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A Study on Customer's Satisfaction Towards E-Banking Services

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ABSTRACT

In today's fast-paced and technology-driven world, every day feels like a race against time. People seek ways to perform their daily tasks more efficiently, especially financial transactions. As India's most populous state, Uttar Pradesh presents a diverse socio-economic landscape where traditional business practices coexist with rapid digitalization, E-Banking has become an increasingly vital component of financial inclusion and economic growth in the state of Uttar Pradesh (specifically region consider Saharanpur and Muzaffarnagar), in this descriptive study, data were analyzed using percentage analysis, tabular representation, and graphical interpretation. Responses were organized and summarized through tables, and pie charts to visually present the results. The results of this study indicate a strong adoption and satisfaction rate for e-banking among users. The findings reveal that e-banking usage is concentrated among young, well-educated, and digitally active individuals, primarily students aged 18–25 years. Public and major private banks (SBI, HDFC, ICICI) lead digital adoption. Most respondents have used e-banking for over three years and access it daily or weekly. Users report high satisfaction with ease of use, security, and transaction speed. Nearly half experience occasional technical issues, and 27% find customer support only neutral or unresponsive.

Key words: financial transactions, e-banking, digital adoption, technical issues, financial inclusion.

1. INTRODUCTION

In today's fast-paced and technology-driven world, every day feels like a race against time. People seek ways to perform their daily tasks more efficiently, especially financial transactions. The evolution of electronic banking (E-Banking) has transformed the way customers interact with financial institutions by offering secure and convenient access to banking services anytime and anywhere (Kumbhar, 2011). Through E-Banking, customers can perform a wide range of operations—such as fund transfers, bill payments, and account management—using digital platforms provided by banks, credit unions, or other financial institutions. E-Banking, also referred to as Internet or online banking, represents the digital delivery of banking products and services through interactive, electronic communication channels (Gupta, 2018). Unlike traditional banking systems that rely heavily on physical infrastructure, E-Banking provides 24-hour access to financial services through mobile applications and web-based platforms. It utilizes advanced encryption systems to safeguard sensitive data, ensuring privacy and protection from cyber threats (Malhotra & Singh, 2009). This digital transformation has eliminated the need for manual processing and long queues, making financial transactions faster, more reliable, and more user-friendly. The adoption of E-Banking in India has been one of the most significant developments in the country's financial sector. Although digital banking originated in the United States and the United Kingdom in the early 1920s, India's E-Banking journey began in the late 1990s when ICICI Bank introduced internet banking, soon followed by Citibank and HDFC Bank in 1999 (Kaur & Kiran, 2015). A key milestone was the Information Technology (IT) Act, 2000, which provided legal recognition to electronic transactions and established a framework for data security and authentication (Government of India, 2000). This regulatory support accelerated the growth of digital banking and encouraged both public and private sector banks to expand their online services.

In the state of Uttar Pradesh, E-Banking has become an increasingly vital component of financial inclusion and economic growth. As India's most populous state, Uttar Pradesh presents a diverse socio-economic landscape where traditional business practices coexist with rapid digitalization. The regions of Saharanpur, Muzaffarnagar, and Haridwar—key urban and semi-urban centers—reflect this ongoing transformation. With rising internet penetration and smartphone usage, E-Banking has become essential for improving accessibility and bridging the rural-urban gap in financial services (Raghavan, 2021). Studying customer satisfaction in these areas provides valuable insights into the practical impact of digital banking on everyday life. Despite its many advantages, the transition from traditional to electronic banking presents new challenges. The core research problem lies in determining whether E-Banking services truly meet customer expectations in terms of reliability, usability, and trust. Many customers, particularly first-time users, remain apprehensive about online financial transactions due to concerns regarding security, privacy, technical failures, and lack of personal interaction (Lal & Saluja, 2012). Moreover, rural users often face issues like low digital literacy, poor network connectivity, and difficulty navigating online platforms (Kumari & Khanna, 2020). These challenges can reduce satisfaction levels and discourage adoption, even among technologically capable customers.

The theoretical foundation of this study rests on the relationship between service quality and customer satisfaction. According to Parasuraman, Zeithaml, and Berry's (1988) SERVQUAL model, customer satisfaction is determined by factors such as reliability, responsiveness, assurance, empathy, and tangibles. In the context of E-Banking, these dimensions translate to system efficiency, information security, user convenience, and quality of customer

support. When these elements align with customer expectations, satisfaction levels increase, leading to loyalty and positive word-of-mouth. Conversely, when expectations are unmet, dissatisfaction arises, which can erode trust in digital platforms (Akhlaq& Ahmed, 2013).

