

Impact of AI-Based Security Features on User Satisfaction in SBI YONO: A Case Study

¹Dr. Karnika Srivastava

¹Assistant Professor

¹Institute of Management, Commerce and Economics

¹Shri Ramswaroop Memorial University, Lucknow, India

drkarnikasrivastava@gmail.com

Abstract— The rapid adoption of digital banking platforms has significantly transformed the financial services sector in India. Among these platforms, State Bank of India's YONO (You Only Need One) application has emerged as one of the most widely used digital banking applications, integrating banking, payments, and financial services into a unified ecosystem. With the growing dependence on mobile banking, concerns regarding cybersecurity, fraud prevention, and data privacy have become critical determinants of customer trust and satisfaction. This study examines the impact of Artificial Intelligence (AI)-based security features on user satisfaction in SBI YONO. The research focuses on AI-enabled technologies such as biometric authentication, SIM binding, fraud detection systems, transaction monitoring, and AI-assisted KYC verification. The study adopts a descriptive and analytical approach using secondary data from published reports, articles, and banking sources. Findings indicate that AI-driven security measures significantly enhance customer confidence, reduce perceived transaction risks, and improve overall user satisfaction. However, the study also identifies challenges such as privacy concerns, technical glitches, and limited customer awareness regarding AI-based security mechanisms. The paper concludes that AI-powered security systems have become essential for sustaining customer trust and strengthening digital banking adoption in India. Recommendations are provided to improve transparency, customer education, and system efficiency in SBI YONO.

Keywords: Artificial Intelligence (AI), Digital Banking, SBI YONO, AI-Based Security, User Satisfaction, Mobile Banking, Biometric Authentication, Fraud Detection, Customer Trust, Cybersecurity, Financial Technology (FinTech), Real-Time Transaction Monitoring.

I. INTRODUCTION

The banking industry has undergone a remarkable transformation with the rapid advancement of digital technologies and increasing internet penetration across the world. Traditional banking systems, which once relied heavily on physical branch visits and manual transactions, are now being replaced by digital banking platforms that provide customers with faster, more convenient, and highly accessible financial services. In India, the rise of smartphones, affordable internet connectivity, government-led digitalization initiatives, and increasing customer preference for cashless transactions have significantly accelerated the adoption of mobile banking applications. Among the leading digital banking platforms in India, State Bank of India's YONO (You Only Need One) has emerged as one of the most comprehensive and widely used mobile banking ecosystems.

Launched by the State Bank of India, SBI YONO integrates banking, shopping, investments, bill payments, insurance, and financial management services into a single digital platform. The application provides customers with 24×7 access to financial services, thereby improving convenience, operational efficiency, and customer engagement. With millions of active users, SBI YONO represents a major step toward the digital transformation of banking services in India. However, the increasing dependence on digital banking systems has simultaneously raised serious concerns regarding cybersecurity, online fraud, unauthorized access, phishing attacks, identity theft, and data privacy.

As cyber threats continue to evolve in sophistication and frequency, ensuring secure digital banking transactions has become a critical priority for financial institutions. Customers are more likely to adopt and continue using mobile banking applications when they perceive the platform to be secure, trustworthy, and technologically reliable. Consequently, banks are increasingly integrating Artificial Intelligence (AI)-based security mechanisms into their digital platforms to strengthen cybersecurity frameworks and enhance customer confidence. Artificial Intelligence refers to advanced computer systems capable of simulating human intelligence through machine learning, predictive analytics, behavioral analysis, and automated decision-making processes. In the banking sector, AI technologies are extensively used for fraud detection, risk assessment, customer authentication, transaction monitoring, and cybersecurity management.

SBI YONO incorporates several AI-driven security features designed to protect customer data and ensure secure financial transactions. These include biometric authentication systems such as fingerprint and facial recognition, AI-powered fraud detection algorithms, real-time transaction monitoring, SIM binding technology, behavioral analytics, device recognition systems, and AI-enabled KYC verification processes. Such technologies continuously analyze user behavior patterns and transaction activities to identify suspicious actions and prevent fraudulent activities in real time. AI systems also enable banks to provide faster and more personalized security responses while minimizing operational risks and human intervention.

