

A STUDY ON IMPACT OF INTERNET BANKING ON CUSTOMER SATISFACTION WITH SPECIAL REFERENCE TO TIRUPUR.

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ABSTRACT

Customer satisfaction is imperative for the incessant survival of any organization around the world. This study intends to investigate the impact of E-banking variables on customer satisfaction in Tirupur. Five service quality dimensions; reliability, responsiveness, assurance, tangibles and empathy, have been selected as forecasters of customer satisfaction in E-banking. Research design of the study is quantitative. Data have been gathered through convenience sampling methods by already tested questionnaire from 230 E-banking users as respondents, from different places of Tirupur. Results of the study have revealed that there is momentous relationship between service quality dimensions and customer satisfaction in E-banking in Tirupur with more weightage of reliability, responsiveness and assurance among the five dimensions. Further through this study, customers of private sector banks are more satisfied with all aspects of internet banking as compared to respondents of other banks, thus indicating public sector banks need improvement in their infrastructure and facilities to compete with private banks.

INTRODUCTION

In business field, Internet is used widely by masses, and has numerous benefits to offer, especially in Internet Banking services. Nowadays, people are so busy in their work lives, that they don't even have time to go to the bank for conducting their banking transactions. All banks provide online banking facility to their customers as an added advantage. Internet banking enables people to carry out most of their banking transactions using a safe website, which is operated by their respective banks. The services available online vary from bank to bank. Most of the general services are on all banking websites such as –view account balances, pay bills, view records of transactions, transfer money to linked accounts with the same bank, transfer money to specially selected unlinked accounts, check interest in accounts, send money overseas, Change your details, etc. These are not all of the services available because each bank is different and in the competitive nature of banks they are always offering new features to attract customers. Banks create their banking interfaces and websites in a viewable and user-friendly manner, which enable customers to conduct their financial transactions with ease. All online banking services, provided by some banks, are free of cost. Internet banking refers to the practice of conducting financial transactions by customers over the Internet through a bank's website.

The number of internet users in India is expected to reach 500 million by June 2018, said a report by the Internet and Mobile Association of India (IMAI). The number of internet understood at 481 million in December 2017, an increase of 11.34% over December 2016 said the report titled "Internet in India 2017". Urban India with a population of 455

million already has 295 million using the internet. Rural India, with an estimated population of 918 million as per 2011 census, has only 186 million internet users leaving out potential 732 million users in rural India.

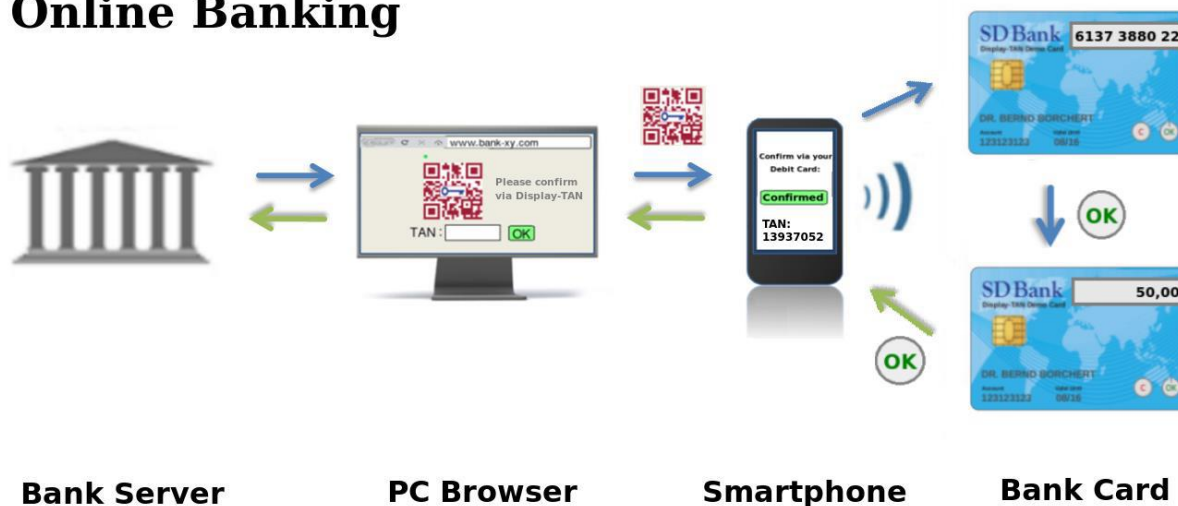
“Given that total urban population is much lower than the total rural population, the Urban Rural Digital divide is actually more acute than what the penetration numbers portray. The future growth policies therefore must focus on bridging the digital divide that exists between urban and rural India today,” the report added.

