

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,
Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C.)],
Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 6575 Cities in 197 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	SUCCESS OF GREEN BANKING INITIATIVES AFTER DEMONETIZATION IN INDIA <i>Dr. K. KARTHIKEYAN & Dr. S. VADIVEL RAJA</i>	1
2.	AN ANALYSIS OF INDIAN AUTOMOBILE INDUSTRY SLOWDOWN AS AN OPPORTUNITY FOR DEVELOPMENT <i>P. LAKSHMI</i>	8
3.	THE USE OF ELECTRONIC TRANSFERS IN CASH ASSISTANCE: THE SATISFACTION OF PSNP BENEFICIARIES IN LIBOKEMKEM WORED A <i>ABEL TADDELE HAILE</i>	14
4.	PERFORMANCE ANALYSIS OF INDIAN AUTOMOBILE INDUSTRY <i>Dr. PRANEETA SAHU</i>	22
5.	SERVICE QUALITY OF INTERNET BANKING AND ITS EFFECT ON CUSTOMER SATISFACTION <i>MEGHA RAJU</i>	26
	REQUEST FOR FEEDBACK & DISCLAIMER	29

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
 Former Vice-President, Dadri Education Society, Charkhi Dadri
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. PARVEEN KUMAR**

Professor, Department of Computer Science, NIMS University, Jaipur

CO-EDITOR**Dr. A. SASI KUMAR**

Professor, Vels Institute of Science, Technology & Advanced Studies (Deemed to be University), Pallavaram

EDITORIAL ADVISORY BOARD**Dr. S. P. TIWARI**

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. CHRISTIAN EHIUBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttarakhand University, Dehradun

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. VIRENDRA KUMAR SHRIVASTAVA

Director, Asia Pacific Institute of Information Technology, Panipat

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

P. SARVAHARANA

Asst. Registrar, Indian Institute of Technology (IIT), Madras

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. LALIT KUMAR

Course Director, Faculty of Financial Management, Haryana Institute of Public Administration, Gurugram

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

SURJEET SINGH

Faculty, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :
 Designation/Post* :
 Institution/College/University with full address & Pin Code :
 Residential address with Pin Code :
 Mobile Number (s) with country ISD code :
 Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :
 Landline Number (s) with country ISD code :
 E-mail Address :
 Alternate E-mail Address :
 Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. ***pdf. version is liable to be rejected without any consideration.***
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- 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.

JOURNAL AND OTHER ARTICLES

- 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.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

SERVICE QUALITY OF INTERNET BANKING AND ITS EFFECT ON CUSTOMER SATISFACTION**MEGHA RAJU****Ph. D. RESEARCH SCHOLAR****KERALA UNIVERSITY OF FISHERIES & OCEAN STUDIES****KOCHI****ABSTRACT**

Online quality service is a fundamental concern to maintain customer satisfaction. In the current years, many banks try to provide a better quality online banking service to please their customers. These banks are introducing internet banking as a guarantee to their customers that they will be able to maintain an ambitious quality of service in the future, in efforts to avoid losing their customers (Rod et al.2009). Offering internet banking is no longer regarded as a competitive advantage but a competitive necessity. To add to the existing knowledge in the electronic banking field of study. To help the banks and policy makers have to accept the internet banking range and their part of addition towards customer satisfaction. Especially since not much research has been done in this area especially in the service quality aspect of internet banking as a whole. Design/Methodology: An exploratory and conclusive research design with the help of a Likert based questionnaire was conducted to investigate the Internet Banking service quality and customer satisfaction in Ernakulam city. Simple random sampling was used and different categories of internet banking users were approached in Ernakulam city. Data were collected from 110 internet banking users. Findings: The result shows that the service quality of internet banking and customer satisfaction are interrelated.

KEYWORDS

internet banking, customer satisfaction.

JEL CODES

O32, M30, M38.

