

A Comparative Study on Electronic Banking Satisfaction Among the Customers of Public and Private Sector Banks in Kurukshetra

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Abstract

This study investigates customer satisfaction with electronic banking services across public and private sector banks in Kurukshetra. A total of 120 respondents were surveyed, equally divided between the two sectors. To examine sectoral differences, independent samples t-tests were employed on service dimensions such as accessibility, service, delivery, perception, responsiveness, customer contact, mobile application usage, and overall satisfaction. Results indicate that while both sectors exhibit comparable performance in most service aspects, private banks demonstrate a relative advantage in responsiveness. Conversely, public sector banks record higher levels of overall customer satisfaction. These findings suggest a convergence in digital service quality across sectors, underscoring the necessity for continuous innovation and enhancement in electronic banking to sustain customer trust and engagement.

Keywords: E-banking; Customer satisfaction; Public and Private Sector Banks; Kurukshetra

I. INTRODUCTION

In today's rapidly evolving digital economy, the adoption of smart technologies has become indispensable for organizations striving to remain competitive and relevant. The banking industry, in particular, has emerged as a leader in this transformation, utilizing technological advancements to improve the efficiency and quality of financial service delivery. The rise of electronic banking through platforms such as internet and mobile banking has significantly altered the conventional branch-based model, granting customers seamless, round-the-clock access to a wide array of financial services. This digital transition has not only streamlined operational processes but has also reshaped customer interaction by enhancing accessibility and responsiveness. At the same time, it has introduced new challenges and heightened expectations, compelling banks to adapt in order to sustain customer-centric practices. Within this context, the present study explores how electronic banking influences customer satisfaction, with a comparative focus on the experiences of clients in public and private sector banks in the Kurukshetra region.

II. STATEMENT OF THE PROBLEM

With the rapid expansion of digital banking in India, customer satisfaction has emerged as a critical benchmark for evaluating service quality across both public and private institutions. In Kurukshetra, the growing adoption of online and mobile platforms necessitates a closer look at how banks address client expectations in areas such as efficiency, accessibility, privacy, and overall service experience. Recognizing that variations may exist in the way services are delivered, this study "A Comparative Study on Electronic Banking Satisfaction Among the Customers of Public and Private Sector Banks in Kurukshetra" seeks to determine whether significant differences arise in customer perceptions of e-banking between the two sectors.

III. RESEARCH GAP

Although electronic banking has expanded rapidly in India's metropolitan centers, relatively little attention has been given to its impact on customer satisfaction in semi-urban regions such as Kurukshetra. Much of the existing scholarship emphasizes urban contexts, thereby overlooking regional variations in infrastructure, user expectations, and perceived service quality. Comparative studies between public and private sector banks also tend to concentrate on technological adoption, often neglecting customer-oriented dimensions such as trust, responsiveness, and emotional engagement. Addressing this gap, the present research provides a localized comparative assessment of e-banking satisfaction in Kurukshetra, examining both functional attributes and relational aspects of service delivery across public and private institutions.

IV. SIGNIFICANCE OF THE STUDY

As digital banking increasingly shapes the landscape of modern finance, evaluating customer satisfaction has become essential for improving service quality and enriching user experience. This research examines how public and private sector banks respond to customer expectations, with particular attention to financial inclusion and equitable access. The insights derived from the study are intended to support banks in making informed strategic choices regarding technology adoption, customer support, and service innovation, thereby enhancing operational efficiency and strengthening customer loyalty.

V. OBJECTIVES OF THE STUDY

1. To assess whether customers of public and private sector banks in Kurukshetra differ in their perceptions of e-banking efficiency.
2. To examine variations in the accessibility of e-banking services between public and private sector bank customers.
3. To evaluate differences in perceptions of service delivery quality in e-banking across public and private sector banks.
4. To investigate customer perceptions of data security and privacy measures in e-banking services offered by public and private sector banks.
5. To compare how customers from public and private sector banks perceive the responsiveness of e-banking platforms.
6. To analyse differences in the perceived effectiveness of contact-related support services in e-banking between the two banking sectors.
7. To explore customer perceptions of website and mobile application design quality in e-banking services across public and private sector banks.
8. To compare overall satisfaction with e-banking services between customers of public and private sector banks in Kurukshetra.

