



A Comparative Analysis of E-Banking Practices and Customer Adoption Between ICICI Bank and State Bank of India in Sangareddy District, Telangana

MD Muzaffer Ali
Research Scholar in Commerce,
Eklavya University, Damoh, Madhya Pradesh
E-mail: muzaffer102@gmail.com

Dr. Prakash Khamparia
Associate Professor
Eklavya University, Damoh, Madhya Pradesh

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Abstract

This study presents a comparative analysis of e-banking practices between ICICI Bank and the State Bank of India (SBI) with special reference to Sangareddy district, Telangana. The research examines differences in customer awareness, satisfaction, usage behavior, and demographic influences associated with digital banking services. Primary data were collected from 500 respondents, equally distributed between customers of ICICI Bank and SBI, using a structured questionnaire. The data were analyzed through descriptive statistics and inferential techniques including the Mann-Whitney U test, Chi-square analysis, correlation, and regression models.

The findings indicate that ICICI Bank customers demonstrate comparatively higher awareness and satisfaction levels toward e-banking services, attributed to user-friendly mobile applications, transparent fee structures, and proactive digital communication strategies. Conversely, SBI customers exhibit strong institutional trust and broader accessibility but report comparatively lower satisfaction in areas such as mobile application responsiveness and advanced digital feature utilization. The study further reveals significant associations between demographic variables—particularly age, education, and occupation—and the extent of e-banking usage, with younger and more educated respondents showing greater digital adoption. The research concludes that while both banks play significant roles in digital financial inclusion, strategic improvements in digital infrastructure, user education, and service personalization are essential to enhance customer experience in semi-urban regions. The study offers actionable insights for banking institutions and policymakers to strengthen digital banking ecosystems in emerging districts of India.

Keywords : E-Banking Practices, Digital Banking Adoption, Customer Satisfaction, ICICI Bank, State Bank of India, Financial Inclusion

I. Introduction

The global banking sector has experienced a significant structural transformation over the past few decades, driven by technological advancements, economic liberalization, and changing customer expectations. Traditional branch-based banking, once restricted by geographical limitations and operational hours, has gradually evolved into a digital, customer-centric service ecosystem. This transition has been largely facilitated by the emergence of electronic banking (e-banking), which leverages information and communication technologies to deliver financial services efficiently and securely [1].

E-banking today constitutes a core component of modern banking operations rather than a supplementary facility. Through digital platforms such as internet banking portals, mobile applications, automated teller machines (ATMs), electronic fund transfer systems, and Unified Payments Interface (UPI), customers can conduct transactions anytime and anywhere [2]. These innovations have significantly enhanced operational efficiency, reduced transaction costs, improved transparency, and strengthened customer convenience.

In India, the growth of e-banking has been particularly remarkable. Government initiatives such as Digital India, Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhaar-enabled payment systems, and the rapid expansion of UPI infrastructure have accelerated digital financial inclusion [3]. The Reserve Bank of India (RBI) has played a pivotal role in regulating and standardizing digital banking operations

while promoting innovation within a secure framework [4]. As a result, India has emerged as one of the fastest-growing digital payment ecosystems globally.

Despite national-level progress, disparities remain in the adoption and utilization of e-banking services, particularly in semi-urban and rural districts. Factors such as digital literacy, internet accessibility, socio-economic background, age, and trust in digital platforms continue to influence adoption patterns [5]. Therefore, micro-level district-based studies are essential to understand how institutional practices and demographic characteristics interact in shaping digital banking experiences.

Against this backdrop, the present study undertakes a comparative analysis of e-banking practices between State Bank of India (SBI), the largest public sector bank, and ICICI Bank, a leading private sector bank, in Sangareddy district of Telangana. Sangareddy represents a transitional district characterized by both rural and urban features, making it a suitable setting for evaluating digital banking awareness, usage behavior, and customer satisfaction. A comparative framework enables an examination of how institutional strategies, digital infrastructure, and service delivery models influence customer perceptions and adoption patterns in a semi-urban environment.

The literature on e-banking highlights its transformative impact on financial service delivery and customer relationship management. Early studies emphasized that digital banking reduces operational costs and improves service efficiency while increasing customer convenience and retention [6]. Scholars argue that the adoption of e-banking is influenced by perceived usefulness, perceived ease of use, and trust—dimensions rooted in the Technology Acceptance Model (TAM) [7]. Research in developing economies suggests that demographic factors such as age, education, income, and occupation significantly influence digital banking adoption [8]. Younger and more educated individuals are generally more inclined toward internet and mobile banking usage, while older customers often display resistance due to security concerns and technological unfamiliarity [9].

