An Analytical Study of Customer Satisfaction Orientation for Electronic Banking Services in India

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Abstract: *The Indian Economy has seen the era of digital monetary transactions, digital sale and purchase of goods and services and cheapest ever possession of digital and connectivity devices with connections. The rising E Commerce has shown many facet the online shopping has only given rise to many industries, among those industries the one industry of Logistics and transportation for the delivery of the products and services ordered through online mode, hence this is a proved statement that the "Electronicity" in trade and commerce is with potential to accelerate the growth of several related industries. In the age of consumerism this becomes crucial to collect the satisfied customers and another challenge is to maximise the customer base that are satisfied post purchase and showing the willingness to extent their affiliation in buying more with the existing vendor. This paper is an attempt to examine the biggest driver in electronic banking services that causes the customer satisfaction.*

Keywords: *E-SERVQUAL Model, Customer Satisfaction & Electronic banking, drivers for customer satisfaction, banking & customer satisfaction.*

I. INTRODUCTION

State Bank of India started operations with the manual and physical entries for the all transactions made by the customers and interbank transactions, today Citi Bank offers the "Walkless" Banking services to its customers, and this journey has been facilitated by the technology that has taken bigger place in the banking service production. Traditional Banking in India has shown the real potential after the Liberalisation and Privatisation, though the toughest part has been the strategy to extract the optimum crowd as a customer when it comes to sell the banking services. Banking has been the integral part of the trade and commerce on the earth, for developing economies the role of banking is very crucial as well as important, it is also taken as an indicator for judgement that how much potential exist in the population of that country?

Customer satisfaction can be pointed as the inner content in the consumer that intent to set the state of mind of a customer with many other derivatives such as intension to purchase again, sense to rely on the product/service, and confidence to interpret the problem resolution by the consumption. However several scholars have defined the customer satisfaction in their respective modes.

Indian Customer Satisfaction Index analysed customer data that was collected in the last months of financial year, 2015 and early 2016 over a mixed section of banking financial institutions. The study revealed customer's cumulative satisfaction based on their anticipation of the quality of goods and services. The nationwide research, conducted on 12 commercial banks across length and breadth of India included Axis Bank, Bank of Baroda, Bank of India (BOI), Canara Bank, Citibank, HDFC, HSBC, ICICI, Kotak Mahindra Bank, Punjab National Bank, State Bank of India and Standard Chartered Bank.[1] Banks are moving towards the electronic domains for back end processes as well as content based personal and commercial banking services, banking now days is more about "Electronism" hence it would not be a wrong conclusion that the banks stands for electronic banking services. For the customer satisfaction analysis out of twelve banks that were taken for study few banks are excluded in the below table 1.

Table 1

Bank Name	Customer Satisfaction Scores out of 100
HSBC Bank	76
Standard Chartered Bank	74
Citibank	73
Kotak Mahindra Bank	71
ICICI Bank	70
HDFC Bank	68
Bank of Baroda	68

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[1] http://www.icsi.org.in/banking/ Retrieved dated 26/01/19

Axis Bank	68
Canara Bank	66
State Bank of India	62

(Source: Indian Customer Satisfaction Index)

Table 1 shows that the performance of the public sector banks has been the lowest as compared with the private sector banks, not only the performance of the public sector banks has topped the chart but the same time the table indicates that the performance of Foreign banks has been the top most in the given table. Customer satisfaction score for the HSBC bank has been the highest this data reveals the performance of the bank through its latest technology domains that sharps the edge of competitiveness for the HSBC bank, while the SBI being the largest Indian Public sector bank has shown the worst performance and has scored the poor most grades for one judgemental parameter i.e. customer satisfaction.

This study has been designed to investigate the relationship between the customer satisfaction and SERVQUAL model in electronic banking services for Public sector and Private sector banks in Uttar Pradesh.

