

# CUSTOMER SATISFACTION OF E-BANKING SYSTEMS

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## ABSTRACT

The aim of this paper to examine the customer satisfaction in E-Banking systems by India. For this investigation primary data was collected from 100 respondents through a structured questionnaire. Collected data was analysed according to the objectives of the present research empirical evidence indicates the customer's satisfaction e-banking systems. Hence it is suggested the banks should proactively monitor customer's preference with regard to the e-banking services.

## INTRODUCTION

Indian Banking scenario had underwent dramatic changes after the implementation of the new economic policy which triggered out the economy in rapid speed as a result of that drastic changes have been taken place in money transactions. The world changing at a staggering rate and technology is considered to be the key driver for these changes around us. An analysis of technology and its uses show that it has permeated in almost every aspect of our life.

E-Banking or online Banking is a generic term for the delivery of banking services and products through the electronic channels such as the telephone, the internet, the cell phone etc. e-banking offers a variety of features and perks , rushing to lure online customers. The race is on to increase market share and creates customer loyalty with feature that friendlier, more useful , and less expensive.

## STATEMENT OF THE PROBLEM

Now a day, the commercial banks are providing various innovative services to their customers in order to attract them and retain the market share. Among the various innovative services offered by commercial banks to their customers, E-banking facility is very attractive and innovative service offered by commercial banks. E-banking reduces the customers waiting time and convenience in operation.

## SCOPE OF THE STUDY

The present study has been made to analysis this the customer satisfaction of E-Banking . Customers in area of Kanyakumari district for the study. All the customers were taken into consideration. The study was covered E-banking services in India.

## OBJECTIVE OF THE STUDY

- To know the service rendered by the banks especially e-banking system.
- To study of the various facilities offered by e-banking facility.
- To study the benefits which are being enjoyed by the customers

## RESEARCH METHODOLOGY

The present study is based on primary data and secondary data. An interview schedule was designed to elicit it the recruited data for interviewing the customers of Kanyakumari District. Secondary data has been collected from books, journals, projects and internet. After the completion of the data collection from the customers, the necessary information were tabulated and analysed by using tools like average, percentages etc...

## REVIEW OF LITERATURE

Biba Mol (2017) in her article entitled “ATM services Rendered by the Commercial Banks” observed that like customer satisfaction in ATM services provided by banks in India. It indicates the customer satisfaction in location and process of withdrawing the money under the ATM scheme is high, whereas the satisfaction is comparatively low in the aspects of transaction charges and prompts delivery of ATM Cards.

Vibin Hershon (2013) in his study entitled “customer satisfaction of e- banking system in Marthandam Town” observed that to explores the major consideration associated with internet E- Banking systems and systematically measure the determinants of customers interactions with e- Banking services. They found that both perceived usefulness and perceived ease of use significant impact on customer interaction with internet e- banking services.

Uma Maheswara Rao and Hymavathi (2010) in their article entitled “Internet banking in India scenario”, pointed out of that in spite of rapid efforts to offer net banking facilities, the Indian internet system need to overcome many obstacles such as operational risks, security risks, system and reputation risk. Through banks are security problems. They should also be familiarizing with proper customer

## Benefits of E-Banking

In recent time E- Banking has spread rapidly all over the globe. All Banks remaking greater use of E-Banking facilities to provide better service and to excel in competition. The spread of e-banking has also greatly benefited the ordinary customer in general and corporate world in particular.

## Benefits to Customers

- Generally customer has been significantly affected in a positive manner by e-banking. Many of the ordinary tasks have now been fully automated.
- Resulting in greater ease and comfort.
- Customer's account is extremely accessible with an online account.
- Customer can withdraw can at any time through ATMs that are now widely available throughout the country.

