

Service Quality In SBI: An Assessment Of Customer Satisfaction On E-Banking Services

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Abstract

E-Banking is your personal banking service on the Internet, protected with bank identifiers. It is available anywhere, anytime. E-Banking allows you to pay invoices to Finnish and foreign recipients easily and securely. 150 respondents were selected and met in the study. As regards data collection, a standard Questionnaire with questions was prepared by the researcher and given to the customers of SBI branches in Bengaluru city. This study is carried for a period of 12 months from April 2021 to March 2022. Study finds that there are significant relationships between Age, Qualifications, Income, and usage of e-banking and overall satisfaction of the e-banking. In Anova analysis finds that there is no significant difference in performance, services and age of the customers.

Key words: E-banking, SBI, Bengaluru City, Relationship, Personal Banking.

Introduction

Electronic banking has many names like e banking, virtual banking, online banking, or internet banking. It is simply the use of electronic and telecommunications network for delivering various banking products and services. Through e-banking, a customer can access his account and conduct many transactions using his computer or mobile phone. In this article, we will look at the importance and types of e-banking services. Online banking is an electronic payment system that enables customers of a financial institution to conduct financial transactions on a website operated by the institution, such as a retail bank, virtual bank, credit union or building society. Online banking is also referred as Internet banking, e-banking, virtual banking and by other terms.

To access a financial institution's online banking facility, a customer with Internet access would need to register with the institution for the service, and set up

some password for customer verification. The password for online banking is normally not the same as for telephone banking. Financial institutions now routinely allocate customers numbers, whether or not customers have indicated an intention to access their online banking facility.

Customers' numbers are normally not the same as account numbers, because a number of customer accounts can be linked to the one customer number. The customer can link to the customer number any account which the customer controls, which may be cheque, savings, loan, credit card and other accounts. Customer numbers will also not be the same as any debit or credit card issued by the financial institution to the customer. Online banking (Internet banking) allows customers to conduct financial transactions on a secure website operated by their retail or virtual bank, credit union. Internet banking allows customers to perform a wide range of banking transactions electronically via the bank's website. With the development of asynchronous

technologies and secured electronic technologies, almost all banks have come forward to use Internet Banking both as transactional as well as an informational medium. The registered internet banking users can now perform common banking function such as

- Payment of bills
- Transferring funds to any part of the world
- Checking the balance
- Downloading and printing statements
- Opening various accounts such as Recurring deposit, fixed deposits etc.
- Payment of credit cards
- Stop payment of cheques
- Reporting lost cards

Literature Review

Azouzi et al (2009) this paper aims to check if the current and prompt technological revolution altering the whole world has crucial impacts on the Tunisia banking sector. Particularly, this study seeks some clues on which we can rely in order to understand the customers' behavior regarding the adoption of electronic banking. To achieve this purpose, an empirical research is carried out in Tunisia and it reveals that panoply of factors is affecting the customers' attitude toward e-banking. For instance; age, gender and educational qualifications seem to be important and they split up the group into electronic banking adopters and traditional banking defenders and so, they have significant influence on the customers' adoption of e-banking.

Nitsure et al (2004) This article indicates the E-banking Challenges and opportunities lies in the banking industry. E- banking has the potential to transform the banking business as it significantly lowers transaction and delivery costs. This paper discusses some of the problems developing countries, which have a low penetration of information and telecommunication technology, face in realizing the advantages of e-banking initiatives. Major concerns such as the 'digital divide' between the rich and poor, the different operational environments for public and private sector banks, problems of security and authentication, management and regulation, and inadequate financing of small and medium scale enterprises (SMEs) are highlighted.

Median and Arthur (1994), in a study investigate the main dimensions and attributes that Greek cardholders consider of importance. When selecting a card market, characteristic competitive environment and cardholders profiles in relation to credit is considered. By investigating a representative quota sample of Greek cardholders taking into account demographic factors such as age, sex and income on the relative important of the main attributes that play a role in card selection.

Freeman and Andrew (1996) have examined an electronic banking experiment by an American bank, First union, at a branch in Asheville, North Carolina, the use of so-called customer relationship managers and challenges the bank faces from customer behavior. The findings shows that customer get elated by a new look. The walls knocked out to create open areas and desks repositioned to seem; less intimidating. The ATM in the branches, being enhanced to offer such services as instant cheque-cashing, mini-statement of recent transactions, split deposits and coin facilities.

