

A STUDY ON CUSTOMER SATISFACTION TOWARDS INTERNET BANKING SERVICES WITH SPECIAL REFERENCE TO CHENNAI

Submitted in partial fulfillment of the requirements for the award of

Master of Business Administration

by

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SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)**

**Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE
Jeppiaar Nagar, RAJIV GANDHI SALAI, CHENNAI - 600 119**

April - 2021



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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **P. DHILEEBAN 39410047** who have done the project work entitled "**A Study on Customer Satisfaction towards Internet Banking Services with Special Reference to Chennai**" under my supervision from December 2020 to February 2021.

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Submitted for Viva voce Examination held on_____.

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DECLARATION

I, **P. DHILEEBAN 39410047** hereby declare that the Project Report entitled “**A Study on Customer Satisfaction towards Internet Banking Services with Special Reference to Chennai**” done by me under the guidance of **Ms.KAVITHA RAJAYOGAN** is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

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P. DHILEEBAN

ACKNOWLEDGEMENT

I am pleased to acknowledge my sincere thanks to Board of Management of **SATHYABAMA** for their kind encouragement in doing this project and for completing it successfully. I am grateful to them.

I convey my sincere thanks to **Dr. BHUVANESWARI G.**, Dean, School of Business Administration and **Dr. PALANI A.**, Head, School of Business Administration for providing me necessary support and details at the right time during the progressive reviews.

I would like to express my sincere and deep sense of gratitude to my Project Guide **Ms.KAVITHA RAJAYOGAN** for her valuable guidance, suggestions and constant encouragement paved way for the successful completion of my project work.

I wish to express my thanks to all Teaching and Non-teaching staff members of the School of Business Administration who were helpful in many ways for the completion of the project.

P. DHILEEBAN

ABSTRACT

Both traditional banking activities are automated by Internet banking, resulting in much faster and more efficient banking transfers, as well as improved productivity and profitability. Internet banking necessitates the abolition of paper-based transactions as well as a significant change in banking operations. The purpose of this study was to examine the relationship between the dimensions of E-Banking service quality and customer satisfaction to determine which dimension can potentially have the strongest influence on customer satisfaction. Data were gathered using a survey instrument, which was distributed among bank clients in the Lebanese banking sector. This is appropriate in order to provide specific knowledge on various aspects of Internet banking. The transactions which takes place between customer and bank. We provide a real time environment for the existing system in the bank. We deal in the method transaction in the bank can be made faster and easier that is our project an internet based computerized approach towards banking. The rapid development of E- banking service carries risk as well as benefit. Hence, I is the responsibility of the bankers to recognize, manage and to address banking institution in cautious and sensible way according to the fundamental characteristics and challenges of E – banking service.

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CHAPTER - 1

INTRODUCTION

1.1 INTRODUCTION

The banking sector is thought to be a service-oriented sector. It provides consumers with a variety of services. Customer care is at the heart of all corporate practices, and it's also critical to the banking industry's growth strategy. The foundation for economic growth is a stable, progressive, and diverse banking system. As a result, commercial banks serve as the global development's backbone. They instill the value of saving and investing in their children. They collect funds from a range of small household events and support businesses around a vast geographic region. Customer acquisition has been critical to the sustainability of national and multinational banks in the current world of cutthroat rivalry, where private and global banks are leaving no stone unturned to draw new and established banking sector consumers to their turf. In today's dynamic world, consumers' interest levels are growing, their preferences are rising as they have a broader variety of goods and services to choose from, and the idea of generation to generation banking is evolving. Customers' loyalty is now determined by the consistency of goods and the manner in which they are delivered, i.e. service. Much of this has compelled banks to have better and more outstanding customer support. New products are applied to the basket, and computerization and networking are used to speed up data processing. The latter paved the way for a slew of new distribution solutions. When value-added services become popular and commonly implemented, they no longer count as a value-added service on a relative basis, have substantive distinction.

1.2 INDUSTRY PROFILE

1.2.1 India's Banking:

Banking in India began in the first decade of the 18th century, with the establishment of The General Bank of India in 1786. The Bank of Hindustan came in second. Both of these banks have now gone out of business. The State Bank of India, which was established in Calcutta in June 1806 as "The Bank of Bengal," is India's oldest bank. Foreign banks, such as Credit Lyonnais, began operating in

Calcutta a few decades later, in the 1850s. Calcutta was the most important trading port at the time, owing primarily to British Empire trade, and banking activity flourished there. The Allahabad Bank, established in 1865, was the first fully Indian-owned bank.

The business grew in the 1900s with the establishment of banks such as Punjab National Bank in Lahore in 1895 and Bank of India in Mumbai in 1906, both of which were privately owned. Since 1935, the Reserve Bank of India has been responsible for overseeing the Indian banking system. The Reserve Bank of India was nationalized and given a new name after India's independence in 1947.

1.2.2 History from the Beginning:

There were barely any banks in India in the present sense at the end of the 18th century. The production of cotton to Lancashire from the Americas ceased after the American Civil War, creating a vacuum. At the time, several banks were founded as institutions to finance business, including speculative cotton trades.

The Indian economy was undergoing a period of economic prosperity at the turn of the twentieth century. Since India's First War of Independence, nearly five decades have passed, and the country's civil, industrial, and other infrastructure has expanded. There were only few banks run by Indians at the time, and the rest of them were owned and operated by specific societies.

The presidency banks, namely the Bank of Bombay, the Bank of Bengal, and the Bank of Madras - which later combined to create the Imperial Bank of India, and Imperial Bank of India was renamed after India's independence - governed and dominated Indian banking. There were a few trade banks as well as a few Indian joint stock banks. Many of these banks were active in numerous areas of the economy. The presidency banks were similar to central banks in that they performed much of the same roles.

They were established under the British East India Company's charters. The exchange banks, which were mainly owned by Europeans, specialized in international trade finance. The majority of Indian joint stock banks were undercapitalized and lacking the expertise and maturity to deal with presidency and exchange banks. As the economy grew, there was need for a lot of new

banks. "In finance, it seems we are behind the times," Lord Curzon had said at the time, referring to Indian banking. The Indian economy was undergoing a period of economic prosperity at the turn of the twentieth century. After India's First War of Independence, nearly five decades have passed, and socioeconomic, industrial, and other improvements have occurred. Infrastructure has improved.

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The majority of Indian joint stock banks were undercapitalized and lacking the expertise and maturity to deal with presidency and exchange banks. As the economy grew, there was need for a lot of new banks. In the light of Indian banking, Lord Curzon had noted at the time. "In terms of finance, we seem to be behind the times. We mimic an old-fashioned sailing ship, with sturdy wooden bulkheads separating us into different and awkward compartments."

Many Indians stepped forward to establish banks in these conditions, and many banks were founded at the time, some of which have survived to the present day, such as Bank of India and Corporation Bank, Indian Bank, and Banco de India.

1.2.3 The Indian Banking Sector's Structure and Evolution:

By studying the past of Indian banking, an effort has been made to grasp the essence of the banking industry. This section divides the growth of banking in India into stages and describes the distinct characteristics of each level. It briefly outlines India's turbulent banking past, which has been plagued by bank defaults. India's Banking Development In India's banking history, there are two main

phases: the early period and the historical phase. The early historical period encompasses the years leading up to independence. The first half of the historical process ends well before the present time of deregulation, and the second section consists of current deregulation-related changes.

Service:

A service is an operation or a reward given by one party to another. It's about people considering how they can support others. It's a never-ending cycle of activity dedication and happiness sale. It is a feeling that a person has while working with a business. It's just having a nice time. Since utilities are dependent on individuals, they are extremely complex and inextricably related to the so-called "service economy."

1.2.4 Customer service:

Customer care refers to the collection of acts that an organization performs while dealing with its clients. It refers to the level of assistance and courtesy extended to the organization's customers. It is anticipating and identifying the needs and desires of consumers, as well as taking steps to ensure good customer loyalty. It contains rules of conduct, manners, and courtesy actions, among other items.

In these days of fierce rivalry, commercial banks must vigorously sell their goods in order to stay afloat. In a dynamic market, product differentiation is often used as a key strategy. Since Indian banks are unable to distinguish their goods on the basis of interest rates or service fees, it appears that they must put their hopes in the improving economy.

As a result, in order to mobilize deposits and encourage consumers to use a bank's services, a bank must distinguish its customer services from those of other banks to deliver superior customer services in order to succeed in a competitive environment.

In banks, customer service involves addressing consumers' demands on schedule and in a professional way. Bankers must tailor their services to the needs of their clients, not the other way around. The disconnect between consumer preferences and bank services is the source of many customer concerns.

The products that banks sell have changed over time, especially in recent years. This product is being refined and revamped in response to consumer demands, but not quickly enough or sufficiently enough, resulting in customer frustration. Frequently, there are unusual delays in receiving/making orders, and consumers are forced to wait indefinitely without being adequately attended to at the counter. This leads to mounting frustration among customers.

The procedures laid down at the banks are lengthy and cumbersome. Even the issue of cheques book takes twenty to thirty minutes because the officer is always busy with cheques/vouchers and registers. Updating of pass book also takes a long time.

The Working Group on Customer Service, which was founded by the government in 1975 and is chaired by Mr. R.K. Talwar, has described the following reasons for customer dissatisfaction.

- 1) Delay and inaccuracy in putting through transactions;
- 2) Delay and inadequacies in correspondence;
- 3) Delayed, faulty and unhelpful decision-making;
- 4) Absence of elementary discipline;
- 5) Undue emphasis of staff on observance of rules and procedures;
- 6) Inconvenience associated with credit apprehension;
- 7) Customers being viewed as a faceless unit; and
- 8) General attitude of unconcern and apathy for clients.

As a result, many people believe that bank facilities are declining day by day. The decline in customer support can be due to a number of factors. To begin with, since the nationalization of fourteen major scheduled commercial banks, commercial banks have not only extended and diversified their branch networks to historically unbanked regions, but they have also covered a huge number of people even in the most remote parts of this vast world. All of this has put a tremendous pressure on banks' manpower capital, processes and practices, and management skills, allowing customer experience to fall short of expectations. Second, because of heightened recognition among bank customers, consumer preferences, which are the most important element in customer service, have risen dramatically and in a number of ways in recent years.

Third, worker behaviours have the most impact on the services provided, but bank workers are not trained to be as friendly to consumers as they can be. Finally, management flaws have led to unhelpful employee behaviour by ignoring concerted attempts to enhance customer experience by increased preparation and the introduction of cutting-edge ideas in business.

1.2.5 Necessity for Good Service:

Banking, as a service sector, is highly competitive. Competition exists not only in terms of retail costs, but also in terms of service. Banks are basically launching new goods every day to appeal to diverse sectors of population and to establish a foothold in both the current and new markets in order to keep competition at bay. Customer care does not necessitate official recognition. The appreciation that comes from the mouths.

1.2.6 Peculiarity of Service:

Since services are dependent on the service provider, they are highly variable. The service provider is visible, but the service is not. He's attending to the client, as we can see. The merchandise is visible, but the facility is not. Before buying a commodity, it cannot be seen, checked, sensed, heard, or smelled. It is not possible to store it. Through the passing of time, resources become invisible, inseparable, and perishable.

1.2.7 Data Based Customer Service:

Customer service requirements vary from person to person, and are influenced by factors such as age, educational experience, occupation, vocation, and atmosphere. Businessmen's service standards vary from those of pensioners, care professionals, office workers, and householders, even those of college-aged children or those who have recently married.

When a bank tailors services based on data, customer loyalty rises. It also assists in the establishment of friendly partnerships with clients. Data-driven strategy is an intellectual methodology that assists banks in defining and customizing service needs for different customer segments and subgroups. It also aids banks in developing plans for providing competent customer service.

1.2.8 Technology and Service:

Technology is increasingly transforming the banking industry's face and rising demand for better-than-best services. It helps banks in solving bottlenecks in delivering excellent customer service. The planet has become a modern economic village as a result of technical advances. Banking services are no longer exclusive to a physical location. Technology has made it possible to do business at any time and from any place.

Transactions can be performed using automatic teller machines or also from a remote location using the Internet, a virtual environment created by the "World Wide Web" that replaces the need for a human interface in communicating with consumers and delivering service. In the not-too-distant future, robotics will be able to provide financial services. Customers value consistency with offerings as well as an easy-to-use experience for technology.

When customers face technology - related challenges while transacting business on-site or off-site the level of confusion and disappointment rises. When he has trouble transacting business off-site through ATMs or the Internet, he broods because he has no one to turn to.

When working with a customer at the branch level, i.e. on location, a customer gets a negative opinion of the facilities when he discovers that the server is not answering, that there is no network link, that the transaction has not been uploaded, that the pass book printer is broken, and so on. In such cases, bank employees' optimistic and supportive behaviours serve as an antidote to anger and disappointment.

An ATM is a self-service electronic system that allows customers to make deposits, withdrawals, and other financial transactions. The ATM represents a step forward in consumer value-added operation. The customer has access to the ATM service 24 hours a day, seven days a week. ATMs, like EFTPOS and home banking, are called product creation or, even more aptly, delivery creativity. The most desirable characteristics of ATMs are their flexibility 24 hours a day, time saving/convenient aspects, the lack of lines, and the perception that bank workers

have more time to deal with counter clients. Device failure, a shortage of cash, a lack of such services, personal protection when withdrawing cash, and the possibility/liability of illegal access are all features that have been criticized.

In any case, they are a source of worry for banks, and they can be minimized in the long run by technical advancements, enhanced protection, and increased advertisement and promotion. The distribution of customer financial services has evolved. Aside from faster and improved treatment, the consumer now expects to be able to withdraw money at any time of day or night. The automatic customer self-service patterns as a result, Automated Teller Machines (ATMs) are poised to become increasingly relevant in the banking industry. ATM stands for Automated Teller Machine, and is a computer terminal that allows customers to deposit, withdraw currency, and check their account balance. The ATM has many advantages to both customers and bankers.

Customers benefit from quick access to cash at any time of day or night, on weekends or holidays.

1.2.8 Electronic Funds Transfer-Point of Sales Terminals:

Airlines, Hotels, Railways, Mega Bazaars, and other shopping centres will construct electronic funds transfer - Point of Sales Terminals.

Payments made by cards are backed by the security features of Personal Identification Numbers (PINs) or passwords at selected installations where POS terminals are located, allowing customers to avoid the hassle of carrying cash. Tar Sales Points.

1.2.9 Electronic Funds Transfer System:

Through linking these branches via a network using the new communication technologies, such as satellite, leased cables, and dial-up lines, funds can be moved instantly between different branches around the world.

1.2.10 Electronic Clearing Service (ECS):

The RBI launched an electronic clearing service between selected metro centers' in the country in April 1995, allowing for rapid transfers of funds from one center to another. ECS is a more efficient way to handle large-scale payment transfers and

internal remittances, such as pension, interest, and dividend, compensation, or commission cheques. It provides three advantages to customers who come in.

1.2.10 Credit Cards/Debit Cards:

Even in its early stages, the company needs a high degree of automation.

As one of the most significant determinants of performance, computerization of operations is a must. In order to succeed in this market, you must be able to handle purchases and bill customers on schedule.

A good ATM network is a prerequisite for a good debit card.

