



Evaluating The Customer Contentment With E-Banking Facilities With Special Reference To Dhanlaxmi Bank Tiruppur

Ms. Abinaya P¹, Mr. Abhishek Narayan J²

*School of Management Studies
Karpagam College of Engineering
Coimbatore*

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ABSTRACT: The dynamics of service quality and satisfaction of customer on banks situated in various countries indicates that earlier studies offered no consensus over the subject, to confirm the issues and trends of these factors which regulate service quality and customer satisfaction. The purpose of this study was to examine the relationship between the dimensions of E-Banking service quality and customer satisfaction. Data were gathered using a survey instrument, which was distributed among bank clients. E-Banking has become one of the essential banking services that can, if properly implemented, increase customer satisfaction, and give banks a competitive advantage. Knowing the relative importance of service quality dimensions can help the banking industry focus on what satisfies customers the most. The paper provides empirical evidence to show that the internet banking service quality dimensions are an important factor to satisfy the customers since each of them is positively related to customer satisfaction.

KEYWORDS: Internet Banking Service quality, Customer satisfaction, Reliability

I. INTRODUCTION

Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is also defined as the number of customers, or percentage of total customers, whose reported experience with a firm, its products or its services (ratings) exceeds specified satisfaction goals. And yet another definition of customer satisfaction is it refers to the extent to which customers are happy with the products and/or services provided by a business. Further definition of customer satisfaction is it is a term generally used to measure a customer's perception of a company's products and/or services. It's not a straight forward

science however, as customer satisfaction will vary from person to person, depending on a whole host of variables which may be both psychological and physical. The usual measures of customer satisfaction involve a survey with a set of statements using a Likert Technique or scale.

Technology is making a tremendous impact upon service companies in general and the financial services sector is no exception. The application of information and communication technology concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance and concerns to all banks and indeed a prerequisite for local and global competitiveness in banking industry. As a result of this technological improvement business environment in financial sector is extremely dynamic and experience rapid changes and demands banks to serve their customer electronically. The evolution of e-banking started from the use of Automatic Teller Machine (ATM) and Finland is the first country in the world to have taken a lead in e-banking.

II. OBJECTIVES OF THE STUDY

1. To investigate the factors influencing the level of Satisfaction of E-banking customer.
2. To identify the factor affecting of customer satisfaction level of internet banking users, which leads to make more loyal customer.
3. To find the problems face by customer while deadline with online banking service.
4. To identify the major e-banking service attributes that satisfy customers in e-banking.
5. To examine the relationship between the various e-banking service attributes and the customer satisfaction.



III. LIMITATIONS OF THE STUDY

1. The study is based on primary data also but the respondent chosen are limited and random.
2. Some of the respondents were hesitating to provide us true information so; it was difficult to communicate with them.
3. Very limited secondary data are found in this topic and mostly based on primary data.
4. Only few statistical tools were used for analysis.
5. There were chances of based answers from the respondents.

IV. STATEMENT OF THE PROBLEM

Providing a good service quality is a major issue for all business especially for banking industry. Customer satisfaction may determine the success or failure of a business. In order to compete in the marketplace, banks need to satisfy their customer. Best service quality provided would ensure a high market share and substantial return. It is important for banks to provide online service to uncover what attributes consumers utilized in their assessment of overall service quality and satisfaction and which attributes are more important. Therefore, the banks need to understand the attributes that customer use to judge service quality and enhance service quality. This research tries to investigate the customer's perceptions on quality of online banking services.

V. REVIEW OF LITERATURE

A.P.P. Perera, (2018) the paper talks about how internet banking services impact customer satisfaction, the information was gathered from 285 customers who used internet banking facilities at the Bank of Ceylon's Panadura Branch using a formal questionnaire and face-to-face interviews. The study tested seven theories about the relationship between seven aspects of internet banking and customer satisfaction. According to the findings, performance, device availability, and rewards have a major and positive impact on customer satisfaction, while fulfilment, confidentiality, and responsiveness have no significant impact on the degree of customer satisfaction. The results have shown that touch and reliability are the most affected variables that increase the satisfaction level of internet banking customers. The methodological evidence aided in understanding the relative effectiveness of internet banking service values, which would aid policymakers in developing quality services. dimensions designed to boost customer satisfaction.

