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REVIEW OF CUSTOMER SATISFACTION TOWARDS E-BANKING IN THE INDIAN BANKING SECTORS

Nidhi[1], Dr. Raju Thomas[2], Manoj Kumar[3], Nishant Chauhan[4], Akrati Upadhyay[5], Umang Khandelwal[6], Shivani Jain[7].

[1,5,6,7]Research Scholar, Dept. of Applied Business Economics (Commerce), St. Jhon's College, Agra
[2]Associate Professor, SJC, Agra, 3Research Scholar, Dept. of Business Administration (Commerce), S.R.K.(P.G.) College Firozabad.
[4]Assistant Professor, DDIVE Khandari Campus, Dr. BRAU Agra.

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ABSTRACT

Banking has changed with time in the modern world as the brick-and mortar institutions are not the basis of the banking activities anymore. This has led to consumer satisfaction as there has been enhancement in technology, increase in consumer numbers as well as alternative banking systems. Customer satisfaction has become the key to many banking organizations especially because of the rigid competition. Nowadays, the concept of modern banking is based on services centered on customer and the financial institutions are more focused on retaining their clients by providing a high level of services which leads to customer satisfaction. The introduction of the modern banking with respect to the eradication of the traditional form of banking has created a substantial effect to the determinants of customer satisfaction. This paper examines the influence of e-banking on consumer behavior concerning e-service quality based on the review of the previous research. IT has emerged as a vital component in the banking sector such that banks can improve its service quality and reduce expenditure and increase the level of efficiency. When banks use the internet to provide services, the operational costs get significantly reduced such that faster and reliable banking services are experienced which in most cases enhances customer satisfaction. Also, the e-banking leads to increased customer relationships and competitive benefits. The results of the study will give information on the historic trends of customer satisfaction and also help management of the bank in formulating strategies that would work in the future.

KEYWORDS: E-BANKING, CUSTOMER SATISFACTION, INDIAN BANKING SECTOR

INTRODUCTION

Development of information technology has significantly narrowed the world and achieved changes in the banking sector that people had never heard of in the past. The dramatic changes in electronic

