

A STUDY ON CUSTOMER SATISFACTION TOWARDS E-BANKING SERVICE

Submitted in partial fulfillment of the requirements for the award of

Bachelor of Commerce

by

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SCHOOL OF MANAGEMENT STUDIES

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)

CATEGORY-1 UNIVERSITY BY UGC

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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the Bonafide work of **ABINAYA T 41740002** who carried out the project entitled "**A STUDY ON CUSTOMER SATISFACTION TOWARDS E-BANKING SERVICES**" under my supervision from January 2024 to March 2024.

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DECLARATION

I **ABINAYA T 41740002** hereby declare that the Project report entitled **“A STUDY ON CUSTOMER SATISFACTION TOWARDS E-BANKING SERVICES INDIAN BANK”** done by me under the guidance of Dr. TR. KALAI LAKSHMI is submitted in partial fulfillment of the requirements for the award of Bachelor of Commerce.

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PLACE:

ABINAYA T

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ABSTRACT

Electronic banking (e-banking) is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. E-banking includes the systems that enable financial institution, customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet. E- Banking is also called Internet banking, on-line banking or PC banking. E-banking includes ATMs, wire transfers, telephone banking, electronic funds transfers and mobile transfer using various banking apps and credit cards. Nowadays, internet banking sites process customer service inquiries, allow transactions from one account to another, take loan applications, open new accounts etc. In addition to the rapid use of electronic bank branches an entire financial community has suddenly offering most and financial service. As customers are visiting banks, more and more are using ATMs, home banking terminals and the internet to do their financial business. It is supported by speed of telecommunications, powerful, inexpensive computers and secured encryption. This change to the internet is increasing the number of competitors in the market. Technology has introduced new ways of delivering banking to the customer, such as ATMs and internet banking.

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CHAPTER:- 1 INTRODUCTION OF THE STUDY

Introduction

Electronic banking, also known as electronic funds transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by cheque or cash. You can use electronic funds transfer to:

- ▮ Have your paycheck deposited directly into your bank or credit union checking account.
- ▮ Withdraw money from your checking account from an ATM machine with a personal identification number (PIN), at your convenience, day or night.
- ▮ Instruct your bank or credit union to automatically pay certain monthly bills from your account, such as your auto loan or your mortgage payment.
- ▮ Have the bank or credit union transfer funds each month from your checking account to your mutual fund account.
- ▮ Have your government social security benefits check or your tax refund deposited directly into your checking account.
- ▮ Buy groceries, gasoline and other purchases at the point-of sale, using a check card rather than cash, credit or a personal check.
- ▮ Use a smart card with a prepaid amount of money embedded in it for use instead of cash at a pay phone, expressway road toll, or on college campuses at the library's photocopy machine or bookstores.
- ▮ Use your computer and personal finance software to coordinate your total personal financial management process, integrating data and activities related to your income, spending, saving, investing, recordkeeping, bill-paying and taxes, along with basic financial analysis and decision making.

What is electronic banking?

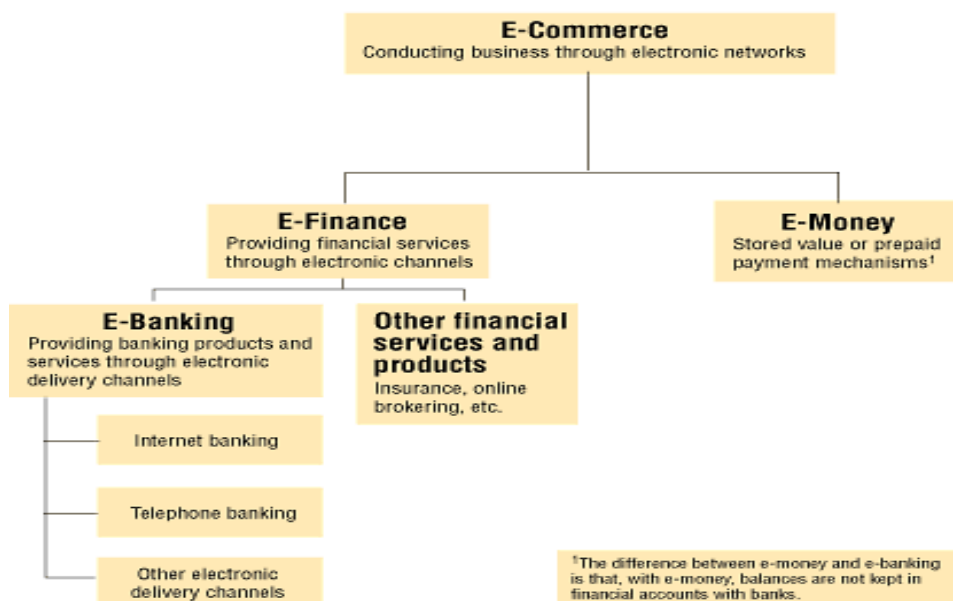


fig:1.1 Electronic banking

1.2 Industry Profile

Overview of the Banking System in India

The banking system in India, which evolved over several decades, is well established and has been serving the credit and banking needs of the economy. The banking ecosystem is providing impetus to economic growth and development of the country and catering to the specific and varied financial requirements of different customers and borrowers.

The major role of banks is to intermediate resources from the depositor to the lender for their mutual benefit while allocating them in an efficient manner, thereby contributing to economic growth through enhanced efficiency in usage of resources.

Presently, 137 scheduled commercial banks are providing banking services in India. In addition, co-operative banks and local area banks are also providing banking services in various segments in different locations of the country. For the purpose of lending to specific sectors/segments, around 9,516 Non-Banking Financial Companies and 5 All India Financial Institutions are also catering to the needs of the borrowers.

Over the years, the ease of access to banking services strengthened by ensuring every village has at least one banking outlet, branch or business correspondent within a 5-kilometre distance, which has enabled coverage of 99.97% of inhabited mapped villages across the country.

Banks that are included in the Second Schedule of the Reserve Bank of India Act, 1934 are considered to be scheduled commercial banks. Other than public sector banks and regional rural banks, all other scheduled commercial banks are granted banking licenses by RBI under Banking Regulation Act, 1949. In addition, RBI also gives licenses to Co-operative Banks for providing banking services under Banking Regulation Act, 1949.

Within the banking sector, Foreign Direct Investment (FDI) in private sector banks is permitted up to 49% through automatic route, and beyond that up to 74% through government approval route. FDI in public sector banks is permitted up to 20% through government approval route.

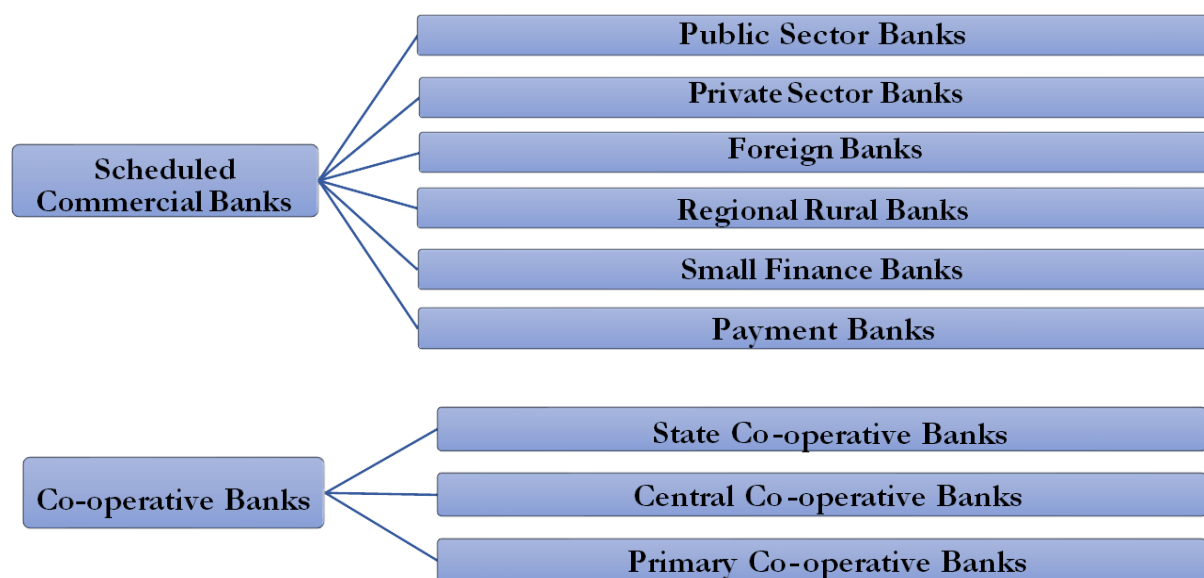


Fig:2 Classification of banks

1.3 Company profile



Fig:3 Indian bank

Established on 15th August 1907, as part of the Swadeshi movement, Indian Bank has come a long way and today, stands as one of India's premier public sector banks. Headquartered at Chennai, we are a strong and diverse 20,000 workforce, always committed to bring the best of conventional and contemporary banking to you. With a vast national footprint and robust international connections via correspondent banks in 72 countries besides branch presence in Singapore and Sri Lanka, we serve customers across the spectrum of retail, agricultural, corporate, institutional and SME domain.