1.2 Significance of the study:

1. **For banking institutions**, the findings can help identify gaps in digital service delivery and guide strategies to enhance user experience. By focusing on key drivers such as ease of use, security, and service reliability, banks can improve customer retention and trust (Gupta & Bansal, 2019).
2. **For customers**, understanding satisfaction levels and challenges encourages awareness about digital banking's potential and helps banks address user concerns.
3. **For academic research**, the study adds to the growing body of literature on digital transformation by providing localized data and insights from semi-urban regions in Uttar Pradesh, contributing to both regional and national analyses.

E-Banking's impact in Uttar Pradesh reflects the state's broader economic and cultural evolution. Once primarily an agriculture economy, Uttar Pradesh is now experiencing rapid technological integration across sectors. The presence of public and private sector banks, regional rural banks, and cooperative financial institutions has strengthened the state's financial infrastructure (Reserve Bank of India, 2023). Moreover, the government's initiatives such as Digital India and Pradhan Mantri Jan Dhan Yojana have promoted financial inclusion by encouraging digital transactions and expanding banking access in rural areas. However, ensuring customer satisfaction in E-Banking requires more than technological innovation—it demands trust, transparency, and responsiveness. Customers expect banks to provide seamless transaction experiences while maintaining robust data protection. Technical glitches, slow processing times, or inadequate customer support can severely impact user trust (Mols, 2001). Therefore, banks must continuously monitor user feedback and update their digital platforms to ensure reliability and confidence in online financial services.

2. LITERATURE REVIEW

2.1 International Studies-

A considerable number of international studies have explored how service quality dimensions influence customer satisfaction in E-Banking.

S. Fatemeh Sakhaei (2014) conducted a study in Iran analyzing the relationship between Internet Banking service quality and customer satisfaction. The research identified six key dimensions—dependability, performance, responsiveness, fulfillment, security/privacy, and website design—as crucial determinants of customer satisfaction. These findings underline that both technical and human interaction elements play a significant role in users' trust and satisfaction with online banking platforms.

A.P.P. Perera (2018) studied Internet Banking customers at the Bank of Ceylon in Sri Lanka and found that performance, device availability, and rewards had a positive impact on satisfaction. Interestingly, factors such as confidentiality and responsiveness were found to have minimal influence. This indicates that customers primarily value functional efficiency and convenience over other attributes when evaluating E-Banking services.

Adewuyi (2014) analyzed electronic banking services in Nigeria and discovered that while all banks provide digital services, electronic payments remain the most widely used and preferred form of E-Banking. The study suggested that although customers have embraced digital banking, continuous improvements in reliability and accessibility are necessary to sustain satisfaction.

Hindu J. Amin (2018) emphasized that service efficiency is a major determinant of customer satisfaction. The research distinguished between efficiency and satisfaction, arguing that while efficiency enhances service delivery, satisfaction depends on how well customers perceive the quality and responsiveness of those services.

Jane M. Kolodinsky (2004), in her study for the Federal Reserve Board, identified several factors influencing the adoption of E-Banking technologies, including relative advantage, simplicity, compatibility, and risk tolerance. Demographic factors such as income, education, and age were also found to influence adoption rates. The study concluded that while adoption increased over time, the key determinants remained consistent, highlighting the importance of ease of use and perceived security.

Emad Hashiem Abualsauod (2020) developed a conceptual model for understanding online banking (OB) quality gaps in Saudi Arabia. The research found that technological and human-interaction gaps significantly affect customer satisfaction and willingness to use online banking. The findings emphasize the need for banks to integrate technology with customer-centric engagement strategies.

Khrais (2013) examined determinants that facilitate customer use of E-Banking in Poland using survey-based quantitative methods. Results indicated that factors like user awareness, perceived reliability, and security significantly influence adoption.

Hua (2009) explored online banking acceptance in China, focusing on perceived ease of use, privacy, and security policies. The study concluded that while ease of use influences initial adoption, security and privacy remain the most important determinants for long-term satisfaction. Customers prioritize the protection of their personal information over interface design or transaction speed.

Jamil Hammoud (2018) investigated service quality factors influencing E-Banking satisfaction in the Lebanese banking sector. The study, analyzed through SPSS, found that dependability, communication, and privacy strongly affect customer satisfaction, with dependability being the most influential factor.

Collectively, international studies reveal a common pattern: customers appreciate E-Banking for its convenience, efficiency, and 24/7 accessibility, but their satisfaction depends heavily on security assurance, system reliability, and responsive service.

2.2 National Studies (India)

In India, E-Banking has evolved rapidly since the late 1990s, and numerous studies have examined its impact on customer satisfaction and service quality.

