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A STUDY ON RATING OF E-BANKING FEATURES ON SERVICE QUALITY AMONG THE CUSTOMERS.

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ABSTRACT

E-banking or Electronic Banking refers to all the forms of banking services and transactions performed through electronic means. It allows individuals, institutions and businesses to access their accounts, transact business, or obtain information on various financial products and services via a public or private network, including the internet. Thus, internet banking becomes a part of banking sector which facilitate all banking and financial services through online. With this aspect, the present research made an attempt to discuss e-banking service quality and its impact on customer satisfaction in commercial banks, Tiruchirappalli District.

KEY WORDS : *Financial system, banking services, Electronic Banking, customer opinion, innovative services , customer satisfaction.*

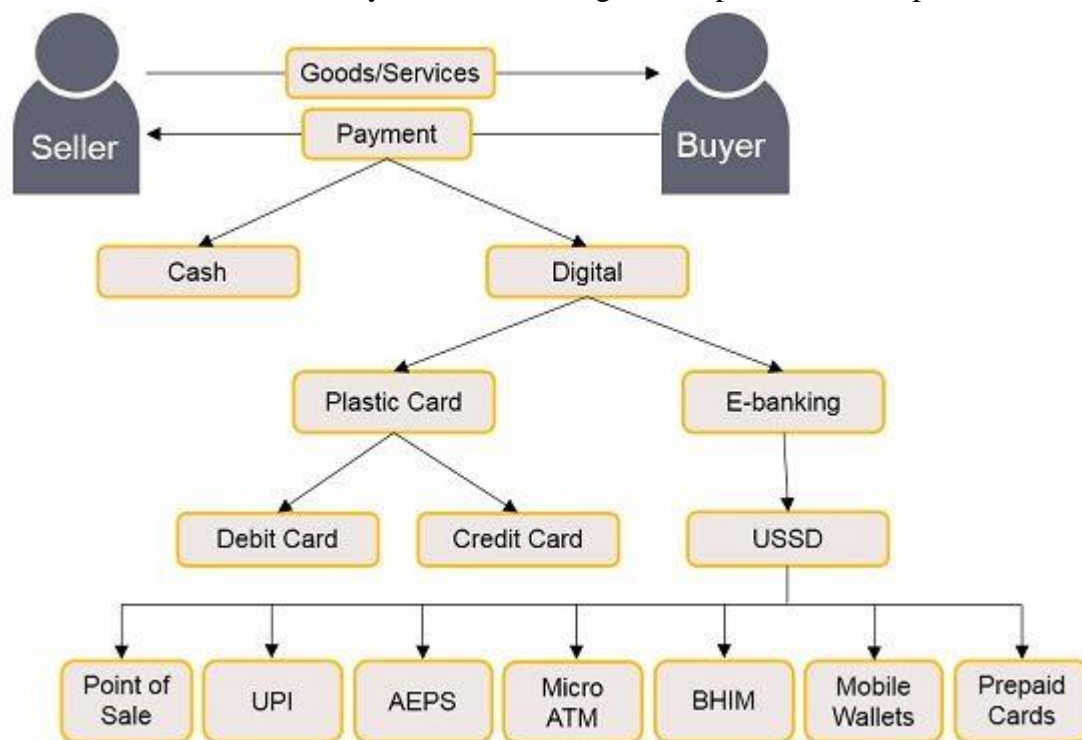
INTRODUCTION

Financial system of the country consists of well-structured banking system which helps to mobilise savings and investments from public and transfer the money to industrial sector. Hence, banking sector consider as a nerve system of economic development. It helps to provide more monetary transaction with financial services and products. The banking industry handles finances in a country including cash and credit. Banks are the institutional bodies that accept deposits and grant credit to the entities and play a major role in maintaining the economic stature of a country. Given their importance in the economy, banks are kept under strict regulation in most of the countries. In India, the Reserve Bank of India (RBI) is the apex banking institution that regulates the monetary policy in the country. Indian Banking sector diversified with various classifications like scheduled and non-schedule, commercial and cooperative sectors, public, private and foreign

sectors, small finance and payment banks etc, with the growth of information and communication technology internet banking become unavoidable. Internet Banking, also known as net-banking or online banking is an electronic payment system that enables the customer of a bank or a financial institution to make financial or non-financial transactions online via the internet. This service gives online access to almost every banking service, traditionally available through a local branch including fund transfers, deposits, and online bill payments to the customers. Now days almost all customers indented to implemented and use internet banking their financial services requirements from banks also encourage people to use internet at their convenience. With this aspect, the present research made an attempt to discuss e-banking service quality and its impact on customer satisfaction in commercial banks, Tiruchirappalli District.