We have diversified banking activities with 2 subsidiary companies – Indian bank Merchant Banking Services Ltd and Indian Bank Housing Ltd. Deposits, Loans, Cards, Wallets, Apps, Insurance, Mutual Funds, Forex, Remittance and Wealth Management Services make up our product portfolio. We also take pride in consistently engaging with the various social and empowering pillars of the society through our Corporate Social Responsibility initiatives.

1.3.1 Vision:

To be a Competitive and Strong Bank with commitment to excellence and focus on adding value to customers, share holders and employees with adherence to best practices and core institutional values shared throughout the organization.

1.3.2 Mission:

The Bank's mission is "To be a Common Man's Bank" - to provide all financial products and Services: * Under one roof * At affordable cost * In a fair and transparent manner to all our customers.



Fig:4 Indian bank logo

Electronic Banking Products and Services:

1.3.3 INTERNET BANKING:

Internet Banking lets you handle many banking transactions via your personal computer. For instance, you may use your computer to view your account balance, request transfers between accounts, and pay bills electronically.

Internet banking system and method in which a personal computer is connected by a network service provider directly to a host computer system of a bank such that customer service requests can be processed automatically without need for intervention by customer service representatives. The system is capable of distinguishing between those customer service requests which are capable of

automated fulfillment and those requests which require handling by a customer service representative. The system is integrated with the host computer system of the bank so that the remote banking customer can access other automated services of the bank. The method of the invention includes the steps of inputting a customer banking request from among a menu of banking requests at a remote personnel computer; transmitting the banking requests to a host computer over a network; receiving the request at the host computer; identifying the type of customer banking request received; automatic logging of the service request, comparing the received request to a stored table of request types, each of the request types having an attribute to indicate whether the request type is capable of being fulfilled by a customer service representative or by an automated system; and, depending upon the attribute, directing the request either to a queue for handling by a customer service representative or to a queue for processing by an automated system.

AUTOMATED TELLER MACHINES (ATM):



Fig:5 ATM

An unattended electronic machine in a public place, connected to a data system and related equipment and activated by a bank customer to obtain cash withdrawals and other banking services. Also called automatic teller machine, cash machine; Also called money machine.

An automated teller machine or automatic teller machine (ATM) is an electronic

computerized telecommunications device that allows a financial institution's customers to directly use a secure method of communication to access their bank accounts, order or make cash withdrawals (or cash advances using a credit card) and check their account balances without the need for a human bank teller (or cashier in the UK). Many ATMs also allow people to deposit cash or cheques, transfer money between their bank accounts, top up their mobile phones' pre-paid accounts or even buy postage stamps.

On most modern ATMs, the customer identifies him or herself by inserting a plastic card with a magnetic stripe or a plastic smartcard with a chip, that contains his or her account number.

The customer then verifies their identity by entering a passcode, often referred to as a PIN (Personal Identification Number) of four or more digits. Upon successful entry of the PIN, the customer may perform a transaction.

If the number is entered incorrectly several times in a row (usually three attempts per card insertion), some ATMs will attempt retain the card as a security precaution to prevent an unauthorized user from discovering the PIN by guesswork. Captured cards are often destroyed if the ATM owner is not the card issuing bank, as noncustomer's identities cannot be reliably confirmed.

The Indian market today has approximately more than 17,000 ATM's.

TELE BANKING:

- ▯ Automatic balance voice out for the default account.
- ▯ Balance inquiry and transaction inquiry in all
- ▯ Inquiry of all term deposit account
- ▯ Statement of account by Fax, e-mail or ordinary mail.
- ▯ Cheque book request
- ▯ Stop payment which is on-line and instantaneous
- ▯ Transfer of funds with CBS which is automatic and instantaneous

- ▮ Utility Bill Payments
- ▮ Renewal of term deposit which is automatic and instantaneous
- ▮ Voice out of last five transactions.

SMART CARD:



Fig:6 Smart card

A smart card usually contains an embedded 8-bit microprocessor (a kind of computer chip). The microprocessor is under a contact pad on one side of the card. Think of the microprocessor as replacing the usual magnetic stripe present on a credit card or debit card.

DEBIT CARD:

Debit cards are also known as check cards. Debit cards look like credit cards or ATM (automated teller machine) cards, but operate like cash or a personal check. Debit cards are different from credit cards. While a credit card is a way to "pay later," a debit card is a way to "pay now." When you use a debit card, your money is quickly deducted from your checking or savings account.

Debit cards are accepted at many locations, including grocery stores, retail stores, gasoline stations, and restaurants. You can use your card anywhere merchants display your card's brand name or logo. They offer an alternative to carrying a checkbook or cash.

E CHEQUE:

- An e-Cheque is the electronic version or representation of paper cheque.
- The Information and Legal Framework on the E-Cheque is the same as that of the paper cheque's.
- It can now be used in place of paper cheques to do any and all remote transactions.
- An E-cheque work the same way a cheque does, the cheque writer "writes" the e- Cheque using one of many types of electronic devices and "gives" the e-Cheque to the payee electronically. The payee "deposits" the Electronic Cheque receives credit, and the payee's bank "clears" the e-Cheque to the paying bank. The paying bank validates the e-Cheque and then "charges" the check writer's account for the check.

MOBILE BANKING:



Fig:7 Mobile Banking

The traditional brick and mortar is done from fixed branch premises, where the customer has to go personally for carrying out business transactions. Through mobile banking the customer can conduct a host of banking transactions and inquiries through the mobile. Mobile banking can also be carried through a mobile van with or without computerized banking system. The mobile van moves from place to place on designated routes at designated hours and the

customers can transact their banking business, such as deposit, withdrawal, cheque collection , draft issuance, pass book updates, etc. Mobile banking helps the customer to do his account management, electronically which was earlier possible through internet banking. Mobile banking service is divided into two categories:

- (i) **SMS Based:** This service can be availed from any mobile having SMS based service. The customer types the required keywords and PIN number and send the message to the predefined number.
- (ii) **Menu Based:** The customer downloads and installs the application on the mobile. Whenever the customer wants any sort of information, he selects the application, selects the request from menu and sends the request to the designated number. This request is internally sent as SMS text. The central computer at bank sends back the result to him.

Functionalities of Mobile Banking

Mobile banking functionalities have been divided into three parts. In public category, the customer can openly access the exchange rates and interest rates of the economy as well as the banks. In private category, the customer can check the account balances, can administer the credit lines and can check the transactions. While conducting the transactions, mobile banking helps in transfer of funds, and in paying invoices.

PHONE BANKING:

Phone banking or tele-banking refers to the authorized customers to use special telephone number of the bank. This facility is available with the help of a voice response system (VRS). This system basically accepts only TONE dialled input (For callers phone instruments for dialing necessary numbers) and suitable voice response message/ information to the caller (Kaptan and Choubey, 2003). Telebanking is of two kinds:

- **Public Enquiry:**

General information about banking services can be obtained by customers and non-customers like dialing a special enquiry number of

the bank (call centre) and desired information can be obtained.



Fig:8 Public Enquiry

- **Private Enquiry:**

This relates to account specific information and can be accessed only by accountholder by disclosing personal identification number (PIN) and customer ID.

Society for World-wide Inter-banking Financial Tele-communication (SWIFT)

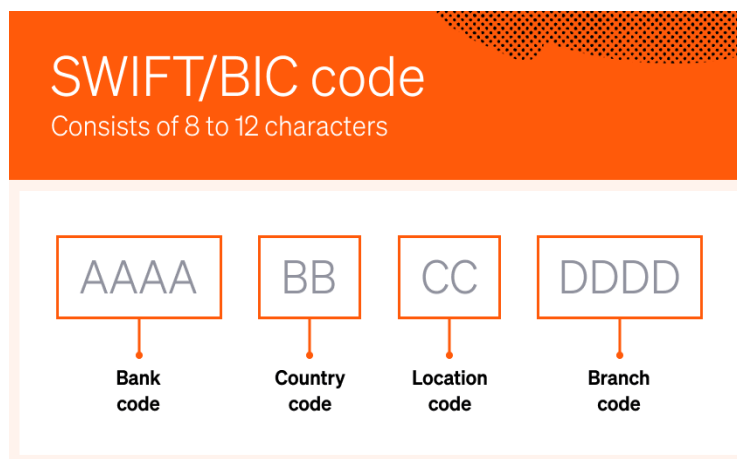


Fig: 9 SWIFT

It is a computerized message system which links banks around the world. In 1996, it was updated from centralized system to decentralized system. SWIFT is a co-operative organization formed by international banks and financial institutions. The member banks are shareholders of this society. It provides guarantee to carry messages without any mutilation of the message. The network provides round the clock service to participating banks. It aims to improve the speed and service in order to prevent the individual bank setting up its own computerized messaging system in

opposition.

