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IMPACT OF INTERNET AND MOBILE BANKING SERVICES PROVIDED BY PRIVATE AND PUBLIC SECTOR BANKS WITH REFERENCE TO CUSTOMER SATISFACTION

Dr. Muniyappa N¹ and Dr. Ganesh N K²

¹Associate Professor of Commerce

Government First Grade College Channapatna, (Affiliated with Bangalore University)- 562160. Karnataka

²Associate Professor of Commerce

Government first grade college Channapatna, (Affiliated with Bangalore University)- 562160. Karnataka

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ABSTRACT

Internet and mobile banking services provide customers with 24/7 access to banking facilities, increasing convenience and flexibility. They enable faster and more efficient transactions such as fund transfers, bill payments, and account management. These services reduce waiting time and operational costs for both banks and customers. Enhanced security features and personalized services improve customer confidence and trust. As a result, customer satisfaction and loyalty in the banking sector are significantly increased. The objective of this paper is to identify the most important variables that have a significant impact on Internet banking and mobile banking services on customer satisfaction with special reference to the private and public sector banks in Bangalore city. A well-structured questionnaire is being personally administered to a total of 1188 customers, 649 customers from public and 539 customers from private sector banks in Bangalore city, through online and field surveys. Descriptive statistics and ANOVA were used as statistical tools to find out the relationship between a customer's demographic profile and satisfaction with Internet and mobile banking services in public and private sector banks. It is found that Internet banking and mobile banking services are significantly influencing customers' satisfaction in both private and public sector banks in Bangalore city.

KEYWORDS: Internet, Mobile, Banking Services, Private and Public Sector Banks Customer Satisfaction

1. INTRODUCTION

Banks play a very important role in the Indian financial market, as they are the biggest purveyors of credit and attract most of the savings from the population. Banking is necessary for the economic development of all the nations of the world because a developed banking system holds the key as well as serves as a barometer for the economic health of a country. The banking industry is one of the most successful and strong industries in our country. Internet banking refers to systems that enable bank



customers to obtain accounts and general information on bank products and services through a personal computer. Internet banking products and services can include wholesale products for corporate customers as well as retail products for bank customers. Soon, the products and services obtained through Internet banking may mirror products and services offered by other bank delivery channels such as traditional branch banking, automated teller machines, phone banking, and call centers. Banks with a physical brick-and-mortar presence or virtual banks can offer Internet banking. Through Internet banking, customers can not only get account balances and see statements of account online, but they can also transfer funds, order demand drafts, pay utility bills, etc. The following types of transactions or operations can be performed through Internet banking, including online services such as account information, bill presentment and premium payment, online payment for shopping done on the Internet, loan applications, standing instructions, requests and intimations, financial advice, credit and debit cards, investment transactions, customer correspondence, opening accounts, insurance, and other value-added/premium services, etc. Internet banking is an improvement over the traditional banking system because it has reduced the cost of transaction processing, improved the payment efficiency and financial services, and improved the banker-customer relationship. The relationship between internet banking and service quality can be studied with the level of satisfaction. Customer satisfaction is a function of the customer expectation level and the service quality level provided by the organization. Internet banking plays a pivotal role in giving satisfaction to the customers because internet banking fills the gap between the expected and perceived service quality. So in order to fill this gap, banks should find ways of making electronic services more accessible and allow the customer to verify the accuracy of the internet banking transactions. There are a number of reasons due to which satisfaction of customers using internet banking has improved, such as Customers can withdraw funds and transfer funds anytime, anywhere they want. Accessibility has been extended through technological development, as it allows customers to do business from their home and office. It makes the banking activities and transactions very simple to understand. There is no requirement of direct control with the bank, as services can be operated wherever the customer wants. It has reduced the waiting time of the customer; no long queue standing is required. Availability of employees at all times is not required, as these services are provided 24 hours a day, seven days a week. Internet-based services have enabled the corporate and retail customers to transact from home, office, and while traveling. Online fund transfer enabled the customer to transfer funds from one bank to another or within the same bank at the same time. Communication and interaction between the bank and customer have been improved due to internet banking. On the whole, internet banking has become the preeminent method of carrying out banking transactions and increasing customer satisfaction.

