

A STUDY ON INTERNET BANKING SERVICES TO CUSTOMERS: SBI

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ABSTRACT

Internet banking has transformed the traditional banking system by enabling customers to access banking services conveniently through digital platforms. The rapid growth of information technology and internet connectivity has encouraged banks to offer various electronic services such as internet banking, mobile banking, debit cards, credit cards, UPI payments, online bill payments, and digital fund transfers. State Bank of India (SBI), being the largest public sector bank in India, has significantly invested in digital banking infrastructure to improve customer convenience and service quality. This study examines customer awareness, utilization, and satisfaction regarding internet banking services offered by SBI. The study adopts a descriptive research design and collects primary data from 132 respondents through a structured questionnaire. Secondary information was gathered from books, journals, websites, and previous research studies. Statistical tools such as percentage analysis, correlation, ANOVA, and Chi-square tests were employed to analyze the collected data. The findings indicate that a majority of customers are aware of and actively use internet banking services. Customers highly appreciate facilities such as mobile banking, UPI transactions, online shopping payments, ATM services, and online fund transfers due to their convenience, speed, accessibility, and time-saving nature. The study further reveals that internet banking significantly enhances customer satisfaction by reducing transaction time and improving banking efficiency. However, concerns regarding security, technical issues, and digital literacy still influence the adoption of online banking among certain customer groups. The research suggests that SBI should strengthen cybersecurity measures, conduct customer awareness programs, and continuously upgrade digital platforms to enhance customer experience. Overall, internet banking has emerged as an essential component of modern banking services and plays a vital role in improving customer satisfaction, operational efficiency, and financial inclusion. The study concludes that SBI's internet banking services have positively influenced customer banking behavior and contributed to the digital transformation of the banking sector.

Keywords: Internet Banking, SBI, Customer Satisfaction, Digital Banking, Mobile Banking, UPI, E-Banking, Service Quality, Financial Inclusion, Customer Awareness.

I. INTRODUCTION

The banking industry has undergone a significant transformation due to advancements in information and communication technologies. Internet banking has emerged as one of the most important innovations that enables customers to perform banking transactions anytime and anywhere without visiting bank branches. The adoption of internet banking has increased substantially because of convenience, accessibility, speed, and cost-effectiveness. Digital banking services such as online fund transfers, account inquiries, bill payments, mobile banking, debit cards, credit cards, and UPI transactions have improved customer experiences and operational

efficiency in banking institutions [1]. The emergence of electronic banking has reduced dependence on traditional paper-based transactions and enhanced service delivery mechanisms [2]. Banks continuously invest in digital technologies to improve customer satisfaction and strengthen competitive advantages [3]. Internet banking supports financial inclusion and promotes digital transactions [4]. It improves transaction speed and accessibility [5]. Customer convenience has become a major factor in banking service adoption [6]. Technological innovation enhances banking efficiency [7]. Digital banking contributes to economic development [8]. Online banking reduces operational costs [9]. Service quality influences customer loyalty [10]. Security remains a critical concern in internet banking adoption [11]. Mobile banking has expanded banking accessibility [12]. UPI has revolutionized digital payments [13]. E-banking enhances customer engagement [14]. Digital platforms improve service reliability [15].

State Bank of India (SBI), the largest public sector bank in India, has played a significant role in promoting internet banking services among customers. Through initiatives such as YONO, internet banking portals, mobile banking applications, and digital payment systems, SBI has enhanced customer access to banking services [16]. The increasing demand for digital transactions has encouraged customers to adopt online banking facilities [17]. Customer satisfaction is closely associated with service quality and ease of use [18]. Perceived usefulness positively influences adoption behavior [19]. Trust and security are essential determinants of customer acceptance [20]. Customer awareness significantly affects utilization levels [21]. Online banking facilitates faster transactions [22]. Mobile applications improve accessibility [23]. Digital services increase customer retention [24]. Technology acceptance influences behavioral intentions [25]. Banks benefit from reduced transaction costs [26]. Electronic channels improve operational performance [27]. Financial literacy contributes to adoption decisions [28]. Customer perceptions determine service success [29]. Therefore, understanding customer satisfaction towards SBI internet banking services is essential for improving digital banking strategies and enhancing service effectiveness [30].