E-COMMERCE:

E-commerce refers as the transaction between the buyer and seller without exchanging any papers or any meeting between two persons and largely using the internet. Electronic commerce allows efficient transactions among customers, suppliers and partners for cutting the transaction time and reducing the costs of doing business. The Ministry of Commerce is supporting “Electronic Commerce (EC) / Electronic Data Interchange (EDI) for Trade” project for facilitating international trade. The community partners of this project are various trade regulatory and facilitating agencies like the Customs Department, the Directorate General of Foreign Trade (DGFT), Airports, the Reserve Bank of India (RBI), Export Promotion Organizations (EPOs), Exporters, Importers, Agents, Container Corporation of India (CONCOR) and banks. The objective of this project is to

ELECTRONIC DATA INTERCHANGE (EDI): EDI is the exchange of documents in the standardized electronic form, between organizations, in automated manners, directly from a computer application in one organization to an application in another. EDI can be compared and contrasted with electronic mail. Email enables free-format textual messages to be electronically transmitted from one person to another. EDI, on the other hand, supports structured business messages (those which are expressed in hard copy, pre-printed forms or business documents) and transmits them electronically between computer applications rather than between people (Kaptan and Choubey, 2003).

Benefits of EDI:

1. EDI enables paperless transactions, reduces mailing cost, and reduces inventory holdings because of fast filling of orders.
2. EDI facilitates higher quality and speed of information.
3. Results in lower processing costs.

4. Less reliance on human interpretation of data.
5. Creates innovative modern image.

ELECTRONIC FUND TRANSFER (EFT):

In the present age of integrated technology consisting of computers and communication facility, distances need no longer be constraint in providing customer service. EFT system hosted and operated by the RBI, permits transfer of funds, from any account to any other account at any branch of any member bank in any other city (Jain, 2006). In other words, electronic fund transfer facilitates the quick movement of deposit money from one bank account of one customer to the bank account of another customer. In this system, the sender and the receiver may be located at different cities. As an important tool of customer services, EFT system addresses the needs of individual customers to transfer money from one place to another within a day or two. Following are the participants of this scheme:

- Individual customer through their banks/ branches.
- Service branches of the bank.
- Reserve Bank of India (National Clearing Centre and deposit account of RBI)

E-PURSE:



Fig: 10 E-Purse

E-commerce has been marked as a steady trend towards growth of electronic mode of payments against paper based instruments. European Central Bank (ECB) defined, “E-Money as electronic store of monetary value on a technical device and used to making payments other than the issuer without the involvement of bank

accounts in the transaction but acting as a prepaid bearing instrument”.

RISKS IN E-BANKING



Fig:11 Electronic Risks

E-banking improves a bank's performance and competitiveness so that existing customers can benefit from greater degree of convenience in effecting transactions. However, the banks are facing with different levels of risks and expectations arising from electronic banking as compared to traditional banking services.

Operational risk: Due to the introduction of e-banking technology, operational risks are on the rise and should be managed in a proper way. The bank needs to manage these risks in the areas of security, data confidentiality, data system integrity, system availability and outsourcing.

Reputational Risk: Reputational risk is the risk related to negative opinion of the customers that result in critical loss of funding of the customers. Reputational risk may arise due to action taken by the bank itself or in response to action of the third parties. This risk mainly arises when the system is not able to perform as expected. This risk may also arise from targeted attacks on banks. For example, a hacker

penetrating a bank's website may alter to intentionally spread the inaccurate information among the customers regarding bank's products and services.

Legal Risk: Legal risks also arise in e-banking. Banks engaging in electronic banking and electronic money activities can face legal risks with respect to customer disclosures and privacy protection. Customers who have not been adequately informed about their rights and obligations may bring suit against a bank. Failure to provide adequate privacy protection may also subject a bank to regulatory sanctions in some countries.

Financial Risks: It is the constant and terrible fear of transactions errors causing a potential monetary loss suffered by customers who perform online transactions. So, it is clear that e- banking is actually lacking the assurance provided in traditional banking (Lee, 2009) and this is due to the fact that online banking is considered as an innovation which is incompatible with consumers' habits (Kuisma et al., 2007).

Performance Risk: This is the risk caused due to malfunctioning of online banking websites. Customers are often afraid that a disconnection from the Internet will occur while performing electronic transactions that can lead to "huge" unexpected losses (Kuisma et al., 2007). This idea was confirmed by Sathye (1999) who argued that Internet access is a crucial variable on which the adoption of online banking depends and by Almogbil (2005) who succeeded to show that a significant relationship exists between the speed of internet access and the acceptance of electronic banking.

Privacy Risk: It refers to the potential loss due to fraud or a hacker compromising the security of an online bank user (Lee, 2009). This risk is accentuated since the emergence of phishers whose hobby consists of attempting to collect personal information, such as usernames, passwords and credit card details. They not only lead to users' monetary loss, but also violate users' privacy (Entrust, 2008).

Time Risk: It is the time loss; the lateness in receiving the payment or the difficulty of navigation (Lee, 2009). This can be due to a disorganized website, to slow downloadable pages and long time needed to be a PC-literate.

Credit Risk: Credit risk is not increased due to loan originated through e-banking channel. But sometimes bank may not be able to evaluate the credit worthiness of the customer due to remote banking procedures. However, online loan origination and approval tend to make risk management of lending tasks more difficult and challenging. The banks should always verify the customers' identity for online credit applications and also the monitoring and controlling the growth, pricing, underwriting standards and ongoing credit quality of loans originated through e- banking channels.

Other Risks: The use of electronic delivery channels for banking activities also has implications for other traditional banking risks such as strategic and business risk, credit risk, liquidity risk, market risk and foreign exchange risk.

Principles to Manage Risks in E-banking

The Electronic Banking Group on the Basel Committee recommended certain principles to manage the risks of electronic banking. The e-banking risk management principles identified in the Report of EBG, fall into three broad, and often overlapping categories of issues. However, these principles are not weighted by order of preference or importance. It is so because such weighting might change over time. It is preferable to remain neutral and avoid such prioritization.

A. Board and Management Oversight (Principles 1 to 3):

1. Effective management oversight of e-banking activities;
2. Establishment of a comprehensive security control process;
3. Comprehensive due diligence and management oversight process for outsourcing relationships and other third party dependencies.

B. Security Controls (Principles 4 to 10):

4. Authentication of e-banking customers;
5. Non-repudiation and accountability for e-banking transactions;
6. Appropriate measures to ensure segregation of duties;
7. Proper authorization controls within e-banking systems, databases and applications;

8. Data integrity of e-banking transactions, records, and information;
9. Establishment of clear audit trails for e-banking transactions;
10. Confidentiality of key bank information.

C. Legal and Reputational Risk Management (Principles 11 to 14):

11. Appropriate disclosures for e-banking services;
12. Privacy of customer information;
13. Capacity, business continuity and contingency planning to ensure availability of e-bankingsystems and services;
14. Incident response planning.

BENEFITS/CONCERNS OF E BANKING



Fig:12 Benefits of E-banking

For Banks Price- In the long run a bank can save on money by not paying for tellers or for managing branches. Plus, it's cheaper to make transactions over the Internet.

Customer Base- The Internet allows banks to reach a whole new market- and a well off one too, because there are no geographic boundaries with the Internet. The Internet also provides a level playing field for small banks who want to add to their customer base.

Efficiency- Banks can become more efficient than they already are by providing Internet access for their customers. The Internet provides the bank with an almost paper less system.

Customer Service and Satisfaction- Banking on the Internet not only allow the customer to have a full range of services available to them but it also allows them some services not offered at any of the branches.

Image-

A bank seems more state of the art to a customer if they offer Internet access. A person may not want to use Internet banking but having the service available gives a person the feeling that their bank is on the cutting image.

CONCERNS WITH E-BANKING

As with any new technology new problems are faced.

Customer support –

Banks will have to create a whole new customer relations department to help customers. Banks have to make sure that the customers receive assistance quickly if they need help. Any major problems or disastrous can destroy the banks reputation quickly and easily. By showing the customer that the Internet is reliable you are able to get the customer to trust online banking more and more.

Laws –

While Internet banking does not have national or state boundaries, the law does. Companies will have to make sure that they have software in place software market, creating a monopoly.

Security:

customer always worries about their protection and security or accuracy. There are always question whether or not something took place.

Other challenges:

Lack of knowledge from customers end, sit changes by the banks, etc.

CHAPTER:- 2

LITERATURE REVIEW

1. **C K Sunith (2019)** in the study titled “Customers satisfaction in E- Banking service” the objective of the study attempts to identify the preferred method of banking transactions among respondents and their satisfaction. The data was collected from research papers, journals etc, and primary data is from questionnaire gathered from 172 respondents on proposed variables and hypothesis test were conducted and convenience sampling methods were used. Core banking solutions enable banks of ATM service, mobile and Internet banking solutions to the customers. The needs and expectations of customer is an ever changing , their fears, resistances, and issues are not resolved as and when required and real time solutions are not offered.
2. **Dr. T. Santhiya Ran, A. Saravanan (2018)** analyses the customers satisfaction towards internet banking of all Banks has been elicited and analyzed. This part consists of demographic profile of customers and bank transaction details and reasons for using internet banking has been taken into consideration. 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 client get additional and educated, obtaining insight concerning fashionable banking, via web banking has registered as primary knowledge concern for all leading and future banks in Asian nation.
3. **Dr. Pratima Merugu, Dr. Krishna Mohan Vaddadi (2018)** in the year studied title “Customers satisfaction towards online banking with reference to Greater Visakhapatnam city” the objective of the study is to identify the problems and factors influencing customer satisfaction and improve the usage of online banking service. A survey of questionnaire of 24 items had been adopted from data of 200 respondents were collected from customers usingonline banking in Visakhapatnam city and uses statistical tools such chi-square factor analysis cross tabulation and frequency table to interpret the data.