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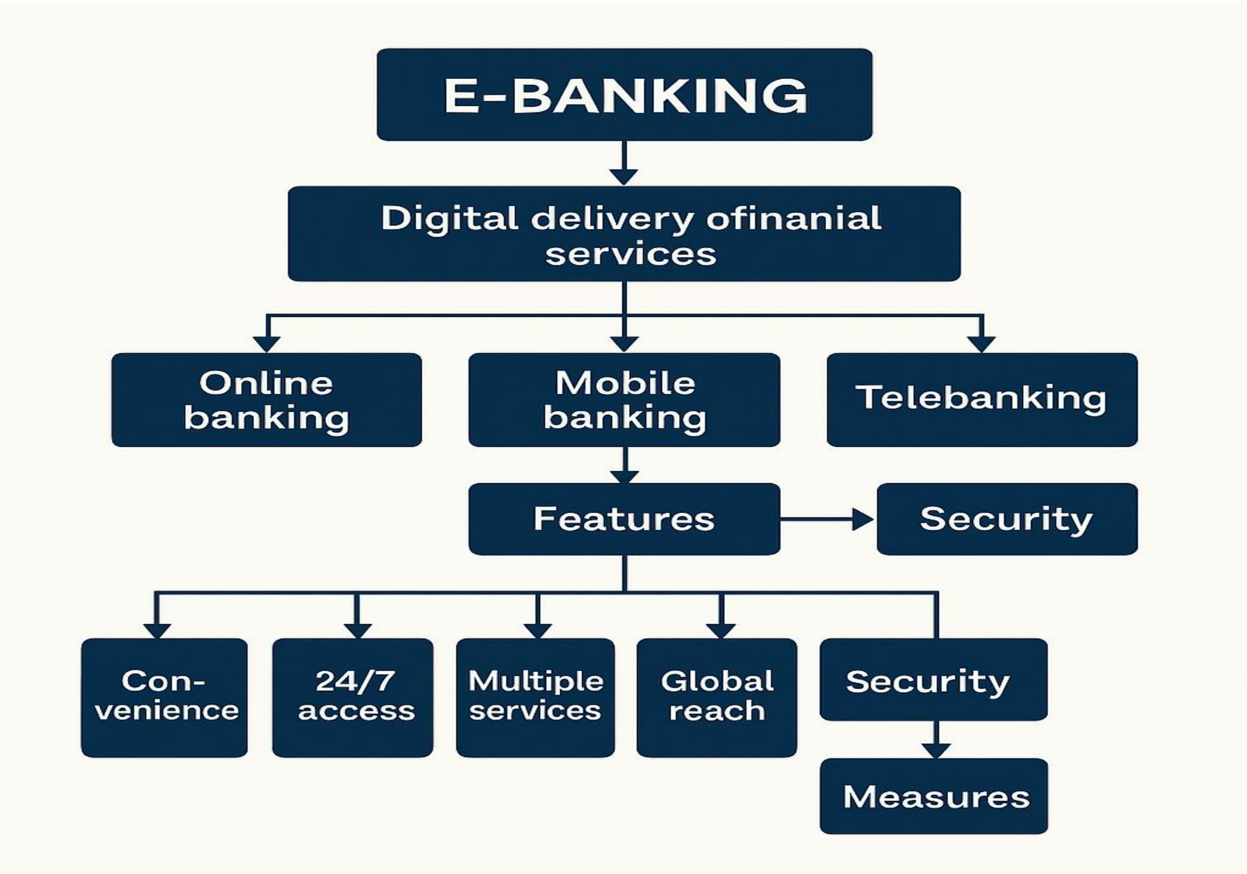
data processing and the telecommunications technology have replaced as compounds to these changes. In the world, the banking and financial sectors have been transformed fully due to automation. Click-and-order practices such as ATMs, online banking, telebanking, and mobile banking are now trending besides having the branch banking experience in a physical meaning. Within a few seconds, digital facilities allow account knowledge, statements downloading, money transfer, and demand draft requests. There are a number of ATMs and plastic cards that cause customers to visit the branch offices. The smart cards have changed the industry with an embedded microprocessor chip. The term E-banking means and covers all the technological developments that have taken place in the banking field. The term e-banking is used to imply the overarching process of providing financial services and products that are availed in online technologies such as the internet, cellular phones, and the telephone. The concept and use of e-banking is still at the inceptions stage. It goes a long way in quickening the provision of banking solutions as it enhances efficiency in the field of efficient accounting systems and payment systems. With its help, customers have the opportunity to access many of the tools used in banking in an electronic way, such as checking accounts, paying bills, transferring money and getting any financial advice they may need. Technology has had tremendous implications on the operations and the organization of the banking sector. E-banking or in other terms called Digital or online banking deals with procuring financial offerings to its clients via virtual means to users via web-based or mobile enabled paths and channels. Through the internet and use of the latest in the communication technology, it offers a comfortable and secure effective banking experience. There is the concept of e-banking where they have been able to change the way normal banking was implemented and they provide convenience, have adequate access and lots of services can be done in the comfort of their homes or even their workplaces.



As a result, consumers tend to use payment instruments, and goods provided by their banks in comparison to any third-party organization, even though they are becoming more tech-savvy due to the issues regarding security risk and trust (Global Mobile Wallets Reports 2019). The reasoning goes by the fact that since e-banking services involve several processes/procedures, they are very secure. In order to compete in the market banks need to so stretch and advance their remote banking facilities. To satisfy the customers, nearly all local banks have ensured to include Internet banking facilities. The focus on an e-first idea in retail banking, which is visible in the research by PWC published in 2020, is focused on the creation of e-services of improved quality that do not only decrease the reliance on brick-and-mortar stores but also increases efficiency and lowers the costs. This is because banks can turn out to be very profitable with the aid of Smartphone where they target the specific customer segments with specific products. A successful banking requires a bank to move early phase of product-driven strategies to implement customer-driven models so that the delivery of products and services is personalized according to individual requirements. Research conducted by the Viacom Media Networks shows that every third millennial in the US is ready to change the banking provider in less than 90 days, so the financial industry should change fast. Ensuring faultless and quality services are

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critical towards customer satisfaction and retention, and new technologies such as one-click payments have become new frontiers in service delivery in the industry. To counter this changing environment, a bank ought to continually enhance its value proposition to stand its ground. The availability of online banking also ensures availability of banking any time of the day since the customers can access it anywhere across all times of the day. It offers several services including payment of bills, money transfer, account follow up, loan application and management of investment. Accessing their accounts has been unlimited since there are no geographical boundaries as it is a global product. Online banking is also flexible in terms of cost, which saves banks the operating costs and provides the customers with cheap or free services. Security is also one of the priorities where the transactions are ensured with encryption, two-factor authentication, and biometric verification.

