



## IMPACT OF INTERNET BANKING ON CONSUMER SATISFACTION - A STUDY IN DELHI

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### ABSTRACT:

*The paper ascertains the weakness of conventional banking and explores the customer awareness, use outline, satisfaction and preference for E-banking. The internet Banking plays an important role in people's the daily lives, and it should be considered as a service channel that provides and sustains the service quality. The major problem today before the financial institutions/banks, more particularly the public sector bank in Delhi which was prior functioning in a sheltered regime after nationalization is their long-run survival, tapping quality customer and forging the way ahead by retaining their valued customer. The main purpose of this paper is to find out the influence of factors relating to the service quality on customer satisfaction and to examine the relationship between the effect of the internet banking services, customer satisfaction, and customer quality in Delhi. Also, the finding of this paper can be used as guidelines to improve the quality of the online banking system.*

**KEYWORDS:** customer satisfaction, online banking .

### INTRODUCTION

E-Banking is known as electronic banking or online banking. It is an electronic payment structure that permits customers of banks and financial institutions to perform many financial transactions via the Internet. In modern years, the demand from customers for banking goods and services, service quality has emerged and has taken into different dimensions. In order to fulfill the customer or to meet the customer requirements, the bank personnel's have identified important key factors and their prioritizations. In the last decade time many studies were done on understanding the customer needs and their satisfaction.

It is obvious that E-Banking and payments are likely to advance. The E-Banking customers and the services providers (banks) that offer E-Banking and develops a functional model for maximizing value to the consumers, Banks have to deal with many customers all day and turn into different types of services to its customer. It's a well known fact that no industry can exist without customers and customer satisfaction.

In survey of Use of Information Technology and Communication in Households Survey conducted by the National Statistical Office, the figure of internet users has been rising continually. A study conducted in 2011 illustrate that of the approximately 62.4 million population aged 6 years and above, 14.8 million or 23.7% were internet users compared to 12% in 2005

A lot of countries around the world have started paying more attention to measuring customer or consumer satisfaction at the national level, including Africa, America, Asia and Europe. E-Banking is that where a customer can operate his bank account with the help of Internet, using personal computer (PC), Laptop, mobile phone and web-browser etc given by Arunachalam and Sivasubramanian in

(2007). E-Banking service also permits banks customers to perform transactions such as transfer and payments, access of latest balance, statement viewing, account detail viewing, customization, print, downloading of statements and obtain of a history proclamation on all accounts connected to the bank's customers' Auto Bank (ATMs). Since the mid-1990s, there has been a basic shift in banking deliverance channels toward using self-service channels such as electronic banking, mainly the use of automated teller machines (ATMs) and E-Banking.

### MEANING OF E-BANKING

The concept of electronic banking has been defined in many traditions Daniel defines electronic banking as the delivery of banks' information and services by banks to customers via different delivery plat forms that can be used with different incurable devices such as own computers and mobile phone with browser or desktop software, telephone or digital television. Abid and Noreen defined the E-Banking is a use of communication and information skill and electronic means by a bank to perform transactions and dealings with customers. E-banking is a common term for delivery of banking services and products through electronic channels, such as the mobile phone, the internet, the Laptop etc. The concept of E-banking is still evolving. It facilitates an efficient payment and accounting system thereby attractive the speed of delivery of banking services. Ovia state that electronic banking is a product of e-commerce in the field of banking and financial services.

### TYPES OF E-BANKING

Many electronic banking like ATM, POS, mobile banking and internet banking are the most widely used. Automated Teller Machine (ATM) is a machine where cash extraction can be made over the machine without going in to the bank. It also sells recharge cards and transfer funds. it can be accessed twenty four hours with account balance enquiry. Internet banking allow consumers of a financial institution to perform financial dealings on a secure website operated by the institution, which can be a retail or virtual bank, credit union or society. It may contain of any transactions related to online practice. Banks progressively more operate websites through which customers are competent not only to inquire about account balances, interest and exchange rates but also to perform a range of transactions. Unfortunately, data on Internet banking are inadequate, and differences in definitions make cross-country comparisons difficult. Point of sale also occasionally referred to as point of purchase or checkout is the location where a transaction occurs. The earliest mobile banking services were offered by SMS known as SMS banking. Mobile banking is used in many areas of the world with little or no infrastructure, especially distant and rural areas. The phase of mobile commerce is also fashionable in countries where most of their residents is un-banked. In most of these places, financial institutions can only be found in big cities, and customers have to travel hundreds of miles to the nearest bank.