INTERNET BANKING

MEANING

Online banking is also known as internet banking is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institutions’ website.

Online Banking



The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.

Types of internet banking

There are many electronic banking delivery channels to provide banking service to customers. Among them ATM, POS and mobile banking are the most widely used and discussed below.

ATM:

Automated Teller Machine (ATM) is a machine where cash withdrawal can be made over the machine without going in to the banking hall. It also sells recharge cards and transfer funds; it can be accessed 24 hours/7 days with account balance enquiry.

POS:

Point of sale (POS) also sometimes referred to as point of purchase (POP) or checkout is the location where a transaction occurs. A „checkout“ refers to a POS terminal or more generally to the hardware and software used for checkouts, the equivalent of an electronic cash register. A POS terminal manages the selling process by a salesperson accessible interface. The same system allows the creation and printing of the receipt. Because of the expense involved with a POS system, the eBay guide recommends that if annual revenue exceeds the threshold of \$700,000, investment in a POS system will be advantageous. POS systems record sales for business and tax purposes. Illegal software dubbed „zappers“ is increasingly used on them to falsify these records with a view to evading the payment of taxes.

MOBILE BANKING:

Mobile banking (also known as M-banking, mbanking) is a term used for performing balance checks, account transactions, payments, credit applications and other banking transactions through a mobile device such as a mobile phone or Personal Digital Assistant (PDA). The earliest mobile banking services were offered over SMS, a service known as SMS banking. Mobile banking is used in many parts of the world with little or no infrastructure, especially remote and rural areas. This aspect of mobile commerce is also popular in countries where most of their population is un-banked. In most of these places, banks can only be found in big cities, and customers have to travel hundreds of miles to the nearest bank. The scope of offered services may include facilities to conduct bank and stock market transactions, to administer accounts and to access customized information.

3.3 Internet Banking in India

The Reserve Bank of India organized a working group on Internet Banking. The group divided the internet banking products in India into 3 types based on the levels of access granted. They are:

1) Information only system:

General purpose information like interest rates, branch location, bank products and their features, loan and deposit calculations are provided in the banks website. There are facilities for downloading various types of application forms. The communication is normally done via e-mail. There is no interaction between the customer and bank's application system. No identification of the customer is done. In this system, there is no probability of any unauthorized person getting into production systems of the bank over internet.

2) Electronic information transfer system:

The system provides customer- specific information in a form of account balances, transaction details, and statement of accounts. The information is still essentially of the 'read only' format. Identification and verification of the customer is through password. The information is drawn from the bank's application system either in batch mode or off-line. The application systems cannot directly access through the internet.

3) Fully electronic transactional system:

This system allows bi-directional abilities. Transactions can be submitted by the customer for online update. This system needs high degree of security and control. In this environment, web server and application systems are connected over secure infrastructure. It contains technology covering computerization, networking and security, inter-bank payment gateway and legal infrastructure.

FOLLOWING SERVICES CAN BE AVAILED THROUGH INTERNET BANKING:**Bill payment service**

You can facilitate payment of electricity and telephone bills, mobile phone, credit card and insurance premium bills as each bank has tie-ups with various utility companies, service providers and insurance companies, across the country. To pay your bills, all you need to do is complete a simple one-time registration for each biller. You can also set up vertical instructions online to pay your recurring bills, automatically. Generally, the bank does not charge customers for online bill payment.

Fund transfer

Customers can transfer any amount from one account to another of the same or any another bank. Customers could send money anywhere in India. Once you login to your account, you required to mention the payees" account number, his bank and the branch. The transfer will take place in a day or so, while in a traditional method, it takes about three

working days. ICICI Bank says that online bill payment service and fund transfer facility have been their most widespread online services.

Credit card customers

With Internet banking, customers can not only pay their credit card bills online but also acquire a loan on their cards. If you lose your credit card, you can report lost card online.