Dasuki (2018) mentioned that different forms of electronic banking have been observed in the current research so that the impact can be checked for customer satisfaction. Suitable observation of electronic banking for customer satisfaction will make sense of the benefits of that service for banking operations. After services availability of the guidance makes the reliability well-structured for electronic banking services. Depending on the various factors like speed, efficiency for the providing services makes the satisfaction condition for the customers of electronic banking.

Asiyanbi and Ishola (2018) mapping and integrating AI or different technological solutions need to be accustomed to the internal processing so that optimized satisfying services can be developed for the customers. Banking services can be more sustainable by applying ESG practices relevant to banking industry. A trust building exercise between customer and banker in general and a holistic approach towards all the stakeholders is a key to successful banking services, as per the philosophy of Management. These days the power of data analytics is being harnessed very well. It is important to understand and interpret data in the most meaningful way.

Mbama et al., (2018) stated that privacy and security of availing services are vital factors for making electronic banking well fitted for customer satisfaction. Measuring the service quality and improving the process according to need makes a higher potential for customer satisfaction enhancement. Quick services and reviewing the satisfaction of the service makes the reliability and validity of electronic banking. Maintaining consistency in the banking process makes the higher chances of gaining customer satisfaction. Chances of error reduction have been noticed as higher from the electronic banking process.

(Shankar and Jebarajakirthy, 2019) Customer's perception about electronic banking can be analyzed using a statistical technique. One of the push towards any business these days is to reduce the carbon footprint. Banking sector is also feeling pressure to do their part of Carbon footprint management. Electronic banking can be a winning strategy towards the management of carbon footprint. The benefits of checking the updated bank amount from home or any location make the reduced need for bank visits. It provides the



opportunity of saving time and availing better services from electronic banking.

VI. RESEARCH METHODOLOGY

RESEARCH DESIGN

The ambitious problem that follows the assignment of defining the research problem is the training of the layout of the research, popularly referred to as the “studies layout”. A studies design is the arrangement of conditions for series and analysis of records in a way that aims to combine relevance to the research reason with economic system in system. As such the design includes an outline of what the researcher will do from writing the speculation and its operational implications to the final evaluation of information.

Sample Design:

Sampling can be described as the choice of some a part of an aggregate or totality on the idea of which a convenience or inference about the aggregate or totality is made. In different phrases, it's far the manner of acquiring information about a whole population by way of inspecting handiest a part of it.

Sampling Techniques:

The sampling technique used in this have a look at is “convenience sampling” whilst the population element for inclusion in the sample is based totally on the benefit of get admission to. It may be called as convenience.

Methods of data collection data sources:

Primary data collection.

TOOLS FOR ANALYSIS OF DATA

- Simple Percentage Analysis
- Chi-square Analysis
- Correlation
- ANOVA

SIMPLE PERCENTAGE ANALYSIS

A percent evaluation is used to interpret statistics by way of the researcher for the analysis and interpretation via the use of percent. The statistics are decreased inside the popular from which base identical to 100 which reality facility relative evaluation.

CHI-SQUARE TEST

It is one of the most only and extensively used non parametric check in statistical paintings. The

amount chi-rectangular describe the importance of the discrepancy among theory and statement.

CORRELATION

There are numerous distinctive correlation techniques. The survey structures non- compulsory data module includes the most commonplace kind, called the character or product moment correlation. The module also consists of a variation on this kind called partial correlation. The latter is useful while you need to take a look at the connection between variables whilst disposing of the effect of none or other variables. Like all statistical techniques, correlation is handiest appropriate for certain sorts of statistics. Correlation works for quantifiable data which numbers are meaningful, usually portions of a few type. It can not be used for purely specific records, consisting of gender, brands bought, or preferred coloration.

ANOVA

Analysis of variance, or ANOVA, is a strong statistical technique this is used to show distinction among components through significance tests. It also indicates us a manner to make a couple of comparisons of numerous populaces means. The ANOVA take a look at is accomplished via evaluating kinds of variation, the variation between the sample approach, in addition to the version within each of the samples.