4. **Dr. T. Santhiya Ran, A. Saravanan (2018)** in the title “A study on customer satisfaction towards net banking with special reference to general banking customer in Coimbatore city” the objective of the study to know about the factors influencing and customers satisfaction of net banking service and service provided general banking sector. Questionnaire is collected form online banking used by customers and convenient simple percentage method and customer feedback and reference samples were collected by 70 number of respondents. As per the basic assumption we consider only those customers who know how to use internet and access to internet and provide internet banking service.
5. **Dr.R. Manohar, V. Vimalasri, M. Manikandan (2017)** in the year studied title “Customer satisfaction on internet banking services with reference to Virudhunagar district” the online banking or internet banking offered convenience of banking from anywhere, at any time. The researcher has taken 120 respondents from Aruppukottai town through random sampling technique and collected both primary as well as secondary data by using survey method and through journals, books and websites. Internet banking is an integrals part of financial system, allinternet banking products and services hold strong position in terms of acceptance by thecustomer and there is a positive change in internet banking to customer satisfaction.
6. **Samsunisa. A (2016)**, aims to determine the factors that influence consumer adoption of Internetbanking services in Chennai city as well as to examine the relationship between adoptions of Internet banking services with the demographic factors. The major instrument for data collection was a Questionnaire that was designed on a 5-point Likert scale to be able to collect quantitative data. The result shows that demographic variables such as Education, Place of residence and Income play a positive role in adoption of banking technology. The study states that with theshift in banking industry, the customers are ready to adopt Internet Banking since it provides those values and benefits, saves time and efforts. After reviewing various research papers and articles presented by various researchers, we hereby in our study try to explore the satisfaction levels of the customers adopting E-Banking services

such as Internet Banking, ATM services, Mobile Banking, e-payment services etc.

7. **Nandhini. P. V (2016)**, explains that internet banking provides better understanding of the customers and their attitudes towards technology. The study is mainly based on primary data through issuing questionnaires to 200 respondents who reside in Coimbatore. The tools used are simple percentage analysis and chi-square analysis from the study, it is conducted that banker adapt new technology to satisfy their customers and also to change the way of services for attracting customers.
8. **Koorses & Kavitha (2016)**, indicates that the banking sector is the dominant sector which is considered as the key to savings for the local public and for the government, a source of GDP. The study conducted is based on secondary data. The tools used in the study include trend and compound Annual Growth Rate (AGR). The study states that E-Banking is both a boon and bane and the banking sector can overcome all the challenges in the years to come.
9. **Vikas Chauhan and Vipin Choudhary (2015)**, discusses the challenges and opportunities associated with the internet banking in Indian context. The discussion concludes that the concept of internet banking is slowly gaining acceptance in Indian scenario and efforts are being made by government agencies to make it more popular among consumers. The challenges such as security risks, privacy risk, trust factor and less awareness among consumers about E-Banking or acting as hurdle in the adoption of E-Banking facilities. Considering the challenges and risk related to E-Banking, the government of India along with various government agencies is making an effort to make E-Banking more safe, secure and reliable. Starts that the way banks used to operate has changed due to advent of internet in banking institutions. The implementation of internet in banking organization has modernized banks. Implementation of internet banking benefited both the banks as well as consumer.

10. **Uday Singh Rajput (2015)**, studies the customers satisfaction on online banking services and its impacts on banks. This paper focuses on appraising the customer perception about EBanking services. The data was collected through questionnaire and analyzed descriptively using percentages and ANOVA. It was discovered that customers adopting E-Banking services such as ATM, home banking, use of payment cards to mention but a few. It can be concluded that people around 45% people have positive perception and are satisfactory with E-Banking. Frequently used E-Banking services are ATM, bill payments and getting the bank statements.
11. **Dr. M. Abdul Hakkeem and Y. Moydheen Sha (2015)** 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.
12. **Vandana Tandon Khanna & Neha Gupta (2015)** 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.
13. **Unyathanakorn et. al.** in their work focused on factors that affect customer satisfaction with respect to online banking services provided by commercial banks. American Customer Satisfaction Index and Thailand Customer Satisfaction Index models were used to evaluate customer satisfaction, in their work.

14. **Anis Ali et. al.** have observed that bank employees lack empathy and responsiveness. Customers are dissatisfied with nature and discriminatory behaviour of bank employees according to the profession of the customers. However, they could not identify any significant difference between the level of satisfaction of customers from rural and urban areas.
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CHAPTER:- 3 RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

‘A Research design is simply the frame work or plan for a study is used to guide in collecting and analyzing the data. It is a blue print that is followed in completing a study’.

3.2 SOURCES OF DATA

Data collection is the term used to describe a process of preparing and collecting data.

- Primary Data – Questionnaire given to 100 respondents
- Secondary Data - Websites and online journals, Published reports & Review of literature from published articles

3.3 STRUCTURE OF QUESTIONNAIRE:

Questionnaire was divided into two sections. First part was designed to know the general information about customers and the second part contained customer satisfaction level of service rendered by INDIAN BANK

3.4 SAMPLE SIZE

The collected data from 100 respondents is being used for research.

3.5 SAMPLING TECHNIQUE

Convenience sampling is adopted to collect data from the respondent. A Convenience sampling method is one of the main types of non-probability sampling methods. A convenience sample is made up of people who are easy to reach.

3.6 PERIOD OF STUDY

The period of study is February 2024 to March 2024.

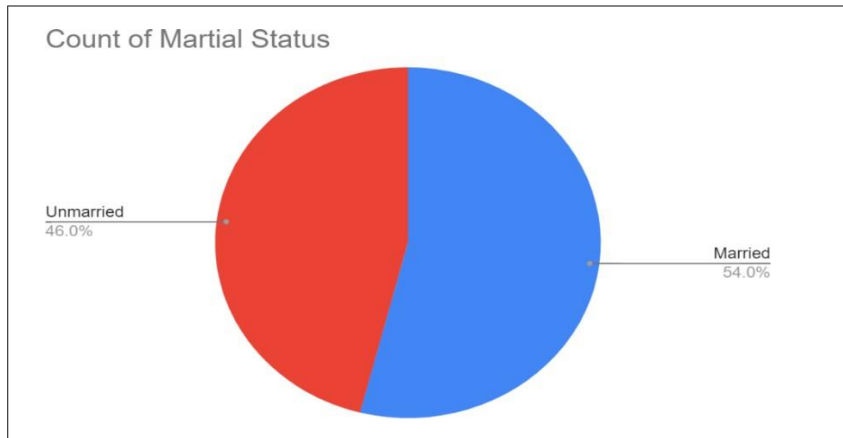
3.7 ANALYTICAL TOOLS

Percentage is appropriate when it is important to know how many of the participants gave a particular answer. Generally, percentage is reported when the responses have discrete categories.

CHAPTER-4

DATA ANALYSIS & INTERPRETATION

Chart; 4.1.1 classification of customer under marital status



Classification of Customer under marital status

4.1.1 : Table showing Classification of Customer under marital status

Marital Status	Customers	Percentage
Unmarried	46	46%
Married	54	54%
TOTAL	100	100%

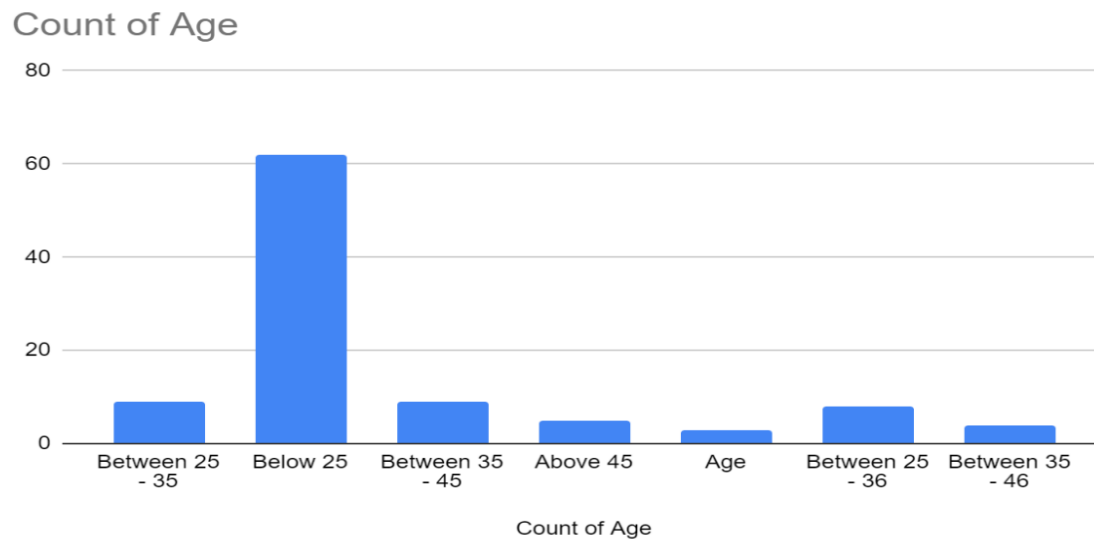
INTERPRETATION:-

The above results shows that there are 54 Married and 46 Unmarried out of 100 customers

INFERENCE:

Majority (54) Respondents are Married.

