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**OBJECTIVES**

**HYPOTHESES**

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**RESULTS & DISCUSSION**

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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**ONLINE SERVICE QUALITY AND CUSTOMER SATISFACTION – A STUDY IN INTERNET BANKING**

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**ABSTRACT**

*This study is carried out to find out the online service quality and customer satisfaction on Internet banking. The objective of the study is to identify the internet banking activities of the respondents, the reasons for preferring internet banking and the type of internet banking service mostly utilized by the respondents, the level of satisfaction on the service quality dimensions of internet banking, and the relationship between personal factors and internet usage. The study is based on primary data collected from 125 respondents by means of a questionnaire. Random Sampling Technique was an applied and Statistical tool like percentage analysis, five point scaling technique, rank analysis and chi-square analysis were applied. The findings and the results are based on the analysis applied in the study.*

**KEYWORDS**

online service quality, customer satisfaction, internet banking.

**INTRODUCTION**

In every industry, E-commerce is revolutionizing the way business is conducted. New business models are replacing outdated ones and organizations are rethinking business process designs and customer relationship management strategies. Banks are no exception to this transformation. Even in the well-established business of banking, a revolution of sorts has taken the industry on a new dynamic path in the last few years. This path has been forged partially due to the growing acceptance of Internet banking.

Internet banking involves consumers using the Internet to access their bank account and to undertake banking transactions. At the basic level, Internet banking can mean the setting up of a Web page by a bank to give information about its product and services. At an advance level, it involves provision of facilities such as accessing accounts, funds transfer, and buying financial products or services online. Internet banking allows customers to conduct certain transactions (e.g., checking balances, funds transfers, bill payment, etc.) online at anytime and thus it reduces the number of physical visits to a bank. This added convenience to the customer lowers transaction costs to the bank—a win-win proposition for the bank and its customers.

The most significant benefit of Internet banking is the ready accessibility of bank accounts at all times. The inconvenience of visiting and waiting at the banks is also eliminated. This result in, enhanced customer satisfaction, reduced customer attrition and increased customer base. Internet banking considerably reduces transaction costs for the banks.

In India, the cost of one banking transaction through the Internet amounted to 10 paise to the bank, as compared to Re.1 through a branch, 45 paise through an ATM, 35 paise through phone banking and 20 paise through debit cards. The low transaction costs and the promising picture painted by analysts induced many banks in India to introduce Internet banking services during the late 1990s. However, only few of them succeeded in moving beyond the launch of the website. ICICI's Internet banking service 'Infinity' became the most recognized and popular service in the country, providing a wide range of products and services.

One of the key challenges of the Internet banking as a service delivery channel is how they manage service quality, which holds a significant importance to customer satisfaction. The purpose of this research is to gain a better understanding of the service quality dimensions that affect customer satisfaction in the Internet banking sector from a customer perspective. The study was conducted in Coimbatore city with a sample size of 125 respondents selected by random sampling technique. Tools like percentage analysis, five point scaling technique, rank analysis and chi-square analysis were applied.

**OBJECTIVES**

- To identify the internet banking activities of the respondents
- To find out the reasons for preferring internet banking and the type of internet banking service mostly utilized by the respondents
- To find the level of satisfaction on the service quality dimensions of internet banking
- To find out the relationship between personal factors and internet usage

**THE FINDINGS OF THE STUDY ARE PRESENTED IN THE FOLLOWING PARAGRAPHS:****GENERAL PROFILE**

75.2% of the respondents are in the age group of below 30 years, 61.6% of the respondents are Male, 53.6% of the respondents are postgraduates and 93.6% of the respondents are employed. Majority (56%) of the respondents are married, 30.4% of the respondents earn a monthly income above Rs.30000, 58.4% have nuclear type of family and 65.6% have 2 to 4 members in their family and 58.4% belong to nuclear family.

**INTERNET USAGE**

The percentage analysis results shows that 71.2% of the respondents are using internet for more than 1 year, 59.2% are using internet banking for more than 1 year, 81.6% interact with bank through browser, 74.4% do personal banking and 65.6% choose their bank for its excellent service.

