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## Measuring the customer satisfaction and service quality towards on-line banking

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### Abstract

The main focus of this study is on the banking sector how the customer are satisfied by perceiving the services rendered by the banking people. The sample size is 200 customer who are having account with different banks in selected areas. It is descriptive study based on convenient sampling method and self-constructed questionnaire is used for data collection. This paper identified the dimensions of online banking service quality and customer satisfaction which consists of 5C's of service quality. the finding of the percentage analysis revealed five C's dimensions of online banking service quality listed as- Convince, Communication, Confidence, Collateral, Contact. In which among the online banking service quality dimensions Convince, Communication and Collateral were found to be very positively effecting customer satisfaction.

**Keywords:** communication, collateral, customer satisfaction, quality, service

### Introduction

Technology rules the world, today in this present pandemic situation the use of internet and online services has increased ever before. Only in (2019-20) the usage of internet has the percentage after covid-19 effected 76% smart phone, 45% laptops, 32%desptops,22% tablets in the first quarter of 2020.so, the technology and improved services made its impacts on every life of the society whatever not, in business area, in educational sector and lastly in banking sector. Providing better service is one of the most important concept of every busines whether it is on-line or offline mode. To

retain customer and attract the new customer the banking sector is transforming the services from traditional banking to the technology banking.the rapid changes in information technology innovation that simplify the financial services over online mode. " it takes months to finds a customer.....seconds to lose one"(Vince Combaridi) it is rightly said that if the service is provided the customer is satisfied then he is the advertisement for that product. So the service provider should be able to satisfy their customers.

### Review of Literature

**Table 1: Traditional Banking (1)**

Author Name	Title	Year And Journal	Main Focus	Sample Size And Methodology	Conclusions
Prof.N.Hanumantha Rao,D.Srinivas	Service quality in Commerical Bank	Journal of management July 2018	Service quality in public sector	100 respondent Likert type scale	Dissatisfied with 2 dimension Responsiveness Empathy And bank should generate strong confidence
Gaura Nautiyal	Impact of service quality on customer satisfaction in the retail banking sector	Global journal of commerce and Management perspectives may-2014	Customer satisfaction	250 respondent,desperctive study and SPSS tool used	1 Assurance,Responsiveness and Empathy has high positive impact when compared to tangibility and reliability. 2quality increased in the way of human interaction
Dr. R.Velmurugan and E.Vanitha	Service quality of public banks-	Research paper Commerce April-2015	Service quality dimensions	300 customers, Convenient sampling and factor analysis used	1 tangibility is given first most important dimension by the customer 2 the innovative and new trends,technologies are implemented as per needs of customers
On-Line Banking (2)					
Dr.Bhareth, P.Joshia and Ms Ashima	A study on customer satisfaction towards	Int journal of trends in scientific	Customer Satisfaction	100 respondents and Random Sampling	Maximum numbers of customer are satisfied with internet banking because

Saxena	online Banking Services	research and development Dec-2018		techniques are used	there are getting quick response for their queries.
Sc vertivel,J Rajini,V.Krishnamoorthy	Influence of internet Banking service quality on customer satisfaction-an Indian experience	Journal of critical Reviews Jan-2020	Influence of internet banking on customer	250 respondents, Convenient sampling and factor analysis used	the respondents had the positive view on the determines trust and efficiency of the website of the bank and develop a suitable polices related
Sindhu singh	Measuring E-Service quality and customer satisfaction with internet banking in India	Theoretical Economics letters feb-2019	E-service	Convenient sampling method	The most significant factor is responsiveness which is identified
<b>E-Service Quality Model (3)</b>					
Authors/Models	Dimensions			Context	
Parasuraman (et.2005)E-S-QUAL	Efficiency, System availability, Privacy, Responsiveness Compensation,contact.			E-Service	
Dabholkar (1996)	Website design, reliability, delivery, easy of use,control			E-Service	

