

A STUDY ON CUSTOMER SATISFACTION ON USAGE OF MOBILE BANKING SERVICE

Submitted in partial fulfillment of the requirements for the reward of

MASTER OF BUSINESS ADMINISTRATION

BY

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SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

credited with Grade “A++” by NAAC I 12B Status by UGC I

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SCHOOL OF BUSINESS ADMINISTRATION

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the Bonafide work of
SANTHOSHKUMAR.R (42410125) who have done the Project work entitled **A
STUDY ON CUSTOMER SATISFACTION ON USAGE OF MOBILE BANKING
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ABSTRACT

Banking sector operate as the backbone of contemporary industry. Progress of any country primarily depends upon the banking structure. It is associate electronic payment system that facilitates customers of the bank or alternative money establishments to do a range of monetary transactions in the entire time the financial establishment web site. It has attracted interest from policy makers, researchers and banker. Electronic payment has assumed importance in the backdrop of rapid technological changes, influence of market force and regulatory developments.

Efforts are being made to make electronic payments affordable and integrated. It is a new phenomenon contributing greatly toward growth of banking sector. E-Banking is the result of E-commerce and information technology. This study throws light on the factors influencing the customer satisfaction on E-Banking services.

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CHAPTER – 1

1.1 INTRODUCTION

The online banking system will naturally connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers right to use banking services. The types of financial transactions which a customer may transact in the course of online banking are resolute by the financial institutions, but usually include get account balances, a list of the recent transactions, electronic bill payment and funds transfer between one customer to another customer's account. Today, many banks are internet-only institutions. These "virtual banks" have lower over heads cost than their brick-and-mortar counterparts. In the United States, many online banks are insured by the Federal Deposit Insurance Corporation (FDIC) and can offer the same level of protection for the customers fund as traditional bank. Various developments have taken place in Indian Banking. Among the various developments, technology has influenced the way customer interacts with the banks. Electronic channels and products such as ATM's, cards, internet banking and mobile banking are offer along with traditional bank channel. Difference in the practice of channels exists between developed countries and emergent countries. Today, mobile banking often performed via SMS or the mobile internet but also using special programs that clients download to their mobile device. Some of the significant reasons that compel financial firms to provide mobile banking services are: it is appealing to customers, reduces costs per transactions, gaining revenue from service fees, enabling new service channels, and supporting future customers (Huila and Chunfang 2011). The main reason why mobile banking scores over internet or phone banking is because it enables 'Anywhere Anytime Banking'. Customers don't need access to a computer terminal to access their bank accounts, now they can do so while on-the- go when waiting for the bus, travelling or when they are waiting for their orders to come through in a restaurant. Practically, mobile banking removes space and time limitations from banking activities. India, mobile banking service is a new theme and there is a strong need to analyse the critical aspects of this service. Public and

private banks in this country are exploring this avenue to make their services more convenient for their customers. Hence, mobile banking service quality level and its effect on customer satisfaction is a crucial matter to investigate. Therefore, it is essential to analyses basic structure of mobile banking services offered by the banks, their evaluation of performance and customer satisfaction towards mobile banking services in Tamil Nadu State In the current competitive world, banks have to struggle their might to offer the best of the customer satisfaction through various innovative strategies in order to survive in the industry. This study would stand as a sincere attempt to evaluate customer satisfaction of mobile banking services in Tamil Nadu. The objective of the study is to examine the customer satisfaction of mobile banking users in Tamil Nadu. The study will help to examines mobile banking technologies, impact of mobile banking technologies and understand the purpose of using mobile banking service by measuring the level of user satisfaction. In this context, the purpose of this study is to find out the satisfaction level of the mobile banking users with special reference to Tamil Nadu has been undertaken. Mobile banking (also known as M-Banking, m-banking, SMS Banking) is an application of mobile commerce which enables customers to access bank accounts through mobile devices such as a mobile phone or Personal Digital Assistant (PDA) to conduct and complete bank-related transactions such as checking account status, transferring money, balancing cheques and selling stocks (Kim, et. al., 2009; Tiwari and Buse, 2007). Mobile Banking can perform various functions like mini statement, checking of account history, SMS alerts, access to card statement, balance check, mobile recharge etc. via mobile phones (Vinayagamoorthy and Sankar, 2012). The use of mobile phones has facilitated the expansion of markets, social business, and public services in both developing and developed countries (Spence and Smith, 2010). The high penetration of mobile phones across the strata of society makes it a natural tool for taking electronic banking to its next level. It is more than likely that Internet banking and mobile banking would exist as allies rather than competitors for each other. Mobile banking also allows customers to perform banking transactions 24 hours a day, 7 days a week, and 365 days a year (Eckhardt et al., 2009). Banks can utilize the time saved by the channel migration of customers to

mobile banking for expansion of business through better marketing and sales activities.

HISTORY OF MOBILE BANKING

came to be popularly known as Mobile-banking. Moreover, e-banking was referred to a banking medium of using a terminal, keyboard and monitor to access the banking system through a phone line. Further, this was also called as 'Home Banking' where the customers were using a numeric keypad to send tones down a phone line with instructions to the bank. In 1981, e-banking has been introduced in New York with offering home banking service using videotex system by Citi Bank, Chase Manhattan Bank, Chemical Bank and Manufacturers' Hanover Bank. However, due to failure of videotex system, Home Banking was not able to gain popularity except in France and UK. In 1983, the Bank of Scotland has provided first home online banking service of United Kingdom to the banking customers of Nottingham Building Society. The respective online banking service was based on Prestel system of UK and has used a computer like BBC Micro or keyboard connected to the telephone and television system.

INDUSTRY PROFILE:

Electronic banking aids users to get access to their funds through an electronic medium, thereby, eliminating the requirement for the banks' customers to visit the bank to do financial transactions. Since a greater number of customers are now using the internet for a host of their daily activities, this digital medium of banking makes banking far accessible and convenient for users. Electronic banking is also known with the names, like, e-banking, virtual banking, online banking, or internet banking. In simple words, the electronic banking is the use of electronic and telecommunications network for delivering different sort of banking products and services. Moreover, a customer can

easily access his bank account and carry transactions by using his computer or mobile phone with the help of e-banking.

OBJECTIVES OF THE STUDY:

- To identify the factors influencing the adoption and usage of Mobile banking services influence the adoption and usage of Mobile banking services.
- To identify the satisfaction level of customers in mobile banking services.
- To study the impact of Mobile banking services provided by the banking sector.

SCOPE FOR THE STUDY:

The study helps in knowing how far the modern banking services are used by the customers. The study further extends and helps to develop an increasing association with the customers through modern services. Today the customer demands the banking services for 24 hours. In the modern age, the entire banking structure has been changed due to widespread internet technology. Now all the aspects of economy such as commerce, trade, import, export, purchase and sale of goods is relying upon electronic banking services. Mobile banking has opened the doors for all customers to operate beyond boundaries.

NEED FOR THE STUDY:

In the present globalized scenario, everywhere there is the use of technology.

In the banking sector also, including the technology play dominate role. If the customers use the Mobile banking services, It is easy to transfer the fund.

It ensures convenience (24 hours), user friendliness, safe and secure.

Advertisement plays a major role in making people aware of e-banking like Ad in newspaper, Ad in television, Notice etc.

There e-banking is considered a powerful tool for promoting the business. Hence, the researcher made an attempt to study the customer awareness of Mobile banking.

CHAPTER 2

2.1 REVIEW OF LITERATURE:

Uday Singh Rajput (2020), studies the customers satisfaction on online banking services and its impacts on banks. This paper focuses on appraising the customer perception about E-Banking 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.

Vikas Chauhan and Vipin Choudhary (2020), discusses the challenges and opportunities associated with the internet banking in Indian contest. 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 EBanking 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.

Amutha. D (2019), deals the consumers perception towards E-Banking system related to customer awareness towards E Banking system related to consumer awareness towards E-Banking system. Data for this investigation were collected from primary as well as secondary sources. The study reveals that, the opinion of customers on future expectation. Out of the total respondents, majority 58.89% of the sample respondents have mentioned that they would like operate their banking transaction in a core banking

environment which is free from neither technical intervention such as computer connecting nor 23.33% of the samples respondents expect the bank will provide security. The main difficulty for using the E-Banking facility is less knowledge about the 16 operations of banking facility (50%). Respondents also feel the services of E-Banking too complex to use (30%) and respondents also believe the E-Banking to be risky (12.22%). The research report is based on primary data. According to the study, the researcher concludes that the most of the bank customers are aware about all the banking services. The banks further have to take necessary steps to educate the customers regarding the new technology and other services offered by the banks.

Caroline Priyanka Krooses & Kavitha (2018), 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.