Railway pass

This is something that would interest everyone. Indian Railways has tied up with ICICI bank and you can now create your railway pass for local trains online. The pass will be delivered to you at your doorstep. But the facility is limited to Mumbai, Thane, Nasik, Surat and Pune.

Investing through internet banking

You can now open an FD online over funds transfer. Now investors with interlinked demat account and bank account could be easily traded in the stock market and the amount will be automatically debited from their respective bank accounts and the shares will be credited in their demat account. Moreover, some banks even provide you facility to buy mutual funds directly from the online banking system.

Recharging your prepaid phone

Now just top-up your prepaid mobile cards by logging in to Internet banking. By just selecting your operator's name, entering your mobile number and the amount for recharge, your phone is again back in act within few minutes.

Shopping

With a collection of all kind of products, you can shop online and payment is also completed conveniently over your account. You can also purchase railway and air tickets through Internet banking. **ADVANTAGES OF INTERNET**

BANKING

1) Convenient:

Compared to a conservative bank, internet banking can be completed in the ease of your home or office. While located in just one place facing your computer or laptop, you already have an ability to complete multiple financial transactions in a few clicks. No need to dress up and go out to travel or drive to a local bank branch. No need of paper and pen for different transactions.

2) One-stop shop:

With an online bank, you can carry 95 percent of your business on the internet. Apart from accessing your account information and bank statements, you can pay your bills, transfer money from your account to another account or apply for an inspection, credit or other types of account or apply for loans or even download forms. Maximum online banks have an easy to use platform so you just have to connect on your preferred categories and you'll be directed to the suitable page in no time with the necessary information you need.

3) Cost effective:

Online banking permits you to enjoy big savings. Most banks normally fewer fees when you use their internet banking services. You also get to gain more interesting products and services not offered by traditional banks

4) Safe and secure:

Banks with online presence afford top security to guard their consumers. They use the latest encryption technology to prevent fraudulent activities such as phishing and identity stealing. But while this is given, the consumers have to do

their part as well by confirming that they install the latest antivirus, ant spam and antispymware and firewall software installed in their computer.

5) High interest rates:

If you are capable enough, you just may find a good online bank that offers higher interest rates than those provided by the standard banks. There are direct banks or those that purely do business on the internet offering high savings rates. The ability of online banks to offer higher returns and more products is credited to the fact that they have less overhead expenditures.

DISADVANTAGES OF INTERNET BANKING

Internet banking services offer a number of benefits to consumers. But while it has its benefits, customers demanding to join the trend need to know its drawbacks as well. Notwithstanding the growing popularity of internet banking, it cannot be repudiated that some people still remain cautious doing transactions online especially where money is concerned. Among the aggressive marketing made by the numerous financial institutions that have gone online, some sectors of society are still uncertain about this type of banking notably on the aspect of security.

1) Lack of trust.

Many people still do not trust the internet. For the new users who have realized financial transactions for only a few times, they may still have this hesitation whether or not they did the right thing such as clicked the right button and so on. They can only be contented once they print the transaction receipt and the transaction appeared on the bank statement.

2) Difficult for first timers.

For a first time user, directing through a website of an internet bank may be rigid and may take some time. Opening an account could also take time as some sites ask for frequent personal details including a photo identification which can trouble the potential customer. Because of this complication, they may be discouraged to use this internet banking service. Seminars and live customer support may be provided, though, to help the client in his or her needed tasks so it's best to take time to know the virtual environment.

3) Security fraud.

Many people reluctant in using internet banking because of the security threat. They cannot help but worry about this aspect what with news on fraudulent bank transactions that pop up every now and then. However, this should not be a problem as banks that deliver internet banking services rank security above anything else.

Since they value their customers, they always use the most innovative security technology in protecting their websites. In addition, the Federal Deposit Insurance Corporation (FDIC) is also standing behind them.

4) Bank site changes

Most banks upgrade their online programs on a periodic basis sometimes adding new structures and products. When this happens, the bank may ask customers to re-enter account information which could be a cause of worry.

OBJECTIVES OF THE STUDY

- To identify the various dimensions of internet banking service and its quality.
- To study the extent of customer satisfaction with regard to internet banking.
- To examine the relationship between the customer satisfaction and the various internet banking service.

- To make valuable findings and given various suggestions.

