

A STUDY ON CUSTOMER SATISFACTION TOWARDS NET BANKING WITH SPECIAL REFERENCE TO GENERAL BANKING CUSTOMER IN COIMBATORE CITY

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Abstract : The study has been conducted in order to meticulously evaluate and examine the level of satisfaction towards internet banking services. As India taking giants leaps towards globalization in internet banking India all the banking sector to be studied with great India. The question of how attitude towards element of existing banking service might influence to customer decision to used internet banking has not been investigated. As customer get more and educated, getting insight about modern banking, via internet banking has enrolled as primary data concern for all leading and upcoming banks in India. This study provides an insight analysis on this aspect. This research will assist bank administrative to ascertain a better understanding of customers' satisfaction towards internet banking offered by the general bank customers in Coimbatore city.

IndexTerms- Banking, Internet banking, e-banking, Customer Satisfaction

I. INTRODUCTION

This study analyses the customers satisfaction towards internet banking of all Banks has been elicited and analyzed. Furthermore, this part consists of demographic profile of customers and bank transaction details and reasons for using internet banking has been taken into consideration. As India taking giants leaps towards globalization in internet banking India all the banking sector to be studied with great India. The question of how attitude towards element of existing banking service might influence to customer decision to used internet banking has not been investigated. As customer get more and educated, getting insight about modern banking, via internet banking has enrolled as primary data concern for all leading and upcoming banks in India. There is a clear need to develop a better understanding of how customers evaluate these services and boost up satisfaction. Customer satisfaction is one of the main aspects determining the success or failure of any electronic banking services in India. A online banking also known as electronic payment that enables customer of a banks conduct range of financial transaction through the financial institution websites. The online banking system will typically connect to or be part of the core banking system operated by a bank and contrast to branch banking which was the traditional way customer accessed banking services.

1.1 STATEMENT OF THE PROBLEM:

This research pertaining of find out present customer satisfaction of internet banking in the study of the area with the special reference to Coimbatore city all the banks customer The study on the customer satisfaction helps to know that who is consumer where, what they want how they are reached to internet banking system. The consumer where carefully study by concluding survey on the customer satisfaction. The study will help gain knowledge about the internet banking factor influencing customer prepare particular online banking system and problem faced by using search brand and so on.

1.2 SCOPE OF THE STUDY:

In this customer satisfaction of internet banking is value measured to a internet banking. The actions which can increase the satisfaction level of customers on internet banking and motivate them to use internet banking efficiently. This study brings the attentions of management towards the importance of training and development of customers of internet banking.

1.3 OBJECTIVES:

- To know about the factors influencing of internet banking.
- To measure about the customer satisfaction of net banking and service provided general banking sector.

1.4 RESEARCH METHODOLOGY:

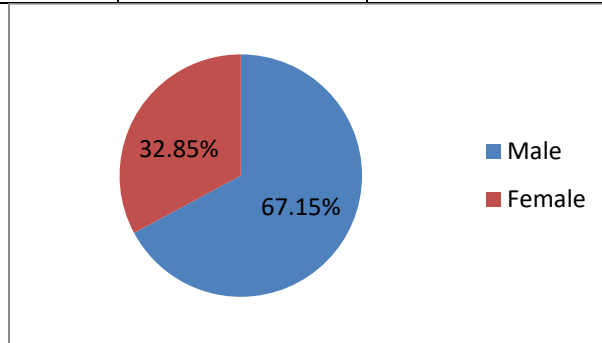
Methodology is the way to solve the research problem systematically explain, how the research is done scientifically.

- Questionnaire collection from online banking used about customers and a convenient simple percentage method.
- Discussion with bank customers
- Customer feedback and reference.
- Number of samples of customers collected by 70 numbers of respondents.
- Focus the area Coimbatore general public bank account holder.

