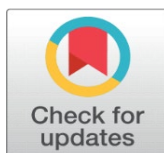
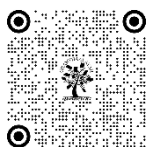


A STUDY ON IMPACT OF ONLINE SERVICES OF PUBLIC AND PRIVATE SECTOR BANKS ON CUSTOMER SATISFACTION IN BENGALURU CITY

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ABSTRACT

Online banking services has many advantages over other traditional banking delivery methods. Online banking services provides banks with an increased customer base, cost savings, mass customization, product innovations, improved marketing, and communication, the ability to develop non-core businesses, and the ability to offer services regardless of geography and time constraints. With the development of new technology, Online banking services is expected to become a major banking method for customers. Online banking services reduces costs by providing customers with another means of accessing their accounts without physically visiting a bank. The main purpose of this study is to analyze impact of Online services of public and private sector banks on customer satisfaction in Bengaluru City and to measure their impact on customers in terms of customer satisfaction. 100 respondents each banking sectors (Public and private sector) who are using online banking services are chosen as a sample study. Regression analysis was used to find out the influence of online services on customer satisfaction. The research revealed that, the unique contribution for the variables of online services provided by public sector banks such as online loan services, FASTAG – recharge services, SMS banking services, online bill payments services and deposit services in predicting overall customer satisfaction in public sector Banks. The unique contribution for the variables of online services provided by private sector banks such as online banking services, Bharat Bill Pay-UPI Services, mobile banking/app services, ATM services and debit and credit card services, FASTAG – recharge services, online bill payments services in predicting overall customer satisfaction in private sector banks.

Keywords: Online Services, Public & Private Sector Banks, Customer Satisfaction, Bengaluru

1. INTRODUCTION

Banking sector has emerged as a sunrise sector in the Indian economy. Banks play a role of considerable economic significance as intermediaries in mobilizing public savings by inculcating the habit of savings in the minds of public and channelizing the flow of funds for productive purposes, keeping on the process of the economic growth of the country (Merugu, P. and Vaddadi, K.M. 2018). Realizing the importance of the role of the banks in economic development, Government of India/Reserve Bank of India took several major initiatives after the country attained independence to gear the banking system to serve the national objective (Dhanya, B. K. and Velmurugan, V. P. 2021). On 19th July 1969 the Indian government nationalized all the major banks (14 largest commercial banks) that it did not already own and these have remained under government ownership (Raja, M. and Deepa, G. C. 2022). Nationalised banks are run under a structure known as 'profit-making public sector undertaking' (PSU) and are allowed to compete and operate as commercial banks (Chitra, S and Maheswari, J 2018). The Indian banking sector is made up of four types of banks, as well as the PSUs and the state banks, they have been joined since 1990s by new private commercial banks and a number of foreign banks (Dabasa, R. and Baja, R. 2019). This has popularly come to be known as nationalization of these banks without which it would not have been possible to transform the class banking into mass banking and align bank credit

to serve the planned priorities and social needs (Bhaskar, A. and Hebbar, K. 2023). Branch expansion programmes formulated by the Reserve Bank of India aimed at making available necessary banking facilities in all parts of the country specially the unbanked rural and semi urban areas (Pawar, J. K. and Pawar, S.P. 2023). This was perceived as essential for implementation of project for rural development and upliftment of economically weaker sections and also spreading the banking habit even in the remote areas of the country.

