

# Analytical Study of Customer Satisfaction on E-Banking: A Comparison of Public, Private and Urban Cooperative Banks

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## **Abstract**

The research paper is an attempt to explore the factors influencing customer satisfaction in private, public and urban cooperative banks using e-banking facility at Bangalore. Use of technology banking or e-banking is on increasing trend. To maintain perfection with accuracy and transparency banks are no exception in adoption of technology in running their operations. Due to privatization a lot of private banks have emerged and grown and getting acceptance from the public. Due to intensive competition, Urban Cooperative Banks (UCB) also has been inevitably adopting e-banking technology though the customers of those cooperative banks are not so tech-savvy. The purpose of the research is to probe the critical factors yielding satisfaction. Further it is to know whether there is difference in the factors determining customer satisfaction among the three categories of banks.

**Keywords:** E-Banking, Customer Satisfaction, Public Banks, Private Banks, Urban Cooperative Banks

## **Introduction**

Since 1991, due to privatization, private investors were given license to start their own banks and thus private sector banks started growing in number and volume of customers and deposits and advances. Similarly, UCBs have also shown good growth in India. Hence these are also included for the study. The banking reforms have been drastic since liberalization in Indian banking sector to create healthy competition among all types of banks (Chaudhuri A and Holbrook MB, 2001) to yield satisfaction for their customers. Bedi (2010) in her research mentioned that today's customer is not going to settle on anything less than his/her expectations. Therefore, it is evident that banks must aware themselves about what customer wants and try to improve the quality and introduce new services otherwise the customer will switch to other better e-banking services providers.

In this high competitive and marketing war-fare business world, it is inevitable for the Indian banks to improve the productivity of the banks by the adoption of e-banking technology to provide reliable, error-free, transparent and cost-effective services by the effective use of available resources (Khatari, P. and Ahuja, Y 2004).

The private banks have made technology as their edge to grab market whereas the public sector banks depend on their relationship banking and trust of customer. Both sectors are becoming very aggressive in capturing more and more customer base. UCBs are trying to meet the needs of local customers. E-banking have helped the banking organizations deliver more efficient services with less processing time, improved flexibility of transactions and reduction in overhead personnel costs (Adesina & Ayo, 2010).

## Review of Literature

Hammoud. J et. al. (2018) have made a study on the impact of e-banking service of Lebanese Banking sector and their findings show that reliability, efficiency, and ease of use; responsiveness and communication; and security and privacy all have a significant impact on customer satisfaction. Reliability of the services proved to have strong impact. Further the researchers advised that E-Banking can increase customer satisfaction if it is executed effectively and, in such case, the banks can use e-banking facility as its competitive advantage.

Beena Fernandez, (2016) in her research carried out in Jabalpur and revealed that a significant relation between (a) Tangibility and Customer Satisfaction, (b) Reliability and Customer Satisfaction (c) Responsiveness and Customer Satisfaction (d) Assurance and Customer Satisfaction (e) Empathy and Customer Satisfaction.

Asiyanbi and Ishola (2018) found strong relationship between customer satisfaction and E-Banking services. Further they demonstrated that the satisfaction degree of customers in the banking sector increases when using E-Banking services.

Zhou (2004) revealed that the E-Banking service quality in terms of reliability has a significant impact on the customer satisfaction level.

Khadem and Mousavi (2013) have used Pearson correlation test as well as stepwise regression techniques to verify the effect of different factors and the results of their survey disclosed that four variables of easy implementation, usefulness, cost reduction and self-control positively influence continuous internet banking services and are determining factors of customer satisfaction.

Addai et al. (2015) researched and demonstrated a positive and significant impact between customer satisfaction and e-banking availability, reliability and convenience.

Ismail and Alawamleh (2017) finds that e-banking adoption had a positive effect on Jordanian banks and customers' satisfaction rates, loyalty and incredibly positive word of mouth for the banks.

Srivastav and Mittal (2016) said that customers were ready to adopt e-banking provided they were given necessary guidelines and constant built up of trust and demonstrated that e-banking services was associated with increased customers satisfaction with banking services.

