

# **An Appraisal on Performance of Electronic Banking in India – A Gender Homophily**

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### **Abstract**

Electronic Banking is a sweeping term used to show a cycle through which a client is permitted to complete, individual or business banking exchanges utilizing electronic and media transmission organization. Socially, men are almost certain than ladies to be impacted to utilize these innovations. There are various drives to guarantee that there is equality among buyers, regardless of their orientation. Innovation reception is presently not the safeguard for a specific orientation class or gender. This implies the strength of orientation related to gender issues in the scholastic writing and shows that they deserve proceeded with research. However there are concentrates on e-banking and consumer satisfaction or loyalty, research on orientation towards gender is extremely deficient. Through adding to the collection of information around here, this examination adds huge worth. The critical target of this study is to lay out the directing job of orientation toward gender as an unmitigated variable and the relationship between generally execution of e-banking and consumer satisfaction or loyalty.

**Keywords:** Electronic Banking, Gender, Technology, Performance and Satisfaction of E-Banking.

### **1. Introduction**

Electronic Banking services are available around the clock throughout the day, week, month and year. It is a helpful method for getting to account data and unified administrations connected with the record from the solace of your home and a steady web association. These administrations are made to be secure against digital goes after as well. Electronic Banking has decreased the weight on

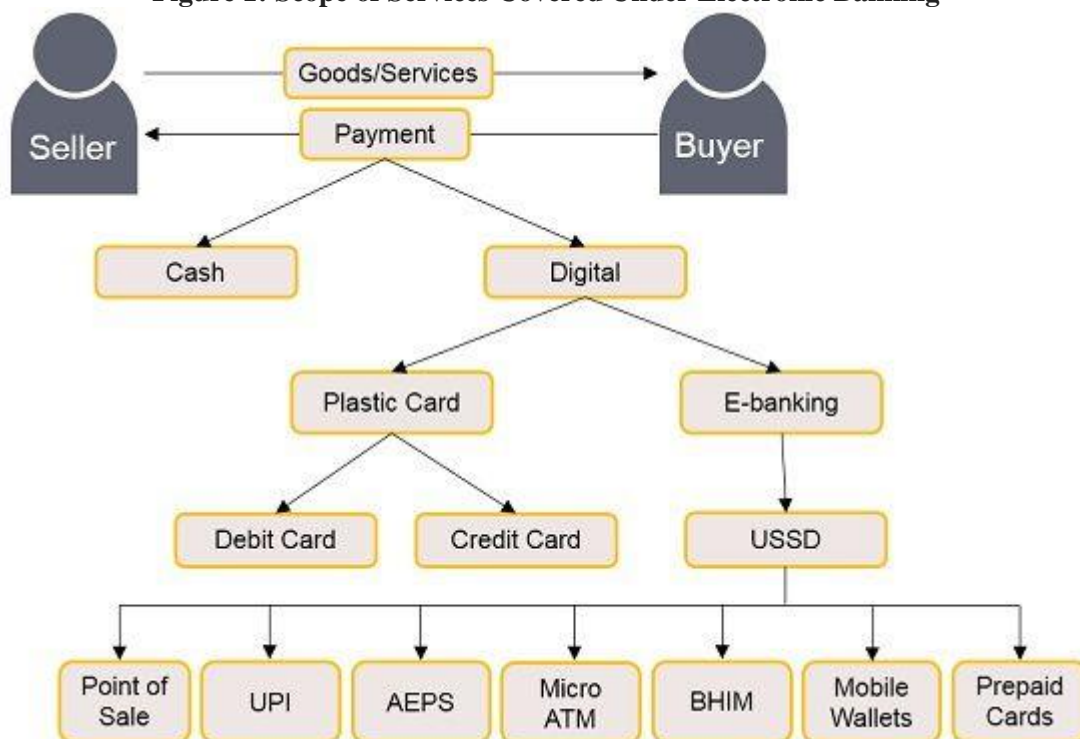
financial foundations as well as its clients. A client should not go to the bank each chance to address various questions. A client can get to their record data, profit advances and keep mind the equilibrium, make installments and move assets effortlessly. These days, when a record is opened with a bank, web based financial administrations are consequently advertised. Opening a record with a bank is likewise conceivable on the web. Web based banking

likewise keeps and gives a track on every one of the exchanges and action done during a functioning meeting. E-Banking rushes to access and process. Non-monetary data, for example, bank news, checking articulations, filling and submitting applications and more is conceivable with just a tick of a button.