VII. DATA ANALYSIS AND INTERPRETATION
DEMOGRAPHIC PROFILE OF RESPONDENTS - PERCENTAGE ANALYSIS

Descriptive statistics	Particulars	No.of. respondents	percentage
Gender	Male	142	78.9
	Female	38	21.1
	TOTAL	180	100.0
Age	Below 25 years	33	18.3
	25- 30 years	17	9.4
	30 - 35 years	51	23.3
	35 – 40 years	52	28.9
	Above 40 years	27	15
	TOTAL	180	100.0
Educational qualification	Graduation	21	11.7
	Post-Graduation	53	29.4
	Professional	34	18.9
	Engineering	42	23.3
	Others	30	16.7
	TOTAL	180	100.0
Monthly Income	Below 15000	28	15.6
	15000 – 20000	24	13.3
	20000 – 25000	66	36.7
	25000 – 30000	38	21.1
	Above 30000	24	13.3
	TOTAL	180	100.0
Occupation	Student	48	26.7
	Businessman	43	23.9
	Private employee	23	12.8
	Govt. employees	39	21.7
	Others	27	15.0
	TOTAL	180	100.0

Interpretation:

The majority of respondents are male, constituting 78.9% of the sample. The largest age group is between 35 and 40 years, comprising 28.9% of respondents. Post-graduates form the largest group, representing 29.4% of respondents. The highest proportion of respondents falls into the income bracket of 20,000 to 25,000, making up 36.7% of the sample. The largest occupational group is students, comprising 26.7% of respondents.

CHI-SQUARE

NULL HYPOTHESIS

H₀: There is no significance relationship between Income level and Strongly recommend others to use Online Banking

ALTERNATIVE HYPOTHESIS

H₁: There is a significance relationship between Income level and Strongly recommend others to use Online Banking

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent



Income level * Strongly recommend others to use Online Banking	180	100.0%	0	0.0%	180	100.0%
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Income level * Strongly recommend others to use Online Banking Cross tabulation							
		Strongly recommend others to use Online Banking					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	
Income level	Below 15000	8	4	9	3	4	28
	15000 - 20000	6	6	3	6	3	24
	20000 - 25000	9	17	18	13	9	66
	25000 - 30000	2	9	13	10	4	38
	Above 30000	8	2	7	5	2	24
Total		33	38	50	37	22	180

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.482 ^a	16	.296
Likelihood Ratio	20.393	16	.203
Linear-by-Linear Association	.315	1	.575
N of Valid Cases	180		

a. 8 cells (32.0%) have expected count less than 5. The minimum expected count is 2.93.

RESULT

Since the calculated value is less than the table value. So we accept the null hypothesis. There is no relationship between Income level and Strongly recommend others to use Online Banking.

CORRELATION

The table shows that the relationship between Educational qualification and Agree level of customers aware of technical complexity in using e-banking.

Correlations				
		Educational qualification	Agree level of customers aware of technical complexity in using e-banking	
Educational qualification	Pearson Correlation	1	.162*	
	Sig. (2-tailed)		.030	
	N	180	180	
Agree level of customers aware of technical complexity in using e-banking	Pearson Correlation	.162*	1	
	Sig. (2-tailed)	.030		
	N	180	180	
*. Correlation is significant at the 0.05 level (2-tailed).				
Correlations				
		Educational qualification	Agree level of customers aware of technical complexity in using e-banking	
Kendall's tau_b	Educational qualification	Correlation Coefficient	1.000	.132*
		Sig. (2-tailed)	.	.029



		N	180	180
	Agree level of customers aware of technical complexity in using e-banking	Correlation Coefficient	.132*	1.000
		Sig. (2-tailed)	.029	.
		N	180	180
Spearman's rho	Educational qualification	Correlation Coefficient	1.000	.156*
		Sig. (2-tailed)	.	.037
		N	180	180
	Agree level of customers aware of technical complexity in using e-banking	Correlation Coefficient	.156*	1.000
		Sig. (2-tailed)	.037	.
		N	180	180
* Correlation is significant at the 0.05 level (2-tailed).				

Result

This is a positive correlation. There are relationships between Educational qualification and Agree level of customers aware of technical complexity in using e-banking.

ANOVA

NULL HYPOTHESIS Ho:

There is no significant relationship between Occupation and E-banking services sufficient through controlling procedures.