Dr. S. Sangeetha (2020) analyzed E-Banking satisfaction among Indian customers and found that while customers appreciate digital services, personal factors like age, income, and profession do not significantly affect satisfaction. The study emphasized that E-Banking benefits both customers and banks by improving efficiency and service accessibility.

Dr. Jagdeep Singh (2018) assessed the impact of E-Banking on service quality using a five-point Likert scale and the SERVQUAL model. The study identified nine factors—connectivity, reliability, responsiveness, stability, competence, access, and tangibility—that significantly influence service quality. The findings suggest that customers' satisfaction levels are directly proportional to the quality of digital interfaces and the consistency of service delivery.

Vikas Chauhan and Vipin Choudhary (2015) discussed the challenges and opportunities of Internet Banking in India, noting that although the adoption rate is increasing, obstacles such as security risks, privacy concerns, and lack of awareness still hinder full-scale acceptance. The authors stressed the role of government and banking institutions in building trust through secure and transparent systems.

Kavitha (2016) emphasized that the banking sector plays a pivotal role in India's economy and that E-Banking is both a strength and a challenge. The research, based on secondary data, concluded that the sector would overcome obstacles like security and digital literacy through gradual modernization and customer education.

P.V. (2016) conducted a study in Coimbatore to understand customers' attitudes toward digital banking. Using percentage and chi-square analysis, the study found that customers prefer E-Banking due to convenience and time efficiency. Banks, therefore, need to continuously update their technology to attract and retain customers.

Raghavendra B. (2016) focused on customer satisfaction in public sector banks, finding that confidentiality, website design, and responsiveness are key factors influencing satisfaction. The research also revealed demographic influences such as education and income on user perceptions.

Samsunisa A. (2016) analyzed Internet Banking adoption in Chennai, concluding that education, income, and residence location play significant roles in determining customer adoption and satisfaction. The study found that Indian consumers are increasingly willing to adopt Internet Banking for its time-saving benefits and convenience.

Dr. Geeta Sharma (2014) emphasized that Internet Banking service quality—especially accessibility, responsiveness, and website design—is central to maintaining customer satisfaction. The research suggested that continuous improvement in user interface and technical reliability enhances the long-term relationship between banks and customers.

2.3 Literature Review key Findings:

The reviewed literature—both global and Indian—highlights several consistent factors influencing customer satisfaction in E-Banking:

1. **Convenience and Accessibility:** Users value the ability to perform transactions at any time and from anywhere (Perera, 2018; Sangeetha, 2020).
2. **Security and Privacy:** Ensuring safe transactions and protection of personal data is essential for trust (Hua, 2009; Hammoud, 2018).
3. **Reliability and Efficiency:** Fast, error-free transactions enhance satisfaction (Sakhaei, 2014).
4. **Ease of Use:** Simple, user-friendly interfaces encourage adoption (Kolodinsky, 2004).
5. **Customer Support:** Responsive problem resolution builds confidence (Raghavendra, 2016).
6. **Trust and Transparency:** Clear communication and consistent performance reinforce customer loyalty (Chauhan & Choudhary, 2015).

3. RESEARCH OBJECTIVES:

The primary objective of this study is-To study the level of customer satisfaction with E-Banking services in Saharanpur, and Muzaffarnagar, districts of Uttar Pradesh.

To achieve this, the study focuses on the following specific objectives:

1. To study the intent and primary motives for using E-Banking services.
2. To study customer satisfaction across key service quality dimensions such as security, convenience, and ease of use.
3. To identify the most common technical and operational challenges faced by customers.
4. To study how demographic factors (age, gender, income, and occupation) influence E-Banking satisfaction levels.

By addressing these objectives, the study aims to bridge the gap between technological development and customer perception. It will help determine whether E-Banking is effectively enhancing user experience or if additional improvements are needed to ensure inclusivity and trust. Ultimately, this research contributes to a deeper understanding of how digital transformation is reshaping banking behavior and satisfaction patterns in India's evolving financial landscape.

4. RESEARCH METHODOLOGY

The research methodology integrates both quantitative and qualitative approaches to ensure a balanced understanding of customer satisfaction. Using structured questionnaires and statistical analysis, the study captures real-world perceptions while aligning them with theoretical frameworks. This systematic and evidence-based approach ensures validity, reliability, of the research findings.

4.1 Research Design

This study on Customer Satisfaction Towards E-Banking Services adopts a **descriptive** and **analytical research** design. The descriptive design was selected to identify and present information about customers' demographic characteristics, service usage, and satisfaction levels. It helps answer fundamental questions such as who, what, when, and how, providing a real-time snapshot of user experiences. This approach enables to describe patterns and opinions as they exist without manipulating any variables (Kothari, 2014).

