

Customer Satisfaction Towards Digital Banking Services

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Abstract: *Digital banking is one of the major aspects of today's banking environment because of the recent technological developments. Digital banking can be viewed as the usage of online applications and electronic devices for carrying out all kinds of banking transactions, such as money transfer, payments of bills, and managing one's accounts. The main purpose of the current research paper will consist in assessing the factors that influence the level of consumer satisfaction with digital banking services. Among the most significant determinants of consumer satisfaction with such services, there will be usability, security, reliability, service quality, and efficiency. The consumers require fast and easy-to-use banking applications since they allow carrying out banking activities on a daily basis. Nevertheless, the issues related to security and privacy become essential and need to be considered due to the necessity of protecting personal financial data from being stolen.*

Performance issues connected with the speed of responses of systems, frequency of errors, and reliability also acquire importance in evaluating customers' satisfaction. Moreover, customer services and support are important aspects to be taken into account. Age, education, and computer skills constitute some important variables as well.

Keywords: *banking environment*

I. INTRODUCTION

In the recent past, the banking industry has witnessed a revolution owing to the fast-paced technological advancements. The process of digital banking involves carrying out banking activities using online tools such as the internet and mobile phone applications that do not require individuals to visit brick-and-mortar bank branches. This has brought about an immense change in customer expectations and service delivery in the banking sector. Customer satisfaction in the field of digital banking is an issue that has received much attention in financial institutions. With the stiff competition that exists among various banks, offering high-quality digital banking services is necessary to ensure that customers remain loyal to particular organizations and that new customers are acquired. One of the factors that determine digital banking satisfaction is ease of use. Users expect that the system should not only allow easy navigation but also make their tasks easier by having simple processes when doing tasks like transfer of funds, paying bills, checking balance, among others. User friendliness makes the work easier and ensures that the experience is good, especially for those who do not have high IT skills.

Another very important factor is security. With the numerous reports about cyber frauds, customers demand security features such as encryption, alert mechanisms, two-factor authentication, among others. This will enhance satisfaction since they feel safe when conducting transactions. The speed of the services is also vital since customers expect prompt and continuous provision of the services without interruptions. Moreover, the role of the customer support services cannot be underestimated when it comes to the level of customer satisfaction in digital banking. In particular, effective complaints handling and fast response to clients' questions, along with round-the-clock customer support, positively affect the experience and help overcome any problems quickly. Also is personalize services including customized tips and notification improve customer satisfaction.



In addition to this, it is necessary to consider that age, education, and IT skills play an important role in the level of adoption of online banking systems. Typically, young people tend to adapt faster to the use of technology than older individuals who might need some help.

To sum up, digital banking represents a groundbreaking development in the sphere of finance. Nevertheless, maintaining customer satisfaction at a high level is a crucial factor for success in this industry. Therefore, improving technologies and security, as well as providing top-notch customer services, will enable companies to stand out from the crowd. The advent of digital banking has brought about tremendous change in how customers engage with financial organizations. With technological developments growing at an incredibly fast pace, banks have been forced to offer their services through online banking, mobile banking, and other forms of automated services. Examples of services offered through digital banking include online money transfer, mobile banking, internet banking, ATMs, and digital wallets. Satisfaction with digital banking involves measuring the degree of happiness that users receive when using the service.

Furthermore, the number of customers using digital banking services has grown significantly because of the increasing number of smartphone users and internet availability. Particularly, during the coronavirus outbreak, people tended to prefer contactless payments. Thus, for banks, there was no other way but to improve their online services.

To summarize, customer satisfaction in digital banking is an integral part of modern banking activities. It is crucial for banks to offer their customers high-quality digital services to guarantee satisfaction. The concept of digital banking is defined as the process of offering banking facilities through internet-based systems. This approach has allowed individuals to perform various transactions in relation to money transfer, payment of bills, viewing balances, and managing their bank accounts irrespective of location and time. Digitalization of the process has minimized the necessity to visit a bank branch physically, making transactions easier and more comfortable.

The degree of satisfaction of the customers with the services provided can be defined as customer satisfaction with the digital banking process. This aspect is extremely crucial when it comes to the overall performance of a particular banking institution since satisfied customers will keep using and recommending the offered services.

Importance of Digital Banking

Today, digital banking is one of the most important aspects of modern banking. Through the use of electronic mediums like mobile phones and computers, customers are able to do various activities related to banking from any place. Some of the key aspects through which we understand the importance of digital banking include:

1. Saves Time

In digital banking, the customers get an easy and quick way of completing their tasks without having to stand in long queues in the banks.

2. Available 24/7

As compared to traditional banking systems, digital banking services are available round the clock i.e., 24 hours in a day, 7 days in a week.

3. Convenient and Easy to Use

Convenience is another advantage offered by digital banking while doing transactions, transferring money, and paying bills.

4. Economical Process

Digital banking is also economical due to fewer transaction costs and expenses for both parties because there is less paperwork and no physical visits required.



5. Promotes Non-Cash Transaction Economy

Through digital banking, one can perform transactions using online method, UPI, and debit or credit cards without the use of any cash.

6. Good System for Maintaining Records

Because all transactions are performed digitally in a digital banking system, record maintenance is easier.

7. High Security

A high level of security is provided by the digital banking process due to multiple security features.

Concept of Customer Satisfaction

Customer satisfaction is the state of being pleased by a customer due to the product or service he has used. This satisfaction comes when the customer gets a better deal than expected from the service provider. In terms of banking, there are numerous factors that may contribute to customer satisfaction, including the level of service offered, convenience, security, and ease of use. digital banking customer satisfaction

Digital Banking and Customer Satisfaction

There is a positive relationship between digital banking services and customer satisfaction. The provision of fast, secure, and convenient services by digital banks increases customer satisfaction. However, any technological and security issues can create customer dissatisfaction. In conclusion, an improvement in digital banking services leads to customer satisfaction.

Statement of the Problem

1. Digital banking is gaining popularity at an alarming rate, yet not all clients are happy.
2. Several people encounter technological glitches, transaction failures, and server malfunctions.
3. Security and threats of fraud are critical issues.
4. Inadequate awareness and digital literacy in rural areas.
5. Some clients struggle with using digital banking facilities.
6. Hence, there is a need to evaluate the degree of client satisfaction.

Purpose of the Study

1. The purpose is to determine how satisfied the customers are with digital banking.
2. The factors that influence customer satisfaction like security, convenience, and quality of service.
3. To examine the issues experienced by customers when utilizing digital banking.
4. To investigate the extent to which customers are aware of digital banking services and use them.
5. To provide recommendations for improving digital banking services.

Study Area

1. This study is carried out in a particular geographical area.
2. In the case of this study, the study area would be the city of Gwalior.
3. It consists of customers from various commercial banks who use electronic banking services.
4. It would include both urban as well as adjacent semi-urban areas.