## 2. Theoretical Aspects of Electronic Banking

In basic words, e-banking alludes to a financial game plan, with which the client can perform different exchanges over the web, which is start to finish scrambled, for example it is totally completely safe. The scope of administrations covered under E-banking are:

**Figure 1: Scope of Services Covered Under Electronic Banking**



Source: [businessjargons.com](http://businessjargons.com)

E-banking advances paperless/cashless only exchanges. It accompanies various privileges, obligations and charges too. E-banking is a sweeping term used to demonstrate a cycle through which a client is permitted to do, individual or business banking exchanges utilizing electronic and media transmission organization. E-banking covers offices, for example, - reserve move, financial records proclamations, service bill installments, opening of ledger, finding closest ATM, acquire data on monetary items and administrations, applying for credits, and so forth utilizing a PC, PDA, PC or individual advanced associate.

## 3. Review of Literature

Coming up next is brief audit of writing done by various scientists overall in the space of web based business.

Maiyaki and Mokhtas (2010) displayed in their examination that there is no in the middle between populace measurements and selection of banks. It was additionally found that measurably there is a huge connection among age and selection of banks. Selvam and Nanjappa (2011), in their review, inspected clients mindfulness and fulfillment about e-banking of ICICI bank based on essential insights of the E-banking clients. It portrayed that undergrads are more mindfulness level thinks about to other instruction gatherings. The review uncovered that mindfulness level of pay bunch over 10,000 every month was high when contrasted with other pay gatherings. It was shown that it likewise rely upon the size of family. Orientation is the pivotal issues for the acknowledgment of web banking. Gupta and Mishra (2012) inspected the new arising patterns of E-banking in Indian financial

industry. The investigation discovered that there are many difficulties looked by banks in E-banking and there are numerous valuable open doors accessible with the banks. It inferred that financial area should dominate another plan of action by building the executives and client administrations. It likewise recommended that banks ought to contribute concentrated endeavors to deliver better administrations to their clients. Chavan (2013) depicted the advantages and difficulties of Internet banking in an arising economy. It saw that web based banking is currently supplanting the customary financial practice. It showed that internet banking has a ton of advantages which enhance clients fulfillment as far as better nature of administration contributions and simultaneously empower the banks gain advantage over the contenders. It additionally talked about certain difficulties in an arising economy. Trivedi and Patel (2014) dissected the issues looked by clients while involving e-banking offices in India. It saw that a large portion of the clients are familiar the e-banking administrations presented by their bank. The investigation discovered that there is a tremendous contrast among various issues distinguished while utilizing e-banking administrations. It likewise found that a few issues influence more and a few issues influence less being used of banking administrations. It presumed that every one of the reasons are not similarly answerable for not utilizing e-banking administrations. Haq and Khan (2015) dissected the difficulties and amazing open doors in the Indian Banking area. The review showed that main 28% financial clients were utilizing web banking in the wake of assessing the populace attributes. It observed that there was no huge in the middle among age and utilization of digital banking. It additionally portrayed that there is no in the middle among orientation and the reception of web banking. It saw that capability as far as training and pay of the respondents were assuming the part in the acknowledgment of internet banking. The review recommended that it is the need of time that monetary education of the clients ought to be expanded through different projects which ought to be controlled by banks to build the consciousness of web banking.

#### **4. Research Gap**

However there are concentrates on e-banking and consumer satisfaction or loyalty, research on orientation jobs towards gender is

exceptionally deficient. Through adding to the assemblage of information around here, this examination adds huge worth. The critical target of this study is to lay out the directing job of orientation towards gender as an all out factor and the relationship between in general execution of e-banking and consumer loyalty.

