

TO STUDY ON CUSTOMER SATISFACTION IN ONLINE-BANKING

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ABSTRACT - The banking sector has been rising over decades as a profoundly energetic and dynamic part in Indian Economy. The mechanical development and fast development in data innovation bring about rearranged budgetary exchanges over the Internet. The target of the examination is to discover the Customer Satisfaction towards Online Banking administrations. The investigation was Percentage Analysis and Chi-square was the factual apparatuses utilized. The end is that the internet banking gives more comfort and adaptability to the clients.

Keywords: Online banking and Customer Satisfaction.

I INTRODUCTION

In India, banks are partitioned into a few structures, for example, Schedule and Non Schedule banks. Since the financial business is one of the most significant industry in this nation, most banks have their very own financial sites as move to build their viability. Internet banking carries accommodation to clients and urges clients to direct exchanges all the more effectively and productively through the financial site. Web banking likewise encourages the banks to decrease their working expenses. The improvement of e-banking in every nation is reliant on the speed of web get to, the highlights of new internet banking, and the recurrence of e-banking use. Electronic Banking is the mechanized method of conveyance of new and customary financial items and administrations legitimately to the client through electronic correspondence channels. Electronic banking fuses frameworks that empower singular clients to get to their records, execute with speed and get present and refreshed data on most recent money related items and administrations through open or private systems. Banks should acquire capital expenses and fuse trend setting innovations to save money on working expenses and to procure client altruism,

however should separate greatest comes back from such resources while chopping down working costs simultaneously.

II - LITERATURE REVIEW

Girish V, Preetha S (1997) in their paper on "Innovation in banks – A worldwide point of view" they contended that innovation in banks would expand the degree of profitability and consumer loyalty. To address the difficulties presented by the section of outside banks, Indian banks should put vigorously in innovation to meet challenge, lessen cost, improve client care, improve profitability and offer new items/administrations.

Reddy. Y. V. (2001) in his article on "Indian Banking: Paradigm Shift in Public Policy" he expressed that Banks are at various phases of innovation selection somewhat because of their various inheritances, as much as the distinctions in their key ways to deal with computerization furthermore, innovation ingestion.

Smith P. R and D Chaffey (2001) in his article on "E-promoting greatness: at the core of e-business," E-advertising is portrayed as the accomplishment of showcasing goals using electronic interchanges innovation. It is additionally recognized that the key achievement factors in e-showcasing is accomplishing consumer loyalty through the electronic direct regarding the convenience, execution and nature of administration.

A, Jide. (2002) in his article on "Don't open a record, in the event that is anything but an E-bank," he clarified that, E-banking is tied in with utilizing the framework of the computerized age to make openings, both neighborhood and worldwide. E-banking empowers the sensational bringing down of exchange costs, and the production of new kinds of banking openings that address the boundaries of time and separation. Banking openings are neighborhood, worldwide and quick in e-banking.

Vyas P (2004) in his paper entitled "Estimation of consumer loyalty on data innovation reception in banking administrations." He inferred that there was viable usage of e-banking administrations if there should be an occurrence of private banks and remote banks, though, nationalized banks were found to have lesser level of computerization.

(Acharya et al., 2008) Technological developments are one of the successful approaches to build the degree of administration quality to fulfill client needs. Through the trend setting innovation and development in the budgetary and banking parts, Internet banking has gotten progressively well-known to the clients of conventional banks.

(**Munusamy et al., 2010**) Internet banking is offered by the retail banking in many created nations and clients can make exchanges without leaving their homes or work environment. Furthermore, Internet banking can assist clients with managing their accounts all the more effectively.

(**Rahmath and Hema, 2010**) In the financial business, Internet banking is the business which utilizes PC innovation to give better administrations to clients and help in the improvement of banking rehearses.

(**Ahanger, 2011**) Internet banking has increased higher acknowledgment from the clients who are exceptionally steady of new innovation. Web banking goes about as a sort of budgetary intermediation which makes exchange through Internet.

