

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE BANKING WITH SPECIAL REFERENCE TO COIMBATORE CITY

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ABSTRACT

Online banking means any user with a personal computer and a browser can get connected to his banks website to perform any of the virtual banking functions. In online banking system the bank has a centralized database that is web enabled. Banks have designed their website in a very user friendly manner for net banking facilities most of the banking interfaces are easily viewable and instructions are provided at every step so that people can carry out any transaction due to internet failure or any other reason, he/she can take assistance from phone banking facility offered by banks. The phone banking feature allows the customers to call the toll-free number and get required assistance in finishing their transactions to avail the phone banking facility customers are provided with phone banking PIN along with their ATM PIN and net banking PIN.


KEYWORDS

PIN number, virtual banking.

JEL CODES

M31, O30, G20.

INTRODUCTION

 Online banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. Online banking includes the systems that enable financial institution customers, individuals or corporate to access account, transact business. Or obtain information on financial products and services through a public or private network, online banking is changing the banking industry and is having the major effects on banking relationships banking. Any inquiry or transaction is processed online without any reference to the branch at any time. The delivery channels include direct dialup connections, private networks, public networks, etc... with the popularity of computers, easy access to internet and world wide web(www)internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers.

OBJECTIVES OF THE STUDY

1. To understand the customer's awareness about online banking.
2. To find out the level of usage of online banking.
3. To study the satisfaction level of customers towards online banking.

SCOPE OF THE STUDY

A study on customer satisfaction about online banking services world reveal the innovative products offered to customers, frequency of transactions. Online services offered and online investment opportunity available to account holders. It would also high light the customer's satisfaction with regard to online banking service with reference to various banks.

METHODOLOGY

The data collected was tabulated, analyzed and interpreted using Simple Percentage Analysis, multivariate analysis, chi square test, Z test.

LIMITATIONS OF THE STUDY

1. The study is restricted to Coimbatore city only.
2. The samples were selected through questionnaire only.
3. Time limit played as a major constraint restricting the study

REVIEW OF LITERATURE

- Usage patterns of e-banking services and satisfaction level of bank customers were investigated by Kumar and Abirami (2017). The study identified the various reasons for not actively using the e-banking services by the customers like: poor availability of internet services, difficulties in accessibility to e-banking service, lack of awareness on e-banking services and safety issues. The study found that e-banking customers prefer using these services for fund transfers. The study suggested that banks should promote the e-banking services among their customers.
- Jasmine and Rajan's (2018) article draws a detailed discussion on the role of RBI in smoothing the IT adoption by Scheduled Commercial banks in India and solution referred by RBI to overcome IT related challenges. The article observed that the e-banking practices faced many challenges such as: privacy and security risk, poor customer awareness, trustworthiness, competition and delay in technology adoption. The study suggested the banks to create awareness on the benefits of e-banking adoption and practices ensure security and privacy by establishing strong security check practices and offer more convenient channels to the customers for adoption of e-banking facilities or services.
- Maheswari (2018) identified the nature of e-banking services provided by the selected nationalised and private commercial banks in Tiruchirappalli district. The article remarked that customer in Tiruchirappalli uses e-banking services for various purposes like: recharging mobile phone, payment of telephone bill, payment of electric bill, money transfer, for booking railway ticket, for booking air ticket, filing of tax return and investments. The article stated that most of

the customers adopted ATM banking (91.8 per cent) than other online banking channels like: mobile banking, credit card and tele banking services offered by the banks.