#### **5. Statement of the Problem**

Gender orientation's job in decision making as for innovative reception has all the earmarks of being restricting among the consuming public, especially concerning choices about utilizing electronic financial advances to carry on with work. Socially, men are almost certain than ladies to be affected to utilize these innovations. There are various drives to guarantee that there is equality among customers, regardless of their orientation whether men or women. Innovation reception is as of now not the safeguard for a specific gender class. Furthermore, orientation towards gender issues remains very important in scholastic circles. It isn't business as usual that the Journal of Global Marketing distributed an exceptional issue on gender issues in showcasing and business venture in 2017. This means the strength of orientation related issues in the scholastic writing and shows that they deserve proceeded with research. Internationally, deals with the job of innovation in business execution have been directed in surviving academic writing (Lim et al., 2017; Nysveen, Pedersen and Thorbjørnsen, 2005; Wolin, 2003). Orientation towards gender as a directing or intervening variable has been viewed as in earlier examinations (Floh and Treiblmaier, 2006; Nysveen et al., 2005; Wolin, 2003). These examinations exhibit that the area of request isn't new and that this ongoing examination is just looking to broaden information by making an unobtrusive commitment to the current assemblage of observational information.

In contemporary times, the financial business is worldwide in nature. Therefore, the business faces a serious climate; banks are compelled to embrace new innovations in completing their activities. Accordingly, electronic banking might be the provocateur of this new climate and the central player as far as giving the likely answer for a bank's endurance soon (Anyasi and Otubu, 2009; Kadir, Rahmani, and Masinaei, 2011a, 2011b; Musiime and Biyaki, 2010). Research has demonstrated that electronic financial

administrations (EBS) are the influx of future banking by giving colossal advantages to purchasers concerning simplicity and cost of exchanges through web based banking (Markku, 2012; Nsouli and Schaechter, 2002). It will be intriguing to the two specialists and scholastics to comprehend how gender dovetails in the e-banking administrations. Could gender orientation direct the connection between e-banking administrations and consumer satisfaction or loyalty? This ongoing review is zeroing in on the job of orientation in the connection between by and large e-banking administrations and consumer loyalty. The review is pertinent to bank directors for their essential arranging purposes. It will illuminate supervisors about the job orientation towards gender plays and what accentuation they need to put on orientation in settling on essential choices as for e-banking. Clients of e-banking could likewise observe this review to be helpful since it uncovers a specific way of behaving comparable to orientation.

#### **6. Need and Importance of the Study**

In the advanced world, electronic banking is definitely not another idea as it is natural to most of the populace. Yet, this greater part estimation is fairly restricted to the men as a top of the family. Hence, it is fundamental to break down the range of E-banking mindfulness among people so one can exactly comprehend E-banking's genuine predominance in the assistance area. The review region is all over India. This study centers around the mindfulness with respect to the E-banking and generally speaking fulfillment of e-banking offices presented by banks, among people (Men and Women) in the review region, and furthermore makes sense of their degree of fulfillment in light of their use and mindfulness.

#### **7. Organization of the Paper**

Having recognized the examination issue and the exploration level headed, the review is coordinated as follows: Following the presentation of the review is the hypothetical angles. Next is a writing survey of the significant builds of the review, trailed by the articulation of the issue, research gap, strategy, the outcomes and discoveries of the review. Conversations and suggestions follow. The ends, restrictions, and headings for future investigations are introduced consequently

#### **8. Objectives of the Study**

1. To understand and analyze the extent of gender based awareness of electronic banking;
2. To evaluate the gender based overall satisfaction towards electronic banking facilities;
3. To offer suggestions for better development and deployment of E-Banking Services.

#### **9. Hypotheses of the Study**

**H<sub>1</sub>:** "There are no significant gender based differences regarding awareness of Electronic Banking".

**H<sub>2</sub>:** "There are no significant gender based differences regarding Net Banking Facility of Electronic Banking".

**H<sub>3</sub>:** "There are no significant gender based differences regarding Mobile Banking Facility of Electronic Banking".