The implementation of AI-based security features has significantly transformed customer experiences in digital banking. Enhanced security mechanisms increase customer trust, improve transaction reliability, reduce perceived risks, and contribute positively to overall user satisfaction. Customers feel more confident using mobile banking services when they are assured that their financial information and personal data are protected against cyber threats. Furthermore, AI-powered automation improves service efficiency by reducing transaction processing time, simplifying authentication procedures, and enabling seamless digital interactions. As a result, AI-driven security systems have become an essential component of modern digital banking strategies.

Despite these advantages, the adoption of AI-based security technologies also presents several challenges. Customers may experience concerns regarding data privacy, misuse of biometric information, technical glitches, authentication failures, and system complexity. Elderly users and less technologically skilled customers may face difficulties in adapting to advanced security

procedures. Additionally, excessive dependence on automated systems may create vulnerabilities if AI algorithms fail to detect sophisticated cyberattacks or generate false alerts. Therefore, understanding customer perceptions regarding AI-based security systems is essential for evaluating their effectiveness and improving digital banking services.

In this context, the present study focuses on analyzing the impact of AI-based security features on user satisfaction in SBI YONO. The study aims to examine how AI-enabled security mechanisms influence customer trust, convenience, perceived safety, and overall banking experience. It also seeks to identify the challenges associated with AI-driven security systems and provide recommendations for improving customer satisfaction and digital banking security. By evaluating the role of Artificial Intelligence in enhancing cybersecurity within SBI YONO, the study contributes to understanding the growing significance of AI technologies in the future development of digital banking services in India.

II. LITERATURE REVIEW

The integration of Artificial Intelligence (AI) into the banking sector has transformed the way financial institutions manage security, customer service, and operational efficiency. In recent years, researchers and banking professionals have increasingly focused on understanding how AI-based technologies influence customer satisfaction, trust, and digital banking adoption. Several studies have highlighted that security remains one of the most critical determinants affecting users' acceptance of mobile banking applications. The literature related to AI-based security systems and digital banking provides significant insights into the relationship between technological innovation and customer satisfaction.

State Bank of India introduced SBI YONO as an integrated digital banking platform to provide customers with seamless banking and financial services through a single application. Studies on digital banking adoption indicate that customers prefer banking platforms that ensure convenience, ease of use, and secure transaction environments. Researchers have found that AI-enabled banking systems enhance customer trust by minimizing security threats and improving transaction reliability.

According to Davis (1989), the Technology Acceptance Model (TAM) explains that perceived usefulness and perceived ease of use are the primary factors influencing the adoption of technological systems. In the context of digital banking, customers are more likely to use mobile banking applications when they believe that the system is secure, efficient, and user-friendly. AI-based security technologies contribute significantly to these perceptions by providing safer and faster banking experiences.

A study conducted by Shaikh and Karjaluo (2015) emphasized that trust and security are among the most influential factors affecting mobile banking adoption globally. The researchers observed that customers often hesitate to use digital banking platforms due to fears of cyber fraud, identity theft, and data breaches. AI-powered fraud detection systems and biometric authentication technologies were identified as effective mechanisms for improving customer confidence in digital transactions.

Research by Kaur and Malik (2019) examined the role of Artificial Intelligence in Indian banking services and concluded that AI technologies significantly improve operational efficiency and customer satisfaction. The study highlighted that AI-enabled chatbots, fraud detection algorithms, and predictive analytics enhance customer engagement and reduce transaction risks. The authors further argued that AI-based systems help banks deliver personalized and secure banking services, thereby increasing customer retention. Another important study by Gupta and Yadav (2021) analyzed the impact of digital banking security on customer satisfaction in Indian public sector banks. The study found that customers who perceived higher levels of security in mobile banking applications reported greater satisfaction and loyalty toward banking services. Features such as biometric login, two-factor authentication, and real-time transaction monitoring positively influenced user trust and continued usage intentions.

