

A Study of Customer Satisfaction due to the Digitalization During Covid-19 Period in the Banking Sector

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Abstract - Digital banking refers to the automation of traditional banking services. It allows customers to access banking services via electronic or online platforms. Essentially, digital banking involves digitizing all banking operations and replacing a bank's physical presence with a continuous online presence, thereby eliminating the need for customers to visit a branch. The results of the literature review primarily draw from previous studies, reports, and data on the impact of digitalization on Indian banks. Thus, there was a need to validate these findings to substantiate the level of customer satisfaction and revenue generation in the banking sector due to digitalization during the COVID-19 pandemic.

This chapter proposes to validate the findings specifically concerning the impact of digitalization on the banking sector during the COVID-19 period. It provides detailed insights into the basic status of the banking sector due to digitalization during this time. Additionally, this chapter analyzes major factors affecting customer satisfaction and revenue generation in the banking sector due to digitalization during the COVID-19 pandemic. Various statistical tools and techniques were employed for data analysis in this chapter.

According to the research methodology, responses were collected from various parts of India, resulting in completed and usable responses. Additional details related to the survey responses are presented in this chapter. Some responses were not included in the analysis due to incomplete questionnaire entries. Additionally, some respondents declined to participate in the survey for reasons cited in the non-response slip, including the non-relevance of the research topic, lack of interest, lack of time, lack of experience, and objections to specific questions in the questionnaire. Data analysis was performed using tools such as SPSS (IBM® SPSS® Statistics), Mini-tab statistical software, and Microsoft Excel. The results were primarily based on frequency analysis, descriptive statistics, and correlation analysis. While inferential statistics were not excluded from the analysis, they were used at various points to statistically identify and validate the degree of correlation or association between different variables.

Key words – Digitalization, customer satisfaction during Covid 19

Introduction

Digital banking refers to the digitization of all traditional banking activities through tools such as ATM machines, debit cards, credit cards, mobile banking, electronic banking, virtual cards, and others. With these tools, consumers can perform tasks such as bill payments, withdrawals, and money transfers. They can also access account details at any time without visiting a bank and transfer money to any account from any location.

The banking industry in India has expanded alongside the country's development, with the banking sector contributing significantly to this growth. Digital banking encompasses a range of services, including websites, Google forms, and immediate transaction services. Banks in India are transitioning from conventional banking to digital banking, and the Indian government has taken substantial actions to support this shift.

Currently, the banking sector is moving towards digital services, and most banking operations are becoming digitized. Although efforts to computerize Indian banking services began in the 1980s to improve customer service, the digital revolution in banking is still in its early stages. Today, many traditional banks offer high-quality web and mobile sites/apps. The next phase involves integrating digital features fully, enabling customers to use their smart phones or tablets for everything from opening new accounts and making payments to resolving credit card disputes, all without visiting a physical branch. The introduction of digital banking has revolutionized the sector by streamlining simple bank transfers and facilitating online bill payments and account management. This transformation has enabled customers to enjoy a more efficient and organized financial experience.

Objective of the study:

1. To assess the level of customer satisfaction due to the digitalization during covid-19 period.

Research methodology this research, the methodology section indicates that how conduct the research. This includes data collected from people, sample of study and methods cover in primary research. So we mention below the detail information about it.

Primary data: The data is collected by the survey method. The survey has been done through questionnaire by Google form.

Secondary data: The sources of secondary data are articles, research paper and online sites, websites etc.

Sample size: The sample size for this research is 500 people.

Sampling method: The method is simple random sampling by considering the responses from public and private sector banks customers.

Statistical tools used for analysis: Graphical method and percentage method have been used for analysis data.

Literature Review

This literature review is related to digitalization in the banking sector. In order to serve the purpose , researchers have gone through more research papers to know about the analytical fate scenario.

□ Shweta Sharma et al. (2020), “Study of Customer Satisfaction Towards Digital Banking”

The main objective of this study is to assess the current state of digital banking at HDFC Bank and determine customer satisfaction with digital banking services. Both primary and secondary methods were used to collect data. For primary data, an online questionnaire was filled out by 62 respondents from Delhi NCR who use various digital banking services. The study found that banks offer several digital banking services, such as digi lockers, ATMs, and online fund transfers. According to the study, 61.3% of customers prefer digital banking for transactions. However, the findings reveal that while people are aware of these services, many are still unfamiliar with them. Banks should implement promotional strategies to retain customers and continually develop innovative, customized packages to stay competitive. The global scope of digital banking offers new growth opportunities, and the internet serves as a catalyst for new technologies and business processes. Overall, digital banking services could be improved by establishing orientation programs to educate customers about the benefits of digital banking.