**REASONS FOR USING INTERNET BANKING**

It is found from Table 2 that out of the 125 respondents, 71 respondents have ranked time saving as Rank 1, 45 of them have ranked no time bar as Rank 3 and 40 respondents have ranked easy for business purposes as Rank 4 & and simple procedure as Rank 5. Further the table shows that 56 respondents have ranked reliability as Rank 6. It is concluded that majority of the respondents have given the topmost reason for choosing Internet banking as "Time saving".

**TYPE OF SERVICES UTILIZED IN INTERNET BANKING**

The respondents were asked to rank their priorities for using the Internet services. It is found from Table 3 that out of the 125 respondents, 65 respondents have ranked checking balance online as Rank 1, Rank 2 is given to online bill payments by 30 respondents, 30 of them have ranked inter – account transfer as Rank 3 and 40 respondents have ranked seeking product information as Rank 4. Further the table shows that 24 respondents have given 5<sup>th</sup> Rank to calculate loan

payment, 25 respondents have ranked download loan application as Rank 6, 24 respondents have ranked to apply for consumer loans as Rank 8. It is concluded that majority of the respondents have given the topmost type of services utilized in Internet banking as "Check Balances Online".

#### REASONS FOR CHOOSING THE BANK

It is found from Table 4 that out of the 125 respondents, 51 respondents have ranked quick service as Rank 1, Rank 2 is given to bank location by 24 respondents, 24 of them have ranked better rate and lower service charge as Rank 3, 18 respondents have ranked bank familiarity as Rank 4. Further the table shows that 20 respondents have given 6th Rank for goodwill of the bank, 16 respondents have ranked convenience as Rank 7, 22 respondents have ranked variety of features as Rank 8, 28 respondents have ranked integrated value as Rank 9. It is concluded that majority of the respondents have given the topmost reasons for choosing the bank as "Quick Service".

#### OPINION ON RELIABILITY

Table 5 presents the opinions of the respondents on reliability in internet banking on a five point scale of strongly agree, agree, neutral, disagree, strongly disagree. From the table it is clear that 52% of respondents agree that information that is provided is accurate, 41.6% of respondents agree that the web pages are functioning properly, 49.6% of respondents agree that information content and texts are easy to understand, 45.6% of respondents agree that links are problem-free, accurate and the pages download quickly.

#### OPINION ABOUT ACCESSIBILITY

Table 6 presents the opinions of the respondents on accessibility in internet banking. It is clear that 44% of respondents agree that the bank's site has unrestricted access to all financial information, 55.2% of respondents agree that the bank provides the updated technology regularly for i-banking, 40.8% of respondents agree that the bank provides the updated technology regularly for i-banking.

#### OPINION ABOUT USER FRIENDLINESS

From the table 7 it is clear that 47.2% of respondents agree that the website is available in the language you can understand, 55.2% of respondents agree that the bank's site provide information about the transactions and products, 50.4% of respondents agree that personalization of bank's site for customers' personal requirement, 50.4% of respondents agree that the bank authority care to listen to your queries and meet personal needs.

#### OPINION ABOUT PRIVACY / SECURITY

Table 8 presents the opinions of the respondents on privacy / security in internet banking. It is clear that 50.4% of respondents agree that you can rely on bank for not misusing your information, 63.2% of respondents agree that you can rely on the personal information remaining in the register, 51.2% of respondents agree that the bank provides financial security and confidentially, 48.8% of respondents agree that the bank's site is secured for your credit card information.

#### OPINION ON EFFICIENCY

From the table 9 it is clear that 52.8% of respondents agree that the bank's site is easy to navigate and simple to use, 50.4% of respondents agree that the speed of login of your account is fast, 48.8% of respondents agree that the speed of logout of your account is fast, 48.8% of respondents agree that it is easy to find policy and notice statement on the bank's site.

