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## A STUDY OF USE AND IMPACT OF INTERNET BANKING ON CUSTOMER SATISFACTION LEVEL (WITH SPECIAL REFERENCE TO UDAIPUR DISTRICT)

**DR. ASHISH SHRIMALI**  
27/171  
**PANERIYO KI MADRI**  
**UDAIPUR**

### ABSTRACT

*The constant changes in technology and lifestyles have changed the face of banking service industry in India. Banking industry has revolutionised the internet banking services with the help of technology. Internet banking has become one of the widely used banking services among Indian retail banking customers in recent years. It has been analysed that internet banking service quality is a key issue to maintain customer satisfaction. Thus the purpose of the study is to explore the internet banking service dimensions and to analyze its impact on the customer satisfaction through Z-test. A structured likert based questionnaire was prepared and was filled by the internet banking users of Udaipur district of Rajasthan. The research showed that there is a positive impact of service quality dimensions on customer satisfaction.*

### KEYWORDS

E-Banking, Internet banking service quality dimensions, Customer satisfaction

### 1. INTRODUCTION

Banking is the lifeline of an economy. The present and future of any economy depends upon the success and development of banking. The objective can't be achieved with the traditional banking as now is the age of technology. Indian banking industry, today, is in the midst of an IT (Information Technology) revolution. The competition among the banks has led to the increasing total banking automation in the Indian banking industry. Banking system, in line with other segments of society is rapidly adopting this latest information technology in day-to-day work, which has been given the name of E-Banking system. E-Banking is defined as the automated delivery of new and traditional banking products and services directly to the customers through electronic, interactive communication channel. E-banking has thus become important channel to sell Products and Services; leading to a paradigm shift in marketing practices, resulting in high performance in the banking industry.

Consumer satisfaction is considered the primary intervening constructs in the area of banking service because ultimately it leads to the development of consumer loyalty & therefore growth of banking industry. In the modern competitive environments, delivering high service quality is the key for a sustainable competitive advantage and providing satisfaction to the customers. Hence the relation between Service quality and customer satisfaction are very important in business especially in banking service industry.

The objective of the study therefore is to study the explore internet banking service quality dimensions and find out their impact on consumer satisfaction in Udaipur district of Rajasthan.

### 2. REVIEW OF LITERATURE

ROCHE (2014) in his article stated that Service quality is a pre-requisite for customer satisfaction and in a virtual environment the task becomes even more challenging to banks. It explored the decipherable antecedents of Customer satisfaction and the deviation in fundamentals, with the inclusion of Corporate Image, in the Sri Lankan Banking Sector. Results revealed that Corporate Image is the most significant indicator of Customer satisfaction, followed by assurance, problem handling, empathy, reliability and security/ privacy.

Momeni et al (2013), in their study tried to appear the effects of electronic banking services on customer satisfaction and loyalty among customers of six independent branches of Melli bank in Tehran. The results showed that ease of service use, website design, speed of connectivity and transactions, information security; information content and support service have a significant effect on user's satisfaction. Moreover, this satisfaction has a significant effect on loyalty to bank and willingness to continue relations with e-banking service.

Nochai and Nochai (2013) in their study analyzed the impact on customer satisfaction on internet banking service dimensions among top three banks in the Bangkok area. Results showed that providing 24hours-7days service, completing a task accurately, contacting staff to check immediately, and providing accurate information & up to date, transaction process is fast, and providing online registration times were the important factors that have the impact on customer satisfaction.

Tafa (2013), in his article studied what impact electronic banking has on customer satisfaction in comparing with traditional brick and mortar banking service, its relationship with that of age, occupation and education, its impact on branch visits, the level of customer understanding about e-banking and the opportunities and challenges of e-banking.

Gupta and Bansal (2012), attempted to develop a reliable and valid instrument of measuring Internet banking service quality in India, and also analysed the impact of Internet banking service quality dimensions on the Overall Internet Banking Service Quality and customer satisfaction. Findings indicate that all dimensions carry significant impact on the Overall Internet Banking Service Quality perceptions and customer satisfaction. However, Security/Privacy and Efficiency dimensions carry the maximum impact on the Overall Internet Banking Service Quality and satisfaction respectively.

Jalal et al (2011), in their research paper explore and mature the Impact of selected factors on the customers' intention to use internet banking in Bahrain. Results indicate that all the elements for the three identified factors are important with respect to the users' adoption of e-banking services. Credibility factors (Security and Privacy) are the major sources of dissatisfaction, which have remarkably impacted users' satisfaction. In the meantime, perceived ease of use (PEOU) and perceived usefulness (PU) are sources of satisfaction. The results also disclose that security and privacy factors play an important part in determining the users' acceptance of e-banking services with respect to different segmentation of age group, income level and level of education

Srivastava (2007), in his article focussed on what are the customer's perceptions about internet banking and what are the drivers that drive consumers. The study revealed that education, gender, income plays an important role in usage of internet banking. The research corroborated the conceptual framework stating that if skills can be upgraded there will be greater will to use internet banking by consumers. Inhibitory factors like trust, gender, education, culture, religion, security, and price can have minimal effect on consumer mindset towards internet banking.