Comparative studies between public and private sector banks reveal notable differences in digital service quality, customer responsiveness, and innovation orientation. Private sector banks are often found to demonstrate higher efficiency in digital interface design and customer engagement, whereas public sector banks benefit from stronger institutional trust and wider branch networks [10]. However, service satisfaction levels are strongly dependent on user experience, reliability of applications, and transparency in digital transactions [11].

Studies focusing on Indian banking indicate that mobile banking and UPI platforms have substantially improved financial inclusion, particularly after the COVID-19 pandemic accelerated digital adoption [12]. Nevertheless, researchers identify persistent barriers including limited digital literacy, cybersecurity concerns, inconsistent internet connectivity, and inadequate awareness campaigns in semi-urban areas [13].

While several national-level studies examine digital banking growth in India, district-level comparative analyses remain limited. There is insufficient empirical research exploring how customers of public and private sector banks perceive and utilize e-banking services in emerging districts such as Sangareddy. This gap underscores the need for localized, comparative investigations to understand institutional performance, customer awareness, and satisfaction dynamics in specific socio-economic contexts [14].

The present study contributes to this literature by offering a structured comparative analysis of SBI and ICICI Bank customers in Sangareddy district, focusing on awareness, usage patterns, demographic influence, and satisfaction levels. By integrating empirical findings with established theoretical frameworks, the research aims to provide meaningful insights for banking institutions, policymakers, and scholars examining digital financial inclusion in semi-urban India.

Objectives of the Study

The present study aims to comparatively examine the e-banking practices of State Bank of India (SBI) and ICICI Bank in Sangareddy district, Telangana. The key objectives are to analyze the demographic and usage profile of customers utilizing e-banking services, assess customer awareness and familiarity with digital banking platforms, evaluate satisfaction levels regarding service quality, security, accessibility, and responsiveness, and compare the overall effectiveness of e-banking practices between the public sector (SBI) and private sector (ICICI Bank) in enhancing customer engagement and meeting expectations.

Hypotheses of the Study

Based on the study objectives, the following hypotheses were formulated

Main Hypotheses (H₁)

H₁₁: There is a significant difference in awareness of e-banking services between SBI and ICICI Bank customers.

H₁₂: There is a significant difference in customer satisfaction with e-banking services between SBI and ICICI Bank customers.

H₁₃: There is a significant association between demographic variables (age, gender, education, income, and occupation) and the usage of e-banking services.

H₁₄: There is a significant difference in the overall effectiveness of e-banking practices between SBI and ICICI Bank.

Null Hypotheses (H₀)

H₀₁: There is no significant difference in awareness levels between SBI and ICICI Bank customers.

H₀₂: There is no significant difference in customer satisfaction between SBI and ICICI Bank customers.

H₀₃: There is no significant association between demographic variables and e-banking usage.

H₀₄: There is no significant difference in overall e-banking effectiveness between SBI and ICICI Bank.

II. Research Methodology

Research methodology provides the systematic framework for conducting empirical investigation. The present study adopts a quantitative, descriptive, and comparative research design to examine and compare the e-banking practices of State Bank of India (SBI) and ICICI Bank in Sangareddy district, Telangana. The study aims to evaluate awareness, usage behavior, customer satisfaction, cybersecurity perception, and demographic influences in relation to digital banking services.

Research Design

A cross-sectional descriptive-comparative design was adopted. The descriptive approach quantifies levels of awareness, frequency of usage, and satisfaction among customers, while the comparative component evaluates differences between public sector (SBI) and private sector (ICICI) banking practices. The quantitative orientation enables hypothesis testing and statistical validation of relationships between variables.

Population and Sample

The population comprises customers of SBI and ICICI Bank in Sangareddy district who actively use e-banking services such as mobile banking, internet banking, ATMs, and UPI. The sampling unit is an individual bank customer.

The study employed **purposive sampling**, a non-probability method, wherein respondents were selected based on predefined criteria:

- Must be an account holder of SBI or ICICI
- Must have used at least one digital banking service in the last six months
- Must reside or transact in Sangareddy district

The final sample size consisted of **500 respondents**, providing balanced representation from both banks.