Research on AI-based fraud detection has also gained significant attention in recent years. According to a study by Ahmed et al. (2020), machine learning algorithms can identify suspicious transaction patterns more effectively than traditional rule-based security systems. AI technologies continuously analyze customer behavior and transaction histories to detect anomalies and prevent fraudulent activities in real time. The study concluded that AI-driven fraud prevention systems reduce financial risks and enhance customer confidence in online banking platforms.

A report published by the Reserve Bank of India (RBI) highlighted the increasing role of AI and machine learning technologies in strengthening cybersecurity frameworks within Indian banking institutions. The report emphasized that AI-based security systems improve fraud detection accuracy, reduce operational costs, and enhance customer protection mechanisms. It also stressed the importance of customer awareness and digital literacy in ensuring the successful implementation of advanced banking technologies. Several studies have specifically focused on biometric authentication systems in mobile banking. Research conducted by Jain et al. (2020) revealed that fingerprint recognition and facial authentication significantly improve customer perceptions of security and convenience. Customers considered biometric systems more reliable than traditional password-based authentication methods because they reduce the risks associated with password theft and unauthorized access.

In addition, behavioral analytics has emerged as an important AI-based security tool in digital banking. Behavioral analytics systems monitor user activities such as typing speed, transaction patterns, location data, and device usage to identify abnormal behaviors. According to Verma and Singh (2022), AI-driven behavioral analysis improves fraud detection capabilities and strengthens banking security without negatively affecting customer convenience.

Studies related to customer satisfaction in digital banking consistently indicate that secure and reliable banking systems positively influence overall user experiences. Customers expect banking applications to provide not only efficient services but also strong security protection against cyber threats. AI technologies address these expectations by enabling banks to deliver proactive and intelligent security solutions.

Despite the growing benefits of AI-based security systems, researchers have also identified several challenges associated with their implementation. Privacy concerns remain one of the major issues affecting customer acceptance of AI technologies. Customers are often reluctant to share biometric information and personal data due to fears of misuse or data breaches. Technical glitches, authentication failures, and lack of awareness regarding AI functionalities also create barriers to customer satisfaction.

The existing literature clearly demonstrates that AI-based security systems play a significant role in enhancing customer trust, reducing fraud risks, and improving satisfaction in digital banking environments. However, limited research has specifically focused on the impact of AI-based security features on user satisfaction in SBI YONO. Therefore, the present study attempts to fill this research gap by analyzing how AI-driven security mechanisms influence customer experiences and satisfaction levels within the SBI YONO platform.

2.1 Research Gap

The existing literature extensively discusses Artificial Intelligence in banking, digital transformation, cybersecurity, and customer satisfaction. However, limited studies specifically focus on AI-based security mechanisms within SBI YONO and their influence on user satisfaction.

Most previous research emphasizes technological aspects of AI implementation rather than customer perceptions and experiences. Furthermore, there is insufficient literature examining how security features such as biometric authentication, fraud detection algorithms, and real-time monitoring affect trust, confidence, and continued usage intentions among SBI YONO users.

The present study addresses this gap by providing a focused case study analysis of SBI YONO's AI-based security framework and its impact on customer satisfaction.

Objectives of the Study

1. To identify the AI-based security features integrated into SBI YONO.
2. To analyze the impact of AI-powered security systems on user satisfaction.
3. To examine the relationship between digital security and customer trust.
4. To identify challenges associated with AI-based security implementation.
5. To suggest measures for improving AI-driven security and user experience.

III. Research Methodology

3.1 Research Design

The present study is based on a case study research design focusing on State Bank of India and its digital banking platform SBI YONO. The case study approach has been adopted to obtain an in-depth understanding of how AI-based security features influence user satisfaction in mobile banking services. The study is descriptive and analytical in nature as it examines the relationship between Artificial Intelligence-driven security mechanisms and customer perceptions regarding safety, trust, convenience, and overall satisfaction.