E BANKING

E-banking is the growth of innovations in information and communication technology which enable as easy process. 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.



Source : <https://businessjargons.com/e-banking.html>

SCOPE OF THE STUDY

Banking sector in India is one of the well organised and systematically regulated sectors with different types of banking and its operation throughout the country. When e-banking practices are popularised, banks become important part of people. Banking is one of the most significant developments for the banking industry in its long history. However, despite the many benefits that online banking provides to customers, there are also a number of major concerns and challenges for marketers in the online banking sector. E-banking after varieties of services to the customer with cost effective and accessible manner. Traditional banking habits, security, technical issues, transaction difficulties, and small marketing budgets are all

major challenges that online banking marketers will have to reconcile if they are to succeed in this field. However, demand for this industry continues to be very strong. So, it is likely that online banks will only grow more advanced and successful as they strive to resolve their marketing challenges. With this view, the present research mainly focuses on services quality features of e-banking of public sectors banks and its impact on customer's satisfaction towards services quality of e-banking perception and retention towards service quality of e-banking of public sector banks in Tiruchirappalli District.

REVIEW OF LITERATURE

Kamakodi. N & Khan B. A. (2008) shows that it is almost 15 years since the Indian banking sector was liberalized and paradigm shift happened in the Indian banking services. All banks have either totally implemented 'core banking systems' or halfway through. The results of a survey were obtained from 292 respondents about their views on electronic banking channels, indicate that the banks are exceeding the expectations in technology based services; and their perceived service level on branch network is below the expected levels of the respondents.

Shobhana (2010) examined "Operational Efficiency of Public Sector Banks in India". The study revealed that out of 27 public sector banks in India, only 9 banks have achieved high level of efficiency in its operations with the oriental bank of commerce at the top. It is found that factors such as size of assets, network of branches and staff strength do not have significant influence over operational efficiency of banks.

Paramasivan. C (2011) Information technology plays a key role in the modern world which meets the day to day activities of the human beings directly or indirectly associated. Commercial activities particularly banking and financial sectors may not function without proper information technology. With rapid development in the Information Technology Commercial and financial sectors performed will and could reach to nook and corner of the world. Common man can enjoy the benefits of the personal, commercial and official activities through information technology.

Ruchi Gupta CA. (2014), written an article entitled "An Analysis of Indian Public Sector Banks Using Camel Approach", In this paper an attempt is made to discuss the progression of an economy is significantly dependent upon deployment as well as optimum utilization of resources and most importantly operational efficiency of the various sectors, of which banking sector plays a very vital role. Banking sector helps in stimulation of capital formation, innovation and monetization in addition to facilitation of monetary policy.

Devanand . H. N. & Rajendra Prasad.T (2015) Thus it has been clearly observed that in the post reform period the focus of banking changed towards increasing the productivity, profitability, improving operational efficiency in the banking sector. The profit planning has become a complex phenomenon under competitive and deregulated environment. In the present scenario, there has been an increased focus on profitability, although other social objectives continue to be important.

GurpreetKaur (2015) written an article entitled "Performance Analysis: A Study Of Public Sector & Private Sector Banks In India", The main objective of this article is to make an evaluation of the financial performance of Indian Banks .The financial performance of a bank is measured by a number of key indicators with reference to Deposits, Advances, Total Income, Investment and Net Profit etc. Recommendations and suggestions have been given for improving the performance of Banks in India.

Parashuramulu. B, Harikanth. D (2018) The operational performance in commercial banks can be evaluated by using a measure, i.e., operating profit, spread, burden, net profit, and average and growth rate is taken for the present study. The information on operational performance is useful to the management for planning, decision making and control. This will enable the management to exercise control over the day to day operations with a view to ensuring maximum efficiency and adherence to the plans of management.

It is the social image ascribed to the self that drives an individual to behave in a certain way (Uddin et al., 2020). Identity theory postulates that both social image and self-image shape one's behavior in a given setting. Hence, students who are characterized as creative by themselves and by society engage more creatively than students with no creative image (Mao and Shen, 2020, Uddin et al., 2020).

