

REVIEWER'S REPORT

Manuscript No.: IJAR-51957

Date: 29-05-2025

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

Recommendation:

Accept as it is.....**YES**.....
 Accept after minor revision.....
 Accept after major revision
 Do not accept (*Reasons below*)

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

Reviewer's Name: Mr Bilal Mir

Reviewer's Decision about Paper: **Recommended for Publication.**

Comments (*Use additional pages, if required*)
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Reviewer's Comment / Report

Abstract:

The abstract succinctly presents the focus of the study on customer satisfaction with e-banking services offered by two major public sector banks in India—State Bank of India (SBI) and Punjab National Bank (PNB). It highlights key aspects such as the impact of e-services, convenience offered by fintech platforms, and common challenges faced by customers. The objective to evaluate customer satisfaction specifically in the context of online banking is clearly stated, making the scope of the study evident.

Introduction:

The introduction provides a clear rationale for the study by situating e-banking within the Indian banking context. It traces the evolution of banking from traditional branch-based operations to digital, non-branch services starting in the early 1990s. The explanation of e-banking as a convenient and secure platform that enables customers to perform financial transactions anytime and anywhere is well articulated. The emphasis on the time-saving advantages of e-banking aligns well with contemporary consumer needs and underscores the relevance of studying customer satisfaction in this domain.

Content and Relevance:

The manuscript focuses on an important aspect of banking performance: customer satisfaction with digital banking services. By choosing SBI and PNB—two widely used public sector banks—as the study

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subjects, the research addresses a relevant segment of the Indian banking market. The mention of specific services such as online banking, renewal of deposits, and withdrawals situates the study in practical terms. Additionally, consideration of problems faced by customers using online services adds depth to the evaluation.

Overall Evaluation:

The paper is well-structured, with a clear research focus grounded in the evolving landscape of Indian banking services. The introduction effectively establishes the significance of e-banking as a contemporary financial service innovation and frames customer satisfaction as a critical metric. The study promises to provide insights into user experiences with digital banking in public sector banks, which has both academic and practical value. The content is relevant, timely, and clearly articulated, making a valuable contribution to understanding customer perceptions in the digital banking space.