II. LITERATURE REVIEW

Eneji, Samuel & Chimdike (2019) studied fraud detection for electronic banking services and the controlling mechanism for electronic banking services. The study revealed that the cause behind the less adaptability for electronic banking services is the possibility of scam and fraud as a threat to electronic banking. Study was conducted in Nigeria. The study concluded and recommended the use of high security protocol and systems for reputed banking organisation to avoid the possibility of such threats.

Gulati K. & Sunil K.K. (2015) studies Delhi NCR for Electronic Banking with the variables such as constraints and motives that are responsible for driving the adaptation and acceptance of e banking services from the current Indian Bankers, they concluded that the majority of the population is having a positive relationship with the security and privacy in e banking however the year 2015 was different in terms of accessibility of internet as compared with the year 2018, one limitation that has been identified in the study was the reliability of customer satisfaction over interdependent factors that are positive in nature in both ways means when they are driving forces then as well as when they are barriers in the adaptation of services, Gulati & Sunil assumed that amongst the Indian population thirty percent of the users are having access to the connectivity this assumption and reliability had several limitation such as what about the urban and rural population differentiation, what about the literacy rate in different region etc ?

L. Jawahar, et al. (2015) took the demographic quartiles under the elastic relationship of perception and demography. This study mentioned the importance of the income, age, gender etc which are the important slots for the study purposes, however these demography are mono in nature and have the multi facets when studies in a sequence, In India foreign banks have the different target market and Indian banks have the other side of the targeting, while in the Indian bank category again there exist the classification of bank as private and public sector bank, the conclusion of study mentioned the positive relationship of these quartiles however in these quartiles some are having less driving capacity while the others are having more ability to create impulses.

Marr et. al. (2015) highlighted the banking industry in New Zealand as a new shape to the country's economy, this study has explored the possible steps that will boost the economic development through the up gradation of banking opportunities, study pointed that the retail banking needs an special attention to accelerate the economic development and retail banking is looking for addition of sense of security and accurate banking transactions. This study unveiled the important most following variables that are responsible for acceptance of modern technology:

- Time Utility in Banking services from the customer end from the banking institutions.
- Place Utility in banking services from the customer end from the banking institutions.

This study also highlighted the reasons behind the discouraged adoption of electronic banking services and this is due to virtual interaction for availing the banking services through nodes of banking framed electronically.

Wani & Mushtaq (2013) examined the customer satisfaction for Jammu & Kashmir Bank (Public Sector Bank), for this study important dimensions of service were taken into consideration. The paper explored the various dimensions of customer services and their role in creation of customer satisfaction. The examination was on primary data to explore the bank loyalty about the banking services for specifically Jammu & Kashmir Bank. Soft core loyalty of 40 percent customers were found unsatisfied in this study on few parameters, the respondents who showed their dissatisfaction were representing the student class, hence the study was indicating that the student class who is appearing as more adoptive for banking services are the same class that shows the majority of portion as unsatisfied customers for Jammu & Kashmir Bank, this study mentioned that the best part of the electronic banking services is the virtual and mobile enough terminals for banking services, and a 24X7 window to avail banking services has been the attractive most part of the electronic banking services. Among the few limitations of the study one important point has been the region's unstable image and its impact over the

banking institution that has created the sense of less secured banking transactions and the customers found to switch with other banks.

Arokiasamy A.R.A. (2013) tried to examine the degree of relation between the customer loyalty and customer satisfaction followed by the examination as its impact over the "Search for Alternative", this study was conducted in over the population of Malaysia hence economic conditions of nation are driving the customer loyaty and customer satisfaction in positive or negative manner, which is another important factor and drives the sense of belongingness with the existing and potential bankers, the study was concluded with the note that the customer satisfaction is the fastest and the reliable most factor to maintain the profitability in banking sector in Malaysia, the study also suggested the wider basket for the banking services in economies like Malaysia.

