



A STUDY ON CUSTOMER SATISFACTION TOWARDS E-BANKING SERVICES IN INDIAN BANK WITH SPECIAL REFERENCE TOWARDS COIMBATORE CITY

¹**Dr. D. Sivasakthi,** ²**Ms. R.A.Aswathy**

¹*Associate Professor, Department of Commerce with Professional Accounting
 Dr.N.G.P. Arts and Science College (Autonomous), Coimbatore*

²*181PA006, Department of Commerce with Professional Accounting,
 Dr.N.G.P. Arts and Science College (Autonomous), Coimbatore*

ABSTRACT

Banking in India has been a protracted journey. It has seen a variety of changes because of innovations and technologies. This paper describes about the customer satisfaction towards e-banking in Indian bank in Coimbatore city. The data has been collected by survey through questionnaire with 115 respondents. The primary data and secondary data are used for the study, the primary data is collected using questionnaires and secondary data is collected from articles, books and websites. Convenient sampling technique is used and the tools used for the analysis are simple percentage and likert analysis. Most of the customers suggest demonstration for their convenient usage. Thus the study concluded that e-banking services in Indian bank are positive among the customers.

KEYWORDS: *E-banking services in Indian bank, customer satisfaction, preference*

1. INTRODUCTION

Indian customers are moving towards new banking services like web banking and mobile banking. Day by day increasing changes in technology world, it ends up in improve e-banking services in varied banks. Now-a-days individuals are educated over past days, nowadays human lives becomes machine oriented and that they don't have time to go to bank even before. With extreme competition among banks, entire banking industry is undergoing a modification. Many banks have enforced net and mobile banking to supply customer's spread of online services with additional convenience for accessing data and creating transactions. There will be vast acceptance of online banking with the passage of times with growing awareness and education.

2. STATEMENT OF THE PROBLEM

Earlier branch banking was the one and only option. The person had to travel to bank in person to conduct any business transactions such as money transfer, withdrawal, deposits and so on. E-banking services include internet banking, automated teller machine, debit/credit cards, smart cards, RTGS, NEFT, and so on. These services facilitate to manage and use one's bank account such as verifying balance of the accounts, transfer of money from one.

3. OBJECTIVES OF THE STUDY

- To know the awareness of e-banking services.
- To identify the factors influencing the adoption of e-banking services.
- To know the satisfaction of e-banking services

4. RESEARCH METHODOLOGY

Sampling technique	Convenient sampling technique
Sample size	115 respondents
Source of data	Primary data and secondary data
Area of the study	Coimbatore



5. STATISTICAL TOOLS

The following were used to analyse the data collected from various respondents, they are

- Simple percentage analysis
- Likert scale analysis

6. REVIEW OF LITERATURE

Dr. S. Sangeetha, K. Myilswamy (2020), explore the customer’s satisfaction towards e-banking services. It’s a phenomenon contributed greatly towards the growth of banking sector. Based on the results, there was no significant difference between personal factors like age, profession, annual income and category of bank to be chosen and the satisfaction level of customers. The result of the study showed that customers were using few facilities of various e-banking services.

Dr. K. Muthulakshmi, K.Saravanan (2019), explore that the purpose of the study was to find out the relationship that exist between electronic banking and customer satisfaction at Indian bank. Findings reveal that electronic banking has satisfied most of the people banking needs. Most of the bank clients enjoy using e-banking, this results into a high level of satisfaction. It was therefore true to say that electronic banking had a significant effect on customer satisfaction.

Arcotpurna Prasad, V. Chandra Sekhar Rao, Gadda Vijaya Kumar (2019), analysed that customer satisfaction towards e-banking should be prepared with utmost carefulness; determining customer satisfaction must be constant, reliable, suitable, precise and consistent process. A new approach in customer satisfaction became an essential tool in strategic business units to the organization. The study reveals that customers were more satisfied.

7. TABLE

SIMPLE PERCENTAGE ANALYSIS

Factors influencing the adoption of e-banking services in Indian bank

Factors	Respondents	Percentage
ATM	25	22
Internet banking	20	17
Mobile banking	22	19
Debit or credit card	11	10
Smart cards	14	12
Electronic fund transfer	13	11
Electronic clearing services	10	9
Total	115	100

(Source: Primary data)

INTERPRETATION

From the above table, 22% of the respondents are influenced by ATM, 17% of the respondents are influenced by internet banking, 19% of the respondents are influenced by mobile banking, 10% of the respondents are influenced by debit or credit cards, 12% of the respondents are influenced by smart cards,

11% of the respondents influenced by electronic fund transfer, 9% of the respondents are influenced by electronic clearing services.