INTRODUCTION

Service quality is actually a research tool, mainly used to acquire consumer expectations and perceptions about a service along with the five dimensions of it that are considered, representing the service quality. SERVQUAL is built on the basis of some anticipated expectations of consumers while their going for any services. that before using a product they have some expectation on the service quality and also whether they meet the expectations. A. Parasuraman, Valarie Zeithaml and Leonard L. Berry to take a step to measure quality aspects in the service sector, the SERVQUAL model of the service quality instrument is used in preparing questionnaires and conceptual model. It has become the measurement scale in the area of service quality. Each of the dimensions of the service quality is namely efficiency, responsiveness, fulfilment, privacy, security, responsiveness and website design. Each of the elements have an effect on the overall customer satisfaction and service quality of internet banking. The paper provides an indication to show that the internet banking service quality dimensions are an important element to satisfy the customers since each of them is positively related to customer satisfaction. The paper gives an idea on how these service quality elements are correlated to customer satisfaction. The paper lays a foundation to future research which must not be limited to one geographical area of Ernakulam city but should take into study the other areas where internet banking is widely being used as globally. The research will help the managers of the banks and the policy makers to more concentrate on these service quality factors that tend to have a controlling impact on satisfying the customers, these elements will give a good quality internet banking service provided by the banks and that will help to retain the existing customers and also gaining new customers.

OBJECTIVES OF THE STUDY

1. To identify the factors affecting customer satisfaction on Internet Banking service quality.
2. To evaluate the satisfaction level of Internet Banking users.
3. To examine the major problems faced by users while using Internet Banking services
4. To identify the level of trust and awareness level on the security features of Internet Banking.

METHODOLOGY

The sample unit of the study was taken as a person who is using internet banking services less than 6 months. The total sample size was taken as 110, the sampling technique used was the multistage sampling method. After preparing the material draft of the questionnaire, a pilot study was prepared with 110 respondents were selected from the Ernakulam city. For convenience sampling the results of the pilot study helps the researcher to purify the scale item of the questionnaire and also check whether the questions are adequate for the purpose and were understood. the output from the pilot study and the researcher to reframe and made a necessary modification to the drafted questionnaire. Considering are the suggestion, a new questionnaire was developed for the purpose of data collection.

LITERATURE REVIEW

S. Bhaskar (2010) now a day the banking sector also has facing higher competition. in case of service quality and product delivery etc. the commercial banks in between have higher competition and also Even though, these are so many empirical studies related online banking service quality and customer's satisfaction. Hence this study is an attempt to make a study on the area of the service quality in the banking sector study reveals that the service quality of internet banking, online website quality and banking service product quality are significantly influencing the customer satisfaction.

S. Fatemeh Sakhæi (2013) the objective behind this research is to find out the service quality and its effects on customer satisfaction. for that a study was conducted in Iran and make study of banks in that region. the service quality elements like reliability, accessibility, responsiveness, privacy/security are found out by studying various literatures.

Mohammed Sadique Khan (2009) this study is based on the customer's point of view. For that the researcher prepares a questionnaire have 44 quality items under various categories. The researcher found Seven quality aspects. Which are accessibility, user friendliness, reliability, privacy/security, efficiency, responsiveness and fulfilment, are got from the study. Demographic profile of respondents shows that gender is a hindrance for usage of internet banking because normally males are spending more time on internet banking.

Joaquin Aldas-Manzano (2009) in this paper it's all about the satisfaction, risk, privacy of the internet banking websites. When the researcher collected so many literatures and found out that all the literatures talks about the common factors of internet banking. They make a study with 254 internet users from Spanish to know about whether customer loyalty and perceived risk is affected. From the study it is clear that the Spanish people were using internet banking less frequently and perceived level of risk and loyalty is much concerned.

Hermanis Rullis and Biruta Sloka (2010): in their study they find out that the relationship between customer's loyalty and internet banking. Now a day's internet has conquered the world and all those things which we need are available either in internet or through internet. And this study is attempt to tell about the customer satisfaction and loyalty towards internet banking. If the customers are looking for service quality of internet banking, then they will have satisfied with the services they provided and the and the quality also that will lead to customer satisfaction and loyalty.