DATA ANALYSIS AND INTERPRETATION

TABLE 1 (A): DEMOGRAPHIC AND SOCIO ECONOMIC CLASSIFICATION OF ONLINE BANKING CUSTOMERS

Sl. No	Variables	No. of Frequency	Percentage
Gender			
1.	Male	368	53.33
2.	Female	322	46.67
	Total	690	100
Age			
1.	Below 20 years	59	8.55
2.	21- 40years	346	50.14
3.	41-60years	229	33.19
4.	61-80years	46	6.67
5.	Above 81years	10	1.45
	Total	690	100
Marital Status			
1.	Married	398	57.68
2.	Single	292	42.32
	Total	690	100
Educational Qualification			
1.	School Level	26	3.77
2.	Vocational Education	26	3.77
3.	Diploma	39	5.65
4.	Graduation	324	46.96
5.	Post-graduation	275	39.85
	Total	690	100
Occupation			
1.	Agriculturalist	47	6.81
2.	Profession	171	24.78
3.	Employee	288	41.74
4.	Business	156	22.61
5.	Others	28	4.06
	Total	690	100

Source: Primary Data

TABLE: 1 (B): DEMOGRAPHIC AND SOCIO ECONOMIC CLASSIFICATION OF ONLINE BANKING CUSTOMERS

Sl. No	Variables	No. of Frequency	Percentage
Annual Income			
1.	Below 3 lakhs	210	38.32
2.	3-6 lakhs	294	53.65
3.	6-9lakhs	39	7.12
4.	Above 9lakhs	5	0.91
	Total	548	100
Residential Area			
1.	Urban	272	39.42
2.	Semi-urban	201	29.13
3.	Rural	217	31.45
	Total	690	100
Languages Known			
1.	Tamil only	108	15.65
2.	English & Tamil	556	80.58
3.	Others	26	3.77
	Total	690	100

Source: Primary Data

The study indicates that 53.33 per cent of the bank customers surveyed as male and the remaining 46.67 per cent of the customers are female. As per the survey results, 50.14 per cent of the bank customers belong to the age group of 21-40 years and 33.19 per cent of customers' are aged between 41-60 years. Subsequently, it has been observed that, 8.55per cent of the customers are in the age group of below 20years. Further, 6.67 per cent of sample respondents belong to the age group of 61-80 years and the rest of 1.45 per cent of the e-banking customers are aged above 81 years. Data assessment inferred that 57.68 per cent of the e-banking customers' are married and 42.32 per cent of the bank customers' are single. Out of 690 respondents' surveyed, 46.96per cent of the e-banking customers have completed their under graduation. Followed by, 39.85 per cent of the bank customers are post-graduates. Similarly, 5.65per cent of the sample populations have studied up to diploma. Further, 7.54 per cent of the bank customers have completed their school level education (3.77 per cent) and vocational education (3.77 per cent).

It has been observed that 41.74 per cent of the bank customers' are employed in public or private organisations. 24.78 per cent of the respondents are found to be professionals. Subsequently, 22.61 per cent of the bank customers' are engaged in business. Similarly, 6.81 per cent of the sample subjects are agriculturalists and remaining 4.06per cent of the e-banking customers are observed to be others i.e. retailers, real estate agents, brokers etc. It is evident from the above table that, 53.65 per cent of the bank customers' annual income ranges between three to six lakhs. Followed by, 38.32per cent of the sample subjects earn below three lakhs. Subsequently, 7.12per cent of the bank customers' income varies between six to nine lakhs and the rests 0.91 per cent of the bank customers' annual income is marketed as nine lakhs and above. Data analysis narrates that, 39.42 per cent of the bank customers reside in the urban areas. Further, 31.45per cent of sample populations' live in the rural regions and remaining 29.13per cent of the sample e-banking customers' reside in semi-urban areas. The above data table indicates that, 80.58 per cent of sample respondents have said that they are acquainted with English and Tamil languages, which they can use as medium of communication

such as writing, reading and speaking. Followed by, 15.65 per cent of sample bank customers acquainted with Tamil language only and the rests 3.77 per cent of the customers are comfortable with communicating languages like: Hindi, Telugu and Malayalam.