Raghavendra. B and Sravan Kumar (2018), focused on selected public sector banks and customer opinion from one region which have common social background resulted that the prompt response, confidentiality, web design and ease of use factors that affect customer satisfaction. Customer's gender, age, education, and income levels influence the customer satisfaction. The usage of up to data information technologies for customers' communication enhance the customer satisfaction. The study is limited to exploring customer satisfaction on internet banking services provided by banks and effect of demographics on satisfaction. Future studies can focus on mobile banking; support services provided by banks and include private banks for exploration. Contents that core banking solutions permitted Indian banks offer excellent experience to customers. Internet technologies are paving innovative way of banking with efficiency. ATMs introduced in a big way is to avoid customers queues and to bank flexibly and usage of biometric technology. Now a days public sector banks are well equipped with tools and technologies to meet their customers' needs. The tools used in this study are ANOVA, coefficient and variance.

Ataur Rahman, Mahmudul Hasan and Md. Amin Mia (2017) analyzed the Mobile Banking Service Quality and customer satisfaction. In this study customer satisfaction

is taken as dependent variable and reliability, responsiveness, assurance is taken as independent variable. The study has been conducted with 166 customers in Bangladesh by using Simple random sampling. The study is carried out using descriptive statistics, Pearson correlation and multiple regressions. The study results showed that the independent variables are the main factor for customer satisfaction. The dependent variable is not considered as the key indicator for customer satisfaction.

(Adewuyi, 2014) Have conducted a study on electronic banking product and service in Nigeria. Their results revealed that all banks provide at least one form of electronic services, such as Mobile Banking, even though many Mobile Banking schemes have been adopted and embraced by customers, e-payment is the most commonly used Mobile Banking solution.

A Study of Consumer Awareness towards e-Banking, 2016) The study deals with the consumer's behavior toward the Mobile Banking system According to the findings of the survey, consumers have a positive outlook. The biggest barrier to using the Mobile Banking facility is a lack of information about banking operations. Respondents also agree that Mobile Banking systems are too difficult to use, and a few respondents believe that Mobile Banking is dangerous. This study is based on primary data for analysis. According to the findings of the study, the majority of bank customers are aware of all banking facilities. Banks must also take the appropriate steps to inform customers about emerging technologies and other services provided by the banks.

Dr. T. Santhiya Ran, A. Saravanan (2016) 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 bank.

Mobile banking is also known as M-banking. M banking is defined as "a form of banking transaction carried out via a mobile phone". Mobile banking is an application of mcommerce which enables customers to access bank accounts through mobile devices

to conduct and complete bank-related transactions. By complementing services offered by the banking system, such as check books, ATMs, voicemail/landline interfaces, smart cards, point-of sale networks, and internet resources, the mobile platform offers a convenient additional method for managing money without handling cash.

Deb et al. (2017) have studied the dimensions affecting the adoption of mobile banking in Bangladesh and found that the handset operate ability, convenience, and security are the prime influencing factors, while reliability, cost, confidentiality, network procedure, and knowledge also have a significant influence. When a customer is contented with either the product or services it is termed satisfaction. Satisfaction can also be a person's feelings of pleasure that results from comparing a product's perceived performance or outcome with their expectations. Customer satisfaction is the consumer's response to the evaluation of the perceived discrepancy between prior expectations and the actual performance of the product or service as perceived after its consumption.

The purpose of this paper is to probe the growth and current picture of mobile banking in India. Mobile banking is a service offered by banks which allow its customers to know all kind of financial transactions with the help of mobile phone or tablets. Most of the bank offer their mobile software which is called an app. By installing that app we are able to get the benefits to acquire all financial information on our phone by just clicking a button. Furthermore, mobile banking saves time as well as customers gets various exciting offers on their mobile. Mobile banking is the need of our as it provides different service to existing bank customers and by offering new services to the potential customers in approaching markets. Mobile Banking is a rapidly growing facultative channel for providing banking services. India secured second place in the telecom market in the world having high perspective for amplifying banking services via mobile. However, there resides a certain section of India who still are unable to get access to mobile services.

R Jagannathan, P Ravichandran: Customer perception on mobile banking, Studies in Indian place names (2017), mobile banking means providing services through mobile devices. Mobile is a very common technology electronic device that became part of every individual in the communication era. Mobile banking is an emerging alternative channel for providing banking services. This is a natural evolution of internet banking

and a better digital alternative. India is the second largest telecom market in the world, which is having high potential for expanding banking services using mobile.

Sunitha Sharma studies in Indian place names (2016), the motivation behind this study is to assess consumer fulfilment with banking services gave by SBI. Banks play a significant job in helping a country achieve its socio-economic goals economically. The role banks is significant especially in developing countries like India. The satisfaction of the consumers towards the quality of banking services is reliant. Consumer behavior is significant as they are the ones who will drive the growth of the sector. The satisfaction of the consumers is innate when it comes to the services of banking.

S Jabeen, M Kavitha, pallavaram: A study on mobile banking and customer loyalty (2016), Mobile banking and internet banking technology was the best example of advanced technology of service sectors and it provides lot of benefits to customers as well as bankers. As per the technology changes the banks are changed their traditional way of transactions into modern transactions. The customers are making transaction at any time at anywhere for their convenient using mobile banking app. Because of this mobile banking, the banking sector is getting a tremendous growth across the globe including India. To satisfy the customers need customer banks are taking steps to know about their expectations and they should know where they are now. Then only the banks satisfy their customers and they have to earn good equity in future. The advanced technology like mobile banking and internet banking helps to attract the customers and facilitates the banking services in their hands.

S Kanimozhi, S Subathradevi: Mobile banking in India-issues & challenges, international journal of research and analytical reviews (2017), technology plays an important role in banking sector. Banking is one of the largest financial institutions constantly explores the opportunity of technology enabled services to provide better customer experience and convenience. Mobile phone is a common technology device that became part of every individual in the information era. Mobile Banking is an emerging alternate channel for providing banking services. India is the second largest telecom market in the world, which is having high potential for expanding banking services using Mobile. However, mobile banking has not become the choice of millions of people. The main objective of this study is

to identify the mindset and analyses the security issues in Mobile banking among the banking customers in India.

Sindhu Singh and RK Srivastava: Predicting the intention to use mobile banking in India, International journal of bank marketing (2016), the purpose of this study is to identify factors influencing the adoption of mobile banking in India. In this study, a model is developed and proposed to explain customer's intention to use mobile banking. The model comprises six constructs, namely, perceived ease of use, computer self-efficacy, social influence, perceived financial cost, security and trust. The proposed theoretical model result obtained will help both academic researchers and practitioners explain, understand, and elucidate the status of mobile banking in India, as well as helping them formulate strategies to expedite the use of mobile banking. The adoption of mobile banking in India is in a nascent stage compared with developed countries such as USA, UK etc.

R Gopi and C Selvan yam: Women customer awareness on SBI mobile banking services (2016), SBI offers to their customer's mobile banking services through wireless application protocol, short messaging service and unstructured supplementary service data. It adopts various marketing strategies to make reach the services to the end user. The mobile phone user feels comfortable and flexible to perform online payment transactions through a mobile device. This study has considered that trust is a factor that affects user's satisfaction directly. User's satisfaction positively influences the actual usage of mobile wallets

P Sarika, S Vasantha: Review on influence of trust on mobile wallet adoption and its effect on user's satisfaction, international journal of management technology and engineering (2016), in the current scenario, mobile wallets are playing an important role in today's life. The mobile phone users are adopting new technologies for their benefits. The mobile phone user feels comfortable and flexible to perform online payment transactions through a mobile device. Area of residence, Age, Marital status, educational qualification, occupation, Nature of family have an influence on their level of awareness.

S Kanimozhi, S Subathradevi: Mobile banking in India-issues & challenges, international journal of research and analytical reviews (2016), technology plays an important role in banking sector. Banking is one of the largest financial institutions constantly explores the opportunity of technology enabled services to provide better customer experience and convenience. Mobile phone is a common technology device that became part of every individual in the information era. Mobile Banking is an emerging alternate channel for providing banking services. India is the second largest telecom market in the world, which is having high potential for expanding banking services using Mobile. However, mobile banking has not become the choice of millions of people. The main objective of this study is to identify the mindset and analyses the security issues in Mobile banking among the banking customers in India.

A.T. Mohammed, (2015)¹, in his research article entitled on E-Service quality strategy: Achieving customer satisfaction in online', has emphasized that online banking requires formulating a strategy of building of framework for web-based e-service quality model in internet banking services. Online banking for the customer satisfaction which can lead to build and measure an innovative e-services model that is applicable to evaluate the web-based internet banking services quality. The researcher said the services quality determines the customer satisfaction of online banking. Researcher also studied the gap model in service marketing, theory of gap model, magnitude and direction of each gap, application of the gap model, cronrons 1984 model, evaluated performance of normalized quality model, technology acceptance model and existing technology service quality model. The researcher measures e-service quality and evaluated service information gap service standard gap service performance and service communication gap

Akinyosoye, (2015), in his research article entitled on 'Customer Preference for E-Banking services: A Case study of Selected Banks in Sierra Leone', researcher his found that online banking has a lot of benefits which added to customers satisfaction in terms of better quality of service offering and at the same time enable the banks gain more the success of e-banking service and thus constitute major concern to financial institutions and customers. Researchers selected 360 respondents and used four-point Likert scale method for purpose of measurement of customer's satisfaction. He finally concluded that many people are increasingly using this service. E-banking has become more important phenomenon in the

banking industry with continuous progress in information technology. Finally, e-banking experiencing transformation from cost-based system to a paperless system, that is more convenient and reliable.

