



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

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by

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Introduction

The rapid transformation of the Indian banking sector, driven by digital innovation and evolving customer expectations, has made online banking an essential component of modern financial services. Understanding how customers perceive and experience these digital platforms is crucial for enhancing service quality and strengthening trust. This study explores the foundations of the Indian banking system, the concepts related to customer satisfaction, and the factors influencing users' online banking experiences. By reviewing past research, adopting a structured methodology, and analyzing real data, the study identifies key issues, sector-wise differences, and improvement strategies. Overall, the research aims to provide meaningful insights that can support banks in delivering more efficient, secure, and customer-centric online banking services.

Chapter 1

Theoretical Framework: Indian Banking System

This chapter provides a comprehensive overview of the Indian banking system, tracing its historical evolution and explaining its structure, importance, and role in economic development. It highlights the distinction between public and private sector banks and the regulatory framework led by the Reserve Bank of India. The chapter also covers the rise of online banking, technological advancements, digital payment systems, cybersecurity norms, and the adoption of digital services across sectors, including Gujarat. It concludes by outlining key challenges and future prospects of online banking in India.

Chapter 2

Conceptual Framework

This chapter outlines the key concepts related to customer satisfaction in online banking by defining customer satisfaction, its components, and the nature of online banking services. It explains the factors and demographic variables that influence satisfaction, along with differences between public and private sector banks. The chapter also

highlights major theories and models of customer satisfaction and technology acceptance, common challenges faced by users, and the impact of expectations and experiences. It concludes by emphasizing the importance of measuring satisfaction and presents a conceptual framework for analyzing customer satisfaction in online banking.

Chapter 3

Literature Review

This chapter presents an overview of the literature review, explaining its meaning, purpose, and importance in strengthening the research foundation. It summarizes the key studies related to online banking and customer satisfaction, highlights the percentage-wise classification of reviewed literature, and identifies the existing research gaps that form the basis for the present study.

Chapter 4

Research Methodology

This chapter outlines the research methodology adopted for the study, beginning with the meaning, purpose, and characteristics of research. It explains the research objectives, hypotheses, and overall research design, including the type of research, data sources, population, sample, geographic coverage, and sample profile. The chapter also describes the processes of data collection, pilot survey, and data analysis, while highlighting the scope, assumptions, significance, and limitations of the study.

Chapter 5

Data Analysis

This chapter presents the analysis and interpretation of the collected data, beginning with an overview of research meaning and purpose. It examines common issues faced during online banking and summarizes customer opinions on strategies for improvement. The chapter further includes detailed hypothesis testing related to customer satisfaction levels, influencing factors, comparisons between public and

private sector banks, common challenges, and customers' future intentions, offering a comprehensive understanding of the study's findings.

Chapter 6

Summery, Findings and Suggestions

This chapter presents a brief summary of the entire study, followed by major findings related to demographic influences, key satisfaction factors, differences between public and private sector banks, common online banking challenges, and strategies that enhance customer satisfaction. Based on these findings, the chapter offers practical and research-based suggestions addressing demographic impacts, core satisfaction drivers, sector-wise differences, customer issues, and future improvement strategies, providing clear directions for strengthening online banking services.

Conclusion

This study offers a comprehensive understanding of the Indian banking system and the growing significance of online banking. It highlights how customer satisfaction is influenced by technological efficiency, service quality, demographic factors, and differences between public and private sector banks. Through systematic research and detailed data analysis, the study identifies key challenges faced by customers and areas where improvement is needed. The findings and suggestions emphasize the need for stronger digital services, enhanced security, and customer-centric strategies. Overall, the research concludes that improving user experience and trust is essential for strengthening online banking and meeting the evolving expectations of customers in India.