SCOPE OF THE STUDY

The current research aims to evaluate the customer perception and satisfaction of digital banking services provided by commercial banks, specifically focusing on the city of Gwalior. Various forms of digital banking services have been included in the current study, including mobile banking, internet banking, and ATM services.

The main objective of the current study is to understand the awareness and usage rate of the services, along with identifying factors influencing the experience, such as security, convenience, and service quality.

The current study utilizes primary data collected from a limited number of respondents, along with secondary data gathered from various relevant sources.

The current study's scope has been confined to a particular geographical location, and the sample size used is relatively small, which implies that the findings of the current study cannot be generalized to other regions. However, the study can still provide valuable insights into customer behavior and satisfaction related to digital banking services in commercial banks.

TYPES OF DIGITAL BANKING

1. Satisfaction with Service Quality

This type of customer satisfaction arises due to efficient provision of digital banking services. Efficient service means that transactions are executed without technical glitches, errors or delays. Such a scenario leads to high levels of customer satisfaction.

2. Customer Satisfaction on Security and Privacy

Security is one of the most critical factors when it comes to digital banking. Customers tend to be satisfied when their data and financial details are safeguarded using OTPs, encryption, and proper logging methods. Being scared of any scam or information leaks results in low customer satisfaction.

3. Customer Satisfaction in Regards to Convenience.

Digital banks offer their clients the possibility to perform operations anytime and from anywhere they may wish. It means that there is no need to go to the branch in order to conduct operations. Convenience and ease of performing these tasks increase customer satisfaction rates.

4. User-Friendliness of the Application.

User-friendliness of the application is related to the interface that is designed in an easy-to-use manner. Complexity of interface usually discourages users and lowers customer satisfaction rates.

5. Satisfaction with Transaction Efficiency

Customers demand quick and reliable transactions. Failure to process payments and fund transfer operations in timely manner causes dissatisfaction among users.

HYPOTESIS

H0: There is no significant effect of security, convenience, and service quality on customer satisfaction.

H1: There is a significant effect of security, information system convenience, and service quality on customer satisfaction.

II. OBJECTIVE OF STUDY

- To study customer perception towards digital banking services in commercial banks.
- To analyze the level of customer regarding digital banking services.
- To identify the key factor affecting customers satisfaction such as security, convenience and service quality.



- To examine the problem faced by customers while using digital banking services.
- To suggest measures to improve customer satisfaction in digital banking.

III. LITERATURE REVIEW

Nidhi R THOMAS,R,&Kumar,M:2025 Review of customer satisfaction towards e banking in the Indian banking sectors concludes that convenience ,24x7 access and lower transaction costs raise satisfaction but concerns about security and digital skills still limit full acceptance of banking

M Gupta 2023 – Study of customers satisfaction towards internet banking services. Reports high satisfaction for low cost ease of use and instant messaging In internet banking contexts.

AFFUL EKOW KELLY AND SELLAPPAN PALAIAPPAN 2019-Conducted a study titled survey on customers satisfaction adoption perception , behavior and security on mobile banking published in information technology software engineering vol.9 the study focused on security issues and technology adoption factors influencing mobile banking usage. A qualitative research design based on document analysis and thematic review was adopted

Yadav, P. (2024), in her paper “Understanding Customer Perceptions In Digital Banking: A Comprehensive Review. Educational Administration: Theory and Practice”, The findings of this research highlight the increasing ease and widespread acceptance of digital of digital offerings, individuals are discovering unprecedented convenience in managing their financial affairs online. The availability of these services enables customers to perform transactions and retrieve account details at their convenience, irrespective of time or place which has become a crucial factor in the rise of digital banking usage.

Dr.P.Revathi (2019): Online banking is one of the most significant developments for the banking industry in its long history. However, despite the many benefits that online banking provides to customers, there are also a number of major concerns and challenges for marketers in the online banking sector. Traditional banking habits, security, technical issues, transaction difficulties, and small marketing budgets are all major challenges that online banking marketers will have to reconcile if they are to succeed in this field. However, demand for this industry continues to be very strong. So it is likely that online banks will only grow more advanced and successful as they strive to resolve their marketing challenges.

Dr. Lekshmi Bhai. P.S in her research paper entitled E-BANKING IN INDIA - PROBLEMS AND PROSPECTS (2019), focuses on the how the Indian banking sector has completely transformed. She mentions that the main objective behind integrating banking services with technology is convenience and efficiency.

Nambiar, K. & Koshy, A. Nambiar and Koshy (2021) study the impact of the COVID-19 pandemic on increasing digital banking trends in India. The analysis in their studies examines evolution of consumer behavior and banking practices in the 22th pandemic. Surveys were done during and after the. during lock down times, the authors notice that there is a high growth in utilising digital banking services with a high number of consumers using online banking to do online banking.

the first time. The paper focuses on safety issues and the need to conduct contactless payments as the factors that contribute to this change. The authors believe that this is a trend that will probably stay after the pandemic and that banks will have to adjust to the new normal and strengthen their digital infrastructure. Jha, S. & Kumar, V. (2022) Jha and Kumar analyze the customer outreach methods used by Indian banks to boost digital banking experiences. In their studies, they examine numerous engagement strategies such as customized communication, loyalty, and interactive customer support systems. The authors identify that the effective use of engagement strategies through a series of case studies of leading banks increases customer.

Tyagi, A. & Sharma, R. (2022) Tyagi, A. & Sharma, R. (2022)

The authors in this paper focus on the issues and prospects of using digital banking among the elder generation in India. It talks about the issues encountered by elders in embracing digital banking services including the lack of awareness and security issues. By interviewing and surveying 300 elder people regarding the usage of digital banking,



the authors reveal the significance of having user-friendly interfaces and personal assistance. In conclusion, banks need to develop products for elders which will include training programs.

Prof. Kanchan Nathe

International Journal of Research In Commerce and Management Studies 2025.

The emergence of digital banking has brought about changes to the conventional banking landscape by providing customers with more convenience, accessibility, and efficiency. This study seeks to investigate the effect of digital banking on customer satisfaction based on the main factors like design of user interface, service quality, transaction speed, trust, and customer support. The approach adopted in this study involves a combination of qualitative and quantitative methods using an analysis of relevant literature alongside primary data collected from survey and interview findings, which show a strong relationship between digital banking services and customer satisfaction

Vo Duy Tuong & Nguyen Ha Thach (2025) This article, written by Vo Duy Tuong & Nguyen Ha Thach (2025), expands knowledge concerning customer satisfaction and loyalty related to digital banking. In particular, it contributes to the scope of application of consumption values theory by applying it to evaluate the effect of functional, emotional, epistemic, and monetary values on satisfaction and loyalty. Unlike other studies which consider demographic characteristics of a much wider range of people, this article pays attention to Generation Z and their specific preferences for innovation and convenience over gaining popularity. Tandel (2023) [4]; Devi (2023) Customer satisfaction is the level of correspondence between consumer expectations and the actual quality of service provided. In terms of digital banking, which is characterized by high accessibility, the concept of customer satisfaction plays a crucial role because it directly affects loyalty. Many studies provide evidence that the better the quality of service provided (reliability, responsiveness, and empathy), the higher levels of customer satisfaction and loyalty are observed. Thus, in South African market, for example, empirical evidence confirmed a positive correlation between service quality and satisfaction.