The case study method is appropriate because SBI YONO is one of India's leading digital banking applications that extensively uses AI-powered security systems such as biometric authentication, fraud detection algorithms, SIM binding, real-time transaction monitoring, and AI-enabled KYC verification. The study evaluates how this security measures contribute to improving customer experiences and strengthening digital banking adoption.

3.2 Nature of the Study

The study is primarily based on a qualitative and descriptive research approach. It seeks to analyze existing information related to AI-based banking security systems and their impact on customer satisfaction in the context of SBI YONO. The research focuses on understanding user perceptions, technological applications, and the effectiveness of AI-driven security features in digital banking operations.

3.3 Sources of Data

The study is based entirely on secondary data collected from reliable and authentic sources. Secondary data has been used because it provides comprehensive information regarding AI technologies, digital banking security systems, and customer satisfaction trends. The major sources of data include Research journals and academic articles, Books related to Artificial Intelligence and digital banking, RBI reports and banking publications, SBI official website and YONO portal, News articles and business magazines, Published case studies and conference papers, Government and financial institution reports and Online databases and scholarly websites

Data for the study was collected through a systematic review of published literature related to Artificial Intelligence in banking, Digital banking security systems, Customer satisfaction in mobile banking, AI-powered fraud detection technologies and SBI YONO digital banking services Relevant information was identified, categorized, and analyzed to understand the impact of AI-based security features on user satisfaction. SBI YONO was selected because it is one of India's largest digital banking platforms and extensively utilizes AI-based security technologies. The collected data were analyzed through content analysis and comparative evaluation to assess the impact of AI-based security measures on customer satisfaction.

IV. Case Background: SBI YONO

4.1 Overview of SBI YONO

SBI YONO (You Only Need One) is the flagship digital banking platform developed by the State Bank of India to provide customers with a comprehensive and integrated banking experience. Launched in 2017, YONO combines banking, investments, insurance, shopping, and other financial services into a single mobile application. The platform aims to simplify financial transactions while promoting digital banking adoption across India.

YONO has emerged as one of the most widely used digital banking applications in the country, serving millions of customers through its user-friendly interface and diverse service offerings. The application supports the vision of a digitally empowered banking ecosystem by providing anytime, anywhere access to financial services.

4.2 Evolution of Digital Banking in SBI

The State Bank of India has consistently adopted technological innovations to improve customer service and operational efficiency. The increasing use of smartphones, internet connectivity, and digital payment systems encouraged SBI to expand its digital banking initiatives beyond traditional internet banking platforms.

Recognizing the changing preferences of customers, SBI introduced YONO as a unified digital solution. The platform marked a significant milestone in the bank's digital transformation journey by integrating multiple financial and non-financial services into a single application. Over time, YONO has evolved into a robust digital ecosystem supported by advanced technologies, including Artificial Intelligence and machine learning.

4.3 Features and Services Offered by SBI YONO

SBI YONO offers a wide range of banking and financial services designed to enhance customer convenience and accessibility. Customers can perform account-related activities such as balance inquiries, fund transfers, statement generation, bill payments, and mobile recharges through the application.

In addition to banking services, YONO facilitates investments in mutual funds, fixed deposits, insurance products, and loan applications. The platform also integrates e-commerce services, enabling users to shop, book travel tickets, and access various lifestyle products. This comprehensive approach has positioned YONO as a one-stop solution for customers' financial and transactional needs.

4.4 User Base and Market Position

Since its launch, SBI YONO has experienced substantial growth in terms of user adoption and transaction volume. The platform serves a diverse customer base, including individuals from urban, semi-urban, and rural areas. Its widespread acceptance reflects the increasing trust of customers in digital banking solutions.

The strong market presence of SBI, combined with continuous technological enhancements, has enabled YONO to maintain a competitive position within India's digital banking landscape. The platform is recognized as one of the leading mobile banking applications among public sector banks.