### FEATURES AND BENEFITS OF E-BANKING

- Open to online accounts and registration is simple and also easy to operate.
- It is quite convenient as customer can easily pay bills, can transfer funds between accounts, etc. Now the Customer do not need to stand in a queue to pay off bills and also Customer do not need to keep receipts of all the bills as can now easily view transactions.
- It is available all the time, i.e. 24x7. Customer can perform tasks from anywhere and at any time even in night when the bank is closed or on holidays.
- It is fast and efficient. Funds can transferred from one account to the other very fast and easily. Customer can also manage several accounts easily through internet banking.
- Through Internet banking, Customer can keep an eye on your transactions and account balance all the time. This facility also keeps account safe.
- It also working as a medium for the banks to authenticate their products and services. The services include loans, investment options, banking services and many others.

### E-BANKING IN INDIA:

In India E-Banking is of moderately recent origin. The old model for banking has been through branch banking. Only before 1990s there has been start of non-branch banking services. The recognition of launching internet banking in India goes to ICICI Bank, Citibank and HDFC Bank followed with internet banking services in 1999. Numerous initiatives have been taken by the Government of India as well as the Reserve Bank of India to facilitate the development of E-Banking in India. The Government of India enacted the IT Act, 2000 with effect from October 17, 2000 which provided legal recognition to electronic transactions and other means of electronic business. The Reserve Bank of India is also monitor and review the legal and other requirements of E-Banking on a continuous basis to make sure that E-Banking would expand on sound lines. To deal with the pressure of growing competition, Indian commercial banks have adopted several initiatives and E-Banking is one of them. The competition has been especially hard for the public banks, as the newly established private sector and foreign banks are influential in the implementation of E-Banking. Indian financial institutions and banks offer to public the following E-Banking products and services:

- ❖ Automated Teller Machines (ATMs)
- ❖ Internet Banking
- ❖ Mobile Banking
- ❖ Phone Banking
- ❖ Tele banking
- ❖ Electronic Clearing Services
- ❖ Electronic Clearing Cards
- ❖ Smart Cards
- ❖ Door Step Banking
- ❖ Electronic Fund Transfer

### SCOPE OF E-BANKING

As the India in progressing in the digital drive, the number of online banking users is expected to double to reach 150 million mark by 2020 as given a report drafted by The Boston Consulting Group and Facebook. A report, "ENCASHING ON DIGITAL: Financial Services in 2020", have showed the increasing pressure of digital in financial services by the two firms and the transformation required to make the most of this revolution. "India could not be additional ready for a digital revolution in financial services with government interventions on one hand and growing consumer awareness. Wide scale implementation of digital has the possibility of sinking cost of acquisition and cost of servicing to 1/10th. It can be significantly get better customer level profitability and can add to retail profit pool by \$3 - 3.5 billion by 2020," said Amit Kumar, Partner and Managing Director, The Boston Consulting Group, India.

India is in the midst of a digital revolution, with Internet users going away from just search and social networking and moving to more adult behavior like online shopping and banking. Internet users who is living in urban area already seventy percent are digitally prejudiced during financial product purchase that is they are using at least one digital canal during the purchase journey of a financial product. In terms of digital adoption, financial services is already much better than other categories like consumer electronics.

"As more and more Indians operate the internet on their mobile phones, there is a big chance for financial companies to create a powerful digital familiarity that is instinctive and secure for their customers. The report confirm that consumers are leaning in towards digital adoption of financial services faster than previous estimates, and the time is now for the financial services industry to invest so it can help further people contribute to a digital future." said Umang Bedi, Managing Director, Facebook India and South Asia.

According to the report, along with the new Indian customer, the digital system of India has also evolved speedily over the last few years. India is set to leapfrog many advanced economies in this

breathing space. From creating Digital India, to setting up open design layers such as Aadhar, India Stack, Bharat Bill Payment System and GST, the Indian government is actively developing the entire digital system. The report highlights that in spite of a rising digital adoption by the consumer and increased government focus on digital infrastructure, financial institutions are yet to fully harness the opportunity. The entire research is based on to study the usage of E-Banking services among individuals. It incorporate demographic study in which people from various classes are selected those are using E-banking services.