This research analyzes online banking services, variables influencing digital banking, digital banking perception of clients, and issues faced while using digital banking services.

. Chi-Square Test, Henry Garrett Ranking Technique, two way tables, mean scores, percentages, among others, have been utilized to test the collected data. Data analyses have been presented in tables and graphs. The research has revealed that effectiveness of online banking depends more on the attitude, dedication and involvement of all parties concerned as well as ability of the clients to capitalize on the services provided. Today's customers demand concern and dedication and not only polite manners from organizations. Selvam, V. (2017) Purpose of this research was to analyze views of consumers on Digital Banking (DB), customer experience, satisfaction, loyalty, as well as Financial Performance (FP) in UK banks. Multivariate Factor Analysis, Structural Equation Modelling, Variance Testing, and derivation of Financial Ratios through financial reports of the banks have been employed, along with a survey, to examine customers' perceptions regarding above aspects. The main factors influencing customer experience in DB are service quality, functional quality, perceived value (PV), employee-customer engagement, perceived usability, and perceived risk. Customer loyalty, satisfaction, and experience all have a significant impact on FP. This study's focus on UK bank customers limits its applicability to consumers of other banks globally. Mbama, C.I. and Ezepue, P.O. (2018)

IV. RESEARCH METHODOLOGY

Research Methodology

Methodology of research is employed to collect, analyze, and interpret data in an organized manner. It assists in determining the level of customer satisfaction regarding digital banking services through the use of proper techniques such as data collection, sampling, and analysis.



RESEARCH DESIGN

This study is based on descriptive research design as it intends to explain and analyze the level of customer satisfaction regarding digital banking services.)

PRIMARY DATA

The necessary data can be collected by means of a questionnaire prepared on Google Form with regards to the views, experiences, and satisfaction levels of the respondents with regard to digital banking facilities.

SECONDARY DATA

The secondary information is gathered from online articles book, websites ,records. Previous reports and researches.

SAMPLING METHOD

The sampling unit refers to the primary unit that divides the entire population for sampling purposes. The unit or individual is regarded as an individual separately. “This makes it easier when collecting data and analyzing it.

SAMPLING SIZE

“Sample size means the total number of people selected for the study from the population. Based on their data, conclusions are made about the entire population in a reliable and accurate way.”

TARGET SAMPLE

In this research, the target sample includes customers in Gwalior city who use digital banking services. Response is collected 102 by google form

SAMPLING TOOL

A Structured questionnaires Using Google forms was used as the sampling tool.

ANALYSING TOOL

Data was analyzed using Microsoft Excel with the help percentage and charts.

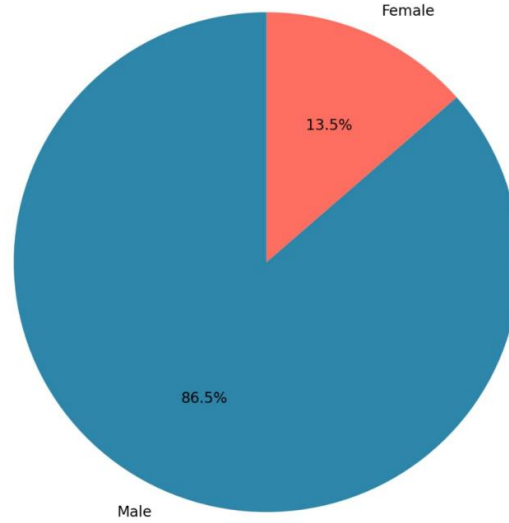
V. DATA ANALYSIS & INTERPRETATION

Gender analysis

The pie chart shows the distribution of respondents based on gender .it is evident that the Majority of the respondents are male representing 86.5% of the total sample while female Respondents accounts for only 13.5% dominated by male participants .the relatively low participation of female respondents may limit the generalizability of the result ,as it does not Equally represent both genders .



Gender distribution (aligned to names)



Data Accuracy 86.5% (male) and female 13.5%

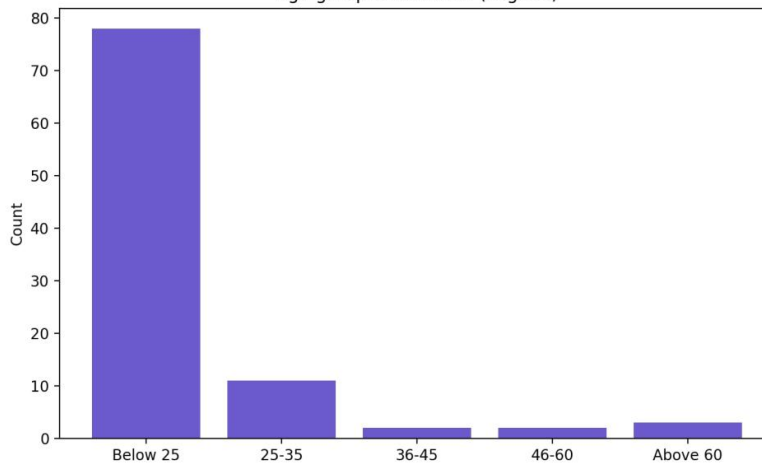
Age Group

Main group the biggest group is below 25 which has nearly 80 people

Other group there are very few people in the older age group 36 to 60 +

Conclusion this means the survey result mostly represent the views of the younger Generation

Age group distribution (aligned)



The majority of respondents are under 25 years old . participation decreases significantly as the age increases making the sample highly youth centric



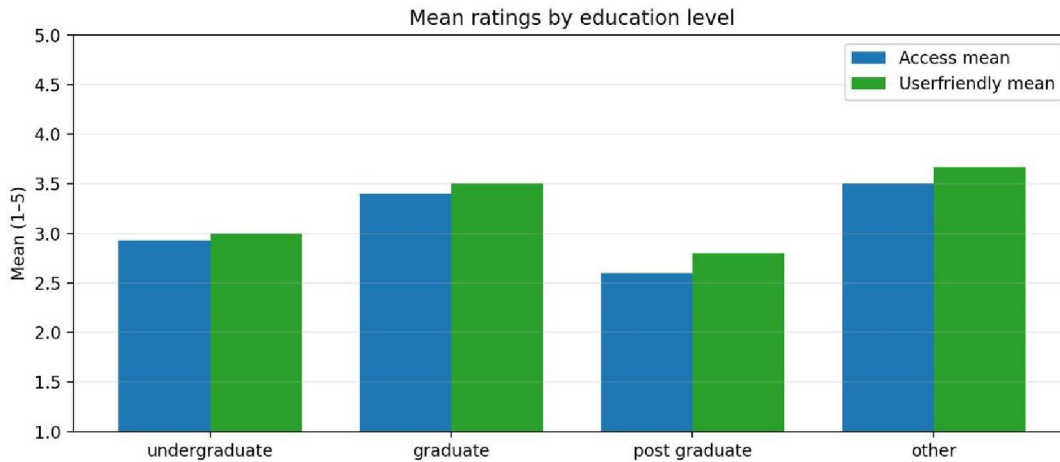
Education level

So the sample is mostly undergraduate (40.6%) and graduate (37.6%), with smaller groups for post graduate (9.9%) and other (11.9%).