**H<sub>4</sub>:** "There are no significant gender based differences regarding ATM Services of Electronic Banking".

**H<sub>5</sub>:** "There are no significant gender based differences regarding Overall Service Quality of Electronic Banking".

**H<sub>6</sub>:** "There are no significant gender based differences regarding Overall Performance of Electronic Banking".

#### **10. Scope of the Study**

This exploration study is an endeavor to dissect the gender based awareness about Electronic Banking, their general fulfillment on nature of administrations of electronic financial administrations of Public Sector Banks and geographically covers all over India.

#### **11. Research Methodology**

This study had a necessity to gather information from the essential source and utilize quantitative techniques through the questionnaire strategy to determine at an end to this examination issue. This examination required the utilization of likelihood testing to get the authentic information from different respondents holding a record in different public area banks. The information was gathered by disseminating surveys to the public who held a financial balance, ideally in a public area bank. Every one of the Two Hundred and Nine respondents were from various foundations and the majority of them having sound information about the electronic banking and the new advancements in the banks.

#### **12. Research Design**

- Size of Sample - 209 respondents are considered as test size in this exploration review.
- Examining Unit - Respondents having accounts in Public Sector Banks engaged with utilizing electronic financial administrations.
- Research Design - Analytical and Descriptive exploration approach has continued in this review.

### 13. Limitation of the Study

- Time factor was the principal requirement in this concentrate as this examination will keep going for only Eight Weeks.
- Respondents' reactions might have Bias and may impact the review and its outcomes.

- Client's protection from fill the poll in the anxiety toward being uncovered.
- Scarcely any reactions of the respondents were not satisfactory and not considered for the review and not ready to get full reactions because of absence of sufficient information on the respondents about this subject.

## 14. Research Analysis and Interpretations

### 14.1. Gender based Arrangement of the Respondents:

The Gender based course of action of the 209 respondents is introduced in Table 1. Out of 209 respondents, 134 (64.1 Percent) are males and 75 (35.9 percent) are females.

**Table 1: Gender based Arrangement -Frequencies, Cumulative Percentages**

Description of Gender of the Respondents in the Study		Frequencies	Percentage	Cumulative Percentage
Gender	Male	134	64.1	64.1
	Female	75	35.9	100.0
	Others	0	00.0	

Source: Primary Data

### 14.2. Respondents Awareness about "ELECTRONIC BANKING" based on "Gender":

The following Table 2 represents respondents awareness about "Electronic Banking" based on "Gender". It is observed that out of 134 males,

104 and out of 75 females, 51 are aware of "Electronic Banking".

**Table 2: Gender based Awareness and Chi-Square Test Results**

Awareness about "BANK MERGERS AND ACQUISITIONS" based on "Gender"				Value	df	Asymp. Sig. (2-sided)	Result	
	No	Yes	Total					
Male	30	104	134	Pearson Chi-Square	2.319 <sup>a</sup>	1	.140	Accepted
Female	24	51	75					
<b>Total</b>	<b>54</b>	<b>155</b>	<b>209</b>					

Source: Primary Data

### 14.3. Chi-Square Test Results about "ELECTRONIC BANKING AWARENESS" based on "Gender":

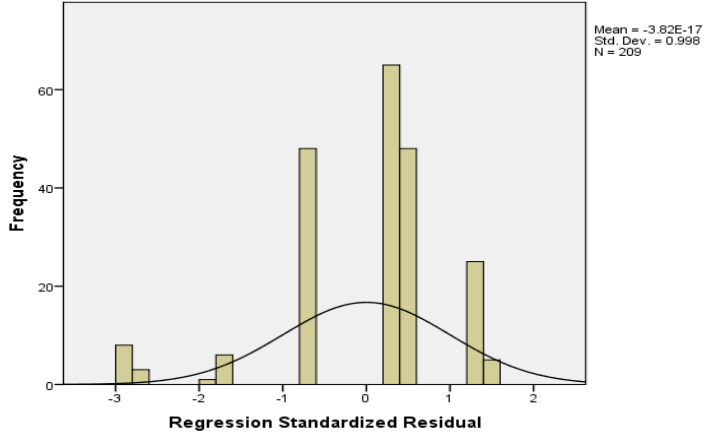
As the information gathered is non-parametric nature, it is fitting to direct examination in view of Chi-Square Test at 5% critical level ( $\alpha=0.05$ ). null hypothesis is