II. LITERATURE REVIEW

Several researchers have investigated customer satisfaction and adoption of internet banking services across different banking sectors. Khattak and Rehman (2024) reported that customer awareness and satisfaction significantly influence banking service utilization [1]. Sivakumar and Karthikeyan (2021) observed that customers prefer online banking due to convenience and efficiency [2]. Ahmad (2009) compared Islamic and conventional banking systems and identified service quality as a major determinant of customer satisfaction [3]. Dhade and Mittal (2008) emphasized customer-centric approaches in modern banking [4]. Ravi (2008) concluded that both public and private sector banks provide satisfactory retail banking services [5]. Uppal (2008) highlighted the growing importance of e-banking services in Indian banks [6]. Vasanthi (2010) found that service quality dimensions significantly influence customer perceptions [7]. Christudas (2005) examined customer awareness regarding modern banking facilities [8]. Bhavani (2005) analyzed retail banking awareness and customer behavior [9]. Vijaya (2006) investigated customer perceptions towards public sector banking services [10]. Narendrakumar and Mohan Kumar (2005) demonstrated that computerization improved customer service quality [11]. Devasena (2007) identified effective service delivery as a key factor influencing customer satisfaction [12]. Researchers

further reported that internet banking reduces transaction costs [13], enhances accessibility [14], improves efficiency [15], and strengthens customer relationships [16].

Recent studies have focused on technological advancements and digital transformation in banking services. Researchers found that perceived usefulness significantly affects internet banking adoption [17]. Ease of use improves customer acceptance [18]. Security and privacy concerns influence customer trust [19]. Mobile banking services enhance convenience [20]. UPI platforms have accelerated digital payment adoption [21]. Digital banking contributes to financial inclusion [22]. Service reliability positively affects satisfaction [23]. Website quality influences customer experiences [24]. Electronic service quality determines customer loyalty [25]. Digital innovation enhances competitiveness [26]. Customer education increases adoption levels [27]. Personalized banking services improve retention [28]. Artificial intelligence and fintech applications are reshaping banking operations [29]. Consequently, the literature suggests that customer satisfaction in internet banking is influenced by technological efficiency, service quality, trust, security, convenience, and accessibility, making digital banking a critical component of modern financial services and organizational competitiveness [30].

III. RESEARCH METHODOLOGY

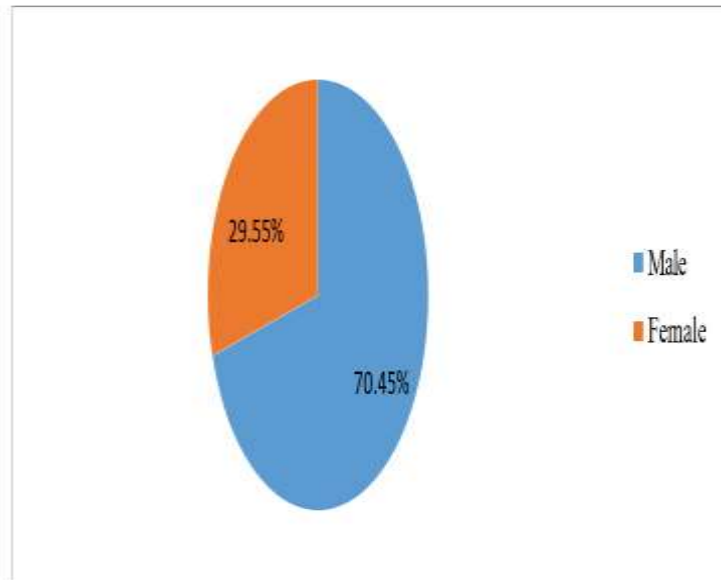
The study adopted a descriptive research design to examine customer awareness, usage patterns, and satisfaction levels regarding internet banking services provided by SBI. The research focused on understanding customer perceptions toward various digital banking facilities such as internet banking, mobile banking, ATM services, UPI transactions, debit cards, credit cards, online bill payments, and online shopping transactions. Primary data were collected through a structured questionnaire containing multiple-choice and Likert-scale questions. Secondary data were obtained from journals, books, research articles, websites, annual reports, and banking publications. The study targeted SBI customers who actively use internet banking services. A non-probability convenience sampling technique was employed for selecting respondents. The final sample consisted of 132 customers.