The study indicated that 53.33 per cent of the respondents are male, and 50.14 per cent of the e-banking customers belong to the age group of 21-40 years. It has been inferred that 46.96 per cent of the respondents have completed their under graduation, 41.74 per cent of the bank customers' are employed in public or private organisations and 53.65 per cent of the e-banking customers' annual income ranges between three to six lakhs. The study identified that 57.68 per cent of the respondents' are married and 39.42 per cent of the respondents reside in the urban areas. The study indicated that 80.58 per cent of sample respondents have acknowledged that they can communicate in English and Tamil.

TABLE 2: CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS

Statement	Very Good	Good	Average	Poor	Very poor	Sum	Mean	Rank
Reliability of E-Banking Services								
Reliability of Web Page	229 (33.19)	281 (40.72)	102 (14.78)	49 (7.10)	29 (4.20)	2702	3.92	2
Message about Completion of Transaction	191 (27.68)	240 (34.78)	156 (22.61)	92 (13.33)	11 (1.59)	2578	3.74	4
Page Downloading Facilities	245 (35.51)	248 (35.94)	129 (18.70)	53 (7.68)	15 (2.17)	2725	3.95	1
Information Contents and Language Understanding	182 (26.38)	269 (38.99)	120 (17.39)	88 (12.75)	31 (4.49)	2553	3.70	5
Easiness of Transferring Money to Branches / Banks	175 (25.36)	240 (34.78)	148 (21.45)	94 (13.62)	33 (4.78)	2500	3.62	7
Convenient ATM Location	203 (29.42)	236 (34.20)	114 (16.52)	118 (17.10)	19 (2.75)	2556	3.70	5
Account Statement through SMS /E-mail Services	131 (18.99)	366 (53.04)	114 (16.52)	72 (10.43)	7 (1.01)	2612	3.79	3
Maximum Withdrawal Facility for ATM	163 (23.62)	221 (32.03)	207 (30.00)	64 (9.28)	35 (5.07)	2483	3.60	8
Security Assurance								
Secrecy of Personal Information	184 (26.67)	236 (34.20)	131 (18.99)	106 (15.36)	33 (4.78)	2502	3.63	2
Protection Against Cookies to Collect Information	150 (21.74)	239 (34.64)	149 (21.59)	96 (13.91)	56 (8.12)	2401	3.48	7
Secrecy for your Credit Card Information	159 (23.04)	226 (32.75)	150 (21.74)	104 (15.07)	51 (7.39)	2408	3.49	5
Authentication (User name, password)	170 (24.64)	209 (30.29)	150 (21.74)	133 (19.28)	28 (4.06)	2430	3.52	4
Confidentiality	189 (27.39)	245 (35.51)	143 (20.72)	79 (11.45)	34 (4.93)	2546	3.69	1
Digital Signature	138 (20.00)	251 (36.38)	144 (20.87)	122 (17.68)	35 (5.07)	2405	3.49	5
Digital Certificate	171 (24.78)	228 (33.04)	132 (19.13)	124 (17.97)	35 (5.07)	2446	3.54	3

Source: Primary Data

Perceived value on the quality and structure of e-banking channels of private sector bank is discussed in this section. The service quality is assessed in five dimensions.

WEBSITE QUALITY

The study summarises that the batch of the sample populations have expressed high degree of perception towards security measures provided by the bank which creates a safe environment for transaction (89 per cent/ mean 4.45), secured log on process (81.40 per cent /mean 4.07), better availability of information on the bank web site to assure that this e-bank is real (80 per cent/ mean 4), possibility for customers to distinguish between the mimic website and the original through URL www.BankName.com, contents and professional structure (78.60 per cent/ mean 3.93) Subsequently, it has been observed that, the bank customers have expressed moderate level of perception towards presence of bank logo to indicate the legal website (78 per cent/ mean 3.90), E-banking services with free of errors (76 per cent/ mean 3.80) and provision of multilingual website (75.20 per cent/ mean 3.76).

