

## CUSTOMER'S ATTITUDE AND SATISFACTION TOWARDS E BANKING SERVICES IN TIRUVALLUR CITY

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### ABSTRACT

This study presents the impacts of electronic banking on customer satisfaction in Tiruvallur banking industry; the case study of NMB bank. The study investigated the impacts of electronic banking on customers' satisfaction in Tiruvallur banking industry, the effects of e-banking services on customer satisfaction, the benefits associated with electronic banking usage as well as the challenges associated with electronic banking usage. The accessibility of E-banking to bank customers in Tiruvallur, the convenience to ordinary bank customers in Tiruvallur and whether e-banking is secure enough for E-banking customers as well as the risks encountered by customers when using e-banking in Tiruvallur. The study involved (52.8per cent) males and (47.2per cent) female. data collection methods were questionnaires. The study revealed different impacts affecting the bank customers using e-banking services and products, such impacts were accessibility, time factor, availability, user friendly and security. It was also revealed that, level of education and income level has greater impacts on customer satisfactions. The results indicated that 63.6per cent of the respondents reveal that they actually spend less time using E-banking. There were different challenges of e banking revealed such as network failure, limited withdraw amount, no instant help in case of transaction failure, new enough cash on machines especially during the weekends.

**Keywords:** E-banking of Services Quality, Customer attitude and Satisfaction,

## 1. INTRODUCTION

In the final two many years, the banking offerings had been developing via the records era the world over. Interconnectivity of personal computers throughout the United States and intercontinental dating through the internet has opened a wealth of opportunities in each meadow of life. In the closing decades, the banking offerings had been developing through the statistics generation across the world. Interconnectivity of private computer systems across the us of a and intercontinental dating through the internet has opened a wealth of possibilities in each meadow of life. E-banking offerings is a web based carrier that allows bankers and financial institution customers' to get right of entry to their account. It lets in the client to go online to the banks website with the help of a financial institution issued consumer identity and an encrypted password. The achievement of the banking institution depends on the purchaser attitude, pleasure and consumer notion on banking services. At gift, there were 27 scheduled public region banks, 14 personal zone banks and few foreign banks functioning in India. It is analyzed that E banking carrier plays as a dynamic and industrious role within the growth and power of a banks. In Tiruvallur, maximum of the financial institution customers had been using E banking services for non-public and commercial enterprise purpose. The financial institution clients' mind-set has been understood as found out predispositions that mission wonderful or terrible behavior constantly towards various items of the arena. So, the researcher has taken attempt to reveal the customers' mind-set and perception towards on line banking offerings. In gift have a look at, the researcher has chosen decided on non-public and public region bank customers that who're using on-line banking offerings in Tiruvallur City.

## 2. REVIEW OF LITERATURE

A review of earlier studies is a text written by someone to consider the critical points of present study facts including substantive findings as well as theoretical and methodological contributions to an E banking Services.

Safeena (2011)made a study on“consumer attitude on internet banking adoption”,mentioned the objectives to find out the awareness and the determinants to

adapt the online banking services. Findings showed that perceived usefulness, perceived ease of use, consumer awareness and perceived risk are the important determinants of online banking adoption and have strong and positive effect on customers to accept the online banking system.

Uppal R.K (2013) made a study on "consumer satisfaction towards e-banking services". The study concluded that the customers of e banks are satisfied with the different e-channels and their services in the spread of e banking services. It also suggested some measures to make e banking service more effective in the future. The present study is mainly concerned with the Indian banking industry in general and particular those banks that are producing service through e-channels.

Hassan (2012) in this study identifies the determinants that mainly affect the customer service quality [www.eprawisdom.com](http://www.eprawisdom.com) Volume - 6, Issue- 4, April 2018 A 97 perception of internet banking amongst genders and different age groups. The sample of 120 internet banking customers was used to gather data, which was further utilized to find out how 8 major determinants affect the customer service quality perception of internet banking. This research was conducted to find out the effects of different dimensions on the service quality perception of internet banking.