ALTERNATIVE HYPOTHESIS H₁:

There is a significant relationship between Occupation and E-banking services sufficient through controlling procedures.

ANOVA							
Occupation							
	Sum of Squares	df	Mean Square	F	Sig.		
Between Groups	9.499	4	2.375	1.152	.334		
Within Groups	360.745	175	2.061				
Total	370.244	179					
Multiple Comparisons							
Dependent Variable: Occupation							
	(I) E-banking services sufficient through controlling procedures	(J) E-banking services sufficient through controlling procedures	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LSD	Strongly Agree	Agree	.247	.292	.399	-.33	.82
		Neutral	-.239	.299	.426	-.83	.35
		Disagree	-.283	.331	.394	-.93	.37
		Strongly disagree	.517	.676	.445	-.82	1.85
	Agree	Strongly Agree	-.247	.292	.399	-.82	.33
		Neutral	-.486	.292	.098	-1.06	.09
		Disagree	-.529	.324	.104	-1.17	.11
		Strongly disagree	.271	.673	.688	-1.06	1.60
	Neutral	Strongly Agree	.239	.299	.426	-.35	.83
		Agree	.486	.292	.098	-.09	1.06
		Disagree	-.043	.331	.895	-.70	.61
		Strongly disagree	.757	.676	.265	-.58	2.09
Disagree	Strongly Agree	.283	.331	.394	-.37	.93	
	Agree	.529	.324	.104	-.11	1.17	
	Neutral	.043	.331	.895	-.61	.70	



		Strongly disagree	.800	.690	.248	-.56	2.16
	Strongly disagree	Strongly Agree	-.517	.676	.445	-1.85	.82
		Agree	-.271	.673	.688	-1.60	1.06
		Neutral	-.757	.676	.265	-2.09	.58
		Disagree	-.800	.690	.248	-2.16	.56
Bonferroni	Strongly Agree	Agree	.247	.292	1.000	-.58	1.08
		Neutral	-.239	.299	1.000	-1.09	.61
		Disagree	-.283	.331	1.000	-1.22	.66
		Strongly disagree	.517	.676	1.000	-1.40	2.44
	Agree	Strongly Agree	-.247	.292	1.000	-1.08	.58
		Neutral	-.486	.292	.978	-1.32	.34
		Disagree	-.529	.324	1.000	-1.45	.39
		Strongly disagree	.271	.673	1.000	-1.64	2.18
	Neutral	Strongly Agree	.239	.299	1.000	-.61	1.09
		Agree	.486	.292	.978	-.34	1.32
		Disagree	-.043	.331	1.000	-.98	.90
		Strongly disagree	.757	.676	1.000	-1.17	2.68
	Disagree	Strongly Agree	.283	.331	1.000	-.66	1.22
		Agree	.529	.324	1.000	-.39	1.45
		Neutral	.043	.331	1.000	-.90	.98
		Strongly disagree	.800	.690	1.000	-1.16	2.76
Strongly disagree	Strongly Agree	-.517	.676	1.000	-2.44	1.40	
	Agree	-.271	.673	1.000	-2.18	1.64	
	Neutral	-.757	.676	1.000	-2.68	1.17	
	Disagree	-.800	.690	1.000	-2.76	1.16	
Dunnett T3	Strongly Agree	Agree	.247	.290	.993	-.58	1.08
		Neutral	-.239	.313	.997	-1.14	.66
		Disagree	-.283	.348	.995	-1.29	.72
		Strongly disagree	.517	.437	.901	-1.12	2.16
	Agree	Strongly Agree	-.247	.290	.993	-1.08	.58
		Neutral	-.486	.284	.600	-1.30	.33
		Disagree	-.529	.322	.654	-1.46	.41
		Strongly disagree	.271	.416	.997	-1.39	1.93
	Neutral	Strongly Agree	.239	.313	.997	-.66	1.14
		Agree	.486	.284	.600	-.33	1.30
		Disagree	-.043	.343	1.000	-1.04	.95
		Strongly disagree	.757	.433	.604	-.88	2.40
	Disagree	Strongly Agree	.283	.348	.995	-.72	1.29
		Agree	.529	.322	.654	-.41	1.46
		Neutral	.043	.343	1.000	-.95	1.04
		Strongly disagree	.800	.459	.602	-.84	2.44
Strongly disagree	Strongly Agree	-.517	.437	.901	-2.16	1.12	
	Agree	-.271	.416	.997	-1.93	1.39	
	Neutral	-.757	.433	.604	-2.40	.88	
	Disagree	-.800	.459	.602	-2.44	.84	
Occupation							
	E-banking services sufficient through controlling procedures	N	Subset for alpha = 0.05				
Tukey B ^{a,b}			1				
	Strongly disagree	5	2.20				
	Agree	51	2.47				
	Strongly Agree	46	2.72				
	Neutral	46	2.96				