The analytical component of the research applies basic statistical tools to examine relationships among key variables—such as service quality, security, convenience, and satisfaction. This dual approach ensures that both quantitative and qualitative dimensions are explored, providing a comprehensive understanding of customer satisfaction with E-Banking services in the selected study area.

4.2 Type of Research

The research primarily relies on primary data, collected directly from respondents through a structured questionnaire. This method allowed for first-hand insights into customers' actual experiences and perceptions. To support and validate these findings, secondary data were also used, drawn from credible academic journals, research reports, books, and official websites of banks.

Combining primary and secondary data ensures methodological robustness. Primary data provide real-time responses that reflect current customer sentiment, while secondary data offer theoretical and contextual grounding from existing literature (Creswell & Creswell, 2018). This mixed approach enhances the study's validity and reliability.

4.3 Area of the Study

The research was conducted in three key districts of Uttar Pradesh—Saharanpur, and Muzaffarnagar. These regions were purposefully chosen because of ease and to represent a mix of urban and semi-urban populations with varying degrees of exposure to digital financial systems.

4.4 Sample Design

A random sampling technique was used to ensure fair representation of different demographic groups. Random sampling helps reduce bias and provides equal opportunity for selection among all potential respondents (Singh & Nath, 2021).

Sample Size: 130 respondents. This sample size was sufficient to conduct meaningful analysis within the time and scope constraints of the study. It ensured diversity across gender, age, and income groups, allowing more accurate interpretation of satisfaction patterns.

Target Group: Active users of State Bank of India (SBI), HDFC Bank, ICICI Bank, and Axis Bank.

Sampling Method: Simple random sampling.

Data Type: Primary data, supplemented with secondary information for context.

4.5 Data Collection Methods

The study utilized both primary and secondary data collection methods.

A. Primary Data

Primary data were collected through a structured questionnaire, distributed via Google Forms and manually by surveys in public locations such as college campuses and market areas. Respondents were assured of anonymity and confidentiality to promote transparency and honest feedback.

B. Secondary Data

Secondary data were collected from reliable publications and institutional databases, including annual reports of major banks, Reserve Bank of India publications, and peer-reviewed journals. These sources provided supplementary insights into digital banking trends, adoption rates, and customer service standards in India. Reviewing existing literature helped identify research gaps and ensured that the primary findings were aligned with established knowledge (Saunders et al., 2019).

4.6 Research Instrument

The primary tool for data collection was a questionnaire. It was concise, structured, and designed to collect both factual and perceptual data.The questionnaire was designed in four sections:

Section A: Demographic details (age, gender, education, income, occupation).

Section B: Usage patterns (frequency and duration of E-Banking use).

Section C: Satisfaction factors (security, convenience, transaction speed, reliability, and customer support).

Section D: Overall satisfaction and open-ended suggestions.

A 5-point Likert scale (1 = Strongly Dissatisfied, 5 = Strongly Satisfied) was used to quantify opinions and measure satisfaction levels objectively.

Sample questions included:

- How long have you been using E-Banking services?
- How satisfied are you with the security of your transactions?
- Have you ever faced technical issues while using E-Banking?
- How likely are you to recommend your bank's digital services to others?

These questions helped capture comprehensive information on both behavioral patterns and customer satisfaction levels.

4.7 Tools for Data Analysis

Data were analyzed using percentage analysis, tabular representation, and graphical interpretation. Responses were organized and summarized through tables, and pie charts to visually present the results.

The analysis focused on identifying:

- The degree of satisfaction with E-Banking services.
- Relationships between demographic factors and satisfaction levels.
- Patterns in usage frequency, transaction reliability, and trust in digital systems.

This descriptive statistical approach allowed for clear interpretation and comparison of results (Sekaran & Bougie, 2020).

4.8 Limitations of the Methodology

Despite its comprehensive design, the study faced several limitations:

1. The geographic focus was limited to three districts of Uttar Pradesh, restricting generalizability.
2. The sample size of 130 may not represent the entire population of E-Banking users.
3. Data relied on self-reported responses, which may involve personal or cognitive bias.
4. Time constraints restricted the use of advanced statistical tests such as regression or correlation analysis.
5. Only four banks were covered, leaving out cooperative and smaller regional banks.

5. DATA ANALYSIS AND INTERPRETATION

5.1 Demographic Profile

- **Age:**
- Among the 130 respondents, most were between 18–25 years (72%), followed by 46–60 years (9%), 26–35 years (7%), 36–45 years (5%), under 18 (5%), and above 60 (2%).
- **Gender:**
- Of the respondents, 50% were female, 49% male, and 1% preferred not to disclose.
- **Education Level:**

A majority were undergraduates (50%), followed by postgraduates (39%), high school graduates (9%), and a small portion with no formal education (2%).

