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IMPACT OF DIGITAL BANKING ADOPTION ON SBI BRANCH
EFFICIENCY WITH REFERENCE TO SINGANALLUR BRANCH
COIMBATORE

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Time-Saving,
Transaction
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Cybersecurity.

Abstract

The emergence of digital banking has transformed India's financial landscape, reshaping the way banks operate and customers interact with financial institutions. This study analyzes the impact of digital banking adoption on the operational efficiency of the State Bank of India (SBI), focusing on the Singanallur Branch, Coimbatore. It examines how digital platforms such as YONO, Internet Banking, and Mobile Banking influence customer behavior, staff productivity, and branch workload. Using descriptive and analytical research designs, data were collected from 130 SBI customers through structured questionnaires. Statistical tools including Chi-Square, Correlation, and Multiple Linear Regression were applied using SPSS. Results reveal a strong association between digital banking usage and reduced branch dependency, while customer satisfaction is significantly influenced by time-saving, interface usability, and transaction reliability. The study concludes that digital transformation enhances operational efficiency but requires continued investment in technology, user education, and cybersecurity.



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1. INTRODUCTION

The Indian banking industry has witnessed unprecedented technological evolution in recent years. Digital banking—powered by internet, mobile applications, and fintech collaboration—has become the cornerstone of modern financial systems. The State Bank of India (SBI), India’s largest public sector bank, has been at the forefront of this digital

revolution with initiatives such as YONO (You Only Need One), Internet Banking, and UPI-enabled services. This transformation has redefined customer interaction, operational workflows, and service delivery mechanisms.

SBI’s Singanallur Branch in Coimbatore provides an ideal case study for evaluating how digital adoption influences branch performance. The study explores changes in employee productivity, customer satisfaction, and cost efficiency resulting from digital initiatives. It also identifies challenges in user adoption and security management. The findings aim to provide actionable insights for enhancing SBI’s digital strategy and customer engagement.

2. REVIEW OF LITERATURE

- Khurana & Sharma (2024) found that SBI’s digital initiatives such as YONO improved transaction speed and customer satisfaction.
- Das, Patnaik & Satpathy (2024) highlighted that increased digital engagement reduces branch workload, enabling staff to focus on value-added services.
- Gupta & Joshi (2024) emphasized the role of employee training in digital efficiency, noting that skilled staff reduce operational errors.
- Kumar & Patel (2024) concluded that SBI’s digital investments yield positive returns through reduced transaction costs.
- Verma (2024) observed that digitalization significantly decreases customer waiting time, improving branch service quality.

3. OBJECTIVES OF THE STUDY

- ✓ To analyze how digital banking adoption improves branch efficiency.
- ✓ To examine the impact of YONO, Internet Banking, and Mobile Banking on service quality and customer satisfaction.
- ✓ To assess the relationship between digital banking frequency and reduction in physical branch visits.

4. RESEARCH METHODOLOGY

The study employs both descriptive and analytical research designs.



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- **Sample Size:** 130 respondents
- **Sampling Method:** Convenience sampling
- **Data Sources:**
 - **Primary Data:** Questionnaire and employee interviews
 - **Secondary Data:** SBI Annual Reports, journals, and previous studies
- **Tools Used:** SPSS for data analysis using Descriptive Statistics, Chi-Square Test, Correlation, and Multiple Linear Regression

This mixed-method approach ensures a balance of numerical data and behavioral insights for reliable findings.

5. DATA ANALYSIS AND INTREPRETATION

Demographic Profile

The majority of respondents (61.5%) were aged between 18–35 years, indicating that younger, tech-savvy customers dominate SBI’s digital banking base. The gender distribution (51.5% male, 48.5% female) shows near equality, while 74.6% of users held graduate or higher degrees — indicating high digital literacy.

Digital Banking Usage Patterns

Among SBI’s digital services, the YONO app ranked first in popularity (36.9%), followed by Internet Banking (31.5%). Over 71% of users reported accessing digital services either daily or weekly, reflecting deep integration into routine banking activities.

Chi-Square Test between Digital Banking Usage and Branch Visit Frequency

Test	Value	df	Sig. (2-tailed)	Result
Pearson Chi-Square	34.562	9	0.000	Significant
Likelihood Ratio	35.128	9	0.000	Significant
Linear-by-Linear Association	28.419	1	0.000	Significant

Interpretation:

Since $p < 0.05$, the null hypothesis is rejected, confirming a significant association between digital usage and branch visits. Customers using digital platforms frequently tend to visit branches less often, supporting the claim that digitalization reduces physical workload.