Ratings by education level

This table summarizes, by education, the mean ratings plus Top-2-box (4–5), Bottom-2-box (1–2), and the net Top2 – Bottom2 in percentage points:

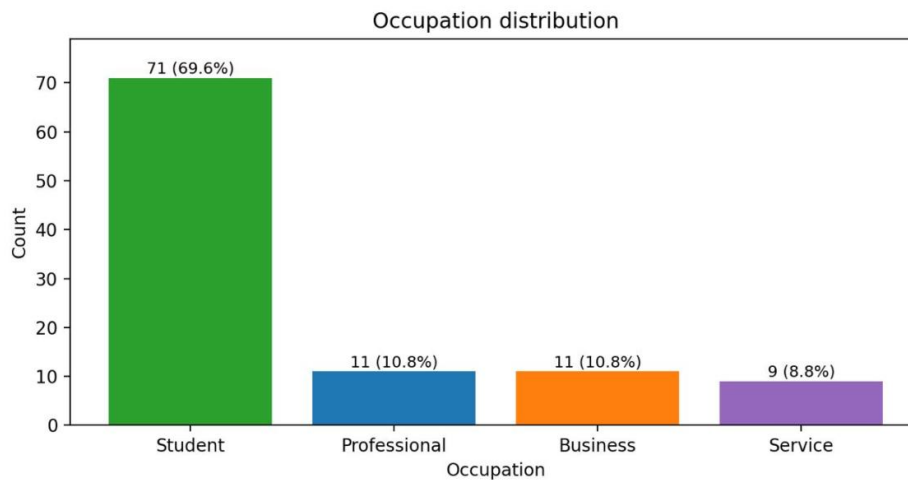
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Occupation

Occupation breakdown (n=102)

Occupation	count	percent
Student	71	69.6%
professional	11	10.8%
business	11	10.8%
servicess	9	8.8%



Majority of Respondents: Most respondents belong to the category of Students (69.6%).

Equal Respondents: Professionals and Business owners have equal responses (10.8% for each).

Minimum Respondents: The lowest number of respondents belongs to the Services category (8.8%).

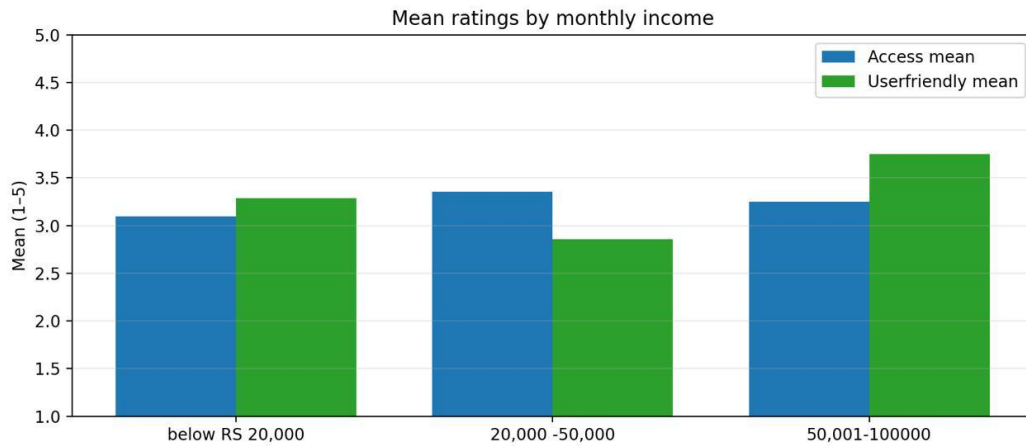
Conclusion: Therefore, the conclusions drawn from this survey largely represent the opinions of students.

MONTHLY INCOME

Monthly income breakdown (n = 101)

monthly income	count	percent
Below Rs 20,000	83	82.2%
Rs 20,000 - 50,000	14	13.9%
Rs 50,001 - 100,000	4	4.0%

What this means in plain terms: your respondents are overwhelmingly in the “Below Rs 20,000” bracket (a bit over 8 out of 10). The middle bracket (20k–50k) is a small minority, and 50k–100k is very small.



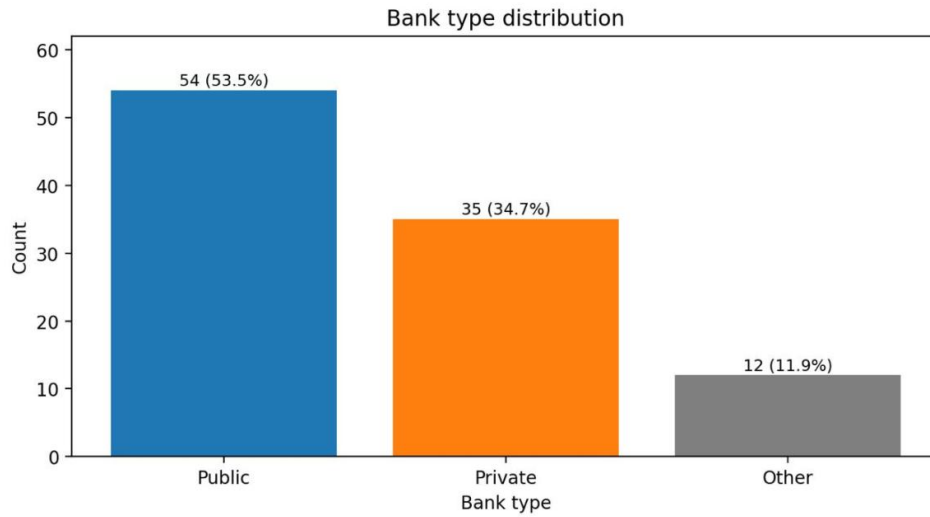
NAME THE BANK

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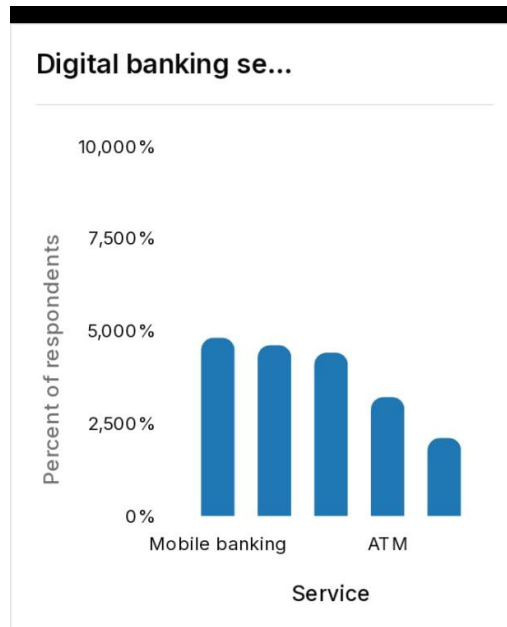