2. LITERATURE REVIEW

Sharma, R. (2021), found that, in Sahibabad, for I-Banking services, 56.5% of the respondents agreed on the reliability and accessibility, 78.8% of the respondents agreed on user-friendliness, 28.8% of the



respondents agreed on security or privacy, 55.3% of the respondents agreed on responsiveness, and 36% of the respondents agreed on customer satisfaction. (Reddy, K., and Reddy, S. 2015) The study shows that the customers of nationalized banks were not satisfied with the employee behavior and infrastructure, while respondents of private sector banks were not satisfied with high charges, accessibility, and communication. Rajasulochana et al. (2022) found that the results implicated that the internet banking service quality on all the dimensions has a significant impact on the customer satisfaction of internet banking customers. Each of the dimensions, namely efficiency, system availability, fulfillment, privacy, contact, and responsiveness, are contributing 71% to the overall customer satisfaction in internet banking in public and private banks. (Kumbhar, V. M. 2011) indicated that highly educated people who are employees, businessmen, and belong to higher income groups and younger groups are using this service; however, the remaining customers are not using this service. Results also show that overall satisfaction of employees, businessmen, and professionals is higher with internet banking services. (Singh, S. and Singh, R.K. 2023) The findings of the study reveal that the sample respondents have more accounts with private banks. The problem was more in public sector banks. The analysis indicated that the sample respondents were of the view that the employees of the sample banks should have a change in the behavior of the staff of the public sector banks. The respondents were more satisfied with the private sector banks due to their better services provided by them. Glara, T. and Franco, E. (2017) found that with regard to satisfaction in ATM services, the customers of both sectors of banks are equally satisfied. Also the customers are satisfied with the internet banking services provided by private sector banks. Mehta (2013) stated that the customers of both public and private banks are satisfied with the services provided by the banks, and the preference to use online banking services does not depend upon the profession of the consumers. The male and female consumers are both nowadays using online banking services for their convenience, and the trend of online shopping and fund transfers and deposits has been increasing at a fast pace. (Virk, N. and Mahal, P. K. 2012) This study concluded that private sector banks are more preferred by the majority of customers, as they emphasize more upon relationship building with their clients and are better equipped with modern infrastructure as compared to public sector banks. (Paul, J. et al., 2015) The results found that, in the case of private sector banks, knowledge of products, response to need, solving questions, fast service, quick connection to the right person, and efforts to reduce queuing time were found to be the factors that are positively associated with overall satisfaction. Assistance to the customer, appearance, and follow-up are negatively associated with customer satisfaction. On the other hand, in the case of public sector banks, knowledge of the product and fast service are the factors that are associated positively, and appearance is the only factor that is negatively associated. (Ahmed, S. and Sajid, A. S. 2019) This study highlighted that electronic banking services are highly recommended and should spread the technical awareness among current and potential customers and develop suitable groundwork for electronic banking services for customer satisfaction. Suhair, N. K., and Nagasanthi, S. (2017) found that credibility and security are favorable