#### OPINION ABOUT RESPONSIVENESS

Table 10 presents the opinions of the respondents on responsiveness in internet banking. From the table it is clear that 42.4% of respondents agree that the bank takes care of problems properly and compensate for the problems they create, 51.2% of respondents agree that knowledge and skill of the contact personnel, 52% of respondents agree that you are able to talk to a customer service representative in the bank over telephone, 50.4% of respondents agree that the bank is willing to help customers, provide appropriate information and prompt service.

#### OPINION ABOUT FULLFILLMENT

From the table 11 it is clear that 60% of respondents agree that the bank's site performs the service right at the first time, 62.4% of respondents agree that the bank's site provides a confirmation of the service ordered quickly.

### CHI SQUARE ANALYSIS

#### PERSONAL FACTORS AND YEARS OF USING INTERNET

**Hypothesis:** The personal factors of the respondents have no significant influence on years of using Internet.

It is evident from the Table 12 that the hypothesis is accepted (Not significant) in six cases and in two cases the hypothesis is rejected (significant). It is concluded that educational qualification and family monthly income have significant influence on years of using the Internet.

#### PERSONAL FACTORS AND YEARS OF USING INTERNET BANKING

**Hypothesis:** The personal factors of the respondents have no significant influence on years of using Internet banking.

It is evident from the Table 13 that the hypothesis is accepted (Not significant) in five cases and in three cases the hypothesis is rejected (significant). It is concluded that age, educational qualification and family monthly income have significant influence on years of using Internet banking.

#### PERSONAL FACTORS AND OPINION ON CONVENIENCE OF INTERNET BANKING

**Hypothesis:** The personal factors of the respondents have no significant influence on their opinion on convenience of Internet banking.

It is evident from the Table 14 that the hypothesis is accepted (Not significant) in seven cases and in one case the hypothesis is rejected (significant). It is concluded that educational qualification have significant influence on convenience of internet banking.

### CONCLUSION

The paper explores the service quality of i-banking operative in India from customer's perspective. It is observed that customers are satisfied with the reliability of the services provided by the banks but are not very much satisfied with the dimension 'User friendliness'. This study includes percentage analysis, rank analysis, chi-square five point scaling, in which the rank analysis is giving a very clear picture about their ideas on the various factors of internet banking. The i-banking is going to be very crucial for India, having increasing percentage of younger generation population with computer literacy. Since research on service quality in i-banking is still in its infancy and the relevant literature is scarce, therefore the insight gained in this study may offer a foundation for future research on self-service technology and provide useful recommendations to the bankers for improving the i-banking services. Hence, in future, the research can be conducted by taking a large sample to facilitate a robust examination of the service quality of the i banking.

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## TABLES

TABLE 1- INTERNET USAGE

PARTICULARS	CLASSIFICATION	No.	Percentage
Years of using WWW	< 1 month	7	5.6
	1 - 6 months	19	15.2
	7 - 12 months	10	8.0
	> 1 year	89	71.2
Years of using Internet Banking	< 1 month	14	11.2
	1 - 6 months	24	19.2
	7 - 12 months	13	10.4
	> 1 year	74	59.2
Interact with bank through browser	Yes	102	81.6
	No	23	18.4
Type of banking activity through internet	Personal banking	93	74.4
	Business transaction	3	2.4
	Both	29	23.2
Reason for choosing the bank	Traditional bank A/c	19	15.2
	Brand name of the bank	16	12.8
	Excellent service	82	65.6
	Less service charge	8	6.4

TABLE 2 - REASONS FOR USING INTERNET BANKING  
(No. of respondents)

Reasons	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6
Time saving	71	42	7	1	3	1
Easy accessibility	35	27	23	21	10	9
No time bar	9	29	45	19	19	4
Simple procedures	5	18	22	24	33	23
Easy for business purposes	2	4	12	40	35	32
Reliability	3	5	16	18	23	56

TABLE 3 - TYPE OF SERVICES UTILIZED IN INTERNET BANKING  
(No. of respondents)