Firdous and Farooqi (2017) did an exploratory research to investigate the impact of internet banking service quality on customer satisfaction in New Delhi and disclosed that banking service quality dimensions have a significant impact on the customer satisfaction of internet banking customers. Each of the dimensions namely; a) efficiency, b) system availability, c) fulfillment, d) privacy, e) contact and f) responsiveness individually contributes 70% to the overall customer satisfaction in internet banking.

Sakhaei et al (2014) had also found that the factors that influence customer satisfaction were recognized as: convenience, independence, and security of internet banking transactions.

Nupur. JM (2010) had investigated and explored a list of factors such as; reliability, responsiveness and assurance have more contribution to satisfy the customers of e-banking in Bangladesh.

Saha et al (2005) had studied the relationship between online services and customer satisfaction on e-banking and found a significant association between the online service quality dimensions fulfillment and efficiency and customer satisfaction with electronic service quality.

Gbadeyan RA, et al (2011) stated from their research that various measures required tightening security such as a) installation of encrypted software, b) verification system of customer's identification cards, c) frequent change of password, d) examining test questions and e) using mixed password such as the use of alphanumeric amongst others. They opined that e-banking has become important phenomenon in the banking industry, and it will continue as more progress in the economy and innovations in all sectors are seen including information technology field.

Musiime. A & Malinga. R (2011) also stated from the results of their research that there was a strong and positive relationship between internet banking and consumer adoption and customer satisfaction.

Masocha et. al. (2011) found that the majority of the respondents were influenced to use e-banking. Use of technology in banks reduces the cost of banking transactions and substantial improvement in efficiency of banks and clients' businesses. This again results in banks to further focus on extensive computerization and electronic operations to increase their profitability.

Wise and Ali (2009) argued that many banks in Bangladesh want to invest in ATMs to reduce branch cost since customers prefer to use them instead of a branch to transact business.

### **Statement of the Problem**

Computerized banking or e-banking or technology banking proved to be yielding a lot of advantages for banking sector and the individual and corporate customers. The factors such as a) efficiency, b) system availability, c) fulfillment, d) privacy, e) contact and f) responsiveness through e-banking yield customer satisfaction. The growth in technology and the speed of innovations enabling banking sector to create new banking products and make banking transactions with ease of performance with security and free of error. Hence irrespective of type - public sector or private sector banks, size -in terms of number of branches, number of employees, amount of deposits and advances, volume of business, local, regional, national and international etc all are adopting e-banking to increase productivity, efficiency, effectiveness, profitability of banking sector and satisfaction to the individual customers and corporate clients. In this context, the researcher wants to investigate customer satisfaction on e-banking: a comparison of public, private and urban cooperative banks in Bangalore.

### **Objective of the Study**

The following are the objectives of the research:

1. To assess e-banking service quality rating (availability, convenience and reliability) in the Indian banks at Bangalore.
2. To study the impact e-banking services in terms of reduction of their personal visits their respective banks in Bangalore.
3. To analyze the impact of e-banking service delivery on the satisfaction of customers in the Indian banks at Bangalore.

## Research Design

The framework of the research is explained as follows:

### a) Sampling Area

Bangalore city is selected as area for sampling to collect data from the customers of the three categories of banks.

### b) Sample size and Sampling tool applied

The sample of respondents is customers of Bangalore city. Simple random sampling tool is applied to administer the questionnaire to collect the data with respect to the research objectives. The sample size is determined based on the convenient method but proper caution is taken while selecting the respondents with respect to gender, age, occupation and experience with the bank.

### c) Questionnaire

A questionnaire is prepared as per the specified research objectives along with demographic profile factors to understand the profile of the respondent customers. To rate the quality of e-banking services and to measure the customer satisfaction about e-banking services, 5-point Likert's Scale (as shown below) is used to denote 5 for 'Strongly Agree', 4 for 'Agree', 3 for 'Neutral', 2 for 'Disagree' and 1 for 'Strongly Disagree'.

5	4	3	2	1
SA	A	N	DA	SD

A pilot study is conducted for 45 respondent-customers, irrespective of the category of the banks, to standardize the instrument in terms of reliability and validity. Based on the data, reliability test in terms of Cronbach Alpha is found to be 0.689 and validity is 92%. The instrument is used for the collection of the data from the respondents.