2. LITERATURE REVIEW

Technology as third wave of revolution after agriculture and industrial revolution. The adoption and impact of mobile banking on customer of different banks was examined carefully (Thilagaraj, A., Manohar, V. and Karthik, S. 2021). Customer satisfaction levels among young customers in banking industry. (Ankit, S. 2011) found that, there is a need to improve the IT based services for enhancing customer satisfaction. (Joshi, B. P and Saxena, A. 2018) This study is examined the relationship between the demographics and customer's satisfaction in online banking services. It also found out relationship between service quality and customer's satisfaction as well as satisfaction in online banking services service provided by the public sector bank and private sector banks (Hada, B. S. 2016). The overall satisfaction of employees, businessmen and professionals are higher in online banking services service (Ankit, S. 2011). (Kousika, R. and Ramya. 2020) was found that there is significant difference in the customer's perception in online banking services provided by the public and privates sector banks. Average account holder's satisfaction does not differentiate between responsiveness of different banks can be the result of different banks in our country (Hada, B. S. 2016). (Muralidhara, S V. 2021) in their research they attempted to study various ways of banking electronically. The research was divided into four sections dealing with four aspects of E-banking i.e., ATM, Online banking services, Mobile banking and Credit cards (Elakkiya, M. and Priyadarisini, M. J. 2021). It was concerned with the customer aspect of banking that is searching for customer satisfaction level. (Ling, C. M. and Ismail, S. N. 2021) said that, E- banking allows customers to inquire information and carry out most banking services such as account balance inquiry, bill-payments and inter-account transfers through the internet. E- banking therefore, includes systems that enable financial institutions customers, individuals and business to access accounts, transact business and obtain information on financial products and services through public or private networks (Hayat, A. and Hossain, F. 2023).

E-banking availability is recognized as the ability of users to access banking information and services from the web. Customers can access online banking services only when the service is available. E-banking covers both computer and telephone banking. For many banks, inclination to online banking services improves customers to the bank (Mohsin, M. and Ramesh, H. N. 2017). The adoption of e-banking is also seen as a new method of expanding customer base and to also counteract the aggressive effort made by traditional banking institution (Yagwani, B. 2023). Online banking services has advantages for banks to maintain competition, to save costs, to enhance mass customization, marketing and communication activities and to maintain and attract consumers (Maheshkumar, M. 2014). Internet banks serve also as gateways offering identification and authorization services to a number of third party service providers (Khan, F. N., etal, 2023). Online banking services helps banks in cost saving, increase customer base, enable mass customization for e-business service, extend marketing and communication channel, search for new innovation services and explore and development of non-core business. (Kiran, G. 2020) stated that, Online banking services is a form of self-service technology. Online banking services is where customer can access his or her bank account via the internet using pc or mobile phone and web-browser. Online banking services service as banking service that allows customers to access and perform financial transactions on their bank accounts from their computers with internet connection (Unyathanakorn, K and Rompho, N. 2014). Recent growth in technology and innovative has fast-traced the desire of customers of banks for exceptional services to meet the current trend of technological advancement. Contemporary studies on e-banking acknowledges that factors that drive customer satisfaction are security design, availability, convenience and reliability being the most influence factors of e-banking on customer satisfaction (Banu, M. A. etal, 2019). The customers can utilize the service offered to them only if they are aware of it. The banker and customer have to know about one another. The banker has to understand the customers' needs and in the same way, the customer has to know about the numerous services offered by the banks. (Grover, K. L and Nagar, J. 2022) revealed that the growth of information, communication and technology has revolutionized in various aspects of every human. The world at large is rapidly accommodating into the 'Net Age'. The growth and expansion of internet and information technology have facilitated the emergence of Electronic – Commerce (Mohan, N. and John, J. 2014). (Basir, S. N. etal. 2022) highlighted that ATMs and Credit Cards were the most common Value-added services utilized by the respondents. (Karthik, K. R. and Mathew, B. 2018) examined

