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A Study on Customer Satisfaction towards E-Banking with Special Reference to General Banking Customer- Navi Mumbai

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Abstract:

The dynamics of service quality and satisfaction of customer on banks situated in various countries indicates that earlier studies offered no consensus over the subject, to confirm the issues and trends of these factors which regulate service quality and customer satisfaction. The purpose of this study was to examine the relationship between the dimensions of E-Banking service quality and customer satisfaction in Vashi, Navi Mumbai .Data were gathered using a survey instrument, which was distributed among bank clients. The data were statistically analyzed using structural equation modelling with SPSS. The findings show that reliability, efficiency ,and ease of use; responsiveness and communication; and security and privacy all have a significant impact on customer satisfaction, with reliability being the dimension with the strongest impact. E-Banking has become one of the essential banking services that can, if properly implemented, increase customer satisfaction, and give banks a competitive advantage. Knowing the relative importance of service quality dimensions can help the banking industry focus on what satisfies customers the most.

The paper provides empirical evidence to show that the internet banking service quality dimensions area an important factor to satisfy the customers since each of them is positively related to customer satisfaction. The research will help the managers of the banks and the policy makers to focus on these factors that tend to have a dominating impact on satisfying the customers in Vashi, Navi Mumbai area.. This will result in a better internet banking service quality provided by the banks and that in turn will help retain the existing customers and also gaining the new ones.

Keywords: Internet Banking service quality, Customer satisfaction, Reliability.

Introduction:

Banking sectors in most developed countries have pioneered the area of e-services and have been actively involved in its continuous improvement. E-Banking service is said to rely on the exchange of information between customers and providers using technological methods devoid of face-to face interaction .In India E-Banking services for retaining and attracting clients, and are therefore making large investments in implementing the latest E-Banking strategies to maintain and augment their competitive advantage. Most of the previous studies examined Internet banking to the exclusion of all other types of E-Banking services including applications for smart phones and E-Banking robots .Many studies have investigated how E-Banking service quality is measured, but few have studied the relationship between the quality of E-Banking services and customer satisfaction. The implications of this study emphasize the significant influence of E-Banking service quality on customer satisfaction ,and the important impact of E-Banking service reliability on service quality perceptions of banking clients in Vashi, Navi Mumbai.

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Literature Review

Historically, the launching of the first Automated Teller Machine (ATM) in Finland marked the start of a new banking channel, which made Finland the leading country in E-Banking, before it became widely used in any other developed and developing countries (H. Sharma, 2011).

.Neha Dixit & Dr. Saroj K Dutta (2010), Journal of Internet Banking and Commerce, Acceptance of E-banking among Adult Customers: An Empirical Investigation in India, Vol. 15 no. 2. Points out that in a country like India there is a need for providing better and customised services to the customers which can be make possible through e-banking. The people have positive perception about online banking, should be treated with the great value.

Lustsik (2004) defines E-Banking services as a variety of e-channels for doing banking transactions through Internet, telephone, TV, mobile, and computer. Banking customers' desires and expectations with regard to service are expanding, as technology advances and improves. These days, the customer wants to operate and do his or her banking transactions at any location without going to the bank, at any time without being limited to the bank's working hours, and to do all his or her payments (purchasing, bills, stocks) in a fast and cost-effective way. Consequently, financial services quality ought to be characterized by independence, elasticity, freedom, and flexibility, to accommodate these desires.

Customer Satisfaction :

Customer satisfaction is one of the most important concepts in the field of marketing studies today. Broadly speaking, it links processes culminating in purchasing with post purchase phenomena such as attitude change, repeat purchase ,and brand loyalty. A number of varying definitions have been proposed to clarify customer satisfaction. Satisfaction as an emotional post consumption evaluative judgment concerning a product or service .Satisfaction can also be described as the feedback of a post purchase assessment of certain service/product's quality, and compared with the expectation of the prior-purchasing stage. Customer satisfaction is a customer's feeling of pleasure or displeasure after he or she has distinguished a performance of a product/service with respect to his or her expectancy. Consistent with these definitions, and in so far as this study is concerned, customer satisfaction is the attitude of the customer formulated in response to using any form of E-Banking services. Accordingly, E-Banking attributes may increase, decrease, or keep the same customer satisfaction.

Measurements of E-Banking Service affecting Customer Satisfaction :

With a number of studies converging to show a relationship between E-Banking service and customer satisfaction, question becomes the following: What aspects or dimensions of E-Banking service affect customer satisfaction and in what ways? Our review of the literature reveals that these aspects could be grouped under efficiency, reliability, privacy and security, and responsiveness and communication. With respect to privacy and security, a number of elements were identified and studied by researchers including maintaining the confidentiality of operations, refraining from sharing personal information, and insuring a good level of security for the customer's information. Responsiveness is the readiness to support the bank's customers and deliver them a rapid service. This kind of service can be shaped into four forms. First, the E-Banking system can control and operate the service properly. Second, the E-Banking channels can guide customers toward proceeding properly in case of any failing operations. Third, it can

also cover a rapid solution for any possible error in E-Banking transactions. Finally, it can support the customer's questions with on-the spot response.

Research Methodology:

Efficiency, reliability, security and privacy, and responsiveness and communication are four important dimensions of customer satisfaction with E-Banking service quality. Thus, a survey was developed from prevail dated scales to assess the impact of the aforementioned dimensions on customer satisfaction.

The above mentioned scale items constituted the first part of the survey and sought banking customers' perceptions about the variables under study. Client perceptions were measured using a Likert-type scale with 1 through 5, 1 being strongly disagree and 5 being *strongly agree*. The second part of the survey was designed to collect some pertinent personal data from the respondents, such as age, gender, qualifications, income, and period and frequency of E-Banking usage. These items were used as control variables assessing any potential impact on the dependent variable. The survey instrument was translated to Arabic and then retranslated into English to ensure exact translation and that the intended meanings of the items were conveyed. Corrections were made as necessary.

The convenience sampling technique was used to gather the data, and the surveys were completed by the banking clients who visited the branches and agreed to complete the survey. The survey instrument was also posted online through Google Survey Form. The final number of usable surveys collected and analyzed was a total of 133 samples. The dependent variable was customer satisfaction with the E-Banking service, and it was measured by four items with a high reliability. The independent variables suggested by the literature were efficiency and ease measured by four items, responsiveness and communication measured by three items.

The main hypothesis in this study proposed a positive and significant relationship between Service Quality of E-Banking and customer satisfaction with E-Banking. The convenience sampling technique was used to gather the data, and the surveys were completed by the banking clients who visited the branches and agreed to complete the survey. The survey instrument was also posted online through Google Survey Form. The final number of usable surveys collected and analyzed was a total of 218 samples. The dependent variable was customer satisfaction with the E-Banking service, and it was measured by four items with a high reliability, while the independent variables suggested by the literature were efficiency and ease measured by four items, reliability measured by three items, safety and privacy measured by four items, and responsiveness and communication measured by three items.

Hypothesis 1 (H1): The efficiency of E-Banking services positively affects customer satisfaction.

Hypothesis 2 (H2): The reliability of E-Banking services positively affects customer satisfaction.

Hypothesis 3 (H3): The security and privacy of E-Banking services positively affects customer satisfaction.

Hypothesis 4 (H4): The responsiveness and communication in E-Banking service positively affects customer