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**CUSTOMER SATISFACTION OF E-BANKING SERVICES OF SBI IN DHARWAD DISTRICT, KARNATAKA**

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**ABSTRACT**

*E-Banking is a product designed for the purposes of online banking that enables the customer to have easy and safe access to their bank account. With this service you save your time by carrying out banking transactions at any place and at any time, from your home or office, all you need is internet access. E-banking enables the functions viz., Accurate statement of all means available in bank account, Statement of current account, credits, overdrafts and your deposits, Execution of national and international transfers in various currencies, Execution of all types of utility bill payments (electricity, water supply, telephone bills, etc.), Electronic confirmation for all transactions executed by E-banking, Management of credit cards. This study aims at evaluating services quality of E-Banking of SBI in Dharwad district. A structured questionnaire is administered to various target groups. Researcher mainly wants to investigate the important elements of E-banking i.e., Security, Customer satisfaction, Service quality efficiency, Timeliness and Awareness. The papers present the data extracted from the survey of customers of SBI and analyze the factors identified to maximize the value of customers. Data was analyzed statistically to investigate service quality of SBI.*


**KEYWORDS**

customer satisfaction, e-banking, security, service quality, trust.

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**INTRODUCTION**

 E-Banking is also known as Electronic Banking and is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. This definition includes delivering services and products such as Account information, Access to funds, and Business transactions and transfers through a public or private network. These activities might take place using various types of intelligent interactive devices, such as: Personal Computers, Personal digital assistants, Automated teller machines, Kiosks, or Touch tone telephones. Although there is risk in using any of these remote-access devices for financial services, those that involve internet access typically pose the greatest risk. This is because the internet is such a widely accessible and public network. For this reason, we shall focus on Internet- based services. Many of the issues such as identifying customers at remote locations and protecting the security and confidentiality of information are common to both Internet delivery and to other forms of interactive communications.

As future prospect of e-banking depends on customers, therefore specified that understanding customer's requirements and meeting their demand and expectations is becoming a challenge. From research it was found that perceived service quality strongly influence customer. Earlier research suggests that customer satisfaction also has positive influence on the E-Banking.

**OBJECTIVES**

The researcher predicted that the familiarity and benefits of using internet has a significant impact on acceptance of E-Banking. If the customers are not using internet frequently and if they do not trust internet as a secure environment, then it is nearly impossible for them to accept E-Banking. Hence the following objectives were adopted.

1. Service quality effectiveness has significant impact on adoption on E-Banking in customers.
2. Timeliness has significant impact on adoption on E-Banking in customers.
3. Security has significant impact on adoption on E-Banking in customers.
4. Customer satisfaction and awareness have significant impact on adoption of E-Banking in customers.

For the purpose of achieving these objectives, a descriptive research study was conducted.

**LITERATURE REVIEW**

(Polatoglu & Kin, 2001) The vast majority of the banks that avoided Internet banking in the beginning did so because they simply did not see the benefits of using it. The average internet banking transaction costs the institution only one twentieth of a teller transaction.

Once banking institutions recognized the low processing cost per transaction via the internet, they began viewing online banking as an extension of the bank rather than as an add-on service. The motivation to introduce the online banking now also included new business potential, additional funds from new and existing customers, expansion in geographical reach, image as a tech-savvy bank especially if targeting the youth and the threat of customers shifting loyalty if they did not introduce it.

Nationalized banks initially viewed online banking as insecure and counterintuitive and were therefore hesitant. But eventually, SBI, Canara Bank, Allahabad Bank, Punjab National Bank, Bank of Baroda, Syndicate Bank and others introduced it. SBI launched internet banking in 2001 and experienced good response. In general, internet banking saw an exponential rise in users

Christopher et al (2006). In service organizations like banks, information flows more than physical items. In the commercial world, especially in most advanced societies today, money is rather carried in information storage medium such as cheques, credit cards and electronic means that in its pure cash form. According to author E banking has become an important channel to sell the products and services and is perceived to be necessity in order to stay profitable and successful

**RESEARCH METHODOLOGY****SAMPLING AND SAMPLE SIZE**

For this study primary data was collected in the form of questionnaire from customers of SBI of Dharwad district which is leading public sector bank. Customers were from the 5 tehsils of Dharwad district i.e., Dharwad, Hubli, Kalghatgi, Kundgol and Navalgund.

