

CUSTOMER SATISFACTION TOWARDS E-BANKING SERVICES IN INDIAN BANK - A STUDY IN KANNIYAKUMARI DISTRICT

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Abstract

Digital technologies are booming worldwide in all the sectors including the banking industry. In order to sustain in the highly competitive world, banks introduced electronic banking (E-banking) to sustain and maximize the profit of the business. From this point of view, customer satisfaction had become an important component to ensure the survival of the business. Electronic Banking use of computers and telecommunication to enable banking transaction to be done by telephone or computer rather than through human inter action. It features include electronic funds transfers for retail purchases, Automated Teller Machine (ATM) and automatic payroll deposits and Bill payments. Some banks offers home banking were by a person with a personal computer can make transactions either, via a direct connection or by accessing a website, E-Banking has vastly reduced the physical transfer of paper money coinage from one place to another on even from one person to another. This paper intends to understand the Customer Satisfaction of E-Banking Services in Indian Bank. The study has been made by conducting a survey in Kanniyakumari District of Tamil Nadu State. For that, the researcher collected 60 samples from the respondents and percentage, Garret ranking method and Chi- squire test used for this study.

Keywords: Automated Teller Machine, Electronic Banking, Personal Computer, Customer Satisfaction.

INTRODUCTION

Banking during Romans times we not as we understand Banking in modern times. During the participated the majority of the banking activities were conducted by private individuals is not by large. Banking corporations that exist today money lending not only. Allowed for those people who need money to have access to it. But that through direct transference. Between bankers the actual usages of currency was not reeled. Because, it could be done purely through financial intermediation. Large investment were conducted and financed by the federators.

Electronic banking has a number of positive effects, including increased speed and availability of service distribution packaging, the elimination of barricades to traditional banking, and the capability of banks to activate diagonally multiple authorities without having a physical existence through simply continuing an online occurrence Online banking also allows customers to conduct a variety of banking transactions online at their leisure and at a lower cost. With the development of technology, clients were increasingly persuaded to do their banking actions on the Internet. As a result, banks are faced with the problem of meeting their customers' needs by raising their service standards. This might be accomplished through enchanting to account the nature of their sites and having visually alluring physical amenities, innovations, safety actions, and panels, as well as finding ways to reinforce their financial structures.

STATEMENT OF THE PROBLEM

Despite all of the types of progress of E-Banking it has a couple of risks and issues. This examination is an endeavor to measure the viability of E-Banking between branch laborers of picked business banks in Kanniyakumari Locale. The assessment attempts to choose the care level of delegates towards e-banking. It moreover explore the impact of e-wagering on business banks in Kanniyakumari District.

NEED OF THE STUDY

One has to approach the branch in person to with draw cash or deposit a cheque or request. A statement of accounts. In E-Banking any inquiry or transaction is processed online without any references to the branch at any time. Providing internet banking increasingly. Becoming, a "Need to have", than a "Nice to have", services. The Net Banking thus now is more of a not rather than an exception in many developed countries. Due to the fact that it is the cheapest

way of providing banking services. They have, over a long time been using.

REVIEW OF LITERATURE

Dr. Rajasulochana, Dr. Sharanya Murthy (2022), “E-Banking And Customers' Satisfaction In Public And Private Sector Banks In Karnataka: An Empirical Analysis”, This research study has been carried out based on the previous literature, reliability, empathy, responsiveness, tangible, and assurance as e- banking service quality dimensions were identified and proposed indicators to measure account holders' satisfaction towards internet banking services. This empirical paper aims to make contribution to the existing knowledge by investigating the impact of internet banking service quality on customer satisfaction in Public and Private banks at Bangalore, Mysore, Mangalore, Hubli and Ballari. There are seven dimensions (Efficiency, System Availability, Fulfilment, Responsiveness, Privacy, contact and website design) of the internet banking service quality were taken for the study. The empirical results show that there is direct relationship between internet banking service quality variables and customer satisfaction in Public and Private Banks. The study revealed that efficiency, system availability, fulfillment, responsiveness, privacy, contact and website design are the determinants of the internet banking service quality in customer satisfaction. Hence, it's concluded that these all the dimensions contribute highly towards customer satisfaction in Public and Private Banks.