(Source forbesindia.com)

OBJECTIVES

1. Investigate the main aspects (e.g., the quality of services, usability, security, and the reliability of the system) which contribute to the general satisfaction of the user with digital banking.
2. Discuss the way of customer satisfaction development in the context of the advancement of electronic banking technologies.
3. Research issues like security issues, technical issue and customer trust that influence user satisfaction.
4. Recommend some measures to increase customer satisfaction using the information obtained during literature research.

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REVIEW OF LITERATURE

1. Technological Advancements & Innovation Needs

Kotni et al. (2022) Study highlighted the increasing demand of innovation and personalized digital solutions because there is a growing competition in the financial industry. scale analysed in terms of satisfaction with the use of digital banking of self-services included a structured questionnaire and rankings method. In their study, **Carranza et al. (2021)** examined the effect of direct customer contact via online means with the help of the PLS-SEM methodology. Findings showed the need to have secure and easily usable platforms in maintaining this engagement. **Abhilash et al. (2021)** established satisfaction factors and analysed them by demographics using ANOVA and chi-square test involving 200 respondents. Among the most important enablers were comfort and convenience, as well as how the digital services matched the needs of users. **Das & Ravi. (2021),** keeping in mind the aspects of a service quality (responsiveness, website design, security, and privacy), correlation and regression analysis were used. Their results help the banks to identify how to enhancement in e-services**. Smriti & Kumar (2021)** emphasized both the future and the issues of using internet banking as the role of UPI, mobile transactions, and SMS notifications in empowering the customers and providing them with access to services**.**

2. Digital Banking Potential & Regional Perspectives

Krishnan (2020) talked about the necessity to innovate the banking sector in order to overcome the existing barriers imposed on e-banking and make use of the new opportunities. In Puducherry banking institution study conducted by **Madavan & Vethirajan (2020),** the authors observed that normally in Puducherry private bank users turned out to be more satisfied than clients of government banks. It was discovered that Internet of Things-enabled applications should be used to aid in enhancing digital quality. **Saravanan and Leelavathi (2020)** considered the effect of service dimensions such as the efficiency of operation and the interface of service to the satisfaction. The 194 respondents approached by them revealed that these elements count a lot in customer loyalty. **Prasad et al. (2019)** associated satisfaction to the quality of the services offered, the interest's rates, and the new digital services. Their stratified sample (325) showed a high correlation between the e-channel offerings to satisfaction.

3. Digitalization & Consumer Behavior Insights

Through quantitative methodology, **Sangeetha (2019)** confirmed that digital banking has a profound implication on the change of consumer expectation and improvement in operational efficiency in commercial banking. In the evaluation of service quality in urban locations of Punjab, **Jagdeep Singh (2018)** has used a 42-item model. Such factors as trust, accessibility, and responsiveness proved important to the performance increase. **Gowda (2018)** underlined the role of technology when talking about financial inclusion, particularly in rural India. Using secondary sources, the study encouraged the digital outreach to no less than one-fourth of the rural populations. Studying the trends of technology adoption, **Monisha & Kaur (2017)** found that certain concerns, such as data privacy and service reliability, stayed the same and that further growth can be achieved by adopting secure technological innovation. **Agrawal et al. (2017)** made a comparison of the quality of services at government and private banks. The private banks were more satisfied because of superior digital execution, and they were less responsive and would be less efficient.

4. User Adoption Factors & Challenges

Extent of awareness and the issue of ease of use were highlighted by **D, A. (2016**) showing that with better communication and training, e-banking can be increased. **Kavitha S. (2016**) provided growth rate and trend-based reports in which she underlined the ambiguous nature of e-banking prove as a possibility-dense challenge-heavy phenomenon that would require strategic changes. A Coimbatore study by **P.V. (2016),** revealed that demographics define preferences of technology. The results of chi-square signified the importance of age and education-specific customization of the e-services. In her research study, **Samsunisa A. (2016)** has discovered that demographics such as income, education, and residence highly determine the adoption of e-banking. Time saving and moral convenience became important drivers. **Vimala V. (2016)** studied the user interaction in the secure systems. The tools such as mean and median revealed the applicability of visible type of security feature in the satisfaction of the users.

