



## ASSESSMENT OF CUSTOMERS SATISFACTION WITH RESPECT OF DIGITAL BANKING SERVICES IN BAGALAKOT DISTRICT: AN EMPIRICAL STUDY

### Commerce

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### ABSTRACT

Innovation is mother of invention, so is the case with digital banking for the customer satisfaction. Scientific and technological innovations are the prime drivers for the economic change and intellectual prosperity of a region. In the present century, most of the banks have an electronic system to handle their daily tasks. Banks are seeking alternative ways to provide and differentiate amongst their varied services. Customers both corporate as well as retail are no longer willing to queue in banks, or wait on the phone for the basic services. They demand and expect to transact their financial dealings where and when they wish to. With the increasing number of computers every year, electronic delivery of banking services are becoming the ideal way for the banks to meet their client's expectations. This leads to the effective development of IT by the banks. It is about using the infrastructure of the digital age to create immediate opportunities-both locally and globally.

It is decided to collect data from five branches of State Bank of India in Bagalkot district and to meet 100 customers to study the satisfaction level of digital banking services. After conducting a thorough study, digital banking services of State Bank of India, is quite good and satisfactory but customers are not aware and willing to take this service. The level of satisfaction for digital banking services should be high for increasing and improving the performance of the banks.

### KEYWORDS

Customers, digital banking, State Bank of India, Services and Satisfaction.

### INTRODUCTION:

Scientific and technological innovations are the prime drivers for the economic change and intellectual prosperity of a region. Most of the banks today have electronic system to handle their daily voluminous tasks and processing of information. Banks by their nature are continually involved in all forms of information management on a continuous basis irrespective of whether they are automated or not. Nowadays banks are seeking alternative ways to provide and differentiate amongst their varied services. Customers, both corporate as well as retail are no longer willing to queue in banks, or wait on the phone for the basic services. They demand and expect to transact their financial dealings where and when they wish to. With latest updates in information technology, electronic delivery of banking services are becoming the ideal way for the banks to meet their clients' expectations. E-Banking refers to the effective development of IT by the banks. It is about using the infrastructure of the digital age to create immediate opportunities-both locally and globally. For users it provides current information 24-hours a day access to banking services.

Digital banking in India became popular recently as in early 1990s. The central government and Reserve bank of India have been working together to promote the digital banking in the country. In India, the banks offer various digital banking services, like ATM, Internet Banking, Mobile Banking, Phone Banking, Electronic Clearing Cards, Electronic Clearing Services (ECS), SMS Banking, Smart Cards, Electronic Fund Transfer (EFT) and other services. Digital banking provides enormous benefits to customers in terms of ease and

cost of transactions, either through Internet, telephone or other electronic delivery. Digital banking has become one of the most essential technological changes in the financial industry. Digital Finance is a provision of financial services and markets using electronic communication and computation. In practice e-finance includes e-payments, e-trading, and e-banking.

Digital technology is changing according to the way how banks interact with their customers. Digital banking may use a personal computer and a Browser can get connected to his bank's Website to perform any of the virtual banking functions. In digital banking system the bank has a centralized database that is web-enabled. All the services that the bank has permitted on the internet are displayed in menu. Once the branch offices of bank are interconnected through terrestrial or satellite links there would be a borderless entity permitting anytime, anywhere and anyhow banking. Digital banking provides enormous benefits to consumers in terms of ease and cost of transactions, either through internet, telephone or other electronic delivery.

### AREA OF STUDY:

The scope of the study is extended to Bagalkot district of Karnataka state to understand how effective the digital banking services and its impact on the bank and customers. Also the study concentrate only on five branches of state bank of India and its customers. Following table represents broad base for the study to undertake study on digital banking services. The details of taluka wise public, private sector banks and regional rural banks with status of credits and deposits with CD ratio in Bagalkot district as on 31st March, 2017.