- **Occupation:**

Most participants were students (58%), while 20.85% were employed, 9% self-employed, 7% unemployed, and 5.15% retired.

- **Monthly Income:**

Half of the respondents (50%) earned below ₹10,000, while 14% earned ₹10,000–₹25,000, 6% earned ₹25,000–₹50,000, 18% earned ₹50,000–₹1,00,000, and 12% earned above ₹1,00,000.

5.2 E-Banking Usage Patterns

Primary Bank:

The majority used SBI (37%), followed by HDFC (22%), ICICI (18%), Axis Bank (12%), and other banks (11%).

Duration of Use:

30% of users had used e-banking for 3–5 years, 30% for more than 5 years, 28% for 1–3 years, and 12% for less than one year.

Frequency of Use:

41% used e-banking daily, 32% weekly, 20% monthly, and 7% rarely.

Types of Services Used:

The most common services were fund transfers (38%), followed by account management (25%), bill payments (22%), and online shopping (15%).

5.3 Customer Satisfaction Parameters

Ease of Use:

52% were very satisfied, 38% satisfied, 8% neutral, and 2% dissatisfied.

Security:

42% felt very secure, 47% secure, 9% neutral, and 2% insecure.

Speed of Transactions:

43% were very satisfied, 39% satisfied, 14% neutral, and 4% dissatisfied.

Technical Issues:

52% reported issues rarely, 36% occasionally, and 12% frequently.

Likelihood to Recommend:

61% were very likely to recommend e-banking, 32% likely, 5% neutral, and 2% unlikely.

Customer Support Responsiveness:

39% rated support as very responsive, 34% responsive, 19% neutral, and 8% unresponsive.

6. FINDINGS

The results of this study indicate a strong adoption and satisfaction rate for e-banking among users in Saharanpur, Muzaffarnagar. The findings reveal that e-banking usage is concentrated among young, well-educated, and digitally active individuals, primarily students aged 18–25 years. This aligns with prior studies (Kolodinsky, 2004; Raghavendra, 2016) that associate age and education with higher technological adoption. The equal participation of male and female respondents also suggests that gender is no longer a barrier to e-banking usage, confirming that digital banking appeals equally to all genders.

The study demonstrates that e-banking has transitioned from being an optional service to an everyday necessity. Most respondents (73%) reported using digital banking either daily or weekly, and over 60% have used these services for more than three years. This long-term engagement highlights the maturity and reliability of digital platforms in the region. Such findings support Khan (2017), who argued that e-banking has revolutionized the banking experience by allowing customers to perform transactions "anytime, anywhere."

In terms of usage, fund transfers and account management are the most common services, together accounting for over 60% of total usage. These findings confirm Rajput's (2015) view that users prioritize efficiency and convenience in banking. The preference for these core functions demonstrates that users rely on e-banking primarily for essential financial tasks rather than non-essential activities such as shopping or entertainment.

The satisfaction levels recorded are remarkably high. About 90% of respondents expressed satisfaction with the ease of use of e-banking platforms, reflecting the user-friendly interfaces and smooth navigation offered by most banks. Similarly, 89% felt secure or very secure, indicating strong trust in online data protection, encryption systems, and privacy controls. These findings echo Hua (2009) and Hammoud (2018), who emphasized that ease of use and perceived security are key factors influencing customer satisfaction and loyalty. High ratings for transaction speed (82% satisfaction) further demonstrate that digital banking systems efficiently handle real-time transactions.

However, despite these strengths, the study identifies a few persistent challenges. Nearly half of the respondents (48%) reported experiencing occasional or frequent technical issues, while 27% rated customer support as neutral or unresponsive. These weaknesses align with findings by Jagdeep Singh (2018), who noted that responsiveness and reliability continue to hinder overall service quality in the digital banking environment. Addressing these operational challenges is crucial for maintaining user trust and improving satisfaction.

Finally, the study exposes a digital divide within the user base. The current e-banking population largely consists of young, educated, and low-income users—mainly students—while older and less-educated individuals remain underrepresented. This suggests that although e-banking is thriving among the digitally literate, broader inclusion efforts are needed to engage other demographic groups.

