



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

## Analysis of E-Banking services on customer satisfaction in Public and Private Sectors Banks (with special reference to SBI and HDFC Bank in Prayagraj District Uttar Pradesh )

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### Abstract

In the present dynamic financial service environment the role of E-banking occupies a significant position. The post banking sector reforms have transformed the entire banking sector. The emergence of technology in the banking services has made anywhere any time banking. The e banking services has enabled customer to have financial services at their fingertips. It is in this context that the present research paper attempts to analyze the role of E banking towards customer satisfaction and the employees perception in Public and Private Sector Banks in India with reference to Prayagraj District of Uttar Pradesh. The present study is based on Primary and Secondary sources. The data indicated that the perception of customer regarding service quality and satisfaction of employee in internet banking services. The present study also attempts to make a comparison between Public and Private sectors banks in respect of SBI and HDFC bank. The findings of the study reveal that the sample respondents have more s account with private banks. The problem faced by the respondents were more in public sector banks. The analysis indicated that the sample respondents were of the view that the employees of the sample banks should have a change in the behavior of the staff of the public sector banks. The respondents were more satisfied from the private sector banks due to their better services provided by them. The facility that

was availed by most of the people at private sector banks was that of Internet/ Phone banking by ATM/Debit card.

**Key words; e-banking, consumer, internet banking, knowledge management .**

## **Prologue**

Banks play a very important role in the Indian financial market as they are the biggest purveyors of credit and attract most of the savings from the population. Banking is necessary for the economic development of all the nations of the world because a developed banking system holds the key as well as serves as a barometer for the economic health of a country. Banking Industry is one of the most successful and strong industry of our country

Banking structure is effected by the changing environment of an economy. In Indian context, there were two phases of nationalization, introduction of RRBs, entry of private sector banks and foreign banks and now e-banking are some important and major changes that affect the structure as well as functioning of the banks from time to time. On the basis of Reserve Bank of India Act, 1934, Indian banks are of two categorized under two terms, one is the “Schedule Commercial Bank” and another one is “Non-schedule Commercial Bank”. The banks selected for this study are State Bank of India, representing public sector banks and HDFC Bank, representing private sector; as they are the largest banks in their sector, considering their number of branches, customer base and their net worth.

The banking sector reforms in 1990’s witnessed tremendous transformation in the Indian banking sector due to the emergence of Private and foreign banks in India which provided cut throat completion between public sector banks and private banks in terms of technology ,capital investment, customer services, financial services and other issues related to financial management of banks Different policies shaping up in Indian economy and earmarked ambitious plan for economic growth. Application of marketing concept in the banking sector was introduced to enhance the customer satisfaction the policy of privatization of banking services aims at encouraging the competition in banking sector and introduction of financial services and services such as Internet banking, Portfolio Management, Venture capital, etc. came into existence to cater to the needs of public. An important agenda for every banker today is greater operational efficiency and customer satisfaction.

**Present Status Of E-Banking In India** E-banking has become an integral part of the banking system in India. Before the 90’s, the traditional model of banking i.e. branch-based banking was prevalent, but after that non-branch banking services were started. The credit of launching internet banking in India goes to firstly ICICI Bank. After that Citibank and HDFC Bank followed with internet banking services in According to a report of RBI in Jan. 2016, there are 196079 ATMs and 1337310 points of sale devices in India. To cope with the pressure of growing competition, Indian commercial banks have adopted several initiatives and e-banking is one of them. Indian banks offer to their customers the following e banking products and services viz. Automated Teller

Machines (ATMs), Internet Banking, Mobile Banking, Phone Banking, Tele banking, Electronic Clearing Services, Electronic Clearing Cards, Smart Cards, Door Step Banking, and Electronic Fund Transfer. According to the RBI in its Annual Report 2020-21 stated that the payment systems recorded a robust growth of 26.2% in terms of volume on top of the expansion of 44.2% in the previous year. Apes transactions (Offers, BHIM Aadhaar Pay) in Q1 2021 recorded a substantial volume of over 449.45 million transactions, registering about 120% growth over Q1 2020. It processed transactions worth INR 633.38 billion, an increase of 93% over Q1 2010

**Challenges in E-banking:** E-banking is in its emerging stage of development in India. Most of them are basic services only the deregulation of the e-banking industry coupled with the emergence of new banking technology is enabling new competitors to enter the financial services markets quickly and efficiently. However, it needs to be recognized that perception norms and an improvement in the functioning of e-banking services.