Expansion a debit card differs from a traditional credit card in that the cardholder's personal information is not stored on the card.

1.2.11 Electronic Pass Book:

As part of Dena Bank's "Anywhere banking" service and certain postal department luxury savings bank schemes, an electronic passbook tailored to Indian requirements has been launched. El com Fiscal Services (EFSL.)

Kolkata's passbook will have many advantages, including quick access to one's assets, portability, and convenience. The device provided I for the issuer.

1.2.12 Home Banking:

In 1983, a building society in the United Kingdom launched the first private in-home banking scheme. Any subscriber can use a two-way contact device. Home banking systems, which offer account interrogation, bill payment, inter-account transaction, loan generation, and other banking services, are now available from two-thirds of European banks.

1.2.13 Internet Banking:

Internet banking allows a customer to do business by viewing accounts and general knowledge on bank goods and services from the comfort of his or her own home or office. This is referred to as cyber banking. It's akin to taking your bank to your machine. To withdraw currency, deposit a check, or submit a statement in conventional banking, one must go to the branch in person.

1.2.14 Corporate Electronic Banking:

For their corporate clients, banks have created electronic-based products. Hong Kong and Shanghai Banking Corporation, for example, established its Hexagon corporate electronic banking system in 1982 and released it to a small group of customers in 1985, allowing it to provide banking services to its corporate clients all over the world. By 1994, the system had 5000 corporate clients, responsible for one-third of the total workforce.

Using personal computers and modems, corporate consumers can dial into Local access points in the data network. As a result, they are instantly linked to the group's mainframe machine. Hexagon's products are classified into two categories: finance and management. There are three different types of facilities available. To begin, the user may conduct a corporate accounts information request, which will enable them to retrieve data.

1.2.15 Anywhere Banking:

Metro branches are connected via a satellite-linked contact network using VSATs and an on-line computer network to provide "anywhere banking." Interconnection via satellite-based communication networks is much more dependable and effective than leased lines on the ground. Centaur has for the first time in the world implemented complete branch networking around the country.

1.2.16 Tele banking:

Tele banking is another breakthrough that helps consumers to deposit at any time of day or night. Tele banking is dependent on the ability of bank computers to process voice messages. Tele banking is a 24-hour, "bank-on-phone" operation that allows customers to do business over the phone. This leads to increased customer loyalty within the confines of available infrastructure. The customer dials the number.

Tele banking facilities involve reviewing account balances, accessing a statement of account on every fax machine or his choosing directly from the bank's server,

and can also include the last three transactions of his accounts, cheque book requisitions, money transfer branch to branch, draught orders, stop-payment directions, questions on new programmer, costs, and general interest rate details.

1.2.17 Extension Counter (NRI Services):

This was done primarily to draw foreign exchange deposits through NRI specialized revenue such as portfolio management and custodian services. Additional 4 terminals with NRI Software/Self Support Terminals have been built. If banks want to offer the level of service that their customers want, they must get to know them better. Customer Information Systems (CIS) will offer a range of advantages.

1.2.18 Profile of the Sample Banks Selected for the Study:

State Bank of India:

India's main commercial bank is the State Bank of India (SBI). SBI is a huge company with a lot of resources.

It has a domestic network of over 10,000 branches and manages one-fifth of all scheduled commercial banks' deposits and loans in India.

The State Bank Group is made up of eight banking branches and a number of non-banking subsidiaries that provide merchant banking, fund management, factoring, and primary dealer services.

- 1) State Bank of Hyderabad (SBH)
- 2) State Bank of India (SBI)
- 3) State Bank of Indore (SBIR)
- 4) State Bank of Mysore (SBM)
- 5) State Bank of Patiala (SBP)
- 6) State Bank of Saurashtra (SBS)
- 7) State Bank of Travancore (SBT)

The State Bank of India was founded in 1806 when the Bank of India was founded.

Calcutta (later known as the Bank of Bengal) is established. The Imperial Bank of India was established in 1921 when the Bank of Bengal and two other Presidency

banks (Bank of Madras and Bank of Bombay) merged. The Reserve Bank of India and the State Bank of India bought the majority stake in the Imperial Bank of India in 1955.

Bank of India:

The Bank of India was founded on September 7, 1906, by a group of prominent Mumbai businessmen. The Bank of India, along with 13 other banks, was nationalized in July 1969. The Bank has grown rapidly over the years, starting with a paid-up capital of Rs.50lakh and 50 employees.

It has developed into a powerful organization with a large national footprint and international activities. In the business world, back in 1989, the Bank was the first nationalized bank to open a completely computerized branch and ATM facility at the Mahalaxmi Branch in Mumbai. In 1982, it was the first to launch the Health Code Method for assessing and ranking the credit portfolio. The Bank of India was the first Indian bank to establish a branch outside of India, in London, in 1946, and also the first to open a branch in the United States.

Canara Bank:

Late Sri Candara founded Candara Bank in 1906. AmmembalSubbaRaoPai is a character in the game AmmembalSubbaRaoPai. The 'Candara Bank Hindu Permanent Fund' was the bank's original name.

In 1910, it became a private partnership and was called 'CanaraBank Limited' is the company's name. The bank was nationalized in 1969 and was taken over by the government in 1970.Canara Bank will be the name of the bank. Canara Bank is now one of the world's leading banks, with 2513 branches throughout the country.

Indian Bank:

The Indian Bank was established on August 15, 1907, as part of the Swedish Banking System.

The act of moving The Bank, along with 13 other banks, was nationalized in 1969. Indian Bank now has a network of 1385 branches throughout the country.

IndianBank has a sizable regional footprint. The bank has offices in Singapore and Colombo, as well as a foreign currency banking unit in Colombo. There are 229 workers at Indian Bank.

Indian Overseas Bank:

Shri.M.Ct.M. Chidambaram Chettiyar established the Indian Overseas Bank (IOB) on February 10, 1937. IOB had the distinction of opening three branches on the same day - in Karaikudi and Chennai in India, and Rangoon in Burma (now Myanmar), followed by a branch in Penang. The first bank to foray into consumer lending was Indian Overseas Bank.

In the fields of inter-branch reconciliation and provident fund accounts, the Bank started computerization in 1964. In 1969, IOB was one of 14 main banks that were nationalized. IOB had 195 branches in India on the eve of nationalization in 1969, with deposits totaling Rs.67.70 cores and advances totaling Rs.44.90cores. In 1977, IOB opened a branch in Seoul, and the Bank became an FDIC- insured bank.

Tamil Nadu Mercantile Bank:

The Tamil Nadu Mercantile Bank first opened its doors in 1921. The proposal for a bank for the Nader business community was first suggested at the NadarMahajanaSangam's annual meeting in Chennai in 1920. The IndianCompanies Act, 1913, was used to register the bank on May 11, 1921 as Nadar Bank Limited. On November 4, 1921, M.V.Shanmugavel Nadar was chosen as the first chairman.

1.3 STATEMENT OF THE PROBLEM

Customers had to travel to the bank in person to make some financial operation, such as money transfers, withdrawals, and deposits, when conventional banking was the only alternative. Then came the idea of electronic banking, which provides consumers with a variety of services. Internet banking, ATMs, debit/credit cards, e-cheques, and smart cards are also examples of electronic banking systems.

1.4 NEED FOR THE STUDY

Customer satisfaction towards internet banking service special with reference to Chennai refers to the level of prioritization between personal activities in an individual's analysis research to which activities related to their response are present. During internet banking, service that money online product and process. This study measures services internet, Banking and Education Sector. This study is helpful customer satisfaction internet banking. And also finds out the methods customer satisfaction to internet banking online service.

1.5 SCOPE OF THE STUDY

The research aids in determining how often new banking systems are used by consumers. The research goes on to say that modern facilities help to build a stronger relationship with consumers. Customers now a days want banking services to be available 24 hours a day, seven days a week. Because of the extensive use of internet technologies, the entire banking system has changed in the current era. Today, all facets of economics are considered.

1.6 OBJECTIVES OF THE STUDY

- To determine the factors that influence the acceptance and use of Internet - Banking services in the city of Chennai.
- Determine the degree of customer loyalty with Internet -Banking facilities.

1.7 LIMITATIONS OF THE STUDY

- The study is, Internet Banking and Education sector at Chennai.
- In this study, vast area is covered in Chennai region.
- Due to customer satisfaction, Some of the respondents is taken by customer and general people time to fill the questionnaire

CHAPTER - 2

REVIEW OF LITERATURE

The researcher should use the analysis of literature to gain a clearer understanding of the methods used, the shortcomings of variable estimation techniques and databases, and a clear explanation and reconciliation of the contradictory results. Aside from that, the study of observational studies looks at the possibilities for future and current research activities in the field.

In the event of a contradictory and unjust situation, A analysis of these studies is essential in order to establish a methodology that can be applied to the analysis of selected public and private sector banks. As a result, the current chapter examines the different approaches to customer service research.

NaveedAzeemKhattakl and Kashif-Ur-Rehma(2010), conducted a report on “Customer satisfaction and knowledge of Islamic banking system in Pakistan” in order to learn more about how Islamic bank customers use and are aware of the various goods and services offered by the Islamic banking system, as well as to determine the level of customer satisfaction with the Islamic banking system. This demonstrates that the majority of IBS consumers are exceptionally. According to the report, the majority of Islamic banking customers use all banking systems, with about 67 percent of customers having accounts with several banks. This demonstrates that the Islamic banking system lacks much of the features and requirements that customers need. According to the report, consumer knowledge of Islamic banking products is high in some of the general markets.

Sivakumar N and Karthikeyan M (2015), in this research important is customer are really satisfied the banks are providing the various online transfer facility and

compare with past paper-based transfers as well as majority shift in banking activities. Resulting simpler more conventional banking transaction as well as increased the effective and profitable.

Ashfaq Ahmad (2009), A Comparative Study of Islamic Banking in Pakistan:Proposing and Testing a Model” was conducted to compare the responses of Islamic and traditional banks operating in Pakistan in terms of service quality, customer loyalty, and bank efficiency. The findings reveal that male customers are more frequent than female customers who use the goods and services of Pakistani banks.

Anita Lifan Zhao, Stuart Hanmer-Lloyd, Philippa Ward, Mark M.H.Goode (2008), The risk factors that inhibit Chinese customers from adopting Internet Banking Services (IBS) were found in their research "perceived risk and Chinese consumers," internet banking services adoption. This market was experiencing rapid growth. However, a thorough understanding of the Chinese consumer was lacking. In western consumer decision-making, perceived risk in a key consumer is important, while in Asian consumer decision-making, perceived risk is less important.

Rachel Johns and Bruce Perrott (2008), In their research "the impact of online banking on company-customer relationships (are you being self-served)," they showed how technology has changed the way businesses operate in a business to business (B2B) context and had deep effects on services, changing the way services were provided. It was thought that the growing use of self-service systems (SSTs) had an effect on B2B transactions.

John Mylonakis(2007), The topic of segmentation in the field of mortgages was discussed in his paper, "A Research Study of Customer Preferences in the Home Loans Market: The Mortgage Experience of Greek Bank Customers." Because of the dramatic developments in banking in recent years, companies have been concentrating on the selling of mortgage services, which produces higher revenues than other goods. The most important findings of this research.

Mohammed Alam and RahmanKhoklar. UR (2007), According to their study "Impact of the Internet on Customer Loyalty in Swedish Banks," financial services have become more dynamic in the last decade as a result of the introduction of the

internet into the banking industry. Providing and managing service quality is one of the most important problems of the Internet as a service delivery channel. Customer confidence is an input that becomes satisfied as service quality improves.

Ulengin.B (1998), Customers in Turkey were more interested in the functional quality of financial services than the technical quality dimension, according to

“Using hierarchical information integration to examine customer preferences in banking.” According to the report, there is no significant difference in the quality of financial products offered by banks, and the quality of financial products offered by banks is superior.

Gerrard P, Cunningham JB (1997), The majority of Muslims are aware of the underlying ideas of Islamic finance, according to his poll "Islamic Banking: A Study in Singapore." However, they are unaware of Islamic financial products such Murabaha and Ijara. Because the previous research was held in a non- Islamic country, the aim of this study is to raise customer awareness of Islamic banking products.

Peter Kangis,VassitesVolekelatos (1997), In their poll "Private and Public Banks –A Comparison of Customer Aspirations and Perceptions," they looked at service quality perceptions and expectations among clients of private and public sector banks in Greece. They discovered that in most of the dimensions, private sector banks had slightly higher quality expectations and evaluations of services received than public sector banks.

Kathirvel.N and Karpagavalli.K(2014), Customer Satisfaction with InternetBanking-An Analytical Study with Special Reference to Selected Customers in Tirupur District was the subject of a study. The primary goal is to investigate customer satisfaction and behaviour in relation to the bank's various Internet services in the study area. A total of 400 people was chosen as a sample.Simple statistics methods such as percentage, average, and two-sample t-test.

Uppal and Rosy Chawla (2009), Customers' perceptions of E-banking services were stressed in their study "E-delivery channel based on banking services: An

empirical study." The scholar looked at different aspects of E-banking services, including quality, banking frauds, the future of E-banking, bank customer preference in terms of bank choice, and problems with using E-banking services.

ArunaDhade and Manish Mittal (2008), In their article "Preferences, Satisfactory Level, and Chances of Shifting- A Study on the Customer and the Public and New Private Sector Banks," they looked at the rapid changes in the banking industry and concluded that the new private sector banks were gradually gaining market share thanks to their customer-centric approach.

Ravi.R.A (2008), "Public Sector Banks and Private Sector Banks in Terms of User Perception of Retail Banking Services," according to this study. This is an empirical study with a sample size of 120 participants from three public and private banks. According to the report, both public and private sector banks seem to be offering customer satisfaction services.

Uppal.R.K(2008), made a study on "Customer Perception of Indian Banks' E-Banking Services." Evidence from a Survey." Explained that in the post-LPG (Liberalization, Privatization, and Globalization) and information technology (IT) eras, transformation in Indian banks was taking place with various parameters, and that banking counters were dynamically changing the face of banking as banks stepped up to the plate.

T.Vasanthi (2010), conducted research on "customer perceptions of public and private sector bank service quality traits." The study's primary goal is to look at customer perceptions of services, quality qualities, and level of satisfaction with those services. For the study, 500 people were chosen. According to the report, 71% of respondents were aware of financial products.

Sam Christudas (2005), Customer consciousness and behaviour on different services provided by new generation private sector banks were the subject of his dissertation, "Customer Opinion on Financial Services of New Generation Private Sector Banks in Erode District of Tamil Nadu." He also validated other factors that influence consumers' willingness to use modern banking services, and the scholar assessed the level of satisfaction with those services.

Sanjay J.Bhavani(2005), Customers' retail banking awareness was investigated in a study titled "Retail Banking Awareness, An Empirical Analysis with Special Reference to Private Sector Banks in Rajkot City." A total of 200 people was included in the study. The study was limited to a comparison of private sector banks' services to their existing customers. It also tries to figure out consumer consciousness and post-puberty behavior.

ThirumagalVijaya (2006), Her thesis, "A Study on Marketing of Service by Public Sector Banks from the Consumer Perspective," looked at customer consciousness, perceptions, preferences, and satisfaction with public sector commercial banks. According to the study, public sector banks charge higher interest rates on loans and have a weak relationship with their clients. The standard of service was therefore not up to par.