4.5 Technological Infrastructure of SBI YONO

The effectiveness of SBI YONO is supported by a strong technological infrastructure that enables seamless integration of banking services, customer databases, and digital payment systems. The platform utilizes cloud-based technologies, advanced encryption protocols, and secure communication networks to ensure efficient service delivery.

Artificial Intelligence and machine learning technologies have been integrated into the platform to improve operational efficiency, customer engagement, and cybersecurity. These technologies facilitate automated decision-making, transaction monitoring, and personalized service recommendations.

4.6 Security Challenges in Digital Banking

The rapid expansion of digital banking has increased exposure to cybersecurity threats such as phishing attacks, malware, identity theft, data breaches, and unauthorized transactions. These challenges pose significant risks to both financial institutions and customers.

As customers increasingly rely on digital platforms for financial transactions, ensuring the security and privacy of customer information has become a strategic priority. Banking institutions must continuously strengthen their security frameworks to address emerging cyber threats and maintain customer confidence.

4.7 Adoption of Artificial Intelligence in SBI YONO

To address evolving security challenges, SBI has incorporated Artificial Intelligence into various aspects of the YONO platform. AI technologies assist in monitoring transaction patterns, identifying suspicious activities, and enhancing customer authentication processes.

Machine learning algorithms analyze large volumes of transaction data to detect anomalies and prevent fraudulent activities. AI also supports customer service functions through automated assistance and predictive analytics, thereby improving the overall user experience.

4.8 AI-Based Security Framework of SBI YONO

SBI YONO employs a comprehensive AI-based security framework designed to protect customer accounts and financial transactions. The platform incorporates biometric authentication methods such as fingerprint and facial recognition to verify user identity securely.

Additionally, AI-powered fraud detection systems continuously monitor customer activities and transaction patterns to identify unusual behavior. Features such as SIM binding, real-time transaction monitoring, behavioral analytics, and video KYC verification further strengthen the platform's security infrastructure and reduce the risk of cyber fraud.

4.9 Significance of AI Security Features for Customer Satisfaction

AI-based security features play a crucial role in enhancing customer satisfaction by increasing trust, reliability, and convenience. Customers are more likely to use digital banking services when they believe their personal and financial information is adequately protected.

The implementation of advanced security technologies reduces perceived risks associated with online transactions and improves customer confidence in the platform. As a result, AI-driven security mechanisms contribute significantly to user satisfaction, customer loyalty, and the continued growth of digital banking services through SBI YONO.

4.10 AI-Based Security Architecture of SBI YONO

- **Biometric Authentication-** Fingerprint and facial recognition technologies ensure secure user access and reduce dependency on traditional passwords.
- **SIM Binding Technology-** This feature links the application to the customer's registered mobile number, preventing unauthorized access from unknown devices.

- **AI-Powered Fraud Detection-** Machine learning algorithms continuously analyze transaction patterns to identify suspicious activities and prevent fraud.
- **Real-Time Transaction Monitoring-** AI systems monitor transactions in real time and generate alerts when unusual behavior is detected.
- **Behavioral Analytics-** User behavior patterns are analyzed to identify anomalies and strengthen account protection.
- **Video KYC and Facial Verification-** AI-enabled video verification simplifies customer onboarding while ensuring compliance and security.

V. Case Analysis and Discussion

The implementation of AI-based security features has significantly improved customer perceptions regarding transaction safety and data protection. Users increasingly trust digital banking systems that employ advanced authentication and fraud prevention technologies.

The case analysis reveals that biometric authentication and AI-driven fraud detection are among the most valued security features. These technologies provide customers with a sense of security while maintaining convenience and ease of use.

The adoption of AI-based security systems has also contributed to reducing financial fraud, strengthening customer loyalty, and increasing digital transaction frequency.

VI. Findings

The findings of the study indicate that AI-based security features have a substantial positive impact on user satisfaction in SBI YONO. Customers perceive advanced security mechanisms as essential factors influencing their trust and confidence in digital banking services. Features such as biometric authentication, SIM binding technology, and real-time fraud detection contribute significantly to enhancing the overall user experience.