DIGITAL BANKING SERVICES USES

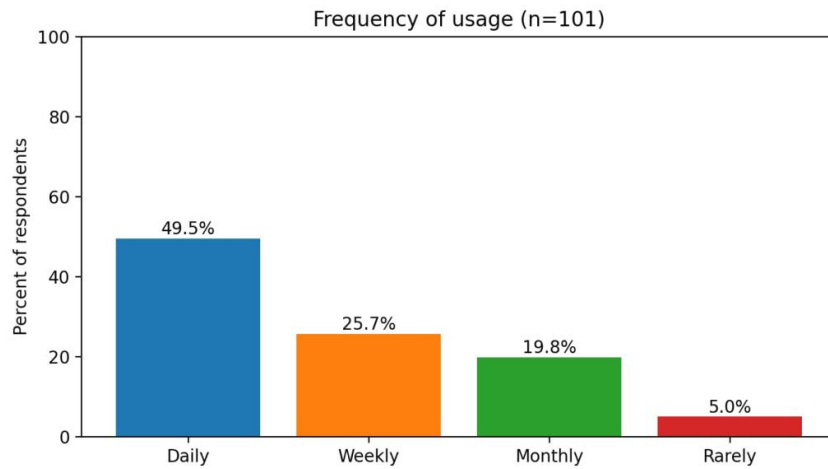
HOW s many respondents use each services since people can pick multiple total can Exceed 100

service	user	percent
Mobile banking	48	48%
upi	46	46%
Internet banking	44	44%
atm	32	32%
Debit card /credit	21	21%



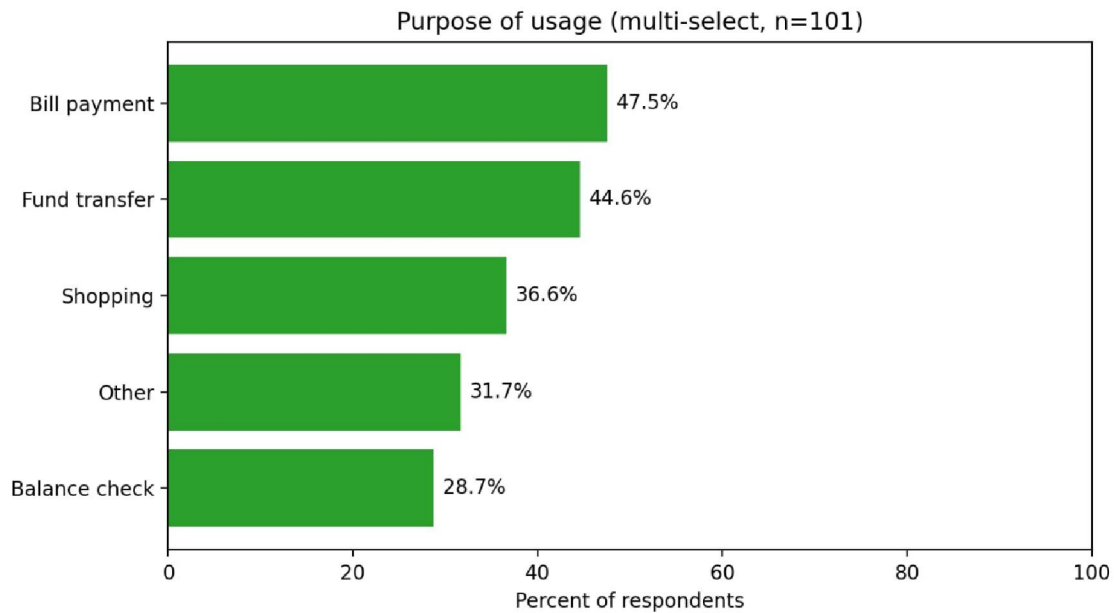
FREQUENCY

frequency	users	percent
daily	50	49.5%
weekly	26	25.7%
Monthly	20	19.8%
rarely	5	5.0%



PURPOSE OF USSAGE

Purpose	Users	percent
Bill payment	48	47.5%
Fund transfar	45	44.6%
shopping	37	36.6%
other	32	31.7%
Balance check	29	28.7%