□ Samir Mansuri et al. (2021), “A Study on Customer Satisfaction for Digital Banking Services of Indian Banks”

This study evaluates and examines customer satisfaction with digital banking services. It aims to observe and analyze the reasons for using digital banking services. Data was collected through both primary and secondary methods, including a questionnaire survey using Google Forms. Responses were gathered from 250 digital banking users in Vadodara city. Data analysis was presented through charts and percentages. The study found a strong positive relationship between consumers and digital banking, although some consumers were not satisfied with the services.

□ Perwej, A. (2020), “The Impact of Pandemic COVID-19 on the Indian Banking System”

This research explores how the COVID-19 pandemic affected the Indian banking system. The virus impacted the global economy, and India was no exception. The banking industry played a crucial role during the pandemic. The results show that customers required financial relief from various bank obligations, while banks needed to strengthen loan policies for default payments. There was a significant decline in revenue for commercial banks, but customers showed a positive inclination towards digital transformation in banking services.

□ Parimalarani G. & Meena M.R. (2020), “Customer's Perception on Effectiveness of Digital Banking Services During COVID-19 Lockdown Period”

This study aims to explore the relationship between customer services and customer satisfaction during the COVID-19 lockdown. Primary and secondary data were collected from 450 customers through Google Forms, with a sample selected via convenient sampling. SPSS was used for data analysis. The results indicate a significant relationship between e-banking

services and customer satisfaction. Customers reported high satisfaction with mobile banking services but were only moderately satisfied with ATM services.

□ **MP, M.D., & Hebbar, C.K. (2021), “Mobile Banking as a Boon to Banking Customers During the COVID-19 Pandemic: A Case Study of SBI Customers in Mangalore City”**

This study examines how mobile banking services benefited customers during the COVID-19 pandemic. The results show an increase in new registrations for mobile banking due to the pandemic, indicating that customers adopted new technology to manage their banking needs.

□ **Haq, I.U., & Awan, T.M. (2020), “Impact of E-Banking Service Quality on E-Loyalty in Pandemic Times Through the Interplay of E-Satisfaction”**

This study investigates the impact of e-banking service quality on e-loyalty in Pakistan during the pandemic. The results reveal a trend towards increased e-loyalty due to user-friendly websites during COVID-19. Customer satisfaction was closely linked to e-privacy and the security of transactions, which in turn influenced e-loyalty.

□ **Mishra, A.K., Patel, A., & Jain, S. (2021), “Impact of COVID-19 Outbreak on the Performance of the Indian Banking Sector”**

This study, presented at the International Semantic Intelligence Conference, seeks to understand ways to minimize losses in the banking sector, challenges faced by Indian banks, and their preparedness for such crises. The findings indicate that banks need to restructure assets and liabilities and address the high rate of NPAs in MSME and SMEs due to operational closures. Proactive policies should be adopted for long-term sustainability.

□ **Bobade, P., & Alex, A. (2020), “Study of the Effect of COVID-19 on the Indian Banking Sector”**

The purpose of this study is to examine changes in RBI policies during COVID-19 and suggest remedies for related challenges. The results show that the RBI sanctioned loan repayment relaxations, extended EMIs, changed credit policies, and converted accumulated interest into funded interest loans.

□ **Gunathilaka et al. (2022), “Customer Satisfaction on Digital Banking During the COVID-19 Pandemic: A Case Study of Banking Customers in Sri Lanka”**

This study focuses on the impact of digital banking on customer satisfaction during the COVID-19 pandemic. It investigates factors that need improvement in digital banking services. Data were collected from around 100 banking customers in the Colombo district using a self-designed questionnaire. The analysis targeted four factors: performance expectancy, effort expectancy, social influence, and facilitating conditions. The results indicate a significant increase in digital banking usage during the pandemic and high customer satisfaction. However, challenges such as technological problems and less user-friendliness were noted. Customers expressed a preference for continuing digital banking due to its convenience.