Chart; 4.1.2 classification of customer under Age



Classification of Customer under Age

4.1.2 : Table showing Classification of Customer under Age

Count of Age	Customers	Percentage
Below 25 Years	46	46%
Between 25-35 Years	20	20%
Between 35-45 Years	18	18%
Above 45 Years	16	16%
TOTAL	100	100%

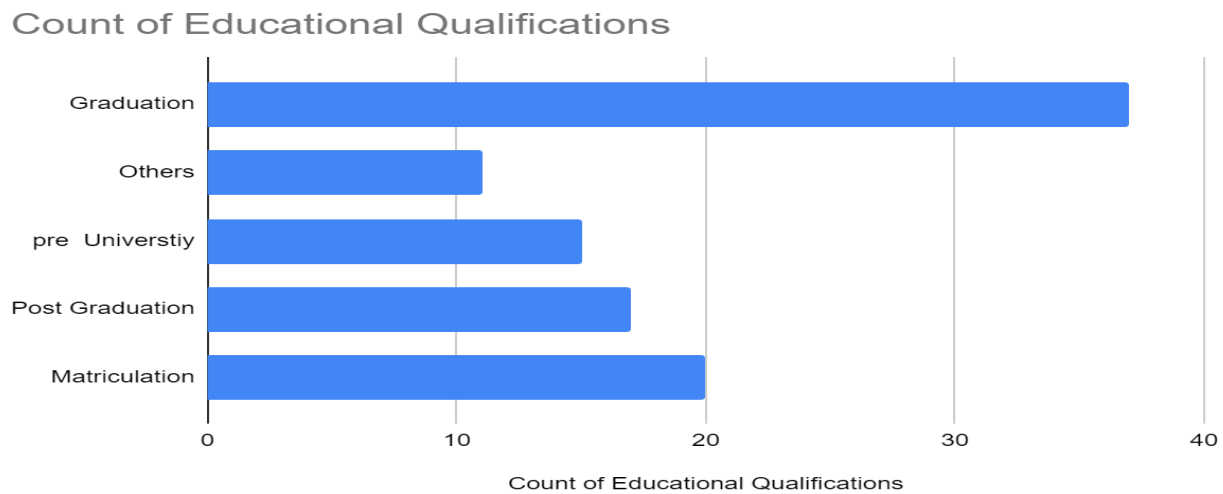
INTERPRETATION:-

From above results shows that 46% respondents are Below 25years, 20% respondents are between 25-35years, 18% respondents are between 35-45years, and 16% respondents are Above 45years.

INFERENCE:

Majority (46) Respondents are Below 25.

Chart; 4.1.3 classification of customer under Educational Qualification



Classification of Customer under Educational Qualifications

4.1.3 : Table showing Classification of Customer under Educational Qualifications

Educational Qualification	Customers	Percentage
Matriculation	20	20%
University	15	15%
Graduation	37	37%
Post Graduation	17	17%
Others	11	11%

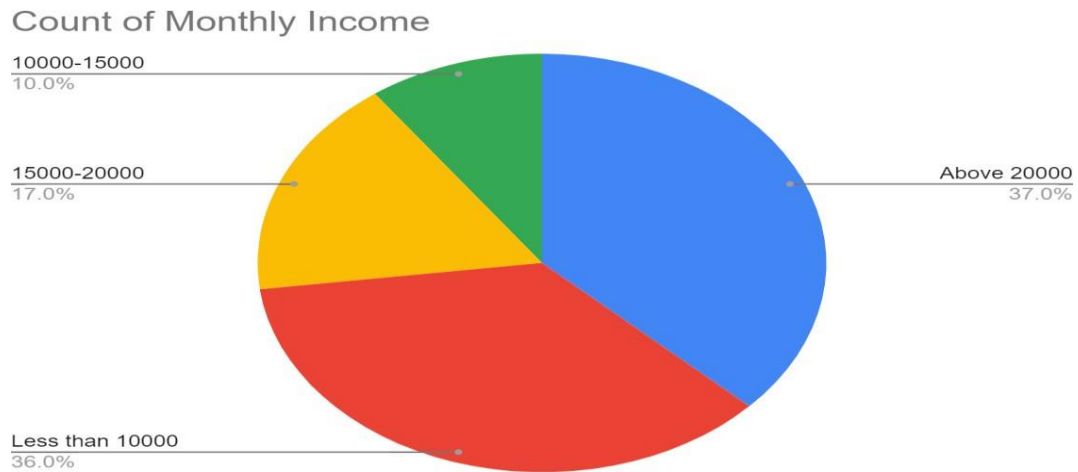
INTERPRETATION:-

The above results shows that 20% customers are have to educated Matriculation, 17% customers are Pre University, 37% customers are Graduated, and 17% customer are Post Graduated and 11% customers are others.

INFERENCE:

Majority (37) Respondents are Graduated.

Chart; 4.1.4 classification of customer under Monthly Income



Classification of Customer under Monthly Income

Monthly income	Customers	Percentage
Less than 10000	36	36%
10000-15000	10	10%
15000-20000	17	17%
Above 20000	37	37%

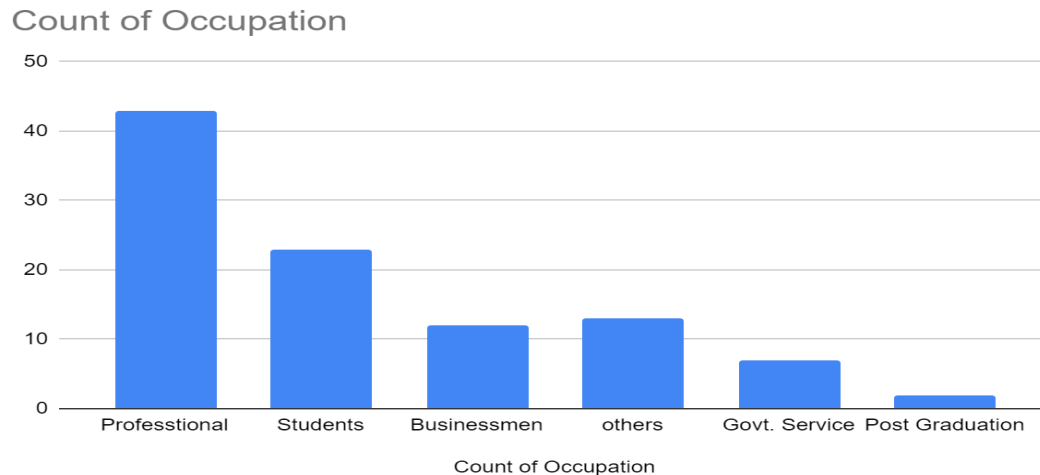
INTERPRETATION:-

The above results show that 43% customers are have occupation Professional, 12% customers are Businessmen, 07% customer are Govt. service, 23% customers are students and 13% customers are Others.

INFERENCE:

Majority (37) Respondents income are above 20000

Chart; 4.1.5 classification of customer under Occupation



Classification of Customer under Occupation

Occupation	Customers	Percentage
Professional	43	43%
Businessmen	12	12%
Govt. Service	7	7%
Others	13	13%
Students	23	23%

INTERPRETATION:-

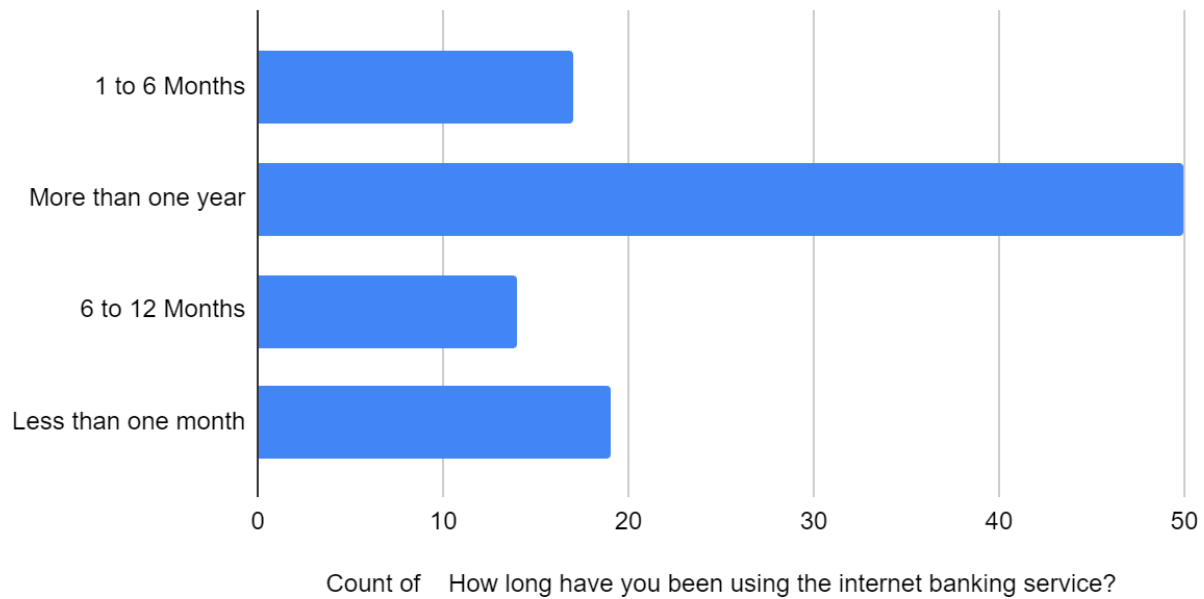
The above results show that 43% customers are have occupation Professional, 12% customers are Businessmen, 07% customer are Govt. service, 23% customers are students and 13% customers are Others.