Negative peer group evaluation, academic rigidity, and lack of openness to experience make young adults fail to turn their intelligence and self-belief into creative potential. (Alacovska and Kärreman, 2023).

STATEMENT OF THE PROBLEM

Banks play a key role in socio-economic development of the country which helps to transform money from one hand to another flow of capital and industrial development is possible only with the help of well-structured banking sectors. Banking in India is an age old concept with the establishment of banking of Hindustan in 1770. After that lot of changes and reforms in banking structure and ownership with modifications. Commercial banks play a significant role in fulfilling the short-term and medium-term financial requirements of industries. They do not provide, long-term credit, so that liquidity of assets should be maintained. The funds of commercial banks belong to the general public and are withdrawn at a short notice; therefore, commercial banks prefers to provide credit for a short period of time backed by tangible and easily marketable securities. Commercial banks, while providing loans to businesses, consider various factors, such as nature and size of business, financial status and profitability of the business, and its ability to repay loans. And also role of commercial banks in social and agricultural development in the country is very considerable manner. Now it becomes a technology based with innovative and effective.

E-banking channels also developed into various devices with the help of innovation and technology. Modern technology being more devices for performing e-banking services of commercial banks. Though the facility of e-banking is getting popular and spreading very fast, but most of the respondents do not know about the services because farmers are technically illiterate and unable to use this service. This research is an effort to investigate the level of awareness and perception among the Customers using e-banking service particularly with Public Sector Banks and also the factors which influence the usage of e-banking services. This research is an effort to study the technological developments through e-banking services and also tries to find out the technical, administrative and procedural problems faced by the Customers while using E banking facility. Thus, e-banking features of service quality of commercial banks are highly influence the perception of customer towards service quality, customer satisfaction and customer retention. Every bank wants to concentrate these four major factors such as service quality, customer perception towards e-banking, customer satisfaction and customer retention. Public sector banks attempt to achieve the above factors with the help of their existing technology. Whereas among the public sector banks, competition leads and influence these

factors to success in the field. In this view, present study attempt to explore the various factors associate with the e-banking services of commercial banks in Tiruchirappalli District.

OBJECTIVES OF THE STUDY

The primary objectives of the study are to measure the study the rating of E-Banking Features on service quality among the customers.

RESEARCH METHODOLOGY

The study is descriptive in nature. It is descriptive in the logic that it gives a detailed description with regard to labour welfare measures in sugar mills in *Perambalur District* of Tamil Nadu. The study is based on both the primary and secondary data. The primary data were collected from select sugar mills in Perambalur District with the help of a structured questionnaire. The questionnaire was tested with 390 employees in sugar mills in Perambalur District and utmost care was taken to avoid errors in data collection. The secondary data were collected from official and other reliable records and reports.

SAMPLING DESIGN

The Proportionate Stratified Sampling Method was used to select the respondents in sugar mills in Perambalur District. There are 204 employees in sugar mills in Perambalur District of which 2303 employees are working in different categories.

ANALYSIS AND DISCUSSION

Table 1
Distribution of customers' level of opinion on website accessibility
towards service quality of e-banking services

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Low	87	20.2	20.2	20.2
Moderate	155	36.0	36.0	56.3
High	188	43.7	43.7	100.0
Total	430	100.0	100.0	

Source : Survey data

INTERPRETATION

The table 4.20 shows the distribution of customers' level of opinion on website accessibility towards service quality of e-banking services. The level of customers' opinion were classified as low, moderate and high based on the total scores given by the customers on each item. Those items below (mean - standard deviation) were categorized as low level, items above (mean + standard deviation) were categorized as high level and the scores between (mean - standard deviation) and (mean + standard deviation) were categorized as moderate level. It also reveals that that 20.2% of the customers have low level of opinion on website accessibility towards service quality, 36% of the customers have moderate level of opinion on website accessibility towards service quality and 43.7% of the customers have high level of opinion on website accessibility towards service quality.

Table 2
Distribution of customers' level of opinion on security towards
service quality of e-banking services

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Low	112	26.0	26.0	26.0
Moderate	186	43.3	43.3	69.3
High	132	30.7	30.7	100.0
Total	430	100.0	100.0	

Source : Survey data

INTERPRETATION

The table 4.21 shows the distribution of customers' level of opinion on security towards service quality of e-banking services. The level of customers' opinion were classified as low, moderate and high based on the total scores given by the customers on each item. It also reveals that that 26% of the customers have low level of opinion on security towards service quality, 43.3% of the customers have moderate level of opinion on security towards service quality and 30.7% of the customers have high level of opinion on security towards service quality.