### d) Data Collection & Data Types

The research is based on both primary and secondary data. Secondary data is used to make review of literature. To study the objectives, primary data is collected by the use of the data collection tool. The respondents are contacted at random at different malls at JP Nagar, Maratha Halli, and Bommanahalli to administer the questionnaire. The respondents possess savings bank accounts in the following mentioned banks. The size of the sample respondent-customers from the three categories of the banks are depicted in table 1.

**Table 1. The Sample Respondent-Customers & Categories of Banks**

S. No	Banks	No. of Respondents	Deletion	Effective Sample Size
1	<b>Public Sector Banks</b>			
	SBI	25		
	Canara Bank	24		
	Bank of Baroda	17		
	<b>Total</b>	<b>66</b>	<b>2</b>	<b>n1=64</b>
2	<b>Private Sector Banks</b>			
	ICICI Bank	32		
	HDFC Bank	12		
	YES Bank	12		
	<b>Total</b>	<b>56</b>	<b>4</b>	<b>n2=52</b>
3	<b>Urban Cooperative Banks</b>			

	Siddaganga urban co-op Bank	14		
	The National Co-Operative Bank Ltd.	12		
	Sirsi Urban Co Operative Bank	4		
	The Karnataka State Cooperative Urban Banks Federation Ltd	6		
	<b>Total</b>	<b>36</b>	<b>2</b>	<b>n3=34</b>
	<b>Grand Total</b>	<b>158</b>	<b>8</b>	<b>N = 150</b>
<i>Note: Improper filled-in questionnaires were deleted</i>				
<i>Source: Authors' survey</i>				

**e) Data classification and tabulation**

The collected data is classified based on their demographic factors to understand the profile of the sample respondent-customers and to do statistical analysis and to test the hypotheses the data is tabulated mostly for the three categories of the banks.

**f) Research hypotheses**

The following are the alternative research hypotheses proposed for the study:

- i) H<sub>1</sub>: Utilization of the e-banking services differs significantly among the customers of the three categories of the banks.
- ii) H<sub>2</sub>: Rating of the quality of the e-banking services differs significantly among the customers of the three categories of the banks.
- iii) H<sub>3</sub>: Impact of E-Banking services adoption on the frequency of personal visits to bank is significant.
- iv) H<sub>4</sub>: Customer satisfaction about the e-banking services differs significantly among the customers of the three categories of the banks.

**g) Statistical tools used**

Based on the data classification and tabulation, the following statistical tools are used for the analysis of the data to draw meaningful insights and implications:

- Percentages and weighted average scores and
- ANOVA One-way test to test the listed hypotheses.

**h) Assumptions**

The following assumptions are made for the effective statistical analysis:

- 5 percent level of significance is assumed. All the statistical tests are administered assuming 5% level of significance
- Within each category of the bank, it is assumed that respondents are similar.

**i) Limitations of the study**

The following are the limitations of the study:

- The study was restricted to Bangalore city and hence the conclusions may not be extended at national level.
- E-banking services may not be well accepted as it is in cities like Bangalore.

**Table 2. Profile Factors of Respondents – Categories of Banks**

S. No	Profile Factors	Public Sector Banks (n1=64)	Private Sector Banks (n2=52)	Urban Co-operative Banks (n3=34)	Total N = 150
1	<b>Gender</b>				
	Male	42 (66)	32 (62)	22 (65)	96 (64)
	Female	22 (34)	20 (38)	12 (35)	54 (36)