**Table Showing Classification of Banks in Bagalkot District as on 31 March, 2017 (Rs. in Millions)**

Sl. No	Name of the Taluka	Public Sector Banks				Private Sector Banks				Regional Rural Banks			
		No. of Banks	Credits	Deposits	C/D Ratio*	No. of Banks	Credits	Deposits	C/D Ratio*	No. of Banks	Credits	Deposits	C/D Ratio*
1	Badami	14	33153	24136	137.40	2	5913	7352	80.43	12	18326	13712	133.65
2	Bagalakot	32	45940	69411	66.18	9	23820	24510	97.18	10	19301	31156	61.95
3	Bilagi	11	24931	22112	112.75	1	85	915	9.29	7	15930	12217	130.39
4	Hunagund	16	38145	27153	140.48	5	10134	8153	124.30	12	18351	15104	121.50
5	Jamakhandi	26	149256	142110	105.03	11	20279	17888	113.37	17	36730	36210	101.44
6	Mudhol	36	198049	197353	134.40	11	19542	28322	69.00	16	28572	44060	64.85
	Total	132	489474	482275	101.49	39	79773	87140	91.26	67	137210	152459	90.00

Source: Karnataka at a Glance, 2016-17 C/D Ratio\*: Credit/Demand Ratio

### REVIEW OF LITERATURE:

**Suvarna K. Varadai and B. S. Navi (2017)** in their paper highlights the implications of demonetization on e-banking services by taking

primary data and concludes that, in spite of the initial hiccups and disruptions in the system, eventually this change will be well assimilated and will prove positive for the economy in the long run.

Black money hoarders will definitely lose out, eventually boosting the formal economy in the long run. Short term fall in real estate prices might benefit middle class citizens. This move by the Government along with the execution of new currency and the plastic notes in large scale will eventually make the system more accountable and efficient.

**Riyadh, A., Akter, M., & Islam, N. (2009)**, define Internet banking as an "Internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments". With the exception of cash withdrawals, Internet banking gives customers access to almost any type of banking transactions at the click of a mouse. **Khalaf Ahmad, A., & Ali Al-Zubi, H. (2011)**, explain the use of Internet as a new alternative channel for the distribution of financial services has become a competitive necessity instead of just a way to achieve competitive advantage with the advent of globalization and fierce competition. Online banking is the fastest growing service that banks can offer in order to gain and retain new customers. The rise of Internet Banking is also due to its number of benefits for both the provider and the customer as well.

**Hallowell, R. (1996)** in his article states cost savings and Internet Banking remains one of the cheapest and more efficient delivery channel. Internet banking is where customer can access his or her bank account via the Internet using PC or mobile phone and web browser.

**Kim et al. (2006)**, predicted that 87% of community depends on banks for Internet Banking in 2003 to meet consumers' needs, and asserted that, Internet banking has advantages for banks to maintain competition, to save costs, to enhance mass customization, marketing and communication activities and to maintain and attract consumers.

**Suvarna K. Varadai and B. S. Navi (2016)**, in their study concludes that security issues are the major barrier to internet banking which affects with more risk on payments system and hence more care and proper vigilance should be kept on the digital banking transactions. There should be solid analytical foundation for the policymaking especially with respect to digital banking services.

**Hasan, A., Baten, M., Kamil, A., & Parveen, S. (2010)** emphasize on as online banking adoption is concerned, security, trust and privacy concerns have been outlined as extremely important ones from the consumers standpoint. The on on-line, real time banking services have now become a birth right of the customer as the customer demands the flexibility of operating an account in any branch of a bank irrespective of which branch the account was domiciled.

**Alam, M., & Dangarwala, D. (2011)**, the concept of "Customer or User Satisfaction" as a key performance indicator within the businesses has been in use since the early 1980s. **Hallowell, R. (1996)**, in his study states the user satisfaction can be seen as the sum of the user's feeling and attitudes toward several factors that affect the usage situation

**Avinandan M., Prithwiraj N., (2003)** various research studies on consumer attitude and adoption of internet banking have shown that there are several factors influencing the consumers' attitude towards online banking such as person's demography, motivation and behavior towards different banking technologies and individual acceptance of new technology.