Sample was collected from 100 bank customers of SBI in Dharwad district during January to March 2019. The original questionnaire was first pilot tested for 10 customers of SBI in Dharwad district. Purposive sampling technique was used in the selection of sample respondents where interviews were also conducted to the customers wherever necessary. Along with the basic dimensions, questionnaire was structured with 36 questions, based on service quality effectiveness, security, timeliness, customer satisfaction and awareness. Likert's five point scale method was used to measure the effectiveness of responses where the customer has to choose on option of each statement based on five point scale where strongly agree=5, agree=4, neutral=3, disagree=2, strongly disagree=1. Factor analysis was performed to assess the validity of the constructs and regression analysis was employed to analyze the data. Statistical Package for Social Sciences (SPSS) Version 20 was used as the analysis tool.

**RESEARCH FINDINGS****DEMOGRAPHIC PROFILE**

Table 1 given below explains the demographic profile of customers participated in the study. The sample consists of male and female, majority being male i.e. 80 out of 100 informants (80%) majorities in the age group of 25-35 years i.e. 60 out of 100 (60%). Most of the respondents are Post graduates i.e. 50 out of 100 (50%) and government employees i.e. 50 out of 100 (50%). Highest income range consists of 30 out of 100 (30%) respondents whose monthly income is in the range of Rs20000 to Rs30000. 64 out of 100 (64%) of the respondents transact less than 10 times during a month. 38 out of 100(38%) of the respondents have average information technology literacy level. 90 out of 100 (90%) of the respondents use E-banking services of SBI.

**TABLE 1: DISTRIBUTION OF RESPONDENTS ON THE BASIS OF DEMOGRAPHIC FACTORS**

Demographic variables	Category	Percentage
<b>Gender</b>	Male	80%
	Female	20%
<b>Age group</b>	Below 25 years	4%
	25-35 years	60%
	36-45 years	18%
	46-55 years	8%
	Above 56 years	10%
<b>Highest academic or professional qualification</b>	SSC	4%
	Technical or vocational certificate	2%
	Diploma	2%
	Bachelors degree	38%
	Post graduate	50%
<b>Occupation</b>	PhD	4%
	Government employee	50%
	Private sector employee	20%
	Self employed	2%
	Retired	6%
	Housewifes	14%
<b>Range of monthly income</b>	Students	8%
	Less than Rs5000	12%
	Rs5000 to Rs10000	14%
	Rs10000 to Rs20000	16%
	Rs20000 to Rs30000	30%
<b>Number of transactions per month</b>	Rs30000 and above	28%
	Less than 10 transactions	64%
	11 to 30 transactions	30%
<b>Information technology literacy level</b>	31 transactions and above	6%
	Not at all	1%
	Basic	32%
	Average	38%
<b>Usage of E-Banking services of SBI</b>	High	30%
	Yes	90%
	No	10%

For the purpose of analyzing internal consistency tests were conducted using Cronbach's alpha tests (Cronbach, 1946) for the five multi-item measures and are presented in the Table 2.

**TABLE 2: RELIABILITY STATISTICS**

Measures	No of items	Reliability for this sample
Security	11	0.908
Customer satisfaction	8	0.843
Service quality efficiency	7	0.851
Timeliness	6	0.868
Awareness	4	0.869

The alpha values for all the factors vary from 0.84 to 0.90 which are considered acceptable for this type of study (Nunnally 1978). This reveals that the variables load properly on these five factors. To determine the underlying structure, the correlation matrix was initially examined to determine how appropriate it was for factor analysis. The Kaiser-Meyer-Okin (KMO) value was 0.686 which was higher than the recommended minimum of 0.6 (Kaiser, 1974) indicating that the sample size was adequate for applying factor analysis. In addition, the value of the test statistic for sphericity (Bartlett, 1954) on the basis of Chi-square transformation of the determinant of the correlation matrix was large (99.640). Bartlett test of sphericity was significant, supporting the factorability of the correlation matrix and the associated significance level was extremely small (0.000). For factor extraction, principal component method was used, under the restriction that the Eigen value of each generated factor was more than one. Factor analysis was performed to assess the validity of the constructs and regression analysis was employed to analyze the data. SPSS version 20 was used as a statistical tool. Five factors were generated, which explained 70.26 percent of the variance. The extracted

factors were then rotated using variance maximizing method (Varimax). These rotated factors with their variable constituents and factors loadings are given in the Table 3. These factors are labeled Security, Customer satisfaction, service quality effectiveness, timeliness and awareness.