6.1 Summary of Key Findings

- **Demographics:** The e-banking user base is dominated by young, educated individuals, primarily students with low monthly income.
- **Bank Preference:** Public and major private banks (SBI, HDFC, ICICI) lead digital adoption.
- **Usage Behavior:** Most respondents have used e-banking for over three years and access it daily or weekly.
- **Core Satisfaction:** Users report high satisfaction with ease of use, security, and transaction speed.
- **Challenges:** Nearly half experience occasional technical issues, and 27% find customer support only neutral or unresponsive.

7. CONCLUSION

The present study examined customer satisfaction toward e-banking services in the districts of Saharanpur, Muzaffarnagar. The findings revealed that e-banking has become an essential part of modern banking, especially among young, educated, and digitally aware users. A large proportion of respondents belonged to the 18–25 age group, indicating that younger generations are more adaptable to technological advancements in banking. Most users expressed high satisfaction with the convenience, accessibility, security, and transaction speed offered by digital banking platforms.

The study confirmed that major banks such as SBI, HDFC, and ICICI continue to dominate the e-banking sector due to their trusted brand image and well-developed digital infrastructure. Users were generally confident about data protection and privacy, reflecting improved cybersecurity measures adopted by banks. However, occasional technical problems and moderate responsiveness in customer support remain areas that require improvement to enhance overall satisfaction.

Importantly, the research identified a digital divide, where older and less-educated individuals are less likely to engage in e-banking. This finding underscores the need for awareness programs and user-friendly interfaces to make digital banking more inclusive.

In conclusion, e-banking services have significantly improved customer convenience and satisfaction, reshaping traditional banking into a faster and more efficient digital experience. For sustained success, banks should continue strengthening security, improving service reliability, and focusing on digital literacy initiatives to reach broader customer segments. The study contributes to the growing understanding of how service quality and technological trust influence customer satisfaction in the evolving digital banking landscape of India.

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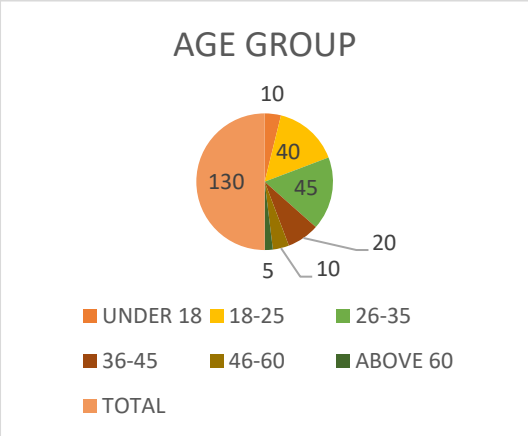