	Disagree	32	3.00
Duncan ^{a,b}	Strongly disagree	5	2.20
	Agree	51	2.47
	Strongly Agree	46	2.72
	Neutral	46	2.96
	Disagree	32	3.00
	Sig.		.153
Waller-Duncan ^{a,b,c,d}	Strongly disagree	5	
	Agree	51	
	Strongly Agree	46	
	Neutral	46	
	Disagree	32	
Means for groups in homogeneous subsets are displayed.			
a. Uses Harmonic Mean Sample Size = 16.987.			
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.			
c. Type 1/Type 2 Error Seriousness Ratio = 100.			
d. There are no homogeneous subsets for alpha = 0.05.			

RESULT

From the above analysis, we find that calculated value of the F-value is a positive 1.152 value, so H1 accept. Since the P value 0.000 is less than < 0.05 regarding there is a significant relationship between Occupation and E-banking services sufficient through controlling procedures. The results are significant at 5 % level.

VIII. FINDINGS SUGGESTIONS AND CONCLUSION

FINDINGS

Majority 78.9% of the respondents are male. Majority 28.9% of the respondents are 35 to 40 years. Majority 29.4% of the respondent's qualification are post graduation. Majority 36.7% of the respondents income are 20,000 – 25,000. Majority 26.7% of the respondents occupation are student. Majority 39.4% of the respondents are all time availability factors influence internet banking service. Majority 23.9% of the respondents are internet banking popular types of E banking services. Majority 40.6% of the respondents are agree in features of e-banking services. Majority 25.6% of the respondents are neutral in e banking service immediately. Majority 37.8% of the respondents are agree in e-banking services contribute to decreasing the price of service. Majority 28.3% of the respondents are agree in e-banking services sufficient through controlling procedures. Majority 37.8% of the respondents are agree in e banking data and services on the banking website. Majority 27.8% of the respondents are neutral in recommend others to use online banking. Majority 29.4% of the respondents are agree in continue to use electronic banking services.

Majority 29.4% of the respondents are strongly agree in electronic banking has improved the quality of services. Majority 30.6% of the respondents are agree in e-banking services provided by the banks offer services. Majority 28.9% of the respondents are agree in customers aware of technical complexity in using e-banking. Majority 37.2% of the respondents are satisfied in convenience of initiating financial transactions. Majority 31.7% of the respondents are satisfied in accessibility. Majority 31.7% of the respondents are satisfied easy processing. Majority 33.9% of the respondents are satisfied in Fast settlement. Majority 31.1% of the respondents are service responsiveness in customer satisfaction in the banking industry consists of measurable scales.

SUGGESTIONS

E-banking is not widely used in rural areas due to a lack of understanding. Banks should take the requisite steps to educate their customers about the different available E-Banking services, as well as the benefits of using those services. Customers should be sent demonstrations of E Banking to encourage them to use it. Banks should concentrate on cyber security problems including sensitive



identities that are susceptible to misuse in the cyber environment. The cost of accessing Internet Banking services should be reduced to maximise the number of people who use the service. The E-Banking infrastructure should be improved to make online inquiry and payment even more convenient.

CONCLUSION

The bank's service quality has increased as a result of electronic banking. The majority of

respondents agree with the statement, indicating that the efficiency of online banking services has increased. The level of E-Banking customer satisfaction in Tiruppur town is strongly linked to convenience as a predictor of E-Banking services. The satisfaction levels of Tiruppur town E-Banking customers is strongly linked to security and protection.

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