Narendrakumar and Mohan kumar (2005), the effect of computerization on customer service was investigated in their study "A Study on Impact of Computerization on Customer Service." For the study, eight parameters were chosen. The study was carried out in Haryana and Delhi public sector banks. For the study, 460 bank customers were chosen. According to the research, computerization has resulted in better customer service in bank.

ValliDevasena (2007), In her thesis, "An Evaluation of Customer Service in SBI, A Study with Reference to Madurai," she analysed customer attitudes and behaviour toward SBI services, as well as the bank workers' perspectives on providing customer service. Effective services were found to be a critical factor for both urban and semi-urban users, according to the study.

CHAPTER - 3

RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

In this study, Descriptive Research Design is used in research topic.

3.2 Sampling Technique

The man of science should settle on the method for selecting a sample, also known as sample style. There are two types of experiments: chance samples and non-probability samples. We used non-probability samples in this analysis.

3.3 SOURCES OF DATA

3.2.1 Primary Data:

The key method for gathering primary data is the questionnaire. The questionnaire was created in a structured way, with appropriate and specific questions addressing all areas of the research. In a variety of economic and industry studies, it is the most widely used approach.

3.2.2 Secondary Data:

The current study's history was gathered from a variety of sources, including, magazines, websites, and other associated research work.

3.4 STRUCTURE OF QUESTIONNAIRE

Multiple choice questions and Liker's scale questions.

3.5 SAMPLE SIZE

The research used comfort sampling methods to achieve a sample size of 132 respondents.

3.6 PERIOD OF STUDY

The period of study is carried out from December 2020 to February 2021 which is their monthly of study.

3.7 ANALYTICAL TOOLS

- Percentage Analysis.
- Correlation.
- ANOVA.
- Chi-square

CHAPTER - 4

DATA ANALYSIS AND INTERPRETATION

4.1 PERCENTAGE ANALYSIS

Table 4.1.1: Table showing Gender of respondent

Gender	No. of Respondents	Percentage
Male	93	70.45
Female	39	29.55
Total	132	100

Source: Primary Data

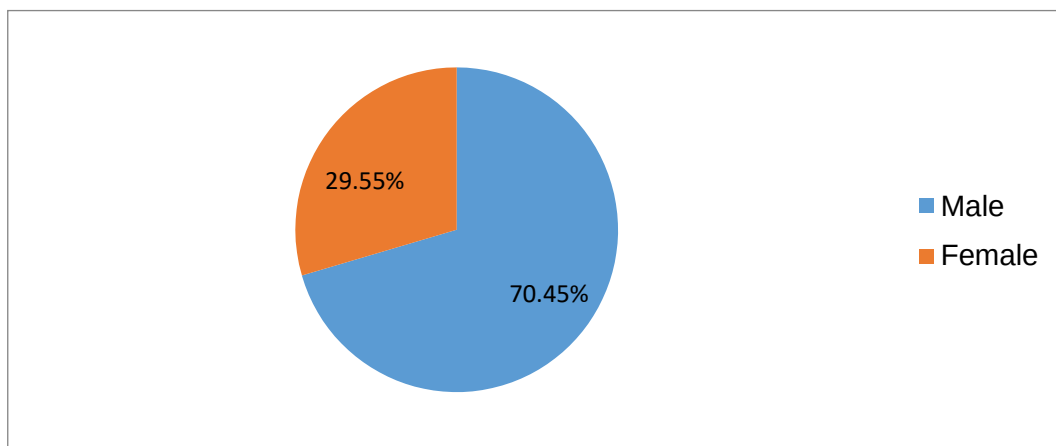


Chart 4.1.1: Chart representing showing Gender wise classification of respondents

Interpretation:

From the above table it is interpreted that 70.45% are Male respondents and 29.55%

are Female respondents.

Inference:

Majority of respondents are male one only.

Table 4.1.2: Table showing Age of respondents

Age	No. of Respondents	Percentage
Below 25 years	48	36.36
25-35 years	45	34.09
35-45 years	27	20.45
45-55 years	10	7.58
Above 55 years	2	1.52
Total	132	100

Source: Primary Data

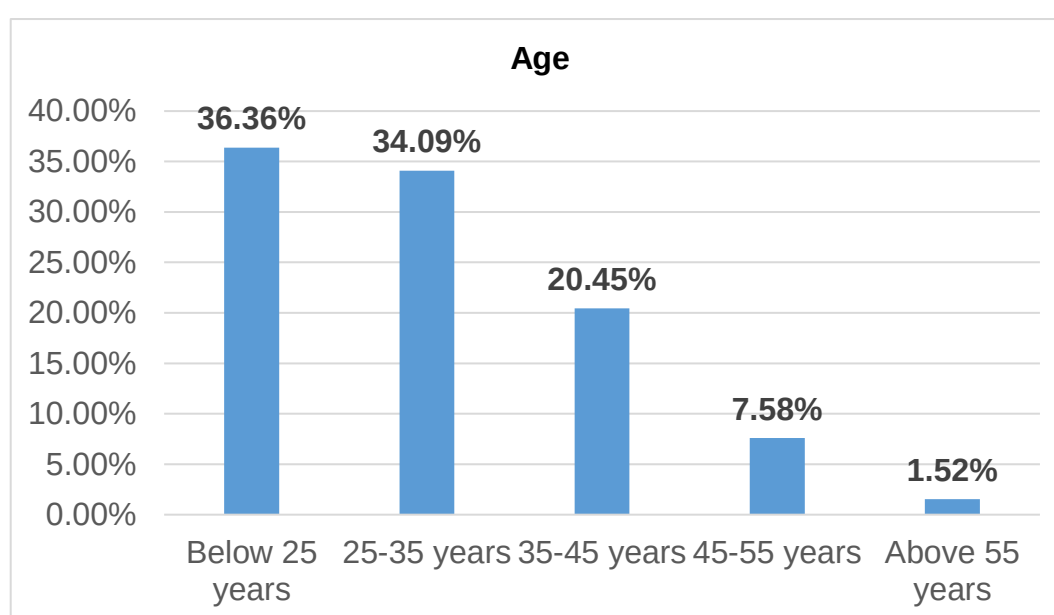


Chart 4.1.2: Chart representing Age of respondents

Interpretation:

From the above table it is interpreted that 34.09% are Below 25 Years respondents, 20.45% are between 25-35 Years respondents, 7.58% are between 35-45 Years respondents and 1.52% are 45-55 Years respondents and not yet to about 55years.

Inference:

Majority of respondents are below 25 years one only.

Table 4.1.3: Table showing Marital Status of respondents

Marital Status	No. of Respondents	Percentage
Married	75	56.82
Unmarried	57	43.18
Total	132	100

Source: Primary Data

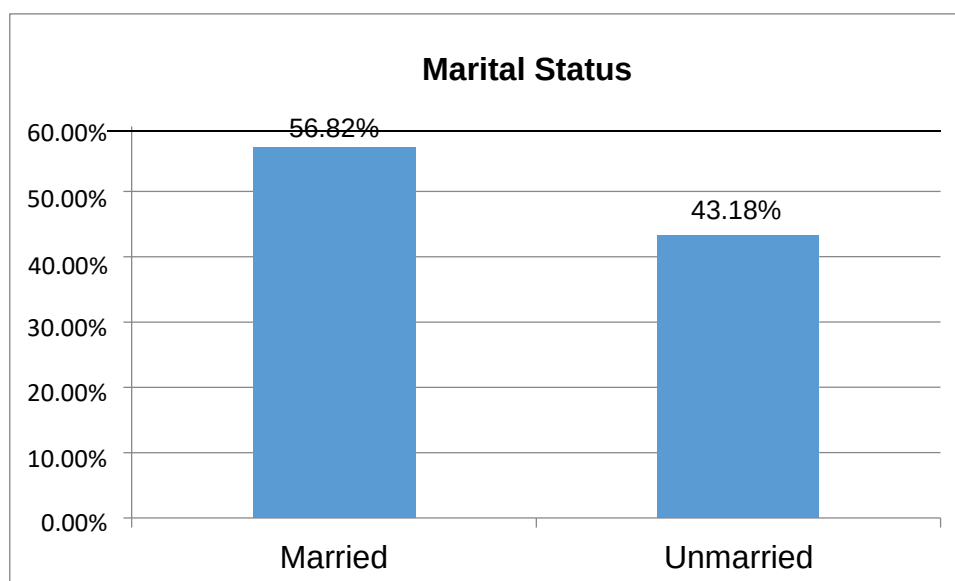


Chart 4.1.3: Chart representing Marital status of respondents

Interpretation:

From the above table it is interpreted that 56.82% are Married respondents and 43.18% are unmarried respondents.

Inference:

Majority of respondents are married one only.

Table 4.1.4: Table showing Qualification of respondents

Qualification	No. of Respondents	Percentage
Graduate	65	49.62
Post Graduate	28	21.37
Higher Secondary	20	15.27
Primary Level	13	9.92
Professional	6	3.82
Total	132	100

Source: Primary Data

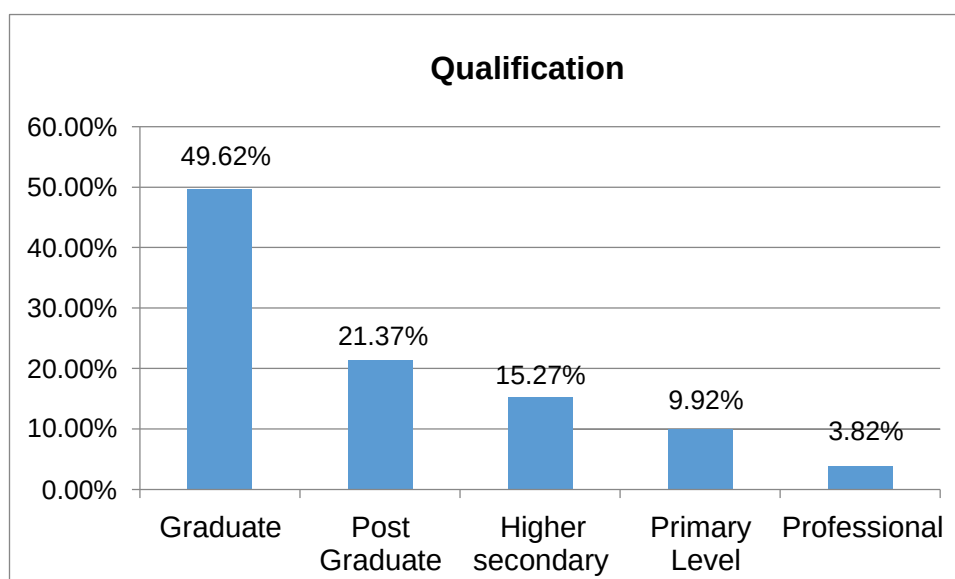


Chart 4.1.4 Chart representing Qualification wise classification of respondents

Interpretation:

From the above table it is interpreted that 49.62% are Graduate respondents, 21.37% are Post Graduate respondents, 15.27% are higher secondary and 9.92% are primary level and 3.82% Professional respondents.

Inference:

Majority of the respondents are Graduate.

Table 4.1.5: Table Showing Occupational status of respondents

Occupational Status	No. of Respondents	Percentage
Private Employee	46	34.85
Business	35	26.52
Other	23	17.42
Government Employee	14	10.61
Professionals	14	10.61
Total	132	100

Source: Primary Data

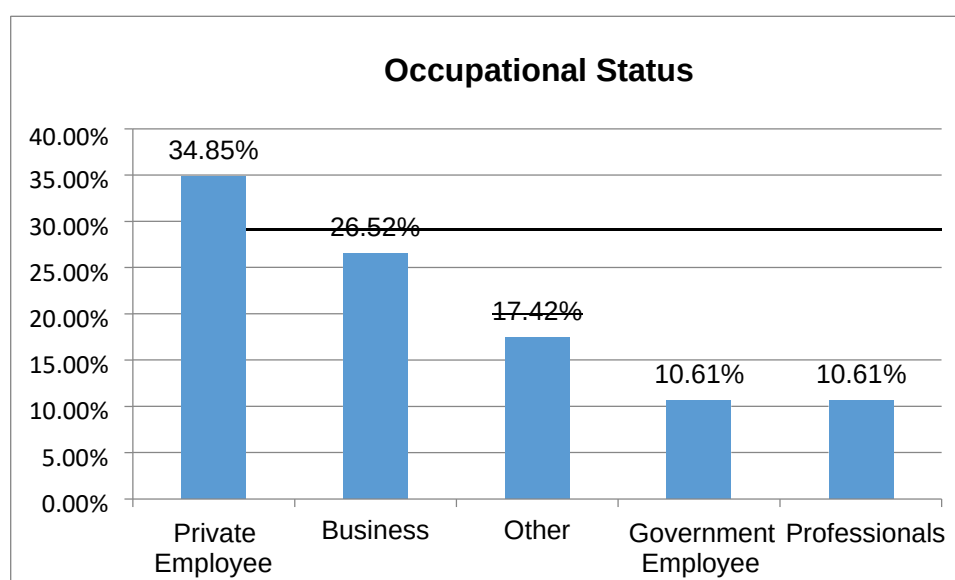


Chart 4.1.5: Chart representing Occupation Status of response

Interpretation:

From the above interpretation the 34.85% private Employee are 26.52% Business are 17.42% other then 10.61% Government Employee and then 10.61% of Professionals.

Inference:

Majority of the respondents are private employee.

Table 4.1.6: Table showing Monthly Income response

Monthly Income	No. of Respondents	Percentage
Less than Rs.50,000	60	45.45
Rs.50,001 to Rs.1,00,000	39	29.55
Rs.1,00,001 to Rs.1,50,000	21	15.91
Above Rs.1,50,000	12	9.09
Total	132	100

Source: Primary Data

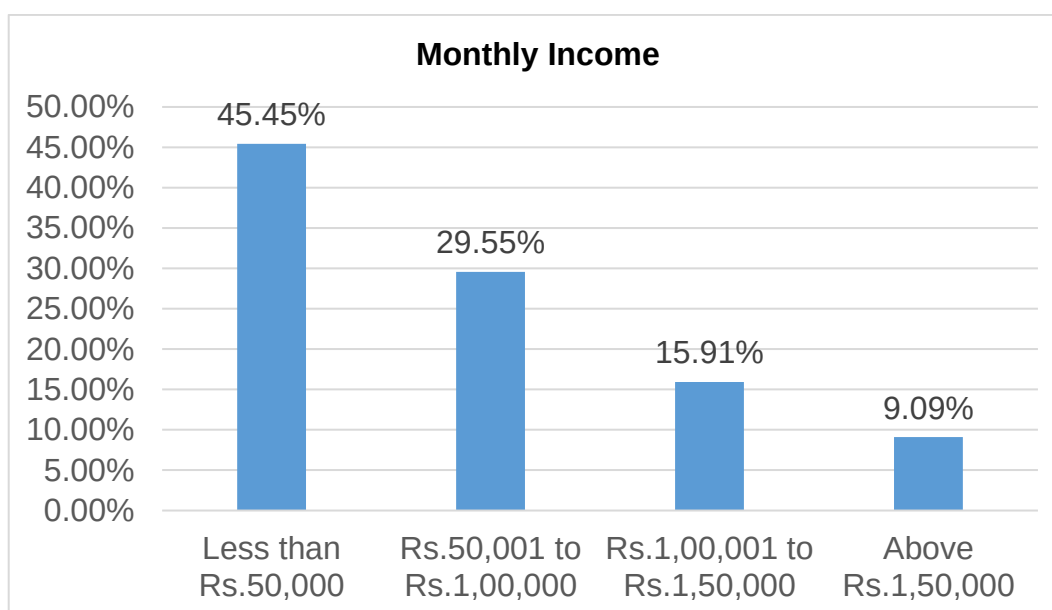


Chart 4.1.6: Chart representing Monthly Income of response

Interpretation:

From the above table it is interpretation that 45.45% less then Rs 50,000 are 29.55%Rs.50,001 to Rs.1,00,000 are 15.91% Rs.1,00,001to 1,50,000 and then 100.00%total these are response are collected.