EFFICIENCY OF WEBSITE

A batch of e-banking customers has exhibited high degree of perception towards availability of important information on the website (80 per cent/ mean score value of 4), speed of login and logout of account (76 per cent/ mean: 3.80), clear directions to operate ATM services (74.80 per cent/ mean 3.74). Further, it has been inferred that the group of respondents have exhibited a moderate degree of perception towards availability of appropriate instructions and guidelines (74 per cent/ mean 3.70) and user friendly website (67.20 per cent/ mean 3.36).

RELIABILITY OF E-BANKING SERVICES

A group of the sample e-banking customers have expressed high degree of perception on page downloading facilities (79 per cent/ mean 3.95), reliability of web Page (78.40 per cent/ mean 3.92), account statement through SMS /E-mail services (75.80 per cent/ mean 3.79), message about completion of transaction (74.80 per cent/ mean 3.74), information contents and language understanding, convenient ATM location (74 per cent/ mean 3.70). Further, it has been inferred that the samples have expressed moderate level of awareness towards easiness of transferring money to branches / banks (72.40 per cent/ mean 3.62) and maximum withdrawal facility for ATM (72 per cent/ mean 3.60).

SECURITY ASSURANCE

It is evident from the above data table that most of the bank customers have exhibited high degree of perception towards confidentiality in security assurance in e-banking channels (73.80 per cent/ mean 3.69), secrecy of personal information (72.60 per cent/ mean 3.63), digital certificate (70.80 per cent/ mean 3.54). Followed by, the sample populations have expressed moderate level of perception on authentication (User name, password) (70.40 per cent/ mean 3.52), digital signature and secrecy for your credit card information (69.80 per cent/ mean 3.49), protection against cookies to collect information (69.60 per cent/ mean 3.48). The study results prove that majority of the sample populations have expressed very high degree of perception towards security measures provided by the bank which creates a safe environment for transaction (89 per cent/ mean 4.45), availability of important information on the website (80 per cent/ mean score value of 4), page downloading facilities (79 per cent/ mean 3.95) and confidentiality in security assurance in e-banking channels (73.80 per cent/ mean 3.69).