Al-Zubi (2015), in his research paper entitled on 'E-banking functionality and outcomes of customers satisfaction: An empirical Investigation', stated that the adoption of e-banking had a positive effect on customer satisfaction, loyalty and positive WOM (Word of Mouth). The study was aimed to reveal the adoption of ebanking factors in the Jordain commercial banks, to determine the factors which constitute e-banking functionality in the Jordian Commercial banks and to examine the effect of customer satisfaction. The researcher gathered the 185 questionnaires, yielding a response of 179 respondents. Researcher formulated various hypotheses pertaining to accessibility, convenience, security, privacy, content, design, speed, fees and charge have positive influence on customer satisfaction. Apart from this security, privacy and content appeal have the greatest impact on customers satisfaction

Ankit (2015)⁴, in his research article entitled on 'Factors Influencing Online Banking Customer Satisfaction and Their Importance in Improving overall Retention Levels: An Indian Banking Perspective' focused on investigation of the 10 major factors that influence online customers satisfaction with the overall service quality of their banks. Today more and more Indian banks are trying to differentiate themselves in a fiercely competitive Industry. The objectives of the paper are to investigate the factors that influence the level of satisfaction of online customer (i.e. customer using online or internet banking services) of selected retain banks and assessment of relative significant of those factors on overall satisfaction of these online banking customers. Researcher selected 250 sample sizes and used the primary source like questionnaire and interview. His finding shows that a majority of the sample customers were in general, satisfied with the overall service levels of their banks. Finally he has concluded that core services, problem resolution, cost saved, convenience risk , privacy concerns were the major factors that strongly affect the overall satisfaction of online customers.

Bello et.al (2012) ⁵ in his research article entitled on 'Impact of E-banking on Customer Satisfaction in Nigeria' examined and assessed the impact of ebanking services on customer satisfaction. He has studied three banks in Nigeria He draw a sample of 180

people (60 in each bank) that maintain current account with these banks. He analyzed the data using descriptive statistics and Chi-square. He found that many banks customers in Nigeria are fully aware of the positive developments in information technology and telecommunication. Customers perception of and reaction to their developments are issues of concern to both Government and Banking Industry. He concludes that electronic banking has become one necessary survival weapon and is fundamentally changing the banking industry worldwide. Banks have to upgrade and constantly think of new innovative customized products and services to remain competitive. Government should provide adequate regulatory framework that will ensure customer protection and security of transaction. That way bank customer's confidence in electronic banking would be secured.

Cai.et.al (2012)⁶, in their research article entitled on 'The key Determinants of Internet Banking Service Quality: A content analysis' the researchers focus on the issue associated with internet banking service quality. The researcher analyzed 17 dimensions of internet banking service quality. Which can be classified into three broad categories first is customer's service quality second is banking service product quality and third is online system quality. Customer's service quality includes responsiveness, competitiveness, creditability, access, communication, understanding, collaboration, continuous improvement. In banking service product fAHR- BAI'ASA'-. : . SHIViWi n 11 includes content, accuracy, easy to use, timeliness, authentic, security. In the third-dimension online system quality involves product verity and driver features. The researcher said that high level of customer service quality can exert a positive influence on customer satisfaction. Online service quality based on series of focus group interview sessions, tangibility, reliability, responsiveness, competence, communication, creditability, security, access and understanding the customer. The researchers found out customer service quality identified in reliability, responsiveness, competence, access, communication, creditability, understanding, collaboration and continuous improvement. Most frequently sources of satisfaction are responsiveness, ease of use, access and competence. The researcher finally concluded the quality initiatives should be begin with depending on customers' needs and preferences and their related quality dimensions. The researchers also identified the customer service quality, online system quality and banking service product quality very are the important aspects to improving customer satisfaction of online banking

Cheng.et.al (2011)⁷, in their research entitled on 'An analysis of customer Switching Internet Banks in Hong Kong' examined that the main direct effects of customer satisfaction loyalty and switching costs on split internet bank behavior. The model also examines the moderating role of socio- economic characteristics on the relationship between customer satisfaction, loyalty and switching costs- split of internet bank behavior. The researcher also examined their relationship between different socio-economic characteristics. Researcher collected primary data by using questionnaire on internet survey on screen of www.my3g.com and respondents could participate in this survey via the internet. In all 557 respondents given response. However, only but 271 respondents gave proper response. Researcher tested his hypothesis with t-test. Final result of this research provided substantial support for the proposed research model. Split internet banking behaviors is widespread and is heavily influenced by such factors as risk reduction, relative advantage of selected internet banks, prestige needs for credit and special circumstances.

Gad.et.al (2011) , in research article entitled on 'Customer Satisfaction with Online Banking: A case Study on HSBC Egypt' examined the five online service quality dimensions reliability, efficiency, responsiveness, fulfillment and privacy. In that 1 fulfillment and reliability, 2 website design including navigation information search order processing, appropriate personalization, 3 customer service 12 and security / privacy these dimensions studied by the researchers. The main objective of the study is to measure the customer satisfaction concerning HSBC online banking service quality among five dimensions and to measure the impact of demographic variables on customer satisfactions concerning HSBC online banking service quality. The researchers used the survey method in which they analyzed response of 109 respondents. The survey includes two sections one is demographic section and second one is satisfaction scale concerning the five online service quality dimensions. The researchers found that the HSBC customers are more satisfied with online banking services and privacy of their HSBC online banking experiences. Out of the five dimensions responsiveness, reliability and efficiency of the HSBC bank are prominent in ascending order. The researcher concluded that in respect of privacy, fulfillment and efficiency dimensions the customers are highly satisfied with the online banking services provided by the HSBC bank during the study period.

Hamadi (2010)⁹, in his research article entitled on 'The impact of quality of Online Banking on Customer Commitment' researcher demonstrate the existence of a causal relationship between perceived quality, satisfaction and commitment in the context of online banking. Researcher studied electronic quality, commitment, satisfaction. The researcher used convenience sampling method and selected 203 sample. Researcher also measuring the perceived quality of internet banking has been developed for this research. In this articles results are the consumers satisfied with internet banking in the future and to visit there banks websites first for necessary banking services. Researcher analysed data with standardized regression coefficient of SEM model of the perceived quality of internet banking.

Hazlina Abdul Kadir.et.al (2010)¹⁰, in their research article entitled on 'Impact of Services Quality on Customer Satisfaction: Study of online banking and ATM services in Malaysia' identified the effects of services offered by Malaysian bank through online media and ATM's on customer satisfaction. At first online banking services demanded some facilities such as computer and software to offer their services. This study include the 500 sample of student in different Malaysian Universities (All have Bank Account) and use the Two-Way ANOVA for the purpose of analyzing collected data. SERVQUAL model found unable to respond customer need.

Janaki (2010)¹¹, in her research article entitled on 'E-banking Challenges and Responses in Durai, The Changing Era of E-banking' she found that clear and 13 widely disseminated strategy that is driven from the top and takes into account the effects of e-banking, together with an effective process for measuring performance against it. She suggested undertaking market research, adopting systems with adequate capacity and scalability, undertaking proportional advertising campaigns and insuring that they have adequate staff coverage and a suitable business continuity plan

Kumbhar (2010) in his research article entitled on 'Factors affecting on customer Satisfaction in E-banking: a case study of Public and Private Sector Banks' examined and found that demographics of the customers are of the most important factors which is influencing internet banking services. There is significant difference in the customer's perception in internet banking services provided by the public and private sector banks. In this research paper main objective is to observe major users group of internet banking services, service quality and their satisfaction between customer's demographics and their

satisfaction in internet banking. He is using Likert scale method of analyzing observations. His overall results show that lightly educated, a person who are employees, businessmen and belongs to higher income group and younger group are using this service. However, remaining customers are not using these services. The private sector banks are providing better service quality of internet banking than service provided by the public sector banks

CHAPTER – 3

3.1 METHODOLOGY

Research methodology simply refers to the practical “how” of any given piece of research. It’s about how a researcher systematically designs a study to ensure valid and reliable results that address the research aims and objectives.

3.2 RESEARCH DESIGN

The man of science should decide the approach of choosing a sample or what's popularly referred to as sample style. Samples may be either chance samples or non-probability samples. In this study, we used non-probability samples.

3.3 SOURCES OF DATA COLLECTION

The data required for the study is collected from both primary data and secondary data.

