



The Journal of Sri Krishna Research & Educational Consortium  
**ASIA PACIFIC JOURNAL OF RESEARCH  
IN BUSINESS MANAGEMENT**

Internationally Indexed & Listed Referred e-Journal



## **CUSTOMER SATISFACTION IN E-BANKING: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE BANKS OF INDIA**

**DR. NAFEES A. KHAN\*; MS. FOZIA\*\***

\*Associate Professor,  
Department of Commerce  
Aligarh Muslim University,  
Aligarh.

\*\*Research Scholar,  
Department of Commerce  
Aligarh Muslim University,  
Aligarh.

---

### **ABSTRACT**

*Information and communications technologies (ICTs) have changed the way of doing banking transaction. It creates new products, service market opportunities and better service output. Technology adoption by the banks has enabled the use of different technology tools in banking, which enable bank to reduce transaction cost, saving money and also save more time and it's called e-banking. E-Banking have to deal with many customers and render various types of services to its customers and if the customers are not satisfied with the services provided by the e-banks then they will defect which will impact economy as a whole since banking system plays an important role in the economy of a country, also it is very costly and difficult to recover a dissatisfied customer. It has become very important for both public and private sector banks to perform to the best of their abilities to retain their customers by catering to their explicit as well as implicit needs. Many a times it happens that the banks fail to satisfy their customer who can cause huge losses for banks and there the need of this study arises. The purpose of this study is to compare the public sector banks and private sector banks in terms of customer satisfaction and to study the various variables of service quality using SERVQUAL model. The work has been carried out with the objective of understanding the reasons of customer dissatisfaction. The research work uses both the sources of information, i.e. Primary and Secondary sources, and thereafter SERVQUAL model has been used to identify the discrepancy in the service delivery system. Finally the study concludes by giving*

*some recommendations to improve in the area where these banks do not meet the expectation of their customers.*

**KEYWORDS:** *private banks, public banks, SERVQUAL, customer satisfaction.*