**Goswami, D. (2013)** defined Customer's satisfaction as the company's ability to fulfill the business, emotional, and psychological needs of its customers. However, customers have different levels of satisfaction as they have different attitudes and experiences as perceived from the company. E-service quality can be explained as an overall customer evaluation about e-service delivery in the marketplace which is virtual. **Avinandan M. and Prithwiraj N., (2003)** "A model of trust in online relationship banking" observed that shared value is most critical to develop trust as well as relationship commitment. Communication has a moderate influence on trust, while opportunistic behavior has significant negative effect. Also finds higher perceived trust to enhance significantly customer's commitment in online banking transaction. An important contribution concerns how trust is developed and sustained over different levels of customer relationship in online banking.

**Dr. U. S. Rajput (2015)** conducted research to explore the level of customer satisfaction in Islamic banks of Bangladesh. They concluded

that Islamic Banks in Bangladesh should address three issues to improve customer satisfaction level; they should update their website regularly, improve network of ATM location and also introduce hassle free debit card system.

#### OBJECTIVES:

The primary objective of the study is to know the customers' expectations and service satisfaction with digital banking services. The other objectives are:

- To study the growth and progress of electronic/digital banking services.
- To analyze or assess the present digital banking concerned with ATMs, Internet banking, mobile banking and credit cards.
- To offer suggestions to improve the standard of digital banking services.

#### HYPOTHESIS:

To test the objectives of the present study, the researcher formulated a hypothesis in the following manner "Banking services are the real elixir of life and digital banking services are the font of modern civilization."

#### LIMITATIONS OF THE STUDY:

The study is a time bond programme and it is limited in its present scope because it has been confined to smaller area and small sample size.

#### DATABASE AND METHODOLOGY:

The present study is descriptive in nature which might involve quantitative analysis to some extent. Both primary and secondary data have been used in the present study. Secondary data is used to present theoretical discussion and information like annual report, journal, official website etc. Questionnaire based survey method has been used to study the satisfaction level of customer with respect of digital banking services in Bagalkot district.

In order to examine the level of customer satisfaction regarding various digital banking services the researcher has decided to collect data from five branches of State Bank of India in Bagalkot district and also decided to meet 100 customers to study the satisfaction level with digital banking services.

The responses collected through questionnaire is analysed by using Likert Scale. Responses collected were based on 5 point scale from strongly agree to strongly disagree. Highest weight is given for strongly agree and lowest weight is given for strongly disagree. After conducting a thorough study various statistical techniques like, frequency distribution, percentage, mean, and standard deviation have been used. The Analysis has been done in conformity with the objectives of the study and hypothesis formulated to achieve the objectives.

#### RESULT AND DISCUSSION:

The present study assesses the customers' satisfaction with respect of digital banking services in Bagalkot district. For this, the researchers assess the gender, income and professional strata of the customers and various parameters of the digital banking services has been taken into consideration to achieve objectives of the study.

#### 1) Respondents classification for use digital banking services:

**Table-1 Use of Digital Banking Services**

Sl. No	Particulars	Responses from Customers		
		Yes	No	Total
<b>Gender Base:</b>				
1	Male	45	09	54
2	Female	41	05	46
	Total	86	14	100
<b>Income Base:</b>				
1	Below 2.5 lakhs	34	05	39
2	2.5 – 5.0 lakhs	35	07	42
3	Above 5.00 lakhs	17	02	19
	Total	86	14	100
<b>Profession Base:</b>				
1	Salaried	35	05	40
2	Self-employed	26	03	29
3	Retired	08	02	10

4	Home Maker	06	02	08
5	Student	04	01	05
6	Others	07	01	08
	Total	86	14	100

Source: Field Survey

It is analyzed from table 1 that, of the total respondents, 86% of the customers is aware of digital banking services and remaining was unaware of the same. The bases like gender, income base and professions were used for the same.