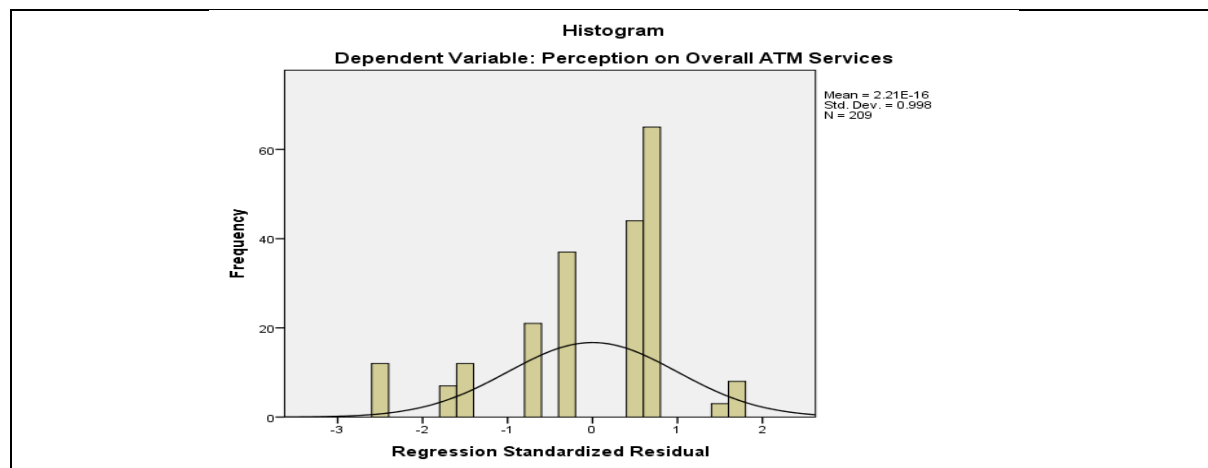
acknowledged when ( $\alpha>0.05$ ) and is dismissed when ( $\alpha\leq 0.05$ ). In view of the study results and measurable deductions it is surmised that null hypothesis is acknowledged in light of Gender. Hence, "There are no significant gender based differences regarding awareness of Electronic Banking" is accepted and concluded.

**14.4. Perception on Electronic Banking Experiences based on Gender:**

Gender and Satisfaction with Net Banking						
Model Summary <sup>b</sup>						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.022 <sup>a</sup>	.000	-.004	.928		
a. Predictors: (Constant), Gender						
b. Dependent Variable: Satisfied with Net Banking						
ANOVA <sup>a</sup>						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	.086	1	.086	.100	.752 <sup>b</sup>
	Residual	178.316	207	.861		
	Total	178.402	208			
a. Dependent Variable: Satisfied with Net Banking						
b. Predictors: (Constant), Gender						
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.751	.193		19.449	.000
	Gender	-.042	.134	-.022	-.316	.752
a. Dependent Variable: Satisfied with Net Banking						
<p style="text-align: center;"><b>Histogram</b></p> <p style="text-align: center;"><b>Dependent Variable: Satisfied with Net Banking</b></p> <p style="text-align: right; font-size: small;">Mean = -.61E-17 Std. Dev. = 0.998 N = 209</p>						

Gender and Satisfaction with Mobile Banking						
Model Summary <sup>b</sup>						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.060 <sup>a</sup>	.004	-.001	.943		
a. Predictors: (Constant), Gender						
b. Dependent Variable: Satisfied with Mobile Banking						
ANOVA <sup>a</sup>						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	.670	1	.670	.753	.387 <sup>b</sup>
	Residual	184.115	207	.889		
	Total	184.785	208			
a. Dependent Variable: Satisfied with Mobile Banking						
b. Predictors: (Constant), Gender						
Coefficients <sup>a</sup>						