quality of online banking services rendered by banks in India. It observed that reliability, empathy, responsiveness, tangible and assurance are online banking services service quality dimensions are major indicators to measure bank account holder's satisfaction towards online banking services in private and nationalized banks in India. Study found that the significant relationship between responsiveness and account holders (Basir, S. N. et al. 2022). The numbers of Internet users have increased dramatically, but most of them are reluctant to provide sensitive personal information to websites because they do not trust e-commerce security. (Khan, F. N., et al, 2023) investigates the factors which are affecting the acceptance of online banking services among adult customers and also indicates level of concern regarding security and privacy issues in Indian context. Also a reason, of not accepting online banking by adult customers is no training or guidance from the bank's side (Rajasulochana, Murthy, S. and Sneha R. 2022). The result of this study viewed that adult customers are more reluctant to join new technologies or methods that might contain little risk. It is also important to note that some adult customers are interested in online banking; however, they do not possess the necessary computer literacy to conduct it. In addition, banks should design the website to concern security and privacy issues. (Gibson, A, Ofori, F. N. K. and Appiah, K. 2022) E-banking encompasses the provision of banking services and products by banks to their customers through electronic medium. (Kiran, G. 2020) concluded that the factors such as relative advantage, complexity, compatibility, observability, perceived risk and trial-ability influence mobile banking. It was also argued that adoption would not take place unless customers perceive the service to be useful. (Vigneshwari. and Rajagopalan. 2018) in their study pointed out that, after the implementation of government policies on globalization and liberalization, the banks started providing a variety of products and services to the customers. The study pointed out that there are immense opportunities in e-banking but the only need is to explore them. (Unengu, V. K., Maseke, B. and Menezes, J.P D. 2021) The study was carried out to validate the conceptual model of online banking services. The reasons were identified and the factors responsible for the non-adoption of online banking services were analyzed so that it could be used by more people. The results of the study revealed that education, gender, income played an important role in usage of online banking services (Rajput, S.S.K. 2019).

3. RESEARCH PROBLEM

The efficiency of a banking sector depends upon how best it can deliver services to its target customers. In order to survive in this competitive environment and provide continual customer satisfaction, the providers of banking services are now required to continually improve the quality of services. The globalization of Indian economy has truly called for much more disciplined approach on the part of Indian banking sector to improve the overall quality of customer services through smart use, absorption and adoption of flexible and appropriate information technology. E-banking has emerged to be beneficial for both the financial institutes and the customers. Also, for a bank to survive in this cut-throat competition it is important to offer the best products, with quick service, with complete security features and to be up-to-date with the RBI guidelines, therefore a comparison between public and private sector banks was also necessary to understand the market situation of e-banking better from both customers' perspective in Bengaluru city. To the best of knowledge and belief no research work from this angle has been undertaken by anybody till now.

3.1. OBJECTIVES OF THE STUDY

To examine the impact of online services of public sector banks on customer satisfaction in Bengaluru City.

To find out the influence of online services of private sector banks and customer satisfaction in Bengaluru City.

3.2. HYPOTHESIS

H01: There is no significant impact of online services of public sector banks on customer satisfaction in Bengaluru City.

H1: There is a significant impact of online services of public sector banks on customer satisfaction in Bengaluru City.

H02: There is no influence of online services of private sector banks and customer satisfaction in Bengaluru City.

H2: There is influence of online services of private sector banks and customer satisfaction in Bengaluru City.

4. METHODOLOGY

Descriptive research methodology was followed in the present study. The researcher has selected five public and five private bank branches across Bengaluru city for the study. Researcher has collected all the primary data from the customers of these branches randomly. The researcher has designed separate questionnaires followed by interview to get complete details for the study for both bank especially the customers who are the users of the online services. These questionnaires were constructed based on 5 point Likert's scale.

Primary data

The first time data has been through a self-administered structured questionnaire, which was developed and asked to be filled out. Personal interviews were also done with respondents. A structured questionnaire was prepared containing These statements were rated on a five-point scale with scale agreements ranging from strongly disagree to strongly agree. "Strongly agree" was assigned a score of 5, "agree" a score of 4, "can't say" a score of 3, "disagree" a score of 2, and "strongly disagree" a score of 1 for conducting regression analysis.

Secondary Data

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

SAMPLE SIZE

It indicates the numbers of people to be surveyed. Though samples give more reliable results than small samples but due to constraint of time and money, the sample size was restricted to 100 respondents of the users of online banking services of public and private sector banks each.