to the public sector due to the government ownership in those banks. In the overall study, quality internet banking services are provided by private sector banks rather than public sector banks in India. (Balaji. and Kumar, P.D. B. 2021). Stated that branch size, services, infrastructure, facilities, staff, working hours, etc., vary according to the governing ownership and location of the branch, i.e., the private sector and public sector or rural and urban branches. So, there is a need to assess the satisfaction level of customers from private and public sector banks. Gohil, S. et al. (2023) found that customers are mainly concerned about safety issues, so banks should educate their customers on the safe use of their passwords and PIN details, and they should insist that customers keep changing their passwords and PIN numbers quite often so no unauthorized fraudulent practices happen in online banking. Jha, D. K. (2019) concludes that quality of services like delivery, convenience, and security together with privacy are critical factors that contribute towards customer satisfaction in both private and public sector banks. Reeshma, K. J., and Rajkumar, D. A. (2017) concluded that the service quality of mobile banking is better in public sector banks in terms of assurance provided to the customers than in private sector banks. In case of responsiveness, private sector banks provide a better mobile banking service quality than public sector banks. Hence, service quality of mobile banking plays a decisive role in both public and private sector banks. (Ali, A. and Bisht, L. S. 2018). Explained that customers of private and public sector banks are satisfied except for some tangibles and behavioral factors of the banks' employees due to the policies, strategies for tangibles, and inefficiency of the employees. So, there is a need to consider tangibles and behavioral factors of the employees to enhance the level of satisfaction in public banks. (Ramesh, L. 2019) Results found that there is a significant difference between the type of bank and the influenced factor to avail internet banking services of public and private sector banks. There is a significant association between the socio-economic profiles and the level of customer perception regarding attitudinal loyalty in internet banking service. (Singh, S. and Arora, R. 2011) The study shows that the customers of nationalized banks were not satisfied with the employee behavior and infrastructure, while respondents of private and foreign banks were not satisfied with high charges, accessibility, and communication.

3. NEED FOR THE STUDY

There is a need to measure customer satisfaction towards internet banking services of private and public banks. Customers are viewed as a group whose satisfaction with the bank must be incorporated in strategic planning efforts. With the better understanding of customers' perceptions, banks can determine the actions required to meet the customer's needs. The main purpose of the study is to know the perception of customers towards the benefits offered by private banks and identify the factors that influence customers towards online banking services.

4. RESEARCH GAP

In the competitive environment of the post-liberalization era, financial sector reforms have



significantly relaxed the market. Banks have evolved new products and services to attract the customers through innovative technological delivery channels. There are also several special operations that give an intensive marketing push to increase the customer base and usage of technologically innovative banking services. For Indian banks, there is a wide market potential for internet banking. The demand for internet banking is necessitated by the growing e-commerce transactions and the paradigm shift in banking led by technology. From the perspective of both users and providers, Internet banking is cost-effective, quick, and convenient. Hence, it is needed to identify the reason why customers prefer internet banking. With this background the present study attempts to study the customer's satisfaction towards online banking services offered by selected private and public sector banks in Bangalore.

5. RESEARCH OBJECTIVES

The objective of this paper is to identify the most important variables which have significant impact of Internet banking and mobile banking services on customer satisfaction with special reference to the private and public sector banks in Bangalore city.

- 1. To explore the impact of customer's demographic characteristics on Internet banking services provided by public and private sector banks.**
- 2. To examine the influence of customer's demographic characteristics on mobile banking services provided by public and private sector banks.**
- 3. To provide suitable suggestions and recommendation for the better improvement of Internet and mobile banking services provided by public and private sector banks.**

6. HYPOTHESIS

H₀: There is no significant relationship between customers' demographic characteristics and their satisfaction with internet banking services provided by private and public sector banks.

H₁: There is a significant relationship between customers' demographic characteristics and their satisfaction with internet banking services provided by private and public sector banks.

H₀: There is no significant relationship between customers' demographic characteristics and their satisfaction with mobile banking services provided by private and public sector banks.

H₂: There is a significant relationship between customers' demographic characteristics and their satisfaction with mobile banking services provided by private and public sector banks.