□ **Jenir Pando Manalu et al. (2022), “The Effect of Banking Digitalization on Employee Effectiveness and Productivity in Serving Customers”**

This study examines the effect of banking digitalization on the effectiveness and productivity of employees in serving customers. The research, based on literature, reveals that banking digitalization improves performance and speeds up work processes for bank employees. It enhances consumer transaction processes and significantly impacts consumer loyalty. Effective services improve consumer responses and loyalty, making digital banking a valuable service renewal that benefits both employees and customers.

Section-A: - Demographic Profile

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Male	342	68.4	68.4	68.4
	Female	158	31.6	31.6	100.0
	Total	500	100.0	100.0	100.0

Table shows that 68.4% of the respondents are Male, and the remaining 31.6% of the respondents are Female. It is found from the analysis that majority (68.4%) of respondents are Male respondents.

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 30	105	21.0	21.0	21.0
	30 to 45	267	53.4	53.4	74.4
	45 to 60	90	18.0	18.0	92.4
	Above 60	38	7.6	7.6	100.0
	Total	500	100.0	100.0	

It is found from the analysis that majority (53.4%) of the respondents belong to the age group of 30-45 years.

Occupation of the Respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	100	20.0	20.0	20.0
	Employee	310	62.0	62.0	82.0
	Business	70	14.0	14.0	96.0
	Household	20	4.0	4.0	100.0
	Total	500	100.0	100.0	

Table shows that 20% of the respondents are Student, 62% respondents are employee, 14% respondents are doing Business and the remaining 4.0% of the respondents are Household. It is found from the analysis that majority (62%) of respondents are employee.

Digital Services Frequencies					
		Responses			
		N	Percent	Valid Percent	Cumulative Percent
Digital Services	Online Banking	154	17.4%	17.4%	17.4%
	Mobile Banking	84	9.5%	9.5%	26.9%
	Digital wallet	198	22.4%	22.4%	49.3%
	UPI	238	26.9%	26.9%	76.2%
	ATM	210	23.8%	23.8%	100.0%
Total		884	100.0%	100.0%	

As per the collected samples we find that most of respondents are aware about the UPI, ATM and digital wallet for digital banking.

Availing Digital Services				
		Responses		
		N	Percent	Cumulative Percent
			Valid Percent	

Availing Services	Digital	Online Banking	163	16.8	16.8	16.8
		Mobile Banking	94	9.7	9.7	9.7
		Digital wallet	217	22.3	22.3	22.3
		UPI	282	29.0	29.0	29.0
		ATM	226	22.4	22.4	100.0
Total			973	100.0		

It is found from the analysis that majority (74%) of the respondents are always feels that they have more convenient with the use of UPI, Digital wallet & ATM for digital banking.

Satisfied from Digital Services					
		Responses		Valid Percent	Cumulative Percent
		N	Percent		
Satisfied from Digital Services	Online Banking	163	17.4	17.4	17.4
	Mobile Banking	94	9.9	9.9	9.9
	Digital wallet	210	22.0	22.0	22.0
	UPI	259	27.3	27.3	27.3
	ATM	222	23.3	23.3	100.0
Total		948	100.0		

It is found from the analysis that majority (72%) of the respondents more convenient with the use of UPI, Digital wallet & ATM for digital banking.

Bank's Digital Service					
		Responses		Valid Percent	Cumulative Percent
		N	Percent		
Bank's Digital Service	SBI	196	19.9	19.9	19.9
	ICICI Bank	173	17.6	17.6	17.6
	HDFC Bank	165	16.8	16.8	16.8
	Axis Bank	178	18.1	18.1	18.1
	Bank of Baroda	152	15.4	15.4	15.4
	Other Bank	121	12.3	12.3	100.0
Total		985	100.0		

It is found from the analysis that (19.9%) of the respondents are using state bank of India for bank account.

Like Digital Service's Bank					
		Responses		Valid Percent	Cumulative Percent
		N	Percent		
Like DigitalService's Bank	SBI	123	15.90	15.90	15.90
	ICICI Bank	140	18.08	18.08	18.08
	HDFC Bank	138	17.8	17.8	17.8

	Axis Bank	129	16.67	16.67	16.67
	Bank of Baroda	116	14.98	14.98	14.98
	Other Bank	128	16.54	16.54	100.0
Total		774	100.0		

It is found from the analysis that majority (18.08%) of the respondents likes the ICICI bank's digital banking services during the pandemic time period in India.