Inference:

Majority of the respondents less then Rs.50,000.

Table 4.1.7: Table showing how many of your family members are using the bank account of respondents

How many of your Family Member using Bank Account	No. of Respondents	Percentage
2 to 4	65	49.24
Above 4	46	34.85
Below 2	21	15.91
Total	132	100

Source: Primary Data

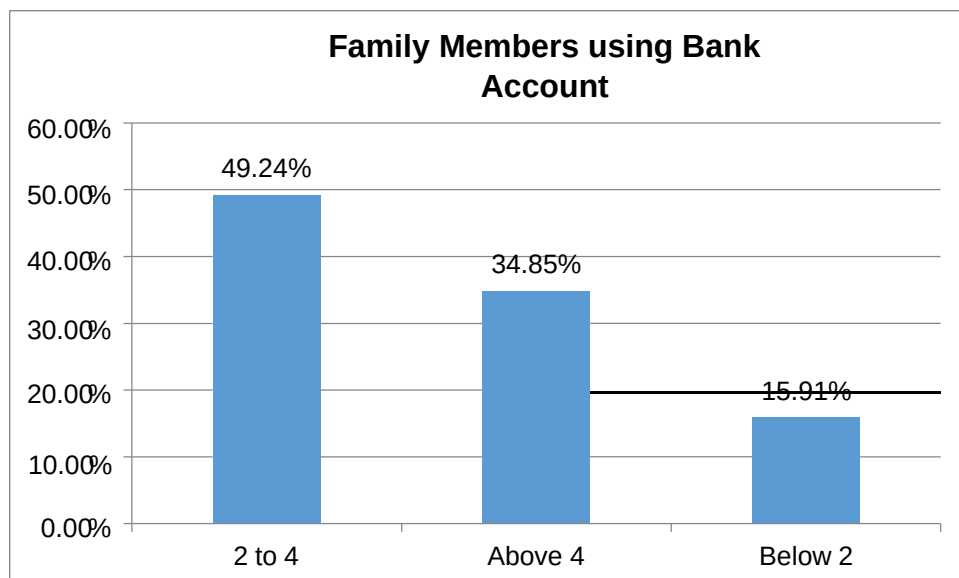


Chart 4.1.7: Chart representing in your family how many members are using the bank account wish classification of respondents

Interpretation:

From the above interpretation 49.24% is 2 to 4 are 34.85% above 4 are 15.91% Below 2 respondents.

Inference:

Majority of respondents are the 2 to 4.

Table 4.1.8: Table showing the State your level of awareness about the following services provided by the bank ATM Wish classification of respondents

ATM	No. of respondents	Percentage
Strongly Agree	53	40.15
Agree	31	23.48
Neutral	24	18.18
Disagree	12	9.09
Strongly disagree	12	9.09
Total	132	100

Source: Primary Data

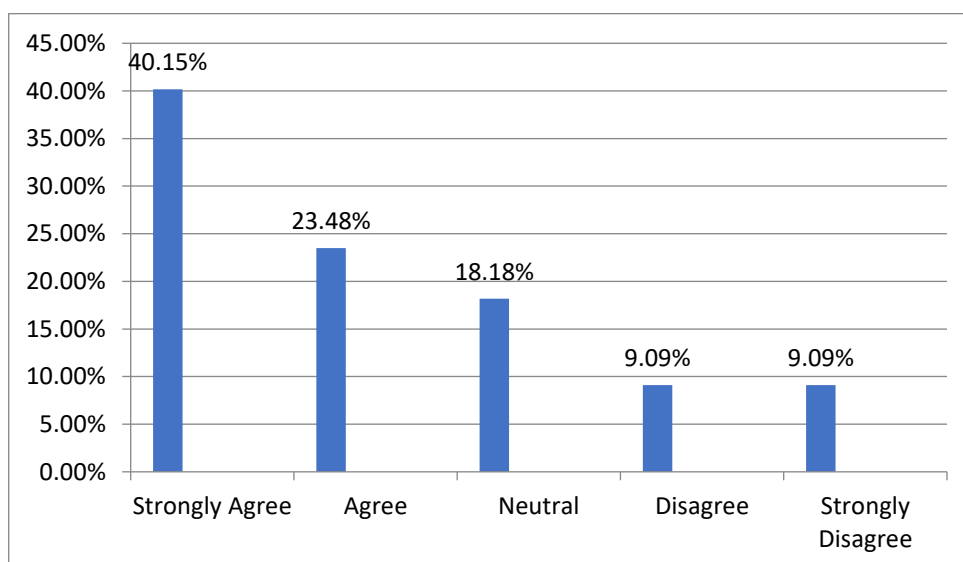


Chart 4.1.8: Chart representing the service of ATM of respondents

Interpretation:

From the above table interpretation of 40.15% strongly agree respondents are 23.48% agree respondent are 18.18% neutral respondent of 9.09% Disagree respondent and 9.09% strongly disagree respondent.

Inference:

Majority of ATM respondents for strongly agree.

Table 4.1.9: Table showing the state your level of awareness about the following services provided by the bank of anywhere banking of respondent

Anywhere Banking	No. of respondents	Percentage
Strongly agree	36	27.27
Agree	33	25.00
Neutral	33	25.00
Disagree	23	17.42
Strongly disagree	7	5.30
Total	132	100

Source: Primary Data

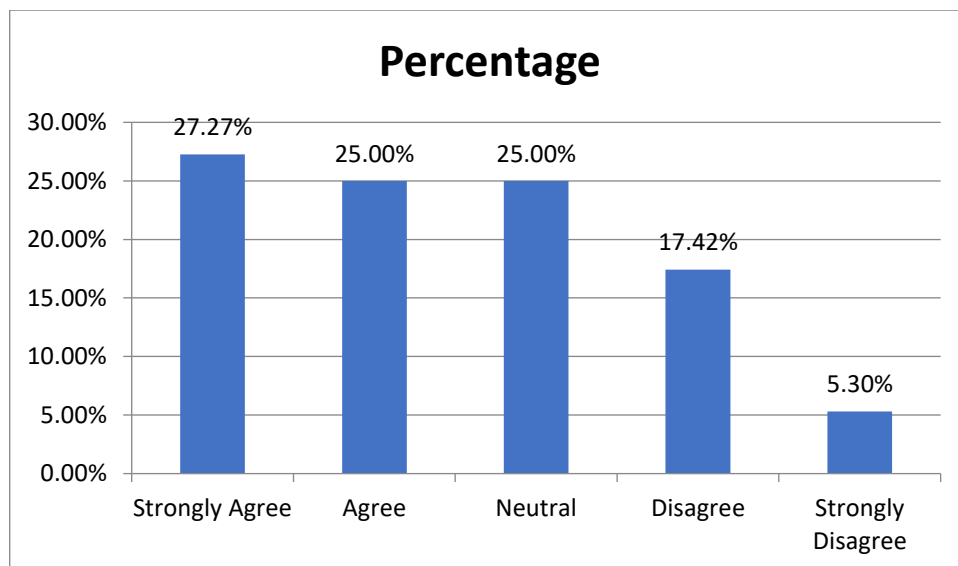


Chart 4.1.9: Chart representing the anywhere banking wish classification of respondent

Interpretation:

From the above table it is interpretation that 27.27% strongly agree respondent are 25.00% agree respondents are 25.00% neutral respondents are 17.42% disagree respondents and 5.30% strongly disagree respondents.

Inference:

Majority of anywhere banking respondents are strongly agree.

Table 4.1.10: Table showing the state your level of awareness about the following services provided by the bank credit card of respondent

Credit Card	No. of Respondents	Percentage
Strongly agree	41	31.06
agree	38	28.79
Neutral	29	21.97
Disagree	18	13.64
Strongly agree	6	4.55
Total	132	100

Source: Primary Data

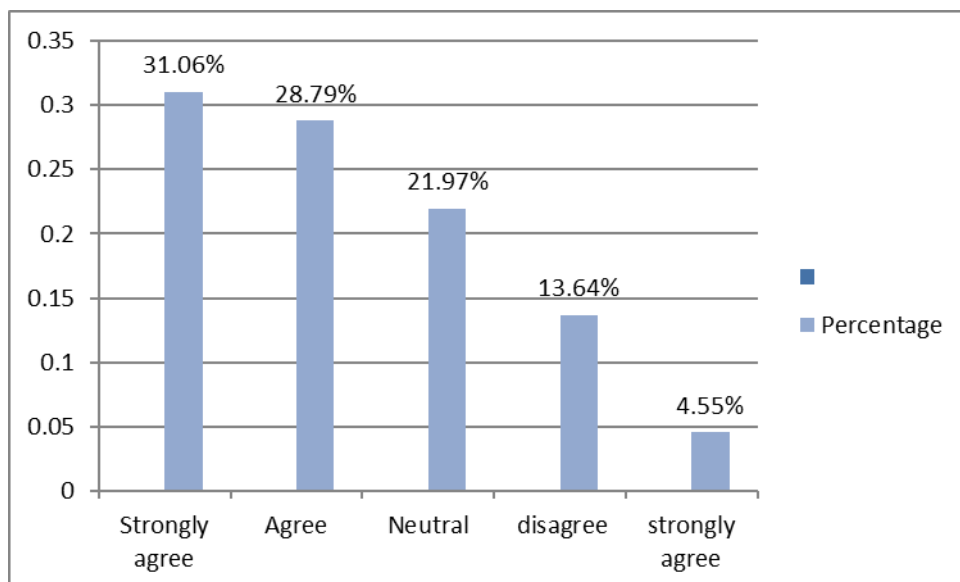


Chart 4.1.10: Chart representing credit card of respondent

Interpretation:

From the above table it is interpretation that 31.06% Strongly agree respondents are 28.79% agree respondents are 21.97% neutral respondents are 13.64% disagree respondent are 4.55% strongly agree respondents.

Inference:

Majority of credit card respondents are strongly agree.

Table 4.1.11: Table showing the state your level of awareness about the following services provided by the bank debit card of respondents

Debit Card	No. of Respondents	Percentage
Strongly agree	39	29.55
Agree	36	27.27
Neutral	34	25.76
Disagree	15	11.36
Strongly Disagree	8	6.06
Total	132	100

Source: Primary Data

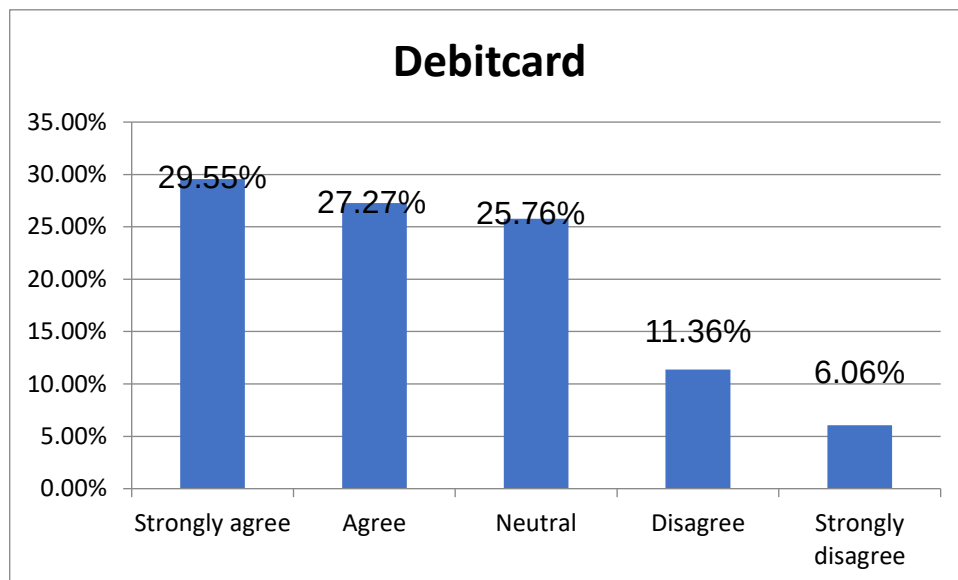


Chart 4.1.11: Chart representing showing the debit card of respondents

Interpretation:

From the above table it is interpretation that 29.55% Strongly agree respondents are 27.27% Agree respondents are 25.76% neutral respondent are 11.36% disagree respondent are 6.06% strongly respondents.

Inference:

Majority of debit card respondents is Strongly agree.

Table 4.1.12: Table Showing the state your level of awareness about the following services provided by the internet banking of respondents

Internet Banking	No. of respondents	Percentage
Strongly agree	41	31.06
agree	35	26.52
neutral	28	21.21
Disagree	23	17.42
Strongly disagree	5	3.79
Total	132	100

Source: Primary Data

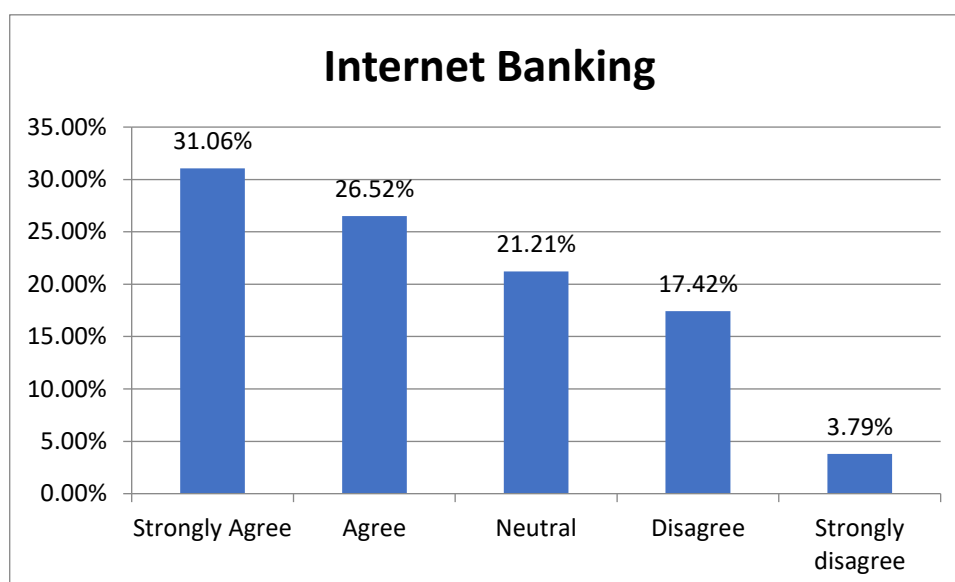


Chart 4.1.12: Chart representing the internet banking respondents

Interpretation:

From the above table interpretation that it is 31.06% strongly agree respondent are 26.52% agree respondent are 21.21% neutral respondent are 17.42% disagree respondent are of 3.79% strongly disagree responders.