REVIEW OF LITERATURE

Kennickell, (1997) examined the determinants of demand for electronic media for financial transactions; they found that the likelihood of using electronic media to obtain banking services rises with higher levels of financial assets and education. Additionally, younger consumers tend to use computers, ATMs, and debit cards more. However, the use of direct deposit rises with age.

Kolodinsky, (2000) also found that age and education had an influence on whether consumers use electronic banking products. However, they conclude that positive attitude toward e- banking services matter more than demographic factors in determining whether such services are used. These items included statements related to perceived use, convenience, relative advantages and risk associated with electronic banking.

Jeevan, (2000) observes that the Internet enables banks to offer low cost, high value added financial services. Banks as well as consumers view the security threat as perhaps the most serious threat.

O'Reilly, Philip (2003) in his general "Internet banking systems: An exploration of contemporary issues" has proposed that since 1995, Internet banking has allowed consumers to utilize the Internet as a platform to interact with their bank. Initially, the hype surrounding Internet banking was immense. However, more realistic expectations about the value of Internet channels and changes in the financial services sector are affecting the opinions of Internet banking systems. This study examines contemporary Internet banking systems in five leading „clicks and mortar“ banks operating in the North- Eastern part of the United States. The findings reveal a move towards viewing Internet banking as an operational rather than a competitive instrument, with consequential changes in how banks evaluate their Internet banking systems. The paper concludes by proposing some changes to expectations on how Internet banking is likely to develop.

Dr Mishra A. K. (2004) in his general "Internet Banking in India" has proposed that the banking industry in India is facing unprecedented competition from non-traditional banking institutions, which now offer banking and financial services over the Internet. Internet banking is a cost- effective delivery channel for financial institutions. Consumers are embracing the many benefits of Internet banking. Access to one's accounts at any time and from any location via the World Wide Web is a convenience unknown a short time ago. The Internet and its underlying technologies will change and transform not just banking, but all aspects of finance and commerce. Internet banking gives you the power to control your finances completely. You are no longer tied down to managing your money during the hours the bank is open.

Neleh (2005) in her general "Rise and Fall of Internet Banking" has proposed that Internet banking as the name suggests, is a form of banking that utilizes the internet and World Wide Web services. Although the ability to transact business and perform transactions with your bank online has been around as far back as 1998 the general public is not as enthusiastic as most bankers would like them to be. Even savvy technology consumers are cautious when it comes to the dollar and moving it "virtually" rather than seeing a physical paper transaction.

NEED OF THE STUDY:

As banking is the most progressive industry in recent years, therefore it has its own significance. In recent years, growth and turnaround in the banking sector has been amazing and exceptional due to online technology exploited by the banking sector. Almost 50% of the clients shifted from traditional banking to the online banking system. The basic purpose of this research is to evaluate the customer acceptance of online banking.

SCOPE AND SIGNIFICANCE OF THE STUDY

This study on the impact of internet banking on customer satisfaction will cover all the components of internet banking with a careful examination of its impact on customer's satisfaction.

Among all technological innovations, Internet banking for customers was a concept that changed the way. Banks in India are already using new technologies to improve their standards for survival, although different banks are at different stages of technology adoption. For example branch based internet banking, ATMs, multiple delivery channels such as mobile banking, call centers.

This project makes attempt to study the impact of online banking on customers, because Internet banking has gained wide acceptance internationally and seems to be fast catching up in India with more and more banks entering the fray. The Internet banking is changing the banking industry and is having the major effects on banking relationships. Net banking offered by Indian banks has been found useful by NRIs for whom it is expensive and time consuming to have physical contact for conducting their transactions through the Indian banking system. But compared to banks abroad, Indian banks offering online services still have a long way to go. So, this project throws light on the following aspects

- To identify the various dimensions of internet banking service and its quality.
- To examine the relationship between the customer satisfaction and the various internet banking service.
- To study the extent of customer satisfaction with regard to internet banking.

LIMITATIONS OF THE STUDY

Although sincere efforts have been made to collect authentic and reliable information from the respondents even then the report is subject to certain limitations, which are as follows.

1. The sample respondents of the study were restricted to 200.
2. Some of the respondents were reluctant to share the information with the researcher.
3. The study area is restricted to Tirupur city alone.
4. All the results and conclusion have been drawn to the basic of information provided by respondents, so it may lack authenticity.