Prefer Digital Service					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Online Service	174	34.8	34.8	34.8
	Easy Trans-ability	76	15.2	15.2	50.0
	Customization	101	20.2	20.2	70.2
	Security	90	18.0	18.0	88.2
	Rewards & Bonus	59	11.8	11.8	100.0
	Total	500	100.0	100.0	

It is found from the analysis that majority (34.8%) of the respondents using the digital banking for online services provides by the different vendors.

Use of Digital Banking During Pandemic					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily	242	48.4	48.4	48.4
	Weekly	153	30.6	30.6	79.0
	Monthly	50	10.0	10.0	89.0
	Never	33	6.6	6.6	95.6
	Fortnightly	22	4.4	4.4	100.0
	Total	500	100.0	100.0	

As per the collected data 48.4% respondents using the digital banking on the daily basis during the covid pandemic time.

Necessary Digital Banking Service					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	16	3.2	3.2	3.2
	Disagree	24	4.8	4.8	8.0
	Neutral	41	8.2	8.2	16.2
	Agree	225	45.0	45.0	61.2
	Strongly Agree	194	38.8	38.8	100.0

	Total	500	100.0	100.0	
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It is found from the analysis that majority 45% of the respondents agree that digital banking is the necessary part during the pandemic.

Digitalization helped in Pandemic					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	2.0	2.0	2.0
	Disagree	40	8.0	8.0	10.0
	Neutral	40	8.0	8.0	18.0
	Agree	140	28.0	28.0	46.0
	Strongly Agree	270	54.0	54.0	100.0
	Total	500	100.0	100.0	

According to the collected samples from the respondents of we find that 54% respondents strongly agree that they are feel that digitalization helped them during the covid pandemic in India, 28% respondents agree that digitalization helped during the covid-19, 8% respondents neutral that digitalization helped in banking transactions during the covid-19.

Type of Service					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Online Funds Transfer	29	5.8	5.8	5.8
	Online Purchase & Payments	168	33.6	33.6	39.4
	Bank Statement Checking	39	7.8	7.8	47.2
	Paying Online Bills	216	43.2	43.2	90.4
	Online Banking Services	48	9.6	9.6	100.0
	Total	500	100.0	100.0	

It 19 is found from the analysis that majority (43.2%) of the respondents are using the digital banking for the payment of online bills.

Benefits of Digital Banking					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Easy Fund Transfer	73	14.6	14.6	14.6
	Time Saving	160	32.0	32.0	46.6
	Inexpensive	156	31.2	31.2	77.8
	Security Level	69	13.8	13.8	91.6
	Get Cash Back	42	8.4	8.4	100.0
	Total	500	100.0	100.0	

According to the collected samples from the respondents of we find that 32% respondents using digital banking for the less time takes in the banking transactions, 31.2 % respondents agree that digital banking comparative very inexpensive in

comparison to visit to banks, 14.6% respondents agree that easy fund transfer is the best benefits and 13.8% respondents using digital banking for security level in the platform of individual banks.

Problem in Digital Banking During Pandemic					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	More time taking in fund transfer	70	14.0	14.0	14.0
	Slow speed of working	66	13.2	13.2	27.2
	Not early for uneducated person	35	7.0	7.0	34.2
	Banking server problem	185	37.0	37.0	71.2
	One time password & verification	144	28.8	28.8	100.0
	Total	500	100.0	100.0	

According to the collected samples from the respondents of we find that 37% respondents feel that the banking server is the one of the major problem under the process of digital banking, 28.8% respondents fees that one time password on registered mobile and verification procedure creating some time problem for the digital transactions, 14.0% respondents agree that in the fund transfer process digital banking some time taking more time and 13.2% respondents agree that slow speed of operating of 21 transaction in digital banking is also the problem during the pandemic.