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.849	.196		19.641	.000
	Gender	-.118	.136	-.060	-.868	.387
a. Dependent Variable: Satisfied with Mobile Banking						
<p style="text-align: center;"><b>Histogram</b> Dependent Variable: Satisfied with Mobile Banking</p>  <p style="text-align: right; font-size: small;">Mean = -3.82E-17 Std. Dev. = 0.998 N = 209</p>						
<b>Gender and Satisfaction with Overall ATM Services</b>						
Model Summary <sup>b</sup>						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.122 <sup>a</sup>	.015	.010	.933		
a. Predictors: (Constant), Gender						
b. Dependent Variable: Perception on Overall ATM Services						
ANOVA <sup>a</sup>						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	2.713	1	2.713	3.115	.079 <sup>b</sup>
	Residual	180.235	207	.871		
	Total	182.947	208			
a. Dependent Variable: Perception on Overall ATM Services						
b. Predictors: (Constant), Gender						
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.098	.194		15.978	.000
	Gender	.238	.135	.122	1.765	.079
a. Dependent Variable: Perception on Overall ATM Services						



**Gender and Satisfaction with Overall Service Quality**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.070 <sup>a</sup>	.005	.000	.853

a. Predictors: (Constant), Gender

b. Dependent Variable: Perception on Overall Service Quality

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	.745	1	.745	1.023	.313 <sup>b</sup>
	Residual	150.757	207	.728		
	Total	151.502	208			

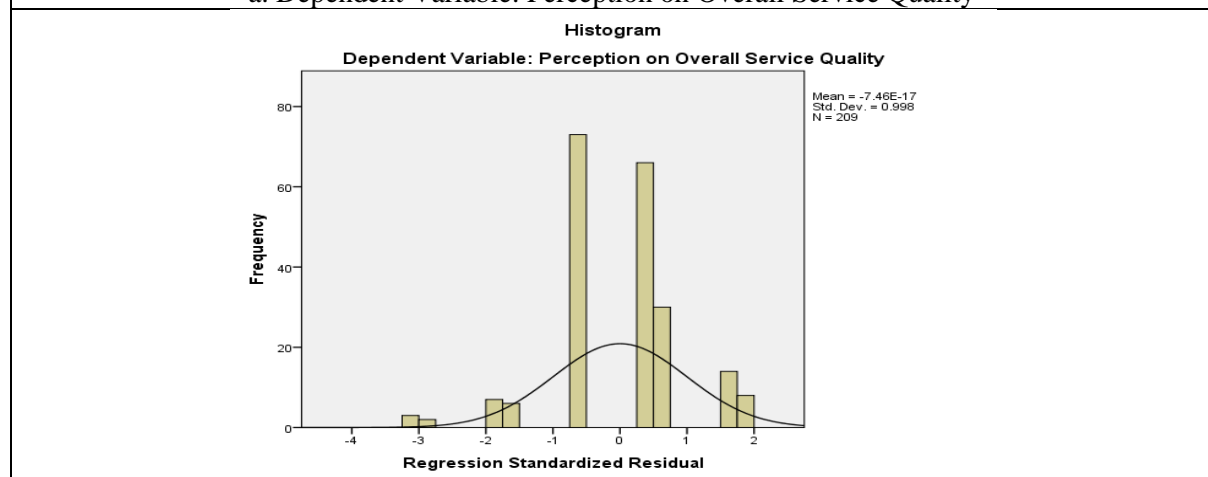
a. Dependent Variable: Perception on Overall Service Quality

b. Predictors: (Constant), Gender

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.729	.177		21.027	.000
	Gender	-.124	.123	-.070	-1.011	.313

a. Dependent Variable: Perception on Overall Service Quality



**Gender and Satisfaction with Overall Performance of Electronic Banking**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.027 <sup>a</sup>	.001	-.004	.816



a. Predictors: (Constant), Gender						
b. Dependent Variable: Perception on Overall Performance of Bank						
ANOVA <sup>a</sup>						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.100	1	.100	.150	.699 <sup>b</sup>
	Residual	137.881	207	.666		
	Total	137.981	208			
a. Dependent Variable: Perception on Overall Performance of Bank						
b. Predictors: (Constant), Gender						
Coefficients <sup>a</sup>						
	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.598	.170		21.213	.000
	Gender	-.046	.118	-.027	-.387	.699
a. Dependent Variable: Perception on Overall Performance of Bank						
<p style="text-align: center;"><b>Histogram</b></p> <p style="text-align: center;">Dependent Variable: Perception on Overall Performance of Bank</p> <p style="text-align: right;">Mean = -3.60E-16 Std. Dev. = 0.998 N = 209</p>						