**Security Risk:** The problem related to security has become one of the major concerns for banks. A large group of customers refuses to opt for e-banking facilities due to uncertainty and security concerns. According to the IAMAI Report (2006)<sup>1</sup>, 43% of internet users are not using internet banking in India because of security concerns. So it is a big challenge for marketers and makes consumers satisfied regarding their security concerns, which may further increase online banking use.

**The Trust Factor:** Trust is the biggest hurdle to online banking for most customers. Conventional banking is preferred by the customers because of a lack of trust in online security. They have a perception that online transaction is risky due to which frauds can take place. While using e-banking facilities lot of questions arises in the mind of customers such as

**Customer Awareness:** Awareness among consumers about the e-banking facilities and procedures is still on the lower side in the Indian scenario. Banks are not able to disseminate proper information about the use, benefits, and facility of internet banking. Less awareness of new technologies and their benefits is among one of the most ranked barriers in the development of e-banking.

**Availability of Personnel services:** In present times, banks are to provide several services like social banking with financial possibilities, selective up gradation, computerization and innovative mechanization, better customer services, effective managerial culture, internal supervision and control, adequate profitability, strong organization culture etc. Therefore, banks must be able to provide complete personnel service to the customers who come with expectations.

**Implementation of global technology:** There is a need to have an adequate level of infrastructure and human capacity building before developing countries can adopt global technology for their local requirements. In

developing countries, many consumers either do not trust or do not have access to the necessary infrastructure to be able to process e-payments.

**Competition:** The nationalized banks and commercial banks have competition from foreign and new private sector banks. Competition in the banking sector brings various challenges before the banks such as product positioning, innovative ideas, and channels, new market trends, cross-selling ad at managerial and organizational part this system needs to be managed, assets and contain risk.

**Opportunities in E-banking** Despite various challenges that are prevailing in context with e-banking in India, the following opportunities are motivating the marketers for implementing e-banking:

**Competitive Advantage:** The benefit of adopting e-banking provides a competitive advantage to the banks over other players. The implementation of e-banking is beneficial for banks in many ways as it reduces costs to banks, improves customer relations, increases the geographical reach of the bank, etc.

**Increasing Internet Users & Computer Literacy:** To use internet banking it is a very important or initial requirement that people should have knowledge about internet technology so that they can easily adapt the internet banking services. The fast increasing internet users in India can be a very big opportunity and the banking industry should enact this opportunity to attract more internet users to adopt internet banking services. The table shows evidence of an increasing number of internet users in India.

### **Problem Identification, Need and Relevance of the Research**

It is evident from the literature reviewed, that E-banking has emerged to be beneficial for both the financial institutes and the customers. Also, for a bank to survive in this cut-throat competition it is important to offer the best products, with quick service, with complete security features and to be up-to-date with the RBI guidelines, therefore a comparison between public and private sector banks was also necessary to understand the market situation of e-banking better from both customers' and the bank employees' perspective. It is in this scenario that the scholar attempts to study the e banking services on customer dissatisfaction. The present research paper would help both the e-banking customers and the bank management to design mechanism by which e banking services to reach to the maximum society at large ,

**Objectives:** the objective of the presents study are s follows

1. To study public sector banks v/s private sector banks from the e-banking perspective.
2. To assess the customers' and bank employees' satisfaction level with the current banking facilities.
3. To find the most important factor that is inducing people towards e-banking.

4. To understand the benefits e-banking as compared to traditional banking, in terms of cost, efficiency, time, secrecy, quality of service and complaint resolution, from both the customers' and the employees' perspective.
5. To investigate whether e-banking is cost effective for both the banks and the customers or not.

## **Review of Literature**

The review of literature relates to the contribution of eminent scholars on the current subject in order to derive the research gap that exist. Though there is a plethora of literature available on the issues relation to e banking and information technology application by the Indian banks yet no such study was observed by the scholar on the area covered as far as the researcher could explore. Some of the scholarly reviews are outlined below:

### **Sachin Mittal and Rajnish Jain (2010)**

In this research paper is basically a literature review of banking industry and effect of IT based services on customer satisfaction. The study highlights customer satisfaction levels among young customers in banking industry. A survey indicates the gap between customer's expectations and perception with respect to IT based banking services. Findings indicated need to improve the IT based services for enhancing customer satisfaction.