II ANALYSIS AND INTERPERTAIONS:

A. GENDER

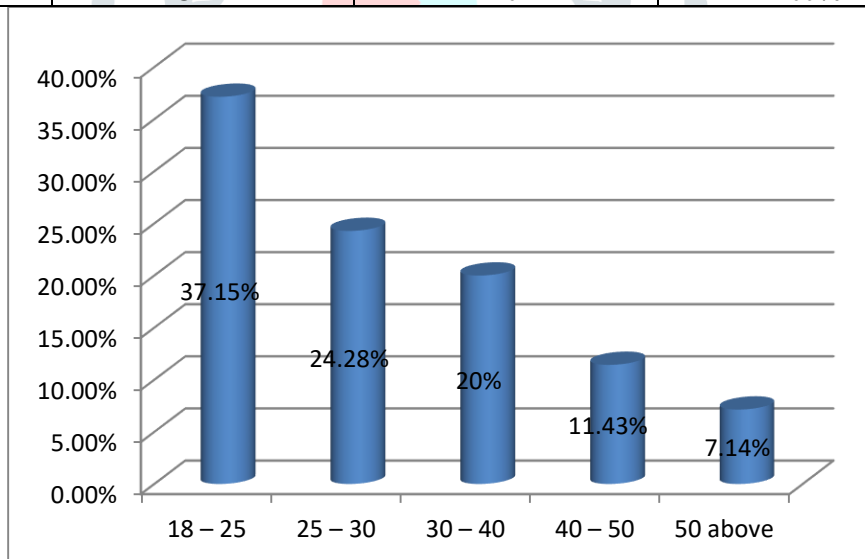
S.NO	PARTICULAR	NO OF RESPONDENT	PERCENTAGE
1	Male	47	67.15%
2	Female	23	32.85%
	Total	70	100%



It has analysis that 67.15% gender of male respondent people of customer used on internet banking maximum used on internet banking. Nearby 37.85% people female respondent of internet banking.

B. AGE

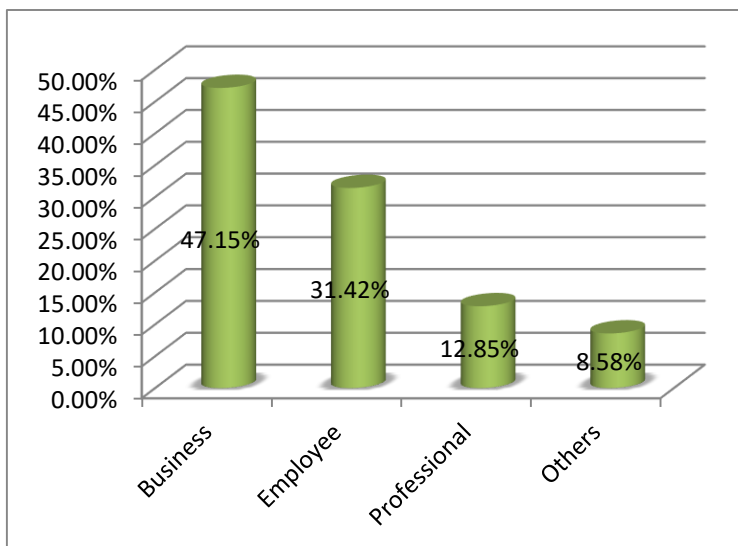
S.NO	PARTICULAR	NO OF RESPONDENT	PERCENTAGE
1	18 – 25	26	37.15%
2	25 – 30	17	24.28%
3	30 – 40	14	20%
4	40 – 50	8	11.43%
5	50 above	5	7.14%
	TOTAL	70	100%



It has been analysis that, 37.15% of people 18 to 25 age respondent maximum used on internet banking. Nearby 24.28% of people respondent 25to30 years people. Then the remaining people 20%of 30to40 Aged people, 11.43% of 40to50 aged people, and 7.14% of 50 and above people used online banking.