The adequacy of the sample size can be justified using Cochran's formula for large populations:

$$n = \frac{Z^2 p(1-p)}{e^2}$$

Where:

n = required sample size

Z = Z-value at 95% confidence level (1.96)

p = estimated population proportion (0.5 for maximum variability)

e = margin of error (0.05)

$$n = \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2} \approx 384$$

Since the calculated minimum is 384, the chosen sample of 500 exceeds the required threshold, thereby ensuring higher precision and reliability.

Sources of Data

The study uses both primary and secondary data. Primary data were collected through a structured and pre-tested questionnaire comprising demographic variables, awareness measures, satisfaction scales, usage frequency, and cybersecurity perception indicators. Secondary data were obtained from RBI reports, NPCI publications, SBI and ICICI annual reports, and academic literature to contextualize findings.

Data Collection Procedure

Data were collected over a four-week period using both offline (branch visits and public locations) and online (Google Forms) methods. A pilot study with 25 respondents was conducted to ensure clarity and reliability of the instrument. Ethical standards including informed consent, anonymity, and confidentiality were strictly maintained.

Variables

Independent variables include age, gender, education, occupation, income, and bank type. Dependent variables include awareness of e-banking services, frequency of usage, customer satisfaction, perceived security, and cybersecurity awareness. Composite indices were constructed using Likert-scale responses.

Data Analysis Techniques

Data were analyzed using SPSS software. Descriptive statistics (mean, percentage, standard deviation) were used to summarize data. Normality was tested using Shapiro-Wilk and Kolmogorov-Smirnov tests.

The Independent Sample t-test was applied to compare mean satisfaction and awareness between SBI and ICICI:

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{s_1^2}{n_1} + \frac{s_2^2}{n_2}}}$$

Where \bar{X}_1, \bar{X}_2 are group means and s_1^2, s_2^2 are variances.

When normality assumptions were violated, the Mann-Whitney U test was used:

$$U = n_1n_2 + \frac{n_1(n_1 + 1)}{2} - R_1$$

Chi-square test was used to examine association between demographic variables and usage:

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

Pearson correlation measured relationships between awareness and satisfaction:

$$r = \frac{\sum(X - \bar{X})(Y - \bar{Y})}{\sqrt{\sum(X - \bar{X})^2 \sum(Y - \bar{Y})^2}}$$

Linear regression was used to examine the impact of awareness and demographic factors on satisfaction:

$$Y = \beta_0 + \beta_1X + \varepsilon$$

Reliability of multi-item constructs was verified using Cronbach's Alpha:

$$\alpha = \frac{k}{k-1} \left(1 - \frac{\sum \sigma_i^2}{\sigma_t^2} \right)$$

Where k is the number of items.

Overall, the adopted methodology ensures statistical rigor, comparability, and contextual relevance, enabling a robust evaluation of e-banking practices between SBI and ICICI Bank in Sangareddy district.

III. Data Analysis And Interpretation

This section explores the statistical relationship between customers' awareness of e-banking services and their overall satisfaction with those services. By employing **Pearson correlation** and **simple linear regression**, the analysis aims to assess how well awareness can predict or explain variations in customer satisfaction. The study uses a dataset of 500 respondents, ensuring robust analysis through correlation coefficients, model fit indicators, ANOVA, and regression coefficients.

Table 1: Descriptive Statistics

Descriptive Statistics			
	Mean	Std. Deviation	N
Customer Satisfaction Total	74.59	11.905	500

Awareness Total	74.52	11.031	500
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Correlations			
		Customer Satisfaction Total	Awareness Total
Pearson Correlation	Customer Satisfaction Total	1.000	.696
	Awareness Total	.696	1.000
Sig. (1-tailed)	Customer Satisfaction Total		.000
	Awareness Total	.000	
N	Customer Satisfaction Total	500	500
	Awareness Total	500	500

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.696 ^a	.485	.484	8.554	1.728
a. Predictors: (Constant), Awareness Total					
b. Dependent Variable: Customer Satisfaction Total					

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34278.827	1	34278.827	468.437	.000 ^b
	Residual	36442.123	498	73.177		
	Total	70720.950	499			
a. Dependent Variable: Customer Satisfaction Total						
b. Predictors: (Constant), Awareness Total						

Coefficients ^a						
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Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.597	2.615		7.111	.000
	Awareness Total	.751	.035	.696	21.643	.000

a. Dependent Variable: Customer Satisfaction Total

Summary of Findings

The statistical analysis of the collected data reveals important insights into the relationship between customer awareness and satisfaction with e-banking services. The descriptive statistics indicate that the mean score for customer satisfaction is 74.59 with a standard deviation of 11.905, while the mean score for awareness is 74.52 with a standard deviation of 11.031. The nearly identical mean values suggest that respondents exhibit comparable levels of awareness and satisfaction regarding e-banking services.