## REVIEW OF LITERATURE

**Devi (2001)** although some of the traditional banks have started offering their services on line, it is only an extension of their offline services.

**Bhattacharjee (2001)** this project will concentrate more on this psychological perspective due to the fact that most definitions on the concept of customer satisfaction highlight a psychological or affective state.

**Severt,( 2002)** Focusing attention on services, satisfaction may be defined as an affective customer circumstance that results from a global evaluation of all the aspects that make up the customer relationship with the service provider.

**Liao and Cheung (2002)** studied that E-Banking has been developed to help deliver services and products better and more efficiently, as well as providing their customers with the opportunity to use a faster banking and transactions speed than old-style banking.

**McKinney et al. (2002)** defined web system quality as the customers' perception of a web sites ability to retrieve and deliver information. Likewise, web information quality was established as the customers perceived quality of information presented online.

**Caruana (2002)** is suggested that banks should concentrate on service quality and customer satisfaction to gain competitive position in the market.

**Sureshchandar et al., (2002)** The relationship between service quality and customer satisfaction is becoming essential with the enlarged level of awareness among bank customers.

**Wungwanitchakorn (2002)** studied that in most of developing countries, E- banking is still in its early stages. Only a some banks are developing such services while others merely use the web to provide information about products and services.

**Ongkasuwan and Tantichattanon (2002)** defined E-Banking service is that who permit the customers to operate financial transactions on their bank accounts from their mobile phone, Laptop, personal computers with Internet connection. Also indicate that E-Banking helps banks in cost saving, increase customer base, enable mass customization for e- Business services, extend marketing and communication channel, search for new innovation services, and explore and development of non-core business.

**Kayis et al. (2003)** it is recommended that service performance appraisal system of a business organization should be improved in line with customer satisfaction in the banking sector.

**Curry and Penman (2004)** It is reported that service quality is important for differentiation to compete in the market and retain the customers as satisfied for long-term benefits.

**Liang et al (2004) revealed** the service quality attributes are of two types; one is product related, and the other one non-product related. These attributes may create the perception of representative, functional or experiential remunerations among customers.

**Yang and Fang (2004)** Studied that privacy dimension comprises the guarantee that the record showing shopping activities and security of credit card/account information is not shared. Yang and Fang suggest that many online customers still chose pure internet-based suppliers with basic customer services yet demanded various services available through conventional channels.

**Saha and Zhao (2005)** Reliability involves steadiness and homogeneousness in performance. Specifically, billing accuracy, proper record maintenance and delivering the service within suitable time limit describes the reliability of online services. Customer satisfaction is defined as a collection of conclusion of perception, evaluation and psychological reactions to the consumption experience with a

product/service. On the other hand, if the perceived performance exceeds expectations, customer will be satisfied and this would lead to retention of the customers.

**Chou and You (2005)** found that security of the banks' E-Banking did positively influence online customer satisfaction.

**Fox (2006)** stated that many authors also defined to Increases in Internet usage have been accompanied by an increased need to make online financial transactions, such as transferring money between accounts, payments that consist of worldwide accounts, and credit card transactions.

**Boateng and Molla (2006)** contend that operational constraints related to customer location, there is need to maintain customer satisfaction and the capabilities of the Bank's main software are influential factors in motivating the decision to enter electronic banking services which affecting the level of satisfaction of the customers.

**Hawari and Ward (2006)** found that in Australia customer satisfaction plays an important role in the relationship between service quality and financial performance of the banks.

**Razak et al. (2007)** it is found that there is a positive relationship between service quality and customers satisfaction.

**Tripe (2007)** suggested that customer satisfaction could increase bank efficiency by reducing divergence in efficiency scores.

**Keiningham (2007)** said that customer retention is defined as customers stated continuation of a business relationship with the business.

**Auh et al. (2007)** suggested that Focusing on the relationships between customers and banks over the internet, there is still a absence of studies that analyze the formation of both concepts. Thus, although the increasing competitiveness in electronic business is encouraging an exponential progress in the number of studies that analyze loyalty development.