5. RESPONDENTS

100 respondents who are the users of Online banking services are chosen from the public sector banks such as State bank of India, Canara Bank, Bank of Baroda, Indian Overseas Bank, Union Bank of India and 100 respondents from private sector banks such as ICICI Bank, HDFC Bank, AXIS Bank, Kotak Mahindra Bank are chosen for the study purpose in Bengaluru City.

5.1. SCOPE OF THE STUDY

The purpose of this study is to compare and analyze the satisfaction level of customers towards online banking services provided by both selected public sector and private sector banks in Bengaluru City. The study is confined to find 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 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.

6. DATA ANALYSIS—RESULTS AND DISCUSSIONS

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

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.961 ^a	.924	.915	.31331

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	105.311	11	9.574	97.526	.000 ^a
	Residual	8.639	88	.098		
	Total	113.949	99			

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficient s	t	Sig.
		B	Std. Error			
1	(Constant)	-.119	.156		-.760	.450
	Online banking services	-.032	.089	-.034	-.363	.718
	Bharat Bill Pay-UPI Services	.043	.097	.042	.439	.662
	Mobile banking/App Services	.095	.141	.088	.670	.504
	ATM Services	-.098	.153	-.097	-.640	.524
	Debit and Credit Card Services	-.096	.090	-.086	-1.069	.288
	Online Loan services	.194	.082	.229	2.367	.020
	Account Services	.063	.133	.056	.475	.636
	FASTAG – Recharge Services	-.327	.122	-.310	-2.684	.009
	SMS Banking Services	.355	.070	.406	5.089	.000
	online bill payments Services	.331	.075	.404	4.426	.000
	Deposit Services	.359	.122	.350	2.950	.004
a. Dependent Variable: Customer Satisfaction towards online services Provided by Public Sector Banks						

A multiple regression analysis was used to investigate the effect of 11 variables of online services Provided by Public Sector Banks on overall customer satisfaction. From the above table it is understood that, that online services Provided by Public Sector Banks ($R = .961$ indicating high degree of correlation among the variables, $t = -.760$, $p < .01$) had a positively significant effect on overall customer satisfaction. Hence, it can be concluded that if the average level of online services Provided by Public Sector Banks were high; the average level of overall customer satisfaction would also be high. The analysis also reveals that, online services Provided by Public Sector Banks was able to explain the total variation in overall customer satisfaction by the regression model about R^2 94.4% being high indicating model fits the data well. Thus answering the hypothesis H1: There is a significant impact of online services of public sector banks on customer satisfaction in Bengaluru City. posited for this research is accepted. The coefficient table shows the contribution of public sector banks online services. From the above table the beta values demonstrate the unique contribution for the variables of online services provided by public sector banks such as Online Loan services (.194, $p < .020$), FASTAG – Recharge Services (-.327, $p < .009$), SMS Banking Services (.355, $p < 0.000$), online bill payments Services (.331, $p < 0.000$) and Deposit Services (.359, $p < 0.004$) in predicting overall customer satisfaction in public sector Banks.

Online services of private sector banks and customer satisfaction

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.970 ^a	.940	.933	.27828		
ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	107.135	11	9.740	125.771	.000 ^a
	Residual	6.815	88	.077		

	Total	113.949	99		
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Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.643	.143		-4.499	.000
	Online banking services	.281	.058	.231	4.861	.000
	Bharat Bill Pay-UPI Services	.191	.056	.225	3.415	.001
	Mobile banking/App Services	-.147	.063	-.183	-2.342	.021
	ATM Services	.094	.047	.115	1.996	.049
	Debit and Credit Card Services	.217	.056	.303	3.912	.000
	Online Loan services	.001	.070	.000	.008	.994
	Account Services	.091	.067	.073	1.360	.177
	FASTAG – Recharge Services	.158	.050	.159	3.169	.002
	SMS Banking Services	.023	.076	.026	.303	.762
	online bill payments	.182	.055	.168	3.302	.001
	Deposit Services	.032	.043	.036	.750	.455
a. Dependent Variable: Customer Satisfaction towards online services Provided by Private Sector Banks						