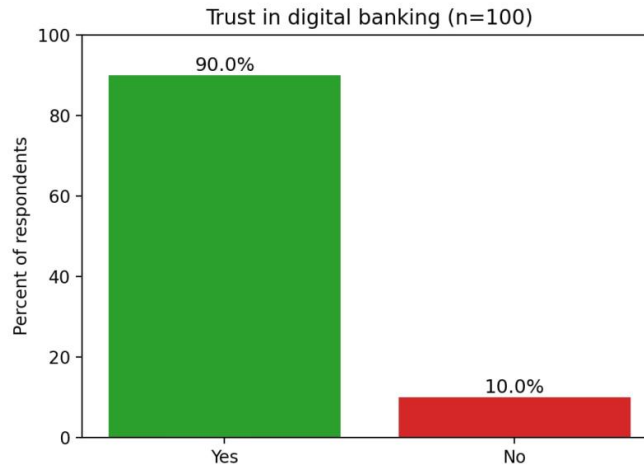
TRUST

TRUST IN DIGITAL BANKING yes/no n=100

Trust	Users	percent
yes	90	90%
no	10	10%

So trust is very high

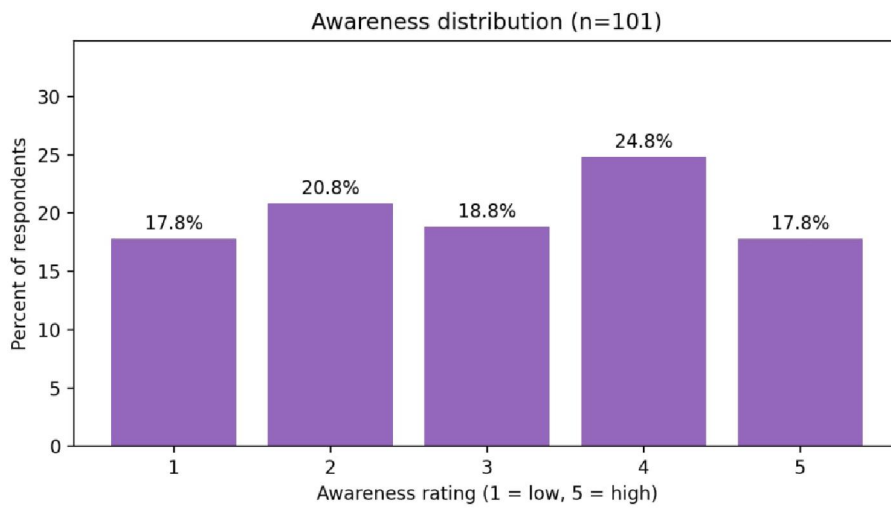




AWARNESS

Rating 1-5 scale n=101

rating	Users	Percent
1	18	17.8%
2	21	20.8%
3	19	18.8%
4	25	24.8%
5	18	17.8%



Info ratings summary (1–5 scale, n = 101)

Here's the distribution of the info scores you shared:

rating	count	percent
1	19	18.8%
2	23	22.8%
3	19	18.8%
4	24	23.8%
5	16	15.8%

Central tendency + spread

Mean: 2.95

Median: 3

Std dev: 1.37

Min–Max: 1–5

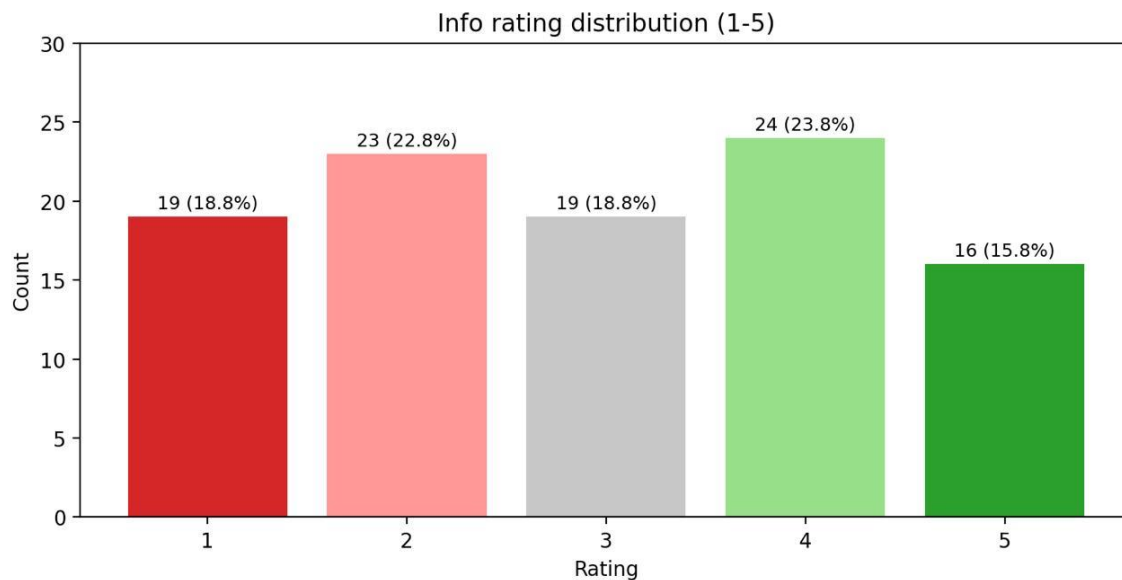
So overall it's basically centered around neutral (3), but with a pretty wide spread.

Quick “box” view (common in survey reporting)

Bottom-2 (1–2): 42 respondents (41.6%)

Neutral (3): 19 respondents (18.8%)

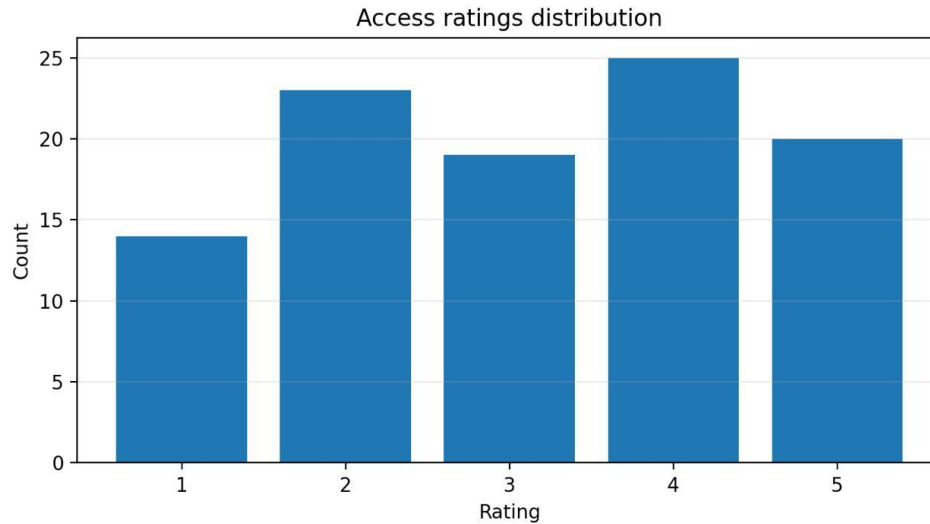
Top-2 (4–5): 40 respondents (39.6%)



ACCESS

Visually, 4 is the most common rating (24.8%), then 2 (22.8%), then 5 (19.8%), then 3 (18.8%), with 1 (13.9%) least common. That pattern suggests responses are somewhat polarized away from the middle (2s and 4s both show up a lot), rather than piling up on 3.





Speed

101 ratings you provided:

Quick stats

N = 101

Mean = 3.386 (so, a bit above neutral)

Median = 4 (the “typical” response is 4)

Std dev = 1.341 (pretty wide spread)

Min/Max = 1 to 5

Distribution (counts and %)

The full breakdown:

1: 13 (12.9%)

2: 15 (14.9%)

3: 17 (16.8%)

4: 32 (31.7%)

5: 24 (23.8%)

So 4 is the most common rating, and 4–5 combined are 55.4% of all responses.