C. OCCUPTION

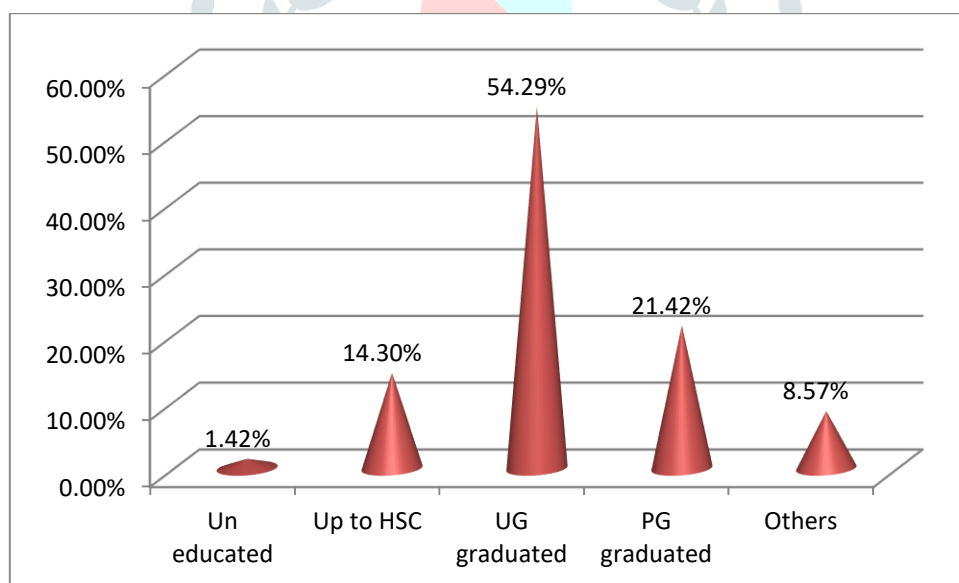
S.NO	PARTICULAR	NO OF RESPONDENT	PERCENTAGE
1	Business	33	47.15%
2	Employee	22	31.42%
3	Professional	9	12.85%
4	Others	6	8.58%
	TOTAL	70	100%



It has been analyzed that 47.15% of business person investment to the of maximum used on internet banking. Nearby 31.42% of people respondent employee person to internet banking of people. Then the remaining people 12.85% of people professional investment, and 8.58% of people used other person of a internet banking customer.

D. EDUCATION QUALIFICATION

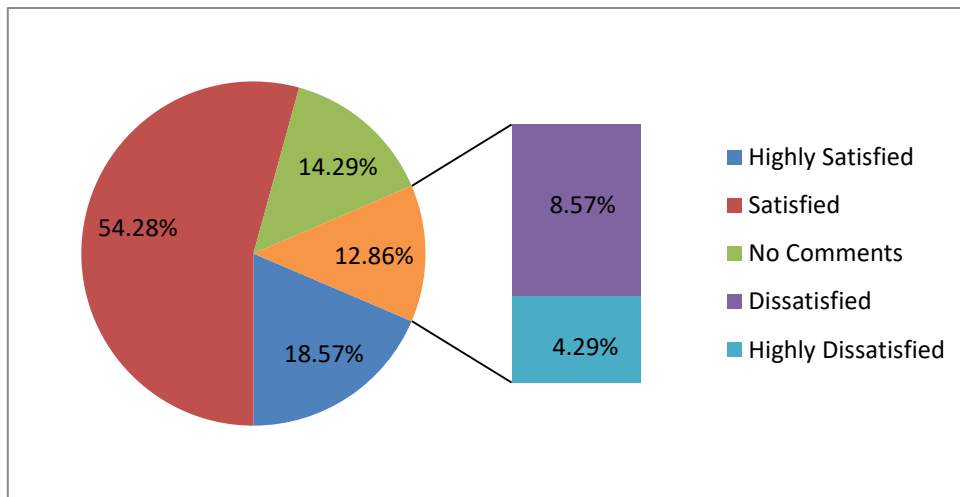
S.NO	PARTICULAR	NO OF RESPONDENT	PERCENTAGE
1	Illiterate	1	1.42%
2	Up to HSC	10	14.30%
3	UG graduates	38	54.29%
4	PG graduates	15	21.42%
5	Others	6	8.57%
	TOTAL	70	100%



It has been analyzed that education level of qualification 54.29% of people respondent degree of under graduated completed person maximum used on internet banking. Nearby 21.42% respondent post graduated complete person used on internet banking remaining 14.30% people up to higher secondary people, 8.57% people other completed of (M.Phil,Ph.d and etc...) and 1.42% un educated people used internet banking.