PRIMARY DATA

Questionnaire is main tool for collecting primary data.

SECONDARY DATA

The background of the present study was collected from various sources which include Books, journals, website and other related research work.

SAMPLE SIZE

A sample size of 50 respondents has been taken for the study by applying convenience sampling techniques.

SAMPLING METHOD

The approach of choosing a sample or what's popularly referred to as sample style. Samples may be either chance samples or nonprobability samples. In this study, we used non-probability samples.

PERIOD OF STUDY: September 2023 to November 2023

TOOLS USED FOR THE STUDY: The SPSS tool used here is chi square analysis and correlation analysis.

HYPOTHESIS OF STUDY:

H0: There is no significance difference between factors influencing towards customer satisfaction on usage of e-banking service

H1: There is significance difference between factors influencing towards customer satisfaction on usage of e-banking service

CHAPTER 4

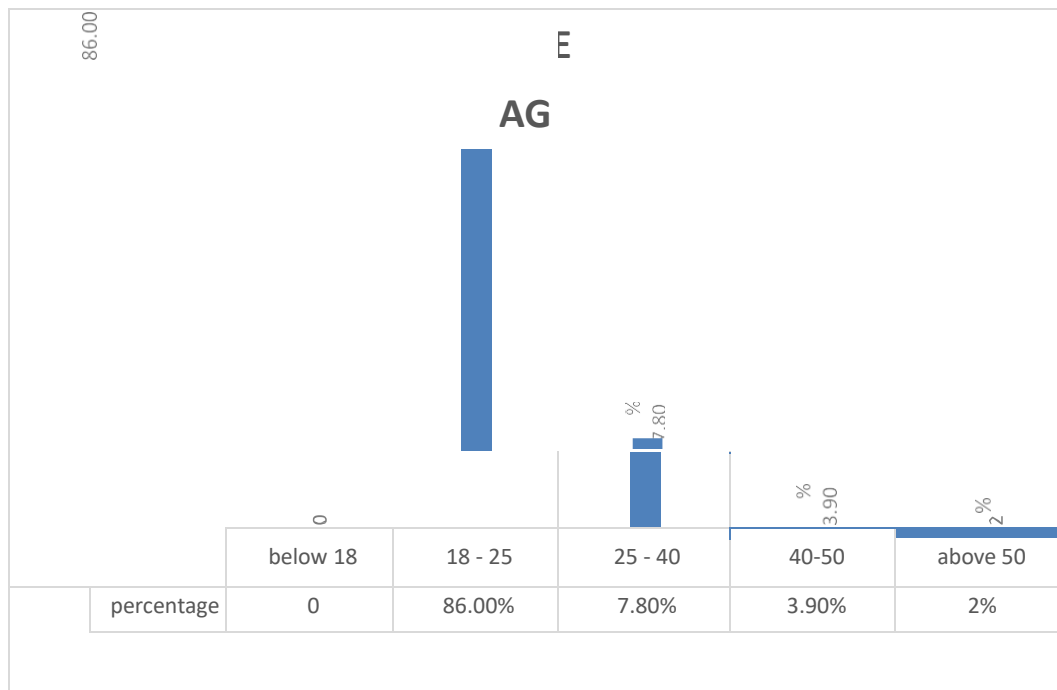
DATA ANALYSIS AND INTERPRETATION

The following consist of the data analysis and interpretation of my questionnaire.

4.1 Percentage analysis

Age	No. of. Respondent	Percentage
Below 18	0	0
18-25	44	86.3%
25-40	4	7.8%
40-50	2	3.9%
Above 50	1	2%

Chart No.4.1



Interpretation

From the above table, it is interpreted that 86.3 % of respondents are of age group 18-25, 7.8% of them belong to age group 25-40, 3.9% of them belong to the age group 45-50 and 2% belong to the group above 50

Inference

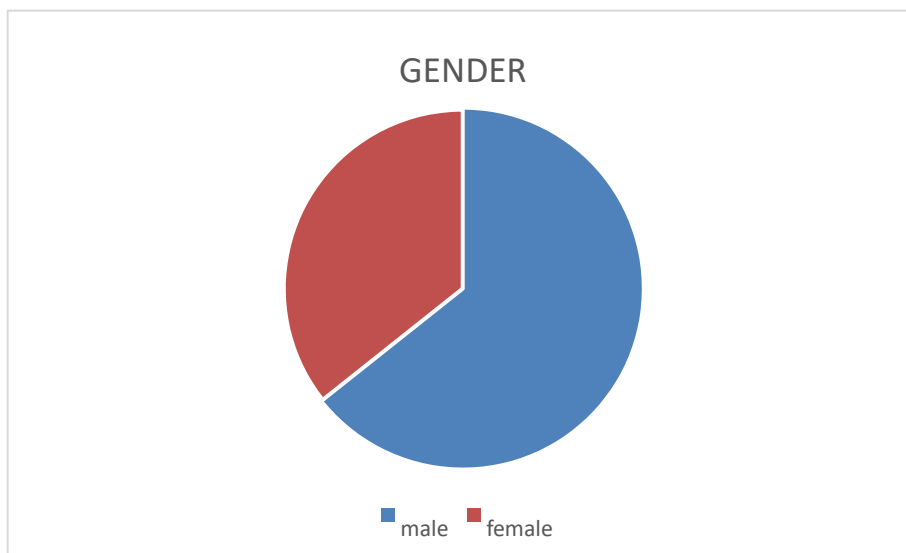
Majority (56.4%) of the respondents of my questionnaire belong to the age group 20- 30

Table No.4.2

Gender wise classification of respondents

GENDER	NO.OF. RESPOND	PERCENTAGE
MALE	32	67.2%
FEMALE	19	37.3%

CHART NO.4.2



INTERPRETATION

From the above table, it is interpreted that 67.2% of respondents are of male category and 37.3% of them belong to female category.

Inference

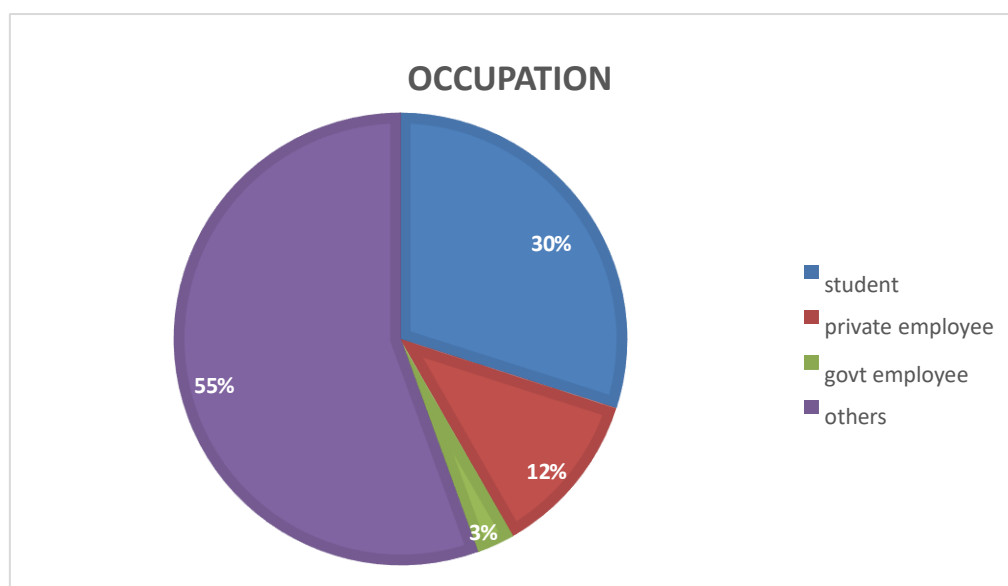
Majority (62.7%) of the respondents of my questionnaire are male.

Table No.4.3

Occupation of the respondent

OCCUPATION	NO.OF. RESPONDENTS	PERCENTAGE
STUDENTS	33	64.7%
PRIVATE EMPOLYEE	13	25.5%
GOVERNMENT EMPOLYEE	3	5.9%
OTHERS	2	3.9

Chart No.4.3



Interpretation.

From the above table, it can be interpreted that out of the option given 64.7% of respondents are Students, 25.5% of the respondents are private employed, 5.9% of respondents are Government employee, and 3.9% of the respondents are others.