INFERENCE:

Majority (43) Respondents are Professional.

Chart; 4.1.6 classification of customer under using of Internet banking service

Count of How long have you been using the internet banking service?



classification of customer under using of Internet banking service

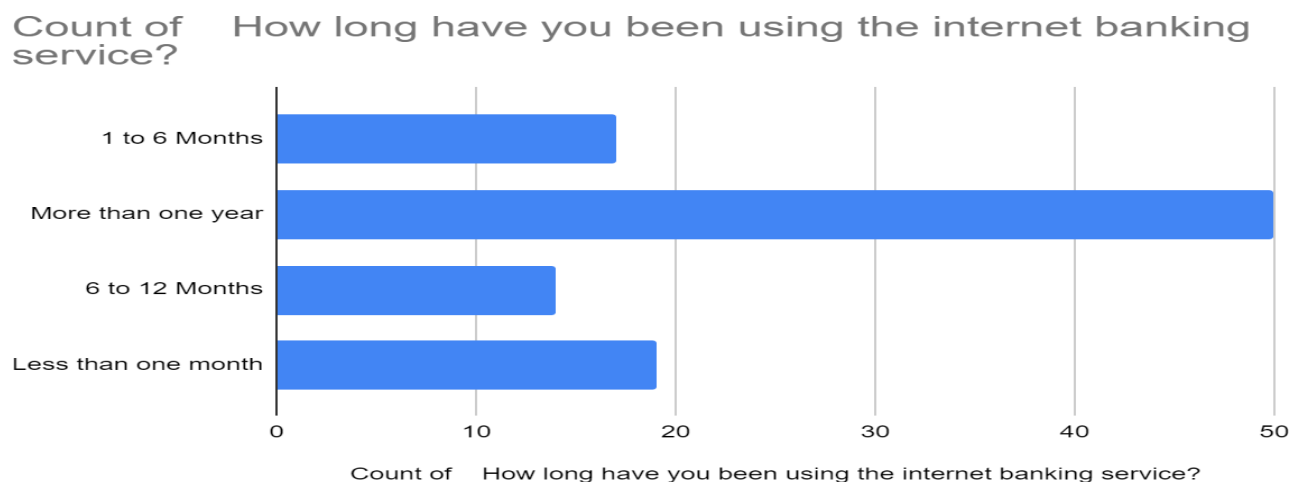
Internet Banking	Customers	Percentage
Less than 1 Month	19	19%
1 to 6 Months	17	17%
6 to 12 Months	14	14%
More than one Year	50	50%
TOTAL	100	100%

INFERENCE:

Majority (50) Respondents are using Internet banking More than one year.

Chart; 4.1.7 classification of customer under using of Internet banking service

Internet Banking	Customers	Percentage
Less than 1 Month	19	19%
1 to 6 Months	17	17%
6 to 12 Months	14	14%
More than one Year	50	50%
TOTAL	100	100%



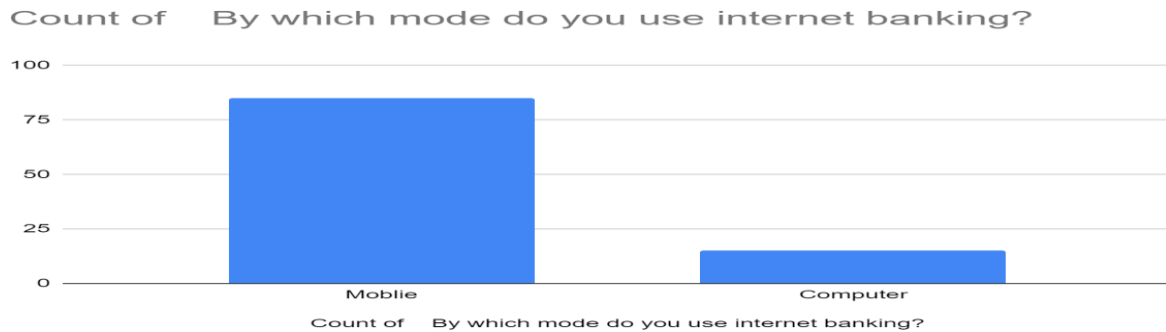
INTERPRETATION:-

The above results show that 19% customers are using internet banking service less than 1 month, 17% customers are using internet banking service 1 to 6 months, 14% customers are using banking service 6 to 12 months, and 50% customers are using internet banking service more than 1 year.

INFERENCE:

Majority (50) Respondents are using Internet banking More than one year.

Chart; 4.1.8 classification of customer under using of Internet banking service



Mode of internet banking	customer	Percentage
Computer	15	15%
Mobile	85	85%
TOTAL	100	100%

INTERPRETATION:-

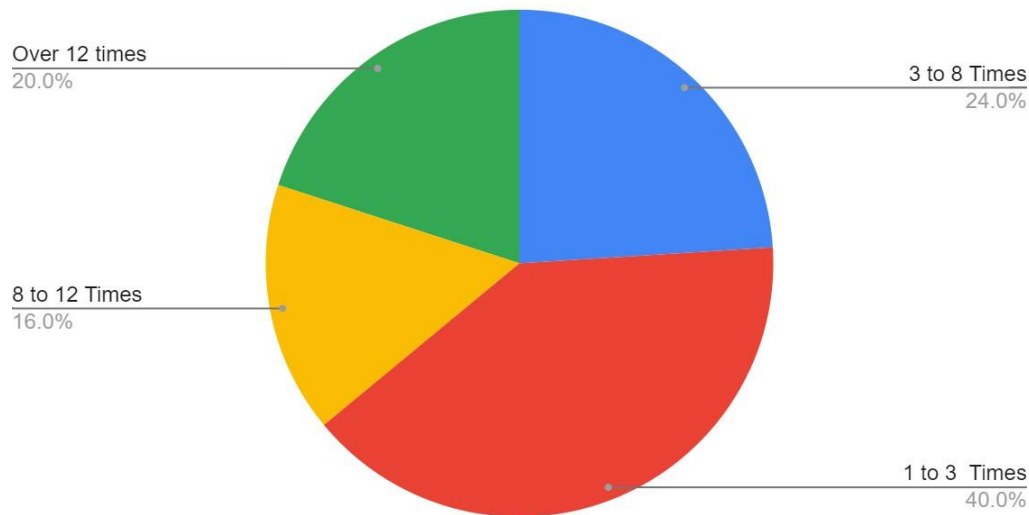
The above results show that 15% customers are using computer for internet banking, 85% customers are using mobile for internet banking customers are using mobile for internet banking.

INFERENCE:

Majority (85) Respondents are using Mobile banking.

Chart; 4.1.9 classification of customer under using of Internet banking service

Count of How frequently do you use telephone banking service per month (for example, balance inquiry, fund transfer between



Particular	Customers	Percentage
1 to 3 times	40	40%
3 to 8 times	20	20%
8 to 12 times	16	16%
Over 12 times	24	24%

INTERPRETATION:-

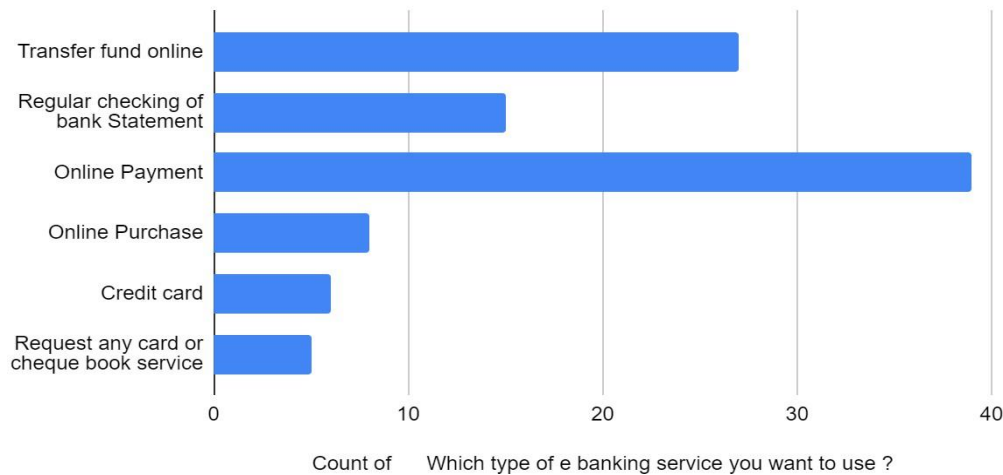
The above result show that 40% customers are using telephone banking 1 to 3 times per months, 20% customers are using telephone banking 3 to 8 times per months, 16% customers are using telephone banking 8 to 12 times per months, and 24% customers are using telephone banking over 12 times per months.