### **Kumbhar and Vijay (2011)**

This study is examined the relationship between the demographics and customers satisfaction in internet banking. It also found out relationship between service quality and customers satisfaction as well as satisfaction in internet banking service provided by the public sector bank and private sector banks. The study found out that overall satisfaction of employees, businessmen and professionals are higher in internet banking service. The authors explored that there is significant difference in the customers perception in internet banking services provided by the public and privates sector banks

### **Dixit, Neha and S. K. Datta (2010)**

In the present research article the authors investigated the factors which are affecting the acceptance of e-banking services among adult customers and also indicates level of concern regarding security and privacy issues in Indian context. The result of this study viewed that adult customers are more reluctant to join new technologies or methods that might contain little risk. It is also important to note that some adult customers are interested in online banking; however, they do not possess the necessary computer literacy to conduct it. In addition banks should design the website to concern security and privacy issues.

**Ansari, Seharish J. & Khan, Nisar A. (2017)** have tried to analyze the progress and challenges of e banking in India from 2011 to 2016, also throwing some light on the status of retail electronic payments in the post-

demonetization period. There has been a continuous increase in the number of debit card and credit card users. The number of transactions through credit card increased at a CAGR of 22.25% whereas the number of transactions through debit cards increased at a CAGR of 12.33% during the period of study. Their study also mentions the challenge of increasing number of internet users and the requirement of banks to be able to meet out the expectations of these tech savvy people

**Chauhan, V. & Chaudhary, V. (2015)** in their study focused on understanding the concept of internet banking and its benefits from the perspective of consumers as well as banks and the current scenario of internet banking. The growth percentage of mobile banking from 2010 to 2014 had been the highest that is 495.64% while credit cards had seen the least growth from the same period at 11.07%. NEFT and RTGS transactions were at 602.69% and 89.29% respectively. The authors concluded that most of the banks have implemented e-banking facilities that are beneficial both for the consumers and the banks but then there are issues of safety, security, and reliability which the banks must adhere to.

**Seranmadevi, R (2012).** Various e-Banking can be attractive to potential customers in terms of improved accessibility, affordability, and ease of use. The study also focuses on the functionality of electronic credit cards, frequency of usage, mode of repayment, value addition facilities offered along the credit cards for different client groups.

**Dangwal, R.C. (2010)** Technology is growing rapidly and undergoing many changes. It indicates the unification of communication technology, information systems, and innovative applications to product manufacturing, design, and control. With the advancement in technology, the world has become a global village and ushered in a revolution in the banking sector.

**BismarckAmiya and Eric Ashley (2015)**

E-banking encompasses the provision of banking services and products by banks to their customers through electronic medium. E-banking covers both computer and telephone banking. For many banks, inclination to e-banking services improves customers to the bank. The adoption of e-banking is also seen as a new method of expanding customer base and to also counteract the aggressive effort made by traditional banking institution.

Recent growth in technology and innovative has fast-tracked the desire of customers of banks for exceptional services to meet the current trend of technological advancement. Contemporary studies on e-banking acknowledges that factors that drive customer satisfaction are security design , availability , convenience and reliability being the most influence factors of e-banking on customer satisfaction . E-banking availability is recognized as the ability of users to access banking information and services from the web. Customers can access e-banking services only when the service is available.



## Research Methodology

### Nature of Study

The present study is descriptive in nature. The descriptive research tends to define and analyze the characteristics of E banking towards customer satisfaction in the area of study.

### Time Horizon:

The time horizon of the present study encompasses between 2019-2020. The primary data was collected from October 2019 to February 2020.

### Sample Selection

The sample banks selected for the current study comprise of State Bank of India and HDFC. The State Bank of India was selected on the basis of the largest bank in terms of Deposit, customers, branch Network, advances and number of employees while HDFC was selected on the basis of Largest private sector banks in terms of deposit advances profit number of branches and employees.

### Sample Size

The sample size of this study is 135 respondents and 50 employees from the sample banks. The respondents and employees were selected from the Prayagraj District of Uttar Pradesh.