Motwani B. et. al. (2013) studied the emerging trend in the banking with a perspective of virtual banking, Mobile banking was the centre of the analysis with an objective to analyse the role of creative ideas and their implications over the service extension in banking, Motwani concluded the driving potential of perceived convenience, flexibility, usefulness and reliability mobile banking services, this study was conducted over leading public sector and private sector banks in India also the study approved the impression that the driving forces mentioned above are having competitive edge in Indian banking over the traditions drives in Indian banking such as overall ease in banking, customs that binds the lengthy process of banking service generations etc.

Sharma V. (2013) figured from the study that the promotional strategies and creativeness in banking has the perfect and significant role in Electronic banking services in India. The study had the indications that the banking marketers must sense the role of direct marketing in the Indian Banking industry, this paper emphasised the technological innovation and creation of innovative banking operations through the traditional roadmap. This paper established the relationship between technology and services in an economy.

Colgate M. & Lang B. (2001) examined the switching barriers in the Financial sector and the study contributed in a broad sense that how the customer retention and customer orientation can be liquidated by the Non banking and Banking financial organisations, though the study was conducted over the single city "Auckland"- New Zealand.

Bary and Robert et al. (2006), examined the association of perils possible in the purchase of financial services, the conclusion of the mentioned study pointed that the distinctive segments in the market play a significant role in purchase of online financial services. The study recommended that the customer education in regards to the purchase process, ease, security attached etc. can be the areas that will improve the performance of the financial institution willing to switch over electronic financial transactions.

III. RESEARCH METHODOLOGY

B.W. Tukmann (1978) elaborated the following as features of research:

1. Systematic.
2. Logical.
3. Empirical.
4. Reductive.
5. Replicable and Transmittable.

Primary data has taken as the ground for the analysis and interpretation for this paper, this study has used structured and undisguised questionnaire, the structure of questionnaire is based in the Parsuraman's model of Service Quality measurement, all the tested elements of Parsuraman's model are taken as the questioning nodes from the respondents, questionnaire is targeting the respondents from top five cities from U.P. (Lucknow, Kanpur, Meerut, Ghaziabad and Allahabad, these cities were selected for the study on the basis of the population and the literacy rate in Uttar Pradesh as per the census of 2011). The total number of respondents are 120 which are further divided as 60 respondents from the private sector banks and 60 respondents from the private sector banks, also out of 60 respondents for either of the type of banks 12 respondents were taken from each city (out of top five cities in U.P.)

Research Objective

The proposed study aims to find the determinants of the customer satisfaction for electronic banking services and their/its degree of association with the perceived or the expected service from the concerned bank. This study also attempts to develop the solution for the banking organisations that will act as a model for preparing the "Marketing Mix" for the Banking organisations in Uttar Pradesh.

Statistical Tool Used

Prime analysis domains in the proposed study require measurement of *Central tendency*, representation of *Dispersion, Variance, Regression* and *Frequency Distributions*. Though the proposed study aims to find the customer satisfaction forms for online banking services which sounds very limited however the research objectives tend to examine the factors responsible for increment of customer satisfaction hence proposed study uses following statistical tools:

- Average.

- Frequency Analysis.
- Standard Deviation.
- T-Test.

For the analysis and interpretation purpose the SPSS software is used in mathematical calculations.

IV. ANALYSIS AND INTERPRETATION

Analysis from the 120 respondents is in respect with the research objectives was carried out with an aim to clarify the research questions. For this purpose the demographic, perceived values and expected values are taken for the analysis.

Demographic Analysis

Age group is the first demographic profile that is taken for the examination of customer satisfaction, the questionnaire classified the age group in three levels, however the age group was not made a mandate for recording the respondent's responses. Mean of Age is 1.37 that shows that the majority of the respondents was from the 40-60 years of age, this reveals that the tendency to use the electronic banking services is maximum with the population which tend to engage him/herself in some or the other occupation, this shows that the population in age group 40-60 years is majority in the study, this is quite visible since the standard deviation for the corresponding value is less than one, hence this can be taken as a valid result for determining the statement that the "Majority user of electronic banking service users is from the age group 40-60".