5. Foundational Works in E-Banking Satisfaction

According to **Rajput (2015),** 45 percent of the users were satisfied with digital banking most of which were delivered through use of ATM and online payments. Service awareness was one of the lessons. **Chauhan & Choudhary (2015)** suggested the presence of obstacles such as the lack of trust and insufficient awareness, promoting digital literacy and infrastructural upgrades by governmental efforts. Using ANOVA, **Reddy & Reddy (2015)** also identified 70 percent of respondents satisfied but did not have sufficient experience with e-services in Khammam district which raises the idea of intensive outreach efforts. **Padma (2014**) highlighted the availability of IT-enabled services in the banks of the public-sector, and its effects on the growth of national economy and deposit-lending balances. **Sharma (2012**) had come up with moderate satisfaction using 520 responses in the rural segments. Such issues as convenience and accuracy of transaction were top in the impact they had. A comparison of satisfaction between an e-banking and a public bank and a privately owned bank was provided by **Kumbhar (2011),** and the conclusion was that satisfaction of e-banking is stronger in a privately owned bank because the digital system and delivery is better.

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Summary Table of Literature Review on Customer Satisfaction in E-Banking

Author(s)	Year	Sample/Data Used	Focus Area	Methodology	Key Findings
Kotni et al.	2022	Structured questionnaire	Customer satisfaction in digital self-services	Ranking Technique	Tech-enabled self-service drives satisfaction; innovation is essential
Carranza et al.	2021	Online survey	Customer-firm interaction in e-banking	PLS-SEM	User-friendly and reliable digital service enhances engagement
Abhilash et al.	2021	200 respondents	User issues & demographic influence on satisfaction	Chi-square, Z-test, ANOVA	Comfort and convenience are adoption drivers
Das & Ravi	2021	149 respondents	Service elements: responsiveness, design, security	Correlation, Regression, ANOVA	Strong link between service design and satisfaction
Smriti & Kumar	2021	Secondary data	Opportunities and challenges of internet banking	Descriptive	Multiple digital tools drive non-financial inclusion
Krishnan, M.N.	2020	Primary & secondary data	Problems and future of e-banking in India	Percentage-based analysis	Urgent need for innovation in Indian e-banking systems
Madavan & Vethirajan	2020	478 respondents (Puducherry)	Satisfaction: Govt. vs Private banks	Purpose sampling	Private banks outperform govt banks digitally
Saravanan & Leelavathi	2020	194 responses	ATMs, mobile, and online banking impact	Correlation & Regression	Operational efficiency, privacy & UI affect satisfaction
Prasad et al.	2019	325 participants	Satisfaction drivers in digital channels	Stratified sampling	Reliability & innovation are key satisfaction drivers

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Author(s)	Year	Sample/Data Used	Focus Area	Methodology	Key Findings
Sangeetha, N.P.	2019	Survey data	Marketing perception of digital banking	Spearman, mean, SD	Digitalization reshapes customer behavior
Jagdeep Singh	2018	42-item Likert scale	Service quality dimensions	Quantitative	Security, access, and consistency critical to e-satisfaction
Gowda, M.P.	2018	Secondary data (RBI, banks)	Financial inclusion via e-banking	Literature review	Digital banking is vital in rural access
Monisha & Kaur	2017	Secondary data	Innovations and scope of e-banking in India	Descriptive	Need for continued tech innovation despite trust issues
Agrawal et al.	2017	50 respondents	Private vs. Public sector digital banking	Mixed methods	Private banks offer better service quality and satisfaction
D, A.	2016	Survey	Awareness & usability challenges	Primary data analysis	Usability and security concerns hinder satisfaction
Kavitha, S.	2016	Secondary data	Digital banking's economic role	CAGR & trend analysis	Sector has potential with ongoing challenges
P.V	2016	200 residents (Coimbatore)	Customer preference understanding	Chi-square	Banks should align tech with user expectations
Samsunisa, A.	2016	Structured questionnaire	Adoption & demographics in Chennai	Likert Scale	Education & income drive digital adoption
Vimala, V.	2016	Survey	Security perceptions in digital banking	Mean, Median	Security checklists crucial to address user concerns
Rajput	2015	Survey	Customer perception of e-services	ANOVA, percentage	45% satisfaction; ATM, bill pay are top-used features