Inference:

Majority of internet banking are respondent strongly agree.

Table 4.1.13: Table showing the state your level of awareness about the following services provided by the bank Mobile banking of respondents

Mobile Banking	No. of Respondents	Percentage
Strongly agree	43	32.58
Agree	33	25.00
Neutral	30	22.73
Disagree	18	13.64
Strongly disagree	8	6.06
Total	132	100

Source: Primary Data

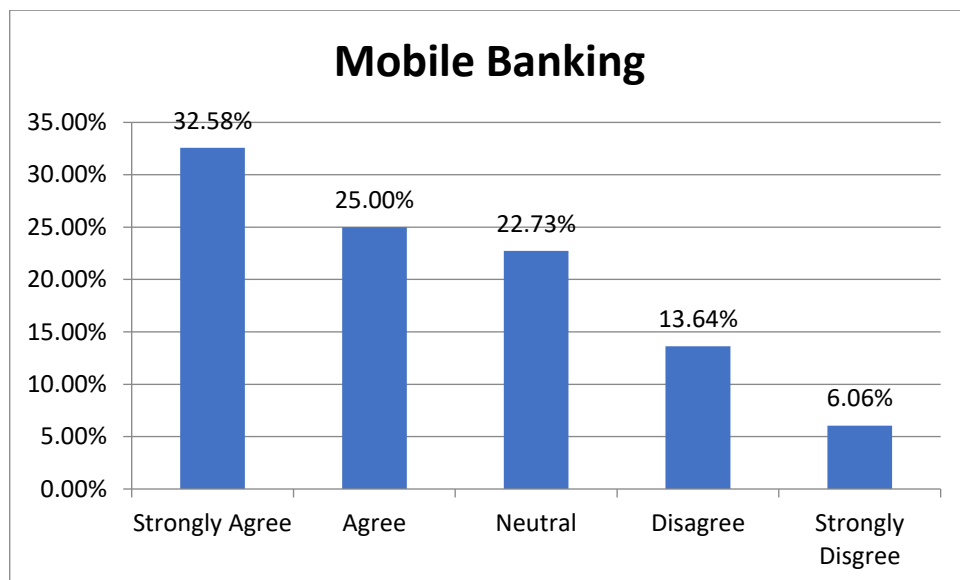


Chart 4.1.13: Chart representing Mobile banking wise classification of respondents

Interpretation:

From the above table it is interpreted that 32.58% are strongly agree respondents 25.00% are agreed respondents 22.73% are neutral respondents 13.64% are disagreed respondent 6.06% are strongly disagreed respondents.

Inference:

Majority of mobile banking are rated by moderately aware.

Table 4.1.14: Table Showing the UPI of respondents

UPI	No. of Respondents	Percentage
Strongly agree	41	31.06
Agree	38	28.79
Neutral	33	25.00
Disagree	16	12.12
Strongly disagree	4	3.03
Total	132	100

Source Primary Data

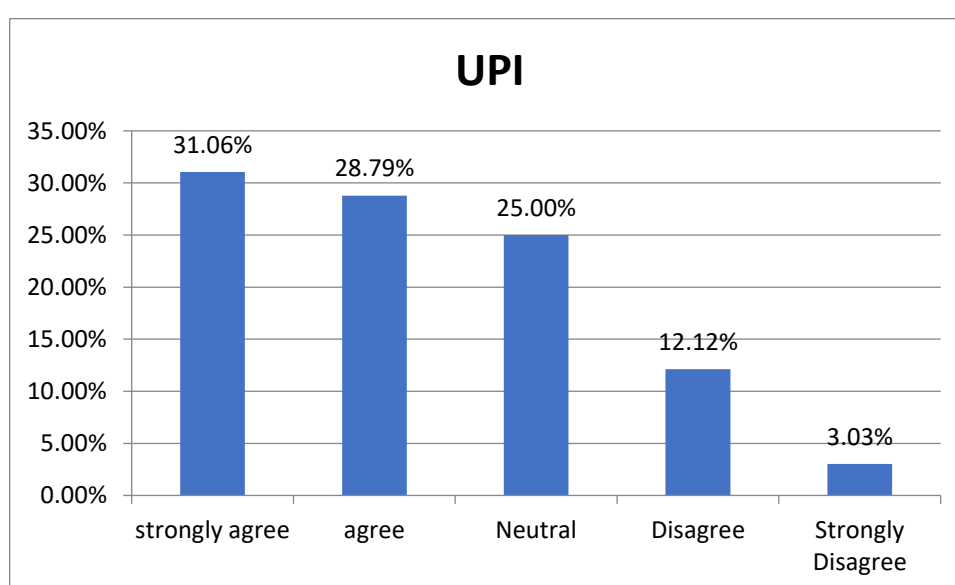


Chart 4.1.14: Chart representing UPI of respondent

Interpretation:

From the above the table it is interpret that it is 31.06% are strongly agree respondents.28.79% are agree aware respondents 25.00% are neutral respondents.12.12% are disagree respondent 3.03% are strongly disagree respondent.

Inference:

Majority of UPI rating are strongly agree.

Table 4.1.15: Table showing the net banking facilitates help you for easier transaction with bank of respondents

Net Banking helps Easier Transaction	No. of Respondents	Percentage
Yes	83	62.88
No	27	20.45
Prefer to not save	22	16.67
Total	132	100

Source: Primary Data

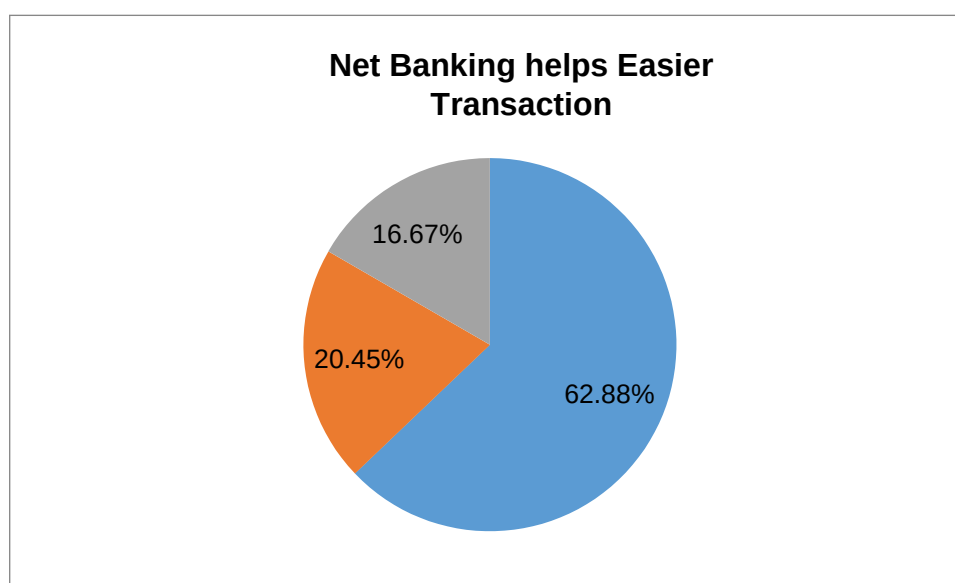


Chart 4.1.15: Chart representing net banking facilitates help you for easier transaction with bank of respondents

Interpretation:

From the above table interpretation that it is 16.67% are Yes respondents. 20.45% are No respondents.

Inference:

Majority of the net banking facility help you for easier transaction with bank are rating is yes.

Table 4.1.16: Table showing your opinion about using internet banking facility online shopping of respondents

Online Shopping	No. of Respondents	Percentage
Strongly agree	64	48.48
Agree	31	23.48
Neutral	22	16.67
Disagree	11	8.33
Strongly disagree	4	3.03
Total	132	100

Source: Primary Data

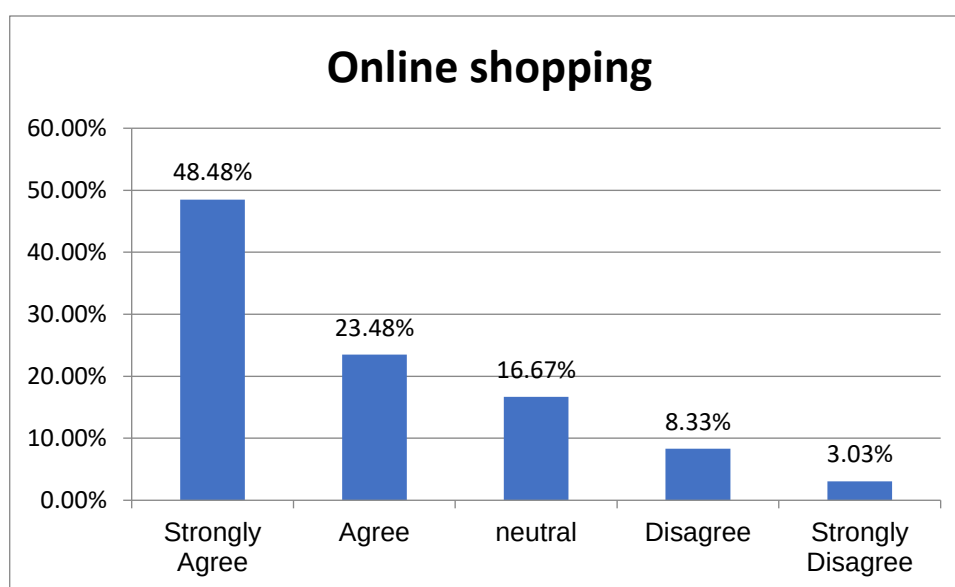


Chart 4.1.16: Chart representing opinion about using internet banking facility Online shopping of respondents

Interpretation:

From the above table interpret that it is 48.48% are strongly agree respondents and 23.48% are agree 16.67% are neutral respondent. Then 8.33% are disagree respondents and 3.03% are strongly disagree respondent.

Inference:

Majority of online shopping respondents is strongly agree.

Table 4.1.17: Table Showing the opinion about using internet banking facility of Apply and credit cards on online

Apply and Credit Cards on Online	No. of Respondents	Percentage
Strongly agree	40	30.30
Agree	31	23.48
Neutral	27	20.45
Disagree	23	17.42
Strongly disagree	11	8.33
Total	132	100

Source: Primary Data

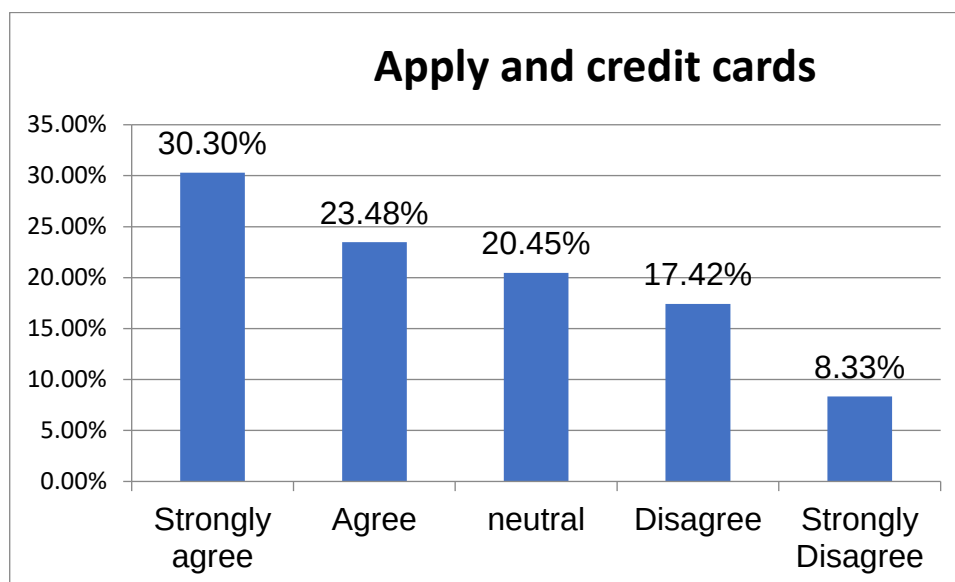


Chart 4.1.17: Chart representing opinion about using internet banking facility apply and credit card on online of respondents

Interpretation:

From the above table interpretation that it is 30.30% are strongly agree respondents and 23.48% are agree respondent then 20.45% are neutral respondent 17.42% are disagree respondent 8.33% are strongly disagree respondent.

Inference:

Majority of apply and credit card on online respondents is strongly agree.

Table 4.1.18: Table showing the opinion about using banking facility online bill payment internet

Online Bill Payment	No. of Respondents	Percentage
Strongly agree	38	28.79
agree	36	27.27
Neutral	26	19.70
Disagree	16	12.12
Strongly disagree	16	12.12
Total	132	100

Source: Primary Data

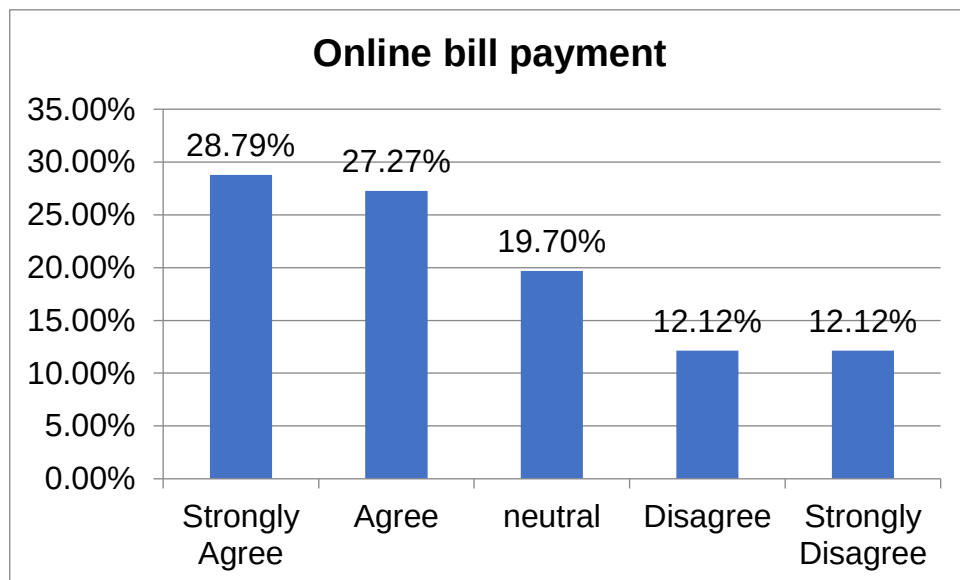


Chart 4.1.18: Chart representing opinion about using banking facility online bill payment internet wish respondent

Interpretation:

From the above table interpretation that it is 28.79% are strongly agree and 27.27% are agree respondent next neutral respondents 19.70%. The 12.12% are disagree respondent. 12.12% are strongly disagree respondent.

Inference:

Majority of the respondent quote rate is strongly agree.