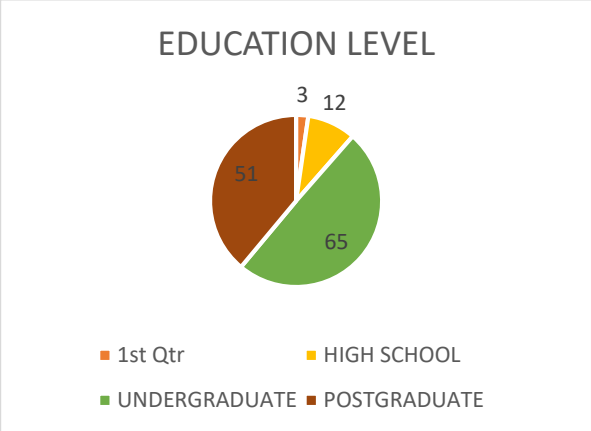

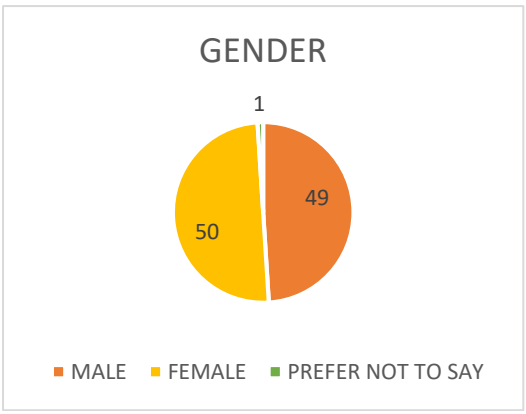
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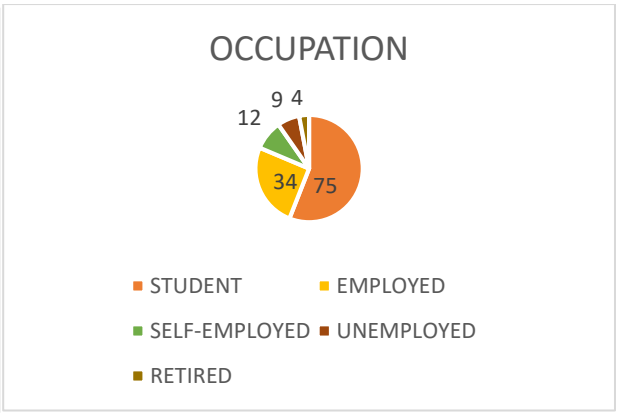
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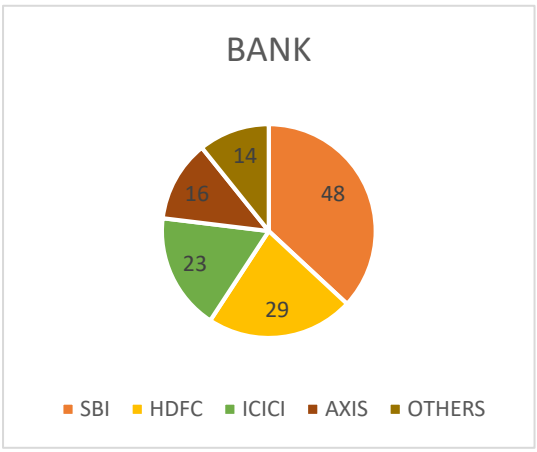
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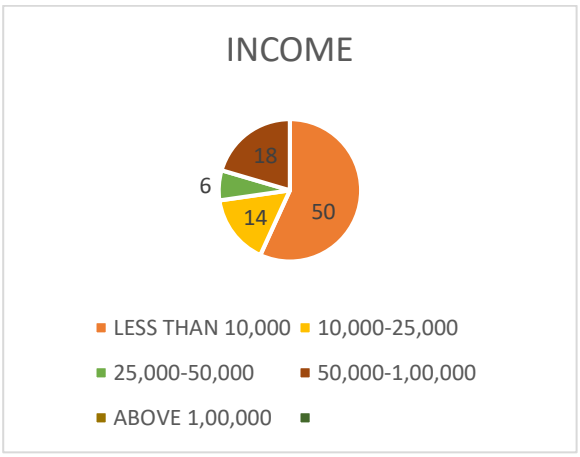
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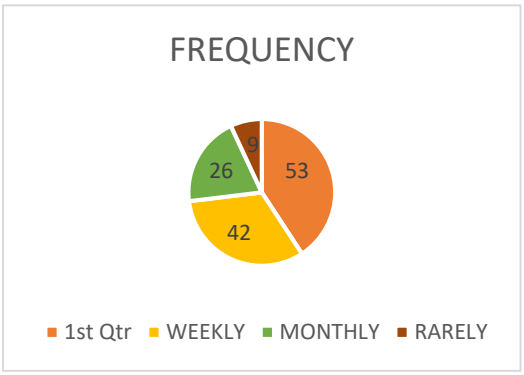
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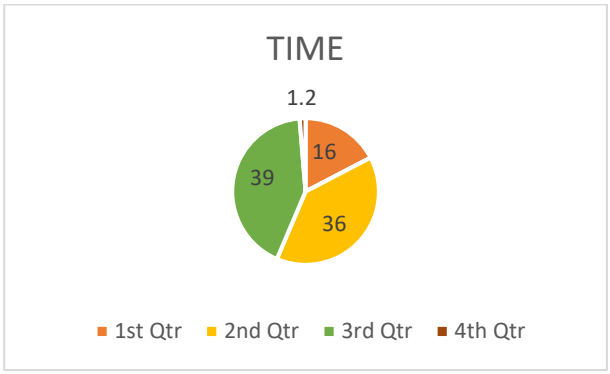
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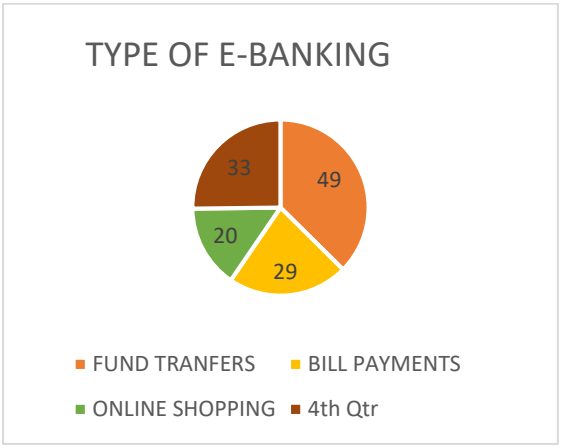
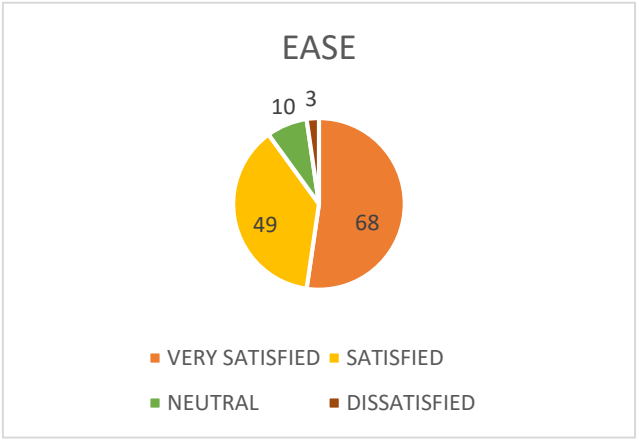
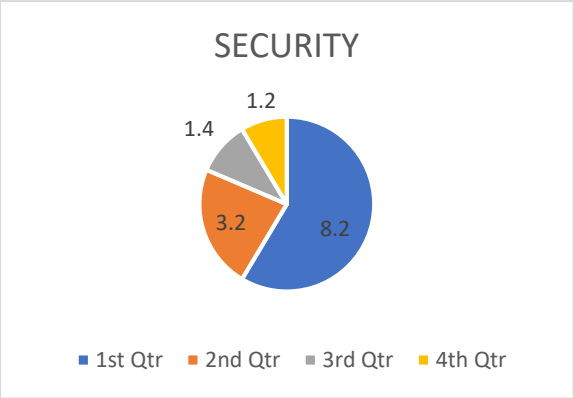
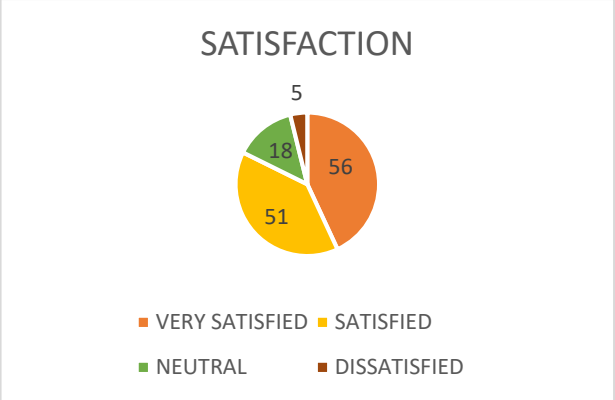
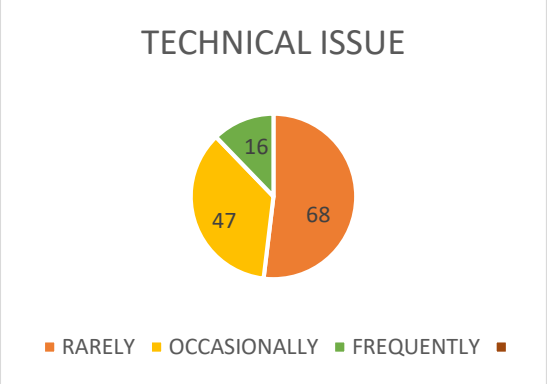
3rd Qtr
4th Qtr

