

## REVIEWER'S REPORT

Manuscript No.: IJAR-51957

Date: 28/05/2025

**Title: A Study on Customer Satisfaction with E-Banking in Public Sector Banks- SBI & PNB with special reference to Bhopal.**

### Recommendation:

**Accept after minor revision.**

Rating	Excel.	Good	Fair	Poor
Originality	✓			
Techn. Quality		✓		
Clarity		✓		
Significance		✓		

Reviewer Name: Dr. Bishwajit Rout

Date: 28/05/2025

### Reviewer's Comment for Publication.

*(To be published with the manuscript in the journal)*

*The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.*

- Significance:** This research highlights the evolving role of e-banking in enhancing customer satisfaction within public sector banks, focusing on SBI and PNB in Bhopal. It addresses the practical implications of digital transformation in banking, offering insights on how online platforms influence user satisfaction, service speed, reliability, safety, and perceived convenience in emerging urban markets.
- Strength:** The study employs a comprehensive primary data approach with a well-structured questionnaire targeting 200 urban and rural respondents. It uses statistical tools like chi-square testing to validate hypotheses, covering multiple facets such as speed, usability, safety, and trust. The inclusion of detailed demographic segmentation enhances the robustness and credibility of the study's findings.
- Key Insight:** The key insight is that while e-banking offers convenience and accessibility, gaps remain in perceived safety, language barriers, and ease of use. Customer satisfaction is significantly linked with factors like service speed and usability. Continuous improvement in interface design, multilingual support, and fraud prevention measures is crucial for increasing customer confidence and loyalty.

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### ***Reviewer's Comment / Report***

The paper titled “*A Study on Customer Satisfaction with E-Banking in Public Sector Banks- SBI & PNB with special reference to Bhopal.*” addresses a relevant and current issue the impact of e-banking services on customer satisfaction in major Indian public sector banks (SBI and PNB). The topic is significant for banking strategy and consumer behavior research. While the study is well-organized and supported by data from 200 respondents, the paper needs refinement in writing clarity, research rigor, and interpretation depth.

#### **Suggestions for Improvement:**

1. Clarify objectives earlier in the introduction.
2. Avoid redundant language; improve sentence structure and grammar.
3. In Organization Profile of (SBI & PNB) reads like a Wikipedia summary, summarize briefly and focus more on e-banking-related aspects of these banks.
4. In Literature Review, organize thematically (e.g., e-service quality, customer satisfaction, digital barriers).
5. Add more recent sources (post-2015) to improve currency and relevance.
6. Clarify research validity and reliability (e.g., Cronbach's alpha).
7. Expand on demographic spread and rationale for using convenience sampling.
8. Some tables (e.g., Table 3) contain inconsistencies in labeling (e.g., gender listed under marital status).
9. Explain chi-square interpretation more clearly for non-technical readers.
10. Offer more specific strategic recommendations for SBI and PNB.
11. Concludes that e-banking has a significant effect on satisfaction, safety, and ease of use.

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This paper delivers valuable insights into customer satisfaction with public sector e-banking services in India. The use of statistical analysis strengthens its credibility. With some improvements in writing quality, data visualization, and literature depth, the paper can be enhanced significantly for academic publication. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.