VI. HYPOTHESES

H₀₁: Customers of public and private sector banks in Kurukshetra do not differ significantly in their perceptions of e-banking efficiency.

H₀₂: There is no significant variation in the accessibility of e-banking services between public and private sector bank customers in Kurukshetra.

H₀₃: Perceived service delivery in e-banking does not differ significantly between customers of public and private sector banks in Kurukshetra.

H₀₄: Public and private sector bank customers in Kurukshetra do not show significant differences in their perceptions of e-banking privacy.

H₀₅: No significant difference exists in perceived responsiveness of e-banking services between customers of public and private sector banks in Kurukshetra.

H₀₆: Customers of public and private sector banks in Kurukshetra do not differ significantly in their perceptions of contact-related support effectiveness in e-banking.

H₀₇: Perceptions of website and mobile application design quality in e-banking do not vary significantly between public and private sector bank customers in Kurukshetra.

H₀₈: Overall satisfaction with e-banking services does not differ significantly between customers of public and private sector banks in Kurukshetra.

VII. SCOPE OF THE STUDY

1. The study investigates internet banking services digital payments, online banking, and mobile apps offered by public and private sector banks in Kurukshetra.
2. It evaluates the role of e-banking in the banking industry, focusing on customer acceptance and satisfaction.
3. The research is geographically centered on Kurukshetra city to provide region-specific insights on consumer behaviour and service efficiency.

VIII. SCOPE OF THE STUDY

1. The research examines electronic banking services including digital payments, online platforms, and mobile applications provided by public and private sector banks in Kurukshetra.
2. It explores the role of e-banking within the broader banking industry, with particular emphasis on customer acceptance and satisfaction.

3. The study is geographically focused on Kurukshetra city, offering region-specific insights into consumer behaviour and the efficiency of service delivery.

IX. LIMITATIONS OF THE STUDY

1. The findings are context-specific, as the research is restricted to Kurukshetra, limiting the scope for generalization to other regions.
2. The sample size may not fully capture the diversity of banks or reflect the broader customer population.
3. Reliance on self-reported data introduces the possibility of bias influenced by prior experiences or personal perceptions.
4. The cross-sectional design provides a snapshot in time and does not account for changes that may occur due to evolving circumstances or external events.
5. Variations in digital literacy among respondents were not independently measured or controlled, which may affect perceptions of e-banking services.
6. Emotional, cultural, and economic factors influencing customer satisfaction were excluded from the scope of this study.

X. REVIEW OF LITERATURE

Garg and Kaur (2020) examined the state of digital banking infrastructure in India's Tier-2 cities, highlighting its influence on customer experience. Their study noted the increasing use of online and mobile banking platforms, while also pointing out challenges such as limited digital literacy, infrastructural shortcomings, and uneven service quality. They stressed the importance of intuitive interfaces, strong cybersecurity measures, and tailored customer support to build trust and improve satisfaction.

Mehta and Bansal (2021) focused on mobile banking usability in public sector institutions, with particular reference to the SBI YONO application. They assessed user experiences with services such as fund transfers, account management, and bill payments. Although the app was commended for its comprehensive features, concerns were raised about interface complexity and navigation difficulties, especially among less technologically adept users. The authors recommended design refinements and stronger user support to encourage adoption and satisfaction.

Sharma and Gupta (2022) investigated how real-time digital support systems enhance competitiveness in private sector banks. Their findings emphasized the role of instant customer service, AI-enabled assistance, and automated transaction handling in boosting efficiency and satisfaction. They argued that integrating real-time digital tools not only improves responsiveness but also strengthens customer loyalty and market positioning.

Gohil and Ruiwale (2023) reported that user-friendliness, accessibility, and service range were perceived similarly across banking sectors, suggesting that RBI regulations and digital standardization are narrowing differences. However, cost perceptions diverged, with private banks viewed as less economical despite offering greater responsiveness.