“At or above” view (often useful for Likert-style ratings)

5: 23.8%

4+: 55.4%

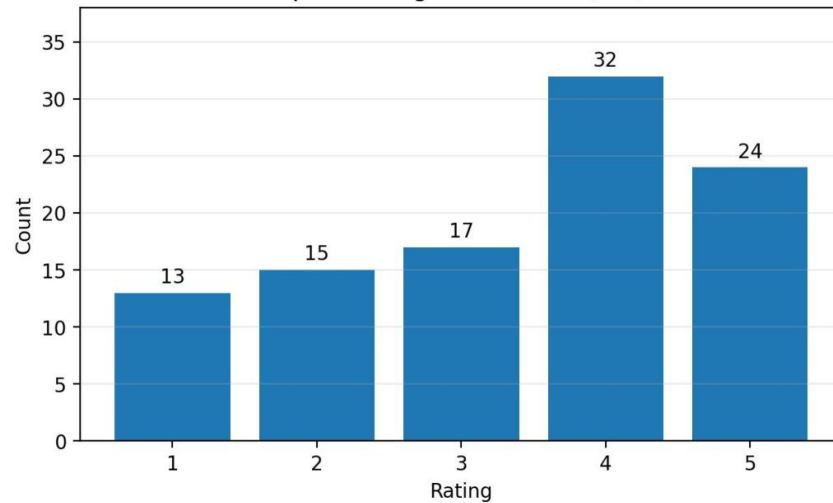
3+: 72.3%

2+: 87.1%

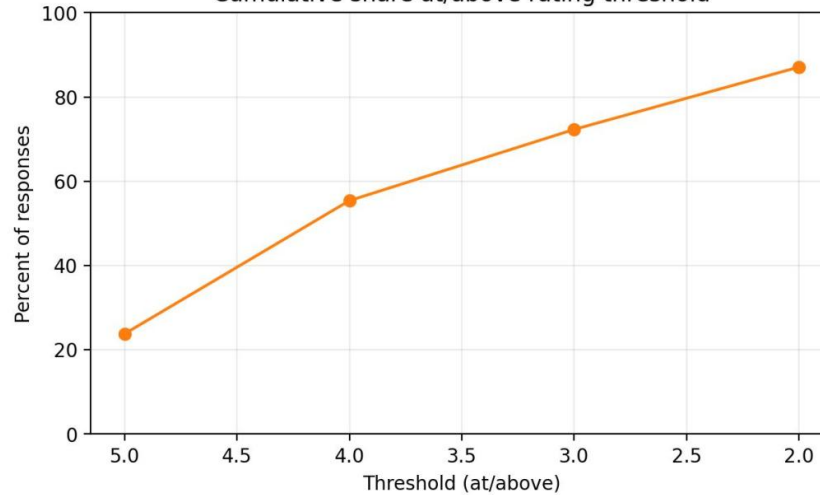
In plain terms: a majority rate speed positively (4 or 5), but there’s still a meaningful chunk of low ratings (1–2 totals 27.8%).



Speed ratings distribution (1-5)



Cumulative share at/above rating threshold



Security

security (1–5) summary (from your pasted values)

You gave 101 security ratings (same count as speed, so we can also compare them respondent-by-respondent).

Overall stats

Mean = 3.257

Median = 3

Std dev = 1.259

Min/Max = 1 to 5

So compared to speed (mean 3.386, median 4), security is a bit lower on average and more centered around 3.

Distribution (counts and %)

1: 10 (9.9%)

2: 23 (22.8%)



3: 22 (21.8%)

4: 23 (22.8%)

5: 23 (22.8%)

This is noticeably flatter than speed; security is almost evenly split across 2–5, with fewer 1s.

Speed vs Security (paired comparison, assuming same respondent order)

I treated the two lists as paired in the order you pasted them and computed security - speed.

Average difference

Mean(security – speed) = -0.129

Median difference = 0

So overall, security is ~0.13 points lower than speed on a 1–5 scale, but the typical person is the same (median difference 0).

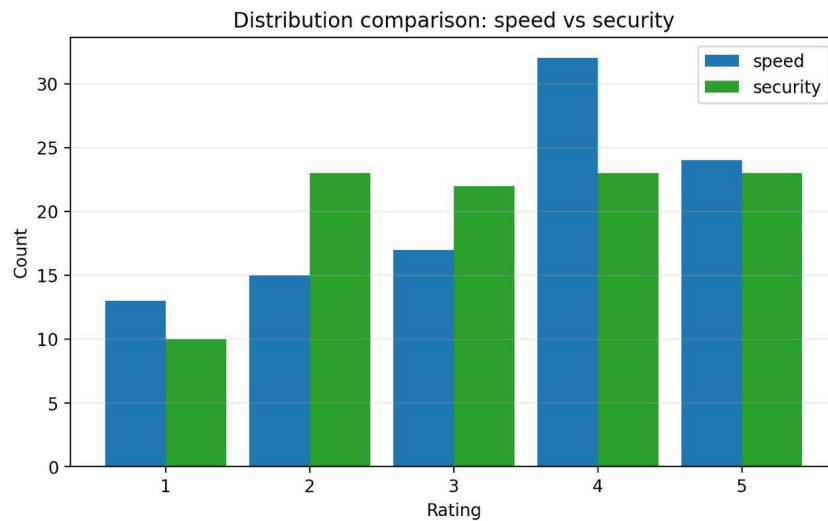
How often security beats speed (per respondent)

Security > Speed: 15.8%

Security = Speed: 58.4%

Security < Speed: 25.7%

Interpretation: most people rate them the same, but when they differ, it's more often because security is rated lower.



SUPPORT

101 support ratings (same N as speed and security).

Overall stats

Mean = 3.396

Median = 4

Std dev = 1.242

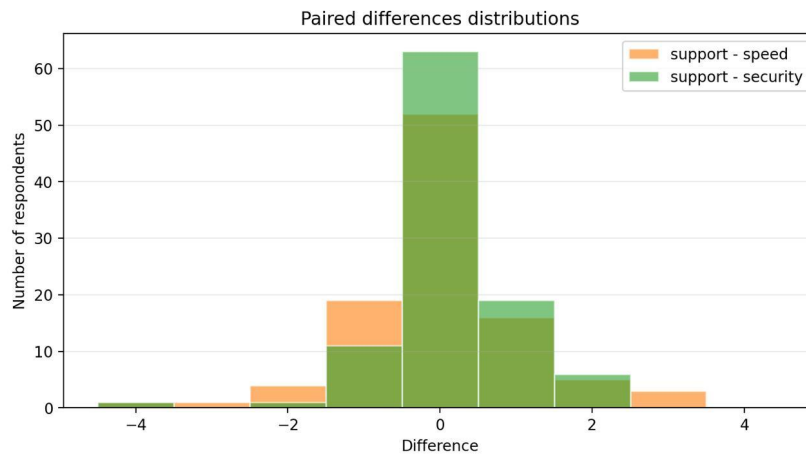
Min/Max = 1 to 5

That reads as slightly positive overall, with the “typical” response being 4.