Gautam (2013) had made an attempt to exemplify the attitudes of Indian consumers towards the internet and normal banking services. The 347 respondents have used to assess the level of awareness about the banking services and their attitude towards banking services. The study concluded that some fruitful insights for the banking institutions in Indian market to frame marketing strategies.

Khandelwal (2013) had studied about the internet banking services and it increasingly more persons were switched to electronic platforms for executing financial transactions. This research paper was focused on consumers towards adoption of E-banking services. This study concluded that how the consumers had accepted E banking service and to improve the usage were focused in this study.

### 3. NEED FOR THE STUDY

Indian banking industry has been developed through the technology and quality service to their customers. For quality service, the banking institution implies more banking services like E banking services. The task of the bankers is to mould customer perception so as to occupy the desired position for their bank. The changes in technology and challenges are uncontrollable in day to day human life. In that way, the technology has been developed by human innovative thoughts in all industry include banking industry.

The bank customers are familiarly using E banking services for their banking transactions. There is more competition and changes occurred in customer perception and innovative technology has been used to satisfy the customers. Hence, the researcher has taken effort to study together the customer's attitude towards E banking services in Tiruvallur City.

#### 4. OBJECTIVES OF THE STUDY

- To study the awareness and usage of e-banking services among the customers of public bank.
- To analyze the factors influencing the customers to use the e-banking services provided by public bank.
- To identify the problems faced by the customers of public bank towards e-banking services.
- To analyze the satisfaction level of public bank customers towards e-banking services

#### 5. SCOPE OF THE STUDY

The scope of the study also covers the key factor which influences the customer to use E banking services and prefer banking transactions. Banking institutions adopt innovative customized strategies to meet customers' requirements in terms of products and services, etc. The bank customers of Tiruvallur City are mostly using E banking services and other banking services for textile business and personal needs. The customers' attitude of the banking services differs from the situation. Hence, the present

study focuses on customers' perception and attitudes towards E banking services in Tiruvallur City.

## 6. METHODOLOGY

In this present study, the researcher has selected 500 respondents purposively who were using E banking services in various banks for her convenience. The present study is descriptive and empirical study in nature. The attitude of the sample respondents on the various aspects of the E banking services which they used and their satisfaction towards various aspects of the E banking service of banks in Tiruvallur City. For the purpose of analysis, the data has been collected from 500 respondents who were using E banking services in selected banks of Tiruvallur City. The study was conducted from the year 2015-2019. The various analyses are used for the study and ranged from the simple descriptive statistics, testing of hypotheses by multivariate techniques. The tools and techniques were utilized for the analyses like Descriptive, Correspondence and Association Analysis, Chi-square Test, Regression Analysis and Step-wise Analysis.

## 7. TABLE AND ANALYSIS

*Table – 1 Demographic Variables of the Sample Respondents*

Age (in years)	Respondents	(per cent)	Education qualification	Respondents	(per cent)
Below 20	5	4.5	Upto SSLC	14	12.7
21 to 40	74	67.2	UG	44	40.0
41 to 50	19	17.3	PG	37	33.6
Above 50	12	10.9	Professional	15	13.6
<b>Total</b>	<b>110</b>	<b>100</b>	<b>Total</b>	<b>110</b>	<b>100</b>
Occupation	Respondents	(per cent)	Monthly Income	Respondents	(per cent)
Business	23	20.9	No income	15	13.6
Professional	14	12.7	Below 10000	14	12.7
Employee	46	41.8	10001 to 30000	17	15.5

Student	20	18.2	30001 to 60000	39	35.5
Others	7	6.4	Above 60000	25	22.7
<b>Total</b>	<b>110</b>	<b>100</b>	<b>Total</b>	<b>110</b>	<b>100</b>
<b>Gender</b>	<b>Respondents</b>	<b>(per cent)</b>	<b>Marital Status</b>	<b>Respondents</b>	<b>(per cent)</b>
Male	60	54.5	Married	60	54.5
Female	50	45.5	Unmarried	50	45.5
<b>Total</b>	<b>110</b>	<b>100</b>	<b>Total</b>	<b>110</b>	<b>100</b>