Statement of the Problem

In traditional banking, the customer has to visit the branch of the bank in person to perform the basic banking operations, viz., account enquiry, fund transfer, cash withdrawals etc... But e- banking enables the customers to perform the basic banking transactions by sitting at their office or homes through viewing their account details and perform the transactions through PC, lap top or mobile phone. Unfortunately most of the customers are unaware about the e-banking facility. It is due to the lack of e-literacy. Only a few percentages of the total customers of the bank use online banking. The online banking users are also not confident about the security due to the hackers who hacks the bank's website. Whatever it is, a bank doesn't offer 100 percentage securities in online transactions.

Objectives

1. To assess the impact of service quality dimensions on customers satisfaction in E-banking.
2. To assess the impact of perceived value of e-banking service on customers satisfaction.
3. To identify the most widely used application of internet banking.
4. To find out the reasons for preferring internet banking.

Hypothesis

- ✓ There is no relationship between age of the respondents and overall satisfaction.
- ✓ There is no relationship between qualification of the respondents and overall satisfaction of E-Banking.
- ✓ There is no relationship between income of the respondents and overall satisfaction of the E-Banking.
- ✓ There is no relationship between usage of the respondents and overall satisfaction of the E-Banking.
- ✓ There is no significant difference in performance and service of respondents and age of the

respondents.

Methodology

Convenient' Sampling Technique is used to select the sample size of customers. Among the total customers, 150 respondents were selected and met in the study. As regards data collection, a standard Questionnaire with questions was prepared by the researcher and given to the customers of SBI branches in Bengaluru city. This study is carried for a period of 12 months from April 2021 to March 2022 during which the topic is selected, the questionnaire, the data are collected and analyzed.

Data Analysis

1. Age and overall satisfaction of the e-banking

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.196 ^a	6	.303
Likelihood Ratio	7.134	6	.309
Linear-by-Linear Association	.812	1	.368
N of Valid Cases	150		
a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is 2.61			

In the table 1, the researcher finds that the calculated value is (7.196) higher than the table value. The degree of freedom is 6 and the significant level is 3% is > 0.005 . Therefore null hypothesis is rejected. So there is relationship between age of the respondents and overall satisfaction.

2. Qualification and overall satisfaction of the

e-banking

In the table 2, the researcher finds that the calculated value is (2.851) higher than the table value. The degree of freedom is 6 and the significant level is 8% is > 0.005 . Therefore null hypothesis is rejected. So there is relationship between qualification of the respondents and overall satisfaction of the e-banking

3. Income and overall satisfaction of the e-banking

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.823 ^a	8	.011
Likelihood Ratio	28.618	8	.000
Linear-by-Linear Association	1.952	1	.162
N of Valid Cases	150		
a. 3 cells (20.0%) have expected count less than 5. The minimum expected count is 1.87			

In the table 3, the researcher finds that the calculated value is (19.823) higher than the table value. The degree of freedom

is 8 and the significant level is 0.011% is > 0.005 . Therefore null hypothesis is rejected. So there is relationship between income of the respondents and overall satisfaction of the E -Banking.

4. Usage of e-banking and overall satisfaction of the e-banking

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.254 ^a	4	.262
Likelihood Ratio	7.285	4	.122
Linear-by-Linear Association	.078	1	.780
N of Valid Cases	150		
a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 2.24.			

In the above table 4, the researcher finds that the calculated value is (5.254) higher than the table value. The degree of freedom is 4 and the significant level is 2% is > 0.005 . Therefore null hypothesis is rejected. So there is relationship between usage of e banking of the

respondents and overall satisfaction of the e-banking.

Anova Test

5. Performance and Service

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.652	3	.551	1.617	.188
Within Groups	49.708	146	.340		
Total	51.360	149			

In the above table 5, one way anova test analyzed, the researcher finds that the calculated (P) value is (0.188) higher than the 0.05. Therefore null hypothesis is accepted. So there no significant difference in performance and service of respondents and age of the respondents.

concentrate on all the age group of customers. It is also seen that different education group of customers have different perception towards internet banking. There are good numbers of customers in every group. Bank should educate the senior citizens about the usage of internet banking services.

Conclusion

The study has analyzed the overall perception of customers regarding the services of internet banking. Age and qualification are the important demographic factors which used to measure the perception of customers on internet banking services. The study concludes that different age group of customers has different perception towards the internet banking services and the usage levels of customers are different. So bank should

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