Inference

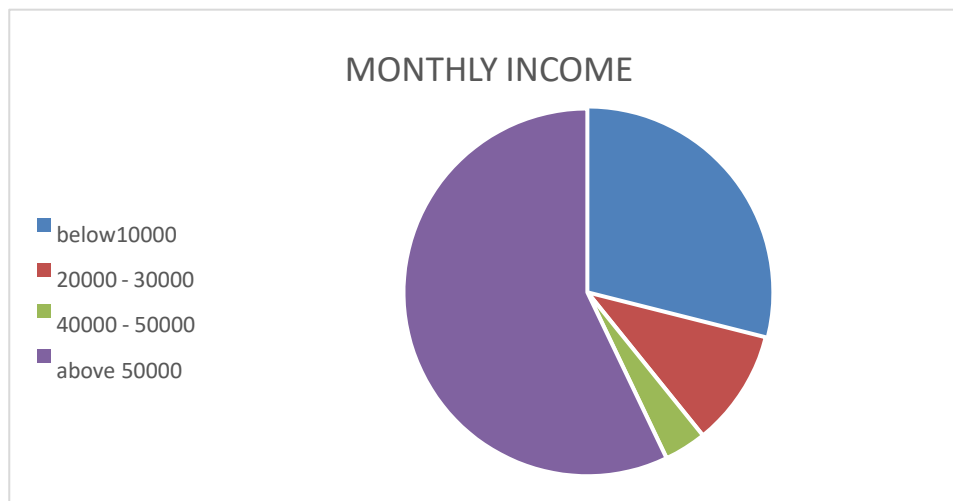
Majority (64.7%) of the respondents are students.

Table No.4.4

Question based respondents

OPTION	NO.OF. RESPONDENTS	PERCENTAGE
below 10,000	31	60.8%
20,000-30,000	11	21.6%
40,000-50,000	4	7.8%
Above 50000	5	9.8%

Chart No.4.4



Interpretation.

From the above table, it can be interpreted that out of the option given 60.8% of respondents are earning below 10000rs monthly, 21.6% of the respondents earn 20000- 30000, 7.8% of respondents are earn 40000-50000, and 9.8% of the respondents are above 50000.

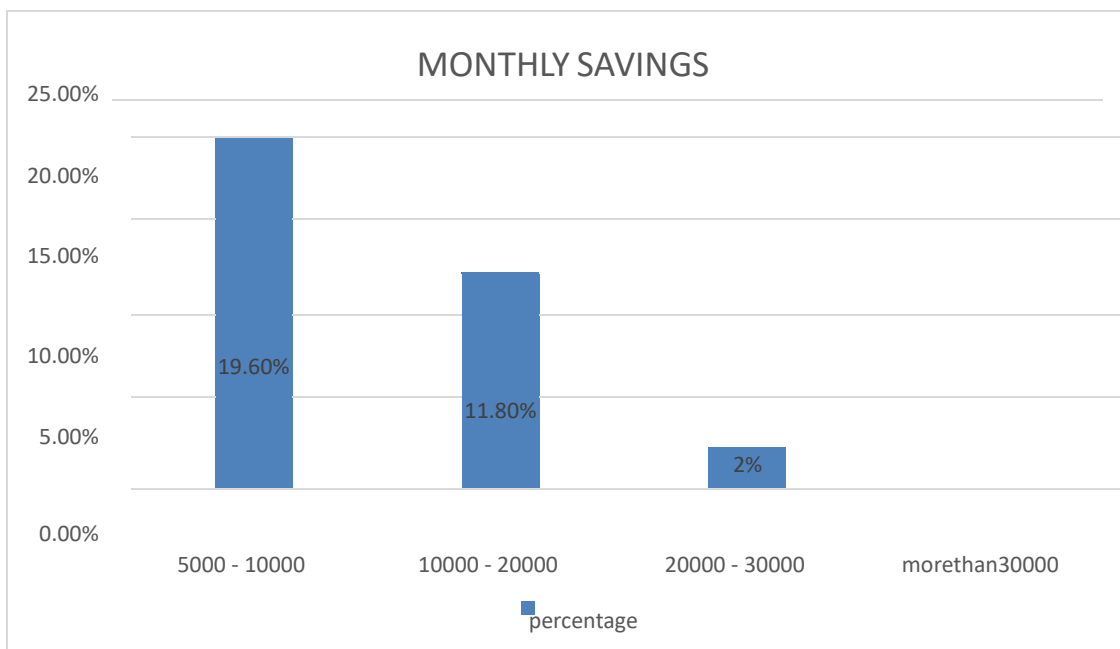
Inference:

majority (60.8%) of the respondents monthly income below 10000.

Table 4.5

Monthly savings

OPTION	RESPONDENT	PERCENTAGE
Less than rs.5000	34	66.7%
Rs.5000-10000	10	19.6%
Rs.10000-20000	6	11.8%
Rs.20000-30000	1	2%
More than rs.30000	0	0



Interpretation.

From the above table, it can be interpreted that out of the option given 66.7% of respondents are saving less than rs,5000 monthly, 19.6% of the respondents saving rs.5000-10000, 11.8% of respondents are saving rs.10000-20000, and 2% of the respondents are saving rs.20000-30000.

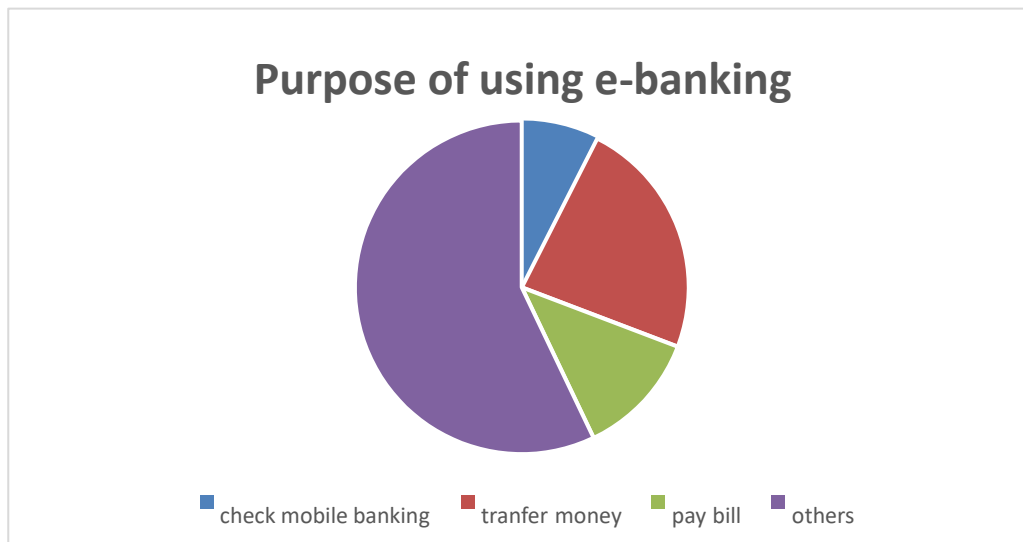
Inference

Majority (66.7%) of the respondents are saving less than rs.5000 monthly

Table No.4.6

Purpose of using e-banking

OPTION	RESPONDENT	PERCENTAGE
Check mobile balance	8	15.7%
Transfer money	25	49%
Pay bill	13	25.5%
others	5	9.8%



Interpretation.

From the above table, it can be interpreted that out of the option given 15.7% of respondents are using it for checking mobile balance, 49% of the respondents using for transfer money, 25.5% of respondents are using for pay bill, and 9.8% of the respondents are using for other reasons.

Inference

Majority (49%) of the respondents are using it for transfer money.

Table No.4.7

Essential for a user-friendly mobile banking app

OPTION	RESPONDENT	PERCENTAGE
Intuitive navigation	5	9.8%
Quick transaction process	32	62.7%
Personalized notification	10	19.6%
Bio metric login	4	7.8%



Interpretation.

From the above table, it can be interpreted that out of the option given 9.8% of respondents are using it for intuitive navigation, 62.7% of the respondents using for quick transaction, 19.6% of respondents are using for personalized notification, and 7.8% of the respondents are using for bio metric login.

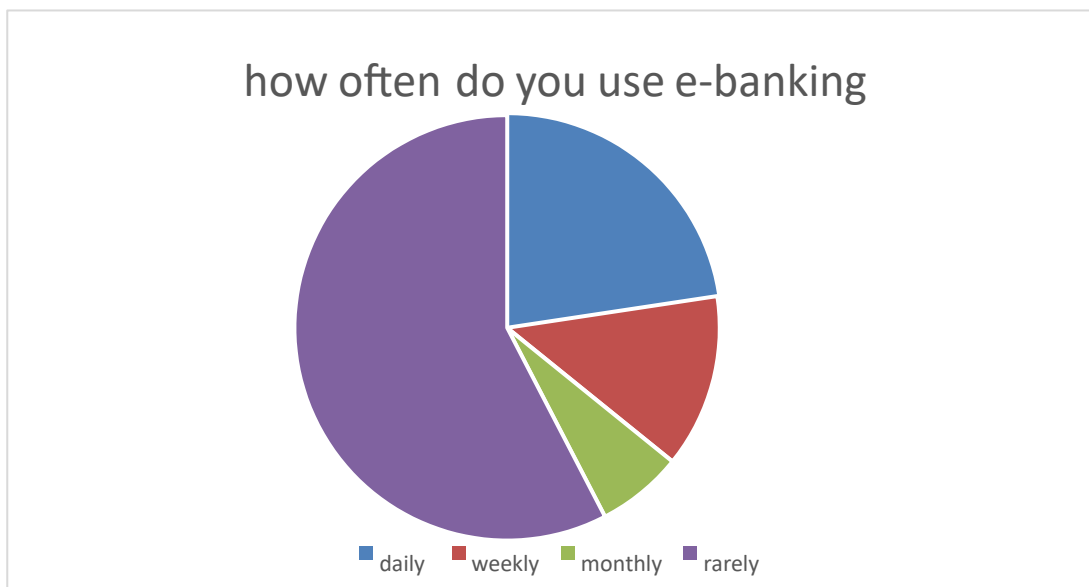
Inference

Majority (62.7%) of the respondents are using it for quick transaction process.