2) Respondents views on time saving:

Table-2 Digital Banking Service is a Time Saving Process

Sl. No	Particulars	Responses from Customers					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
<b>Income Base:</b>							
1	Below 2.5 lakhs	02	05	07	17	03	34
2	2.5 – 5.0 lakhs	02	03	10	19	01	35
3	Above 5.00 lakhs	02	02	03	09	01	17
	<b>Total</b>	<b>06</b>	<b>10</b>	<b>20</b>	<b>45</b>	<b>05</b>	<b>86</b>
	<b>Percentage to Total</b>	6.98	11.63	23.26	52.33	5.81	100
<b>Professional Base:</b>							
1	Salaried	01	03	08	19	04	35
2	Self-employed	04	03	05	09	05	26
3	Retired	01	01	02	02	02	08
4	Home Maker	00	01	01	03	01	06
5	Student	00	00	01	03	00	04
6	Others	00	02	01	03	01	07
	<b>Total</b>	<b>06</b>	<b>10</b>	<b>18</b>	<b>39</b>	<b>13</b>	<b>86</b>
	<b>Percentage to Total</b>	6.98	11.63	20.93	45.35	15.12	100

Source: Field Survey

It is understood from the above table that, of the 86 respondents operating in digital banking services 52.23% are agreeing that the digital banking saves their time and 5.81% strongly agree with the same. Very least number of the respondents disagree with the time saving activity. Almost quarter of the total respondents neither disagree nor agree with time saving from digital banking services. Both income base and the professional base are having the same kind of responses from the respondents.

3) Respondents views on Easy Usage of digital banking services:

Table-3 Digital Banking Service is Easy to Use

Sl. No	Particulars	Responses from Customers					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
<b>Income Base:</b>							
1	Below 2.5 lakhs	02	05	07	17	03	34
2	2.5 – 5.0 lakhs	02	03	10	19	01	35
3	Above 5.00 lakhs	02	02	03	09	01	17
	<b>Total</b>	<b>06</b>	<b>10</b>	<b>20</b>	<b>45</b>	<b>05</b>	<b>86</b>
	<b>Percentage to Total</b>	6.98	11.63	23.26	52.33	5.82	100
<b>Profession Base:</b>							
1	Salaried	01	03	08	19	04	35
2	Self-employed	04	03	05	09	05	26
3	Retired	01	01	02	02	02	08
4	Home Maker	00	01	01	03	01	06
5	Student	00	00	01	03	00	04

6	Others	00	02	01	03	01	07
	<b>Total</b>	<b>06</b>	<b>10</b>	<b>18</b>	<b>39</b>	<b>13</b>	<b>86</b>
	<b>Percentage to Total</b>	6.98	11.63	20.93	45.35	15.12	100

Source: Field Survey

From the above table 3 it is clear that, of the total respondents operating in digital banking services majority state that the digital banking services are easy to use and operate. Very least i.e. 16 respondents refer it is not easy to use the digital banking services. Again almost one-fourth of the total respondents neither disagree nor agree with ease of using digital banking services. Both income base and the professional base are having the same kind of responses from the respondents.