### Sampling Technique

The sampling technique applied in the current study was stratified sampling as the respondents and employees were selected from the sample banks.

### Data Collection :

The present study is based on both primary and secondary data. The primary data is collected through the questionnaire which was duly structured and designed. The reliability and validity of the questionnaire was tested by the application of Cronbach Alpha. The value derived was 0.85 which is within the range. The pilot study of 25 respondents was undertaken before the final questionnaire was drafted in order to observe that whether the respondents were comfortable to answer the information desired and also to see whether the analysis could be undertaken to derive inferences. The secondary data was collected through the information gathered through referred journals, books and periodical and annual reports of sample banks.

**Data Analysis :**

The data collected through primary and secondary sources was analyzed by the application of statistical tools like percentage

**Age:**

Age in years	Number of respondents	% of Respondents
18-25	27	20
26-30	40	30
31-40	27	20
41-50	14	10
51-60	13	10
Above 61	15	10
Total	135	100

**Analysis & Interpretation:** From the above analysis it is observed that 20% o sample respondents are between 18-25 age group,30% respondents are between 26-30 age group,20% respondents are between 31-40 age group,10% respondents are between 41-50 age group,10% respondents are between 51-60 age group, 10% respondents are between above 60 age group.

**Gender**

Gender	No of Respondents	% of respondents
Male	90	67
female	45	33
Total	135	100

**Analysis & Interpretation:** regarding the gender o sample respondents the above table depicts that 90(67%) respondents are male and \$5(33%) are female On further analysis it is revealed that majority of the respondents are male.



## Educational Qualification

Educational Qualification	Number of Respondents	% Of respondents
High School	5	4
Intermediate	19	14
Graduate & Professional	62	46
Post Graduate	49	36
Total	135	100

**Analysis & Interpretation:** From the analysis it is observed that , 4% respondents have high school qualification, 14% respondents are intermediate qualified, 46% respondents are graduate & professional, 36% respondents are Post graduate master degree. From the above data we conclude that majority of respondents are Graduate & professional degree holders.

## Marital Status

Marital Status	Number of Respondents	% Of respondents
Married	54	40
Unmarried	41	30
Widow	27	20
Divorced	13	10
<b>Total</b>	<b>135</b>	<b>100</b>

**Analysis & Interpretation:** regarding the marital status of the sample respondents the above table indicates that 40% respondents are married, 30% respondents unmarried, 20% respondents are widowed,10% respondents are divorced. Majority of the sample respondents are married.

## Profession /Occupation

Profession/Occupation	Number of Respondents	% Of respondents
Government employee	54	40
Private Employee	41	30
Business	27	20
Student	6	5
Homemaker	7	5
Total	135	100

**Analysis & Interpretation:** In context of the occupational pattern of the respondents the table reveals that 40% respondents are govt. employee, 30% respondents are private employee, 20% are businessman, 5% are students, and 5% are homemaker. On further analysis it is observed that Majority of the respondents are govt. employee.

## Monthly Income

Monthly Income (Rs)	Number of Respondents	% Of respondents
10000-20000	34	25
20001-30000	27	20
30001-40000	41	20
40001-50000	20	15
Above 50000	13	20
Total	135	100

**Analysis & Interpretation:** as far as the monthly income of the respondents is considered the above table indicates that 25% respondents have monthly income between Rs 10,000-20,000 salary, 20% have earnings between Rs 20,001-30,000, 20% are having Rs30,001-40,000 salary, 15% are having Rs 40,001-50,000 and , 20% respondents are earning above Rs50,000. Majority of sample respondents have monthly income between Rs 10,000-20,000.

## Analysis of Data Collected:

1. The respondents were asked about which category of the banks do their consider as most technologically advanced.

Bank sectors	No. of respondents	%age
Public Sector Banks	65	48
Private Sector banks	70	52
Total	135	100

**Interpretation:** Regarding the aspect of technology being implemented by the sample banks the table reveals that 52% respondents opine that private banks while 48% respondents that public sector banks implement advance technology. those of the public sector banks were less as compared.

2. The respondents were asked about which attributes of the bank do their value the most.

Reasons	No. of respondents	%age
Quality of service	16	12
Technology used	35	26
Trust	35	26
% Location	24	18
Type of the bank	25	18
Total	135	100

**Interpretation:** In context of the attributes considered by the customers in relation to the value the above table indicates that 26% sample respondents opine that trust and technology are on top priority followed by location eservice quality provide by the banks.