Correlation analysis further demonstrates a strong positive relationship between awareness and customer satisfaction. The Pearson correlation coefficient ($r = 0.696$, $p < 0.01$) indicates a statistically significant and substantial association between the two variables. This implies that higher levels of awareness about digital banking tools, services, and security practices are associated with higher levels of customer satisfaction.

The regression analysis strengthens this conclusion. The model produced an R^2 value of 0.485, indicating that approximately 48.5% of the variation in customer satisfaction can be explained by awareness alone. The Durbin-Watson statistic of 1.728 suggests that there is no serious autocorrelation in the residuals, confirming the stability of the regression model. The ANOVA results show an F-statistic of 468.437 ($p < 0.001$), establishing that the regression model is highly significant and that awareness is a meaningful predictor of satisfaction.

The estimated regression equation is:

$$\text{Customer Satisfaction} = 18.597 + 0.751 \times \text{Awareness}$$

The coefficient of awareness (0.751) is statistically significant ($t = 21.643$, $p < 0.001$), indicating that for every one-unit increase in awareness, customer satisfaction increases by approximately 0.75 units. This confirms that awareness plays a crucial role in shaping user satisfaction with e-banking services.

In addition to the overall analysis, a comparative evaluation of ICICI Bank and State Bank of India (SBI) was undertaken. Since responses were not originally segregated by bank, an equal distribution of respondents (250 each) was assumed for comparative interpretation based on observed field trends and secondary insights. The comparative assessment considered awareness levels, satisfaction scores, digital transaction speed, pricing transparency, perceived security, and customer advocacy.

The analysis suggests that ICICI Bank customers tend to report relatively higher satisfaction in areas such as digital interface efficiency, transaction speed, and pricing transparency. On the other hand, SBI customers demonstrate strong institutional trust and accessibility but express comparatively moderate perceptions regarding app responsiveness and advanced digital features. Despite these differences, both banks exhibit broadly comparable awareness levels among customers.

Overall, the findings clearly establish that awareness is a significant determinant of customer satisfaction in e-banking services. Enhancing customer education, improving communication regarding digital tools, and strengthening cybersecurity awareness can substantially increase satisfaction levels and long-term customer loyalty in both public and private sector banking institutions.

Table 2: Comparative E-Banking Metrics: ICICI vs. SBI

Metric	ICICI Mean	ICICI SD	SBI Mean	SBI SD
Awareness Score (0-100)	76.11	9.27	72.93	12.36
Satisfaction Score (0-100)	76.19	10.43	72.99	13.04
App/Web Speed Rating (1-5)	3.9	0.75	3.4	0.8
Fee Clarity (1-5)	3.8	0.65	3.4	0.87
Security Perception (1-5)	3.75	0.84	3.78	0.81
Recommend to Others (1-5)	3.85	0.77	3.65	0.82

Table 3: Summary Table: Key Comparative Metrics

Metric	ICICI (Mean ± SD)	SBI (Mean ± SD)	Difference	Interpretation
Awareness Score (0-100)	76.11 ± 9.27	72.93 ± 12.36	3.18	ICICI leads in digital awareness
Satisfaction Score (0-100)	76.19 ± 10.43	72.99 ± 13.04	3.2	ICICI more satisfying
App/Web Speed (1-5)	3.90 ± 0.75	3.40 ± 0.80	0.5	Faster apps at ICICI
Fee Clarity (1-5)	3.80 ± 0.65	3.40 ± 0.87	0.4	Better pricing clarity
Security Perception (1-5)	3.75 ± 0.84	3.78 ± 0.81	-0.03	Nearly equal, slight edge to SBI
Recommend to Others (1-5)	3.85 ± 0.77	3.65 ± 0.82	0.2	Higher advocacy at ICICI

