

A STUDY ON CUSTOMER SATISFACTION OF E-BANKING SERVICES IN PUBLIC SECTOR BANKS WITH SPECIAL REFERENCE TO KANCHIPURAM DISTRICT

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ABSTRACT

E-Banking is such unsurprising towards all monetary display and covers the whole anxiety of data drives that have included spot in monetary open country. E-Banking implies undertaking of banking trade through guaranteed web applications. It is the game plans of information or organizations by a bank to its customers altogether through electronic devices. This electronic monetary development is cleared out all stirring costs and set up the new organizations conveyed through the banks. This paper is the consider eventual outcome of perceiving agents care level towards e-banking and besides the impact of laborers of picked business banks in Kanchipuram area. This assessment was covered remarkable that specialist's care on E-banking.

Keywords: e-banking, Representative's, care, Business banks, etc

INTRODUCTION

E banking is the word that describes all trades that occur between associations, affiliations, and people and their banks. A couple of banks first made during the 1970s, giving electronic banking to clients in 1985. The setback of online customers. The Web impact in the last piece of the 1990s made trades on the web more pleasant for individuals. E-banking has created under the Web amidst the site crash. On the contrary side, E-Banking grants clients to assist major monetary exercises through PC or PC by sitting at their office or at home. Customers can get to the site of the bank to take a gander at their monetary information and pass on account assignments as required. The banking of today is by and by not confined to helpers. Additional transport channels are given to customers that are more profitable and smart for banks. This has provoked an abatement in geographical cutoff focuses, clear permission to the customer, reliable and safe organizations. The organizations of e-banking fuse ATM, bank card cash, web banking and modernized clearing workplaces.

It inspects various points relating to the conventional and virtual banks, e banking organizations, web security and the cash saving benefit thoughts Web banking enables E finance by offering financial sorts of help through electronic channels. It moreover depicts E cash structure through prepaid portion segment banking is more renowned among various

banks and customers through its general features like accommodating accessibility, cost reasonability, more number of ATM counters, at whatever point wherever banking and dealt with nature of organizations. Laborers are benefitted one banking because of its effective and straightforward dealing with trades. In This assessment experts try to perceive the wisdom level of laborers towards e banking.

Importance of the Study

E-Banking has better importance in these days; suitable appraisal of banking system and the suitability among agents are should be pondered inside and out. As such the paper had some significance considering the way that no more assessment on laborer care on E-banking in picked business banks in Kanchipuram locale has been coordinated.

Statement of the Problem

Despite all of the types of progress of E-Banking it has a couple of risks and issues. This examination is an endeavor to measure the viability of E-Banking between branch laborers of picked business banks in Kanchipuram Locale. The assessment attempts to choose the care level of delegates towards e-banking. It moreover explore the impact of e-wagering on business banks in Kanchipuram Area

Objectives of the Study

1. To study the level of care and the use of e-banking organizations in the current examination area.
2. To take a gander at the consider impacts agent's knowledge of E-Banking Administrations

Hypothesis of the Study

1. Ho: There is no basic relationship among the bank agents in their care towards picked banks.
2. Ho: There is no basic among agents execution of picked banks.

Methodology of the Study

For the arrangement of data both fundamental and helper data sources are used .Information are assembled through coordinated study and meeting system. Fundamental data are assembled from thirty laborers of Chose Business banks like, SBI, Andhra Banks, TMB, IOB and HDFC as test discretionarily from Vellore region. Discretionary data has been accumulated from online articles, and investigation papers.

II. RESULTS AND DISCUSSIONS

Section characteristics of the assessment test are given in the table. There are more female agents than male specialists. About segment of the model reports their work understanding

in SBI of more than 5 years. 30 and under age holders simply has more respondents, 54 school scientist simply has the electronic monetary perceptions.

Table -1

Demographic Factor of the Respondents

GENDER			
		FREQUENCY	PERCENT
Valid	Male	51	40.8
	Female	74	59.2
	Total	125	100.0

AGE			
		FREQUENCY	PERCENT
Valid	30 and under	76	60.8
	31-40	38	30.4
	41-50	11	8.8
	Total	125	100.0

EDUCATION			
		FREQUENCY	PERCENT
Valid	High school or less	10	8.0
	College	35	28.0

	University	54	43.2
	Master or Doctorate	26	20.8
	Total	125	100.0

EXPERIENCE			
		FREQUENCY	PERCENT
Valid	Less than 1 year	22	17.6
	1-3 years	27	21.6
	3-5 years	24	19.2
	More than 5 years	52	41.6
	Total	125	100.0

**Employees'
Electronic
Implications**

**Awareness of
Banking**

IMPLICATIONS OF ELECTRONIC BANKING	MEAN	STD. DEVIATION
Improve bank's image	3.25	1.366
Provides competitive advantage	3.62	1.325
Offer innovative advantages	3.46	1.365
Bring minimization of queuing in branches	3.40	1.301
Increase sales of bank products	2.59	1.192
Helps for cost reduction	2.71	1.120

Improve market transparency	3.62	1.325
Attracts young customers	2.66	1.184
Attracts new customers	2.82	1.221
Offer fast and efficient services	2.58	1.213
Provides advantage of time for customers	2.49	1.209
Provides advantage of time for bank	2.83	1.287
Increase job satisfaction	3.02	1.289

Table No 2

The eventual outcomes of study similarly uncover that a couple of consequences are viewed as more sure than various repercussions. These are especially, work on bank's image (3.25), offer pioneer's advantages (3.46), Bringing minimization of coating in branches (3.40), Increment arrangements of bank things (2.59), Helps for cost decline (2.71), Further foster market transparency(3.62), Draws in young customers (2.66), While the results showed that there is a positive and evident level impression of e-banking ideas, branch agents communicated that they have practically certain acumen (3.62) that e-banking augmentation knowledge level. Possibly, this rate can be reflection that e-banking ideas impact specialist's work satisfaction. Furthermore, this knowledge can be considered by bank boss' human resource chiefs in work satisfaction applications.