	Total	64 (100)	52 (100)	34 (100)	150 (100)
2	<b>Age in years</b>				
	20-30	28 (44)	24 (47)	16 (47)	68 (45)
	30-50	22 (34)	20 (38)	12 (35)	54 (36)
	50 & above	14 (22)	8 (15)	6 (18)	28 (19)
	<b>Total</b>	<b>64 (100)</b>	<b>52 (100)</b>	<b>34 (100)</b>	<b>150 (100)</b>
3	<b>Occupation</b>				
	Govt employee	26 (40)	22 (42.5)	14 (41)	62 (41)
	Private employee	24 (38)	22 (42.5)	12 (35)	58 (39)
	Business & Others	14 (22)	8 (15)	8 (24)	30 (20)
	<b>Total</b>	<b>64 (100)</b>	<b>52 (100)</b>	<b>34 (100)</b>	<b>150 (100)</b>
4	<b>Customer Experience with the Bank</b>				
	Less than 10 years	38 (60)	32 (62)	22 (65)	92 (61)
	10 years & above	26 (40)	20 (38)	12 (35)	58 (39)
	<b>Total</b>	<b>64 (100)</b>	<b>52 (100)</b>	<b>34 (100)</b>	<b>150 (100)</b>

*Source: Authors' Survey*

### Findings of the Research

The research results are presented as follows:

#### a) Profile of the sample respondents

The profile features of the respondent-customers are presented in table 2. As per the table 2, the profile of the respondents is observed as follows:

- i) Male respondents are more in percentage ranging from 62 to 65 when compared to the female respondents irrespective of the categories of the banks.
- ii) Youngsters (in the age group of 20-30 years) are dominating in the sample of respondents from all the three categories of banks. More the age of the respondents less will be the number of respondents in the sample in all the categories of the banks.
- iii) Govt employees are more (ranging from 40-42 percentage) in number when compared to the other groups in all the three categories of the banks.
- iv) Respondents with less than 10 years of customer experience are more (60-65 percentage) in number in comparison with 10 years and more as customer experience group.

In a nutshell, majority of the respondents of this research are males working government offices in the age group ranging from 20-30 years of age with less than 10 years customer experience with a bank.

#### b) Utilization of E-Banking Services

Utilization of e-banking services by the customers under three categories of the banks is analyzed in percentages and one-way analysis is performed to find whether the utilization same among the respondent-customers among the three categories of the banks and presented in the table 3.

**Table 3. Electronic Banking Utilization – Categories of Banks**

S. No	Modes of E-Banking	Public Sector Banks (n1=64)		Private Sector Banks (n2=52)		Urban Co-operative Banks (n3=34)		Total (N = 150)	
		Yes	No	Yes	No	Yes	No	Yes	No
1	ATM	58 (91)	6 (9)	46 (89)	6 (11)	28 (82)	6 (18)	132 (88)	18 (12)

2	E Wallet	46 (72)	18 (28)	48 (92)	4 (8)	24 (71)	10 (29)	118 (79)	32 (21)
3	Internet Banking	42 (66)	22 (34)	48 (92)	4 (8)	20 (59)	14 (41)	110 (73)	40 (27)
4	Bank Transfer	52 (81)	12 (19)	38 (73)	14 (27)	14 (41)	20 (59)	104 (69)	46 (31)
5	Mobile Money	44 (69)	20 (31)	44 (85)	8 (15)	8 (24)	26 (76)	96 (64)	54 (36)
6	Point of Sale (POS) & Others	38 (59)	26 (41)	40 (77)	12 (23)	0 (0)	34 (100)	78 (52)	72 (48)
<b>ANOVA One-way Result</b>									
<b>Source</b>		<b>SS</b>		<b>DF</b>		<b>MS</b>		<b>F Ratio</b>	
Between-Category of Banks		4676.7778		2		2338.3889			
Within- Category of Banks		5686.1667		15		379.0778		<i>F</i> = 6.16863	
Total		10362.9444		17					
The F-Ratio value is 6.16863, The P-value is 0.011092, the result is significant at $p < 0.05$									
The utilization of e-banking services <i>differ significantly</i> among the three category bank customers									
<i>Note: Figures in parentheses are Percentages; Source: Authors' Survey Base Computation</i>									

As per table 2, utilization of e-banking services is less in percentages on the part of customers of UCBs. Even among the customers of the banks of other two categories the rate of usage of e-banking services is widely fluctuating. Further ANOVA one-way analysis is applied to test the hypothesis whether utilization of e-bank services differ significantly among the customers of the three categories of banks. It is revealed that the difference is significant at 5% level of significance. When data is probed further it is clearly visible that the use of e-banking services is more among the customers of private sector banks comparatively.