Nguyen and Singh (2004) in their research paper discussed Internet banking issues both from the bank's point of view and from the customers' points of view. The findings showed that better Internet banking system quality such as the transaction speed, ease of use, convenience, accessibility, cost/benefit, user empowerment, security, and privacy is likely to have a positive impact on customer satisfaction.

### 3. OBJECTIVE OF THE STUDY

- To examine the relationship between service quality dimension and customer satisfaction in internet banking of Udaipur district of Rajasthan.



**4. HYPOTHESIS**

Ho: There is no relationship between Internets banking service quality dimension customer satisfaction of Udaipur district of Rajasthan.

H1: There is a relationship between Internets banking service quality dimension customer satisfaction of Udaipur district of Rajasthan.

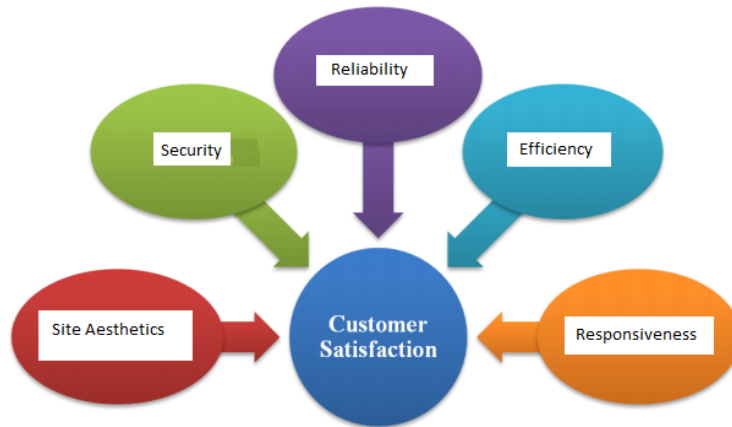
**5. RESEARCH METHODOLOGY**

The present study is exploratory in nature. The type of data is primary data collected through questionnaire. In the present study, a structured 5 point likert based questionnaire (ranging from highly satisfied to highly dis satisfied) was prepared to collect data from the customers in Udaipur district of Rajasthan.

The questionnaire is divided into two parts- part A dealt with demographic information and part B dealt with service quality dimensions and customer satisfaction.5 dimensions are identified as internet service quality dimensions – Security, Reliability, Responsiveness, Efficiency and Site Aesthetics.

In order to identify the relationship between the independent variables and customer satisfaction as dependent variable, following model (Fig 1) has been proposed and Z – Test has been applied to determine the relationship between the two.

**FIGURE 1: PROPOSED MODEL**



**6. ANALYSIS AND FINDINGS**

**DEMOGRAPHIC PROFILE**

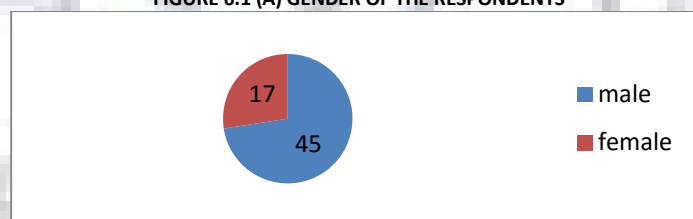
**TABLE 6.1 DEMOGRAPHIC PROFILE**

Particulars	Number	Total	Percentage
Gender			
Male	45		86.5
Female	17		13.5
Total		52	
Age			
18-25 yrs	19		36.5
26-35 yrs	16		30.7
36-50 yrs	14		26.9
Above 50 yrs	3		5.9
Total		52	
Educational Qualifications			
Up to 12	10		19.2
College(inc any diploma)	26		50
Post graduate/Professional	16		30.8
Total		52	

The questionnaire was mailed to 70 persons. However, out of them 52 replied back, hence the response rate stands at 74.28%.