Ramya (2024) highlighted persistent concerns about security as a source of dissatisfaction in both sectors. The study also revealed demographic influences: younger customers preferred private banks for their technologically advanced interfaces, while older customers favoured public banks due to trust and familiarity. The research underscored the need for technology-based applications that bridge generational expectations and improve service quality.

Thomas (2025) documented how applications such as YONO contributed to higher satisfaction levels among public bank customers, challenging earlier assumptions. The study also found that while private banks continue to excel in real-time support, overall satisfaction is increasingly shaped by app usability and integrated digital features.

XI. RESEARCH METHODOLOGY

RESEARCH DESIGN

1. Research Type

This study adopts a quantitative approach, utilizing structured survey data to examine customer satisfaction with electronic banking. A descriptive and comparative framework is applied to highlight differences between public and private sector banks in Kurukshetra.

2. Research Design

A cross-sectional survey design was employed, capturing customer perceptions at a single point in time. Data were collected simultaneously from users of both public and private banks, enabling comparative analysis without the need for longitudinal tracking.

3. Population and Sampling

The target population comprised active users of e-banking services in Kurukshetra. A stratified random sampling technique was used to ensure balanced representation, dividing respondents into public and private sector strata. From each stratum, participants were randomly selected to minimize bias and strengthen the validity of comparisons.

Sample Size: A total of 120 customers were surveyed, with equal representation 60 from public sector banks and 60 from private sector banks.

4. Data Collection Tools

Data was gathered through a structured questionnaire consisting of three sections and 40 closed-ended items. Responses were recorded on a five-point Likert scale to maintain clarity and consistency. Section I captured demographic information, Section II focused on e-banking services, and Section III assessed customer satisfaction. The instrument was pre-tested to ensure reliability and validity.

4. Variables

Independent Variables:

- Public Sector Banks
- Private Sector Banks

Dependent Variables:

- Customer Satisfaction
- E-Banking Services

6. Data Analysis Plan

Descriptive Statistics:

- Mean, Median, Mode, Standard deviation

Inferential Statistics:

- Independent samples t-test

XII. RESULTS

DESCRIPTIVE ANALYSIS (Status description)

Table No:12.1

Variables as presented through Mean, Median, Mode and SD

Variables	N	Mean	Median	Mode	SD	Score Range	Minimum	Maximum
Public Banks	60	144.2	144	143	9.12	120-159	120	159
Private Banks	60	143.6	145	146	7.12	125-157	125	157