**Hummayoun et. Al (2009)** carried out comparative inquiries to identify the influence of service quality on customer satisfaction in banking sector. Their study found that service quality is the strong predictor of customerK satisfaction. They have stated that if any particular bank efficiently accomplishes the service quality that bank can satisfy the customers.

**Power and Associates (2009)** note that on average, highly committed customers use more products or services, give more recommendations and are much less likely to switch to another bank, compared with customers who have lower binder levels.

**Pham (2010)** said that improving customer intention to repurchase, and loyal customers, by providing more positive words of mouth about the bank and their customers.

**Liao, Chang, Wu and Katrichis, (2011)** E-Banking is open 24 hours a day, seven days a week, and can make convenient conditions for banks to provide their customers with frequent services, giving them the freedom to do more banking online, as and when required and usually offer successfully accurate transactions.

**Le (2011)** E-Banking has been developed over contemporary years, but is really growing when the user purchases goods and services via the increasing the applications. The major benefits of E-Banking are reducing the transaction costs, decreasing the operational expenses, as the buyers and sellers can contact each other openly through the websites.

**Rahmath Safeenaet.al, (2012)** Study on Mobile Banking" perceived that the advancement of e-banking began from the utilization of ATMs and portable banking, direct bill installment, electronic reserve exchange and the creative web based financial change from the traditional banking to e-banking has been a hop change.

**Neena Brar and Jaspreet Singh (2012)** uncovers that the view of the shoppers can be changed and can be made idealistic by mindfulness program, inviting utilization, proper security, and the best response to the administrations advertised.

**Tavishi and Santosh Kumar (2013)** "An Empirical Study on Technology Adoption by Indian Banks" conscious the variables impacting the clients for the usage of web banking and versatile banking in India and henceforth explore the control of assumed convenience, assumed facilitates of utilization and assumed hazard on utilization of web banking and telephone banking.

**Sabita Paul (2013)** uncovered in E-Banking in Odisha, has depicted the present and past mechanical upheaval changing the entire world which has sway on the financial part in various business banks in Odisha.

**Prema C (2013)** uncovered the technique of web banking administrations and focused on that promoting specialists should feature these advantages and its appropriation gives and cognizance can likewise be smarter to draw in customers' regard for web banking administrations.

**R. Elavarasi (2014)** has perceived which business bank gives better administration respects to e-banking administrations to clients and furthermore perceived fulfillment dimension of client see about web banking site of banks. The examination has discovered that the age, instructive capability, calling, profit dimension of client are significant factor that gone to a choice to utilization of e-banking administrations of different banks. The discoveries were to upgrade mindfulness among individuals.

**Dr. M. Abdul Hakkeem and Y. M. Sha (2015)** was seen that one of the age bunch have utilized these administrations, the fulfillment of the client significantly biased the comfort and availability. In current situation, the majority of the financial client need better and change to e-banking offices. The investor may show signs of improvement their administrations, reliability to clients and concentrated on the variables contributing consumer loyalty.

**Vandana Tandon Khanna and Neha Gupta (2015)** found the elements, for example, Technology worthiness, security, accessibility, ease of use and accommodation profoundly relies upon the statistic state of the general population measure. A large portion of showcasing choice as far as appealing the adequacy of conveyance channels can be taken by thinking about these components.

**A.Samsunisa (2015)** The specialist has distinguished that disparate age bunch of clients have different recognition toward the e-banking administrations and the use dimension of these banks" client is various so bank should concentrate on all the age gathering of clients for improvement of e-banking banks. It has likewise observed that distinctive calling gathering of clients have diverse perception toward the e-banking administrations.

### OBJECTIVES OF THE STUDY

1. To study the usages of e-banking services and benefits accruing from that.
2. To study the usages of e-banking services among various age groups.
3. To study the usages of e-banking services among profession of individuals.
4. To study the usages of e-banking services among various income groups.
5. To study the usages of e-banking services and satisfaction level of individuals.

**Population and Sample Size:** Individuals who are using the e-banking services would form the population for the current Study. However, only 100 people irrespective have been selected on their type of Bank Account, Occupation, Age and Educational level randomly as a sample of the data analysis.