Yu-Lung Wua, Yu-Hui Taob and Pei-Chi Yang (2010): in this study the objective is to find the cultural factors affecting the internet banking usage. For that they took seven banks from seven countries. Especially to study about the usage pattern of internet banking in the Taiwan areas. for that they prepared a sample questionnaire and collected data from that and also from reviewing literatures. so the service quality and the product which the bank offers are matters but still some cultural influences also a matter while choosing internet banking.

K.T. Geetha & V.Malarvizhi (2010): in their study they said that the banking sector has a huge revolution happened. Because of that all were looking for better banking services. the competition may have started in banking sector also. in case of their services, products, online delivery channels etc. so that they need to make a lot of modification in their banking sector. in this technological era all were looking for better banking services and they have lot of expectation also if the expectations doesn't meet they will go for some other banks.

Manoranjan Dash (2014): now a day's banking sector itself creating a venture for making all the transactions electronically than manually. So the costs and efforts are to be minimised. Within one single touch all those things taken place. Today's competitive era all were educated and so much growth happened. So they will use these electronic services and also they will recommend it to others.

Mehdi Naddaf et al in this research internet banking actually time saving, cost effective, accurate and privacy & security etc. have been provided. and also the service quality elements like reliability, responsiveness, accuracy, fulfilment also matters. these service quality elements are then leads to customer satisfaction.

DATA ANALYSIS

TABLE 1: THE REGRESSION COEFFICIENTS-SERVICE QUALITY

Path	Regression coefficient	Critical Ratio (CR)	P	Variance explained
RELIABILITY → SERVICE QUALITY	0.705	9.074	<0.001	49.8
RESPONSIVENESS → SERVICE QUALITY	0.647	7.966	<0.001	41.9
FULFILMENT → SERVICE QUALITY	0.660	8.201	<0.001	43.5
EFFICIENCY → SERVICE QUALITY	0.641	7.860	<0.001	41.0
PRIVACY AND SECURITY → SERVICE QUALITY	0.685	8.673	<0.001	47.0
WEBSITE DESIGN → SERVICE QUALITY	0.627	7.618	<0.001	39.3
ACCESSIBILITY → SERVICE QUALITY	0.687	8.712	<0.001	47.1

Source: compiled by the researcher

H₁: Reliability has a significant impact on Service quality

The results show in Table 1 disclose that Reliability has significant effect on service quality as the standardised direct effect of reliability on service quality is 0.705, which is more than the recommended value of 0.4. So the hypothesis H₁ is accepted and concludes that Reliability has significant impact on service quality.

H₂: Responsiveness has a significant effect on Service quality

Table 1 show that the Responsiveness has a significant effect on service quality as the standardised direct effect of this construct on service quality is 0.647, which is more than the recommended value of 0.4. So the hypothesis H₂ is accepted and it is concluded that Responsiveness has significant impact on service quality

H₃: Fulfilment has a positive impact on Service quality

From Table 1 it is clear that Fulfilment has a significant effect on service quality as the value of service quality is 0.660, which is more than the recommended value of 0.4. So the hypothesis H₃ is accepted and so we can tell that Fulfilment has significant impact on service quality

H₄: Efficiency has a significant impact on Service quality

From Table 1 it is concludes that Efficiency has significant effect on service quality. Because the value of service quality is 0.641, which is more than the table value of 0.4. So the hypothesis H₄ is accepted and concludes that Efficiency has significant impact on service quality.

H₅: Privacy and Security has a positive impact on Service quality

Table 1 revealed that Privacy and Security has significant effect on service quality. The value shows 0.685, which is more than the recommended value of 0.4. So the hypothesis H₅ is accepted and concludes that Privacy and Security has significant impact on service quality.