A multiple regression analysis was used to investigate the effect of 11 variables of online services Provided by private Sector Banks on overall customer satisfaction. From the above table it is understood that, that online services Provided by private Sector Banks ($R = .970$ indicating high degree of correlation among the variables, $t = -.760$, $p < .01$) had a positively significant effect on overall customer satisfaction. Hence, it can be concluded that if the average level of online services Provided by private Sector Banks were high; the average level of overall customer satisfaction would also be high. The analysis also reveals that, online services Provided by private Sector Banks was able to explain the total variation in overall customer satisfaction by the regression model about $R^2 = 94.0\%$ being high indicating model fits the data well. Thus answering the hypothesis H2: There is influence of online services of private sector banks and customer satisfaction in Bengaluru City. posited for this research is accepted. The coefficient table shows the contribution of public sector banks online services. From the above table the beta values demonstrate the unique contribution for the variables of online services provided by private sector banks such as Online banking services Services (.281, $p < .020$), Bharat Bill Pay-UPI Services (.191, $p < .001$), Mobile banking/App Services (-.147, $p < 0.021$), ATM Services (.094, $p < .049$) and Debit and Credit Card Services (.217, $p < .000$), FASTAG – Recharge Services (.158, $p < .002$), online bill payments Services (.182, $p < .001$) in predicting overall customer satisfaction in private sector banks.

7. RESEARCH FINDINGS

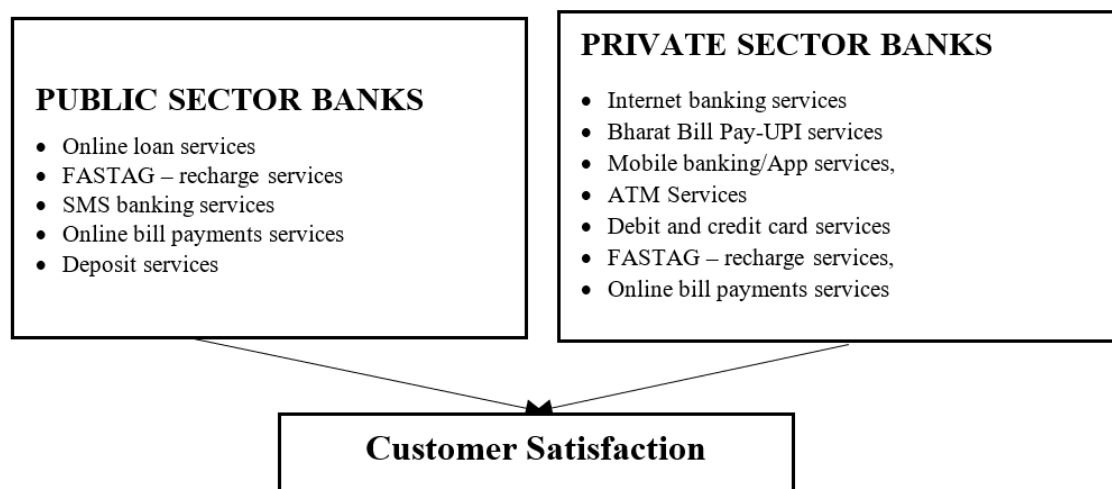
Online services of Public Sector Banks

Online banking services of public sector banks such as online loan services, FASTAG – recharge services, SMS banking services, online bill payments services, deposit services are the variables have significant relationship with customer satisfaction.

Online services of Private Sector Banks

Online Banking services of private sector banks such as online banking services, Bharat Bill Pay-UPI services, mobile banking/App services, ATM Services, debit and credit card

services, FASTAG – recharge services, online bill payments services are the variables have significant relationship with customer satisfaction.