**Tools and Techniques of Analysis:** Current study is based on primary data so collected data have been analyzed in Graphical Analysis. Statistical tools like Average test have been used for testing of hypothesis.

**Data Analysis and Interpretation**  
**Relationship between usages of e-banking services and benefits accruing from that.**

BENEFITS \ E-BANKING SERVICES	TIME SAVING	INEXPENSIVE	EASY PROCES SING	EASY FUND TRANSFER	ALL
ATM	79	35	51	23	22
DEBIT CARD	35	23	22	16	15
CREDIT CARD	21	16	18	13	11
PHONE BANKING	16	14	13	11	11
MOBILE BANKING	21	14	18	14	11
INTERNE T BANKING	23	13	19	13	22

Analysis in this table of ATM data is 79% in time saving by their opinion. 35% customers get benefit of inexpensive services. 51% take benefit of easy processing in ATM. 23% is provided easy fund transfer. And 22 % customers are getting all type of benefit. In debit card 55% customers gets time saving. 23% customers viewed that they are provided inexpensive services. In debit card 22% prefers easy processing. And 16% get the benefit of easy fund transfer. And 15% are getting all the benefits. In Credit card 21%,16%,18%,13%,11% are taking benefits of time saving, inexpensive, easy processing, Easy fund transfer, and all respectively. In phone banking services 16%TS,14%IE,13%,11%,11% are EFP,EFT and all of these services respectively. 21%,14%,18%,14%,11% are taking benefits like TS, IE, EFP,EFT, all of these services respectively in mobile banking. At last in internet banking 23%,13%,19%,13%,12% .are using benefits of time saving, inexpensive ,easy processing, Easy fund transfer, and all respectively.

**Relationship between usages of e-banking services among various age groups.**

AGE \ E-BANKING SERVICES	20-30 YEARS	30-40 YEARS	40-50 YEARS	ABOVE 50 YEARS
ATM	62	32	20	18
DEBIT CARD	23	19	13	13
CREDIT CARD	17	15	11	11
PHONE BANKING	13	13	11	0

MOBILE BANKING	18	15	12	0
INTERNET BANKING	22	12	0	0

In e-banking services we can analyze that the usage of ATM card is highest in 20-30 years that is 62% a few customers are using ATM i.e. 32% here the age group is 30 – 40 years. Between 40–50 years peoples are using 20% and lowest is 18% comes under the above 50 years. By the analysis the table shows that the user of debit card is highest between the 20–30 years that is 23% in 30–40 year of age there is 19% 40–50 and above 50 years there are only 13% users. 17% is highest figure in credit card between the 20–30 years. 15% 11% 11% show in the age between 30–40, 40–50, and above 50 years. The similar analysis states that in phone banking services 13%, 13%,11% of people using this service in the age between 20–30, 30–40, and 40–50 years. In mobile banking services by the ratio analysis 18%, 15% 12% in the age between, 20–30, 30–40, 40–50 respectively. At last in internet banking at the age between 20-30, 30-40 which are 22% and 12% respectively. Individuals, those are in the group of above 50 year age are not affected by the usage of phone, mobile and internet banking.

**Relationship between usages of e-banking services among profession of individuals.**

PROFESSION	GOVERNMENT EMPLOYEE	SELF EMPLOYEE	BUSINESSMAN	STUDENT	OTHER
E-BANKING SERVICES					
ATM	31	22	25	37	26
DEBIT CARD	19	12	14	18	15
CREDIT CARD	14	11	12	14	13
PHONE BANKING	13	0	0	12	11
MOBILE BANKING	15	12	12	13	13
INTERNET BANKING	12	15	12	13	0

In the table above is 31% government employee, 22% self employee, 25% businessman, 37% student 26% are other in ATM services. 19%,12%,14%,18%,15% in government employee, self employee, business man, student and other respectively under the debit card. In credit card there are 14%,11%,12%,14%,13% in GE, SE businessman ,student and other respectively. In phone banking 13% GE, 12% student and only 11% is other. As per mobile banking 15% is the highest in GE in SE 12%, BM 12%, student 13% and other 13%. On the basis of ratio analysis in internet banking there 12%,15%,12%and 13% in GE,SE, BM, student respectively.