Table 4.1.19: Table opinion about using internet banking facility applying for customer loan

Applying for Customer Loan	No. of Respondents	Percentage
Strongly agree	36	27.27
Agree	29	21.97
Neutral	25	18.94
Disagree	24	18.18
Strongly disagree	18	13.64
Total	132	100

Source: Primary Data

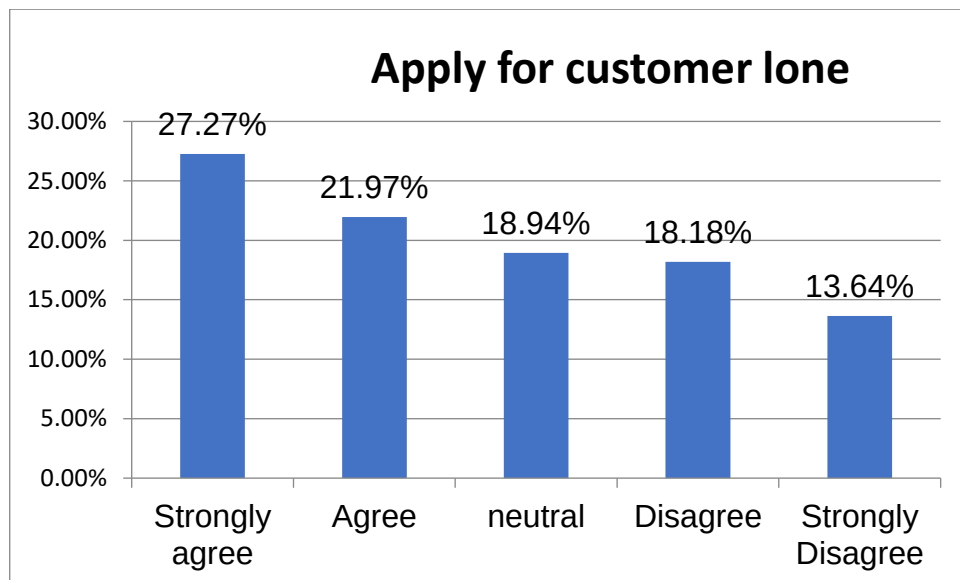


Chart 4.1.19: Chart representing Applying for customer lone respondents

Interpretation:

From the above table interpretation that it is 27.27% are Strongly agree respondents and 21.97% are agree respondents and 18.94% are neutral respondent and then 18.18% are disagree respondent. 13.64% are strongly disagree respondent.

Inference:

Majority of respondent is good in applying for customer loan.

Table 4.1.20: Table showing your opinion of internet banking facility savings in time

Savings in Time	No. of Respondents	Percentage
Strongly agree	38	28.79
agree	31	23.48
Neutral	27	20.45
Disagree	25	18.94
Strongly disagree	11	8.33
Total	132	100

Source: Primary Data

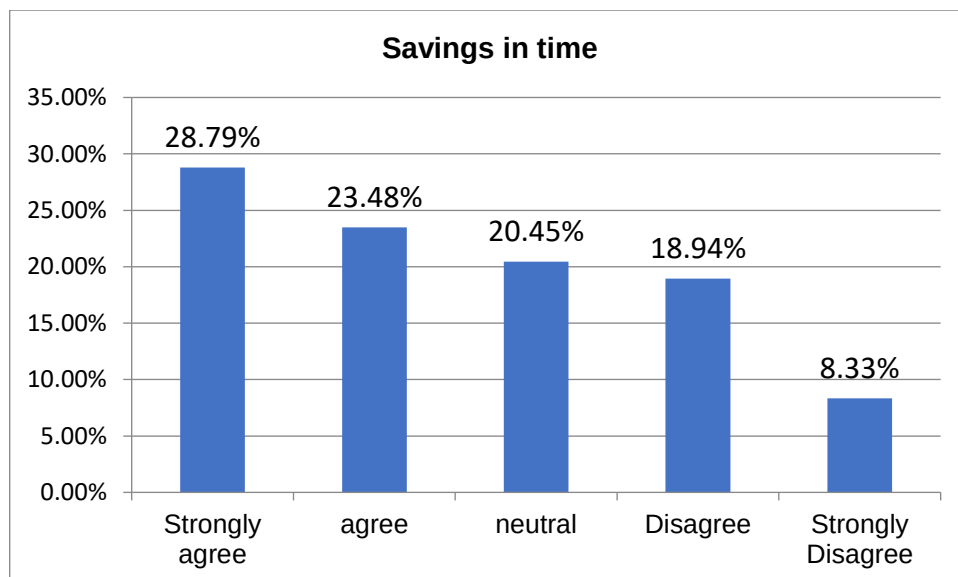


Chart 4.1.20: Chart representing saving in time wish of respondent

Interpretation:

From the above table interpretation that it is 28.79% are Strongly agree respondent is given and 23.48% are agree is respondent and 20.45% are neutral respondent is given. 18.94% are disagree respondent. 8.33% are strongly disagree respondents.

Inference:

Majority of respondent is good for the saving in time.

Table 4.1.21: Table showing your opinion of internet banking facility
Checking balance in online of respondent

Checking Balance in Online	No. of Respondents	Percentage
Strongly agree	36	27.27
Agree	34	25.76
Neutral	33	25.00
Disagree	17	12.88
Strongly disagree	12	9.09
Total	132	100

Source: Primary Data

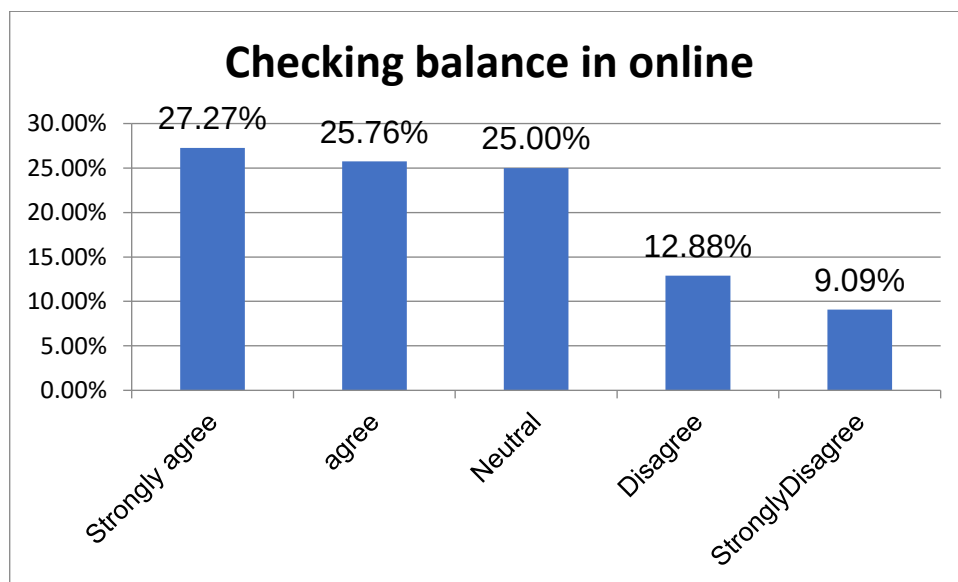


Chart 4.1.21: Chart representing the checking balance in online of respondent

Interpretation:

From the above table interpretation that it is 27.27% are Strongly agree respondent is given and 25.76% are Agree is respondent and 25.00% are neutral respondent is given. 12.88% are disagree respondent. 9.09% are strongly disagree respondents.

Inference:

Majority of the checking balance in online respondents are Strongly agree.

**Table 4.1.22: Table showing your opinion of internet banking facility E –
Ticketing of respondent**

E-Ticketing	No. of Respondents	Percentage
Strongly	35	26.52
Agree	32	24.24
Neutral	25	18.94
Disagree	20	15.15
Strongly Disagree	20	15.15
Total	132	100

Source: Primary Data

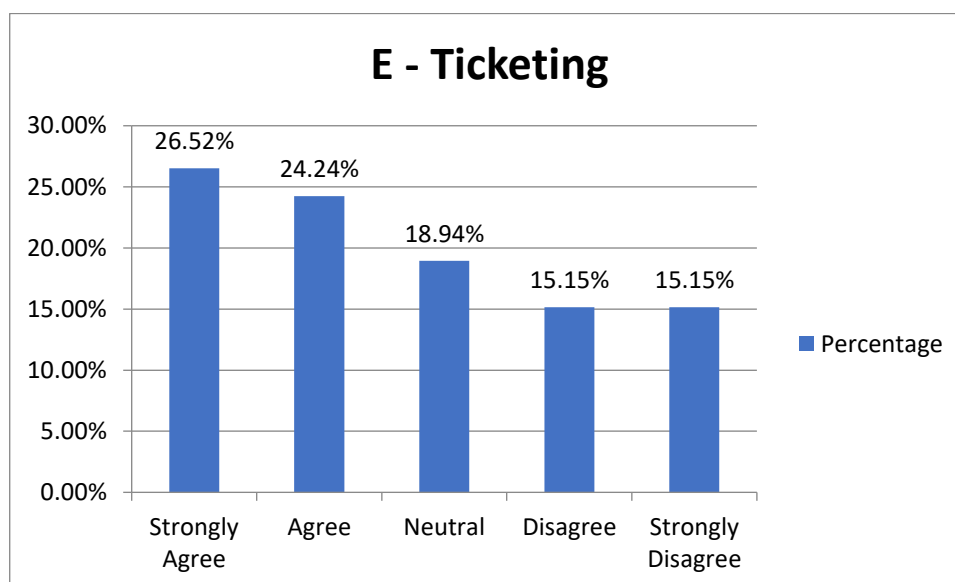


Chart 4.1.22: Chart representing the E - Ticketing wish of respondent

Interpretation:

From the above table interpretation that it is 26.52% are strongly agree respondent is given and 24.24% are 24.24% agree is respondent and 18.94% are neutral respondent is given. 15.15% are disagree respondent 15.15% are strongly disagree respondents.

Inference:

Majority of the respondents are strongly agree.

Table 4.1.23: Table showing the opinion about the E service charges demand draft of respondent

Demand Draft	No. of Respondents	Percentage
Highly satisfied	62	46.97
Satisfied	29	21.97
Neutral	21	15.91
Dissatisfied	11	8.33
Highly dissatisfied	9	6.82
Total	132	100

Source: Primary Data

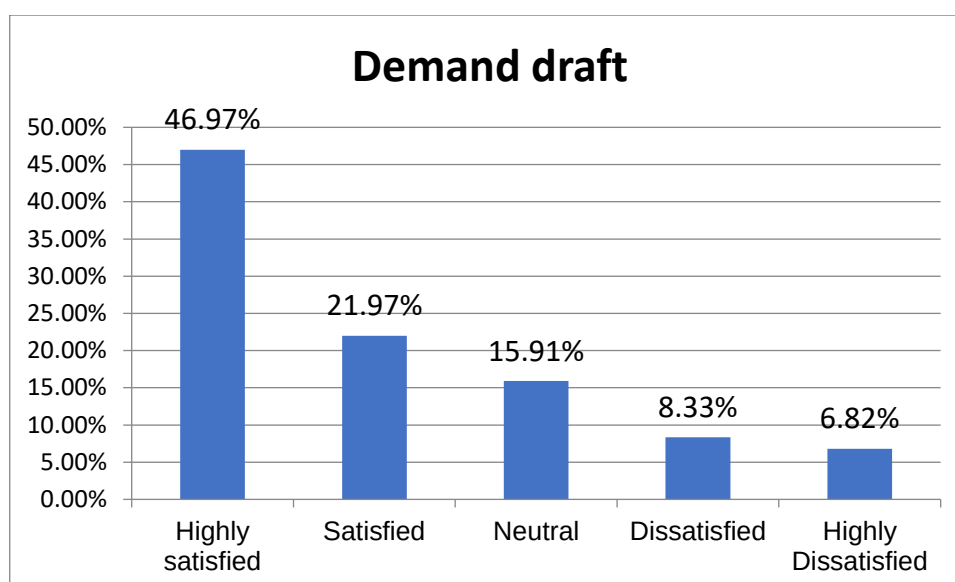


Chart 4.1.23: Chart representing opinion about the E service charges of respondent

Interpretation:

From the above table interpretation that it is 46.97% are very high satisfied respondent is given and 21.97%% are satisfied is respondent and 15.91% are neutral respondent is given.8.33% are dissatisfied respondent.6.82% are highly dissatisfied respondents.

Inference:

Majority of demand draft respondents highly satisfied.

Table 4.1.24: Table showing opinion about the E service charges mail transfer of respondent

Mail Transfer	No. of Respondents	Percentage
High satisfied	47	35.61
Satisfied	34	25.76
Neutral	19	14.39
Dissatisfied	18	13.64
Highly dissatisfied	14	10.61
Total	132	100

Source: Primary Data

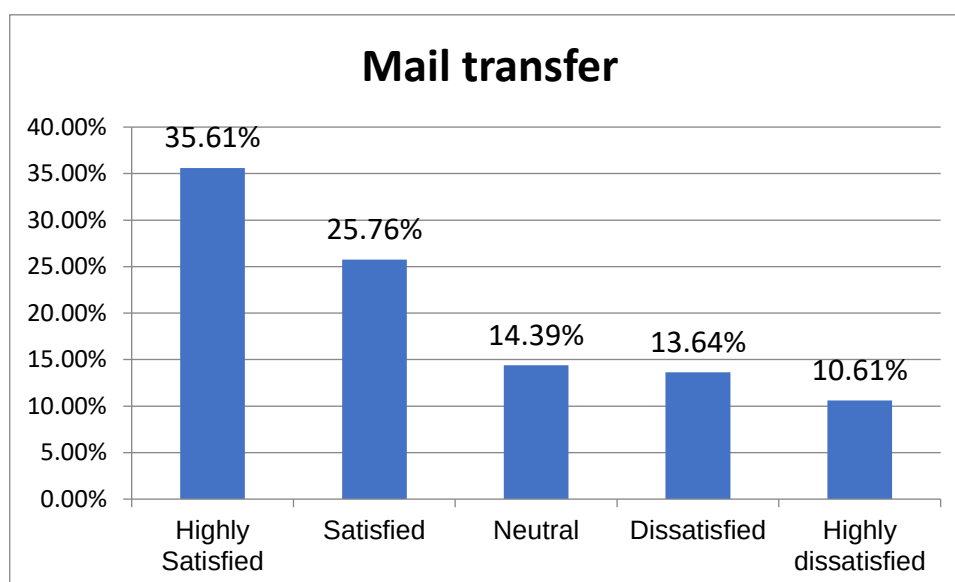


Chart 4.1.24: Chart representing opinion about the E service charges mail transfer of respondent

Interpretation:

From the above table interpretation that it is 35.61% are high satisfied respondent is given and 25.76% are satisfied is respondent and 14.39% are neutral respondent is given. 13.64% are dissatisfied respondent. 10.61% are highly dissatisfied respondents.