Picado, Gonzalez.O (2019) “The article reviews measuring the quality of e-banking portal”. In the internet economy has spread rapidly over the last few years. Based on the empirical studying the field of e-banking the author validated a measurement model for the construction of web portal quality on the following dimension: security and trust, Basic services quality, cross buying services quality, added value, transaction support and responds responsiveness. The knowledge of these dimension as major determinants of consumer's quality permission in the internet provide banks a promising starting point for establishing of qualities management for their E-Business.

E-Banking

E-Banking is the automated delivery of new and traditional. Banking products and services directly to customers through electronic, interactive, communicative channels. E-banking includes the systems that enables financial institutions or business to access accounts. Transact business or obtain information on financial products. And, services through a public or private networking including the internet. Customers access E-banking services using an intelligent electronic device. Such as PC, PPA, ATM, Kiosk or Touch Tone Telephone.

FEATURES OF E-BANKING

- ❖ E-Banking provided exceptional rates on savings, CPS& JRAS.
- ❖ Checking with no monthly fees, free bill payments and rebates on ATM surcharges.
- ❖ Credit Cards with low Rates.
- ❖ Easily online applications for all accounts, including personal loans and mortgages.
- ❖ 24 hours account access.
- ❖ It provides the quick services to their customers.

OBJECTIVES OF THE STUDY

- To study about the factors that affect the customers perception towards E-banking of Indian Bank.
- To know about the current and future prospects of E-banking to the customers.
- To find out the major problems faced by the customers while using the E-banking services.

DATA COLLECTION

Data were collected from both primary and secondary sources.

Primary sources

- ✓ Direct Observation
- ✓ Informal Interview

Secondary sources

Secondary sources are those data that have been already collected by some other person for his purpose and then published. The secondary data sources used are;

- ✓ Journal and Magazines
- ✓ Websites
- ✓ Periodicals
- ✓ Brochure

DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR GENDER**Table No.1, GENDER**

Gender	No of respondents	Percentage (%)
Male	36	60
Female	24	40
Total	60	100

Source: Primary Data

From the above table; 60 % of the respondents are Male.40% of the respondents are Female.

DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR AGE**Table No. 2, AGE**

Age class	No of Respondents	Percentage (%)
Below 20	6	10
21-40	35	58.33
41-60	14	23.33
Above 60	5	8.33
Total	60	100

Source: Primary Data

From the above table 58.33% of the respondents are 21-41 age group. 23.33% of the respondents are 41-60 age group. 10% of the respondents are Below 20 age group. 8.33% of the respondents are Above 60 age group.

DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR CUSTOMER**Table No. 3, OCCUPATION**

Occupation	No of Respondents	Percentage (%)
Business	16	26.6
Private Sector	24	40
Govt.Employees	11	18.33
Others	9	15
Total	60	100

Source: Primary Data

From the above table 40% of the respondents are in Private sector. 26.6% of the respondents are in Business. 18.33% of the respondents are in Government Employees. 15% of the respondents are in other.

DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR INCOME LEVEL**Table No.4, INCOME LEVEL**

Income	No of respondents	Percentage (%)
Below 50000	3	5
50000-1 lakh	21	35
1 lakh-2 lakh	27	45
No Income	9	15
Total	60	100

Source: Primary Data

From the above table 45% of the respondents income are 1 lakh – 2 lakh. 35% of the respondents income are 50000-1 lakh. 15% of the respondents income are No income. 5% of the respondents are Below 50000.

DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR USAGE OF E-BANKING

Table No. 5

THEIR USAGE OF E-BANKING

Time	No of Respondents	Percentage (%)
Daily	14	23.33
Weekly	16	26.66
Monthly	26	43.33
Never	4	6.66
Total	60	100

Source: Primary Data

From the above table 43.33% of the respondents are using E-Banking Monthly. 26.66% of the respondents are using E-Banking Weekly. 23.33% of the respondents are using E-Banking Daily. 6.66% of the respondents E-Banking Never using.

DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR MOTIVATION TO OPEN AN ACCOUNT

Table No.6, MOTIVATION TO OPEN AN ACCOUNT

Status	No of respondents	Percentage (%)
Self-Motivated	19	31.66
Advertisement	17	28.3
Friends	14	23.33
Internet Banking	6	10
Other	4	6.66
Total	60	100

Source: Primary Data

From the above table 31.66% of the respondents are Self-Motivated. 28.3% of the respondents are motivated by Advertisement. 23.33% of the respondents are motivated by Friends. 10% of the respondents are motivated in Internet or websites. 6.66% of the respondents are motivated to other to open an account.

DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR MARITAL STATUS

Table No. 7, MARITAL STATUS

Status	No of respondents	Percentage (%)
Married	37	61.66
Unmarried	23	38.33
Total	60	100

Source: Primary Data

From the above table 61.66% of the respondents are married. 38.33% of the respondents are unmarried.

DISTRIBUTION OF RESPONDENT ACCORDING TO THEIR SERVICES

Table No. 8, SERVICES

Status	No of respondents	Percentage (%)
Internet Banking	12	20
Mobile Banking	4	6.66
Phone Banking	7	11.33
Debit Card	35	58.33
Others	2	3.33
Total	60	100

Source: Primary Data

From the above table 58.88% of the respondents are using Debit Cards. 20% of the respondents are using Internet Banking. 11.33% of the respondents are using Phone Banking. 6.66% of the respondents are using Mobile Banking. 3.33% of the respondents are using others.

DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR PREPARATION OF CHOOSING E-BANKING SERVICES

Table No. 9, CHOOSING E-BANKING SERVICES

Status	No of respondents	Percentage (%)
Good services	34	60
Cost charges	13	21.66
People reference	2	3.33
Others	9	15
Total	60	100

Source: Primary Data

From the above table 60% of the respondents are choosing Good services. 21.66% of the respondents are choosing Cost charges. 15% of the respondents are choosing others. 3.33% of the respondents are choosing people references.

DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR LEVEL OF SATISFACTION

Table No.10, LEVEL OF SATISFACTION

Status	No of respondents	Percentage (%)
Highly Satisfied	20	33.33
Satisfied	30	50
Neutral	6	10
Dissatisfied	4	6.66
Highly Dissatisfied	0	0
Total	60	100

Source: Primary Data

From the above table 50% of the respondents are satisfied. 33.33% of the respondents are highly satisfied. 10% of the respondents are Neutral. 6.66% of the respondents are Dis Satisfied.

DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR REASONS OF USING ONLINE BANKING

Table No.11

REASONS OF USING ONLINE BANKING

Status	No of respondents	Percentage (%)
Convenience(24x7)	11	18.33
To save to time	26	43.33
Safe and Secure	14	23.33
Easy to maintain	7	11.66
Others	2	3.33
Total	60	100

Source: Primary Data

From the above table 43.33% of the respondents are using online banking for to save to time. 23.33% of the

respondents are using online banking for safe and secure. 18.33% of the respondents using online banking for convenience (24x7). 11.66% of the respondents are using online banking for easy to maintain. 3.33% of the respondents are using online banking for others.

CHI-SQUARE TEST

Compare with Socio- Economic factors and level of satisfaction. The Researcher applied chi-square test for analysing the socio-economic factors and Level of Satisfaction. Socio-Economic factors like Gender, Age, Occupation, Marital status, Income.

Table No. 12, GENDER AND LEVEL OF SATISFACTION

Gender/ Level of satisfaction	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Male	13	17	3	3	0	36
Female	7	13	3	1	0	24
Total	20	30	6	4	0	60

Source: Compute Data

Calculated value	Degree of Freedom	Table Value	Result
0.09	4	9.488	Rejected

The above table indicates, that the calculated value is less than the table value. Therefore, the test is rejected.