Source: Primary Data

**14.4.1. Satisfaction with Net Banking**

From the below linear regression analysis it is observed that independent variable (Gender) explain 0.0 % of the variability of our dependent variable, satisfaction with net banking. The F-ratio in the ANOVA table tests whether the overall regression model is a good

fit for the data. The table shows that the independent variable statistically significantly predict the dependent variable,  $F(1, 207) = 0.100, p > 0.05$  (i.e., the regression model is a good fit of the data). The general form of the equation to predict

Satisfaction with Net Banking from gender point of view is:

$$\text{Satisfaction with Net Banking} = 3.751 - (0.042 \times \text{Gender}).$$

A linear regression was run to predict satisfaction with net banking from gender point of view. This variable statistically significantly predicted Satisfaction with Net Banking  $F(1, 207) = 0.100, p > 0.05, R^2 = 0.000$ . This Gender variable added statistically significantly to the prediction,  $p > 0.05$ . Hence it is concluded that null hypothesis is accepted at  $\alpha=0.752$  and null hypothesis i.e. “There are no significant gender based differences regarding Net Banking

Facility of Electronic Banking” is accepted to an extent 0.00%.

**14.4.2. Satisfaction with Mobile Banking**

From the below linear regression analysis it is observed that independent variable (Gender) explain 0.004 % of the variability of our dependent variable, satisfaction with mobile banking. The F-ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The

table shows that the independent variable statistically significantly predict the dependent variable,  $F(1, 207)$

$= 0.753, p > 0.05$  (i.e., the regression model is a good fit of the data). The general form of the equation to predict

Satisfaction with Mobile Banking from gender point of view is:

$$\text{Satisfaction with Mobile Banking} = 3.849 - (0.118 \times \text{Gender}).$$

A linear regression was run to predict satisfaction with mobile banking from gender point of view. This variable statistically significantly predicted Satisfaction with Mobile Banking  $F(1, 207) = 0.753, p > 0.05, R^2 = 0.004$ . This Gender variable added statistically significantly to the prediction,  $p > 0.05$ . Hence it is concluded that null hypothesis is accepted at  $\alpha=0.752$  and null hypothesis i.e. "There are no significant gender based differences regarding Mobile Banking Facility of Electronic Banking" is accepted to an extent 0.004%.

#### 14.4.3. Satisfaction with Overall ATM Services

From the below linear regression analysis it is observed that independent variable (Gender) explain 0.015 % of the variability of our dependent variable, satisfaction with overall ATM services of electronic banking. The F-ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The table shows that the independent variable statistically significantly predict the dependent variable,  $F(1, 207) = 3.115, p > 0.05$  (i.e., the regression model is a good fit of the data). The general form of the equation to predict

Satisfaction with Overall ATM Services from gender point of view is:

$$\text{Satisfaction with Overall ATM Services} = 3.098 + (0.238 \times \text{Gender}).$$

A linear regression was run to predict satisfaction with overall ATM services from gender point of view. This variable statistically significantly predicted Satisfaction with Mobile Banking  $F(1, 207) = 0.753, p > 0.05, R^2 = 0.004$ . This Gender variable added statistically significantly to the prediction,  $p > 0.05$ . Hence it is concluded that null hypothesis is accepted at  $\alpha=0.752$  and null hypothesis i.e. "There are no significant gender based differences regarding Overall ATM Services of Electronic Banking" is accepted to an extent 0.015%.