Fig No:12.1

Variables as presented through Mean, Median, Mode and SD

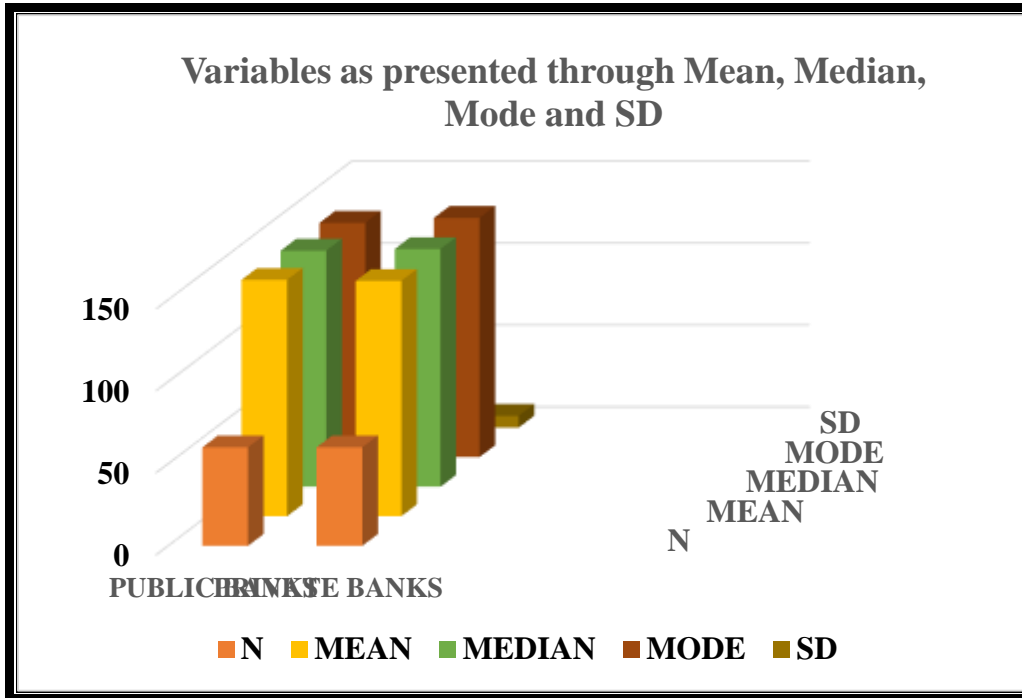


Table 12.1 and Figure 12.1 present the measures of central tendency and dispersion for the study variables, including Mean, Median, Mode, Standard Deviation, and the observed score ranges. For public sector bank customers (N = 60), the Mean score was 144.2, with the Median closely aligned at 144 and the Mode at 143. The Standard Deviation of 9.12 indicates noticeable variability in responses, with scores ranging between 120 and 159. In contrast, private sector bank customers (N = 60) reported a Mean of 143.6, a slightly higher Median of 145, and a Mode of 146. The lower Standard Deviation of 7.12 reflects greater consistency in responses, with scores spanning from 125 to 157. These descriptive results provide comparative insights into the distribution patterns and central values of e-banking satisfaction across the two banking sectors, highlighting both similarities and subtle differences in customer perceptions.

INFERENCEAL ANALYSIS (Hypothesis Testing)

H₀₁: Customers of public and private sector banks in Kurukshetra do not differ significantly in their perceptions of e-banking efficiency.

Table No: 12.2

Table showing perceived efficiency of e-banking services between customers of public and private sector banks in Kurukshetra.

Variable	Group	N	Mean	SD	df	Obtained t-value	table value of t at 0.05 level	Results
Efficiency	Public Sector Banks	60	23.03	2.75	118	3.48	1.98	Statistically Significant
Efficiency	Private Sector Banks	60	21.61	1.54				

**Significant at 0.05 level*

An independent samples t-test was conducted to compare overall customer satisfaction between Public Sector Banks (M = 23.03, SD = 2.75) and Private Sector Banks (M = 21.61, SD = 1.54). The results indicated a statistically significant difference, $t(118) = 3.48, p = .001$, with customers of Public Sector Banks reporting higher satisfaction levels than those of Private Sector Banks.

Accordingly, the null hypothesis stating that “Customers of public and private sector banks in Kurukshetra do not differ significantly in their perceptions of e-banking efficiency” was rejected. This outcome demonstrates that a measurable difference exists in how customers from the two banking sectors evaluate e-banking efficiency, with Public Sector Bank customers showing significantly greater satisfaction.

H₀₂: There is no significant variation in the accessibility of e-banking services between public and private sector bank customers in Kurukshetra.

Table No: 12.3

Table showing accessibility of e-banking services between customers of public and private sector banks in Kurukshetra.

Variable	Group	N	Mean	SD	df	Obtained t-value	table value of t at 0.05 level	Results
Accessibility	Public Sector Banks	60	20.26	1.87	118	-0.06	1.98	Not Statistically Significant
Accessibility	Private Sector Banks	60	20.28	1.83				

**Not Significant*

An independent samples t-test was performed to assess differences in perceived accessibility of e-banking services between Public Sector Banks (M = 20.26, SD = 1.87) and Private Sector Banks (M = 20.28, SD = 1.83). The analysis yielded no statistically significant difference, $t(118) = -0.06, p = .95$, indicating that customers across both sectors view accessibility in a similar manner.