Table No.4.8

Frequency of using e-banking

OPTION	RESPONDENT	PERCENTAGE
Daily	24	47.1%
Weekly	14	27.5%
Monthly	7	13.7%
rarely	5	11.8%



Interpretation.

From the above table, it can be interpreted that out of the option given 47.1% of respondents are using it daily, 27.5% of the respondents using weekly, 13.7% of respondents are using for monthly, and 11.8% of the respondents are using rarely.

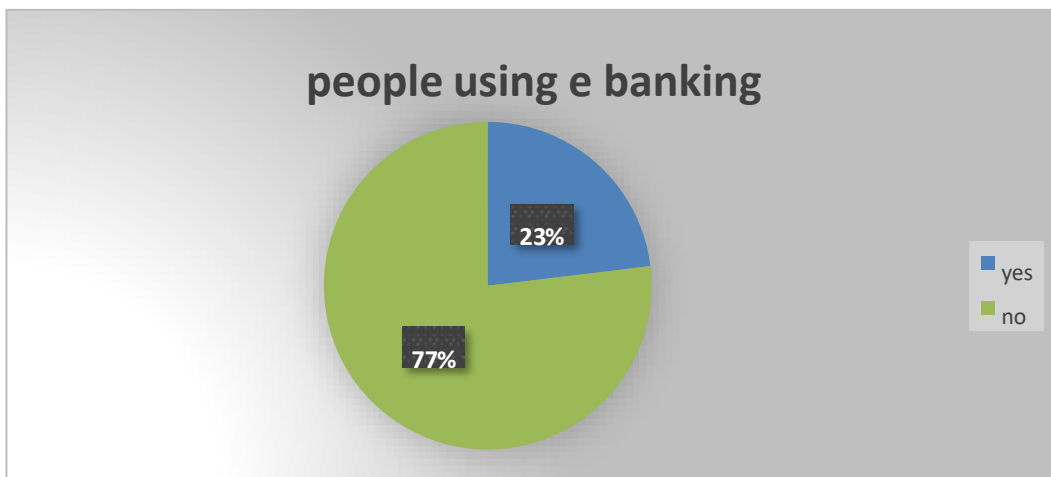
Inference

Majority (47.1%) of the respondents are using it daily.

Table No.4.9

No. of. people using e-banking

OPTION	RESPONDENT	PERCENTAGE
Yes	49	96.1%
no	1	3.9%



Interpretation.

From the above table, it can be interpreted that out of the option given 96.1% of respondents are using e-banking, and 3.9% of the respondents are not using e-banking

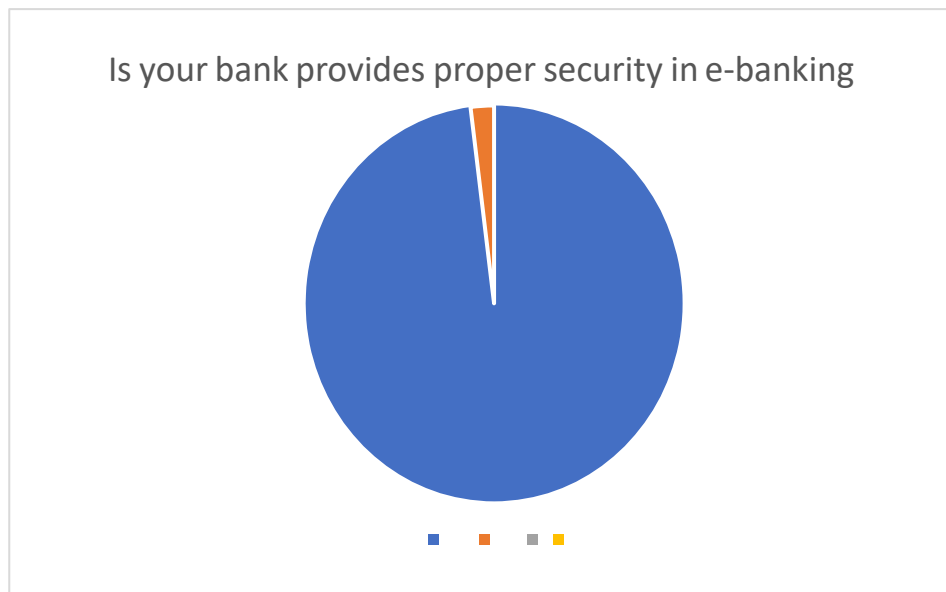
Inference

Majority (96.1%) of the respondents are agreed that they are using e-banking service

Table No.4.10

Banking security system

OPTION	RESPONDENT	PERCENTAGE
Yes	49	98%
no	1	2%



Interpretation.

From the above table, it can be interpreted that out of the option given 98% of respondents are agreed that bank provide proper security system, and 2% of the respondents are not agreed that bank does not provide proper security system.

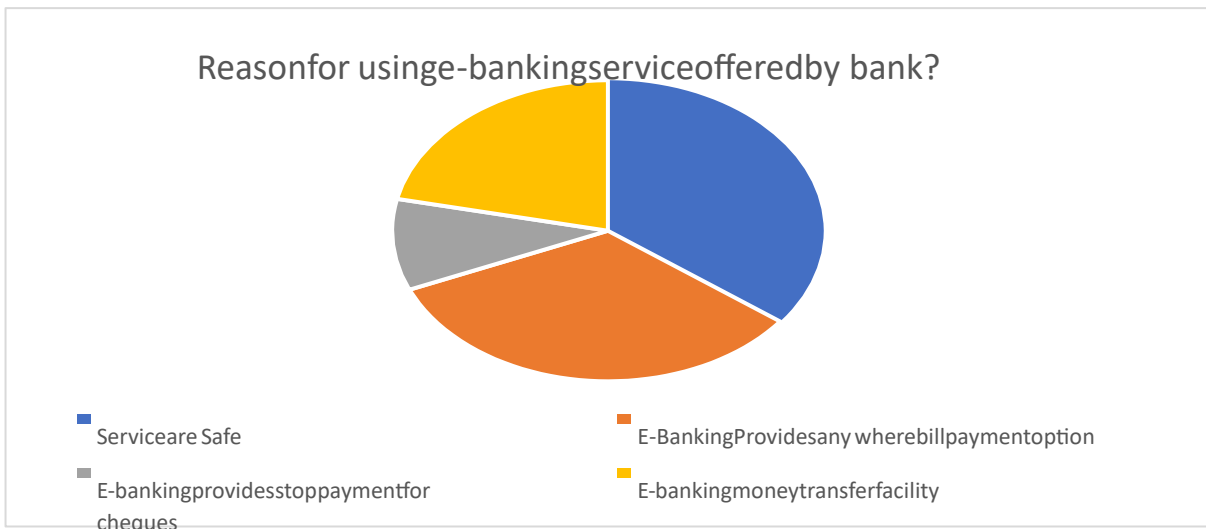
Inference

Majority (98%) of the respondents are agreed that bank provide proper security system.

Table No.4.11

Reason for using the service

OPTION	RESPONDENT	PERCENTAGE
Safe service	18	35.3%
Anywhere payment option	17	33.3%
Stop payment for cheques	5	9.8%
Money transfer facility	10	21.6%



Interpretation.