7. RESEARCH METHODOLOGY

The present study is mainly based on a primary survey being conducted with the help of a pre-tested, well-structured questionnaire, which is being personally administered to a total of 1188 customers, 649 customers from public and 539 customers from private sector banks in Bangalore city, through online and field surveys. The study is confined to finding out the customer satisfaction level of selected public sector banks such as State Bank of India, Canara Bank, Bank of Baroda, Indian Overseas Bank, and Union Bank of India. and also studying the customer satisfaction level of the selected private sector banks, such as ICICI Bank, HDFC Bank, Axis Bank, Kotak Mahindra Bank, and Karnataka Bank Ltd., in Bengaluru City. Two dimensions (Internet and mobile banking services) have been considered in this study for analyzing the level of satisfaction of the respondent on a five-point scale ranging from strongly agree to strongly disagree. Convenience sampling is used to collect the data. The mean and frequency distribution method has been used to compare the percentage of satisfaction on different variables between public, private, and foreign banks. Descriptive statistics and ANOVA were used as statistical tools to find out the relationship between a customer's demographic profile and satisfaction with Internet and mobile banking services in public and private sector banks.

8. SCOPE OF THE STUDY

The study aims to find out the customer's satisfaction towards internet and mobile banking services offered by public and private sector banks. This study also aims at measuring the impact of demographic characteristics on the satisfaction of the customers and offering suitable suggestions to solve the problems. This study also compares the perception and preference of customers towards internet banking services offered by public and private sector banks in Bangalore City.

9. DATA ANALYSIS AND FINDINGS

Table 1: Customers Demographic Profile and Satisfaction towards Internet banking services

Customer Demographic Profile	Categories	Public Sector Banks					Private Sector Banks				
		Descriptive			ANOVA		Descriptive			ANOVA	
		MEA N	N=6 49	SD	F	Sig.	MEA N	N=5 93	SD	F	Sig.
Gender	Male	3.759	384	1.141	3.918	0.042	3.416	344	1.082	2.526	0.040
	Female	3.505	265	1.181			3.305	249	1.199		
Occupation	Government Employee	3.683	149	1.135	3.902	0.005	3.500	117	0.944	3.267	0.012
	Private Employee	4.026	139	0.889			3.661	94	0.944		
	Business	3.895	115	1.082			3.659	123	1.210		
	Professional	3.597	121	1.168			3.400	138	1.155		
	Student	3.187	125	1.019			2.683	121	1.006		
Age	Between 20 - 30 Years	3.916	264	1.024	6.422	0.000	3.362	201	1.089	4.992	0.001
	Between 30 - 50 Years	3.587	242	1.127			3.244	201	1.208		
	Above 50 Years	3.450	143	1.112			2.980	191	1.130		
Education Qualification	School Level	3.536	155	1.089	3.558	0.007	3.242	155	1.074	5.054	0.001
	U.G	3.591	225	1.095			3.322	171	1.010		
	P.G	5.000	269	0.000			3.645	267	0.000		
	Urban	3.056	355	1.238			3.062	322	1.057		

Geographical Location	Semi-Urban	2.939	294	3.982	3.982	0.003	2.926	271	1.227	4.231	0.002
	Less than Rs. 20,000	3.407	191	1.180	3.006	0.018	2.903	171	1.217		
Monthly Income	Between Rs. 20,000 to 40,000	3.555	172	1.143	3.006	0.018	3.088	155	1.166	3.571	0.007
	Between Rs. 40,000 to 60,000	3.592	146	0.996			3.181	173	1.077		
	More than Rs. 60,000	3.936	140	1.019			3.584	94	1.011		

10. Findings based on Internet Banking Services

In the customer demographic profiles of public sector banks, gender has significantly influenced customer satisfaction towards Internet banking services ($p < 0.05$); more specifically, the male category was found to be more satisfied with Internet banking services in public sector banks (mean = 3.759). Whereas in the case of private banks also, the male category was found more satisfied with Internet Banking Services (mean=3.416). In this case, gender also has significantly influenced the customer satisfaction towards internet banking services in private sector banks, as $p < 0.05$.