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Author(s)	Year	Sample/Data Used	Focus Area	Methodology	Key Findings
Chauhan & Choudhary	2015	Secondary data	Challenges & prospects of internet banking	Descriptive	Government support rising, but data privacy concerns persist
Reddy, D.K. & Reddy, M.S.	2015	200 respondents	Rural user satisfaction with e-banking	ANOVA	70% positive, but digital illiteracy is a hurdle
Padma, E.	2014	Theoretical review	IT-enabled service use in public banks	Theoretical	Public banks vital to e-service adoption
Sharma, N.	2012	520 rural respondents	Rural satisfaction levels with e-banking	Multi-criteria study	Accuracy & convenience praised by rural users
Kumbhar	2011	Public vs private sector banks	Service quality and demographic impacts	Comparative analysis	Private banks perform better in customer satisfaction

FINDINGS AND DISCUSSION:

The systematic study identifies several key points that influence the consumer satisfaction in electronic banking. These aspects are further classified as follows; service quality, technological reliability, user experience, and security issues. Ease of access and functionality of electronic banking systems are always linked with a high degree of consumer satisfaction. Inn inevitable support, ease of design, 24/7 availability, and bilingual help are features that enable good customer experiences. The service quality (e.g. the speed of transactions, provision of customer assistance, and individual banking solutions) also significantly determines customer satisfaction levels. Highly-regarded cyber security threats and transparent information on data protection are appreciated among customers, whereas security threats remain one of the key factors of consideration. Studies indicate that despite the fact that the service itself is good, perceived threats (e.g. potential data theft) often reduce the pleasure of the customers. Technological dependability also increases trust and satisfaction like the availability of the platforms and fast fixes of issues. Examples of demographic factors that influence the level of satisfaction

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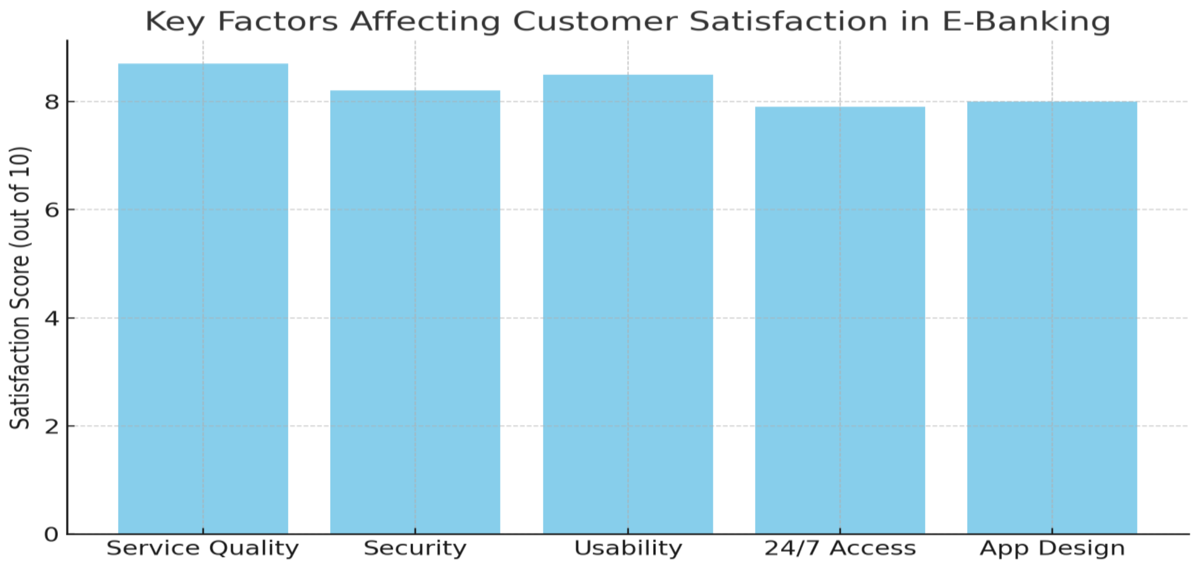
include age, education, and previous levels of exposure to some technology. To take an example, the older users would stress more on support and ease, whereas the younger users would prefer supporting app-related functions. Since the electronic banking industry is highly competitive, banks are encouraged to periodically upgrade their systems and provide more personalized services to keep themselves competitive since it was found that constant innovation and adjustment to the needs of clients are significant. Also, retaining client satisfaction requires confidence-affirming activities, such as superior cyber security, and effective dispute resolutions channels.