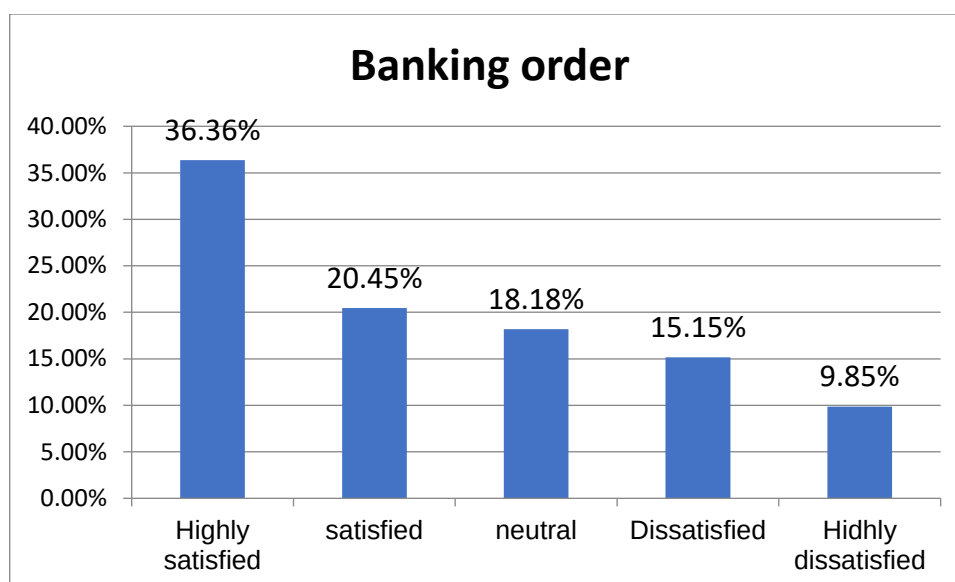
Inference:

Majority of the mail transfer respondents for E service charge is high.

**Table 4.1.25: Table showing the opinion about the E service charges
Banking order of respondents**

Banking Order	No. of Respondents	Percentage
High satisfied	48	36.36
Satisfied	27	20.45
Neutral	24	18.18
Dissatisfied	20	15.15
Highly dissatisfied	13	9.85
Total	132	100

Source: Primary Data



**Chart 4.1.25: Chart representing opinion about the E service charge banking
order of respondent**

Interpretation:

From the above table interpretation and 18.18% are neutral respondent is given. 15.15% are dissatisfied respondent 36.36% are high satisfied respondent is given and 20.45% are satisfied is. 9.85% are very highly dissatisfied respondents.

Inference:

Majority of the respondents for E service charge banking order is high.

Table 4.1.26: Table showing the opinion about the E service ATM facility of respondent

ATM Facility	No. of Respondents	Percentage
High satisfied	44	33.33
Satisfied	32	24.24
Neutral	27	20.45
Dissatisfied	23	17.42
Highly dissatisfied	6	4.55
Total	132	100

Source: Primary Data

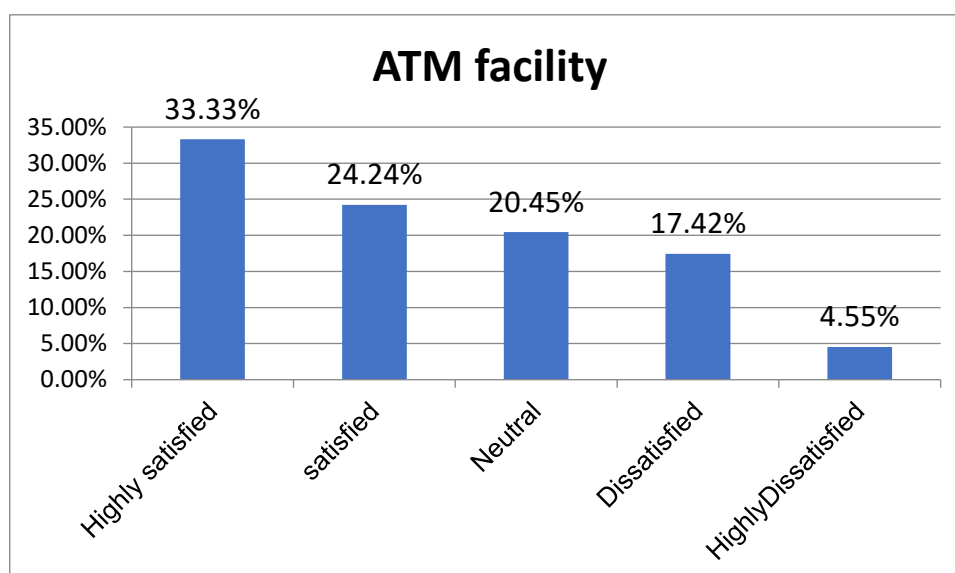


Chart 4.1.26: Chart representing opinion about the E service ATM facility wish of respondent

Interpretation:

From the above table interpretation and 33.33% are high satisfied respondent is given 24.24% are satisfied respondent 20.45% are neutral respondent is given and 17.42% are dissatisfied is 4.55% are highly dissatisfied respondents.

Inference:

Majority of the respondents for E service ATM facility is high.

Table 4.1.27: Table showing the opinion about the E service charges locker facility of respondent

Locker Facility	No. of Respondents	Percentage
Highly satisfied	55	41.67
Satisfied	23	17.42
Neutral	22	16.67
Dissatisfied	17	12.88
Highly dissatisfied	15	11.36
Total	132	100

Source: Primary Data

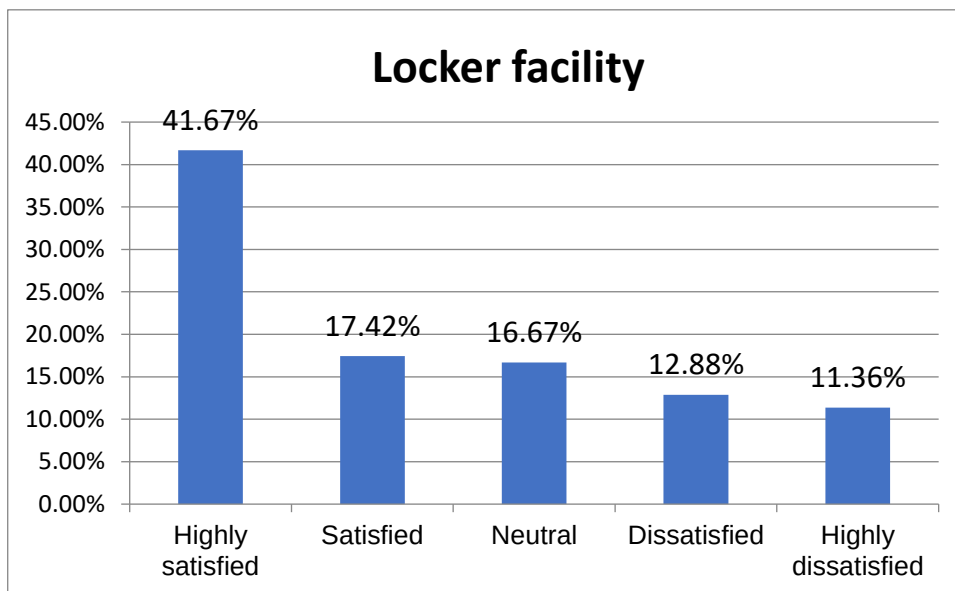


Chart 4.1.27: Chart representing opinion about the E service Locker facility of respondent

Interpretation:

From the above table interpretation and 41.67% are highly satisfied respondent is given 17.42% are satisfied respondent 16.67% are neutral respondent is given and 12.88% are dissatisfied is 11.36% are highly dissatisfied.

Inference:

Majority of the respondents for E service Locker facility is high.

Table 4.1.28: Table showing the opinion about the E service Internet banking of respondent

Internet Banking	No. of Respondents	Percentage
Highly satisfied	52	39.39
Satisfied	26	19.70
Neutral	22	16.67
Dissatisfied	21	15.91
Highly dissatisfied	11	8.33
Total	132	100

Source: Primary Data

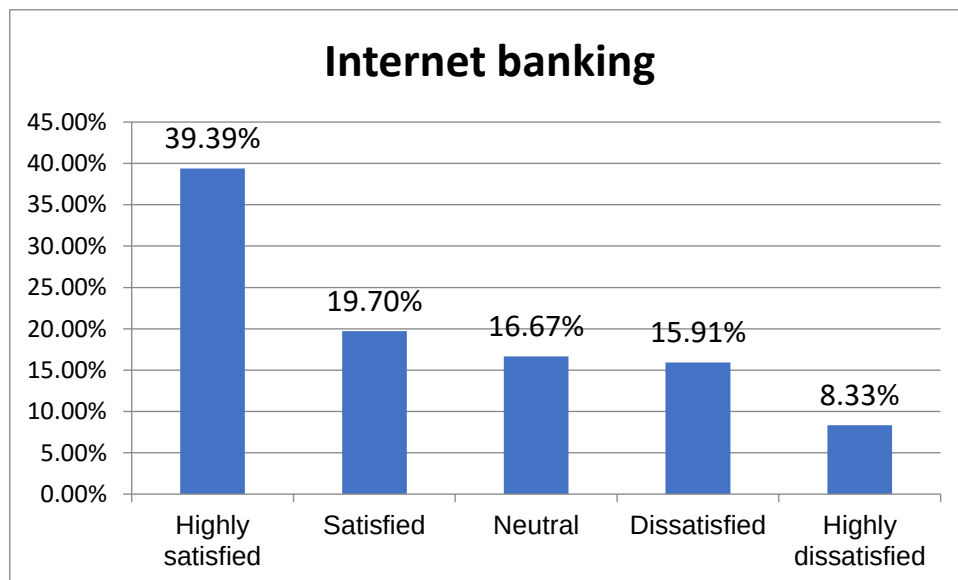


Chart 4.1.28: Chart representing opinion about the E service Internet banking of respondent

Interpretation:

From the above table interpretation and 39.39% are Highly satisfied respondent is given 19.70% are satisfied respondent 16.67% are neutral respondent is given and 15.91% are dissatisfied is 8.33% are highly dissatisfied respondents.

Inference:

Majority of the respondents for E service Internet banking is high.

Table 4.1.29: Table showing the opinion about the E service Telegraphic transfer of respondent

Telegraphic Transfer	No. of Respondents	Percentage
Highly satisfied	43	32.58
satisfied	26	19.70
neutral	24	18.18
dissatisfied	22	16.67
Highly dissatisfied	17	12.88
Total	132	100

Source: Primary Data

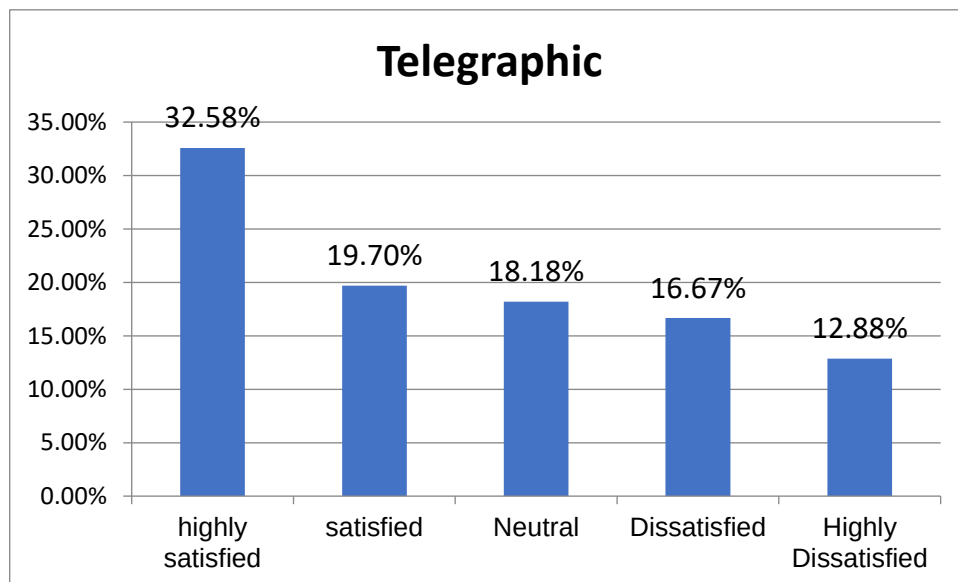


Chart 4.1.29: chart representing opinion about the E service telegraphic transfer of respondent

Interpretation:

From the above table interpretation and 32.58% are highly satisfied respondent is given 19.70% are satisfied respondent 18.18% are neutral respondent is given and 16.67% are dissatisfied is 12.88% are respondents.

Inference:

Majority of the respondents for E service Telegraphic transfer is high.

4.2 CORRELATION

Table 4.2.1: Table showing the correlation between Age and ATM Facility

Correlations			
		Age	ATM Facility
Age	Pearson Correlation	1	-.242**
	Sig. (2-tailed)		0.005
	N	132	132
ATM Facility	Pearson Correlation	-.242**	1
	Sig. (2-tailed)	0.005	
	N	132	132

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

Interpretation:

The p-value is .005 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is a significant difference between age and ATM Facility.

Table 4.2.2: Table showing correlation between Gender and Locker

Correlations			
		Gender	Locker facility
Gender	Pearson Correlation	1	0.219*
	Sig. (2-tailed)		0.012
	N	132	132
Locker facility	Pearson Correlation	0.219*	1
	Sig. (2-tailed)	0.012	
	N	132	132

*. Correlation is significant at the 0.05 level (2-tailed).

Interpretation:

The p-value is .012 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is a significant difference between gender and locker facility.

Table 4.2.3: Table showing correlation between Gender and Mail transfer

Correlations			
		Gender	Mail transfer
Gender	Pearson Correlation	1	0.195*
	Sig. (2-tailed)		0.025
	N	132	132
Mail transfer	Pearson Correlation	0.195*	1
	Sig. (2-tailed)	0.025	
	N	132	132

*. Correlation is significant at the 0.05 level (2-tailed).

Interpretation:

The p-value is .025 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is a significant difference between Gender and mail transfer.

4.3 ANOVA

H0 (Null Hypothesis): There is no significant difference between Monthly Income and Marital Status.

H1 (Alternate Hypothesis): There is a significant difference between Monthly and Marital Status.

Table 4.3.1: Table showing Descriptive of Monthly Income and Marital Status

Descriptive								
Monthly Income								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Married	75	2.87	1.044	0.121	2.63	3.11	1	4
Unmarried	57	2.39	0.881	0.117	2.15	2.62	1	4
Total	132	2.66	1.003	0.087	2.49	2.83	1	4

Table 4.3.2: Table showing ANOVA of Monthly Income and Marital Status

ANOVA					
Monthly Income					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.484	1	7.484	7.835	0.006
Within Groups	124.175	130	0.955		
Total	131.659	131			

Interpretation:

The p-value is .006 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is a significant difference between Monthly and Marital Status.

H0 (Null Hypothesis): There is no significant difference between UPI between Work and marital status.

H1 (Alternate Hypothesis): There is a significant difference between UPI and marital status.

Table 4.3.3: Table showing Descriptive of UPI and Marital Status

Descriptive								
UPI								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Married	75	2.36	1.539	0.178	2.01	2.71	1	5
Unmarried	57	3.23	1.536	0.203	2.82	3.64	1	5
Total	132	2.73	1.591	0.139	2.46	3.01	1	5

Table 4.3.4 Table showing Descriptive of UPI and Marital Status

ANOVA					
UPI					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	24.405	1	24.405	10.324	0.002
Within Groups	307.315	130	2.364		
Total	331.720	131			

Interpretation:

The p-value is .002 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is significant difference between UPI and marital status.