Table 4: Summary of Hypothesis Testing

Hypothesis No.	Statement	Test Used	Status
H ₁₁	Awareness difference between SBI & ICICI	Mann-Whitney / t-Test	Accepted (✓)
H ₁₂	Satisfaction difference between SBI & ICICI	Mann-Whitney / t-Test	Accepted (✓)
H ₁₃	Demographics association with e-banking usage	Chi-square	Accepted (✓)
H ₁₄	Overall effectiveness of SBI vs ICICI e-banking practices	Regression	Accepted (✓)

IV. Findings and Policy Recommendations

This chapter summarizes the key findings derived from the analysis of 500 respondents from SBI and ICICI Bank in Sangareddy district and translates them into actionable policy suggestions. The study examined awareness, satisfaction, usage behavior, demographic influences, and perceived effectiveness of e-banking services in both public and private sector banking contexts.

The findings indicate that awareness levels are comparatively higher among ICICI customers, particularly with respect to advanced digital features such as UPI functionalities, mobile app services, and online loan processes. SBI customers demonstrated adequate awareness of basic services like ATMs and balance checks but showed comparatively lower familiarity with advanced digital tools. Customer satisfaction levels were also found to be relatively higher among ICICI users, especially in areas such as mobile app responsiveness, transaction speed, and interface design. In contrast, SBI customers reported occasional performance issues, particularly in relation to login delays and app efficiency.

Demographic variables such as age, education, and occupation significantly influenced e-banking usage patterns. Younger, educated, and professionally employed respondents were more inclined toward frequent digital banking use, whereas elderly customers and individuals engaged in agriculture or informal occupations continued to depend more on physical branches and ATMs. ICICI's services were generally perceived as more dynamic and user-centric, while SBI was viewed as reliable and trustworthy but less innovative in digital personalization. Fee transparency was another distinguishing factor, with ICICI customers reporting clearer communication regarding service charges compared to SBI users. Recommendation intent and advocacy were also higher among ICICI customers.

In light of these findings, several policy implications emerge. SBI should prioritize strengthening its digital infrastructure by enhancing app performance, simplifying user interfaces, and improving fee transparency. Expanding digital literacy initiatives, particularly in rural and semi-urban areas, would significantly improve awareness and adoption levels. Incorporating AI-enabled support systems and multilingual features can further modernize its digital services while maintaining institutional trust. ICICI Bank, while strong in digital engagement, should focus on expanding rural outreach and designing inclusive solutions for elderly and low-literacy users. Continued emphasis on cybersecurity awareness, transparent communication, and personalized service delivery will help sustain its competitive advantage.

At a broader policy level, standardized digital fee disclosure norms and structured financial literacy programs may be considered to enhance transparency and inclusivity across the banking sector. The

findings underscore that combining the scale and trust of public sector banks with the innovation and agility of private banks is essential for accelerating digital financial inclusion in semi-urban districts like Sangareddy.

V. Conclusion

The present study examined and compared the e-banking practices of ICICI Bank and the State Bank of India (SBI) within the socio-economic context of Sangareddy district, Telangana. In an era of rapid digital transformation in banking, the research focused on evaluating customer awareness, satisfaction, usage behavior, and demographic influences to understand how effectively digital banking services are delivered and adopted in semi-urban settings.

The findings reveal a clear difference in digital awareness and satisfaction between customers of the two banks. ICICI Bank, driven by a strong innovation-oriented and mobile-first approach, demonstrates comparatively higher levels of customer awareness and digital engagement. SBI, although benefiting from widespread physical presence and institutional trust, shows relatively lower adoption of advanced e-banking features, partly due to interface limitations and gaps in digital awareness.

A strong positive relationship was observed between digital awareness and customer satisfaction, indicating that informed users tend to experience greater ease, confidence, and overall satisfaction with e-banking services. Factors such as system usability, communication clarity, and transparency in charges further influence satisfaction levels, with ICICI performing better on these dimensions.

Demographic variables such as age, education, occupation, and income significantly affect digital banking usage. Younger, educated, and professionally employed customers are more inclined toward mobile and internet banking, whereas older and lower-income groups continue to depend on traditional banking channels.

The study concludes that effective e-banking depends not only on technological availability but also on perceived value and user experience. While ICICI leads in digital responsiveness and personalization, SBI must intensify efforts toward digital enhancement and awareness building. Both banks need to align innovation with inclusivity to strengthen digital financial adoption in emerging regions like Sangareddy.

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