From the above table, it can be interpreted that out of the option given 35.3% of respondents are considering it as safe service , 33.3% of the respondents considering it as anywhere payment option, 9.8% of respondents are considered it as stop payment for cheques, and 10% of the respondents are considered it as easy money

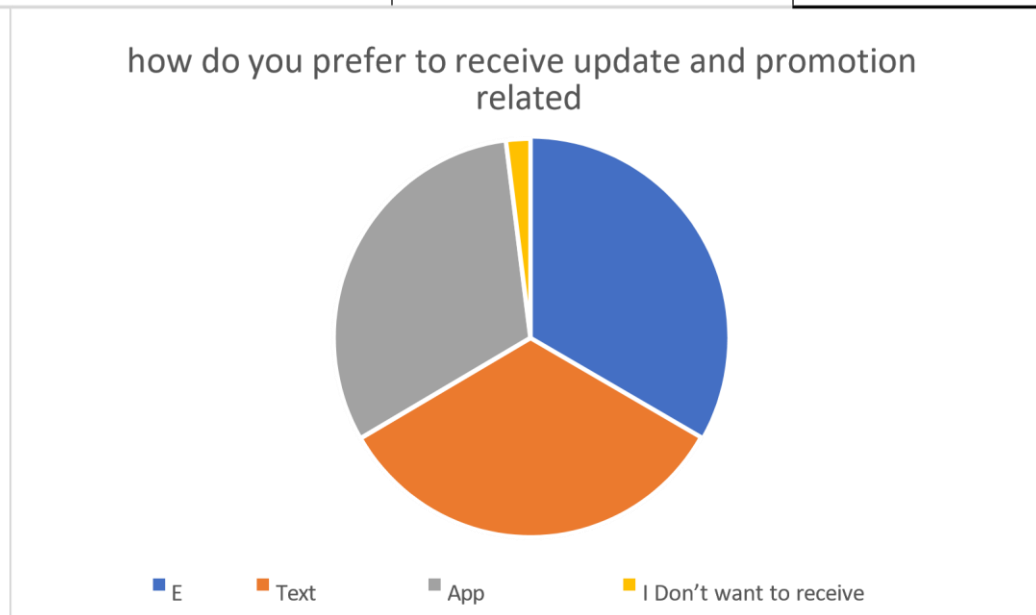
Inference

Majority (98%) of the respondents are considered e-banking as safe service option

Table No.4.12

Choice of receiving updates and other related information in e-banking.

OPTION	RESPONDENT	PERCENTAGE
e-mail	17	33.3%
Text message	17	33.3%
App notification	15	31.4%
Not prefer to receive	1	2%



Interpretation.

From the above table, it can be interpreted that out of the option given 33.3% of respondents are like to receive updated through e-mail, 33.3% of the respondents are like to receive updated through text message, 31.4% of respondents are like to receive updated through app notification and 2% of the respondents are not prefer to receive updated.

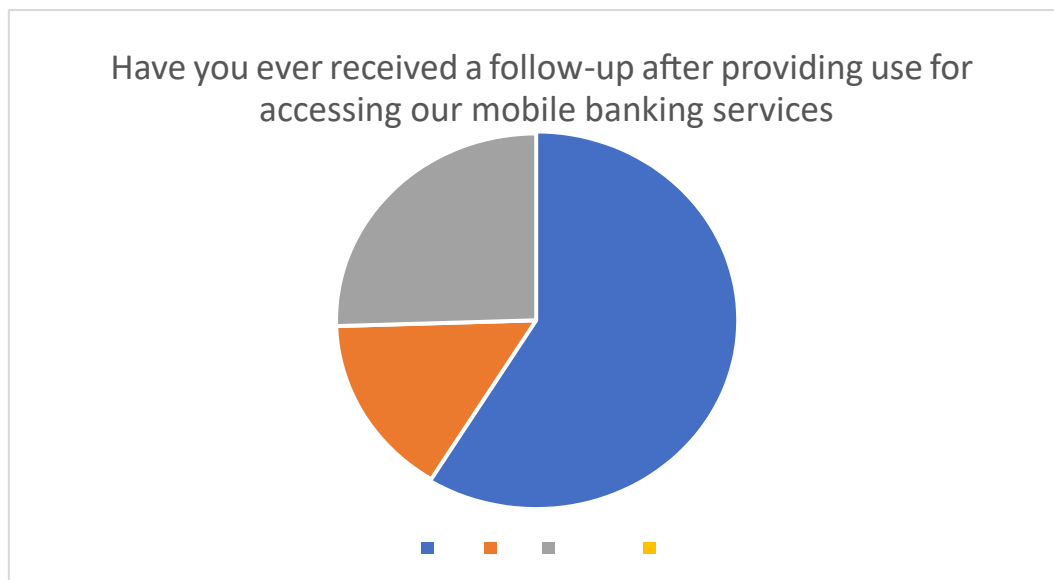
Inference

Majority (33.3%) of the respondents are willing to receive notification through e-mail and text message.

No.4.13

Receiving follow-up after accessing to e-banking.

OPTION	RESPONDENT	PERCENTAGE
Yes	30	58.8%
No	8	15.7%
maybe	12	25.5%



Interpretation.

From the above table, it can be interpreted that out of the option given 58.8% of respondents are receiving follow up after accessing to e-banking, 15.7% of the respondents are not receiving follow up after accessing to e-banking, and 25.5% of the respondents are likely receiving follow up after accessing to e-banking.

Inference

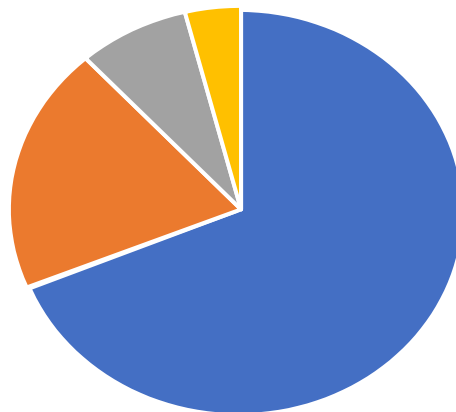
Majority (58.8%) of the respondents are receiving follow up after accessing to e- banking service.

Table No.4.14

Device using to access the e-banking option

OPTION	RESPONDENT	PERCENTAGE
Smartphone (android)	35	68.8%
Smartphone (iOS)	10	19.6%
tablet(android)	4	7.8%
tablet(iOS)	1	3.9%
others	0	0

which type of device do you primarily use for accessing the mobile banking service



■ Smart Phone (Android) ■ Smart Phone (iOS) ■ Tablet (Android) ■ Tablet (iOS) ■ Others

Interpretation.

From the above table, it can be interpreted that out of the option given 68.8% of respondents are using smartphone android version, 19.6% of the respondents are using smartphone IOS version, 7.8% of the respondents are using tablet android version, and 3.9% of the respondents are using tablet IOS version.

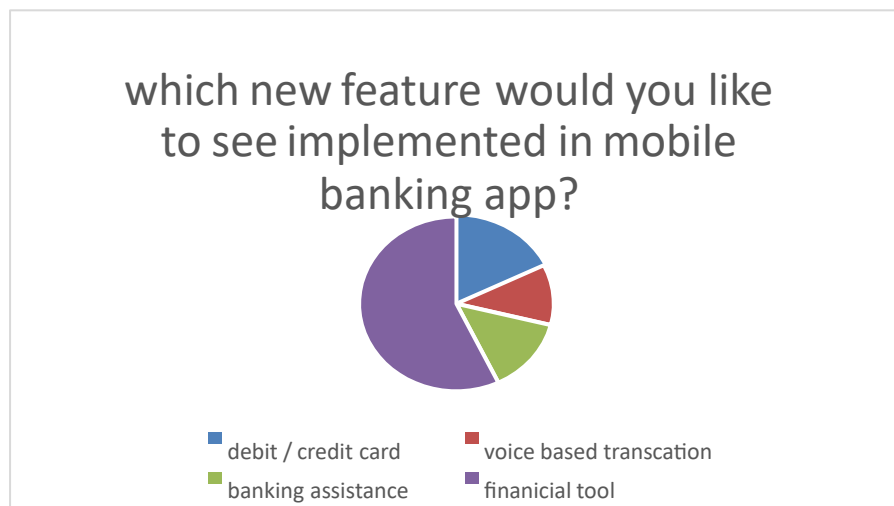
Inference

Majority (68.8%) of respondents are using smartphone android version to access to e-banking service.

Table No.4.15

Features needed to be implemented

OPTION	RESPONDENT	PERCENTAGE
Virtual debit/credit card creation	19	37.3%
Voice based transaction	12	23.5%
Banking assistance	15	29.4%
Financial planning tool	4	9.8%



Interpretation.