The study reveals that biometric authentication is among the most appreciated security features due to its ease of use and effectiveness in preventing unauthorized access. Customers prefer fingerprint and facial recognition technologies because they provide both convenience and enhanced security compared to traditional password-based systems.

Another important finding is that AI-powered fraud detection systems improve customer confidence by identifying suspicious transactions and generating real-time alerts. Users feel more secure knowing that intelligent systems continuously monitor their financial activities and provide protection against fraudulent attempts.

The study further highlights that AI-based security measures positively influence customer loyalty and continued usage intentions. Customers who perceive the platform as secure are more likely to conduct frequent digital transactions and recommend the application to others. However, concerns regarding privacy, technical glitches, and limited awareness about AI technologies continue to affect a small segment of users.

VII. Managerial Implications

The findings of this study provide important implications for banking institutions seeking to enhance digital banking security and customer satisfaction. As cybersecurity threats continue to evolve, banks must prioritize investments in AI-driven security technologies to maintain customer trust and ensure secure financial transactions.

The successful implementation of AI-based security systems in SBI YONO demonstrates that advanced authentication and fraud prevention mechanisms can significantly improve customer perceptions regarding digital banking safety. Banking managers should focus on integrating innovative security solutions that balance strong protection with user convenience.

Customer education and awareness programs should also be emphasized. Many users are unaware of the functioning and benefits of AI-based security technologies. Educating customers about these features can strengthen trust, reduce security-related concerns, and encourage greater adoption of digital banking services.

The study also suggests that banks should continuously monitor customer feedback regarding security experiences. Regular assessment of customer perceptions can help organizations identify areas requiring improvement and ensure that security systems align with evolving customer expectations.

VIII. Recommendations

Based on the findings of the study, several recommendations can be proposed to enhance the effectiveness of AI-based security features in SBI YONO. First, SBI should strengthen customer awareness initiatives through digital campaigns, tutorials, and educational programs that explain the role and benefits of AI-powered security systems.

Second, the bank should continue upgrading its AI algorithms and cybersecurity infrastructure to address emerging fraud techniques and cyber threats. Continuous technological innovation is essential to maintain a robust and resilient security environment.

Third, transparency regarding data collection, storage, and privacy protection practices should be enhanced. Customers are more likely to trust AI-driven systems when they clearly understand how their personal information is protected and utilized.

Fourth, efforts should be made to improve the accessibility and usability of security features, particularly for elderly customers and individuals with limited technological expertise. Simplified authentication procedures and user-friendly interfaces can contribute to greater customer satisfaction.

Finally, customer support services should be strengthened to provide prompt assistance for security-related concerns, authentication issues, and fraud reporting. Efficient customer service can further reinforce trust and improve the overall digital banking experience.

IX. Conclusion

Artificial Intelligence has emerged as a transformative technology in the banking sector, particularly in the area of digital security. The case study of SBI YONO demonstrates that AI-based security features play a vital role in enhancing customer trust, reducing fraud risks, and improving user satisfaction. Technologies such as biometric authentication, behavioral analytics, SIM binding, and real-time fraud detection have significantly strengthened the platform's security framework.

The study confirms that customers place high importance on security when evaluating digital banking services. AI-powered security mechanisms not only protect customer information and financial assets but also create a sense of confidence that encourages greater adoption of digital banking platforms. Enhanced security perceptions contribute directly to improved customer satisfaction and long-term loyalty.

Despite the numerous advantages of AI-driven security systems, challenges such as privacy concerns, technical complexities, and customer awareness gaps require continuous attention. Addressing these issues through technological upgrades, transparent communication, and customer education can further enhance the effectiveness of digital banking security strategies.

In conclusion, AI-based security features have become indispensable components of modern digital banking ecosystems. The experience of SBI YONO illustrates how intelligent security technologies can successfully balance safety, convenience, and customer satisfaction. As digital banking continues to evolve, the strategic integration of Artificial Intelligence will remain crucial for sustaining customer trust and ensuring the future growth of secure and innovative financial services.

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