Thus, most (22%) of the respondents felt that ATM as a factor influencing to adopt Indian bank’s e-banking services.

Awareness on Indian bank’s e-banking services

Options	Respondents	Percentage
Through branch	49	43
Friends	27	23
Neighbours	11	10
Relatives	11	9
Advertisement	17	15
Total	115	100

(Source: Primary data)



INTERPRETATION

From the above table,43% of the respondents aware e-banking through branch,23% of the respondents aware e-banking through friends,10% of the respondents aware e-banking through neighbours,9% of

the respondents aware e-banking through relatives,15% of the respondents aware e-banking through advertisements.

Thus, majority (43%) of the respondents aware e-banking services of Indian bank through branch

LIKERT SCALE

Satisfaction level of respondents towards prevention of fraud in Indian bank’s e-banking

Factors	No of respondents(F)	Likert scale(X)	Total(FX)
Highly satisfied	37	3	111
Satisfied	74	2	148
Dissatisfied	4	1	4
Total	115		263

(Source: Primary data)

$$\begin{aligned} \text{Likert scale} &= \sum (\text{FX}) / \text{Total number of respondents} \\ &= 263 / 115 \\ &= 2.21 \end{aligned}$$

INTERPRETATION

The likert scale value is 2.21 greater than the mid value (2) which shows that customers are satisfied with the prevention from fraud in Indian bank’s e-banking services.

8. FINDINGS

- It is found that most (22%) of the respondents felt that ATM as a influencing factor in adoption of e-banking services in Indian bank
- It is found that majority (43%) of the respondents aware of Indian bank’s e-banking services in Indian bank
- The likert scale value is 2.21 which is greater than the mid value (2) which shows that customers are satisfied with the prevention from fraud in Indian bank’s e-banking services.

9. SUGGESTIONS

- There is lack of awareness about E-banking services in rural areas. Therefore, bank must take necessary step in creating awareness about E-banking services.
- Most of the customer felt that demonstration of E-banking should be provided to the customer for their convenience.
- The cost involved in E-banking services should be minimized
- Indian Bank should focus on immediate response to their E-banking customers.
- The E-banking system should be enhanced to make enquiry which is much easier to prevent fraudulent activities

10. CONCLUSION

From the data analysis and discussions mentioned, this study can be concluded that e-banking is positive among the respondents. Most of the customers are satisfied with e-banking services. Banks are making sincere efforts to popularise the e-banking. Younger generation is beginning to see the convenience and benefits of e-banking services. Still people of the rural areas are not using e-banking services, so banks should improve their promotional and communication strategies to make customers aware of E-banking services and build more positive perception. It is therefore true to say that Electronic banking is satisfied and has a significant effect on customer satisfaction.

REFERENCE

1. Dr.S.Sangeetha, K.Myilswamy (2020), “Customer satisfaction towards E-banking services with special reference towards Coimbatore city”, *International Journal of Scientific & Technology research*, Volume-9, Issue-01, ISSN 2277-8616.
2. Dr.K.Muthulakshmi, K.Saravanan (2019), “Customer satisfaction on E-banking provided by Indian bank in Nagapattinam district”, *International conference*, www.researchgate.net
3. Arcotpurna Prasad, V. Chandra Sekhar Rao, GaddavijayaKumar (2019), “Customer satisfaction towards E-banking”, *International Journal of Innovative technology and Exploring Engineering (IJITEE)*, ISSN: 2278-3075, Volume-9, Issue-02
4. Dr. (CA) SubrahmanyaBhat (2018), “A survey on customer satisfaction and quality of E-banking services with special reference to south Goa”, *International Journal of Management studies*, Volume-5, special issue-3, ISSN (Print)-2249-0302 ISSN (Online)-2231-2528, <http://www.researchersworld.com/ijms>



5. *Jamil Hammound, Rima M.Bizri, and Ibrahim EL Baba (2018), the impact of E-banking service quality on customer satisfaction: Evidence from the Lebanese banking sector, Issue-12, journals.sagepub.com/home/sgo*
6. *Jasdeep Kaur (2017), "Growth of E-banking in India", International Journal of research in Finance and Marketing (IJRFM), Issue-5, Volume-7, ISSN (O):2231-5985*
7. *Priyanka (2017), "E-banking in India", International Journal of Multidisciplinary Research, Volume-02, Issue-2, Issue-III, http://www.ijmdr.in, ISSN 2455-278X*

WEBSITES

1. [https://www.toppr.com/guides/business-economics-
cs/money-and-banking/e-banking/](https://www.toppr.com/guides/business-economics/cs/money-and-banking/e-banking/)
2. <https://businessjargons.com/e-banking.html>
3. https://en.wikipedia.org/wiki/Online_banking