

A Study on Customer Satisfaction with E-Banking in Public Sector Banks – SBI and PNB with Special Reference to Indore District

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Abstract: *The present study investigates customer satisfaction with e-banking services in public sector banks, with special reference to the State Bank of India (SBI) and Punjab National Bank (PNB) in the Indore district. The research is based on primary data collected from 200 respondents, comprising 100 customers each from SBI and PNB, through a structured questionnaire. The study evaluates customer perceptions regarding ease of use, security, service quality, and responsiveness of e-banking services. Statistical tools such as percentage analysis, mean scores, and t-tests were employed to analyze and compare satisfaction levels between the two banks. The findings indicate that both SBI and PNB have successfully adopted digital banking services; however, SBI customers report higher overall satisfaction, particularly in terms of ease of use, security, and service quality. Security and convenience are identified as the most influential factors affecting customer satisfaction. The study highlights the need for improved responsiveness, faster grievance redressal, and enhanced customer awareness programs to further strengthen e-banking satisfaction in public sector banks*

Keywords: E-banking, Customer Satisfaction, Public Sector Banks, State Bank of India (SBI), Punjab National Bank (PNB), Digital Banking, Service Quality, Security, Indore District