The demographic profile of customers in public and private sector banks and the occupation have significantly influenced the customer satisfaction towards internet banking service in public sector banks ($p < 0.05$). More specifically, the private employees were found more satisfied with Internet banking services in both public and private sector banks (mean=4.026 and mean=3.661, respectively). The demographic profile of customers in the category of age has significantly influenced the customer satisfaction towards internet banking service in both public and private sector banks ($p < 0.05$). The age group between 20 and 30 years was found more satisfied with Internet banking services in both public and private sector banks, with means of and 3.362, respectively.

The demographic profile of customers in the category of educational qualification has significantly influenced customer satisfaction towards internet banking service in both public and private sector banks ($p < 0.05$). Specifically, P. G. qualified customers are more satisfied with internet banking service in both public and private sector banks (mean=5.000 and mean=3.645, respectively).

In the demographic profile of customers, geographical location was found significant with customer

satisfaction towards internet banking service in both public and private sector banks ($p \leq 0.05$). Specifically, urban customers are more satisfied with internet banking service in both the sector banks (mean=3.056) and (mean=3.062), respectively.

In the Customer Demographic Profile, the monthly income has significantly influenced customer satisfaction towards internet banking services in both public and private sector banks ($p \leq 0.05$). Specifically, those who have a monthly income of more than Rs. 60,000 in both are satisfied with Internet banking services as (Mean=3.936) and (Mean=3.584), respectively.

Table 2: Customers Demographic Profile and Satisfaction towards Mobile Banking Services

Customers Demographic Profile	Categories	Public Sector Banks					Private Sector Banks				
		Descriptive			ANOVA		Descriptive			ANOVA	
		MEAN	N=649	SD	F	Sig.	MEAN	N=593	SD	F	Sig.
Gender	Male	3.063	384	1.141	2.035	0.088	3.073	344	1.071	3.667	0.061
	Female	2.917	265	1.181			2.900	249	1.222		
Occupation	Government Employee	3.015	149	0.940	3.207	0.013	3.167	117	1.175	3.267	0.012
	Private Employee	3.187	139	1.052			3.587	94	0.944		
	Business	3.034	115	1.129			3.455	123	1.194		
	Professional	3.016	121	1.467			3.062	138	1.210		
	Student	2.839	125	0.992			2.547	121	1.006		
Age	Between 18 - 30 Years	3.000	264	1.258	15.138	0.000	3.382	201	1.100	2.483	0.043
	Between 30 - 50 Years	2.546	242	1.152			3.184	201	1.231		
	Above 50 Years	2.308	143	1.029			3.015	191	1.140		
Education Qualification	School Level	2.925	155	0.927	6.578	0.000	2.925	155	0.927	7.287	0.000
	U.G Level	3.000	225	1.199			3.000	171	1.158		
	P.G Level	3.127	269	1.414			3.123	267	1.414		
Geographical Location	Urban	3.056	355	1.088	3.982	0.003	3.062	322	1.057	4.231	0.002
	Semi-Urban	2.939	294	1.238			2.926	271	1.227		
Monthly Income	Less than Rs. 20,000	2.843	191	0.965	2.798	0.025	3.110	171	0.880	22.687	0.000
	Between Rs. 20,000 to 40,000	3.029	172	1.235			3.170	155	0.727		
	Between Rs. 40,000 to 60,000	3.041	146	1.332			3.883	173	1.232		
	More than Rs. 60,000	3.073	140	1.106			3.936	94	1.170		

11. Findings based on Mobile Banking Services

In the case of both public and private sector banks, the gender was found insignificant with Mobile Banking Services as the ($p \Rightarrow 0.05$).

The demographic profile of customers in both public and private sector banks shows that occupation has significantly influenced the customer satisfaction towards mobile banking service in public sector banks ($p = < 0.05$). More specifically, the private employees were found more satisfied with mobile banking services in both public and private sector banks, with means of and 3.587, respectively.

The demographic profile of customers in the category of age has significantly influenced the customer



satisfaction towards mobile banking service in both public and private sector banks ($p = < 0.05$). The age group between 20 and 30 years was found more satisfied with mobile banking services in both public and private sector banks, with means of and 3.382, respectively.