Type of services	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7	Rank 8
Seeking product information	2	6	13	40	17	19	5	23
Calculate loan payment	4	3	9	13	24	22	37	13
Download loan application	3	10	13	11	22	25	25	16
Download personal bank transaction	15	12	13	14	19	17	19	16
Check balance online	65	20	10	3	8	6	4	9
Apply for consumer loans	4	23	13	17	10	16	18	24
Inter-account transfer	26	21	30	12	8	6	8	14
Online bill payments	6	30	24	15	17	15	10	8

**TABLE 4 - REASONS FOR CHOOSING THE BANK**  
(No. of respondents)

Reasons	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7	Rank 8	Rank 9
Better rate and lower service charge	12	11	24	16	22	12	9	8	11
Bank familiarity	13	21	14	18	12	15	7	18	7
Quick service	51	20	13	10	10	5	13	1	2
Bank location	9	24	11	15	11	14	12	9	20
Goodwill of the bank	14	16	21	14	12	20	16	6	6
Security of transaction	7	15	14	11	9	15	16	20	18
Convenience	15	6	12	13	11	11	16	22	19
Variety of features	3	8	11	16	18	13	20	22	14
Integrated value	1	5	5	11	20	22	16	17	28

**TABLE 5- OPINION ON RELIABILITY**

Reliability		SA	A	N	D	SD
Information that is provided is accurate	No.	52	65	8	--	--
	%	41.6	52.0	6.4	--	--
The web pages are functioning properly.	No.	35	52	31	7	--
	%	28.0	41.6	24.8	5.6	--
Information content and texts are easy to understand.	No.	35	62	23	5	--
	%	28.0	49.6	18.4	4.0	--
Links are problem-free, accurate and the pages download quickly.	No.	26	57	39	3	--
	%	20.8	45.6	31.2	2.4	--

SA- Strongly Agree, A- Agree, N- Neutral, D- Disagree, SD- Strongly Disagree

**TABLE 6- OPINION ABOUT ACCESSIBILITY**

Accessibility		SA	A	N	D	SD
The bank's site has unrestricted access to all financial information	No.	39	55	26	5	--
	%	31.2	44.0	20.8	4.0	--
The bank provides the updated technology regularly for i-banking	No.	36	69	18	2	--
	%	28.8	55.2	14.4	1.6	--
The bank provides the updated technology regularly for i-banking.	No.	30	51	39	4	1
	%	24.0	40.8	31.2	3.2	.8
The bank is easy to approach and contact.	No.	36	55	27	7	--
	%	28.8	44.0	21.6	5.6	--

SA- Strongly Agree, A- Agree, N- Neutral, D- Disagree, SD- Strongly Disagree

**TABLE 7- OPINION ABOUT USER FRIENDLINESS**

User friendliness		SA	A	N	D	SD
The website is available in the language you can understand.	No.	55	59	10	1	--
	%	44.0	47.2	8.0	.8	--
The bank's site provide information about the transactions and products.	No.	41	69	15	--	--
	%	32.8	55.2	12.0	--	--
Personalization of bank's site for customers' personal requirement.	No.	30	63	27	5	--
	%	24.0	50.4	21.6	4.0	--
The bank authority care to listen to your queries and meet your personal needs.	No.	23	63	30	9	--
	%	18.4	50.4	24.0	7.2	--

SA- Strongly Agree, A- Agree, N- Neutral, D- Disagree, SD- Strongly Disagree

**TABLE 8- OPINION ABOUT PRIVACY / SECURITY**

Privacy / security		SA	A	N	D	SD
You can rely on bank for not misusing your information	No.	40	63	40	--	--
	%	32.0	50.4	17.6	--	--
You can rely on the personal information remaining in the register	No.	22	79	24	--	--
	%	17.6	63.2	19.2	--	--
The bank provides financial security and confidentially	No.	33	64	26	2	--
	%	26.4	51.2	20.8	1.6	--
The bank's site is secured for your credit card information	No.	34	61	23	7	--
	%	27.2	48.8	18.4	5.6	--