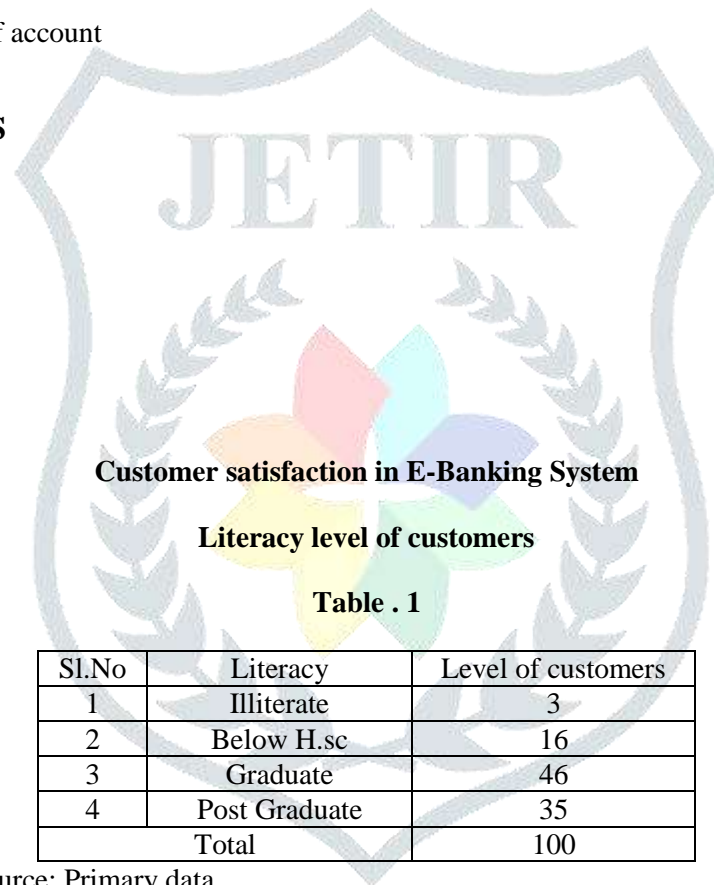
- Besides withdrawing cash customers can also have mini banks statements, balance enquiry at these ATMs.
- E-Banking has also greatly helped in payment of utility bill. Now there need to stand in long queues outside bank for this purpose.
- All banking services that are usually available from the local bank can be founded on a single website.
- Banks are available 24 hours a day, seven days a week and there are only a mouse click.

## E- Banking Services

- Cash transactions
- Extended hours of services
- Across the bank payments
- Utility payments
- Balance enquiry
- Printing of statement of account
- Cheque deposit

## E- BANKING PRODUCTS

- ATM
- Online banking
- Phone banking
- E-cheque
- Smart card
- Debit card
- Credit card



**Customer satisfaction in E-Banking System**

**Literacy level of customers**

**Table . 1**

Sl.No	Literacy	Level of customers
1	Illiterate	3
2	Below H.sc	16
3	Graduate	46
4	Post Graduate	35
Total		100

Source: Primary data

The study reveals that (3%) of the customers are illiterate, (16%) of the customers are only higher secondary qualification, (46%) of the customers are Graduate and (35%) of the customers are Post Graduate. This indicates that the most of the customers using E-Banking services are Graduate in their literacy level.

## Types of Account

**Table .2**

Sl.No	Types of account	No. of Customers
1	SB Accounts	87
2	Current Accounts	11
3	Other accounts	2
Total		100

Source : Primary Data

It indicate (87%)of the customers using banking services are maintain Savings Bank Account. (11%) of the customers are maintain current accounts. Hence it is observed that most of the customers using E-Banking services are Savings Bank Account holders.

### Purpose of using E-Banking systems

**Table .3**

Sl.No	Purpose of E-Banking system	No. of Customers
1	Time saving	65
2	Access to cash services at any time	33
3	Free from errors	2
Total		100

Source: Primary Data

65% of the customers using e-banking system in time savers, 33% of the customers using e-banking systems in service at any time. I conclude that most of the customers using e-banking services to save time.

### Satisfaction of E-Banking Services

**Table .4**

Sl.No	Satisfaction	No. of Customers
1	Satisfied	90
2	Non Satisfied	10
Total		100

Source: Primary Data

In the above (90%) of the customers are satisfied with the E-Banking Services and (10%) of the customers are not satisfied with the E-Banking services

### Findings

I can conclude the most of the customers using e-banking services in the age group of 30 years. According to my study customers above the age of 60 years are not at all using E-banking services. Most of the customers using e-banking services and using saving account holders. I conclude that withdrawal of money through E-banking services is easier than withdrawal through bank.

### Suggestions

Banking administration should explain the merits and benefits of E-banking services to public. These motivate them to save money and use E-banking services at many 24 hrs services not exactly working. This could be clearly watched by the bank administration. Collection of transaction charges for using another bank should be minimized the proper may suffer a lot while losing their saving money. All difficulties for customers should be avoided.

## CONCLUSION

Among the recent advances in our country E-banking system occupies a good position because of its services for customers. The above said suggestions would play a significant role for the development of E-banking services.

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