INFERENCE:

Majority (40) Respondents are using Telephone banking 1 to 3 Times per Month .

Chart; 4.1.10 classification of customer under using of Internet banking service

Count of Which type of e banking service you want to use ?



Particular	Respondents	Percentage
Transfer fund online	27	27%
Online Purchase	08	08%
Online Payment	39	39%
Regular checking of bank Statement	15	15%
Request any card or cheque book service	-	-

INTERPRETATION:-

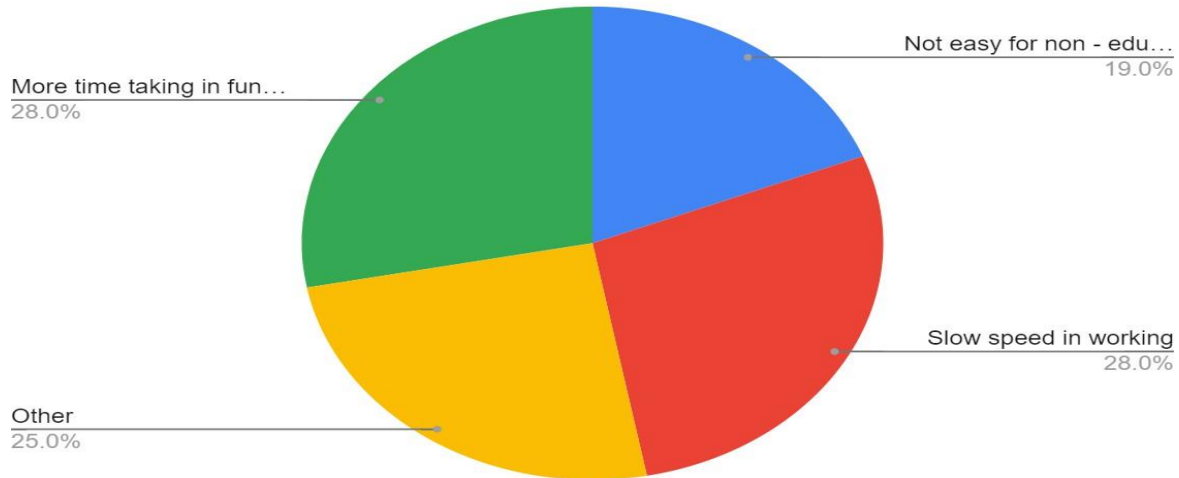
The above results show that 27% customers are wants to use e-banking service for transfer fund online, 08% customers are prefer e-banking service for online purchase, 39% customers are prefer e-banking for online payments, 15% customers are prefer e- banking service for regular checking of bank statement, and 7% customers are prefer e- banking service for request any cards or cheque book service.

INFERENCE:

Majority (39) Respondents are using E- banking for Online payments.

Chart; 4.1.11 classification of customer under facing problems

Count of Which type of problem are you facing while using e-banking service?



Particular	Customer	Percentage
More time taking in fund transfer	28	28%
Slow speed in working	28	28%
Not easy for non - educated person	44	44%

INTERPRETATION:-

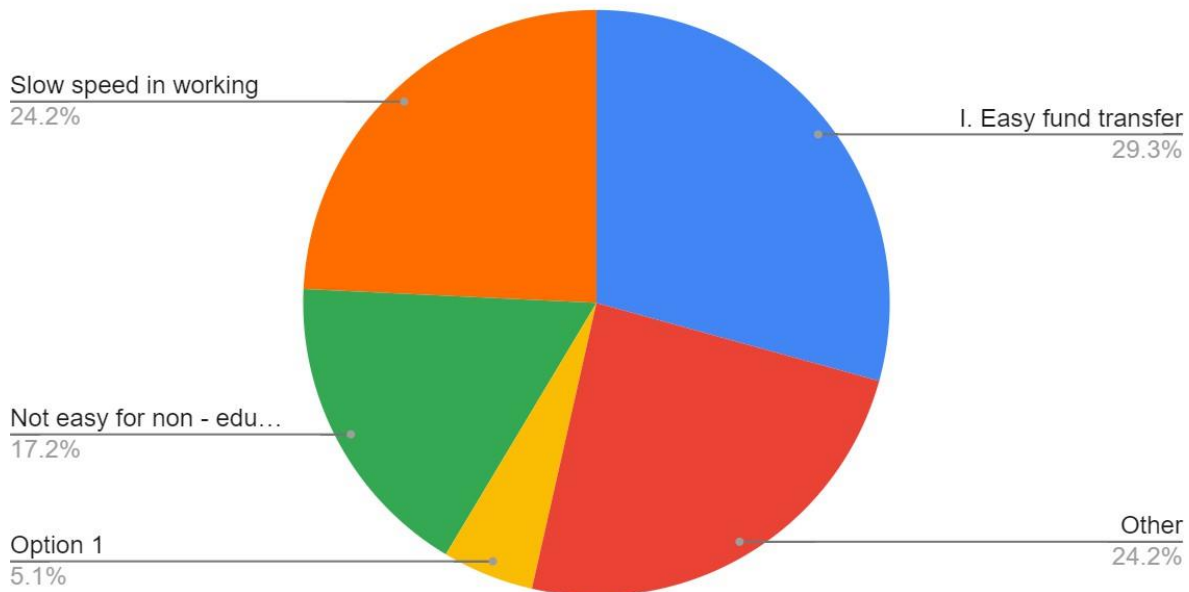
The above results show that 28% customer are face the problems while used internet banking like more time taking in fund transfer, 28% customers are face the problems while used internet banking like slow speed in working, and 44% customers are face problems like not easy for non educated person.

INFERENCE:

Majority (50) Respondents are using Internet banking More than one year.

Chart; 4.1.12 classification of customer under benefits of e-banking service

Count of Which of the following benefits accrue to you while using e-banking service ?



Particular	Customers	Percentage
More time taking in fund transfer	28	28%
Slow speed in working	28	28%
Not easy for non - educated person	44	44%

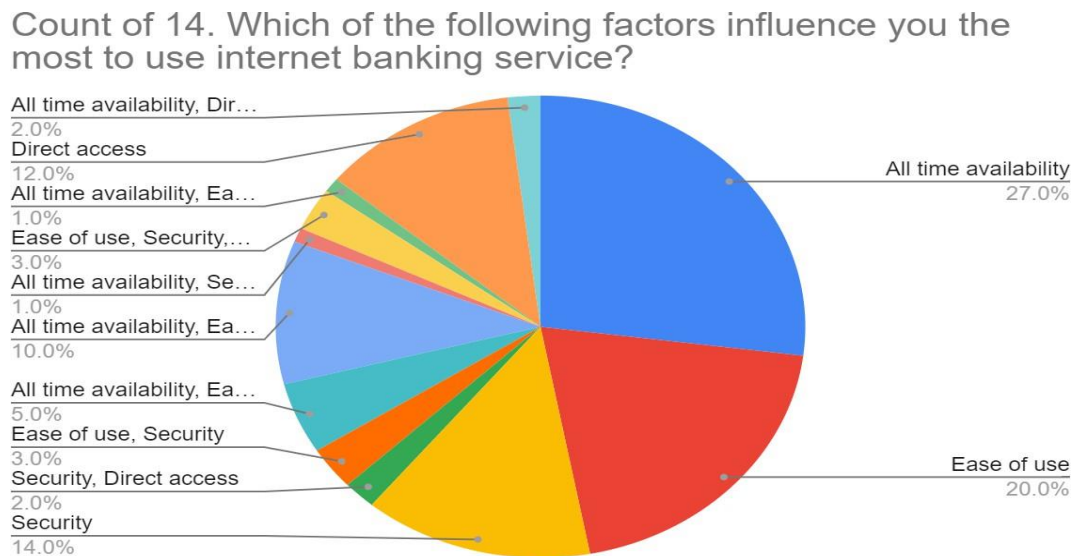
INTERPRETATION:-

The above results show that 28% customer are face the problems while used internet banking like more time taking in fund transfer, 28% customers are face the problems while used internet banking like slow speed in working, and 44% customers are face problems like not easy for non educated person.

INFERENCE:

Majority (50) Respondents are using Internet banking More than one year.