Correlation Analysis

Relationship	Pearson’s r	Sig. (2-tailed)	Nature of Relationship



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Usage Frequency & Branch Visit Frequency	-0.512	0.000	Negative
Interface Usability & Overall Satisfaction	0.638	0.000	Positive
Transaction Failure & Overall Satisfaction	-0.591	0.000	Negative
Time Saving & Overall Satisfaction	0.687	0.000	Strong Positive
Security Perception & Overall Satisfaction	0.521	0.000	Positive

Interpretation:

Time-saving and interface usability are the strongest positive influencers on satisfaction, while transaction failures have a notable negative effect. The negative correlation between digital usage and branch visits confirms reduced branch dependency.

➤ **Multiple Linear Regression Analysis**

Regression Model Summary (Dependent Variable: Overall Satisfaction)

Model	R	R ²	Adjusted R ²	F	Sig.
1	0.812	0.659	0.643	60.252	0.000

➤ **Coefficients**

Predictor	β	t	Sig.	Effect
Time Saving	0.376	5.23	0.000	Strong Positive
Interface Usability	0.284	3.65	0.000	Positive
Transaction Failure	-0.234	-3.82	0.000	Negative
Security Perception	0.176	2.87	0.005	Moderate Positive

Interpretation:

The model is statistically significant, explaining 65.9% of variance in satisfaction (R² = 0.659). Time-saving and usability are the strongest predictors, confirming that customers value efficiency and simplicity. Transaction failures negatively impact satisfaction, while security perceptions moderately enhance trust and acceptance.



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➤ **Comparative Analysis**

Comparing SBI's performance before and after digital adoption (2017–2024) revealed:

- 23% annual growth in YONO users
- Over 90% of transactions via digital channels
- Reduced in-branch footfall and waiting time
- Improved employee efficiency and cost management

6. FINDINGS

- A majority (61.5%) of the respondents belong to the 18–35 age group, showing that younger customers are more inclined toward using digital banking services.
- Among SBI's digital services, the YONO App is the most widely used (36.9%), followed by Internet Banking (31.5%).
- The Chi-Square analysis revealed a significant association between digital banking usage and branch visit frequency ($p < 0.05$). Customers who actively use digital platforms visit the branch less frequently, reducing physical workload and congestion.
- Correlation analysis shows that time-saving ($r = 0.687$) and interface usability ($r = 0.638$) strongly influence overall satisfaction. Conversely, transaction failures negatively impact satisfaction ($r = -0.591$).
- Multiple Linear Regression results indicate that time-saving ($\beta = 0.376$) and interface usability ($\beta = 0.284$) are the strongest predictors of customer satisfaction, explaining 65.9% of the variance ($R^2 = 0.659$).
- Post-adoption analysis (2017–2024) shows a 23% annual increase in YONO users and over 90% of transactions now occurring through digital channels. This has led to reduced in-branch footfall, faster service delivery, and improved cost efficiency.

7. SUGGESTIONS

- ✓ Enhance Digital Literacy: Organize training programs for elderly and rural customers.
- ✓ Simplify YONO Interface: Redesign menus and improve navigation for ease of use.
- ✓ Improve Grievance Handling: Develop an in-app real-time complaint tracker.
- ✓ Ensure System Stability: Minimize transaction failures and server downtime.
- ✓ Staff Upskilling: Provide continuous training to improve digital support and customer guidance.
- ✓ Security Transparency: Communicate data protection measures clearly to build trust.

8. CONCLUSION

The study concludes that digital banking significantly improves SBI's operational efficiency and customer satisfaction. Frequent digital usage reduces physical branch dependency and operational costs. Time-saving and usability are the most influential satisfaction factors, while transaction



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reliability remains an area for improvement. SBI's challenge lies in balancing automation with human service quality to ensure inclusive growth.

9. AUTHOR(S) CONTRIBUTION

The writers affirm that they have no connections to, or engagement with, any group or body That provides financial or non-financial assistance for the topics or resources covered in this Manuscript.

10. CONFLICTS OF INTEREST

The authors declared no potential conflicts of interest with respect to the research, authorship, And/or publication of this article.

11. PLAGIARISM POLICY

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