

# **A Study on Digital Banking and Its Impact on Customer Satisfaction in India**

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**Abstract:** The Indian banking sector has undergone a paradigm shift with the rapid adoption of digital banking services. Technological advancements, increased internet penetration, and supportive government initiatives have encouraged banks to provide services through digital platforms such as mobile banking, internet banking, UPI, and digital wallets. The purpose of this study is to analyze the impact of digital banking services on customer satisfaction. The research focuses on key determinants such as ease of use, security, accessibility, reliability, transaction speed, and customer support. A descriptive research design was adopted, and primary data were collected through a structured questionnaire administered to 120 banking customers using digital banking services. Secondary data were collected from journals, RBI reports, and published studies. Statistical tools such as percentage analysis, mean score ranking, and correlation were applied for data analysis. The findings reveal that digital banking services have a significant positive impact on customer satisfaction, with security and ease of use emerging as the most influential factors. The study concludes that banks must continuously improve digital infrastructure and customer education to enhance satisfaction and customer loyalty.

**Keywords:** Digital Banking, Customer Satisfaction, Online Banking, FinTech, Service Quality