**Need of The Study**

The innovation of technology brought rapid change in banking sector, innovated numbers of APP's Application and provided the service to their customer on their fingertips. Different types of services and products are provided by the banker like tel-banking, online banking, e-banking, even through which the customer uses to make their payments of bills, for transfer of funds from one bank to another bank account(NEFT),from

this there is a necessity of study the service quality which the bank is provided and also about the what parameter are consider to measures the customer satisfaction about on line banking Based from the above literature one of the model has be developed to measure the determinants of the service quality of the on- line banking. 5C's Research model developed for online service quality

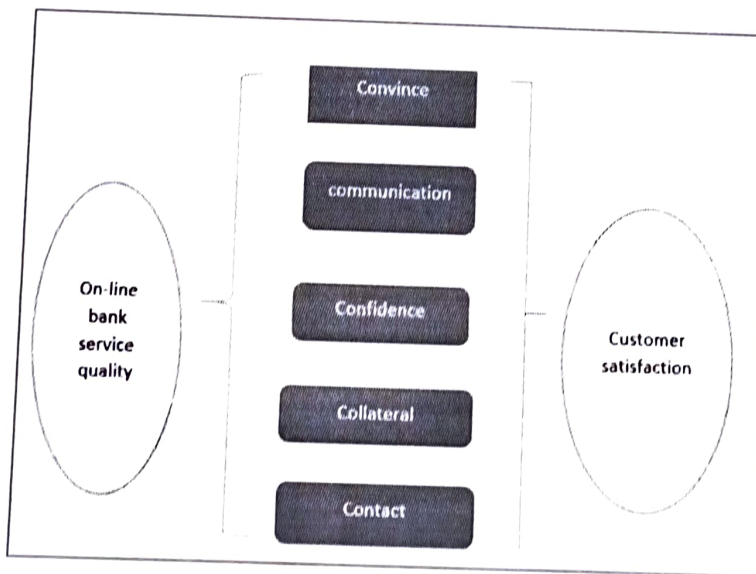


Fig 1

**Objectives of the study**

To study the service quality and customer satisfaction some of the objectives are framed as

1. To study the customer satisfaction towards online banking after covid-19
2. To know which factor effect most the customer satisfaction towards online banking.

**Hypothesis**

1. There is the relation between the service quality and customer satisfaction.
2. There is the relation between the convince and customer satisfaction.(c1)
3. There is the relation between the communication and customer satisfaction. (c2)
4. There is the relation between the confidence and customer satisfaction. (c3).

**Research Methodology**

**Table 2**

S.no	Methodology in the study	A Brief Draw of Study
1	Research Type	Descriptive study
2	Sampling method	Convenient Sampling
3	Size of sample	200
4	Nature of data	Primary and secondary
	Primary data	Account holders of selected bank
	Secondary data	Journals, websites, books, discussion with bank personnel's
5	Instrument used for research	Questionnaire
6	Analysis of Data collected	Percentage and tabular form is used for data Analysis

**Research Design**

The study adopted Descriptive Research Design to assess the satisfaction levels by understanding the opinions and problems of the customers. A pilot study was conducted to validate the identified variables to study the customer satisfaction and

service quality of online banking, the data was collected from 200 customer who have account were selected through convenient sampling from different banks in selected areas.

**Data Analysis**

**Table 3**

S.no	Variables	Descriptive of the respondents	Total of respondents	Percentage of the respondents
1	Gender	Female	65	32.5%
		Male	135	67.5%
2	Marital Status	Married	120	60%
		Unmarried	80	40%
3	Age	30 to 45 yrs	36	18%
		45 to 60 yrs	146	73%
		Above 60 yrs	18	9%
4	Education	Under graduation	53	26%
		Post graduation	98	49%
		Professional	49	24%
5	Occupation	Business	59	29%
		Employed	86	43%
		Profession	55	27%
6	Income	Below Rs-50,000	15	7.5%
		Rs-50,000-Rs1,00,000	130	65%
		Rs-1,00,000-Rs-1,50000	45	22.5%
		Above Rs- 1,50,00	20	10%
7	Types of account with bank	Current Account	28	14%
		Saving Account	152	76%
		Demat Account	20	10%