FUTURE OF E-BANKING: E-banking is going to have a future because the industry is experiencing some transition using factors like open banking, blockchain approach and artificial intelligence (AI). The progress in e-banking is related to transparent, secure transactions with the help of blockchain, chatbots based on AI systems, and personal plan managers. In addition, voice-activated financial services and the Internet of Things (IoT) housewares should also contribute to the improvement of the process of communication with the consumer and make it even easier. In the following eight years, the Indian digital banking has an estimated compound annual growth rate (CAGR) of 23.1 percent in growth. Moreover, the NBFC growth is projected to be 5 trillion dollars in 2024. Earlier, before the COVID-19, another service was called e-banking. Nevertheless, the idea of online banking has shifted in the entire world since the pandemic. This has made it possible to continue the growth of the Indian banks at an unimaginable pace made possible by the digital technology. The bank's target a multi-dimensional. What the banks desire is that a relationship between a bank and her customers must be multi-dimensional in order to improve the banking services

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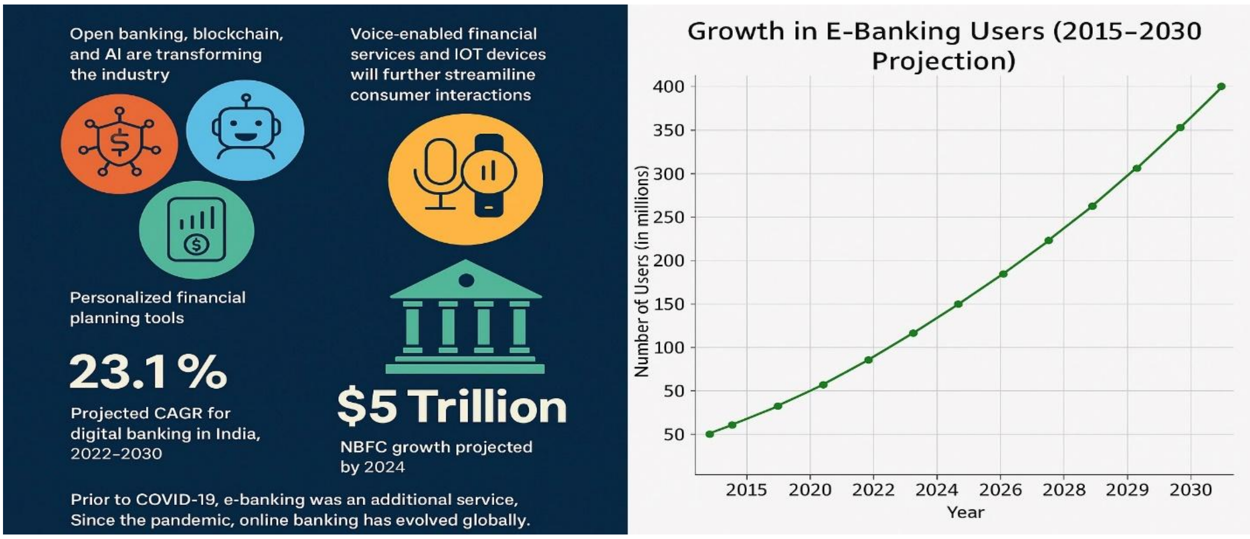

. (Sources- Forbes India, PWC (2020))

Suggestions and Recommendations:

In ensuring customer satisfaction in the e-banking industry, banks should incorporate a proactive, customer-oriented model that would integrate innovation and reliability. It has been suggested that financial institutions invest in the improvement of their Digital systems to enhance smooth service delivery, better cybersecurity, and a fast way of solving issues in real-time. Adaptation of services to various demographics, including making the interface more user-friendly to older audience and adding more app-related functionality to younger customers, would go a long way to enhance usability and interactivity. Delivery systems that allow continuous feedback should be integrated in the digital platform to monitor the changing nature of customer expectation and gaps in need of new services. Moreover, creating awareness, particularly to semi urban and the rural people, is necessary, to reduce the digital divide created and to enhance inclusive banking. The combination of emergent technology including (but not limited to) AI-enabled chatbots, blockchain to secure sales and transaction, and personified financial products can serve not only to increase satisfaction, but also create long term loyalty. Finally, regulatory backing, and liability are imperative to bring homogeneous standards of services, data security and trust to the digital banking environment in India.