The obtained t-value (-0.06) was lower than the critical value (1.98), and the mean difference between the two groups was negligible. Consequently, the result was not significant at the 0.05 level, leading to the acceptance of the null hypothesis: “There is no significant variation in the accessibility of e-banking services between public and private sector bank customers in Kurukshetra.”

This outcome suggests that accessibility is perceived consistently across both banking sectors. The minimal difference in mean scores and the nonsignificant t-value reinforce the conclusion that customers, regardless of whether they bank with public or private institutions, experience comparable levels of access to e-banking services.

H₀₃: Perceived service delivery in e-banking does not differ significantly between customers of public and private sector banks in Kurukshetra.

Table No: 12.4

Table showing perceived delivery of e-banking services between customers of public and private sector banks in Kurukshetra.

Variable	Group	N	Mean	SD	df	Obtained t-value	table value of t at 0.05 level	Results
Delivery	Public Sector Banks	60	15.36	2.76	118	-0.60	1.98	Not Statistically Significant
Delivery	Private Sector Banks	60	15.65	2.53				

**Not Significant*

An independent samples t-test was conducted to compare perceptions of e-banking service delivery between Public Sector Banks (M = 15.36, SD = 2.76) and Private Sector Banks (M = 15.65, SD = 2.53). The test results showed no statistically significant difference, $t(118) = -0.60, p = .55$, indicating that customers across both sectors evaluate service delivery in a similar way.

Given that the obtained t-value (-0.60) was lower than the critical value (1.98) and the mean difference was minimal, the null hypothesis “Perceived service delivery in e-banking does not differ significantly between customers of public and private sector banks in Kurukshetra” was accepted.

These findings confirm that service delivery quality is perceived consistently across both banking sectors. The negligible mean difference and nonsignificant t-value suggest that banks, regardless of classification, maintain comparable standards in digital infrastructure and service protocols. This outcome may reflect the influence of regulatory oversight and uniform customer experience strategies adopted across India’s banking system.

H₀₄: Public and private sector bank customers in Kurukshetra do not show significant differences in their perceptions of e-banking privacy.

Table No: 12.5

Table showing perceived privacy of e-banking services between customers of public and private sector banks in Kurukshetra.

Variable	Group	N	Mean	SD	df	Obtained t-value	table value of t at 0.05 level	Results
Privacy	Public Sector Banks	60	16.51	2.02	118	0.41	1.98	Not Statistically Significant
Privacy	Private Sector Banks	60	16.36	2.01				

**Not Significant*

An independent samples t-test was carried out to compare perceptions of e-banking privacy between Public Sector Banks (M = 16.51, SD = 2.02) and Private Sector Banks (M = 16.36, SD = 2.01). The test results showed no statistically significant difference, $t(118) = 0.41, p = .68$, indicating that customers across both sectors evaluate privacy safeguards in a similar manner.

Since the obtained t-value (0.41) was below the critical threshold (1.98) and the difference in mean scores was negligible, the null hypothesis “Public and private sector bank customers in Kurukshetra do not show significant differences in their perceptions of e-banking privacy”—was accepted.

These findings suggest that privacy features and protective measures in e-banking are perceived consistently across both public and private institutions. This uniformity may be attributed to standardized regulatory compliance, common cybersecurity frameworks, and shared digital service protocols within India’s banking system.

H₀₅: No significant difference exists in perceived responsiveness of e-banking services between customers of public and private sector banks in Kurukshetra.

Table No: 12.6

Table showing perceived responsiveness of e-banking services between customers of public and private sector banks in Kurukshetra.

Variable	Group	N	Mean	SD	df	Obtained t-value	table value of t at 0.05 level	Results
Responsiveness	Public Sector Banks	60	16.5	2.14	118	-0.36	1.98	

Responsiveness	Private Sector Banks	60	16.63	1.85					Not Statistically Significant
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**Not Significant*

An independent samples t-test was conducted to compare perceptions of responsiveness in e-banking services between Public Sector Banks (M = 16.50, SD = 2.14) and Private Sector Banks (M = 16.63, SD = 1.85). The analysis showed no statistically significant difference, $t(118) = -0.36, p = .72$, indicating that customers across both sectors perceive responsiveness in a similar way.