4) Respondents views on the safe and secured digital banking services:

Table-4 Digital Banking Service is safe and secured

Sl. No	Particulars	Responses from Customers					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
<b>Income Base:</b>							
1	Below 2.5 lakhs	1	4	8	18	3	34
2	2.5 – 5.0 lakhs	0	3	9	20	3	35
3	Above 5.00 lakhs	1	2	2	10	2	17
	<b>Total</b>	<b>2</b>	<b>9</b>	<b>19</b>	<b>48</b>	<b>8</b>	<b>86</b>
	<b>Percentage to Total</b>	2.33	10.47	22.09	55.81	9.30	100
<b>Profession Base:</b>							
1	Salaried	0	2	9	20	4	35
2	Self-employed	2	1	6	11	6	26
3	Retired	0	1	1	3	3	8
4	Home Maker	0	1	0	4	1	6
5	Student	0	0	1	2	1	4
6	Others	0	0	2	4	1	7
	<b>Total</b>	<b>2</b>	<b>5</b>	<b>19</b>	<b>44</b>	<b>16</b>	<b>86</b>
	<b>Percentage to Total</b>	2.33	5.81	22.09	51.16	18.60	100

Source: Field Survey

From the above table 4 it is inferred that, of the total respondents operating in digital banking services more than 65% states that the digital banking services are safe and secured to use and operate. Very least i.e. 11 and 7 respondents respectively from income base and professional base refer it is not safe and secured to use the digital banking services. As the above parameter 22% of the respondents neither disagree nor agree with safe and secured usage of digital banking services.

5) Respondents opinion on provision latest and accurate information by digital banking Services:

Table-5 Provision of Latest and Accurate Information Digital Banking Service

Sl. No	Particulars	Responses from Customers					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
<b>Income Base:</b>							
1	Below 2.5 lakhs	1	4	6	18	5	34
2	2.5 – 5.0 lakhs	1	2	9	21	2	35
3	Above 5.00 lakhs	1	1	2	11	2	17
	<b>Total</b>	<b>3</b>	<b>7</b>	<b>17</b>	<b>50</b>	<b>9</b>	<b>86</b>
	<b>Percentage to Total</b>	3.49	8.14	19.77	58.14	10.47	100
<b>Profession Base:</b>							
1	Salaried	0	2	7	23	3	35

2	Self-employed	3	3	4	11	6	26
3	Retired	0	0	1	4	3	8
4	Home Maker	1	0	0	4	1	6
5	Student	1	0	0	3	0	4
6	Others	1	1	0	4	1	7
	<b>Total</b>	<b>5</b>	<b>6</b>	<b>12</b>	<b>59</b>	<b>14</b>	<b>86</b>
	<b>Percentage to Total</b>	5.81	6.98	13.95	56.98	16.28	100

Source: Field Survey

The above table 5 highlights that, both income base and professional base classifies the respondents and clears that majority of the respondents operating in digital banking services get latest and accurate information through the digital banking services and minimum respondents state they are not getting the same. But 19.77% and 13.95% respondents respectively from income base and professional base refer they disagree nor agree with getting latest and accurate information of digital banking services.

**6) Respondents viewson 24 hours access of digital baking services: Table-6 Digital Banking Service provides 24 Hours Access**

Sl. No	Particulars	Responses from Customers					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
<b>Income Base:</b>							
1	Below 2.5 lakhs	1	4	8	18	3	34
2	2.5 – 5.0 lakhs	1	2	9	21	2	35
3	Above 5.00 lakhs	1	2	2	10	2	17
	<b>Total</b>	<b>3</b>	<b>8</b>	<b>19</b>	<b>49</b>	<b>7</b>	<b>86</b>
	<b>Percentage to Total</b>	3.49	9.30	22.09	56.98	8.14	100
<b>Profession Base:</b>							
1	Salaried	0	2	9	20	4	35
2	Self-employed	2	3	4	11	6	26
3	Retired	0	1	1	3	3	8
4	Home Maker	1	0	0	4	1	6
5	Student	0	0	1	2	1	4
6	Others	1	1	0	4	1	7
	<b>Total</b>	<b>4</b>	<b>7</b>	<b>15</b>	<b>44</b>	<b>16</b>	<b>86</b>
	<b>Percentage to Total</b>	4.15	8.14	17.44	51.16	18.61	100

Source: Field Survey

It is learnt from the above table that, More than 65% respondents both from income base and professional base agree that digital banking services provides 24 hour access to the banking services and hardly 12% rejects that they don't have 24 hours access to the same. 22% and 17% of the respondents belonging to income base and professional base stay neutral towards continuous access of digital banking services.