Table 3
Distribution of customers' level of opinion on responsiveness
towards service quality of e-banking services

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Low	87	20.2	20.2	20.2
Moderate	139	32.3	32.3	52.6
High	204	47.4	47.4	100.0
Total	430	100.0	100.0	

Source : Survey data

INTERPRETATION

The table 4.22 shows the distribution of customers' level of opinion on responsiveness towards service quality of e-banking services. The level of customers opinion were classified as low, moderate and high based on the total scores given by the customers on each item. It also reveals that that 20.2% of the customers have low level of opinion on responsiveness towards service quality, 32.3% of the customers have moderate level of opinion on responsiveness towards service quality and 47.4% of the customers have high level of opinion on responsiveness towards service quality.

Table 4
Distribution of customers' level of opinion on cost effectiveness
towards service quality of e-banking services

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Low	141	32.8	32.8	32.8
Moderate	151	35.1	35.1	67.9
High	138	32.1	32.1	100.0
Total	430	100.0	100.0	

Source : Survey data

INTERPRETATION

The table 4.23 shows the distribution of customers' level of opinion on cost effectiveness towards service quality of e-banking services. The level of customers' opinion were classified as low, moderate and high based on the total scores given by the customers on each item. It also reveals that that 32.8% of the customers have low level of opinion, 35.1% of the customers have moderate level of opinion and 32.1% of the customers have high level of opinion on cost effectiveness towards service quality.

Table 5
Distribution of customers' level of opinion on safety towards
satisfaction of e-banking services

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Low	133	30.9	30.9	30.9
Moderate	148	34.4	34.4	65.3
High	149	34.7	34.7	100.0
Total	430	100.0	100.0	

Source: Survey data

INTERPRETATION

The table 4.24 shows the distribution of customers' level of opinion on safety towards satisfaction of e-banking services. The level of customers' opinion were classified as low, moderate and high based on the total scores given by the customers on each item. It also reveals that that, 30.9% of the customers have low level of opinion, 34.4% of the customers have moderate level of opinion and 34.7% of the customers have high level of opinion on cost effectiveness towards satisfaction of e-banking services.

Table 6
Distribution of customers' level of opinion on performance
towards satisfaction of e-banking services

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Low	71	16.5	16.5	16.5
Moderate	211	49.1	49.1	65.6
High	148	34.4	34.4	100.0
Total	430	100.0	100.0	

Source : Survey data

INTERPRETATION

The table 4.25 shows the distribution of customers' level of opinion on performance towards satisfaction of e-banking services. The level of customers' opinion were classified as low, moderate and high based on the total scores given by the customers on each item. It also reveals that that, 16.5% of the customers have low level of opinion, 49.1% of the customers have moderate level of opinion and 34.4% of the customers have high level of opinion on performance towards satisfaction of e-banking services.

Table 7
Distribution of customers' level of opinion on reliability towards
satisfaction of e-banking services

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Low	87	20.2	20.2	20.2
Moderate	205	47.7	47.7	67.9
High	138	32.1	32.1	100.0
Total	430	100.0	100.0	

Source : Survey data

INTERPRETATION

The table 4.26 shows the distribution of customers' level of opinion on reliability towards satisfaction of e-banking services. The level of customers' opinion were classified as low, moderate and high based on the total scores given by the customers on each item. It also reveals that that, 20.2% of the customers have low level of opinion, 47.7% of the customers have moderate level of opinion and 32.1% of the customers have high level of opinion on reliability towards satisfaction of e-banking services.

Table 8

Distribution of customers' level of opinion on ease of use towards satisfaction of e-banking services

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Low	118	27.4	27.4	27.4
Moderate	185	43.0	43.0	70.5
High	127	29.5	29.5	100.0
Total	430	100.0	100.0	

Source : Survey data

INTERPRETATION

The table 4.27 shows the distribution of customers' level of opinion on ease of use towards satisfaction of e-banking services. The level of customers' opinion were classified as low, moderate and high based on the total scores given by the customers on each item. It also reveals that that, 27.4% of the customers have low level of opinion, 43% of the customers have moderate level of opinion and 29.5% of the customers have high level of opinion on ease of use towards satisfaction of e-banking services.