The obtained t-value (-0.36) was well below the critical value (1.98) at $df = 118$ for a two-tailed test at the 0.05 significance level, and the p-value (.72) exceeded the threshold of .05. These results confirm the acceptance of the null hypothesis (H_{0s}), which stated that “No significant difference exists in perceived responsiveness of e-banking services between customers of public and private sector banks in Kurukshetra.”

Overall, the negligible mean difference and nonsignificant test statistic suggest that both public and private sector institutions deliver comparable levels of responsiveness in their e-banking platforms. This consistency may reflect standardized service protocols, regulatory oversight, and shared digital support strategies across India’s banking system.

H_{06} : - Customers of public and private sector banks in Kurukshetra do not differ significantly in their perceptions of contact-related support effectiveness in e-banking.

Table No: 12.7

Table showing perceived effectiveness of contact-related support in e-banking services between customers of public and private sector banks in Kurukshetra.

Variable	Group	N	Mean	SD	df	Obtained t-value	table value of t at 0.05 level	Results
Contact	Public Sector Banks	60	15.01	3.76	118	-2.10	1.98	Statistically Significant
Contact	Private Sector Banks	60	16.25	2.60				

**Significant at 0.05 level*

An independent samples t-test was conducted to evaluate differences in perceptions of contact-related support in e-banking services between Public Sector Banks (M = 15.01, SD = 3.76) and Private Sector Banks (M = 16.25, SD = 2.60). The analysis revealed a statistically significant difference, $t(118) = -2.10, p = .038$, indicating that customers of Private Sector Banks rated contact-related support more positively than those of Public Sector Banks.

Accordingly, the null hypothesis “Customers of public and private sector banks in Kurukshetra do not differ significantly in their perceptions of contact-related support effectiveness in e-banking” was rejected.

These findings suggest that private institutions are perceived to provide stronger support mechanisms in their e-banking services. The significant difference may be attributed to variations in customer service responsiveness, integration of digital support platforms, or the availability of real-time assistance infrastructure across the two banking sectors.

H_{07} : Perceptions of website and mobile application design quality in e-banking do not vary significantly between public and private sector bank customers in Kurukshetra.

Table No: 12.8

Table showing difference in the perceived quality of website/mobile application design in e-banking services between customers of public and private sector banks in Kurukshetra.

Variable	Group	N	Mean	SD	df	Obtained t-value	table value of	Results

							t at 0.05 level	
Website/Mobile application design	Public Sector Banks	60	15.4	2.71	118	-0.99	1.98	Not Statistically Significant
Website/Mobile application design	Private Sector Banks	60	15.85	2.23				

**Not Significant*

An independent samples t-test was conducted to compare perceptions of website and mobile application design in e-banking services between Public Sector Banks (M = 15.40, SD = 2.71) and Private Sector Banks (M = 15.85, SD = 2.23). The analysis revealed no statistically significant difference, $t(118) = -0.99, p = .32$, suggesting that customers across both sectors evaluate the quality of digital interface design in a similar manner.

Since the obtained t-value (-0.99) was below the critical value (1.98) and the p-value (.32) exceeded the 0.05 threshold, the null hypothesis “Perceptions of website and mobile application design quality in e-banking do not vary significantly between public and private sector bank customers in Kurukshetra”—was accepted.

These findings indicate that customers from both public and private institutions perceive the design quality of e-banking platforms consistently. The similarity in responses may reflect shared design standards, regulatory guidelines, and uniform adoption of user-friendly digital interfaces across India’s banking sector.

H₀₈: Overall satisfaction with e-banking services does not differ significantly between customers of public and private sector banks in Kurukshetra.

Table No: 12.9

Table showing difference in overall customer satisfaction with electronic banking services between public and private sector bank customers in Kurukshetra.

