



Special Issue - Innovative Commerce: Bridging Business and Computer Applications (ICBBCA-2026)
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A STUDY ON CUSTOMER SATISFACTION TOWARDS DIGITAL BANKING SERVICES WITH REFERENCE TO SBI AND ICICI BANK IN MADURAI CITY

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Abstract

The rapid growth of digital banking in India has significantly transformed the way customers access financial services. With the increasing use of smartphones and internet facilities, banks are focusing on providing efficient and user-friendly digital platforms. This study analyzes customer satisfaction towards digital banking services offered by State Bank of India and ICICI Bank. The research is based on primary data collected through questionnaires and secondary data sources. Key factors such as ease of use, security, transaction speed, and customer support are evaluated. The study also identifies major issues faced by users and their expectations. Results indicate that convenience and speed are major contributors to satisfaction. However, security concerns and technical errors affect user experience. The study suggests improvements in service

quality and customer awareness. Digital banking plays a vital role in financial inclusion and modern banking efficiency. Overall, customer satisfaction depends on reliability, accessibility, and trust in digital platforms.

Keywords:

Digital Banking, Customer Satisfaction, Online Banking, Service Quality, Transaction Speed, Banking Technology.

Introduction

Digital banking has transformed the traditional banking system by enabling customers to perform financial transactions anytime and anywhere. Services such as mobile banking, internet banking, and online payments have increased convenience, speed, and efficiency. In India, the growth of digital banking has been supported by rising internet usage and technological advancements,



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encouraging customers to shift from conventional banking methods to digital platforms.

Major banks like State Bank of India and ICICI Bank are continuously improving their digital services to meet customer expectations. Customer satisfaction plays a crucial role in determining the success of these services, as it depends on factors such as ease of use, security, and accessibility. Therefore, studying and comparing customer satisfaction helps in understanding the effectiveness of digital banking services.

Statement of the Problem

Digital banking has become an essential service that provides convenience, speed, and easy access to banking transactions. However, the level of customer satisfaction varies due to factors such as security, ease of use, reliability, and customer support. This study focuses on analysing and comparing customer satisfaction towards digital banking services offered by the State Bank of India and ICICI Bank in Madurai. It also examines the problems faced by customers while using these services and evaluates whether the digital banking facilities meet their expectations.

Objectives of the study

- To study customer satisfaction towards digital banking services
- To compare SBI and ICICI banking services

- To identify problems faced by users
- To analyze factors influencing satisfaction
- To provide suggestions for improvement

Research Methodology

The study is based on both primary and secondary data. It focuses on analyzing customer satisfaction towards digital banking services of selected banks using statistical tools.

Area of Study

The study area is Madurai city, Tamil Nadu, where data is collected from customers of selected banks.

Research Design

The research design adopted for this study is descriptive research design, as it describes the characteristics and satisfaction level of customers using digital banking services.

Source of Data

Primary Data:

Collected through structured questionnaire from respondents.

Secondary Data:

Collected from journals, books, websites, and bank reports.

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Tools Used for Analysis

- Percentage Analysis
- Chi-Square Test
- Independent Sample T-Test
- Correlation Analysis
- One-Way ANOVA

Sample Size

The sample size of the study is 100 respondents.

Sampling Technique

Convenience sampling technique is used to select the respondents for the study.

Variables Studied

Customer satisfaction in digital banking is influenced by several important factors. Ease of use plays a key role, as a user-friendly interface improves customer experience. Security and privacy are crucial in building trust among users while performing online transactions.

Transaction speed and reliability also impact satisfaction, as customers expect quick and error-free services. Additionally, customer support services help resolve issues effectively, improving overall satisfaction. Features like mobile app performance, accessibility, and service availability further enhance user experience. Finally, cost efficiency and service charges influence customer perception and long-term usage of digital banking services.

