

Digital Banking Services and Customer Satisfaction: Evidence from UCO Bank

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Abstract: The banking sector has evolved and reached through many technological changes. For matching the world standards now, the Indian banks have also started adopting necessary advanced changes. In this paper, we see the technological changes especially including the digital services such as m-banking, ATM, debit cards and others, and explore their impact on the satisfaction of the customers of the UCO bank. This paper also explains how the satisfaction level of the customers is affected by various factors such as natural and geographical factors. The study is mainly based on the primary data, and a few aspects studied using secondary data. The study reveals that with the change in the geographical area for example in hilly areas the network issue is much more than the plains, so the customers are not able to get as much satisfaction as compared to the customer in plain areas. However, overall, we observe that digital services have significantly increased the customer satisfaction.

Keywords: Digital Services, Consumer Satisfaction, UCO Bank

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