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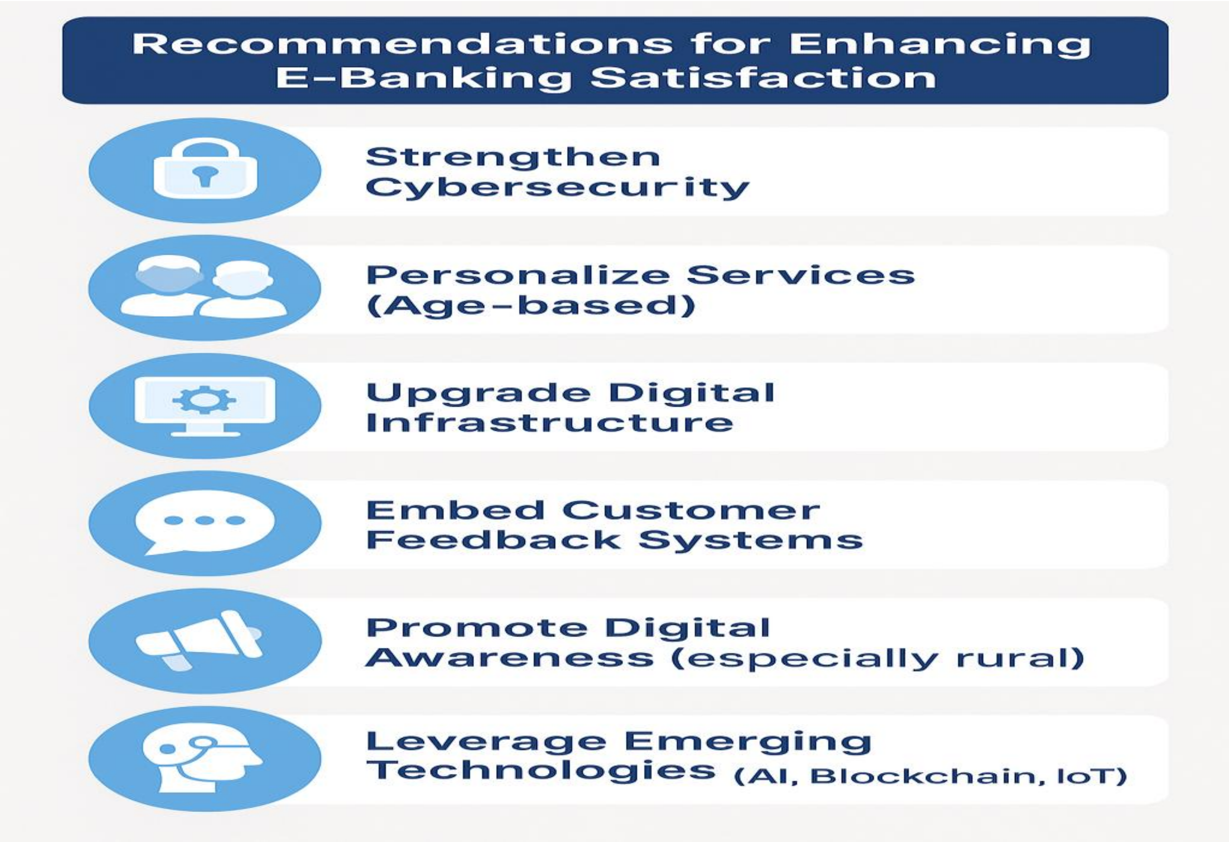

CONCLUSION

The development of the e-banking has radically changed the banking industry in India making it more accessible, efficiently operated and customer-oriented. The present study underscores the fact that customer satisfaction with e-banking is mediated by several factors being interrelated, the most important of them being the quality of the services, convenience, technological guarantees, and safety. The literature review shows that the current trend of innovation (mobile platforms, AI-based tools, blockchain-powered services, etc.) is refining the customer expectations, and, at the same time, requires constant upgrades in the digital infrastructure and customization of the services provided. Despite the significant benefits of digital banking regarding convenience and financial inclusion, the issue in regard to cybersecurity threats, inability to use digital banking, and inequality in service quality between banks in the public and the private sector persist. It is very critical to discuss these concerns in their attempt to maintain trust and user satisfaction. With India shifting to a digital dominated banking environment, financial institutions will have to focus on customer-centric-based models, include real-time feedback and provide a powerful technological and data protection backbone. Conclusively, e-banking has not only become a technological makeover but a strategic necessity to banking institutions that seek to succeed amidst a competitive and a rather dynamic environment. Continued innovation, equal access to digital, and customer-oriented service provisions will be central to the experience of constructing a safer and fulfilling banking environment to the diverse Indian consumer market.

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