EXHIBIT 1: CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS

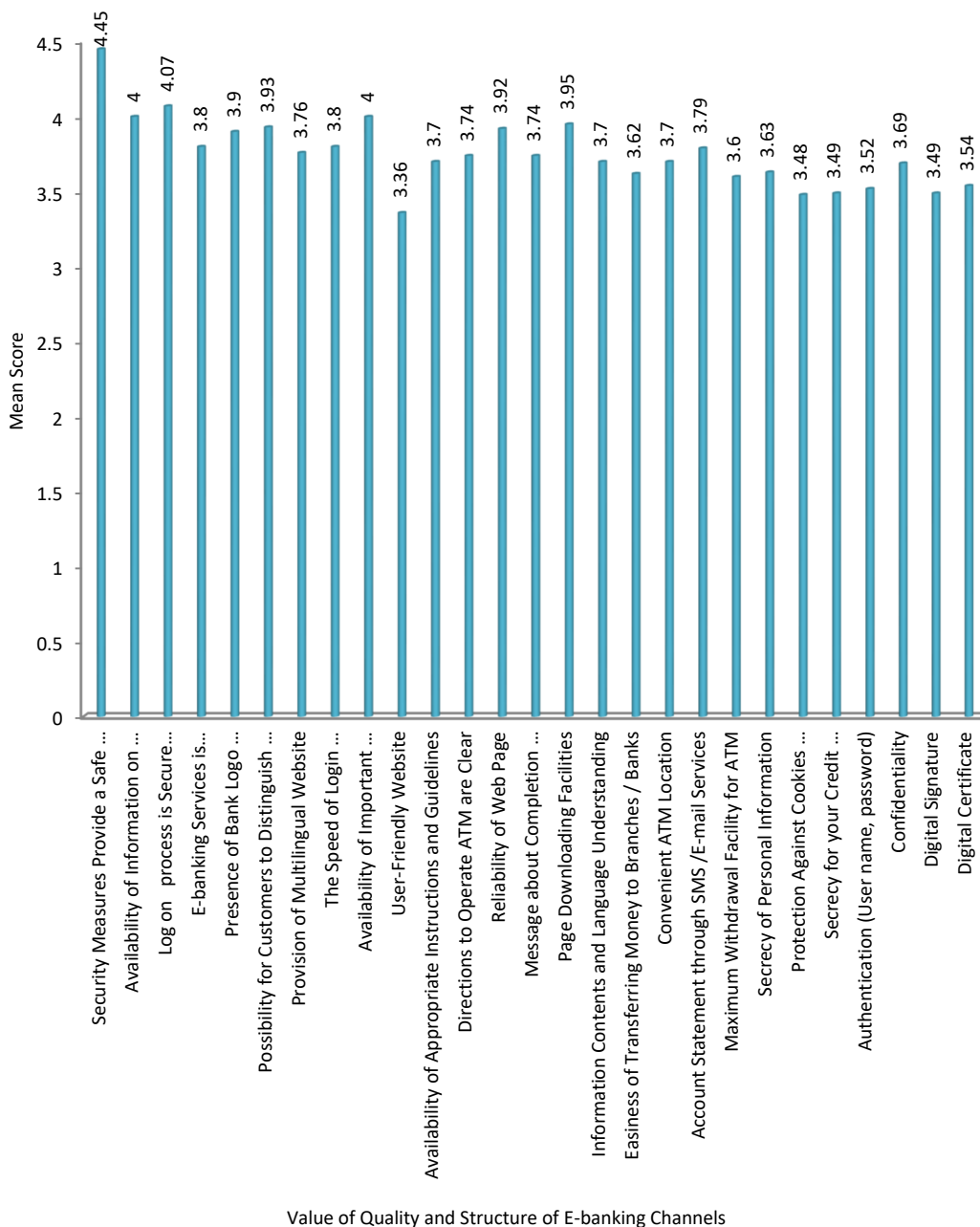


TABLE 3: KMO AND BARTLETT'S TEST CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.881
Bartlett's Test of Sphericity Approx. Chi-Square	3857.328
DF	351
Sig	.000

Level of Significance: 5 per cent

The value of KMO for overall matrix of twenty-eight variables was found to be excellent (0.881) and Bartlett's test of sphericity's chi-square value 3857.328 was highly significant at five per cent level of significance.

TABLE 4: COMMUNALITIES CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS

Variables	Initial	Extraction
Website Quality		
Security Measures provide a Safe Environment for Transaction	1.000	.895
Availability of Information on the bank Web Site to assure that this E-Bank is Real.	1.000	.731
Log on Process is Secure / Security in Log Process	1.000	.892
Totally free of Errors E-banking Services	1.000	.844
Presence of Bank Logo will Indicate the Legal Website	1.000	.898
Possibility for Customers to distinguish between the mimic Website and the Original through URL www.BankName.com, Contents and Professional structure	1.000	.987
provision of Multilingual Website	1.000	.867
Efficiency of website		
The Speed of Login and Logout of Account.	1.000	.791
Availability of Important Information on the Website.	1.000	.718
User-Friendly Website.	1.000	.726
Availability of Appropriate Instructions and Guidelines.	1.000	.747
Directions to Operate ATM are Clear.	1.000	.712
Reliability of E-banking services		
Reliability of web Page.	1.000	.814
Message about Completion of Transaction.	1.000	.759
Page Downloading Facilities.	1.000	.818
Information Contents and Language Understanding.	1.000	.742
Easiness of Transferring Money to Branches / Banks.	1.000	.978
Convenient ATM Location.	1.000	.887
Account Statement through SMS /E-mail Services.	1.000	.712
Maximum Withdrawal Facility for ATM.	1.000	.735
Security assurance		
Secrecy of Personal Information.	1.000	.609
Protection Against Cookies to Collect Information.	1.000	.592
Secrecy for Credit Card Information.	1.000	.774
Authentication (User name, password)	1.000	.837
Confidentiality	1.000	.794
Digital Signature	1.000	.876
Digital Certificate	1.000	.990

It has been observed that the Principal Component Analysis (PCA), computed established factor loading between.609 -.990.