The demographic profile of customers in the category of educational qualification has significantly influenced customer satisfaction towards mobile banking service in both public and private sector banks ($p = < 0.05$). Specifically, P. G. qualified customers are more satisfied with mobile banking service in both public and private sector banks (mean=3.127 and mean=3.123, respectively).

In the demographic profile of customers, geographical location was found to be significant with customer satisfaction towards mobile banking service in both public and private sector banks ($p = < 0.05$). Specifically, urban customers are more satisfied with mobile banking service in both the sector banks (mean=3.056) and (mean=3.062), respectively.

In the Customer Demographic Profile, the monthly income has significantly influenced customer satisfaction towards mobile banking services in both public and private sector banks ($p = < 0.05$). Specifically, those who have a monthly income of more than Rs. 60,000 in both are satisfied with mobile banking services as (Mean=3.073) and (Mean=3.936), respectively.

12. SUGGESTIONS

Suggestions for improving Internet banking services in public sector banks

1. With NEFT, the customer should be able to transfer any amount to the recipient's account on a one-on-one transfer basis. NEFT transactions don't have a maximum limit for funds that can be transferred in a single day.
2. RTGS should be available for customer and interbank transactions around the clock. IMPS is another real-time payment service, but the distinguishing factor is that IMPS is available 24/7, and customers can avail of the service even on bank holidays. Using IMPS, customers should be able to transfer comparatively lower amounts, more than Rs. 2 lakhs, instantly.

Suggestions for improving mobile banking services in public sector banks

1. Being customer-centric, the banks should provide the facility of a mobile banking application for customers, which works as a one-stop solution for multiple recharges. They enable them to leap beyond traditional transactions and manage personal recharges, bill payments, SOS recharge, social media recharge, buddy management, card management, VAS retailing, and other payments.
2. There should be a facility for payment of All utility bills, right from electricity, water, internet, and phone bills, must be paid on time to avoid penalties. Banks had to invest their time and



resources to track monthly utility bills while ensuring these recurring payments are made on time and services are maintained due to late or non-payment of bills. However, this can be changed forever with the help of automation.

3. With WhatsApp banking, users should be able to interact with their banks and access certain banking features and services offered without visiting the branch or using a separate banking application.
4. Unified Payments Interface (UPI) should be linked with multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It should also cater to the “Peer to Peer” collect request, which can be scheduled and paid as per requirement and convenience.
5. For improvement of the mobile wallet facility, the bank should create special software. The software must comply with financial regulations such as Anti-Money Laundering (AML) and Know Your Customer (KYC) laws. If the mobile application accepts, processes, stores, or transmits credit card data, it must maintain compliance with Payment Card Industry Data Security.
6. To ensure safety & security in the form of mobile app registration, AppBind uses a unique, complex algorithm to bind the mobile device ID, SIM number (SIM binding), and phone number to create a unique digital identity for every mobile app user. It acts as an extra layer of mobile app security to prevent unauthorized access to user data.
7. There should be a dual authentication log-in with fingerprint, and there should be a customer register or subscription to the network; the controller should store all of the registered information for authorization purposes. Customer fingerprints should be registered with the network.
8. The public sector banks should provide an array of banking facilities to the account holders. There should be some dedicated services that allow customers to check their account balances, transfer funds, etc. One can perform balance inquiries online and offline through various methods such as missed call service, net banking, mobile banking, passbook, WhatsApp, and more.
9. Public sector banks should create user-friendly mobile apps. Biometric authentication, two-step authentication, SMS or push notifications, and end-to-end encryption can greatly increase the security of mobile banking apps from the start.

Suggestions for improving Internet banking services in private sector banks

1. There should be hassle-free and easy transfer of funds between own accounts in private sector banks along with preferred language.
2. There should be hassle-free and easy third-party fund transfers—any branch in the same bank along with the preferred language.
3. There should be 24/7 banking support in the availability of banking services 24 hours a day, 7 days a week throughout the year. Customers can get assistance and perform any transactions 24/7 and in real time.