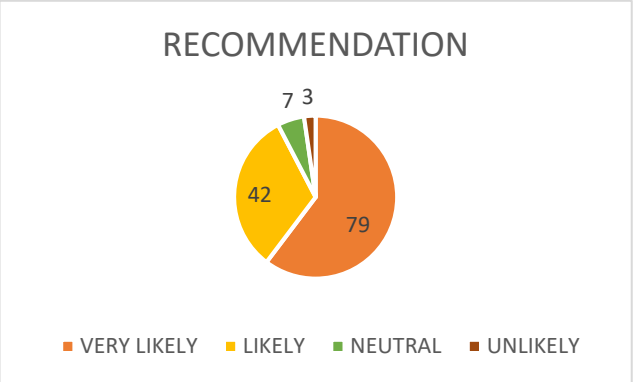

TYPE OF E-BANKING
33
49
20
29
FUND TRANFERS
BILL PAYMENTS
ONLINE SHOPPING
4th Qtr


EASE
10
3
49
68
VERY SATISFIED
SATISFIED
NEUTRAL
DISSATISFIED


SECURITY
1.2
1.4
3.2
8.2
1st Qtr
2nd Qtr
3rd Qtr
4th Qtr


SATISFACTION
5
18
56
51
VERY SATISFIED
SATISFIED
NEUTRAL
DISSATISFIED


TECHNICAL ISSUE
16
47
68
RARELY
OCCASIONALLY
FREQUENTLY


RECOMMENDATION
7
3
42
79
VERY LIKELY
LIKELY
NEUTRAL
UNLIKELY