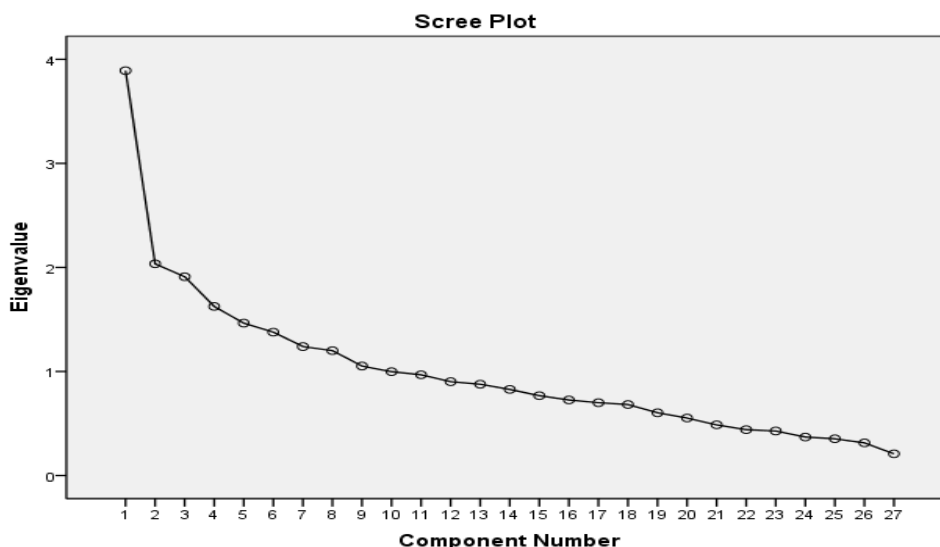
TABLE 5: ROTATED COMPONENT MATRIX CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS

Variables	Factors				
	User Friendly Features	Design &Operational Feasibility	Suitability	Hassle Free Features	Interac-tive
Perceived Ease of Use					
X ₁ -Security measures Provide a safe Environment for Transaction	-	-	-	-	-
X ₂ -Availability of Information on the Bank Web Site to assure that this E-Bank is Real	-	-	-	-	-
X ₃ -Log on Process is Secure / Security in Log Process	-	-	-	.578	-
X ₄ -Totally free of Errors E-banking Services	-	-	-	.637	-
X ₅ -Presence of Bank Logo will indicate the Legal Website	-	-	-	.658	-
X ₆ -Possibility for Customers to distinguish between the Mimic Website and the Original through URL ww.BankName.com, Contents & Professional structure	-	-	-	-	-
X ₇ -provision of Multilingual Website	-	-	-	-	-
Efficiency of website					
X ₈ -The speed of Login and Logout of Account	-	-	-	-	-
X ₉ -Availability of Important Information on the Website	-	-	-	-	-
X ₁₀ -User-friendly Website	.636	-	-	-	-
X ₁₁ -Availability of Appropriate Instructions and Guidelines	.521	-	-	-	-
X ₁₂ -Directions to Operate ATM are Clear	-	.588	-	-	-
Reliability of E-banking services					
X ₁₃ -Reliability of Web Page	-	-	-	-	-
X ₁₄ -Message about Completion of Transaction.	.584	-	-	-	-
X ₁₅ - Page Downloading Facilities	-	.626	-	-	-
X ₁₆ -E Information Contents and Language Understanding	-	-	.521	-	-
X ₁₇ -Easiness of Transferring Money to Branches / Banks	-	-	-	-	-
X ₁₈ - Convenient ATM Location	-	-	-	-	-
X ₁₉ -Account Statement through SMS /E-mail Services	-	-	-	-	.674
X ₂₀ -Maximum Withdrawal Facility for ATM	-	-	.643	-	-
Security assurance					
X ₂₁ -Secrecy of Personal Information	.531	-	-	-	-
X ₂₂ -Protection against Cookies to Collect Information	-	-	-	-	.741
X ₂₃ -Secrecy for your Credit Card Information	-	-	-	-	-
X ₂₄ -Authentication (User name, password)	-	-	-	-	-
X ₂₅ -Confidentiality	-	-	-	-	-
X ₂₆ -Digital Signature	-	.675	-	-	-
X ₂₇ -Digital Certificate	-	-	-	-	-
Eigen value	6.40	5.03	4.37	4.35	3.74
% of Variance	30.83	28.52	17.40	7.37	4.36
Cumulative	30.83	59.35	76.76	84.12	88.48