Variable	Group	N	Mean	SD	df	Obtained t-value	table value of t at 0.05 level	Results
Customer satisfaction	Public Sector Banks	60	22.1	1.82	118	2.98	1.98	Statistically Significant
Customer satisfaction	Private Sector Banks	60	21.03	1.31				

**Significant at 0.05 level*

An independent samples t-test was conducted to compare overall customer satisfaction with e-banking services between Public Sector Banks (M = 22.10, SD = 1.82) and Private Sector Banks (M = 21.03, SD = 1.31) in Kurukshetra. The analysis produced an obtained t-value of 2.92 with 118 degrees of freedom. The critical t-value at the 0.05 significance level (two-tailed) was ± 1.98 . Since the obtained value exceeded the critical threshold and the p-value was below .05, the difference was statistically significant.

Accordingly, the null hypothesis “Overall satisfaction with e-banking services does not differ significantly between customers of public and private sector banks in Kurukshetra” was rejected.

These findings demonstrate that customers of Public Sector Banks reported significantly higher satisfaction compared to those of Private Sector Banks. This outcome highlights a measurable distinction in customer experiences, suggesting that public institutions may currently be perceived as more effective in meeting overall expectations in digital banking services.

XII. DISCUSSION

This study undertook a comparative assessment of customer satisfaction with e-banking services in public and private sector banks in Kurukshetra, examining multiple dimensions of service quality. The statistical analysis revealed no significant differences between the two categories of banks in terms of accessibility, efficiency of service delivery, privacy safeguards, and responsiveness. Such convergence suggests that both sectors are operating under similar regulatory frameworks and technological standards, which have

contributed to a uniform digital banking experience. Previous research has also highlighted the role of regulatory oversight and technological integration in narrowing service gaps across institutions (Garg & Kaur, 2020; Singh & Mahajan, 2019).

The consistency in perceptions of privacy and responsiveness further reflects the impact of Reserve Bank of India (RBI) directives, which mandate standardized cybersecurity protocols and grievance redressal mechanisms. These findings align with earlier studies that emphasized the importance of regulatory compliance in shaping customer trust and satisfaction in digital banking (Kapoor & Chauhan, 2018; Verma & Bhatnagar, 2021).

Despite these similarities, private sector banks were rated more favourable in relation to contact-related support services, including helpline accessibility, chatbot responsiveness, and real-time issue resolution. This outcome resonates with Sharma and Gupta's (2022) observation that private institutions have invested heavily in omnichannel support platforms and personalized assistance, thereby enhancing customer engagement and reducing transaction-related concerns.

Interestingly, the analysis also revealed that customers of public sector banks reported higher overall satisfaction compared to those of private sector banks. This finding diverges from earlier studies (Mishra, 2017; Raghunandan & Sinha, 2018), which often positioned public banks lower on customer-centric measures. The shift may indicate evolving customer perceptions, improvements in digital infrastructure, or enhanced service delivery mechanisms within public sector institutions.

Taken together, these results highlight both convergence and divergence in customer experiences. While regulatory and technological standardization has minimized differences in core service dimensions, sector-specific strategies particularly in customer support continue to shape satisfaction levels. The higher overall satisfaction reported by public sector customers suggests that trust, institutional credibility, and recent platform improvements may be influencing perceptions in ways that differ from earlier patterns.

XIII. CONCLUSION

This research explored variations in e-banking satisfaction among customers of public and private sector banks in Kurukshetra. The findings revealed no significant differences between the two groups in terms of accessibility, efficiency of service delivery, privacy safeguards, or responsiveness, indicating a convergence in digital service standards across sectors. Such uniformity reflects the influence of regulatory frameworks and technological integration that shape India's banking ecosystem.

At the same time, private sector banks received comparatively higher ratings for contact-related support services, including helpline responsiveness, chatbot assistance, and real-time issue resolution. In contrast, public sector banks recorded greater overall satisfaction, a result that may be attributed to customer trust, institutional credibility, and recent improvements in digital platforms.

The study underscores the importance of maintaining consistent service quality across both sectors while offering localized insights into shifting customer expectations within India's evolving digital banking landscape. These findings contribute to ongoing discussions on service standardization, customer engagement, and the strategic role of technology in shaping banking satisfaction.

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