From the above table, it can be interpreted that out of the option given 37.3% of respondents required virtual debit/credit card creation, 23.5% of the respondents need voice-based transaction, 29.4% of the respondents needed banking assistance and 9.8% of the respondents need financial planning tool feature

Inference

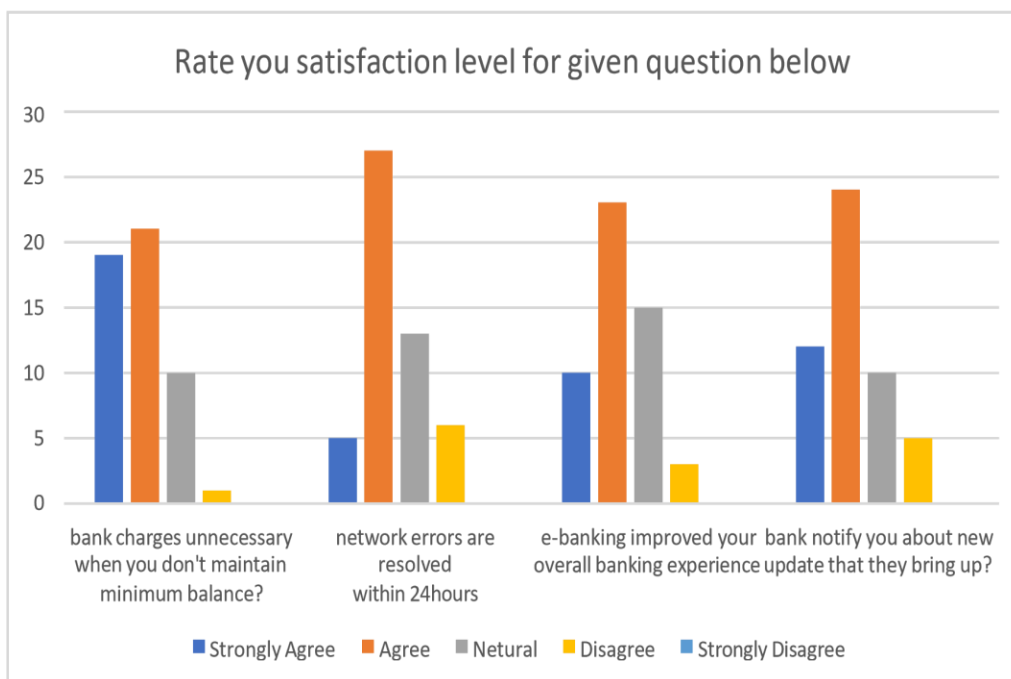
Majority (37.3%) of respondent required virtual debit/credit card creation feature in e-banking service.

Table No.4.16

Satisfaction level for various point given below

- 1. Bank charges unnecessary for not maintaining minimum balance.**
- 2. Network errors are not resolved within 24hr.**
- 3. E-banking improved your overall banking experience.**
- 4. Bank notify about new updates.**

OPTION	RESPONDENT	PERCENTAGE
Strongly agree	11	22%
Agree	24	48%
Neutral	12	24%
Disagree	3	6%
Strongly disagree	0	0



Interpretation.

From the above table, it can be interpreted that out of the option given 22% of respondents strongly agreed to above asked opinion, 48% of the respondents agreed to above asked opinion, 24% of the respondents neutral to above asked opinion and 6% of the respondents disagreed to above asked opinion

Inference

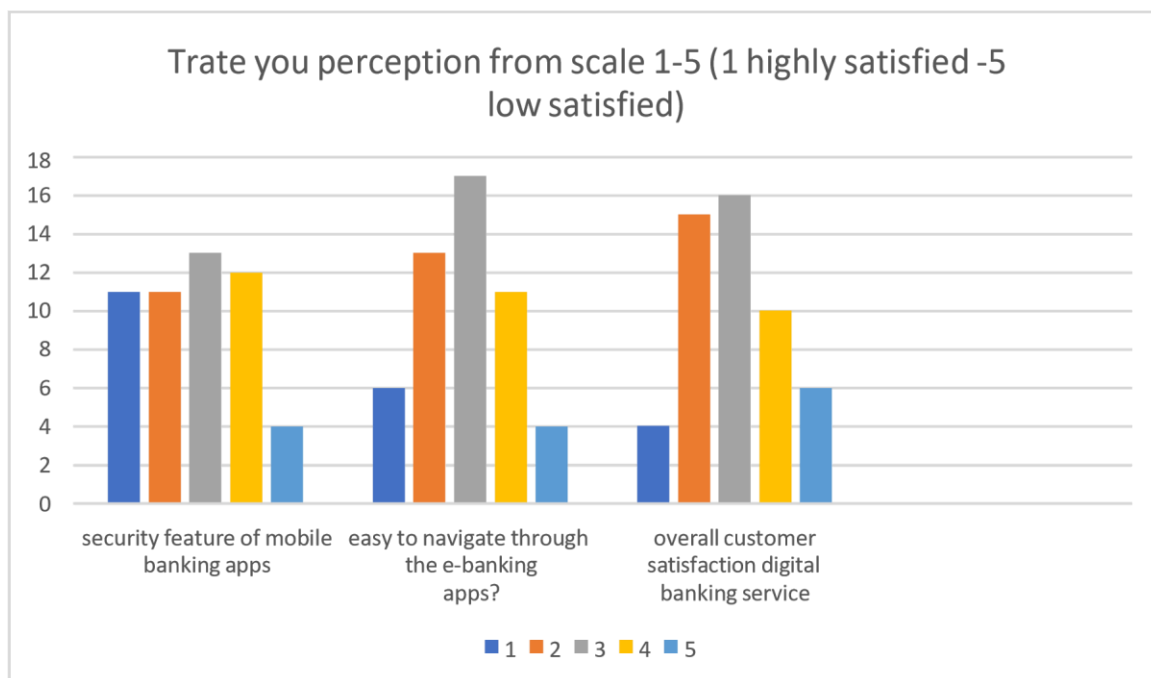
Majority (48%) of the respondents agreed to above asked opinion.

Table No.4.17

Satisfaction level for various point given below

- 1. Security features of mobile banking app**
- 2. Easy to navigate through the e-banking app**
- 3. Over all customer satisfaction digital banking service .**

OPTION	RESPONDENT	PERCENTAGE
Highly satisfied	7	14%
Satisfied	13	26%
Neutral	15	30%
Not satisfied	11	22%
Highly not satisfied	4	8%



Interpretation.

From the above table, it can be interpreted that out of the option given 14% of respondents highly satisfied to above asked opinion, 26% of the respondents

are satisfied to above asked opinion, 30% of the respondents neutral to above asked opinion ,22% of the respondents not satisfied to above asked opinion and 8% of respondent are highly not satisfied to asked opinion.

Inference

Majority (30%) of the respondents are neutral to above asked opinio

Table No.4.18 CORRELATION

			user- friendly		User e- banking service	
		Pearson Correlation		1		.889
User friendly		Sig. (2-tailed)				.000
		N		51		51
		Pearson Correlation		.889		1
User e-banking services		Sig. (2-tailed)		.000		
		N		51		51

Correlation is significant at the 0.01 level (2-tailed)

Interpretation

The p value is .889 which is greater than the significant value of (0.05) so H₀ is accepted.

Inference

There is no significant between user friendly and user banking services

4.19 CHI SQUARE

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
occupation * monthly income	51	100.0%	0	0.0%	51	100.0%

		monthly income		
		20000 - 30000	20001 - 30000	20002 - 30000
Govt- employee		0	0	0
		0	0	0
occupatio other		0	0	1
n pvt				
employee				
student		1	1	0
Total		1	1	1

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	153.000 ^a	150	.417
Likelihood Ratio	95.981	150	1.000
N of Valid Cases	51		

204 cells (100.0%) have expected count less than 5. The minimum expected count is .04.

Interpretation

The p value is .889 which is greater than the significant value of (0.05) so H0 is accepted.

Inference

There is no significant between occupation and monthly income

CHAPTER 5

FINDINGS, SUGGESTIONS, CONCLUSION

5.1 FINDINGS

- 1) Majority of the respondents of my questionnaire belong to the age group 20-30.
- 2) Majority of the respondents of my questionnaire are female.
- 3) Majority of the respondents are students.
- 4) Majority of the respondents of my questionnaire annual income level less than Rs1 lakh.
- 5) Majority of the respondents are above 5 years have account in bank.
- 6) Majority of the respondents are savings account in bank.
- 7) Majority of the respondents are using mobile banking service.
- 8) Majority of the respondents says yes for they are aware of internet banking.
- 9) Majority of the respondents are other reasons for not using internet banking facility.
- 10) Majority of overall opinion about internet Banking is good.
- 11) Majority of the respondents are time for satisfied the internet banking service.
- 12) Majority of the respondents are satisfied with the E-banking service

5.2 LIMITATION OF THE STUDY

Every research is carry out under some limit and this research is not an exemption.

Limitation of the study are summarized

as follows,

The sample size of only 100 respondents was taken from the large population.

The inferences apply only to the respondents of Coimbatore City. Many people are away from net banking on the assumption that it is more expensive than the traditional method of dealing with bank transaction

5.3 CONCLUSION

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. Based on the results, there is no significant difference between personal factors like age, profession, annual income and category of the bank chosen and the satisfaction level of the customers. Also there is no significant difference between personal factors like age, profession, annual income and category of the bank chosen and the problems of E-Banking services

5.4 SUGGESTIONS

There is lack of awareness about E-Banking usage among rural people. Banks should take necessary steps to create awareness among them about the various services of E-Banking that are available and also the advantages of using such services. Demonstration of E-Banking should be provided to the customers to promote Electronic banking.

The banks should focus on the security issues regarding the confidential credentials which are under the risk of hacking in the cyber world. The cost involved in using the Internet Banking services can be minimized in order to increase the number of users of Internet banking

THANK YOU