Level of Significance: 5 per cent

Five factors extracted together account for 88.48 per cent of the total variance (information contained in the original twenty-seven variables). User Friendly Features: User-friendly website, Availability of appropriate instructions and guidelines, Message about completion of transaction and Secrecy of personal information are grouped as the first factor and it accounts for 30.83 per cent of the total variance. Design and Operational Feasibility: Directions to operate ATM are clear, Page downloading facilities and Digital signature constitute the second factor and it accounts for 28.52 per cent of the total variance. Suitability: E Information contents and language understanding and Maximum withdrawal facility for ATM constitute the third factor and it accounts for 17.40 per cent of the total variance. Hassle Free Features: Log on process is secure / security in log process, totally free of errors E-banking services and presence of bank logo will indicate the legal website establish the fourth factor and it accounts for 7.37 per cent of the total variance. Interactive: Account statement through SMS / E-mail services and Protection against cookies to collect information constitutes the fifth factor and it accounts for 4.36 per cent of the total variance.

EXHIBIT 2: SCREE PLOT CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS



It has been observed that although there are twenty seven principle components only eight factors have Eigen values over one.

TABLE 6: SUMMARY OF ROTATION FACTOR ANALYSIS & CRONBACH'S ALPHA CUSTOMER PERCEPTION ON PERCEIVED VALUE OF QUALITY AND STRUCTURE OF ONLINE BANKING CHANNELS

Factors	Variables included in the factors	Cronbach's Alpha
User Friendly Features	User-friendly website, Availability of appropriate instructions and guidelines, Message about completion of transaction and Secrecy of personal information	.844
Design & Operational Feasibility	Directions to operate ATM are clear, Page downloading facilities and Digital signature	.771
Suitability	E Information contents and language understanding and Maximum withdrawal facility for ATM	.768
Hassle Free Features	Log on process is secure / security in log process, totally free of errors E-banking services and presence of bank logo will indicate the legal website	.753
Interactive	Account statement through SMS /E-mail services and Protection against cookies to collect information	.746

Source: Computed from Primary Data

The computed Reliability analysis's Cronbach's Alpha values of (user friendly features:.844, design and operational feasibility:.771, suitability:.768, hassle free features:.753 and interactive:.746) indicate significant correlation between the variables tested and a good internal consistency.

SUGGESTIONS

- To improve the advertisement to create more awareness.
- To find out the reasons for not accessing the online banking and get a solution.
- To educate the users for accessing the online banking
- To enhance the facility of online banking services
- Similarly, these banks are suggested to develop user friendly navigation option to be used while working on online /internet banking services or availing facilities, as most of the electronic services are self-service in nature.
- To develop more informative and use-friendly website for enhancing it e-banking practices or for encouraging its customers to use more online banking facilities through various channels.

CONCLUSION

Online banking security concern that some people believes that online banking security isn't secure enough to prevent their person information from being used in fraudulent situations. The truth is that identify theft, credit card fraud and signature forgeries are much more common that bank fraud. In fact, bank transactions are highly traceable and penalties for this crime are quite severe. New Private Sector banks are considered as technology innovators and practitioners in India. New Private Sector banks have introduced electronic banking practices in India and they have full harnessed its benefits.

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