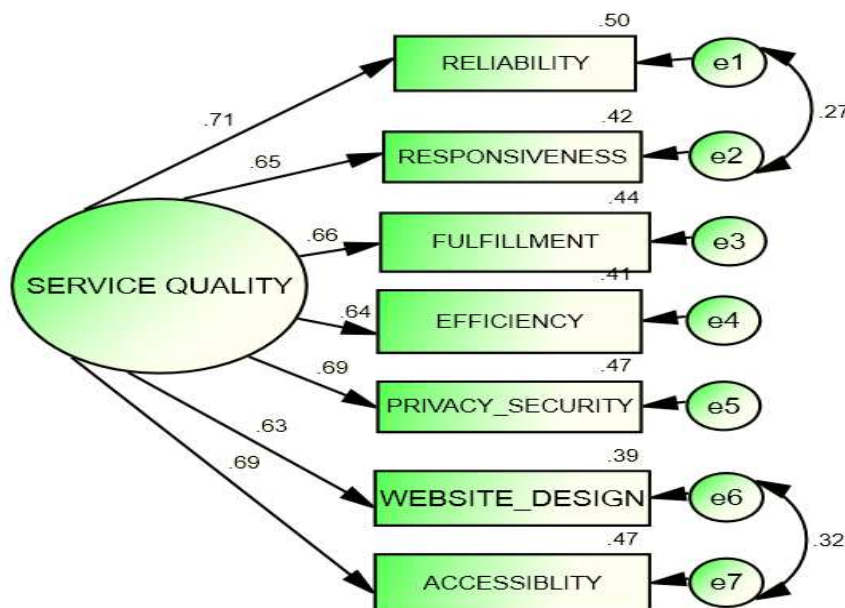
H₆: Website Design has a significant impact on Service quality

From Table 1 it is clear that Website Design has significant effect on service quality as the standardised direct effect of this construct on service quality is 0.627, which is more than the recommended value of 0.4. So the hypothesis H₆ is accepted and concludes that Website Design has significant impact on service quality.

H₇: Accessibility has a significant impact on Service quality

Table 1 disclose that Accessibility has significant effect on service quality. Because the value of service quality is 0.687, which is more than the recommended value of 0.4. So the hypothesis H₇ is accepted and concludes that Accessibility has significant impact on service quality.

MODEL 1: SHOWING FACTORS INFLUENCING SERVICE QUALITY OF INTERNET BANKING



Source: Primary Data

CONCLUSION

The researchers aim throughout the study has been to examine how far the customers are satisfied with the internet banking services offered by various banks. Now days all are looking for better service providers especially in case of their banking transactions. So within this banking sector itself competitions exist. from the customers point of it is clear that better service quality will lead to customer satisfaction also. From this it is understood that the service quality of internet banking is related to responsiveness, fulfilment, efficiency, privacy& security, website design, accessibility and reliability. When all these factors come together it has a great extent of quality in internet banking.

REFERENCES

1. Joaquin Aldas-Manzano, Carla Ruiz-Mafe, Silvia Sanz-Blas and Carlos Lassala-Navarre' (2011): Internet Banking Loyalty: evaluating the role of trust, satisfaction, perceived risk and frequency of use", The Service Industries Journal Vol. 31, No. 7, May 2011, 1165–1190
2. K.T. Geetha & V. Malarvizhi,"Acceptance of e-banking among customers (An Empirical Investigation in India)", Journal of Management and Science, Vol.2, No.1 I, S SN: 2249 - 12 60/E I S SN:2250 - 18 19.
3. Manoranjan dash (2014)," Determinants of Customers, Adoption of Mobile Banking: An Empirical Study by Integrating Diffusion of Innovation with Attitude", Journal of Internet Banking and Commerce, vol. 19, no.3
4. Mohammed Sadique Khan and Siba Sankar Mahapatra (2009) "Service quality evaluation in Internet Banking: An empirical study in India", *Int. J. Indian Culture and Business Management*, Vol. 2, No. 1, 2009
5. S. Fatemeh Sakhaei (2014):" The Impact of Service Quality on Customer Satisfaction in Internet Banking", Journal of mathematics and computer science, 9 (2014), 33-40
6. S.Baskar, M. Ramesh, :(2010),"Growth, finance and regulation, linkage between online banking Service quality and customers," Perspectives of Innovations, Economics & Business, Volume 6, Issue 3, www.pieb.cz
7. Thanh Nguyen, Mohini Singh (2004)," Impact of Internet Banking on Customer Satisfaction and Loyalty: A Conceptual Model," The Fourth International Conference on Electronic Business (ICEB2004) / Beijing

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