Source: Primary Data

**From Table-1**

1. Explain the descriptive profile of the customer who having account with bank in the study which respondents consist of men of 67% and female of 32.5% of the total
2. Among the 200 respondents 36 aged between 30 -45 which is of 18% and 146 aged between 45-60 consists of 73% lastly 18 aged comes under above 60 which is of 9%.
3. From the total 200 respondents 53 completed their under graduation which consists of 29% and 98 finished their post-graduation which is of 49% and lastly 55 respondents are completed their profession course consists of 27%.
4. At income level largely 130 respondents fall under 50,000-1,00,00 which is of 65%.
5. The respondents out of 200, 152 customers having saving account which is of 76% express the high usage of on-line

banking.

**Table 4**

S. No	Determinants of service quality	Sub determinants of actual determinants	Total % of service quality
1	Convince	3	87%
2	Communication	4	85%
3	Confidence	3	80.8%
4	Collateral (security)	4	70%
5	Contact	3	70%

**In Table -2**

The determinates of service quality with sub parameter taken to measure the customer satisfaction towards the service quality of on-line banking,mainly the data analysis of study is based on the percentage analysis revealed five C's dimensions of online banking service quality listed as- Convince,

Communication, Confidence, Collateral, Contact in which among the online banking service quality determinates Convince is of 87% the customer is more satisfied with convince determinants, Communication is of 85.8% and Confidence is of 80.8% were found to be very positively

effecting customer satisfaction. But customer not much comfort with banker personal while contracting them when they face problem regarding online transaction, in the same way collateral also having less percentage when compare to other determinates of service quality.

Table 5

S.No	Determinants of Customer Satisfaction	Satisfaction levels In %
1	Easy to use the website	75.6%
2	Properly the user website is functioning	69.8%
3	Understandable language	75%
4	Convenient timing	80.9%
5	Responsiveness toward to complaint	65.3%
6	Information given to user in right time about your transaction	67%
7	The user gets the information in time from online banking	86.5%
8	The format of online bank output statement is useful for the user	80%
9	The security mechanism of online banking is satisfied by the user	78.6%
10	User satisfied by the security provided by the user banker	65%
11.	The bank which the user have had got good reputation	70.6%

(source: primary data)

### Results

From the table -3 the following are the determinates of customer satisfaction which can be measured by using percentage analysis and the results shows as most of customers are satisfied firstly with getting the information in time from the banks regarding the transactions(86.5%) and secondly the Convenient timing with (80.9%).and the customers are less satisfied with security provided which shows off(65%), some of customers are not much satisfied because the cyber online frauds are increasing by tracing email address,so here is the need of providing more security to their customers which they can trust more that they account information is more and more secured.

### Finding

From the study the following are finding which shows that there is a relation between service quality and customer satisfaction as:

1. There is close relationship between the Convince time as service quality determinates (87%) and customer satisfaction which shows the highest percentage of (80%).
2. The respondent are very much satisfied with communication determinate as service quality (85%)and customer satisfaction which shows the percentage of (86.5%).
3. Another service quality determinate is confidence which the respondents accepted with (80%) and customer satisfaction which percentage of (65%), hence there is need to improve more security measures to gain the confidence of customers that their transactions are safe with on-line banking.

### Suggestions

From the above study it is clear that service quality and customer satisfaction had the close relationship but in some of areas in which bankers should take care in confidence determinate and made more and more options in website design.

### Conclusions

Technology plays very important role in banking sector, every transaction which was done by customer reflects the use of on-line banking. every day, every minute of life depend upon the use of technology. Every bank introducing number of apps to use the banking services through on line.so. here the question arises about what of quality of service is provided by the bank while customers uses the apps or websites for their daily transactions. So, this research paper objective is to find out that how much the customer is satisfied by the service provider. The various dimensions of online banking service quality were taken into consideration while in the study they are - five C's dimensions of online banking service quality listed as- Convince, Communication, Confidence, Collateral, Contact in which among the online banking service quality dimensions Convince, Communication and Confidence were found to be very positively effecting customer satisfaction.

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