TABLE 3: FACTOR ANALYSIS FOR ACCEPTANCE OF E-BANKING

Sl. No	Measurement items	Security	Customer satisfaction	Service quality efficiency	Timeliness	Awareness
E1	Reliability and credibility	0.682				
E2	Accuracy	0.670				
E3	Transaction protection	0.700				
E4	Safe transaction	0.671				
E5	Prompt response to requests	0.662				
E6	Flow of next step in transactions	0.728				
E7	Problem solving	0.792				
E8	Quick transaction	0.794				
E9	Accessibility	0.747				
E10	Problem solving guide	0.836				
E11	Customers satisfaction		0.582			
E12	Keep up promise		0.813			
E13	Happy delivery		0.755			
E14	Issue solving		0.740			
E15	Customized services		0.700			
E16	Overall service quality		0.770			
E17	Completion of online transaction		0.536			
E18	On time service provision		0.507			
E19	Easy access to website		0.626			
E20	Customers safety			0.815		
E21	Banks operating hours			0.682		
E22	The banks reputation			0.816		
E23	Employees dress code			0.524		
E24	Supportive to employees			0.779		
E25	Quick access			0.643		
E26	Up to date equipment and instruments			0.510		
E27	Record keeping				0.580	
E28	Employees assistance				0.881	
E29	Customer supportive				0.547	
E30	Individual attention				0.843	
E31	Auto fill of transactions				0.669	
E32	Customer portal				0.709	
E33	Quick website loadings					0.590
E34	Real time financial information					0.637
E35	Quick services					0.699
E36	User friendly website					0.696
	Eagan values	7.223	6.029	4.769	4.22	2.622
	Percentage of variance	26.601	15.482	13.699	8.787	5.67
	Cumulative variance	26.601	42.083	55.782	64.569	70.266

**Extraction method:** Principal Component Analysis, Rotation method: Varimax with Kaiser Normalization, Rotation converged in 17 iterations

To know how different factors identified through factor analysis affect the use of E-Banking, regression analysis was conducted. The respondent's intention to intensify the customer satisfaction of e-banking services was regressed on the five independent variables, namely Security, Customer satisfaction, Service quality efficiency, Timeliness and Awareness. The results are reported in Table 4.

TABLE 4: REGRESSION ANALYSIS ON E-BANKING ACCEPTANCE FACTORS

Factors	Regression co-efficient	t-values	Significance level
Constant	3.320	54.502	.000
Security	-0.20	-0.333	.740
Customer satisfaction	0.263	4.314	.000
Service quality effectiveness	0.163	2.671	.008
Timeliness	-0.042	-0.685	.494
Awareness	0.007	0.120	.905
R square	0.120		
F ratio	5.268*		

\*significant at 1% level.

The regression equation was significant at 1% level with the F value of 5.268 and the independent variables account for 12 percent of the variance in the level of acceptance of E-Banking by customers. Customer satisfaction (beta=0.263) and service quality effectiveness (beta=0.163) were significantly positively related to the acceptance of E-Banking services while security, timeliness and awareness did not emerge as the significant factors in explaining the acceptance of E-banking services by the respondents.

**CONCLUSION AND RECOMMENDATION**

Based on the survey of E-Banking in Dharwad district, respondents managed to reveal tremendous information to understand and evaluate the opinions and suggestions. The findings from research covered the respondent's intention on E-Banking. These findings can help for improving banking facilities. When the observation comes from the view of service quality the results of this study conclude that customer satisfaction and service quality effectiveness are the two variables that explain the variance in the service quality, while all other service quality variables were not significant in customer satisfaction. The possible reasons for these findings would be that, the services offered by banks are generally not so well differentiated among the bankers that customers do not consider them as important in determining satisfaction level.

The recommendations to the bank are that they have to increase the level of trust between banks website and customers. In order to achieve these, following strategies should be applied by the bank

- Bank should ensure that E-banking is as safe and secure for financial transactions as a traditional banking
- Bank should educate the customers regarding uses of E-Banking as well as security and privacy of their accounts
- Customers who lack in basic computer skills should be educated with basic of usage of E-banking
- Banks must emphasize on convenience like avoiding queues and not visiting the banks, syncing with other money applications.
- Banks must emphasize on low cost of transactions and low incidence of errors.

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