**Relationship between usages of e-banking services among various income groups.**

INCOME \ E-BANKING SERVICES	LESS THAN 20000	20000-30000	30000-40000	MORE THAN 40000
ATM	57	27	21	14
DEBIT CARD	28	15	11	13
CREDIT CARD	17	12	12	11
PHONE BANKING	13	12	11	0
MOBILE BANKING	17	14	11	12
INTERNET BANKING	20	14	11	11

As per the income analysis of the customers who are using the e-banking services. The ratios of ATM services are 57%, 27%, 21%,14% under the less than 20000, 20000-30000, 30000-40000 and more than 40000 respectively. In debit card 28% in Less than 20000,15% 20000-30000,11% 30000-40000, 13% under the more than 40000. In credit card 17%,12%,12%,11% under the less than 20000, 20000-30000,30000-40000 And more than 40000 respectively. As per phone banking there are 13%,12%,11% in less Than 20000, 20000-30000, 30000-40000 respectively. According to mobile banking at income of less than 20000, 20000-30000, 30000-40000, and more than 40000 there are 17%, 14%, 11%, 12% respectively. And 20 % is highest and 11 % is lowest in Internet banking as per income of less than 20000 & 30000-40000, more than 40000 respectively.

**Relationship between the usages of e-banking services and satisfaction level of individuals.**

SATISFACTION LEVEL \ E-BANKING SERVICES	HIGHLY SATISFIED	SATIFIED	NEUTRAL	DISSATISFIED	HIGHLY DISSATISFIED
ATM	21	69	28	11	11
DEBIT CARD	12	31	16	0	0
CREDIT CARD	12	21	11	0	0
PHONE BANKING	11	13	12	0	0
MOBILE BANKING	12	19	13	0	0
INTERNET kBANKING	14	20	11	0	0

By the analysis of this table it is represented the level of satisfaction of the customers towards the e-banking services. In ATM services 21%, 69%, 28%, 11%, 11% are highly satisfied, satisfied, neutral, dissatisfied and highly DS. In debit card 12% highly satisfied,31% satisfied,16% neutral. Credit

card shows 12%, 21%, 11% are HS, satisfied and neutral. 11% highly satisfied, 13% satisfied, 12% neutral in phone banking. In mobile banking services 12% HS, 19% satisfied, 13% neutral. And in internet banking 14% HS, 20% satisfied, 11% neutral. In DC, CC, PH, MB, IB no one is dissatisfied and highly dissatisfied.

### LIMITATION OF THE STUDY:

The sample was only 100 respondents have been considered. An accurate research cannot be done. So, the findings may not be applicable to whole banking industry. At time of filling up the questionnaire the respondents might have been influenced. This influence reflects in the findings. So a precise research cannot be done. The research is limited only in Delhi area so, the findings may not be significant to whole banking industry. Other limitations has like problems of security, high cost, lack of awareness, lack of computerization, and wrong assumption by the people are also involved.

### FINDINGS, RECOMMENDATIONS & CONCLUSION

It is found from this investigation that more youthful age bunch were utilizing electronic financial administrations are more when contrasted with more seasoned age on account of modernization in data innovation and their selection level is high in e-banking. Above more seasoned gathering class was utilizing e-banking administrations are short of what others. Hazard is one of the perspective client were consider while opening a web financial balance. They didn't feel safe in the web banking. The client favored ATM, Online banking, Mobile banking, SMS banking for their money related exchanges. From client perspective that private bank give better administrations when contrasted with open banks, But for verified exchange open banks will be favored by the greater part of the client.

Based on the writing, the accompanying proposals can be made, To build mindfulness among individuals, Bank ought to publicize and lead extraordinary mindfulness projects to make E-Banking administrations progressively well known among clients. Bank should build ATM focuses adjacent client place like film theaters, markets and open spots and so forth clients waver to utilize in light of the fact that they don't have the foggiest idea how to utilize it in right way. Bank should attempt to give legitimate preparing or other answer for take care of this issue and it should endeavor to improve their administration level to confront the firm challenge given by other business banks.

E-banking innovation is profoundly helpful to clients just as banks and different associations like government associations and so forth. To upgrade profitability, productivity, administration quality and development of banks internationally e-banking is major significant of every single business bank to embrace in their nations just as their clients. Bank should endeavor to keep up appropriate arrangement of upkeep for web banking.

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