4. For Internet banking, double authentication ID and password are required for online transactions.
5. Private sector banks should give more concentration on safety and security with regard to passwords, browsers, and navigation of the customers.
6. There is a need to improve doorstep banking services so that customers don't have to visit your bank branch for their routine banking activities like cash deposit, cash withdrawal, cheque deposit, or making a demand draft.
7. There should be a single payment facility for investments in multiple schemes across mutual funds, using a single form and multiple modes of payment for investments through online banking. Changing the beneficiary limits on net banking should be enhanced from 2 lakhs to 4 lakhs through IMPS.
8. There is a need to send A/c balance and transaction history as and when required by the customer through SMS and e-mail.

Suggestions for improving mobile banking services in private sector banks

1. **There is a need for training to be provided to the customers who are not aware of using the Bharat QR, which,** as the name suggests, is a QR-based payment solution and can be used to make P2M (Person to Merchant) digital payments. This means that customers can directly scan the Bharat QR code deployed at the merchant's or seller's place using any Bharat QR-enabled mobile application.
2. The customers should be able to get Quick Missed Call Banking services through SMS Banking.

13. LIMITATIONS OF THE STUDY

1. **Advanced statistical tools might have been used for the study.**
2. **Co-operative & foreign banks are not included in the present study.** A significant body of literature on service quality, perceived risk, and trust, customer retention, customer convention, customer loyalty was ignored. Some articles on the broader topic of online banking were excluded from this study.
3. It must be stressed that online banking is only one form of electronic banking, which includes mobile banking and other digital banking platform. Further research could consider expanding by including other forms of electronic-banking.
4. **Other banking services which are not related to online banking services were ignored in the present study.**
5. **The responses collected for the present study might be some biased for some extent.**
6. **The sample selected for the study might not be sufficient for the study.**
7. **The study is limited to exploring customer satisfaction with online banking services provided by selected private and public sector banks in Bangalore district.**



8. The study is related to Bangalore district only.

14. DIRECTIONS FOR THE FUTURE RESEARCH

In future research compare the banks by using SERVQUAL dimensions until the research results and level of customer satisfaction are more realistic. There is still room for further areas of research on how banks should incorporate all these service features in gaining customer loyalty and customer retention. Further research can be on making comparisons of different developed economies' banks with Indian banks, like American and European banking websites & their e-banking practices with Indian banking websites and their e-banking practices, for studying service quality variables that enhance the customer loyalty in banks. The ongoing technological innovations in the Indian banking sector on a regular basis can always be a good area of further research. Future researchers can substantiate the research findings by carrying out similar studies in various cities. This survey should cover a much wider range of areas. In addition, numerous bank employees, customers, and bank managers wish to provide feedback on the banks' marketing strategies and how to attract the customers.

CONCLUSIONS

Internet adoption among Indians has been increasing over the last two decades. Indian banks have also risen to the occasion by offering a new delivery channel, which has become available to Indian customers. Private sector banks are quite successful in satisfying their customers' needs. But public sector banks still need to put in more efforts to make this sector survive in the present world of e-banking competition. The various services offered are Internet banking, SMS banking, ATMs, mobile banking, e-checks, UPI, and debit/credit cards. In today's world of globalization, internet banking is a significant aspect of the development of the banking sector by solving major issues and challenges faced by internet banking. Private sector banks represent more of the POS terminal market as compared to public sector banks. The prepaid payment instruments in the country are mostly paid through mobile wallets. The Government of India and various government agencies are making an effort to make internet banking safer, more secure, and more reliable with the convenience of digital channels. Most of the customers are visiting branches less often, and they use online and mobile technology for their banking needs more often. Online and mobile banking are rapidly growing. Nowadays most of the people of India use internet banking for their transactions, and it makes them stand with the current scenario of the country.



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