

Contents

Title	Content	Pg. No.
	Declaration by Research Scholar–Originality of Research Work	
	Certificate of Supervisor	
	Thesis Approval Form	
	Declaration by Research Scholar – Submission of Thesis	
	Acknowledgement	
	Contents	VI
	List of Figures	XII
	List of Tables	XIII
	Abstract	XVI
Chapter: 1	Theoretical Framework: Indian Banking System	
	1.1 Overview of the Banking System	4
	1.2 Evolution of the Banking System Globally	4
	1.3 Indian Banking System: Historical Perspective	6
	1.4 Structure of the Indian Banking Sector	8
	1.5 Importance of Banking in the Indian Economy	10
	1.6 Role of Banking in Economic Development	12
	1.7 Public Sector and Private Sector Banks in India	15
	1.8 Regulatory Framework of the Indian Banking System	19
	1.9 Role of the Reserve Bank of India (RBI)	20
	1.10 Key Banking Policies and Regulations in India	21
	1.11 Financial Inclusion and Banking Penetration in India	23
	1.12 Technological Transformation in Indian Banking	24
	1.13 Introduction to Online Banking	26
	1.14 Growth and Development of Online Banking in India	27
	1.15 Regulatory Guidelines for Online Banking in India	29
	1.16 Cybersecurity Norms and Data Protection in Online Banking	30
	1.17 Digital Payment Ecosystem in India	31
	1.18 Adoption of Online Banking in Public vs. Private Sector Banks	33
	1.19 Online Banking Scenario in Gujarat	34

1.20 Challenges and Risks in the Online Banking Sector	36
1.21 Future Prospects of Online Banking in India	38
1.22 Conclusion	39
References	40
Chapter: 2 Conceptual Framework	
2.1 Introduction	45
2.2 What is Customer Satisfaction?	45
2.3 Components of Customer Satisfaction	46
2.4 What is Online Banking?	46
2.5 Factors Influencing Customer Satisfaction in Online Banking	47
2.6 Role of Demographic Variables in Customer Satisfaction	47
2.7 Difference Between Customer Satisfaction in Public Sector and Private Sector Banks	48
2.8 Theories and Models of Customer satisfaction	49
2.9 Models of Technology Acceptance in Online	52
2.10 Models of Customer Satisfaction Towards Online banking in India	55
2.11 Common Challenges faced by Customers in Online Banking Services	56
2.12 How Customer Expectations and Experiences Affect Satisfaction Level	57
2.13 Significance of Measuring Customer Satisfaction in Online Banking	58
2.14 Conceptual Framework to Analyze Customer Satisfaction Towards Online Banking Services	61
2.15 Conclusion	64
References	65
Chapter: 3 Literature Review	70
3.1 Introduction	
3.2 What is Literature Review?	71
3.3 Purpose of Literature Review	71
3.4 Importance of Literature Review	71
3.5 Review of Literature	72

3.6 Percentage Classification	126
3.7 Research Gap	129
3.8 Conclusion	130
References	132
Chapter: 4 Research Methodology	
4.1 Introduction	144
4.2 Meaning and Definition of Research	144
4.3 What Makes People do Research?	145
4.4 Objectives of Research	146
4.5 Characteristics of Research	147
4.6 Process of Research	148
4.7 Importance of Research	150
4.8 Problem of Research	150
4.9 Objectives of Research Title	151
4.10 Hypothesis of Research	152
4.11 Research Design	158
4.11.1 Title of the Research	158
4.11.2 Types of Research	158
4.11.3 Sources of Information	158
4.11.4 Universe of Research	159
4.11.5 Population of Research	159
4.11.6 Sample of Research	159
4.11.7 Geographic Coverage	160
4.11.8 Sample Profile	162
4.12 Data Collection	163
4.13 Pilot Survey	164
4.14 Data Analysis	167
4.15 Scope for the Research	174
4.16 Assumptions of the Research	175
4.17 Significance of Research	175
4.18 Limitations of the Research	176
4.19 Chapter Plan	177
References	180