The collected data were systematically coded and analyzed using statistical tools. Percentage analysis was used to identify demographic characteristics and customer opinions regarding internet banking services. Correlation analysis was applied to examine relationships among customer satisfaction variables. ANOVA was used to determine differences in customer perceptions across demographic groups, while the Chi-square test was employed to identify associations between categorical variables. Data interpretation focused on customer awareness, service usage frequency, satisfaction levels, and perceived benefits of internet banking services. The methodology ensured reliability and validity in data collection and analysis, enabling meaningful conclusions regarding customer satisfaction and the effectiveness of SBI's internet banking services. The findings provide valuable insights for improving digital banking strategies and enhancing customer experiences.

III. RESULTS & DISCUSSION

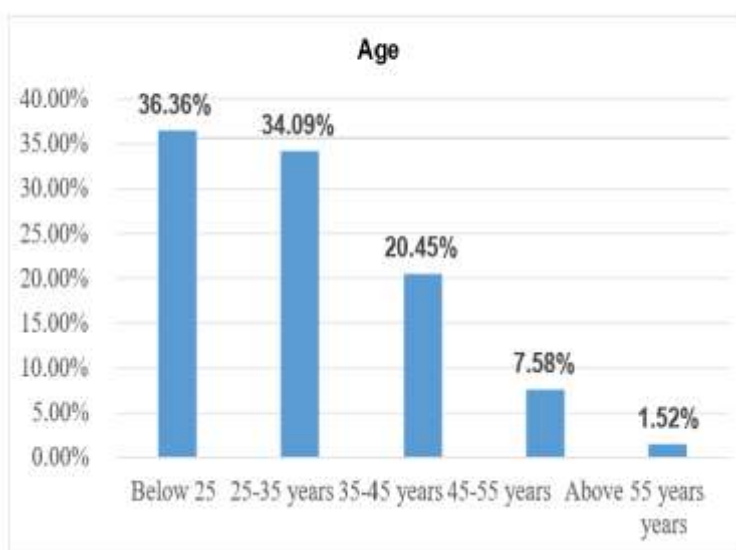
The analysis revealed that the majority of respondents were male (70.45%), graduates (49.62%), private employees (34.85%), and belonged to the below-25 age group. Most respondents reported active usage of internet banking facilities and demonstrated awareness of digital banking services. Customers showed high awareness levels regarding ATM services (40.15% strongly agree), internet banking (31.06% strongly agree), mobile banking

(32.58% strongly agree), debit cards (29.55% strongly agree), credit cards (31.06% strongly agree), and UPI services (31.06% strongly agree). A significant proportion of respondents acknowledged that internet banking facilitates easier transactions, with 62.88% confirming its usefulness. Customers also expressed positive opinions regarding online shopping payments, online bill payments, and digital financial transactions.



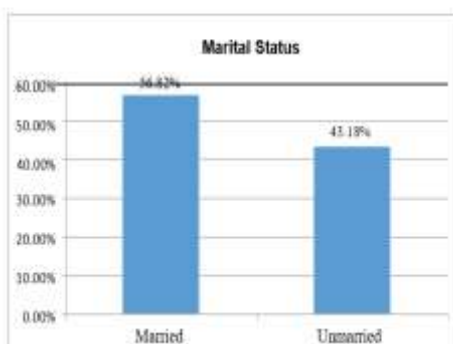
Age	No. of Respondents	Percentage
Below 25 years	48	36.36
25-35 years	45	34.09
35-45 years	27	20.45
45-55 years	10	7.58
Above 55 years	2	1.52
Total	132	100

Source: Primary Data



Marital Status	No. of Respondents	Percentage
Married	75	56.82
Unmarried	57	43.18
Total	132	100

Source: Primary Data

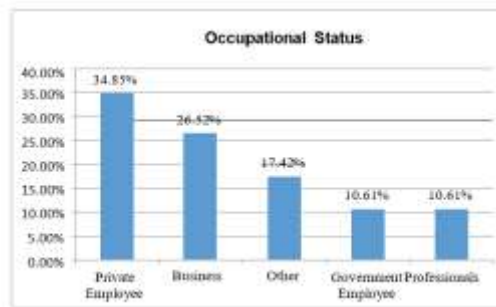


The findings indicate that internet banking services have substantially improved customer convenience, accessibility, and transaction efficiency. Customers appreciate the ability to conduct banking activities anytime and anywhere without visiting physical branches. Mobile banking and UPI services emerged as highly preferred digital banking channels due to their ease of use and speed. The study further suggests that internet banking

positively influences customer satisfaction by reducing transaction time, enhancing service quality, and improving banking accessibility. However, certain customers expressed concerns regarding security risks, technical failures, and limited digital literacy. These challenges may hinder complete adoption among specific customer groups. Therefore, SBI should strengthen cybersecurity frameworks, improve customer education programs, and continuously upgrade digital platforms to enhance customer trust and satisfaction. Overall, the results confirm that internet banking services significantly contribute to customer satisfaction and support the digital transformation of banking operations.