Source: Primary Data

The depicts the demographic profile of the respondents where in 67.2per cent of the respondents are within the age group of 21 to 40 (in years), 40per cent in total respondents completed UG degree, 41.8per cent of the respondents are employees, 35.5per cent of the respondents are belongs to income group Rs.30001 to Rs.60000, 54.5per cent of the respondents are male and 54.5per cent of the respondents are married.

Table – 2: Attitude Derived by the Respondents on the Services Offered by the E - banking services

Level of Attitude	No. of Respondents	Percentage per cent
Low	199	39.80
Medium	291	58.20
High	10	2.00
<b>Total</b>	<b>500</b>	<b>100.00</b>

Source: survey Data

The above Table-2 reveals that most of the respondents have medium level attitude with the E banking services in Tiruvallur City. The level of attitude is based on the public sector and private sector banks by commercial banks and the quality services in Tiruvallur City. The factors are influencing the attitude of customer of E-banking service in Tiruvallur city is given in table-4.24. In order to find out the influence of various personal factors relating to the sample respondents (independent variables)

on their attitude on the E banking services offered by the commercial banks (dependent variable) null hypotheses were formulated that the personal factors relating to the sample respondents do not significantly influence their attitude on the quality of services offered by the banking services were tested with the help of Chi-square test.

Table 3 depicts that for balance enquiry majority of the respondents nearly 44.5per cent uses ATM banking, for fund transfer 54.4per cent of the respondents uses online banking, for payment of utility bill 34.5per cent out of total respondents uses mobile banking, for mobile and DTH recharge 40.9per cent of the respondents uses mobile banking, and for premium payment 35.5per cent of the respondents uses ATM banking.

Table 3: Mode of E-Banking Channel Used

Modes of e-banking channels	Balance Enquiry		Fund Transfer		Payment of Utility Bill		Mobile and DTH Recharge		Insurance Premium Payment	
	NO	per cent	NO.	per cent	NO.	per cent	NO.	per cent	NO.	per cent
ATM	49	44.5	21	19.1	20	18.2	20	18.2	39	35.45
Tele banking	14	12.7	12	10.9	18	16.4	12	10.9	5	4.54
Online banking	35	31.8	60	54.4	34	30.9	33	30	37	33.6
Mobile banking	12	10.9	17	15.5	38	34.5	45	40.9	29	26.4
<b>Total</b>	<b>110</b>	<b>100</b>	<b>110</b>	<b>100</b>	<b>110</b>	<b>100</b>	<b>110</b>	<b>100</b>	<b>110</b>	<b>100</b>

Source: Primary Data

## 8. SUGGESTIONS AND CONCLUSION

Majority of the customers are having low awareness on Tele-banking services provided in bank in Thiruvallur city. Management has to take initiative steps and make the bankers to conduct awareness campaign regarding Tele-banking services

availing in bank. The bankers have to instruct more about these services to the customers who are visiting the bank and newly opening accounts in the bank. To retain existing customers and attract new customers the Bank should give prompt service to customers and inculcate its employees to help the customers always to get better banking service. The banks in Thiruvallur city need to concentrate more on customer retention measures by implementing a good customer relationship management. For that purpose, the banks should conduct a customer meeting every week to get their feedback about the service quality and queries regarding e-banking services in the bank.

After having a detailed study the researcher could realize that most of the respondents are not aware of many services in Thiruvallur banks that are available through online banking services and mobile banking services which were newly included. In this regard, bankers have to create awareness among the customers effectively. The study further reveals that most of the bank customers in Thiruvallur city are having low satisfaction and facing more problems such as lack of proper response from the customer representatives present in banks on Tele-banking services. That must be reduced.

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