Luis V. Casalo, Carlos Flavian and Miguel Guinalú, The design is to investigations the impact of apparent site security and protection, convenience and notoriety on buyer trust with regards to web based banking. In addition, the paper likewise intends to examinations the trust-duty relationship since responsibility is a key variable for setting up effective long haul associations with clients.

Slam N. Acharya, Albert Kagan, Srinivasa Rao Lingam, This examination gauges internet banking power and bank execution lists utilizing a mix of essential and auxiliary information. Web based financial power is determined as an idle build and assessed utilizing web include information gathered from bank sites.

Vijay M Kumbhar has endeavored to assess the impact of administration quality on brand discernment, saw worth and fulfillment in E-Banking. The end he landed at was that apparent worth, brand recognition, cost viability, ease to utilize, comfort, issue dealing with aptitudes, security and responsiveness are a portion of the elements influencing consumer loyalty in E-Banking.

Statement of the problem

This exploration discovers consumer loyalty of web banking. The examination on the customer satisfaction realizes that who is buyer where, what they need how they are come to Internet banking framework. The purchaser where cautiously study by finishing up study on the customer satisfaction. The examination will help gain information about the web banking factor impacting client get ready specific web based financial framework and issue looked by utilizing search brand, etc.

Object of the study

- To measure the degree of fulfillment of clients on Internet based financial administrations
- To decide utilization and explanations behind inclining toward e-banking Administrations.

III-RESEARCH METHODOLOGY

Data source

Essential information has been utilized for the examination. Essential information was gathered by survey and investigation has been made based on reaction got from the customer's.

Tool for techniques

The information examination with the assistance of factual instruments, for example, Percentage Analysis, Chi-square test.

Scope of the study

In this Customer satisfaction of Internet Banking is value measured to Internet Banking. The activities which can build the fulfillment level of clients on web banking and rouse them to utilize web banking effectively. This investigation brings the considerations of the board towards the significance of preparing and improvement of clients of web banking.

CHI - SQUARE TEST

Hypothesis

The factors of the respondents have no significant influence on the reasons influenced to go for online banking.

| Personal Factor | Chi square | Table value | S/NS |
|------------------------|-------------------|--------------------|-------------|
| Age | 16.76 | 21.027 | NS |
| Gender | 22.98 | 9.388 | S |
| Educational Status | 27.85 | 21.027 | S |
| Marital status | 33.63 | 9.388 | S |
| Occupation | 52.82 | 21.026 | S |
| Monthly income | 33.58 | 21.026 | S |
| Level of satisfaction | 53.64 | 21.026 | S |

S- Significant (Chi square > Table Value)

NS- Non Significant (Chi square < Table value)

It is found from the table that the factors such Gender, Educational Status, Marital Status, Occupation, Monthly income and Level satisfaction of where chi-square value is more than the

table value @ 5% level of significance. Hence the hypothesis has been rejected. In the case of Age chi square value is less than the table value, hence the hypothesis is accepted.

SUGGESTIONS

Some of the general problems faced by the respondents regarding the use of online banking services are given. Customers are not aware of the online banking services. Most of the customers expect helpline facilities. Most of the online banking users are not well educated about online banking usage and security precautions. Customers may have fear about risk associated with online banking. More complicated formalities and procedures are adopted.

IV CONCLUSION

People who use online banking enjoy being able to access their bank account, account information and other features without time restrictions from just about anywhere. Despite concerns over online banking security, more and more people are enjoying the convenience of online banking every day. With features like electronic bill payment and instant access to account statements have become a valuable way for people to maintain their accounts without the restraints of traditional banking hours. In this study provided the kind of customer respondent of more than of information as collected on level of satisfaction is provided a internet banking customer. As per our basic assumptions we consider only those customers who know how to use Internet and have an access to Internet, and our study considered only the situation wherein banks provide Internet banking services.

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