and technical reliability.

- **Analysis Techniques:**

- Descriptive statistics were used for survey data.
- Thematic analysis was employed for qualitative data using coding techniques.
- Cross-tabulation was used to understand correlations between demographics and experiences.

- **Ethical Considerations:** All participants provided informed consent. Anonymity and data confidentiality were ensured.[4],[5]

V. STATEMENT OF PROBLEM

Despite SBI's efforts to modernize its services, customers continue to encounter various challenges while using its digital platforms. Technical glitches, slow response times, complex interfaces, and inadequate customer support often hinder the user experience. Moreover, growing concerns around data security and a lack of personalized service further deter users—especially those less tech-savvy—from fully embracing digital banking. This study seeks to identify and analyze these issues in depth, with the aim of proposing actionable solutions.

SCOPE OF STUDY

This study focuses on SBI's digital services—specifically the SIA chatbot, mobile applications (YONO and YONO Lite), and the bank's official website. It encompasses a diverse demographic of users from various regions, age groups, and levels of digital literacy. The analysis includes user experience, technical performance, customer

grievances, and platform features. Furthermore, it compares digital services with traditional banking alternatives and assesses the potential of AI and emerging technologies to elevate the banking experience.[6]

V. LIMITATION OF STUDY

While this study provides valuable insights into the challenges users face with SBI's digital platforms, several limitations must be acknowledged to contextualize the findings and their applicability.

1. Limited Generalizability

Although efforts were made to include respondents from diverse geographic locations, age groups, and occupational backgrounds, the sample size of 104 participants may not comprehensively represent SBI's extensive and diverse customer base, which spans urban, semi-urban, and rural regions across India. Regional differences in internet connectivity, smartphone usage, and digital literacy could significantly influence user experiences, making it difficult to generalize the results to the entire population of SBI customers.

2. Self-Reported Data and Response Bias

The study primarily relies on self-reported data collected through surveys, interviews, and focus groups. While this method is effective for capturing personal experiences and opinions, it is inherently subject to biases. Respondents may exaggerate, downplay, or inaccurately recall their experiences due to memory lapses or social desirability bias. For instance, users may be more likely to report negative experiences when frustrated or dissatisfied, or they may

provide positive feedback based on brand loyalty rather than objective evaluation.

3. Time and Resource Constraints

The scope of this research was limited by academic timelines and available resources. As a result, the duration of data collection and the breadth of geographical outreach were constrained. In a broader or more longitudinal study, additional variables such as seasonal changes in banking activity, long-term satisfaction trends, and regional infrastructure differences could have been explored in greater depth.[7],[8]

4. Rapid Technological Advancements

The field of digital banking is rapidly evolving. SBI regularly updates its platforms, adds new features, and addresses technical issues based on user feedback. Consequently, certain findings or criticisms highlighted in this study may become outdated within a short time frame. For example, interface issues or security protocols flagged by respondents may have already been addressed by the bank in subsequent updates. Continuous monitoring would be necessary to keep the insights relevant and up to date.

5. Difficulty in Isolating Cause and Effect

Customer satisfaction and digital experience are influenced by a variety of factors beyond the digital platforms themselves. These may include general economic conditions, customer service at physical branches, policy changes by the Reserve Bank of India, or even external factors like cybersecurity incidents affecting the entire industry. Due to the interconnected nature of these elements, it is challenging to isolate the specific impact of SBI's digital services on customer behavior and satisfaction without introducing confounding variables.

6. Lack of a Control Group

This study focuses on users of SBI's digital services without directly comparing them to customers who primarily rely on traditional banking methods (e.g., in-branch visits, manual transactions). Without a control group, it is difficult to evaluate how digital banking compares in terms of satisfaction, efficiency, or trust, which could have provided a clearer picture of the advantages or disadvantages of SBI's digital shift.[9]

7. Digital Divide and Accessibility Factors

The study may underrepresent the views of users who are either digitally excluded or have limited access to smartphones, high-speed internet, or digital literacy training. These individuals, who arguably face the greatest barriers to digital adoption, may not have participated in the survey due to the very limitations this study seeks to address.

8. Subjectivity of Experience

Customer satisfaction and perceived usability are inherently subjective. What one user considers a "slow" transaction, another may perceive as acceptable. This subjectivity can make it difficult to create standardized benchmarks or to interpret data without accounting for personal expectations and context. Emotional responses—such as frustration from a failed transaction or appreciation for a smooth one—can heavily influence how users rate their experiences.[10]

VI. CHALLENGES IDENTIFIED

From the data collected, the following key challenges were found in SBI's digital services:

- **Technical Issues:** Users reported frequent app crashes, slow transaction speeds, and failed payments.
- **Poor Chatbot Performance:** The SIA bot struggles with complex queries and often redirects users to human agents.
- **Security Concerns:** Many users expressed discomfort and lack of trust regarding data security, fearing fraud and phishing.
- **Usability Barriers:** Non-intuitive interfaces and limited accessibility features hinder usage among elderly or less tech-savvy individuals.
- **Inefficient Customer Support:** Many respondents cited delayed responses or unresolved issues through digital channels.
- **Inconsistent Transaction Performance:** A significant percentage of users experienced delays or failures during critical transactions.[11],[12]

VII. CONCLUSION

The digital transformation of banking is not merely a technological shift—it represents a fundamental change in how customers interact with financial institutions. Through platforms like the **YONO mobile app**, the **SIA chatbot**, and **internet banking**, the **State Bank of India (SBI)** has made notable progress in aligning itself with the digital age. These tools are helping reshape India's banking landscape by offering customers 24/7 access to financial services, reducing the dependency on physical branches, and fostering the broader goal of financial inclusion. However, the findings of this study reveal that **digital accessibility does not**

automatically equate to digital satisfaction. While many users appreciate the convenience and potential of SBI's digital platforms, a significant portion still faces **recurring challenges**—ranging from technical glitches and slow response times to poor chatbot performance and inadequate customer support. These issues, though seemingly minor in isolation, collectively hinder the seamless user experience that digital banking strives to deliver.[13],[14]

The research underscores that **digital banking success is not defined solely by feature availability**, but by the **quality, reliability, and user-friendliness of those features**. For example, the SIA chatbot, though innovative in its design, falls short in practical execution when it comes to handling complex queries or escalating unresolved concerns. Similarly, while the YONO app is feature-rich, performance instability and a sometimes-confusing interface diminish its effectiveness. One of the most critical insights from this study is the **gap between intention and execution**. SBI has clearly invested in digital infrastructure and aims to be a leader in digital financial services. Yet, the voice of the customer—particularly regarding **real-world usage, expectations, and frustrations**—reveals a disconnect that must be addressed. A user-friendly interface, robust technical backend, responsive customer support, and strong data security protocols are not just enhancements, they are essential to building **trust and loyalty** in a digital-first banking environment. Moreover, the findings emphasize the importance of **inclusivity and personalization**. Not all users are equally comfortable with technology, and not all users have the same needs. Therefore, a “one-size-fits-all” approach cannot effectively serve SBI's diverse customer base.

Personalized interfaces, multilingual support, and simplified navigation are critical for ensuring that digital banking remains accessible to senior citizens, rural users, and those new to technology.

In conclusion, SBI's digital platforms represent a significant step forward, but they are still evolving. If the bank can effectively respond to the challenges identified in this study, it can not only improve customer satisfaction but also set a benchmark for digital banking in India. Strategic investments in customer-centric design, artificial intelligence, continuous feedback loops, and infrastructure enhancement will be key to closing the existing service gaps and ensuring that the promise of digital banking becomes a reality for all.[15]

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