Chapter: 5	Data Analysis	
5.1	Introduction	183
5.2	Meaning and Definition of Research	183
5.3	What Makes People do Research?	197
5.4	Common Issues Faced During Online Banking	203
5.5	Strategies for Improvement & Customer Opinion	206
5.6	Hypothesis Testing	209
5.6.1	Customer Satisfaction Level	210
5.6.2	Factors Influencing Customer Satisfaction	214
5.6.3	Comparison of Customer Satisfaction between Private Sector and Public Sector Banks	224
5.6.4	Common Challenges and Issues	236
5.6.5	Strategies for Improvement and Future Intent	240
Chapter: 6	Summery, Findings and Suggestions	
6.1	Introduction	247
6.2	Summary of the Study	247
6.3	Findings	249
6.3.1	Findings based on the impact of demographic variables on customer satisfaction.	249
6.3.2	Findings based on the key factors influencing customer satisfaction.	253
6.3.3	Findings based on the comparison between public and private sector banks.	255
6.3.4	Findings based on the challenges and issues faced by customers.	257
6.3.5	Findings based on strategies for enhancing customer satisfaction.	258
6.4	Suggestions	259
6.4.1	Suggestions based on demographic impact analysis.	259
6.4.2	Suggestions based on key factors influencing customer satisfaction.	261
6.4.3	Suggestions based on comparison between public and private sector banks.	263

6.4.4 Suggestions based on challenges and issues in online banking.	265
6.4.5 Suggestions based on strategies for enhancing customer satisfaction.	267
6.5 Conclusion	270
Chapter: 7 Bibliography	
Appendix A Questionnaire	
Appendix B Plagiarism Report	
Appendix C Publications	
Chapter: 8 Annexure	275

List of Figures

Figure No.	Name of the Figure	Pg. No.
Figure 1.1	Structure of the Indian Banking System	8
Figure 2.1	Integrated Customer Satisfaction Model (ICSM) for Online Banking	62
Figure 3.1	Graphical Presentation of Review of Literature	127
Figure 4.1	Process of Research	148
Figure 5.1	Gender-wise Distribution	184
Figure 5.2	Gender-wise Distribution	184
Figure 5.3	Age-Wise Distribution	185
Figure 5.4	Age-Wise Distribution	185
Figure 5.5	Education-Wise Distribution	186
Figure 5.6	Education-Wise Distribution	186
Figure 5.7	Occupation-Wise Distribution	187
Figure 5.8	Occupation-Wise Distribution	188
Figure 5.9	Monthly Income-Wise Classification	189
Figure 5.10	Monthly Income-Wise Classification	189
Figure 5.11	City-Wise Classification	190
Figure 5.12	City-Wise Classification	190
Figure 5.13	Usage of Online Banking Services	191
Figure 5.14	Usage of Online Banking Services	191
Figure 5.15	Bank Preference	192
Figure 5.16	Bank Preference	192
Figure 5.17	Bank-Wise Classification	193
Figure 5.18	Bank-Wise Classification	193
Figure 5.19	Duration-Wise Usage	194
Figure 5.20	Duration-Wise Usage	195
Figure 5.21	Device-wise Usage	196
Figure 5.22	Device-wise Usage	196
Figure 5.23	Perceptions Towards Online Banking Services	198
Figure 5.24	Satisfaction Level – Overall	202

Figure 5.25	Common Issues Faced During Online Banking	204
Figure 5.26	Improvement in Satisfaction	207