### c) Rating on Quality of E-Banking Services

The rating on quality of e-banking services of customers is tabulated and presented in terms of Total Score (TS) and Average Score (AS) for each of the categories in table 4. As per the table 4, the aggregate mean score for the customers of private sector banks is 4.60 followed by public sector bank customers 4.10 and UCBs customers 3.00.

**Table 4. Rating on Quality of E-Banking Services**

S. No	Dimension of E-Banking	Public Sector Banks (n1=64)		Private Sector Banks (n2=52)		Urban Co-operative Banks (n3=34)		Total (N = 150)	
		TS	AS	TS	AS	TS	AS	TS	AS
1	Electronic banking makes cash readily available whenever is needed	272	4.25	242	4.65	106	3.12	620	4.13
2	Using electronic banking saves time from going to the bank	268	4.19	234	4.50	104	3.10	606	4.04
3	Electronic banking services makes transaction easier and safer	262	4.09	238	4.58	102	3.00	602	4.01
4	Electronic banking exposes one to internet fraud and credit	238	3.72	234	4.5	112	3.29	584	3.89
5	Electronic banking helps me to save time from visiting branch banks to conduct banking transactions	264	4.13	242	4.65	96	2.82	602	4.01
6	Electronic banking allows me to conduct my business 24 hours/day without waiting for banks opening hours	270	4.22	246	4.73	92	2.71	608	4.05

<b>Aggregate</b>	1574	<b>4.10</b>	143 6	<b>4.60</b>	612	<b>3.00</b>	362 2	<b>4.02</b>
<b>ANOVA One-way Result</b>								
<b>Source</b>	<b>SS</b>		<b>DF</b>		<b>MS</b>		<b>F Ratio</b>	
Between-Category of Banks	7.9821		2		3.9911			
Within- Category of Banks	0.4574		15		0.0305		<i>F</i> = 130.879	
Total	8.4396		17					
The F-Ratio value is 130.87867, The P-value is 0.00001, the result is significant at $p < 0.05$								
The rating of e-banking services <i>differ significantly</i> among the three category bank customers								
<i>TS = Total Score, AS = Average Score; Source: Authors' Survey Base Computation</i>								

Further to verify the above finding, ANOVA one-way is applied and it is disclosed that there is significant difference in the rating e-banking services quality. The customers of private sector banks have rated high for their e-services. This implies the rating of the public sector and UCBs services are rated low.

**d) Impact of e-banking on frequency of personal visits to bank**

The impact of e-banking on frequency of personal visits to bank is analyzed and presented in the table 5. The data related to their personal visits before adopting and using e-services and after adopting and using the e-services from their respective banks is presented with respect to the three categories of banks are tabulated as per the type of services for which the customers have made personal visits to banks. One of purposes of e-banking services is to yield comfort for the customers and reduction in number of personal visits also one of them. In table 5, it is visible significantly in the case of the customers of private sector banks shown in pink color shading.

**Table 5. Impact of E-Banking – Frequency of Personal Visits to Bank – Last 12 Months**

S. No	Purpose of visit to Bank	Number of Personal Visits to Bank						Impact (before-after)		
		Before Adopting E-banking			After Adopting E-banking			Public Sector Banks (n1=64) (%)	Private Sector Banks (n2=52) (%)	Urban Co-operative Banks (n3=34) (%)
		Public Sector Banks (n1=64)	Private Sector Banks (n2=52)	Urban Co-operative Banks (n3=34)	Public Sector Banks (n1=64)	Private Sector Banks (n2=52)	Urban Co-operative Banks (n3=34)			
1	To transfer money	98	78	67	69	32	58	98-69=29 (30)	78-32=46 (59)	67-58=9 (13)
2	To draw money	109	86	73	71	22	62	109-71=38 (35)	86-22=64 (74)	73-62=11 (15)
3	To deposit money	110	72	76	82	18	66	110-82=28 (26)	72-18=54 (75)	76-66=10 (13)
4	To enquire for loan	128	102	88	92	24	82	128-92=36 (28)	102-24=78 (77)	88-82=6 (7)
5	To do other transactions	136	104	92	106	28	82	136-106=30 (15)	104-28=76 (73)	92-82=10 (11)
	<b>Aggregate</b>	581	442	396	420	124	350	151 (26)	318 (72)	46 (12)

*Source: Authors' Survey Base Computation*



At aggregate level implying for all services put together it is observed 72% reduction of personal visits for the customers of private sector banks, followed by 26% for public sector bank customers and 12% for the customers of UCBs. Similarly, for all individual services, there is a significant impact of e-banking services for the users of private sector banks with reduction of their personal visits to their banks by 59 to 77 percentages.