RESEARCH METHODOLOGY

Research methodology is a way to systematically solve a research problem it may be understood as a science of studying how research is scientifically. It may be understood as a science of studying how research is done scientifically. According to Clifford woody, "research comprises defining and redefining problems, formulating hypothesis or suggested solutions; collections; organizing and evaluating data; making deduction and reaching conclusion and at last carefully testing the conclusions to determine whether they fit the formulated hypothesis".

DATA COLLECTION

In dealing with any real life problem, it becomes the necessary to collect data that are appropriate. There are several ways of collecting the appropriate data which differ considerably in the context of money, efforts, time and other resources. This research uses both,

Primary data

Primary data is collected through questionnaire and discussions with respective official or person concerned

Secondary data

Secondary data collection is made through various records, websites, journals and books.

RESEARCH DESIGN

Research design is a frame work or plan for a study that guides the collection and analysis of data it is a blue print that is followed in completing a study.

The forbidden problem that follows the task of defining the research problem is the presentation of the design of the research project, popularly known as the “Research Design”. The research design indicates the methods of research i.e. the method of gathering information and the method of sampling. The type of research done is “Descriptive”.

SAMPLE DESIGN

Sample design is definite plan determine before data are actually collected for obtaining a sample technique. In this study convenience sampling methods have been adopted to select sample.

SAMPLE SIZE

A sample is a definite plan for obtaining for a given population. It refers to the technique or the producer the researcher would adopt in selecting items to be included in the sample (i.e.,) the size of the sample. The procedure by which a few subjects are chosen from the universe to be studied in such a way that the sample can be used to estimate the same characteristics in the total is referred to as sampling.

A sample of 200 respondents has been taken for the study.

SAMPLE TECHNIQUE

All the items consideration in any field of inquiry constitutes a universe of population. In this research only a few items can be selected from the population for the study purpose. The items selected constitute what is technically called a sample. Here, well formulated 200 questionnaires circulated among various internet banking users in the Tirupur city.

TOOLS FOR THE STUDY

The percentage analysis, ANOVA, correlation and chi square test has been used for the analysis.

a) SIMPLE PERCENTAGE ANALYSIS:

Simple percentage analysis refers to a special kind of ratio with the help of absolute figures it will be difficult to interpret any meaning. From the calculated data, when percentage is found out then it would be easy to find the relative difference two or more attributes.

$$\text{Percentage} = \frac{\text{Number of respondents}}{\text{Total respondents}} * 100$$

b) ANOVA:

A statistical method for making simulations comparisons between two or more means. A statistical method that yields value that can be tested to determine whether a significant relation exists between variables.

c) CORRELATION:

Pearson correlation was seen appropriate to analyze the relationship among variables which were interval-scaled and ratio scaled. Furthermore, correlation coefficients reveal magnitude and direction of relationships which are suitable for hypothesis testing, Pearson correlation is to test different independence variables that influenced the internet banking users and to test if a relationship existed between the independent variable and dependent variables.

d) CHI-SQUARE:

A chi-squared test also referred X^2 test (or chi-square test), is any statistical hypothesis test in which the sampling distribution when the null hypothesis is true. The chi-square test is used to determine whether there is a significant difference between the expected frequencies and the observed frequencies in one or more categories.

$$\text{Chi-square} = (O-E)^2/E$$

Whereas, O - Observed frequency

E - Expected frequency

ANALYSIS**ANOVA:**

A statistical method for making simulations comparisons between two or more means. A statistical method that yields value that can be tested to determine whether a significant relation exists between variables.

H0 : There is no significant association between the occupation of the respondents and overall satisfaction.

H1 : There is a significance association between the occupation of the respondents and overall satisfaction.

Gender vs assurance

		Sum of Squares	df	Mean Square	F	Sig.
secure while making transactions through internet	Between Groups	387.532	1	387.532	1.812E3	.060
	Within Groups	42.343	198	.214		
	Total	429.875	199			
Satisfied of the knowledge of the employees of bank	Between Groups	295.735	1	295.735	458.110	.063
	Within Groups	127.820	198	.646		
	Total	423.555	199			
behavior of e-banking employees	Between Groups	479.583	1	479.583	4.2213	.610
	Within Groups	22.497	198	.114		
	Total	502.080	199			
E-Banking site does not share my personal information	Between Groups	10.918	1	10.918	29.874	.620
	Within Groups	72.362	198	.365		
	Total	83.280	199			

INTERPRETATION

In the above table it is inferred that the calculated value is more than the assumed level of signification, hence the accepted hypothesis so there is a relationship between the gender and assurance of the respondents.