Occupational Status	No. of Respondents	Percentage
Private Employee	46	34.85
Business	35	26.52
Other	23	17.42
Government Employee	14	10.61
Professionals	14	10.61
Total	132	100

Source: Primary Data



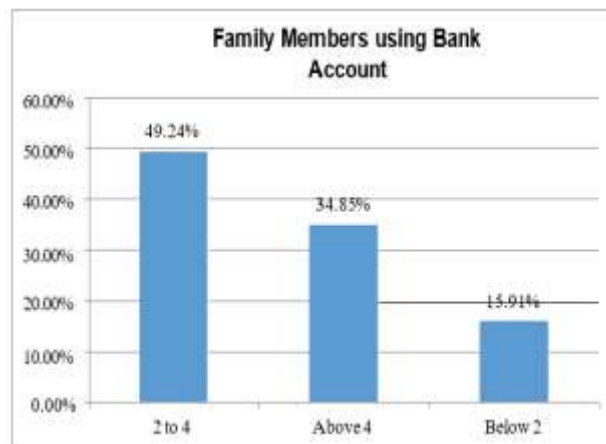
Monthly Income	No. of Respondents	Percentage
Less than Rs.50,000	60	45.45
Rs.50,001 to Rs.1,00,000	39	29.55
Rs.1,00,001 to Rs.1,50,000	21	15.91
Above Rs.1,50,000	12	9.09
Total	132	100

Source: Primary Data



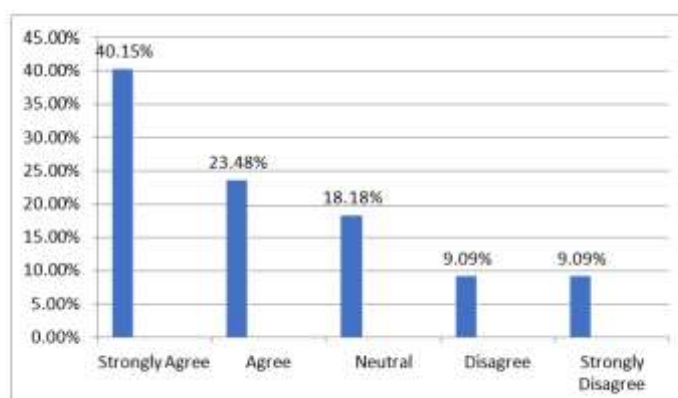
How many of your Family Member using Bank Account	No. of Respondents	Percentage
2 to 4	65	49.24
Above 4	46	34.85
Below 2	21	15.91
Total	132	100

Source: Primary Data



ATM	No. of respondents	Percentage
Strongly Agree	53	40.15
Agree	31	23.48
Neutral	24	18.18
Disagree	12	9.09
Strongly disagree	12	9.09
Total	132	100

Source: Primary Data



V. CONCLUSION

Internet banking has become an indispensable component of modern banking systems, providing customers with convenient, efficient, and accessible financial services. This study examined customer awareness, usage, and satisfaction regarding SBI internet banking services and found that digital banking facilities are widely accepted among customers. The findings reveal that services such as internet banking, mobile banking, UPI transactions, debit cards, credit cards, online bill payments, and online shopping facilities significantly enhance customer convenience and transaction efficiency. Customers generally exhibit positive perceptions toward internet banking because it saves time, reduces dependence on physical branch visits, and enables secure financial transactions. The study also highlights that customer satisfaction is strongly influenced by service quality, ease of use, accessibility, reliability, and technological efficiency. Despite the growing popularity of internet banking, concerns related to security, privacy, technical issues, and digital literacy remain important challenges that require continuous attention. SBI can further improve customer satisfaction by investing in advanced cybersecurity measures, enhancing digital infrastructure, conducting awareness programs, and providing responsive customer support services. The study concludes that internet banking plays a crucial role in strengthening customer relationships, improving operational efficiency, and supporting financial inclusion. As digital technologies continue to evolve, banks must focus on innovation and customer-centric strategies to maintain competitiveness and meet changing customer expectations. Therefore, SBI should continue expanding and improving its digital banking ecosystem to ensure sustainable growth and superior customer experiences in the evolving financial landscape.

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