Overall Improvement in Services of Commercial Banks

EXTENT OF IMPROVEMENT	RESPONDENTS	PERCENT
To large extent	32	26%
To some extent	25	20%
A little	20	16%
Very little	30	24%

Not at all	18	14%
Total	125	100%

Table No 3

The table shows that 26% of the respondents agree that e-banking prompts all around overhauls in execution of banks .And 14%employees not at all agree with it

Employees' Awareness on Personnel Policies of Commercial Banks

S.NO.	STATEMENTS	MEAN	SD	T- VALUE	P- VALUE
1.	Management is having well defined personnel policies	3.88	.737	20.61	<.001**
2.	Personnel policies are employees growth and development oriented	3.93	.817	19.79	<.001**
3.	Personnel policies are fair to all category of Employees	3.92	.833	19.20	<.001**
4.	No discrimination in the implementation of personnel policies	3.78	.867	15.63	<.001**
5.	Personnel policies are communicated to the Employees	4.02	.832	21.18	<.001**

** Significant at 1% level

Table No 4

Table 4 shows the cognizance of agents of PSBs towards staff approaches of the bank. The t regards for the variables, explicitly, 20.61, 19.79, 19.20, 15.63, and 21.18 are gigantic at 1% level. This shows that there is basic qualification among the mean responses given by the agents on workforce techniques of Business banks. Hereafter the invalid hypothesis is excused. In addition, the mean characteristics for all of the five elements are higher than the ordinary mean score of 3. This exhibits that the agents of Business banks. Have positive understanding towards work power game plans of Business banks. Among the five factors, the mean score of staff game plans are bestowed to the specialists (mean score: 4.02) situated first. This shows that Business banks in India are clearly passing on the staff courses of action to their laborers. Similarly, the elements work power approaches are agents advancement and improvement orchestrated, and staff methodologies are sensible for all class of delegates have gotten mean score higher than typical 3. Thusly, it might be assumed that agents of Business banks in Kanchipuram area have positive care towards workforce courses of action of Business banks.

Association between the factors of Consumer Fulfilment towards e-Banking Services

CORRELATIONS						
FACTOR	TANGIBILI TY	RELIABILI TY	SECURI TY	EFFICIEN CY	RESPONSIVENE SS	CUSTOMER SATISFACTI ON
Tangibility	1	0.453**	-0.022	0.010	0.957**	0.720**
Reliability		1	0.202**	0.236**	0.410**	0.513**
Security			1	0.625**	-0.029	0.332**
Efficiency				1	-0.028	-0.022
Responsiveness					1	0.670**
Customer Satisfaction						1
**. Correlation is significant at the 0.01 level (2-tailed).						

In nuances, factors like Significant quality, Steadfastness, Security, Viability, Responsiveness and Buyer dedication were between associated to find the relationship among these segments. It is seen that the factor "Considerable quality" is found to have most raised relationship ($r = 0.957$) with "Responsiveness" and near this is the "Generous quality" factor with the "Shopper steadfastness" with the value of ($r=0.720$). Near this, the factor "Responsiveness" is found related with the factor "Shopper dependability with the value of ($r=0.670$) followed by "Security" with the "Efficiency" with the value of ($r=0.625$) and "Enduring quality" factor with "Responsiveness" with the value of ($r=0.410$). The most insignificant association is found among the issue "Security" and the "Consumer loyalty" with the value of ($r = 0.332$) and with the "Steadfastness" with the value of ($r=0.202$). In like manner, it is also seen that a couple of parts were not found compared with any of the figure taken up idea this examination either at 1% or at 5% level of significance. They are 1) Substance and Security and Capability 2) Security with Responsiveness and Viability with

Responsiveness and Buyer dedication. As a rule, it is seen that there exist a great between associations inside beyond what many would consider possible is found between the parts.

III. FINDINGS OF THE STUDY

The usage of advancement in banking further fosters the help obligation to the customers. The banks should construct their ability to convey more solid workplaces to the customers. Banks need to pay more consideration in accepting the e-banking office among the customers and the general populace. Banks should discover more approaches to familiarize the e-banking affinities among the age bundle less than 25 years. This ought to be conceivable through the edifying affiliations. Moreover the banks should pay benevolence in consolidated the quality level of the e-banking organizations. The banks may assist the customers with gaining information on the e-banking organizations. In the assessment the expert had seen that over 90% of the customers are manhandling the ATM/Check card organizations and the applicable issues looked by the customers concerning ATM/Charge card is the amount of ATMs not adequate, uncalled-for spaces of ATMs, Specific snags of ATMs. The banks should set up open shows and partnered projects and make the organizations open to all customers. Along these lines customers' superior would be fortified Banks need to propel their e-banking organizations so their organization will not be out of date, in like manner inciting that customer pick other e-banks which are better developed and current. Banks need to perceive the possible of new turn of events and use them, other than applying new developments, it is important that banks furthermore progress their organizations and to monogram essentially further to content their customers. The banks should be definite, strong, steady and obliging to endeavor to win customers' sureness by giving commendable security.

IV. CONCLUSION

The paper was endeavored with the objective of mulling over agent's care level towards the novel thought of e-banking and practicality of e-banking by thinking about its impact on banks. The assessment was done dependent on 17 implications of e-banking. There is moving point of view by laborers towards e-banking. Through this examination larger piece of branch laborers accepted that e-banking prompts better delegate customer relationship.

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