SA- Strongly Agree, A- Agree, N- Neutral, D- Disagree, SD- Strongly Disagree

TABLE 9 - OPINION ON EFFICIENCY

Efficiency		SA	A	N	D	SD
The bank's site is easy to navigate and simple to use.	No.	36	66	18	3	2
	%	28.8	52.8	14.4	2.4	1.6
The speed of login of your account is fast.	No.	32	63	28	2	--
	%	25.6	50.4	22.4	1.6	--
The speed of logout of your account is fast.	No.	35	61	26	3	--
	%	28.0	48.8	20.8	2.4	--
It is easy to find policy and notice statement on the bank's site.	No.	27	61	35	1	1
	%	21.6	48.8	28.0	.8	.8

SA- Strongly Agree, A- Agree, N- Neutral, D- Disagree, SD- Strongly Disagree

TABLE 10- OPINION ABOUT RESPONSIVENESS

Responsiveness		SA	A	N	D	SD
The bank takes care of problems properly and compensate for the problems they create.	No.	30	53	40	2	--
	%	24.0	42.4	32.0	1.6	--
Knowledge and skill of the contact personnel.	No.	19	64	39	3	--
	%	15.2	51.2	31.2	2.4	--
You are able to talk to a customer service representative in the bank over telephone	No.	22	65	33	3	2
	%	17.6	52.0	26.4	2.4	1.6
The bank is willing to help customers, provide appropriate information and prompt service.	No.	30	63	25	3	4
	%	24.0	50.4	20.0	2.4	3.2

SA- Strongly Agree, A- Agree, N- Neutral, D- Disagree, SD- Strongly Disagree

TABLE 11- OPINION ABOUT FULLFILLMENT

Fulfillment		SA	A	N	D	SD
The bank's site performs the service right at the first time.	No.	28	75	20	2	--
	%	22.4	60.0	16.0	1.6	--
The bank's site provides a confirmation of the service ordered quickly.	No.	16	78	30	1	--
	%	12.8	62.4	24.0	.8	--

SA- Strongly Agree, A- Agree, N- Neutral, D- Disagree, SD- Strongly Disagree

TABLE 12 - PERSONAL FACTORS AND YEARS OF USING INTERNET

Personal factor	Chi-square value	df	Asymp. Sig.	Significant/Not Significant
Age	3.647	3	.302	Not Significant
Sex	.091	3	.993	Not Significant
Educational Qualification	22.058	9	.009	Significant
Marital status	5.917	6	.433	Not Significant
Occupation	9.077	9	.430	Not Significant
Family monthly Income	39.651	9	.000	Significant
Family Size	9.800	6	.133	Not Significant
Family type	2.877	3	.411	Not Significant

TABLE 13 - PERSONAL FACTORS AND YEARS OF USING INTERNET BANKING

Personal factor	Chi-square Value	df	Asymp. Sig.	Significant/Not Significant
Age	9.532	3	.023	Significant
Sex	7.354	3	.061	Not Significant
Educational Qualification	20.022	9	.018	Significant
Marital status	9.914	6	.128	Not Significant
Occupation	7.077	9	.629	Not Significant
Family monthly Income	57.174	9	.000	Significant
Family Size	6.072	6	.415	Not Significant
Family type	5.224	3	.156	Not Significant

TABLE 14 - PERSONAL FACTORS AND OPINION ON CONVENIENCE OF INTERNET BANKING

Personal factor	Chi-square Value	df	Asymp. Sig.	Significant/Not Significant
Age	.430	2	.806	Not Significant
Sex	.164	2	.921	Not Significant
Educational Qualification	12.579	6	.050	Significant
Marital status	6.729	4	.151	Not Significant
Occupation	11.189	6	.083	Not Significant
Family monthly Income	4.871	6	.560	Not Significant
Family Size	.871	4	.929	Not Significant
Family type	1.902	2	.386	Not Significant

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