3. The respondents were asked about how familiarize they with computer usage level of their bank.

Reasons	No. of respondents	%age
No knowledge of computer	5	4
Beginner	38	28
Average knowledge	30	22
Advance computer knowledge	22	16
Expert	40	30
total	135	100

**Interpretation:** The above table reveals that 30% sample respondents possess expert knowledge of computer while 28% respondents opined that they were beginners in computer usage and only 4% respondents posses no computer knowledge 4. The respondents were asked about customer level of usage of technology.

Reasons	No. of respondents	%age
Connected to the internet at home or work to do their financial transaction	11	8
Uses E-mail	51	38
ATM/Debit card service	49	36
Credit card service	19	14
Online banking service	5	4
% E- payments	0	0
EFT/NEFT/RTGS	0	0
<b>Total</b>	<b>135</b>	<b>100</b>

Interpretation: From the above table it is analyzed that 38% respondents use e mail while 36% use ATM/debit card for availing services and only 14% respondents avail credit card services offered by the sample banks .

3. The respondents were asked about how frequently do they use the following banking services per month.

Reasons	No. of respondents	%age
Branch banking	5	4
ATM	43	32
Internet banking	41	30
Tele phone banking	32	24
Mobile banking	14	10
Total	135	100

**Interpretation::** From the above table it is observed that 32% respondents use ATM facility frequently while 30% respondents avail internet banking services provided by the banks .On further analysis it is y observed that branch banking services are being used by only re 4% respondents .

### Question Asked To Employees Of The Sample Banks:

#### Designation:

Designation	number of Respondents	%
Manager	20	40
Executive	15	30
Officers	10	20
Clerks	5	10
Total	50	100

**Analysis & Interpretation:** I context of the designation of the sample employees it is observed that 40% respondents are manager, 30% executives, 20 officers, and 10% respondents are clerks. On further analysis it is concluded that majority of sample respondents are manager. The respondents were asked about how many people visit their bank web site per day .

Number of Websites visited/month	number of Respondents	%age
Less Than 50	19	38
50-100	27	54
Above 100	4	8
Total	50	100

**Interpretation:** Regarding the frequency of visiting bank sites per day the above table reveals that 54% respondents visited bank websites between 50-100 per day

5. The respondents were asked that about what was the reason behind introduction of internet banking.

Reason	No of respondents	% age
Because of completion from foreign bank	13	26
Manpower shortage	22	44
Qualitative customer service	10	20
% Faster transaction & time saving	5	10
<b>Total</b>	<b>50</b>	<b>100</b>

**Interpretation:** on the analysis of the above table it is observed that 44% respondents opine that internet banking was introduced due to manpower shortage while 26% respondents viewed that faster transaction & time saving the reason behind internet introduction while 20% respondents suggested that in order to improve qualitative customer service internet banking was introduced.

6. The respondents were asked about differentiating strategies between public and private bank.

Reason	No of respondents	% age
More information technology	10	20
better qualities of service	19	38
% Innovating products and services	14	28
More labor intensive techniques	6	12
Recruiting young employees	1	2
Expanding branch network	0	0
Pitching into mergers and acquisitions	0	0
Total	50	100

**Interpretation:** The above table reveals that 38% respondents opined that better quality of the service by the private sector banks as compared with public sector banks and 28% respondents viewed that innovative financial products and services offered by private banks are the major areas that attracts them.

7. The respondents were asked about Knowledge Management Factor in e-banks.

Reason	No of respondents	%ge
Empowered with better access to information	4	8
Empowered with more control over work	21	42
Enhanced creativity	18	36
Empowered to solve problem	6	12
Enhanced capacity to contribute in research & development	1	2
<b>Total</b>	<b>50</b>	<b>100</b>

**Interpretation:** on the analysis of the above table it is observed that 42% respondents were of the view that they were better empowered with more control over work provided by the bank and expanding increased involvement in decision-making is given less preference than others.