Table 9

Distribution of customers' level of opinion on customer retention of e-banking services

	Frequency	Percent	Valid Percent	Cumulative Percent
Low	135	31.4	31.4	31.4
Moderate	156	36.3	36.3	67.7
High	139	32.3	32.3	100.0
Total	430	100.0	100.0	

Source : Survey data

INTERPRETATION

The table 4.28 shows the distribution of customer's level of opinion on customer retention of e-banking services. The level of customers' opinion were classified as low, moderate and high based on the total scores given by the customers on each item. Those items below (mean - standard deviation) were categorized as low level, items above(mean + standard deviation) were categorized as high level and the scores between (mean - standard deviation) and (mean + standard deviation) were categorized as moderate level. It also reveals that that, 31.4% of the customers have low level of opinion on customer retention, 36.3% of the customers have moderate level of opinion on customer retention and 32.3% of the customers have high level of opinion on customer retention.

FINDINGS

It has noted that majority of the customers 43.7 percent were belongs to high level of opinion on website accessibility for customer's service quality on E- banking service in Tiruchirappalli District. Majority of the customers 43.3 percent were belongs to moderate level of opinion on security for customer's service quality on E- banking service in Tiruchirappalli

District.

It has shows that majority of the customers 47.4 percent were belongs to high level of opinion on responsiveness for customer's service quality on E- banking service in Tiruchirappalli District. Majority of the customers 35.1 percent were belongs to moderate level of opinion on cost effectiveness for customer's service quality on E- banking service in Tiruchirappalli District.

It has explains that majority of the customers 34.7 percent were belongs to high level of opinion on safety for satisfaction on E- banking service in Tiruchirappalli District. Majority of the customers 49.1 percent were belongs to moderate level of opinion on performance for satisfaction on E- banking service in Tiruchirappalli District.

It has reveals that majority of the customers 47.7 percent were belongs to moderate level of opinion on reliability for satisfaction on E- banking service in Tiruchirappalli District. Majority of the customers 43.0 percent were belongs to moderate level of opinion on ease of use for satisfaction on E- banking service in Tiruchirappalli District. It has explains that majority of the customers 36.3 percent were belongs to moderate level of opinion on customers retention for customer's service quality and satisfaction on E- banking service in Tiruchirappalli District.

SUGGESTIONS AND CONCLUSION

Information technology and internet penetration are the major reason for the growth of e banking services in the country particularly in the study area. The dynamic nature of technology and time may lead to change in customer preferences. Customers will be forced to review their preferences with changes in policies and regulations of the ruling elite, which became evident during the recent demonetization regime. Customers today are left with a multitude of offers, options and opportunities when choosing banking services. In this view, website is one of the important gateways to understand the operation and services available in the concerned commercial banks. Website of the commercial banks provides answers to the questions like The bank's web site makes easy to find what the user need, Information at the bank's web site is well organized, The bank's web site is simple to use, The bank's web site enables the user to get on to it quickly and the info on the webpage is easy in understanding. Therefore website accessibility is one of the major factors of service quality of commercial banks in Tiruchirappalli District.

Customers are always proper secured, and safety made of banking transaction. When the banks ensure these features, customers may trust e banking activities of commercial banks. They are rapidly evolving in their use of banking services and technologies. Changing customer preferences and behaviours indicate need for introduction of new strategies and latest technologies to attract and maintain customers. There are good number of customers in every group like student, service class, business class and professionals; it shows that they all are having interest in using the e-banking services e-banking along with a deeper understanding of customer needs. As regards security as a major factors of service quality , bankers should explore these points like The users are satisfied with the security of e-banking systems, The adoption of security mechanism increase the data security on transactions, The bank is listed on list of net banking for online shopping or payment services, online payment is successful every time and Refund of failed transactions credited back to account.

Proper response from banks is the top priority of the customers. Whenever customers approach bankers, they should respond properly. The banking sector plays a vital role in the efficient functioning and smooth operation of the industries in and around this district.

Significant progress in economy is identified after the introduction of technology banking services likee banking services. Therefore, E- banking provides me with quick responses, E-banking website handles customers request quickly, E-banking Quickly resolves online transaction problems, E-banking provides solutions to my problems promptly and E-banking operations are cost effective are the major statements pointed by the customers with respect to responsiveness of e banking service quality of commercial banks in Tiruchirappalli District.

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