



ATMIYA UNIVERSITY

**AN ANALYTICAL STUDY ON CUSTOMER
SATISFACTION TOWARDS ONLINE BANKING
SERVICES FOR SELECTED PUBLIC SECTOR AND
PRIVATE SECTOR BANKS: SPECIAL REFERENCE TO
GUJARAT STATE**

A Thesis

Submitted to the
Atmiya University,
For the Degree of

DOCTOR OF PHILOSOPHY

in

FACULTY OF BUSINESS AND COMMERCE

by

Ms. Trivedi Ishaben Aniruddhbhai

Enrolment No. 220381005

Under the Guidance of

Dr. KAIRVI RATHOD

Department of Management

ATMIYA UNIVERSITY,

Yogidham Gurukul, Kalawad Road,

Rajkot-360005, Gujarat (India)

October, 2025