Data Analysis and Interpretation

Table 1: Type of Account Customers Hold in Bank

Type of Account Customers Hold in Bank	No of Respondents	Percentage (%)
Saving Account	51	51
Current Account	47	47
Fixed Deposit Account	2	2
Total	100	100

Source: Primary Data

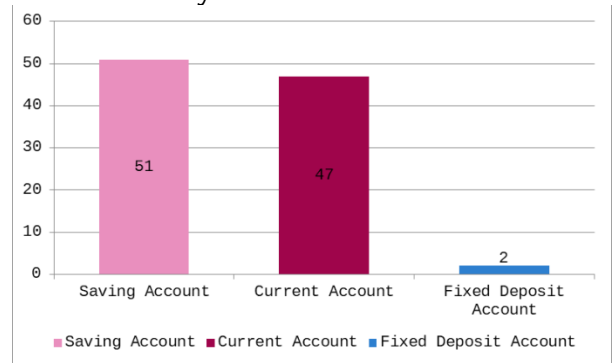


Fig 1: Type of Account Customers Hold in Bank

Interpretation:

The table shows that most users prefer savings accounts (51%), indicating a strong focus on personal savings and frequent use of digital banking features. Current accounts

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(47%) are also widely used, reflecting the needs of business users and regular transactions. Fixed accounts (2%) are least preferred, suggesting lower usage of long-term investment options in digital banking.

Table 2: Mostly used Digital Banking Service by the Customer

Mostly used Digital Banking Service by the Customer	No of Respondents	Percentage (%)
Mobile app	55	55
UPI	24	24
ATM	8	8
Online Banking	13	13
Total	100	100

Source: Primary Data

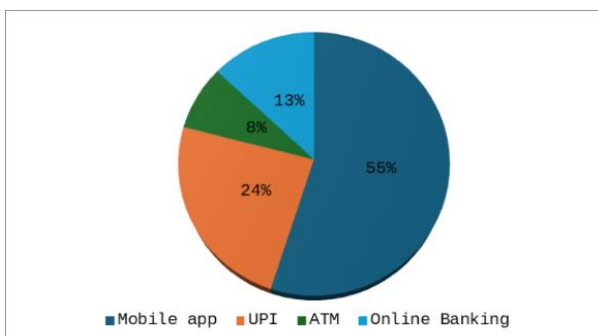


Figure 2: Mostly used Digital Banking Service by the Customer

Interpretation:

The table shows that 45% of users access the app daily, indicating high engagement for regular banking activities. About 37% use it weekly for scheduled tasks like payments and transfers, while 18% use it monthly for specific needs. Overall, the high daily and weekly usage reflects strong reliance on digital banking services.

Factors Influencing Customer Services

Digital banking services have transformed the financial industry by providing seamless, convenient, and secure banking experiences. These services include online banking, mobile apps, digital payments, and AI-driven financial management tools. While digital banking offers numerous benefits, customer adoption and satisfaction depend on several key factors.

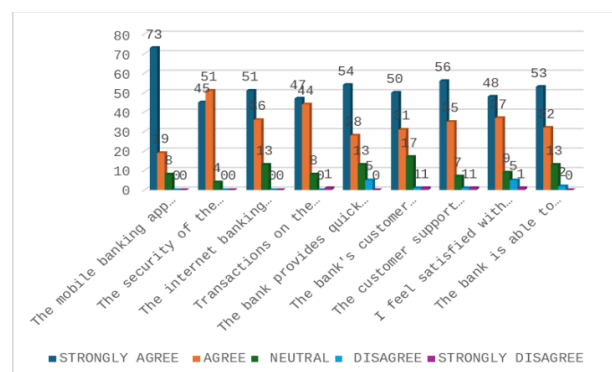


Figure 3: Factors Influencing Customer Services



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Source: Primary data

Interpretation:

- The chart indicates that most customers find digital banking apps easy to use and secure.
- Transactions are smooth, and customer support is generally helpful. However, some users
- feel that issue resolution needs improvement, showing scope for better grievance handling.

Findings and Suggestions

Findings

- Majority of users are satisfied with digital banking
- SBI is preferred for trust and security
- ICICI is preferred for fast services
- Technical issues reduce satisfaction
- Younger users prefer mobile banking

Suggestions

- Improve security features
- Reduce technical errors
- Increase customer awareness
- Provide faster customer support
- Enhance mobile app usability

Conclusion

Digital banking services provided by State Bank of India and ICICI Bank have significantly improved customer convenience and accessibility. While both banks perform well, differences exist in service speed and reliability. Continuous improvement in technology and customer service is essential to increase satisfaction levels. Digital banking will continue to play a major role in the future of financial services.

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