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## “A STUDY ON CUSTOMER SATISFACTION TOWARDS E-BANKING”

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### ABSTRACT

The primary objective of the study is to know the awareness and usage level of respondents towards E-banking. It is one of the popular service offered by the banks to provide speedier and reliable service to the online users. With the rapid developments of e-technology as a commercial too internet banking can be use to attract more customer to perform banking transactions in related banks. Customer satisfaction is an important factor to helps bank to sustain competitive advantages.

**Keywords:** E-banking, Online banking, Customer satisfaction

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### 1. INTRODUCTION

The Electronic banking, it is also called as online, cyber and virtual banking, It facilitates the customers using this platform in means of electronic internet to perform several transactions in banking like account assessing, executing transactions from anywhere at any time. With the help of E-banking customer can buying and selling of goods and services through the transfer of real money using the internet. Internet banking facilities enable financial institution and customers to access their accounts, transactions and getting information on financial products & services. It provides an online platform for various banking transactions through which it offers various services like online payment, online fund transfer, online stock trading and online shopping etc. The use of internet as a delivery channel for banking services is increasing widely in banking sector.

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### 2. LITERATURE REVIEW

**Dr. M. Abdul Hakkeem and Y. Moydheen Sha (2015):-** The title of the study is “An Empirical Study towards Customer Satisfaction in Internet Banking services with special reference to Tiruchirappalli District”. Main objective of the study is “To measure the customer satisfaction in e-banking services”. The Research design used in study is Discriptive Research design. In their analysis it was observed that particular age group have used these services, the satisfaction of the customer majorly influenced the convenience, awareness, and responsiveness. In the present technology society, most of the banking customer prefer and switch to e-banking facilities. So the banker may improve their services, loyalty to customers and their retention by increasing awareness of other age groups and concentrating on the factors contributing customer satisfaction.

**Vandana Tandon Khanna (2015):-** The title of the study is “Customer’s Perception about Banks Technology for Innovative Delivery Channels of Public Sector Banks of India”. The objective of study aims to focus on the consumer perception about technology being use for delivery of financial product and services by public sector bank of india. The Study method is Structure questionnaire Method. The study shows the factors such as Technology acceptability, safety, availability, user friendliness and accessibility highly depends on the demographic profile of the population size. Most of marketing decision in terms of enhancing the effectiveness of delivery channels can be taken by considering these factors.

**A.Samsunisa (2015):-** The title of the study “A study on Effectiveness of E-Banking Services In India”. The objective of the study is “To measure the satisfaction level of people towards E-banking” and “To identify Customer perceptions towards E-banking”. The Research design is Explorative and it is carried by exploring the customer characteristic on sample of 220 people. The researcher has identified that different age group of customers have different perception toward the e-banking services and the usage level of these banks” customer is different so bank should concentrate on all the age group of customers for betterment of e- banking banks. It has also seen that different occupation group of customers have different perception toward the e-banking services. There are good number of customer in every group like student, service class, business class and professionals, it shows that they all are keen interesting in using the e-banking services.

**R. Elavarasi (2014):-** The title of the study is “Customer Awareness and Preference towards E-Banking Services of Banks”. The objective of this study “is to create customer awareness & to find out what they most preferred e-banking services of banks”. This research follows the survey research methodology. The researcher has identified which commercial bank provides better service with regards to e-banking services to customers and also identified satisfaction level of customer view about internet banking website of banks. The data analysis shows that age, educational qualification, occupation, income level of customer are significant factor that decide usage of e-banking services of various banks in the study area. The findings

were to increase awareness among people; SBI should advertise and conduct special awareness programs to make E-Banking services more popular among customers.

**Kadir (2011):-** The title of the study “Impacts of service quality on customer satisfaction: Study of Online banking and ATM services”. The Research method is based on questionnaire that will be distributed among 500 respondents. Objectives: 1. To find the strength and weakness dimensions of Online Banking and ATM Services. 2. To study the most important dimensions of quality services offered by Online Banking systems and ATMs that affects the satisfaction level of customers. He explore the E-SERVQUAL models, namely responsiveness, customization and flexibility and concludes that to satisfy the customers. Banks should improve their customer service and processing system.

### 3. RESEARCH METHODOLOGY

#### Objectives of Study:

- To Study The Awareness and Usage Level of Respondents Towards Electronic Banking.
- To study the purpose for use of E-banking.
- To study the Satisfaction Level of People Towards Electronic Banking.

**Research Design:** Descriptive Research Design

**Sampling Techniques:** Non-Probability Convenience sampling

**Sampling Frame:** Mahuva Town

**Data Collection Method:** Collection of primary data through questionnaires.

#### ANALYSIS OF DATA

Frequency distribution of demographic information:-

Particular	Percent
<b>Gender:</b>	
Male	70.0
Female	30.0
<b>Age:</b>	
18-20	6.0
21-30	36.0
31-40	34.0
41-50	18.0
Above 50	6.0
<b>Level of education:</b>	
SSC	12.0
HSC	37.0
Under Graduated	48.0

Professional	3.0
<b>Occupation:</b>	
Student	19.0
Businessmen	16.0
Self employee	30.0
House-wife	17.0
Other	18.0
<b>Income:</b>	
Less than 10,000	30.0
11,000-25,000	38.0
26,000-50,000	23.0
Above 50,000	9.0

**Interpretation:-**

From the table it is interpreted that majority are male, age group of 21 to 30 years are major, Qualification of customers was under graduated major, most of them were self-employee and the majority of have 11,000-25,000 income.

**Which E-Services Do you use most? \* Occupation Cross-tabulation.**

Which E-Services Do you use most? * Occupation Cross-tabulation							
Cross-tabulation							
		Occupation					Total
		Student	Businessman	Self Employee	Housewife	Other	
Which E-Services Do you use most?	ATM Debit Card & Credit Card	11	13	23	5	15	67
	Online or Mobile Banking	8	3	7	5	3	26
	None	0	0	0	7	0	7
<b>Total</b>		<b>19</b>	<b>16</b>	<b>30</b>	<b>17</b>	<b>18</b>	<b>100</b>

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	42.597 <sup>a</sup>	8	.000
Likelihood Ratio	33.921	8	.000
Linear-by-Linear Association	1.483	1	.223
N of Valid Cases	100		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is 1.12.

**H0:** There is no significant relationship between Occupation and Use of E-Services.

**H1:** There is significant relationship between Occupation and Use of E-Services.

**Interpretation:**

The above table is showing the use of e-services and occupation of customer's crosstab result. where the majority of customer is Self Employee (23) and most of them is using ATM-Debit card & Credit card. The second most preferred E-services is Online or Mobile Banking 26 customer out of 100 and majority of them are Students. The significant value of Chi-Square test is respectively 0.000 it means null hypothesis is rejected and alternative is accepted. It means that there is no significant relationship between using of e-services and occupation.

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#### 4. CONCLUSION

Throughout the project I came to know that most of the people used to like Online Bank Services. ATM - Debit Card and Credit Card is most useable E-Banking Service, Which is mostly used by Self Employees.

According to my research, I found that most of the people facing the problem of Slow Speed in Working and More Time Taking in Online Funds Transfer. People mostly affecting to use of E-banking services because it is Easy to use, Time saving, Self service channel.

As a matter of fact, E-Banking has been gradually shown his important role in banking sector by providing online services which is Time saving and Easy to use. As per my research, I found that Customer feels satisfied with online services instead of visiting branch/bank personally.

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