Also the E-S-QUAL model which consist of 22 parameters for judgment of the service quality shows the highest mean as 4.27 whose corresponding question was "My Bank's website/interface protects information about my credit/debit card", this shows that the majority of the population is concerned and aware about the security of the information entered in the user interface for the banking transactions, this parameter is from the section "Privacy" which also indicates that the user is well aware that how the respective bank is taking initiative for the safe and secure entry of the information related with the debit and the credit cards on the intra and internet. On the other hand "My bank's site/interface does not crash" a parameter from the "System Availability: is been responded as the poorest scales with an average of 3.50 (whose standard deviation proves the validity), this figure of 3.50 means that during the transactions over various framework of the banking interface the site crashes and the customer need to repeat the exercise again, this indicates that the banking organisations specially the public sector banks need to focus on the durability of the site/interface that is used for the transactions.

Analysis of "Efficiency" between Private & Public sector Banks

Average of mean for private sector banks is 4.29 while the average of mean of public sector banks is 3.77, though this reflects the acceptable difference however in terms of difference between the type of banking organisation the average 4.29 from the respondents reflects that the customers are towards strong agreement that the "Efficiency" of private banks in U.P. is closer to the maximum limit assigned in the study. This shows the positive and non opportunity area as far as the performance of private sector banks is concern, also at the same time the responses that indicates the private sector banks towards maturity on efficiency indicates the private banks need to maintain the "Efficiency" aspects of electronic banking services.

Analysis of "System Availability"

System availability of a banking organisation means the possible window of service accessibility, average 3.89 is rated by the respondents for private banks as far as accessibility of banking services is concerned, gaining an average of 3.89 from the respondents is not bad however reflects some concern and attention need to be paid on this domain so as to improve the service quality overall, on the other hand public sector banks have scored the 3.59 which is a figure that represents closeness in performance of private sector banks, suggestion for public sector banks is as applicable for the private sector banks.

Analysis of "Fulfilment

Average 3.83 is reflected as the agreement on the parameter fulfilment for the private sector banks, this is close to the figure 4 however cannot be taken as situation to take rest, private sector banks need to improve this ranking from the respondents to more than 4 for the standardisation of the performance. Public sector banks have scored 3.69 average of mean that again indicates poorer performance as private sector banks have shown.

Analysis of "Privacy"

Privacy element for service quality of more important since they tend to represent the sensitivity of the content service delivered or to be delivered by a service provider. For the proposed study the respondents for private sector banks have shown the average of 4.21 on Likert scale that means that the respondents are close to a figure to the perfection in the service delivery. For the public sector banks respondents have shown 4.10 average in terms of sense of security also the interesting fact between the two averages is the public and private sector banks are showing a close kind of tie up situation on this element of service quality judgement.

Analysis of Recovery Service Quality (Responsiveness, Compensation and Contact)

Service recovery in service quality measurement is the element which represents the crisis management by the service provider, service providers in case of unwanted and difficulty situation what ways they act and

respond for the users? Respondents have shown the average of 3.47 for private sector banks and an average of 3.24 for public sector banks, first of all the both types of banks have very marginal difference and the combined performance of both types of banks has not been wide enough this also symbolise the fact that the brand equity and other positioning kind of marketing exercises have not significant contribution in the recovery model of judgement. Besides the both banks have ended in terms of recovery at an average if 3.5 which is less than 4 and having average performance less than 4 is an indicator that the both type of banks need to improve a lot through the marketing exercises as well as production exercises that will improve the figure from this section.

Analysis of Retention of customers with the existing banks

Mean of responses from the question that on the basis of the above question would you like to proceed with the existing bank for future banking services is 1.27 for private banks (1 is coded of Yes and 2 is coded for No) hence the maximum participants have shown their interest for continuation of the banking services from the same bank. This figure of for public sector banks is 1.05 which is less than the private bank's score and shows that the popularity of private banks is more than the public sector banks.