E. A LEVEL OF CUSTOMER SATISFACTION OF INTERNET BANKING

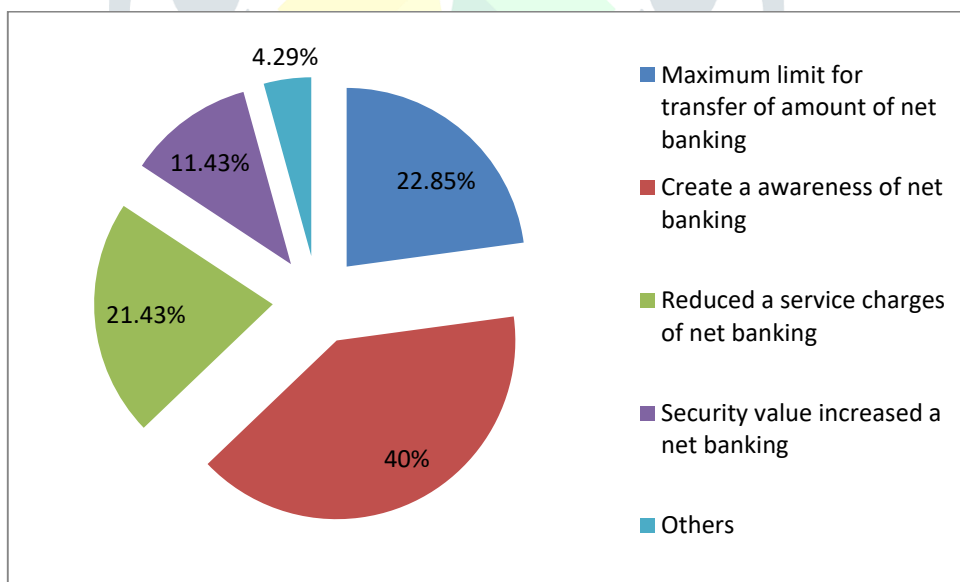
S.NO	PARTICULAR	NO OF RESPONDENT	PERCENTAGE
1	Highly Satisfied	13	18.57%
2	Satisfied	38	54.28%
3	No Comments	10	14.29%
4	Dissatisfied	6	8.57%
5	Highly Dissatisfied	3	4.29%
	TOTAL	70	100%



It has been analyzed that 54.28% of people purchase of internet banking satisfied of maximum on internet banking customer. Nearby 18.57% of people respondent highly satisfied of customer of net banking people. Then the remaining people 14.29% of people no comments, 8.57% of people dissatisfied, and 4.29% of people used highly dissatisfied of customer satisfaction level of internet banking.