Chart; 4.1.13 classification of customer under factors influence of internet banking



Factors	Customers	Percentage
All time availability	46	46%
Ease of use	42	42%
Security	34	34%
Direct access	29	29%

INTERPRETATION:-

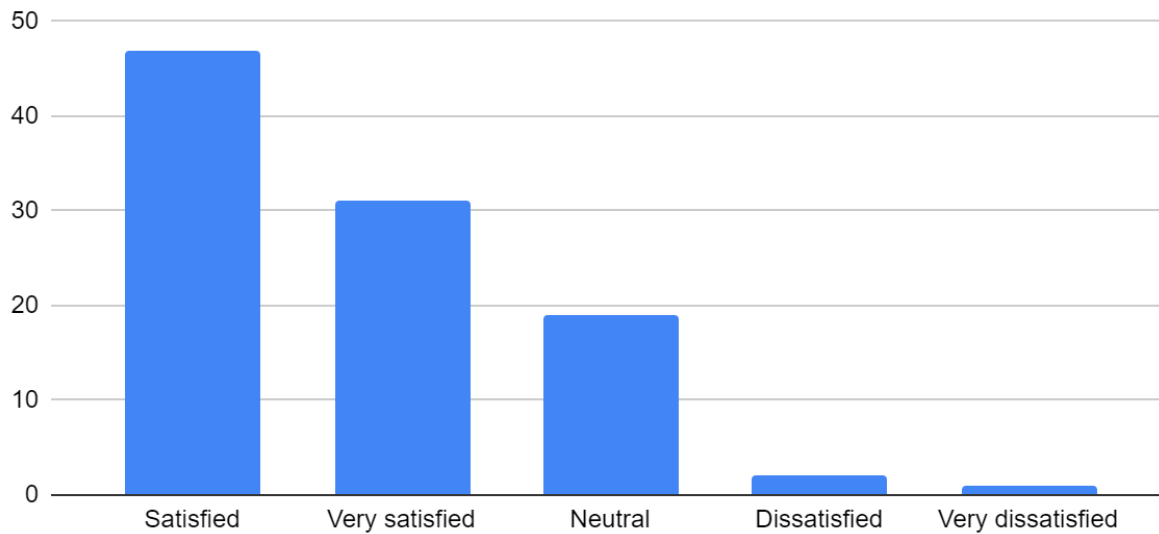
The above results show that the factors are most influence to use the internet banking service. 46% customers are strongly agree, 42% customers are agree and only 34% customers are disagree with the factor influence to use internet banking service. So most of the customers are satisfied with factor influence to use internet banking service.

INFERENCE:

Majority (46) Respondents are Strongly agree.

Chart; 4.1.14 classification of customer under Satisfaction of e-banking service

Count of To what extent are you satisfied with e-banking services ?



Count of To what extent are you satisfied with e-banking services ?

E-Banking Services	Customers	Percentage
Satisfied	31	31%
Very Satisfied	47	47%
Neutral	19	19%
Dissatisfied	03	03%

INTERPRETATION:-

The above results show that the factors are most influence to use the internet banking service. 31% customers are satisfied, 47% customers are very satisfied and only 19% customers are Neutral with the factor influence to use internet banking service. So most of the customers are satisfied with factor influence to use internet banking service.

INFERENCE:

Majority (47) Respondents are Very Satisfied.

CHAPTER 5

FINDING ,SUGGESTIONS AND CONCLUSION

FINDINGS

- From the study conducted it is the most of the customers are aware of e-banking service.
- Here I found that 57% of Male and 43% of Female customer are using e-banking service out of 100 customers.
- Here I found that 54% of married and 46% of Unmarried customer are using e-banking service out of 100 customers.
- From this study I found the 85% of customer using mobile for the e-banking service.
- The younger customer like age below 25 years and between 25-35 years customers are more using the e-banking service rather than age above 45 year customers
- In this study the 24% customers are used 3 to 8 times telephone banking service per month. Only 40% customers are using over 12 times per month.
- Through this study I found that 32% of customer are aware about Mobile banking and 24% of customer are aware about internet banking.
- The most of customer are want to use e-banking service for online payment, transfer fund online and online purchase.
- The non-educated person are facing problems while using e-banking service.
- Here I found that benefits of e-banking service are time saving, easy fund transfer.
- Here I found that 50%of customers strongly agree and 41% of customers are agree with the security, all time availability are influence to use internet banking.
- Here 50% of customer are rating strongly satisfied and 40% of customer are rating satisfied. So that the 90% of customer are satisfied out of 100 customer in e-banking service.
- The non-educated person are facing problems while using e-banking service.

- Here I found that benefits of e-banking service are time saving, easy fund transfer.
- Here I found that 50% of customers strongly agree and 41% of customers are agree with the security, all time availability are influence to use internet banking.
- Here 50% of customer are rating strongly satisfied and 40% of customer are rating satisfied. So that the 90% of customer are satisfied out of 100 customer in e-banking service.

CONCLUSION

- Some of the general problems faced by the respondents regarding the use of online banking services are given.
- Most of the customers expect helpline facilities. Most of the online banking users are not well educated about online banking usage and security precautions.
- Customers may have fear about risk associated with online banking. More complicated formalities and procedures are adopted.
- Electronic Banking technology is useful to customers as well as banks and other organizations. To increase efficiency, service quality of banks, safety, integrity, E-Banking can be used in a rightful way.
- Internet and mobile banking can be used only if the customers have knowledge about the usage of internet and mobile otherwise it is not possible so bank should take measures regarding this problems.

SUGGESTIONS:

The Form of the above analysis it can be concluded that the changes happening in the field of banking services during. This pandemic need to create more awareness among the public and digital platform usage by the public can become a greater solution to the non-flexibility problems.

To study the changes happening in the field of banking due to covid19.To analyze customer perception towards the usage online banking during pandemic in. To know their satisfaction and opinion about banking services.

- Bank should motivate the age group of 31 to 60 years to use online banking services for their banking purposes.
- Bank should adopt some new policies and incentives to the online banking customers for making large number of transactions.
- Bank should improve the technical and physical accessibility of online banking services.
- For the women customers bank have to take necessary steps to use online banking services. 5. Bank should provide more facilities like training program, awareness camps to all types of customers.
- Bank should make collaboration with other financial institution to collect their bill payment premium and other finance related matter online.
- Bank should implement easy way to access online banking services for the people who are unaware about how to use online banking services very fluently.
- Bank should improve the online banking service quality of website design, home page of bank web site and server availability

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Mc Graw Hill

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www.indianbank.in

ANNEXURE

QUESTIONNAIRE

Dear Bank customer, I am **Abinaya.T** , I am student of Bcom (General) at Sathyabama Institute of Science and Technology I have designed this questionnaire to collect some useful information. The main purpose of this questionnaire is to collect information about “A study on Customer Satisfaction towards E - Banking Service”. Your response will be treated confidentially and will be used only for academic purpose.

1. Gender

- ☐ Male
- ☐ Female

2. Marital status

- ☐ Married
- ☐ Unmarried

3. Age

- ☐ Below 25
- ☐ Between 25 - 35
- ☐ Between 35 - 45
- ☐ Above 45

4. Educational qualification

- ☐ Matriculation
- ☐ Universtiy
- ☐ Graduation
- ☐ Post Graduation

5 Occupation

- Professional
- Businessmen
- Govt. Service
- Post Graduation
- Students

6 Monthly income

- Less than 10000
- 10000-15000
- 15000-20000
- Above 20000

7 How long have you been using the internet banking service?

- Less than 1 Month
- 1 to 6 Months
- 6 to 12 Months
- More than 1 Year

8 By which mode do you use internet banking?

- Computer
- Mobile

9. How frequently do you use telephone banking service per month (for example, balance inquiry, fund transfer between account)?

- ☐ Less than 1
- ☐ 1 to 3 times
- ☐ 3 to 8 times
- ☐ 8 to 12 times
- ☐ Over 12 times

10. Which of the following e- banking service are you aware of ?

- ☐ Internet banking
- ☐ Mobile banking
- ☐ Debit card
- ☐ Credit card
- ☐ ATM
- ☐ Any others

11. which type of e banking service you want to use ?

- ☐ Transfer fund online
- ☐ Online Purchase
- ☐ Online Payment
- ☐ Regular checking of bank Statement
- ☐ Request any card or cheque book service

12. Which type of problem are you facing while using e-banking service?

- ☐ More time taking in fund transfer
- ☐ Slow speed in working
- ☐ Not easy for non - educated person
- ☐ Other

14. Which of the following benefits accrue to you while using e-banking service ?

- Easy fund transfer
- Time saving
- Inexpensive
- Easy Processing
- Other Benefits

15. Which of the following factors influence you the most to use internet banking service?

Factors	Strongly agree	Agree	Disagree	Strongly disagree
All time availability				
Ease of use				
Security				
Direct access				

16. To what extent are you satisfied with e-banking services ?

Factor	Highly satisfied	Satisfied	Dissatisfied	Highly dissatisfied
Fast transfer time				
Security				
Availability				
Easy to use				
Responsiveness				
Accessibility				

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