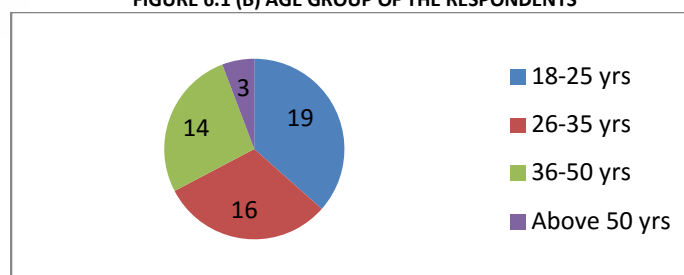
**(A) GENDER OF THE RESPONDENTS**

**FIGURE 6.1 (A) GENDER OF THE RESPONDENTS**



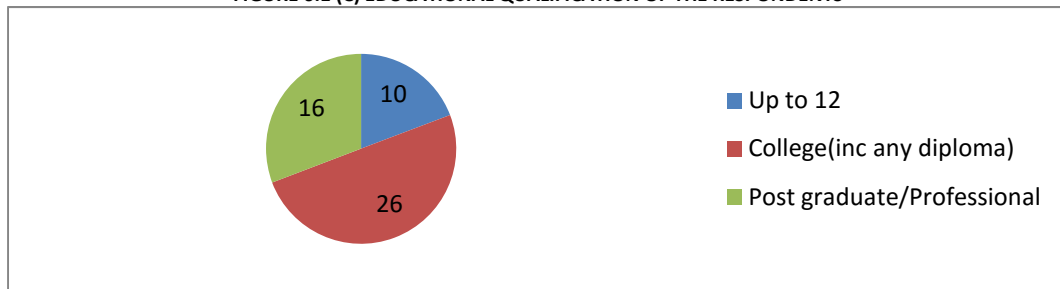
**(B) AGE GROUP OF THE RESPONDENTS**

**FIGURE 6.1 (B) AGE GROUP OF THE RESPONDENTS**



(C) EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

FIGURE 6.1 (C) EDUCATIONAL QUALIFICATION OF THE RESPONDENTS



SERVICE QUALITY DIMENSIONS

For testing the hypothesis, Z test was applied on the set of 14 questions as follows:

S.no.	Particulars	N	Average	Standard deviation	Z	C.V.	Overall customer satisfaction
<b>(A)</b>	<b>SECURITY</b>						
1.	Website of the bank is equipped with adequate security features.	52	2.480769	1.128775	3.3170	45.501	Satisfied
2.	Bank does not share my personal information with others.	52	2.230769	1.021636	5.4295	45.7974	Satisfied
3.	I feel secure in providing sensitive information (like credit card details) for online transaction	52	2.673077	1.097612	2.1478	41.0617	Neutral
<b>(B)</b>	<b>RELIABILITY</b>						
4.	Bank keeps accurate records of my account transactions	52	2.365385	1.010316	4.5295	42.7125	Satisfied
5.	Bank always provides the services at the promised time.	52	2.75	1.118034	1.6124	40.6557	Neutral
6.	If there is a mistake, bank can make it right quickly & effectively	52	2.365385	0.990719	4.6191	41.8840	Satisfied
<b>(C)</b>	<b>RESPONSIVENESS</b>						
7.	Bank is prompt in responding to my queries through e mails & other means.	52	2.480769	0.959787	3.9011	38.6891	Satisfied
8.	Website of bank contains answers to frequently asked questions	52	3.288462	0.99679	2.0868	30.3117	Dissatisfied
<b>(D)</b>	<b>EFFICIENCY</b>						
9.	Website of bank loads it page fast	52	2.384615	1.012739	4.3817	42.4697	Satisfied
10.	It is quick & easy to complete a transaction on the website of bank.	52	2.557692	0.998302	3.1949	39.0313	Satisfied
11.	Finding what I need is simple & easy on the website of bank	52	2.615385	1.012739	2.7386	38.7223	Neutral
<b>(E)</b>	<b>SITE AESTHETICS</b>						
12.	Website of bank contain information in an easy to understand language	52	2.442308	1.017753	3.9514	41.6717	Satisfied
13.	Website of bank is visually attractive	52	2.903846	1.124759	0.6164	38.7334	Neutral
14.	Website of bank is updated regularly	52	2.461538	1.056475	3.6753	42.9192	Satisfied
	Cumulative average	52	2.571429	1.039031	3.0020	40.7258	

ANALYSIS

Above table shows that customer are satisfied with majority of internet banking service quality dimensions; however their opinion is neutral in respect of providing sensitive information to bank, bank providing services in promised time, finding information on bank website is easy & simple and website of bank is attractive.

But their opinion is dissatisfied regarding website of bank containing answers to frequently asked questions.

In the above table at 5% level of significance, calculated value of Z i.e. 3.00 is greater than the z-critical value of 1.96, hence the null hypothesis is rejected and the alternate one is accepted.

This shows that Internet banking service quality dimensions has a positive impact on customer satisfaction. This impact is positive since the customers are mostly satisfied with all service quality dimensions.

CONCLUSION

This research seeks to make an original contribution to knowledge by investigating the impact of internet banking service quality dimensions on customer satisfaction in Udaipur district of Rajasthan. The empirical results show that there is a direct relationship between internet banking service quality dimensions and customer satisfaction in the banking industry.

An understanding of the factors identified in this study allows bank managers and policy makers to direct efforts and resources in the most effective and efficient way to increase bank business in the long run and encourage new customers to adopt internet banking.

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