#### 14.4.4. Satisfaction with Overall Service Quality

From the below linear regression analysis it is observed that independent variable (Gender) explain 0.005 % of the variability of our dependent variable, satisfaction with overall service quality of electronic banking. The F-ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The table shows that the independent variable statistically significantly predict the dependent variable,  $F(1, 207) = 1.023, p > 0.05$  (i.e., the regression model is a good fit of the data). The general form of the equation to predict

Satisfaction with Overall Service Quality from gender point of view is:

$$\text{Satisfaction with Overall Service Quality} = 3.729 - (0.124 \times \text{Gender}).$$

A linear regression was run to predict satisfaction with overall service quality from gender point of view. This variable statistically significantly predicted Satisfaction with Overall Service Quality,  $F(1, 207) = 1.023$ ,  $p > 0.05$ ,  $R^2 = 0.005$ . This Gender variable added statistically significantly to the prediction,  $p > 0.05$ . Hence it is concluded that null hypothesis is accepted at  $\alpha=0.752$  and null hypothesis i.e. "There are no significant gender based differences regarding Overall Service Quality of Electronic Banking" is accepted to an extent 0.005%.

#### 14.4.5. Satisfaction with Overall Performance of Bank

From the below linear regression analysis it is observed that independent variable (Gender) explain 0.005 % of the variability of our dependent variable, satisfaction with overall performance of bank. The F-ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The table shows that the independent variable statistically significantly predict the dependent variable,  $F(1, 207) = 0.150$ ,  $p > 0.05$  (i.e., the regression model is a good fit of the data). The general form of the equation to predict

Satisfaction with Overall Performance of Bank from gender point of view is:

$$\text{Satisfaction with Overall Performance of Bank} = 3.598 - (0.046 \times \text{Gender}).$$

A linear regression was run to predict satisfaction with overall performance of bank from gender point of view. This variable statistically significantly predicted Satisfaction with Overall Performance of Bank,  $F(1, 207) = 0.150$ ,  $p > 0.05$ ,  $R^2 = 0.001$ . This Gender variable added statistically significantly to the prediction,  $p > 0.05$ . Hence it is concluded that null hypothesis is accepted at  $\alpha=0.752$  and null hypothesis i.e. "There are no significant gender based differences regarding Overall Performance of Electronic Banking" is accepted to an extent 0.001%.

### 15. Results and Discussions

1. Gender has no statistically significant effect on Awareness of electronic banking, satisfaction with net banking, mobile banking Overall ATM Services of electronic banking. Overall Service Quality and Overall Performance of electronic banking.
2. Online queries of customers through electronic banking are delayed and not responsive timely. Need to be resolved quickly and increase responsiveness.
3. There is a need to improve quality of services offered through electronic banking.
4. Electronic Banking services need to provide more user friendly interfaces and

ease of use technological services through both Net and Mobile banking.

5. There is a need and urgency to enhance ATM Services performance to provide 24/7 uninterrupted service to customers.

### 16. Future Scope of Research

- The research of this kind can be done in future as customers' attitudes; perceptions are not stable and changing forever. Also their perceptions and satisfactions towards electronic banking services differ from time to time.
- Perceptions, satisfaction levels of employees and HRM practices in electronic banking also attract further research.
- This research can be further taken to other electronic banking services other than net banking, mobile banking and ATM services.

### 17. Conclusions

The findings of this research are a part of a development in the knowledge of gender-related cognitive and behavioral differences in the electronic banking and customer satisfaction. Specifically, we have focused on exploring gender differences in consumers who are part of a developing economy context. From a theoretical perspective, this research contributes to both electronic banking and gender literature. Explicitly, it analyzed

dimensions of electronic banking and customer satisfaction from the perspective of the relevance of gender differences, which is a topic that has not been thoroughly explored. Nevertheless, notwithstanding its contribution, this research also presents some limitations. The study is based on only one industry: the banking industry. As a consequence of this, results are not fully generalizable and may prove to be valid only in this context. Nevertheless, we selected the banking industry due to its steady stability for the past several years in the context of investigation. This study represents a benchmark and may prove replicable for future studies. It could be possible to precisely evaluate the moderating roles of gender-related cognitive and behavioral differences in the light of cultural differences.

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