Satisfaction due to Digitalization					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly Satisfied	102	20.4	20.4	20.4
	Satisfied	244	48.8	48.8	69.2
	Neither Satisfied nor Dissatisfied	73	14.6	14.6	83.8
	Dissatisfied	50	10.0	10.0	93.8
	Highly Dissatisfied	31	6.2	6.2	100.0
	Total	500	100.0	100.0	

According to the collected samples from the respondents of we find that 48.8% respondents are satisfied from the use of digital banking during the covid-19 pandemic, 20.4% respondents are highly satisfied with use of digital banking, 14.6% respondents are in the situation of neither satisfied nor dissatisfied from the digital banking and 6.2 % respondents agree that they are highly dissatisfied from the digital banking during the covid-19 pandemic.

Loan Availed					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Loan with fixed rate	182	21.20	21.20	21.20
	Loan with floating rate	128	14.92	14.92	36.12
	Loan with variable rate	245	28.55	28.55	64.67

	Loan with compound rate	89	10.37	10.37	75.04
	Loan with annual percentage rate	104	12.12	12.12	87.16
	No Loan Taken	110	12.82	12.82	100.0
	Total	858	100.0	100.0	

According to the collected samples from the respondents of we find that 28.55% respondents avail the loan from the banks with the variable interest rate during the covid-19 pandemic, 21.20% respondents avail loan from bank with fixed rate of interest, 14.92% respondents avail loan from the bank with floating rate of interest during pandemic and 10.37% respondents take loan from the banks during pandemic compound rate of interest during covid -19 pandemic.

Number of Banks for Loan					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	One	285	46.72	46.72	46.72
	Two	149	24.43	24.43	24.43
	Three	42	6.89	6.89	6.89
	Four	11	1.80	1.80	1.80
	Five	13	2.13	2.13	2.13
	No Loan Taken	110	18.03	18.03	100.0
	Total	610	100.0	100.0	

According to the collected samples from the respondents of we find that 46.72% respondents just take only one loan from the banks during covid-19 pandemic, 24.43% respondents takes two loan from the banks during the pandemic with digital banking, 6.89% respondents takes three loan from the banks during the pandemic with digital banking, 18.03% respondents takes no loan from the banks during the pandemic with digital banking and 2.13% respondents takes five loan for different purpose from the banks during the pandemic with digital banking.

Type of Loan			
		Responses	
		N	Percent
Type of Loan	Home Loan	159	21.03%
	Mortgage Loan	98	12.96%
	Personal Loan	168	22.22%
	Educational Loan	58	7.67%
	Vehicle Loan	163	21.56%
	No loan taken	110	14.55%
Total		756	100.0%

According to the collected samples from the respondents of we find that 22.22% respondents completely takes the personal loan from the bank during the pandemic time period, 21.56% respondents takes the vehicle loan from the bank with the

help of digital banking, 21.03% respondents takes home loan from the bank and 14.55% respondents takes no loan from the bank. 159 98 168 58 163 1100 20 40 60 80 100 120 140 160 180 Home Loan Mortgage Loan Personal Loan Educational Loan Vehicle Loan No loan taken Type of Loan Type of Loan Type of Loan Responses N Percent Type of Loan Home Loan 159 21.03% Mortgage Loan 98 12.96% Personal Loan 168 22.22% Educational Loan 58 7.67% Vehicle Loan 163 21.56% No loan taken 110 14.55% Total 756 100.0% 25 bank during covid-19 pandemic.

Bank taken loan			
		Responses	
		N	Percent
Bank taken loan	SBI	140	19.07%
	ICICI Bank	116	15.80%
	HDFC Bank	127	17.30%
	Axis Bank	109	14.85%
	Others	132	17.98%
	No loan taken	110	14.97%
Total		734	100.0%

According to the collected samples from the respondents of we find that 19.07% respondents takes the loan from state bank of India during the pandemic covid-19, 15.80% respondents takes the loan from ICICI during the pandemic, 14.85% respondents takes the loan from Axis bank during the pandemic, 17.30% respondents takes the loan from HDFC during the pandemic and 17.98% 140 116 127 109 132 1100 20 40 60 80 100 120 140 160 SBI ICICI Bank HDFC Bank Axis Bank Others No loan taken Bank taken loan Bank Taken Loan Bank taken loan Responses N Percent Bank taken loan SBI 140 19.07% ICICI Bank 116 15.80% HDFC Bank 127 17.30% Axis Bank 109 14.85% Others 132 17.98% No loan taken 110 14.97% Total 734 100.0% 26 respondents takes the loan from any other bank during the pandemic covid-19.