F. CUSTOMER EXPECTATION OF BETTERMENT OF NET BANKING

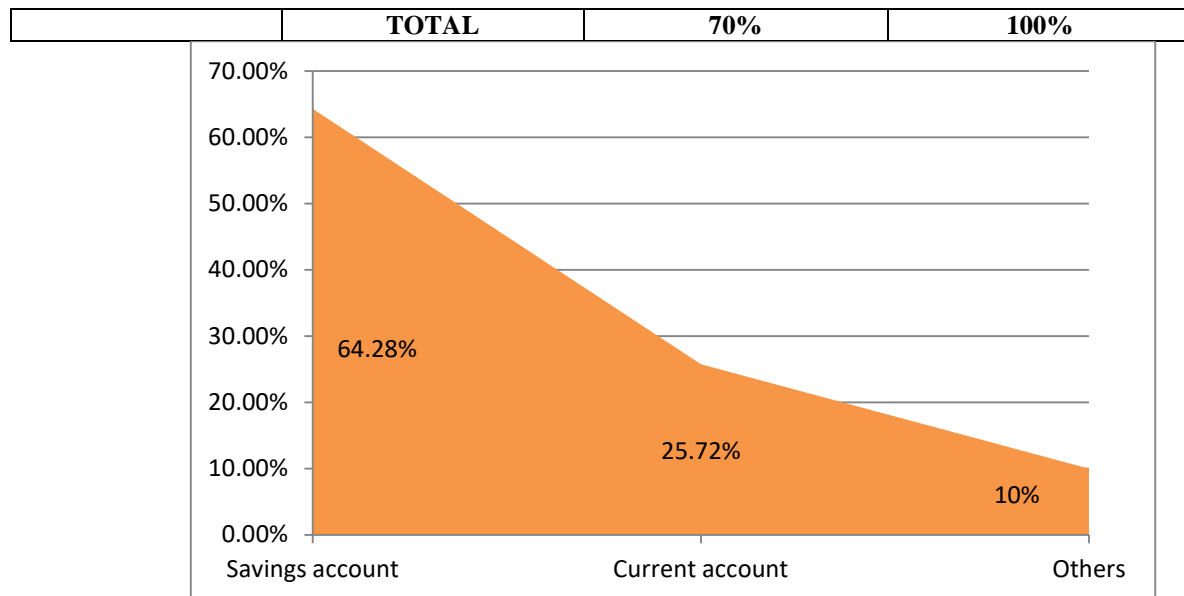
S.NO	PARICULAR	NO OF RESPONDENT	PERCENTAGE
1	Maximum limit for transfer of amount of net banking	16	22.85%
2	Create a awareness of net banking	28	40%
3	Reduced a service charges of net banking	15	21.43%
4	Security value increased a net banking	8	11.43%
5	Others	3	4.29%
TOTAL		70%	100%



It has analysis that customer expectation on betterment of internet banking is maximum respondent of 40% people create a awareness of net banking. Nearby 22.85% people maximum limit for transfer amount of internet banking, 21.43% people used online banking 11.43% customer expectation is security value increased about net banking and remaining people are other expected to a internet banking.

G. TYPE OF BANK ACCOUNT USED A CUSTOMER

S.NO	PARTICULAR	NO OF RESPONDENT	PERCENTAGE
1	Savings account	45	64.28%
2	Current account	18	25.72%
3	Others	7	10%



It has been analysis that uses of bank account holder of a customer in net banking 64.28% of maximum respondent savings account holder used in net banking. Nearby 25.72% respondent current account holder used in net banking and 10% respondent other type of account used of a customer in net banking.

III FINDING AND SUGGESTIONS

3.1 FINDING

- A majority of gender respondent of 67.15% people are male of a customers of internet banking.
- A majority of age respondent of 18 to 25 aged 37.15% are people of a customer of internet banking.
- A majority of occupation of respondent business people are 47.15% people respondent of internet banking.
- A majority of education qualification in under graduated people 54.29% people used in internet banking customer.
- A majority of a level of satisfaction 54.29% people is satisfied of online banking.
- A majority of customer expectation of betterment of internet banking 40% respondent create a more than awareness of internet banking.
- A majority of customer type of a bank account respondent of 64.28% customer savings account holder used in internet banking.

3.2 SUGGESTION

- A problem of pin number hacking of some of persons.
- A providing the more then of security of internet banking.
- Web page delay to opening a net banking.
- Net banking is a collected mainly more than of service charges of every transaction.

IV CONCLUSION

In this study provided the kind of customer respondent of more than of information as collected on level of satisfaction is provided a internet banking customer. As per our basic assumptions we consider only those customers who know how to use Internet and have an access to Internet, and our study considered only the situation wherein banks provide Internet banking services. By grouping the variables less than one relevant question may result in proper implication for the bankers.

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