CORRELATION:

Pearson correlation was seen appropriate to analyze the relationship between the two variables which were interval-scaled and ratio scaled. Furthermore, correlation coefficients reveal magnitude and direction of relationships which are suitable for hypothesis testing, Pearson correlation is to test several variables that influenced the reliability and to test if a relationship existed between the independent and dependent variables.

Frequency of e-banking service Vs reliability**Paired Samples Correlations**

	N	Correlation	Sig.
Pair 1 Frequency period of using after introduction of e-banking	200	.553	.000

	& Use of e-banking is reliable			
Pair 2	Frequency period of using after introduction of e-banking & Prefer using e-banking instead of visiting branch for making transactions	200	.347	.000
Pair 3	Frequency period of using after introduction of e-banking & Satisfied with the service charges of my bank	200	.383	.000
Pair 4	Frequency period of using after introduction of e-banking & Always found ATM booths in working order	200	.706	.000
Pair 5	Frequency period of using after introduction of e-banking & E-banking performs the right service	200	.675	.000

INTERPRETATION

In the above table it is inferred that the calculated value is less than the assumed level of significance, hence the null hypothesis is rejected so there is a relationship between the frequency of e-banking service and reliability of the respondents.

CHI SQUARE:

To find the association between income level of the respondents and overall satisfaction of the respondents, the chi-square test was used and the significant result was furnished in the following table with the hypothesis of,

H_0 : There is no significant association between the income level and overall satisfaction. H_1 :

There is a significance association between the income level and overall satisfaction.

Income Vs overall satisfaction**Table No:4.19**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.382E2 ^a	9	.000
Likelihood Ratio	169.948	9	.000
Linear-by-Linear Association	97.043	1	.000
N of Valid Cases	200		

INTERPRETATION

In the above table it is inferred that the calculated value is less than the assumed level of signification, hence the null hypothesis is rejected so there is a relationship between the income level and overall satisfaction of the respondents.

CHI SQUARE:**Occupation Vs overall satisfaction**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.670E2 ^a	9	.000
Likelihood Ratio	276.624	9	.000
Linear-by-Linear Association	160.829	1	.000
N of Valid Cases	200		

INTERPRETATION

In the above table it is inferred that the calculated value is less than the assumed level of signification, hence the null hypothesis is rejected so there is a relationship between occupation and overall satisfaction of the respondents.

FINDINGS

- ❖ It is clear that majority of the respondents are male (57.5%)
- ❖ It is clear that majority of the respondents (39%) belong to the age group of 18-24
- ❖ In this survey majority of the respondents are married (51.5%)
- ❖ It is found that are the majority of the respondents are only finished school level education (30%)
- ❖ The study shows that majority of the respondents are comes under the employee category (46%)
- ❖ In this survey majority of the respondents earns above Rs.30,000 as their income per month.
- ❖ Most of the respondents“ frequency period of using before the introduction of internet banking is as needed (38.5%)
- ❖ Most of the respondents“ frequency period of using after the introduction of internet banking is regularly basis (39.5%)
- ❖ In this survey most of the respondents using the saving bank account (56%)
- ❖ In this survey in the point of view of customer satisfaction towards internet banking is that, majority of the respondents opinioned that they agree with the internet banking services (58%).
- ❖ In this survey in the point of view of reliability towards internet banking is that, majority of the respondents opinioned that they agree with the internet banking services (72.5%).
- ❖ In this survey in the point of view of responsiveness towards internet banking is that, majority of the respondents opinioned that they agree with the internet banking services (62.5%).
- ❖ In this survey in the point of view of assurance towards internet banking is that, majority of the respondents opinioned that they agree with the internet banking services (59.5%).
- ❖ In this survey in the point of view of tangibles towards internet banking is that, majority of the respondents opinioned that they agree with the internet banking services (76%).
- ❖ In this survey in the point of view of empathy towards internet banking is that, majority of the respondents opinioned that they agree with the internet banking services (56%).
- ❖ Based on ANOVA analysis it is found that there is the significance between the assurance and gender details of the respondents.
- ❖ As per the one way ANOVA analysis it is found that there is the significance between the empathy and educational qualification.
- ❖ As per the correlation analysis it is clear that there is no association between frequency and reliability clear that the majority 58% of the respondents“ opinioned that they agree with internet banking services.
- ❖ As per the chi square analysis it is clear that there is no association between income and satisfaction.