Interest Rate					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5%	7	1.03	1.03	1.03
	5-10%	104	15.43	15.43	16.46
	10-15%	231	34.71	34.71	51.17
	15-20%	218	32.34	32.34	83.51
	20-25%	114	16.91	16.91	100.0
	Total	674	100.0	100.0	

The above table and figure shows that 34.71% of the respondents takes the loan from the bank with interest rate of 10-15%, 32.34% of the respondents takes the loan from the bank with interest rate of 15-20%, 16.91% of the respondents takes the loan from the bank with interest rate of 20-25%, 15.43% of the respondents takes the loan from the bank with interest rate of 5-10% and 1.03% of the respondents takes the loan from the bank with interest rate of 0-5%. It is found from the analysis that majority 34.71% of the respondents takes the loan from the bank with interest rate of 10-15%.

Change in Interest Rate				
		Frequency	Percent	Cumulative Percent
			Valid Percent	

Valid	Monthly	36	7.2	7.2	7.2
	Quarterly	432	86.4	86.4	93.6
	Yearly	12	2.4	2.4	96.0
	Same	10	2.0	2.0	98.0
	Immediate	10	2.0	2.0	100.0
	Total	500	100.0	100.0	

It is found from the analysis that majority 86.4% (432) of the respondents agree that their interest rate of loan change on the quarterly basis during the covid-19 pandemic.

Minimum Balance in Bank Account					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	52	10.4	10.4	10.4
	500	11	2.2	2.2	12.6
	1000	20	4.0	4.0	16.6
	5000	347	69.4	69.4	86.0
	10000	70	14.0	14.0	100.0
	Total	500	100.0	100.0	

It is found from the analysis that majority 69.4% of the respondents agree that their bank has the 5000 is the minimum balance for their bank account during the covid-19 pandemic.

Cheque Bounces Charges					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	100-200	13	2.6	2.6	2.6
	200-300	323	64.6	64.6	67.2
	300-400	61	12.2	12.2	79.4
	400-500	62	12.4	12.4	91.8
	No Cheque Dishonored	41	8.2	8.2	100.0
	Total	500	100.0	100.0	

It is found from the analysis that majority 64.6% of the respondents mentioned that their bank charges 200-300 for cheque bounces during the covid19 pandemic.

Charges Debit Card after 3 Transaction					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10-15	22	4.4	4.4	4.4
	15-20	64	12.8	12.8	17.2

	20-25	361	72.2	72.2	89.4
	25-30	31	6.2	6.2	95.6
	30-35	22	4.4	4.4	100.0
	Total	500	100.0	100.0	

It is found from the analysis that majority 72.2% (361) of the respondents agree that their bank charges Rs. 20-25 for more than 3 transactions with ATM of bank.

Findings

1. Out of 500 people 342 are male and 158 are female. It means the male have more knowledge about the transactions and having more knowledge about the digital services provided by the banks.
2. Most of the respondents who age under the between 30-45 are using digital online banking services.
3. Most of the respondents are student & employee.
4. Most people have knowledge about UPI, ATM, digital wallet and online banking.
5. Most of the respondents are satisfied of digital services in UPI, ATM, and Digital Wallet.
6. Among 500 respondents 242 daily, 153 weekly, 50 monthly, 33 never, 22 fortnightly.
7. It is very interesting to see that 270 respondents are strongly agreed, 140 respondents are agreeing.
8. Most of the respondents are satisfied with banks digital services SBI, ICICI, HDFC.
9. Users got excellent services from transfer funds online, online purchase & payment, regular checking of bank statement and online services have not excellent performance like that.
10. Most of users got benefit while using digital banking services inexpensive, time saving and easy processing.
11. Most of the respondents claim that slow speed working, banking server problem and one time password & verification by majority of people in their area.

Conclusion-Research studies show that the need for digital banking is increasing. Various digital services are provided to the customers through banks. Digital locker, ATM, Online banking services etc. According to this study, 76.2% of UPI ATM prefer digital wallet and it is the best medium for transaction purposes. The results show that people are aware of the service. But still many people are unaware because this bank should do promotion to create customers. Banks should upgrade to remain competitive. We can say that digital banking service can be improved by setting up orientation programs to learn and understand about the benefits of digital banking services.

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