Table No 13, AGE AND LEVEL OF SATISFACTION

Age/ Level of satisfaction	Highly satisfied	Satisfied	Neutral	Dis satisfied	Highly Dissatisfied	Total
Before 20	2	1	3	0	0	6
21-40	14	7	3	8	0	36
41-60	1	4	6	7	0	14
Above 60	4	0	1	0	0	5
Total	21	12	12	15	0	60

Source: Compute Data

Calculated value	Degree of Freedom	Table Value	Result
0.78	12	11.340	Rejected

The above table indicates, that the calculated value is less than the table value. Therefore, the test is rejected.

Table No.14, OCCUPATION AND LEVEL OF SATISFACTION

Occupation /Level of satisfaction	Highly satisfied	Satisfied	Neutral	Dis satisfied	Highly Dissatisfied	Total
Business	6	4	2	4	0	16
Private Sectors	2	1	20	1	0	24
Govt. Employees	5	4	2	0	0	11
Others	1	5	2	1	0	9
Total	14	14	26	6	0	60

Source: Compute Data

Calculated value	Degree of Freedom	Table Value	Result
3.73	12	21.026	Rejected

The above table indicates, that the calculated value is less than the table value. Therefore, the test is rejected.

Table No. 15

MARTIAL STATUS AND LEVEL OF SATISFACTION

Status/ Level of satisfaction	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly Dis satisfied	Total
Married	11	16	6	4	0	37
Unmarried	13	5	3	2	0	23
Total	24	21	9	6	0	60

Source: Compute Data

Calculated value	Degree of Freedom	Table Value	Result
0.801	4	9.48	Rejected

The above table indicates, that the calculated value is less than the table value. Therefore, the test is rejected.

Table No. 17, INCOME AND LEVEL OF SATISFACTION

Income/ Level of satisfaction	Highly satisfied	Satisfied	Neutral	Dis satisfied	Highly Dis Satisfied	Total
Below50000	2	1	0	0	0	3
50000-1lakh	2	10	7	2	0	21
1lakh-2lakh	7	9	8	3	0	27
No income	1	4	4	0	0	9
Total	12	24	19	5	0	60

Source: Compute Data

Calculated value	Degree of Freedom	Table Value	Result
0.383	12	19.675	Rejected

The above table indicates, that the calculated value is less than the table value. Therefore, the test is rejected.

FINDINGS

- It found that 60% respondent of male and 40% respondent of female.
- It found that 58.33% respondents are 21-40 age group.
- It found that 40% respondents were working in business fields.
- 61.66% respondents were found that married.
- It found that 45% respondent were 1 lakh-2 lakh getting income from theirworks
- It found that 43.33% respondents were using the e-banking services monthly.
- 31.66% respondents were self-motivated by using of e-banking services.
- 58.33% respondent were using debit card of e-banking services.
- 80% respondents were thinks that e-banking services are necessary in presentscanners.
- 90% respondents were thinks that e-banking services saves time and 10% respondents are thinks that e-banking services are not saves time.

- 62% respondents were trust the security of online services.
- 65% respondents were feelings the customer's friendly.
- 60% respondents were choosing good services.
- 50% respondents were satisfied the e-banking services.
- 43.33% respondents were using online booking for save the time.

SUGGESTION

- E-banking services must be maintained properly by banks and it must always be in a proper working Condition.
- Banks must ensure that the technology adopted by them is the latest and most efficient.

CONCLUSION

This study attempted to identify the key quality attributes of E-Banking services by analysing E-Banking customers and their comments in banking experience. The findings of this study show that despite of many advantages of E- Banking. People still consider it an alternative for analysing their bank accounts. Although every banks provides the facility of E-Banking but most of people use it. This reason is that in case of internet banking interpersonal interaction with customers is seldom possible.

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