8. The respondents were asked about the number of complaints (per month) from private banks customer as compared to customer of public banks

Reason	No of respondents	%ge
Delay in banking function from customer viewpoint	7	14
High cost of service charges	10	20
High amount of Min Balance required for account maintenance	17	34
Problem regarding use of ATM or online banking technologies	8	16
Lack of attention or improving behavior of bank employees	4	8
Wrong entries in their accounts	4	8
<b>Total</b>	<b>50</b>	<b>100</b>

**Interpretation:** the above table indicates that 17%(34) respondents opined that the high rate of minimum balance ne required to maintain account was the major issue in the sample banks as the public sector banks charge less amount on the same.



## Findings & Conclusion:

In context of the age of respondent it is observed that 30% respondents are between 26-30 age group, 20% respondents are between 31-40 age group, and 10% respondents are between above 60 age group.

Regarding the gender of sample respondents the above table depicts that 90(67%) respondents are male and 45(33%) are female. On further analysis it is revealed that majority of the respondents are male.

As far as the educational qualification of the respondent is concerned, 46% respondents are graduate & professional, 36% respondents are Post graduate master degree. It can be observed that majority of respondents are Graduate & professional degree holders.

Regarding the marital status of the sample respondents it is seen that 40% respondents are married, 30% respondents unmarried, and 10% respondents are divorced. Majority of the sample respondents are married.

In context of the occupational pattern of the respondents 40% respondents are govt. employee, 30% respondents are private employee, 20% are businessman, and 5% are homemaker. It is observed that Majority of the respondents are govt. employee.

As far as the monthly income of the respondents is considered 25% respondents have monthly income between Rs 10,000-20,000 salary, 20% have earnings between Rs 20,001-30,000, and 20% respondents are earning above Rs50,000. Majority of sample respondents have monthly income between Rs 10,000-20,000.

Regarding the aspect of technology being implemented by the sample banks 52% respondents opine that private banks while 48% respondents that public sector banks implement advance technology, those of the public sector banks were less as compared.

In context of the attributes considered by the customers in relation to the value the above table indicates that 26% sample respondents opine that trust and technology are on top priority followed by location e service quality provide by the banks.

As far as the computer knowledge of the respondents is concerned the data reveals that 30% sample respondents possess expert knowledge of computer while 28% respondents opined that they were beginners in computer usage and only 4% respondents possess no computer knowledge.

In context of the e banking services used by the respondents it is analyzed that 38% respondents use e mail while 36% use ATM/debit card for availing services and only 14% respondents avail credit card services offered by the sample banks.

Regarding the facilities used by the respondents it is observed that 32% respondents use ATM facility frequently while 30% respondents avail internet banking services provided by the banks. On further analysis it is observed that branch banking services are being used by only 4% respondents.

Regarding the frequency of visiting bank sites per day the above table reveals that 54% respondents visited bank websites between 50-100 per day.

Reason of introducing internet banking by the sample banks indicates that 44% respondents opine that internet banking was introduced due to manpower shortage while 26% respondents viewed that faster transaction & time saving.

38% respondents opined that better quality of the service by the private sector banks as compared with public sector banks and 28% respondents viewed that innovative financial products and services offered by private banks are the major areas that attracts them.

42% respondents were of the view that they were better empowered with more control over work provided by the bank and expanding increased involvement in decision-making is given less preference than others.

The respondents were asked about the number of complaints (per month) from private bank customers as compared to customer of public bank.

17%(34) respondents opined that the high rate of minimum balance is required to maintain account was the major issue.

### **Conclusion And Suggestions**

Digitalization has become conclusive for the banking sector in India, which plays a major role in providing better services to customers. Internet banking is one of the most significant banking channels that allow consumers to do many transactions, either financial or non-financial through a bank's websites. The various services offered are Internet banking, SMS banking, ATMs, mobile banking, e-cheques, UPI, and debit/credit cards. In today's world of globalization, e-banking is a significant aspect of the development of the banking sector by solving major issues, challenges faced by e-banking. Private sector banks represent more of the POS terminal market as compare to public sector banks. The prepaid payment instruments in the country are mostly paid through mobile wallets. The Government of India and various government agencies are making an effort to make e-banking more safe, secure, and reliable with the convenience of digital channels. Most of the customers are visiting branches less often and they use online and mobile technology for their banking needs more often. Online and mobile banking are rapidly growing. Nowadays most of the people of India using e-banking for their transactions and make them stand with the current scenario of the country.

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