**7) Respondents opinion on Cost effectiveness of digital banking services: Table-7 Digital Banking Service is a Cost Effective Service**

Sl. No	Particulars	Responses from Customers					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
<b>Income Base:</b>							
1	Below 2.5 lakhs	1	4	6	18	5	34
2	2.5 – 5.0 lakhs	0	3	9	20	3	35
3	Above 5.00 lakhs	1	1	2	11	2	17
	<b>Total</b>	<b>2</b>	<b>8</b>	<b>17</b>	<b>49</b>	<b>10</b>	<b>86</b>
	<b>Percentage to Total</b>	2.33	9.30	19.77	56.98	11.63	100

<b>Profession Base:</b>							
1	Salaried	0	2	7	23	3	35
2	Self-employed	2	1	6	11	6	26
3	Retired	0	0	1	4	3	8
4	Home Maker	0	1	0	4	1	6
5	Student	1	0	0	3	0	4
6	Others	0	0	2	4	1	7
	<b>Total</b>	<b>3</b>	<b>4</b>	<b>16</b>	<b>49</b>	<b>14</b>	<b>86</b>
	<b>Percentage to Total</b>	3.49	4.65	18.0	56.98	16.28	100

Source: Field Survey

From the table 7 It is understood that, of the 86 respondents 59 and 63 respondents respectively from income base and professional base state that the digital banking services are more cost effective as they save the expenses of banking transactions and very few i.e. 10 7 respondent respectively does not agree with the same. Also 17 and 16 respondents become neutral with the cost effective parameter.

**8) Respondents views on speedy services of digital banking services: Table-8 Digital Banking Service is a Speedy Service**

Sl. No	Particulars	Responses from Customers					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
<b>Income Base:</b>							
1	Below 2.5 lakhs	1	3	7	19	4	34
2	2.5 – 5.0 lakhs	0	2	10	21	2	35
3	Above 5.00 lakhs	1	1	1	12	2	17
	<b>Total</b>	<b>2</b>	<b>6</b>	<b>18</b>	<b>52</b>	<b>8</b>	<b>86</b>
	<b>Percentage to Total</b>	2.33	6.97	20.94	60.47	9.30	100
<b>Profession Base:</b>							
1	Salaried	2	2	6	21	4	35
2	Self-employed	1	4	3	12	6	26
3	Retired	0	1	2	3	2	8
4	Home Maker	0	0	2	4	0	6
5	Student	0	1	0	2	1	4
6	Others	0	1	2	3	1	7
	<b>Total</b>	<b>3</b>	<b>9</b>	<b>15</b>	<b>45</b>	<b>14</b>	<b>86</b>
	<b>Percentage to Total</b>	3.49	10.47	17.44	52.33	16.28	100

Source: Field Survey

It is inferred from the above table that, majority of the respondents agree with the speedy services by the digital banking concept, whereas very few are against the same. Between 17.44% and 20.94% of the respondents are neither agree nor disagree with speedy services by the digital banking.

**9) Respondents opinion on transparency of digital banking services: Table-9 Digital Banking Service is Transparent in Service**

Sl. No	Particulars	Responses from Customers					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
<b>Income Base:</b>							
1	Below 2.5 lakhs	0	4	8	18	4	34
2	2.5 – 5.0 lakhs	1	2	9	20	3	35
3	Above 5.00 lakhs	1	1	4	10	1	17
	<b>Total</b>	<b>2</b>	<b>7</b>	<b>21</b>	<b>48</b>	<b>8</b>	<b>86</b>
	<b>Percentage to Total</b>	2.33	8.14	24.42	55.81	9.30	100