List of Tables

Table No.	Name of Table	Pg. No.
Table 1.1	Comparative Analysis of Public and Private Sector Banks	19
Table 1.2	Technological Transformation in Indian Banking	25
Table 2.1	Customer Satisfaction Between Public Sector and Private Sector Banks	49
Table 2.2	Model and its Applications	52
Table 2.3	Models of Customer Satisfaction	55
Table 3.1	Classification of Literature Review	126
Table 4.1	Impact of Demographic Variables on Customer Satisfaction	154
Table 4.2	Factors Influencing Customer Satisfaction	155
Table 4.3	Comparison Between Public and Private Sector Banks	155
Table 4.4	Common Challenges and Issues	157
Table 4.5	Strategies for Customer Satisfaction	157
Table 4.6	Selection of Cities	160
Table 4.7	Selection of Banks	161
Table 4.8	Revision of Questions	164
Table 4.9	Addition of Questions	165
Table 4.10	Reliability for Factors	165
Table 4.11	Addition of Factors	166
Table 4.12	Reliability Test after Data Collection	166
Table 5.1	Gender-wise Distribution	183
Table: 5.2	Age-Wise Distribution	184
Table: 5.3	Education-Wise Distribution	186
Table: 5.4	Occupation-Wise Distribution	187
Table: 5.5	Monthly Income-Wise Classification	188
Table: 5.6	City-Wise Classification	190
Table: 5.7	Usage of Online Banking Services	191
Table: 5.8	Bank Preference	192
Table: 5.9	Bank-Wise Classification	193
Table: 5.10	Duration-Wise Usage	194
Table: 5.11	Device-wise Usage	195
Table: 5.12	Perceptions Towards Online Banking Services	198

Table: 5.13	Satisfaction Level – Overall	201
Table: 5.14	Common Issues Faced During Online Banking	203
Table: 5.15	Problem Area and Findings	206
Table: 5.16	Improvement in Satisfaction	206
Table: 5.17	Customer Satisfaction Level and Age Group	209
Table: 5.18	Customer Satisfaction Level and Income Group	210
Table: 5.19	Customer Satisfaction Level and Education Qualification Groups	211
Table: 5.20	Customer Satisfaction Level and Different City of Residence	212
Table: 5.21	Customer Satisfaction Level and Gender	212
Table: 5.22	Customer Satisfaction Level and Occupation	213
Table: 5.23	Perceived convenience and time-saving	214
Table: 5.24	User-friendliness of mobile applications or websites	215
Table: 5.25	Transaction efficiency of online banking	215
Table: 5.26	Visual appeal and interface design	216
Table: 5.27	Service availability of online banking	217
Table: 5.28	Perceived sense of security	218
Table: 5.29	Cybersecurity measures	218
Table: 5.30	Responsiveness of mobile applications	219
Table: 5.31	Grievance redressal systems	220
Table: 5.32	Range of features	221
Table: 5.33	Accuracy and reliability information	221
Table: 5.34	Timeliness of alerts and notifications	222
Table: 5.35	Quality of customer support services	223
Table: 5.36	Intention to recommend	224
Table: 5.37	Time-saving aspects	225
Table: 5.38	User-friendliness of mobile applications	225
Table: 5.39	Transaction efficiency	226
Table: 5.40	Visual appeal of online banking	227
Table: 5.41	Service availability	228
Table: 5.42	Perceived security	228
Table: 5.43	Cybersecurity measures	229
Table: 5.44	Responsiveness of online banking applications	230
Table: 5.45	Grievance redressal systems	231

Table: 5.46	Range of features	231
Table: 5.47	Accuracy and reliability of information	232
Table: 5.48	Timeliness of notifications and alerts	233
Table: 5.49	Quality of customer support	234
Table: 5.50	Intention to recommend	235
Table: 5.51	Overall customer satisfaction	235
Table: 5.52	Technical Issues and Non-Technical Issues	236
Table: 5.53	Challenges faced by customers	237
Table: 5.54	Overall satisfaction level and financial loss	239
Table: 5.55	Cybersecurity measures	240
Table: 5.56	Continue using current bank's online services	241
Table: 5.57	Recommendation of online services	242
Table: 5.58	Faced financial loss	243
Table: 6.1	Descriptive analysis of Demographic Variable	251
Table: 6.2	Descriptive analysis of Demographic Variable	251
Table: 6.3	Key factors influencing customer satisfaction	253
Table: 6.4	Comparison of customer satisfaction Level	255
Table: 6.5	Findings from challenges and issues	257
Table: 6.6	Findings based on strategies	258