H0 (Null Hypothesis): There is no significant difference between anywhere banking and marital status.

H1 (Alternate Hypothesis): There is a significant difference between anywhere banking and marital status.

Table 4.3.5: Table showing Descriptive of anywhere banking and marital status

Descriptive								
Anywhere banking								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Married	75	2.56	1.536	.177	2.21	2.91	1	5
Unmarried	57	3.30	1.569	.208	2.88	3.71	1	5
Total	132	2.88	1.587	.138	2.61	3.15	1	5

Table4.3.6: Table showing ANOVA of anywhere banking and marital status

ANOVA					
Anywhere banking					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	17.651	1	17.651	7.345	0.008
Within Groups	312.410	130	2.403		
Total	330.061	131			

Interpretation:

The p-value is .008 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is significant difference between Anywhere banking and marital status.

4.4 CHI-SQUARE

Null Hypothesis (H0): There is no significant relationship between Monthly Income and ATM facility.

Alternative Hypothesis (H1): There is significant relationship between Monthly Income and ATM facility.

Table 4.4.1: Table showing the Crosstabulation Monthly Income and ATM Facility

			ATM Facility.					Total
			High	Moderately High	Moderately low	Very high	Very low	
Monthly Income	Above Rs.1,50,000	Count Expected Count	4 4.0	4 2.9	3 2.5	1 2.1	0 0.5	12 12.0
	Less than Rs.50,000	Count Expected Count	26 20.0	15 14.5	8 12.3	10 10.5	1 2.7	60 60.0
	Rs.1,00,001 to 1,50,000	Count Expected Count	3 7.0	3 5.1	6 4.3	5 3.7	4 1.0	21 21.0
	Rs.50,001 to Rs.1,00,000	Count Expected Count	11 13.0	10 9.5	10 8.0	7 6.8	1 1.8	39 39.0
	Total	Count Expected Count	44 44.0	32 32.0	27 27.0	23 23.0	6 6.0	132 132.0

Table 4.4.2: Table showing the Chi – Square test for Monthly Income and ATM Facility

	Value	df	Asymptotic Significance (2- sided)
Person Chi – square	21.284 ^a	12	0.046
Likelihood Ratio	18.675	12	0.97
Linear – by – linear Association	3.111	1	0.078
N of Valid Cases	132		

a. 10 cells (50.0%) have expected count less than 5. The minimum expected count is .55.

Interpretation:

The p value is lesser than 0.05, we accept the Alternative hypothesis and rejects the Null hypothesis. Therefore, there is a significant relationship between Monthly Income and ATM facility.

CHAPTER - 5

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS OF THE STUDY

- 70.45% of the majority respondents are males.
- 34.09% of the majority respondents are between below 25 years of age.
- 56.82% of the majority respondents married.
- 49.62% of the majority respondents are graduate.
- 34.85% of the majority respondents are private employee.
- 45.45% of the majority respondents are less than 50,000.
- 49.24% of the majority respondents are 2 to 4.
- 40.15% of the majority respondents state your level of awareness about the services provided by the bank ATM are strongly agree.
- 27.27% of the majority respondents your level of awareness about the services provided by the bank Anywhere banking is strongly agree.
- 31.06% of the majority respondents your level of awareness about the services provided by the bank credit card are strongly agree.
- 29.55% of the majority respondents your level of awareness about the services provided by the bank debit card are strongly agree.
- 31.06% of the majority respondents your level of awareness about the services provided by the bank Internet banking are strongly agree.
- 32.58% of the majority respondents your level of awareness about the services provided by the bank mobile banking are strongly.
- 31.06% of the majority respondents your level of awareness about the services provided by the bank mobile banking are strongly agree.
- 62.88% of the majority respondents net banking facilitates help you for easier transaction with bank are Yes.
- 48.48% of the majority respondents your opinion about using internet banking facility online shopping are strongly agree.
- 30.30% of the majority respondents your opinion about using internet banking facility apply and get credit card online are strongly agree.

- 28.79% of the majority respondents your opinion about using internet banking facility online bill payment .
- 27.27% of the majority respondents your opinion about using internet banking facility apply for customer lone .
- 28.79% of the majority respondents your opinion about using internet banking facility saving in time .
- 27.27% of the majority respondents your opinion about using internet banking facility checking balance online are Good.
- 26.52% of the majority respondents your opinion about using internet banking facility E- ticketing are strongly.
- 46.97% of the majority respondents the opinion about the E service charges demand draft are highly satisfied.
- 35.61% of the majority respondents the opinion about the E service charges mail transfer are high satisfied.
- 36.36% of the majority respondents the opinion about the E service charges banking order are high satisfied.
- 33.33% of the majority respondents the opinion about the E service charges ATM facility are high satisfied.
- 41.67% of the majority respondents the opinion about the E service charges Locker facility are high satisfied.
- 39.39% of the majority respondents the opinion about the E service charges Internet banking are high satisfied.
- 32.58% of the majority respondents the opinion about the E service charges Telegraphic transfer are highly satisfied.
- **Correlation Findings:**
 - The p-value is .005 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is a significant difference between age and ATM Facility.
 - The p-value is .012 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is a significant difference between gender and locker facility.

- The p-value is .025 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is a significant difference between gender and mail transfer.
- **ANOVA Findings:**
 - The p-value is .006 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is a significant difference between Monthly and Marital Status.
 - The p-value is .002 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is significant difference between UPI and marital status.
 - The p-value is .008 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is significant difference between anywhere banking and marital status.
- **CHI-SQUARE Findings:**
 - The p value is lesser than 0.05, we accept the Alternative hypothesis and rejects the Null hypothesis. Therefore, there is a significant relationship between Monthly Income and ATM facility

5.2 SUGGESTIONS

- It is recommended that the bank make strategic decisions to improve the use of all of the services available to private banking clients.
- To appease consumers, the charges imposed on the current account could be rationalized.
- It is recommended that the bank use efficient tools such as conferences, private banking meetings, and cocktail parties to inform private banking customers about all of the benefits available to them.
- It is recommended that the bank employ successful techniques to attract more customers to private banking, such as providing door-to-door service, lowering the eligibility requirements for being a private banking customer, and so on.
- Attempt to lower the costs associated with foreign exchange transactions.
- Many banks do not provide locker facilities. As a result, it is recommended that all banks that do not have this facility offer this type of service. This would increase the customer's confidence in the services.
- The vast majority of customers believe that public sector banks provide more education loans to their clients. Currently, private sector banks are not interested in offering education loans to their clients.
- Customers do not have access to toilet facilities in banks.
- The bank should take steps to provide bathroom facilities to its clients who are in need.
- Banks may take steps to inform clients about new banking services and products (such as ATMs, online banking, and telephone banking). Bankers may need to hold events such as customer days, customer meetings, and customer campaigns in order to directly communicate with consumers and tell them about their new goods and services.
- In order to satisfy the parking needs of consumers, all banks in the study area should have a proper parking space.
- Customers should be able to pay their phone bills, lighting bills, and insurance premiums, as well as book trains and plane tickets, if necessary.
- The present study considered internet banking only as a medium for delivery of banking products to the customers. So there is greater platform

for conducting study in other delivery channels like mobile banking, telephone banking, ATMs etc.

- Transfer funds between accounts.
- Access your account 24/7.
- Many customers are respondent the apply and get credit card online method. They are satisfied online method like online bill payment, online shopping and online transfer.
- And just like a physical bank, online banks are safe when they do their best to protect your money and when you do your best to stay alert and make smart decisions.
- Transfer money.
- Lack of a personal relationship.

5.3 CONCLUSION

Internet banking seems poised to become an important part of the Indian banking sector in the years to come. The new age public sector bank can be said to be the forerunners in offering such customer-oriented service. Concept of anywhere banking, twelve hours banking, they revolutionized banking activities in India with the introduction of ATMs. Many routine banking operations can now be completed through ATMs, telecommunications, and Mobile Banking, which is steadily gaining traction.

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APPENDIX - I (Questionnaire)

A STUDY ON CUSTOMER SATISFACTION TOWARDS INTERNET BANKING SERVICE SPECIAL REFERENCE TO CHENNAI CITY

- 1) NAME:

- 2) Gender:
 - (a) Male
 - (b) Female

- 3) Age:
 - (a) Below 25 years
 - (b) 25 years – 35 years
 - (c) 35years – 45 years
 - (d) 45years -55years
 - (e) Above 55 years

- 4) Educational Qualification:
 - (a) Primary level
 - (b) Higher Secondary
 - (c) Graduate
 - (d) Post Graduate
 - (e) Professional

- 5) Occupational Status:
 - (a) Government Employee
 - (b) Private Employee
 - (c) Business
 - (d) Professionals
 - (e) Others

6) Monthly Income:

- (a) Less than Rs.50,000
- (b) Rs.50,001 to Rs.1,00,000
- (c) Rs.1,00,001 to Rs.1,50,000
- (d) Above Rs.1,50,000

7) Marital Status:

- (a) Married
- (b) Unmarried

8) How many of your family members have Bank Account?

- (a) Below 2
- (b) 2 – 4
- (c) Above 4

9) How long you are using internet banking facility: Years

Ans: _____

10) Does net banking facilitates help you for easier transaction with bank?

- (a) Yes
- (b) No

11) State your level of awareness about the following services provided by the banks?

Particular	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
ATM					
Anywhere Banking					
Credit Card					

Debit Card					
Internet Banking					
Mobile Banking					
UPI					

12)What is your opinion about using internet banking facility?

Particulars	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Online shopping					
E-Ticketing					
Checking balance online					
Apply and get Credit Cards Online					
Online Bill Payment					
Savings in Time					
Applying for Customer Loan					

13)What is your opinion about the E service charges?

PARTICULARS	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied
Demand Draft					
Mail Transfer					
Telegraphic Transfer					
Bank Order					
Locker Facility					
ATM Facility					
Internet Banking					

APPENDIX - II (Article)

A STUDY ON CUSTOMER SATISFACTION TOWARDS INTERNET BANKING SERVICES WITH SPECIAL REFERENCE CHENNAI

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ABSTRACT

Both traditional banking activities are automated by Internet banking, resulting in much faster and more efficient banking transfers, as well as improved productivity and profitability. Internet banking necessitates the abolition of paper-based transactions as well as a significant change in banking operations. The purpose of this study was to examine the relationship between the dimensions of E-Banking service quality and customer satisfaction to determine which dimension can potentially have the strongest influence on customer satisfaction. Data were gathered using a survey instrument, which was distributed among bank clients in the Lebanese banking sector. This is appropriate in order to provide specific knowledge on various aspects of Internet banking.

INTRODUCTION

The banking sector is thought to be a service-oriented sector. It provides consumers with a variety of services. Customer care is at the heart of all corporate practices, and it's also critical to the banking industry's growth strategy. The foundation for economic growth is a stable, progressive, and diverse banking system. As a result, commercial banks serve as the global development's backbone. They instill the value of saving and investing in their children. They collect funds from a range of small household events and support businesses around a vast geographic region.

REVIEW OF LITERATURE

Sivakumar N and Karthikeyan M (2015), in this research important is customer are really satisfied the banks are providing the various online transfer facility and compare with past paper-based transfers as well as majority shift in banking activities. Resulting simpler more conventional banking transaction as well as increased the effective and profitable.

Ashfaq Ahmad (2009), A Comparative Study of Islamic Banking in Pakistan:Proposing and Testing a Model” was conducted to compare the responses of Islamic and traditional banks operating in Pakistan in terms of service quality, customer loyalty, and bank efficiency. The findings reveal that male customers are more frequent than female customers who use the goods and services of Pakistani banks.

Anita Lifan Zhao, Stuart Hanmer-Lloyd, Philippa Ward, Mark M.H.Goode (2008),The risk factors that inhibit Chinese customers from adopting Internet Banking Services (IBS) were found in their research "perceived risk and Chinese consumers," internet banking services adoption. This market was experiencing rapid growth. However, a thorough understanding of the Chinese consumer was lacking. In western consumer decision-making, perceived risk in a key consumer is important, while in Asian consumer decision-making, perceived risk is less important.

OBJECTIVES OF THE STUDY

- To determine the factors that influence the acceptance and use of Internet - Banking services in the city of Chennai.
- Determine the degree of customer loyalty with Internet -Banking facilities.

RESEARCH METHODOLOGY

Customers had to travel to the bank in person to make some financial operation, such as money transfers, withdrawals, and deposits, when conventional banking was the only alternative. Then came the idea of electronic banking, which provides consumers with a variety of services. Internet banking, ATMs, debit/credit cards, e-cheques, and smart cards are also examples of electronic banking systems.

PERCENTAGE ANALYSIS

S. NO.	Particulars	No. of Respondents	Percentage
Gender	Male	93	70.45
	Female	39	29.55
	Total	132	100
Age	Below 25 Years	48	36.36
	25-35 Years	45	34.09
	35-45 Years	27	20.45
	45-55 Years	10	7.58
	Above 55 years	2	1.52
	Total	132	100
Marital Status	Married	75	56.82
	Unmarried	57	43.18
	Total	132	100
Qualification	Graduate	65	49.62
	Post graduate	28	21.37
	Higher secondary	20	15.27
	Primary level	13	9.92
	Professional	6	3.8
	Total	132	100
Occupational	Private Employee	46	34.85
	Business	35	26.52
	Other	23	17.42
	Government	14	10.61
	Professionals	14	10.61
	Total	132	100
Monthly Income	Less than Rs.50,00	60	45.45
	Rs.50,001 to Rs.1,00,000	39	29.55
	Rs.1,00,001 to1,50,000	21	15.91
	Above Rs.1,50,000	12	9.09
	Total	132	100
How many of your Family Member using Bank Account	2 to 4	65	49.24
	Above 4	46	34.85
	Below 2	21	15.91
	Total	132	100

RESULTS AND DISCUSSIONS

CORRELATION

The table showing the relationship between Age and ATM Facility

Correlations			
		Age	ATM Facility
Age	Pearson Correlation	1	-.242**
	Sig. (2-tailed)		.005
	N	132	132
ATM Facility	Pearson Correlation	-.242**	1
	Sig. (2-tailed)	.005	
	N	132	132

Interpretation:

The p-value is .005 which is lesser than the alpha value (0.05), hence alternate hypothesis (H1) is accepted. Therefore, there is a significant difference between age and ATM Facility

CHI-SQUARE

Table showing the Chi – Square test for Monthly Income and ATM Facility

	Value	df	Asymptotic Significance (2- sided)
Person Chi – square	21.284a	12	0.046
Likelihood Ratio	18.675	12	0.97
Linear – by – linear Association	3.111	1	0.078
N of Valid Cases	132		

Interpretation:

The p value is lesser than 0.05, we accept the Alternative hypothesis and rejects the Null hypothesis. Therefore, there is a significant relationship between Monthly Income and ATM facility.

CONCLUSION

Internet banking seems poised to become an important part of the Indian banking sector in the years to come. The new age public sector bank can be said to be the forerunners in offering such customer-oriented service. Concept of anywhere banking, twelve hours banking, they revolutionized banking activities in India with the introduction of ATMs. Many routine banking operations can now be completed through ATMs, telecommunications, and Mobile Banking, which is steadily gaining traction.

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