Profession Base:							
1	Salaried	0	2	9	20	4	35
2	Self-employed	3	3	3	11	6	26
3	Retired	0	1	1	3	3	8
4	Home Maker	0	1	0	4	1	6
5	Student	0	1	0	2	1	4
6	Others	0	1	3	3	0	7
	<b>Total</b>	<b>3</b>	<b>9</b>	<b>16</b>	<b>43</b>	<b>15</b>	<b>86</b>
	<b>Percentage to Total</b>	3.49	10.47	18.60	50.00	17.44	100

Source: Field Survey

From the table 9, it is evidenced that 56 (65.11%) of the respondents with income base and 58(67.44%) of the respondents with professional base agree that the digital banking services are transparent in nature. 9(10.47%) and 12(13.96%) of the respondents with income and professional base respectively does not agree with the same. Remaining respondents are neutral.

**10) Respondents opinion on the overall satisfaction of digital banking services:**

**Table-10 Overall Satisfaction on Digital Banking Service**

Sl. No	Particulars	Responses from Customers						Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
<b>Income Base:</b>								
1	Below 2.5 lakhs	1	2	8	20	3	34	
2	2.5 – 5.0 lakhs	0	4	7	19	5	35	
3	Above 5.00 lakhs	0	1	5	9	2	17	
	<b>Total</b>	<b>1</b>	<b>7</b>	<b>20</b>	<b>48</b>	<b>10</b>	<b>86</b>	
	<b>Percentage to Total</b>	1.16	8.14	23.26	55.81	11.63	100	
<b>Profession Base:</b>								
1	Salaried	2	7	5	20	5	35	
2	Self-employed	2	1	5	10	8	26	
3	Retired	0	1	2	3	2	8	
4	Home Maker	0	1	0	4	1	6	
5	Student	0	1	0	2	1	4	
6	Others	0	0	2	4	1	7	
	<b>Total</b>	<b>4</b>	<b>7</b>	<b>14</b>	<b>43</b>	<b>18</b>	<b>86</b>	
	<b>Percentage to Total</b>	4.65	8.14	16.28	50.10	20.93	100	

Source: Field Survey

From the table 10, it is clear that 58 (67.44%) of the respondents with income base and 61(71.03%) of the respondents with professional base agree that the digital banking services are satisfactory in nature. 8(9.30%) and 11(12.89%) of the respondents with income and professional base respectively does not agree with the same. Remaining respondents are neutral.

**FINDINGS:**

The present paper is an attempt to analyze the customers' satisfaction level on the usage of digital banking services in the Bagalkot district. The most important findings of the study is that, most of the customers responses rotates around agree, strongly agree and with neutral view on the digital banking services. Among these three responses, this analysis tells that almost more than 55% of the responses are in the opinion of agree and strongly agree. This is a perfect sign of satisfied customers on the digital banking services. On the other hand, rest of the 45% of the customers' responses went with neutral and disagree. This research paper considers this along with positive response. Another proof for satisfied customer level is that, they did not provide their answer to the scale of disagree. So to conclude it is easy to say that digital banking services in the Bagalkot district of State Bank of Indiabranches are reasonably satisfactory to its customers.

**SUGGESTIONS:**

With the widespread use of information technology, the nature of

banking industry has been changed radically. While people were used to visit bank, just for merely collecting bank statement in past, today people can do this sophisticated banking transaction like fund transfer, checking balance etc. As the nature of banking has been changed, customer demand has also been changed. For this reason, bankers changed their tools to attract customers. Banks are now putting emphasized more and more on making banking services virtual. On the bases of the above analysis, on the responses of customers' satisfaction level on the usage of digital banking services we suggest the following.

1. Possible extent of involvement of customers in the banking services to the public in general and digital banking services to the needy customers in particular
2. Optimum services to the customers without fear and fair feelings
3. Working with more efficiently to satisfy the customers in all the way
4. Provision of cashless and queueless banking services
5. Help the customers to the save their precious time.

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