Distribution

- 1: 9 (8.9%)
- 2: 16 (15.8%)
- 3: 24 (23.8%)
- 4: 30 (29.7%)
- 5: 22 (21.8%)



Internetissue (1-5) summary

You provided 101 ratings for internetissue

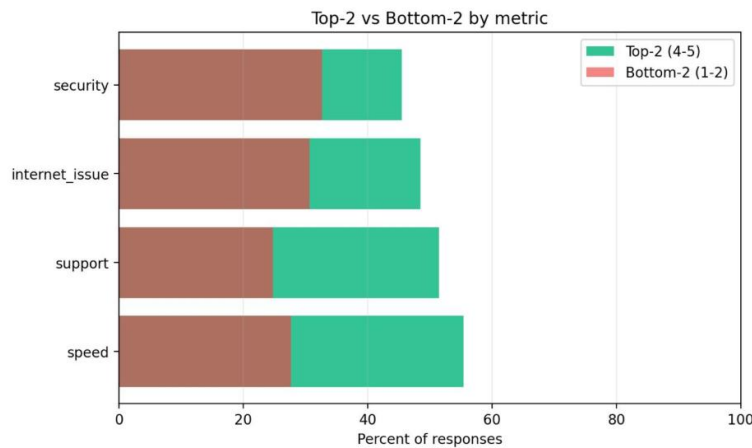
Overall stats

Mean = 3.267, Median = 3, Std dev = 1.288, Min/Max = 1 to 5.

So this one is more “neutral/okay” than “good” (median is 3), and it’s a bit lower than speed and support.

Distribution

- 1: 11 (10.9%)
- 2: 20 (19.8%)
- 3: 21 (20.8%)
- 4: 29 (28.7%)
- 5: 20 (19.8%)



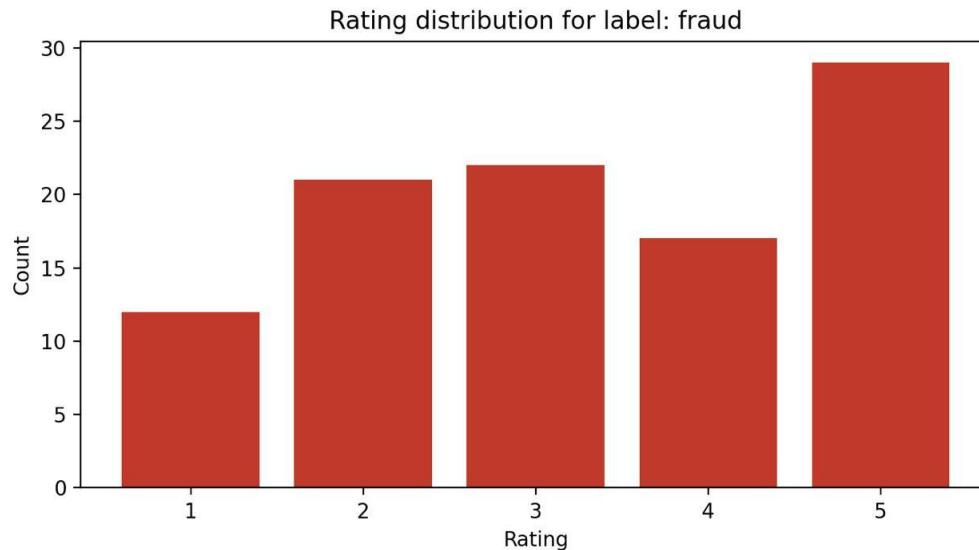
FRAUD

fraud, followed by 101 numeric ratings (1–5).

Here’s what the data looks like at the top:

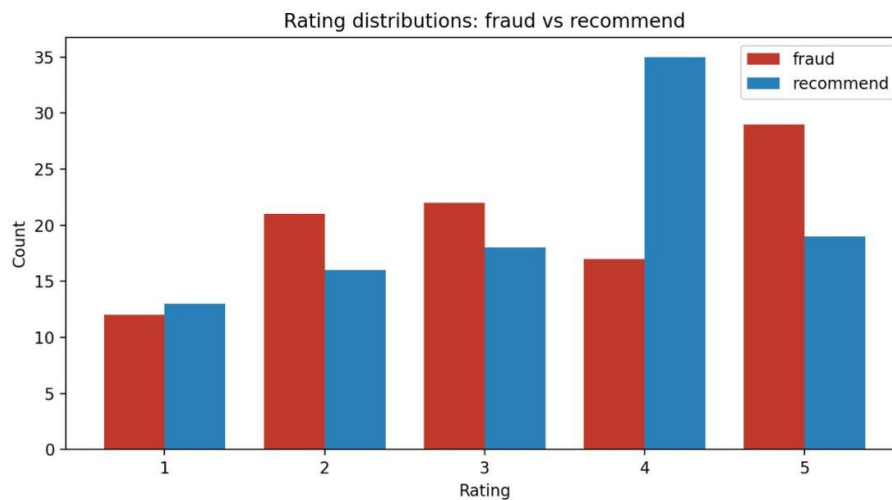
2 cols, 5 rows returned

Google Sheets



Recommend data

101 ratings for recommend (same count as fraud, which makes comparison nice).



VI. FINDING AND SUGGESTION

FINDING

The study found that most respondents are knowledgeable about digital banking and utilize its features. Digital banking is perceived to be easy and saves time for most users.



Most people are happy with digital banking services such as transferring money, paying bills, and using mobile banking services.

A few people feel insecure about digital banking and are apprehensive about its safety aspects.

Technical problems can sometimes interfere with the user experience of digital banking.

Younger generations are more at ease with digital banking than older generations.

Some people rely on conventional banking practices due to their trust in the process.

SUGGESTION

Security measures in banks need to be upgraded to ensure customer confidence.

The usability of online banking applications needs to be improved.

Customer support service needs to be bettered for quick problem-solving.

Awareness campaigns should be carried out to teach customers about online banking services.

Measures should be taken to minimize network/server problems to ensure hassle-free transactions.

Security technologies such as OTP and biometric authentication should be upgraded.

Banks need to take customer feedbacks into consideration.

VII. CONCLUSION

CONCLUSION

In summary, the research reveals that digital banking has now become an essential component of the banking industry. The majority of clients understand the importance of digital banking facilities and are using them because of their fast, convenient, and easily accessible nature. The majority of the survey participants have been found to be happy with their experiences with the use of facilities like online banking and mobile banking services. But certain issues relating to security and privacy remain prevalent. Digital banking has a significant effect on customer satisfaction, although room for improvement exists

VIII. LIMITATION OF THE STUDY

LIMITAION OF THE STUDY

As a result of the study having used a small number of respondents, it could be said that its findings do not reflect the population at large.

The findings of the study are based on what the individual respondents had to say, who might have been subjective in their answers.

As far as the scope of the study goes, the findings can be applied only within the chosen area and no further than that.

Limited time was available to conduct the study properly.

There was a possibility that some of the respondents did not answer truthfully.

The research was confined to studying only certain aspects of digital banking.

Limitations such as internet problems affected the research.

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