8. SUGGESTIONS

- 1) The Public & private sector banks should provide regular communications to customers regarding security feature.
- 2) The public & private sector banks should provide SMS immediate as soon as the transactions are over regarding the details of the latest transactions to prevent the misuse of customer's privacy information.
- 3) Public & private sector banks web portals should focus the information and navigation steps for smooth transaction of customers.
- 4) When customers using the public & private sector bank websites the bank should understand the better of customers and customize the products and services.
- 5) The public & private sector banks should customize their product and services to cover all categories of people.
- 6) The public & private sector bankers should adopt the latest technology to increasing the virtual banking
- 7) Public & private sector banks have to focus on providing suitable content and navigation features not only on banking and should include other financial services as better service to the customers.
- 8) Banks can influence their customer to use Online banking services by making their customer aware about the utility of the service and when customer find it more useful then they defiantly go with online banking services. Proper marketing communication through proper marketing campaigns would increase consumer awareness and better acceptance of Online banking services.
- 9) The second important suggestion is perceived ease of use, that means the only condition when a customer is ready to accept online banking services is, when they find it easy to use. Therefore, bank should try to advance their online banking services site and make it easier to use. For that bank could arrange practical training sessions for their customer on how they can use online banking services services.
- 10) The factor consumer security concerns had a negative influence on online banking services use. Banks should try to mitigate concerns of their customers in terms of online banking services technology to increase customer acceptance. Banks should also take measure the trust and privacy of its online banking services infrastructure and procedures.
- 11) It is suggesting that, to overcome growing customer dissatisfaction banks should adopt two-fold strategy. Firstly, the creation of a wide range of services, suitable and beneficial to the customers and secondly, prompts and efficient delivery of these services by the front line staff. To ensure quick delivery of these services, banks have to introduce revolutionary technological changes like Electronic Fund Transfer (ETF), Electronic Clearing

Service(ECS), Net Working the Service Branches, Automatic Teller Machines (ATM), modern and up-dated communication facilities.

- 12) Improve the communication with customers, Bank's Ambience should be improved, Bank's technical Infrastructure should be improved, working hours should be increased like 24/7, Employee behavior should be improved, pending works should be completed easily and early and instantly.
- 13) Information about new services should be given to the customers up to date, different forms for transaction should be displayed properly to the customers. Proper guidance for using online banking services should be given to the customers.
- 14) It is suggested to the both the sector Bank's efficiency gains resulting from technological innovations and investment in IT.
- 15) It is suggested that ease of use is the major factor to induce the customers to adopt e-banking. Therefore, banks should maintain its applications more user friendly and up to date. ATMs receive the higher attraction among the e-banking channels. Banks must pay attention and plan to make the ATMs as the key distribution channel for all kinds of banking transactions.
- 16) Public Sector banks must give individual attention and proper response to customers in providing information whereas the level of responsiveness is high in the private sector banks. This will help many customers to rely on public sector banks for their banking needs.
- 17) Banks must ensure to their customers that their service is competitive. Many customers feel that the privacy and security features are to be enriched. So banks must concentrate further on security and withhold their customers and improve them more.
- 18) Ease of use is the major factor to induce the customers to adopt e-banking. Therefore, banks should maintain its applications more user friendly and up to date.
- 19) The banks should pay special attention to 'Human Resource Development' by giving timely training to the employees to conduct themselves better.
- 20) Different types of advertisement media should be tried to attract more and more customers from wider areas. An efficient grievances redressal cell should be formed to process customer's complaints. With this they can improve their customer care services.
- 21) Banks should win customers confidence by providing them guidance regarding service charges, services tax, interest rate, penalty if any, etc., at an early stage.
- 22) All branches of a bank should provide different facilities like parking, seating arrangement, drinking water and sanitary facilities. Procedure of applying loans should be made simple and information regarding new investment schemes should also be displayed at appropriate places Modern technology and innovation are required in every aspect of banking system.
- 23) To develop the social banking environment, bank officials should maintain good relationship with the customers.
- 24) As majority of private banks doing aggressive marketing they have succeeded in attracting more customers, but PSU are lacking in these skills so different ways to attract customers must be done like advertisement, workshops, and sales promotion activities.
- 25) It suggests that bank management should pay attention to potential failure points and respond to customer problems.
- 26) It is suggested that the bankers should take measures for creating awareness and educate all kinds of people about electronic channels.
- 27) Due to its complexity and operating methodology. It is suggested that the bankers should take measures for developing confidence about E-Banking operations among older generations.
- 28) The bankers should take necessary steps to create awareness to other income group of customers by way of conducting seminars, exhibition, customer meet, advertisements etc.
- 29) The banking sectors should take efforts to make popular the other online banking services services such as account opening, cheque book request, statement of Demat accounts, online bill payments, real time gross settlement, national electronic fund transfer, downloaded personal banking transactions etc.