**e) Customer Satisfaction with E-Banking Services**

Customer satisfaction with e-banking services in terms of total scores and average scores for each of the statements computed and presented with respect to the three categories of the banks in table 6.

As per table 6, it is observed that customers of private sector banks are highly satisfied with respect to all the six statements as the average score is more than 4 points and aggregate level also the average score is 4.64 followed by public sector banks with a an aggregate average score of 4.18 and the customers of UCBs are not satisfied as the average score of 2.96 less than 3.00 falling in a negative zone. This implies that there is a need to probe into the reasons for the low satisfaction or dissatisfaction.

**Table 6. Customer Satisfaction with E-Banking Services**

S. No	Factors determining satisfaction	Public Sector Banks (n1=64)		Private Sector Banks (n2=52)		Urban Co-operative Banks (n3=34)		Total N = 150	
		TS	AS	TS	AS	TS	AS	TS	AS
1	I enjoy electronic banking which affords customers to take less cash around	278	4.34	244	4.69	110	3.24	632	4.21
2	I am completely satisfied with the services delivered by my bank	272	4.25	240	4.62	102	3.00	614	4.09
3	I feel very pleased with services offered through electronic banking	270	4.22	236	4.54	100	2.94	606	4.04
4	I feel absolutely delighted with the electronic banking	242	3.78	242	4.65	110	3.24	594	3.96
5	I would like to remain as a customer of my present bank due to its electronic banking	264	4.13	240	4.62	92	2.71	596	3.97
6	I consider myself to be loyal to my bank and electronic system	278	4.34	244	4.69	90	2.65	612	4.08
<b>Aggregate</b>		1604	<b>4.18</b>	144 6	<b>4.64</b>	604	<b>2.96</b>	365 4	<b>4.06</b>
<b>ANOVA One-way Result</b>									
<b>Source</b>		<b>SS</b>		<b>DF</b>		<b>MS</b>		<b>F Ratio</b>	
Between-Category of Banks		8.9534		2		4.4767		<i>F</i> = 121.38237	
Within- Category of Banks		0.5532		15		0.0369			
Total		9.5067		17					
The F-Ratio value is 121.38237, The P-value is 0.00001, the result is significant at $p < 0.05$									
The customer satisfaction about e-banking services <i>differ significantly</i> among the three category bank customers									
<i>Source: Researcher's Survey Base</i>									

## Suggestions

The demonetization in 2016 though created a lot of challenges made people adopt the e-banking services inevitably. The following are the implications and suggestions forwarded for the improvement of e-banking services to provide better services to the customer at large irrespective of the categories of the banks:

- i) This research on public and private bank customers revealed that the customers are satisfied with e-banking experience. The UCBs are advised to increase awareness about electronic banking system through sensitizing its customers.
- ii) In the case of the non-adopters of e-banking services of the banks need to organize awareness campaigns about the various gains associated with e-banking so as to encourage its adoption.
- iii) Young working class expect more from banks in terms of e-banking services. It is advised to all banks to focus and develop innovative e-services to satisfy the needs of the young generation.
- iv) The UCBs need to develop error-free infrastructure to make the customers trust the system and start using the technology.
- v) Quick response in case of complaints from the users of e-banking services is needed to encourage the customers to adopt e-banking further and further.
- vi) Effective security system for the users of the services to intensify the trust level about the services on one hand and stop cyber banking frauds.

## Scope for Future Research

The following topics are suggested for future research:

- i) Impact of e-banking services on rural customers of nationalized banks.
- ii) An analytical study on regional rural bank customers' satisfaction.
- iii) A comparative study customer satisfaction with respect to e-banking services between regional rural banks and nationalized banks.

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