- ❖ As per the chi square analysis it is clear that there is no association between occupation and satisfaction of the respondents.

SUGGESTIONS

- ❖ Strengthening and increasing the security of the Internet Banking system to maintain the login credentials
- ❖ Improving the quality of mobile banking information in accordance with international standards
- ❖ Providing Internet banking capabilities in all browsers
- ❖ Ability to create and define a strong and secure password on the Internet Bank
- ❖ Identifying diverse and varied customer needs and delineating services tailored to their needs
- ❖ Using simple guides to enhance the ability of all users and customers to use with ability and educational level.

CONCLUSIONS

Customer satisfaction has long been found as playing an essential role for success and survival in today's competitive environment. From this study it is shown that highly educated persons who are employees, businessmen and belong to higher income groups and younger are major users of internet banking. Customers more dependent with their respective bank for internet banking facilities because which save their time and cost and enable them to know their account balances and remit funds from one place to another anywhere and anytime. Keeping in view limited impact of online service quality on customer satisfaction, bank managers must adopt strategies with regard to optimizing perceived service quality. Ultimately customers of private sector banks are more satisfied with all aspects of internet banking under study as compared to respondents of other banks, thus indicating the need for improvement in their infrastructure and facilities to compete with private banks.

Further, as for as reliability concern trust which is generated through security and privacy of customer's personal information is the least important dimension for predicting customer satisfaction, thus suggesting the managers of online banking services to ensure their respective customers that their site is free from a torrent of spam and that customers personal information (especially credit and debit card details) is not exposed to any fraudulent use.

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QUESTIONNAIRE

General Information:

1. Name of the customer: -

2. Gender: a) M..... b) F.....

3. Age:- (a) 18-24 years (b) 25-35 years (c) 36-50 years (d) 51years & above

4. Marital status: - a) Single b) Married c) Others

5. Educational Qualification: a) School b) College c) Professional d) Others

6. Occupation: a) Employee b) Businessman c) Professionalist d) Others

7. Income: a) below 10,000 b) 10,000-20,000 c) 20,000-30000 d) above 30,000

8. Mention your bank and where you are maintaining banking activities
Name of the Bank:
Name of the Branch:

9. What is your frequency period of using e-banking services before the introduction of internet banking
a) Regularly b) Weekly c) Monthly d) As needed

10. What is your frequency period of using e-banking services after the introduction of internet banking
a) Regularly b) Weekly c) Monthly d) As needed

11. Which type of accounts are you having?
a) Saving A/C b) Current A/C c) Loan A/C d) Others

12. Please give your opinion for the following:

	Strongly Agree	Agree	Undecided	Strongly Disagree	Disagree
CUSTOMER SATISFACTION					
12. You are satisfied with the online services provided by your bank					
13. Overall services of online banking is better than your expectation					
RELIABILITY					
14. The use of e-banking is reliable					
15. I prefer using E-Banking instead of Visiting branch for making my transaction					
16. I am satisfied with the service charges of my bank					
17. I have always found ATM Booths in working order					
18. E-Banking performs the right service					
RESPONSIVENESS					
19. I always get the detail of my account through SMS/E-Mail on my cellular phone?					
20. The Helpline services of the bank are efficient					
21. My Bank's E-Banking facility makes accurate promise about the service they deliver					
22. Response of service through E-Banking is very prompt and quick					

ASSURANCE					
23. I feel secure while making transactions through internet					
24. I am satisfied of the knowledge of the employees of Bank					
25. The behavior of E-Banking employees instills confidence in customer					
26. My E-Banking site does not share my personal information with other sites					
TANGIBLES					
27. The E-Banking physical facilities are visually appealing					
28. I am satisfied with the technological up-to-date instruments of the bank					
29. The E-Banking physical facilities of bank are modern					
EMPATHY					
30. When you have a problem, Bank shows a sincere interest in solving it					
31. You get personal attention from bank employee, if need of contact arises					
32. Employees of Bank understand your specific needs					