9. LIMITATION

- 1) The sample taken for the purpose of study comprises only selected public & private sector banks in Bengaluru city. Study is conducted only in some selected Branches of Bengaluru location.
- 2) Only important products and services of online banking are studied. The online banking products and services used for this study are not concluding.
- 3) The information about the various services and products of online banking being offered by the public & private sector banks in Bengaluru has been explored from the web sites of concern banks only.
- 4) Authenticity of the collected data from different interviewees
- 5) No possible way the researcher can ensure that the interviewees always understood the true context of each question, the generalization of this research may be affected because it is not possible to conduct interviews of customers as questionnaires have generally closed ended questions.
- 6) This study covers Bengaluru City, and not entire India due to limitation of time.
- 7) Customers may vary from bank to bank and it is very difficult for us to target all the customers.
- 8) This study includes e-banking users only for analysis.
- 9) The customers who are ignorant about online banking services are outside the scope of this study.

10. CONCLUSIONS

The ANOVA results shows that, Online services of Public Sector Banks (Comparison) and the results shows that, online banking services of public sector banks such as online loan services, FASTAG – recharge services, SMS banking services, online bill payments services, deposit services are the variables have significant relationship with customer satisfaction. Online services of Private Sector Banks (Comparison) revealed that, online Banking services of private sector banks such as online banking services services, Bharat Bill Pay-UPI services, mobile banking/App services, ATM Services, debit and credit card services, FASTAG – recharge services, online bill payments services are the variables have significant relationship with customer satisfaction. The study is limited to exploring customer satisfaction on online banking services services provided by sample private and public sector banks. To retain the existing customers, both private and public sector banks has to conduct regular surveys on the customer satisfaction.

Training on stress management, proper communication about new services and public dealing should be imparted to the employees of public sector banks. Also Public sector banks need to improve their infrastructure and ambience to compete with private banks in India. Branches of private banks should be increased for easy accessibility. These factors not only led to use online banking services but also influence to overall customer's satisfaction in online banking services. Therefore, there is need to simplify the online banking services and encourage to lower literate peoples as well other peoples to use online banking services, Banks should try to educate their rest of customers who are not using this service. It should be said: It is not an easy task to draw conclusions on a subject as expansive as measurement of opinions of bank customers performed within one realm. Although present research has tried to observe all scientific rules of doing a research in order to reach reliable findings, secure conclusion on such a subject requires a nation-wide and / or a lot regional research. Private sector banks are quite successful in satisfying their customer's needs. But public sector banks are still need to put more efforts to make this sector to survive in the present world of online banking competition. Further, this research shows that private banks managers are ahead of public banks in making relationship with their customer thus winning their satisfaction. This can be attributed to the fact that today larger client base in India is banking with Private sector banks as compared to Public sector banks. Most of the respondents were of the view that public sector banks are lagging behind in use of modern technology and techno savvy staff.

11. DIRECTIONS FOR THE FUTURE RESEARCH

In the future research compare the banks by using SERVQUAL dimensions until the research results and level of customer satisfaction is more realistic. There is still room for further area of research as 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, European banking websites &

their e-banking practices with Indian banking websites and its e-banking practices for studying service quality variables that enhance the customer loyalty in banks. The ongoing technological innovations in Indian banking sector on 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.

CONFLICT OF INTERESTS

None.

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