V. CONCLUSION

- ➢ Efficiency element has been the significant most driver of the generation for customer satisfaction.
- ➢ The Privacy and Security is the challenge area for the electronic banking services that could be the opportunity area for the private and public sector banks.
- ➢ System availability is another phenomenal constraint for the banker when they offer Electronic banking services, that could be taken as a leverage tool to maximise or minimise the customer satisfaction generated during the production and sales of electronic banking services
- ➢ E-rec-Squal (Electronic Recovery Service Quality) is the major opportunity area for the public sector banks in U.P. that can change the shape of banking industry in U.P.
- ➢ Customers are more keen to avail the expected service quality rather that the expected one, which could have been liquidated by the bankers in U.P. so as to project the banking services as per the demographic profile of the city targeted to sell the electronic banking services.

Limitations

- ➢ The study is having a fixed geographic area that is a constraint to the study, hence the generalisation of the result is limited with the particular region of the sample collection.
- ➢ The tendency of the respondents is seen as biased in some cases hence the hundred percent orientation of the customer judgement is not possible.
- ➢ Sample size could have thrown the limitation in recording the responses.

Annexure – I

		N	Minimum	Maximum	Mean	Std. Deviation
S.No		Statistic	Statistic	Statistic	Statistic	Statistic
	Age	120	1	3	1.37	.564
	Gender	120	1	2	1.25	.435
	Occupation	120	1	3	2.53	.697
	Education	120	1	4	1.20	.495
	Bank Type	120	1	2	1.50	.502
1	My bank's site/interface makes it easy to find what I need.	120	1	5	4.09	.953
2	My bank makes it easy to get anywhere on the site/interface.	120	1	5	3.98	1.037
3	My bank's site/interface enables me to complete a transaction quickly.	120	1	5	4.15	1.018
4	Information on my bank's site/interface is well organised.	120	1	5	4.07	1.083
5	The website/interface loads its pages quickly.	120	1	5	3.83	1.040
6	My bank's site/interface is	120	1	5	4.10	.999

Descriptive Statistics   (Table 2)

	simple to use.					
7	My bank's site/interface enables me to get on to it quickly.	120	1	5	3.95	1.107
8	My bank's site/interface is well organised.	120	1	5	4.06	1.048
9	My bank's site/interface is always available for banking.	120	1	5	4.08	1.066
10	My bank's site/interface launches and runs right away.	120	1	5	3.58	1.082
11	My bank's site/interface does not crash.	120	1	5	3.50	1.145
12	My bank's site/interface's does not freeze after I enter my order information.	120	1	5	3.80	1.135
13	My bank delivers services when promised.	120	1	5	3.81	1.110
14	My bank's site/interface makes service available for delivery within a suitable time frame.	120	1	5	3.84	1.061
15	My Bank quickly delivers what I order.	120	1	5	3.65	1.142
16	My Bank sends out the items exactly as ordered.	120	1	5	3.92	1.066
17	My Bank holds stock the items the company claims to have and offers through site/interface.	120	1	5	3.56	.933
18	My bank's website/interface is truthful about its offerings.	120	1	5	3.77	1.121
19	My bank's website/interface makes accurate promises about delivery of services.	120	1	5	3.77	.994
20	My bank protects information about my web-shopping/E-banking behaviour.	120	1	5	4.16	1.045
21	My bank does not share my personal information with other sites/businesses.	120	1	5	4.03	1.130
22	My Bank's website/interface protects information about my credit/debit card.	120	1	5	4.27	.985
23	My bank site/interface provides me with convenient options for returning services.	120	1	5	3.63	1.062
24	My bank's site/interface handles service return well.	120	1	5	3.68	1.038
25	My bank's site/interface offers a meaningful guarantee	120	1	5	3.66	1.041
26	My bank's site/interface tells/guides me what to do if my raised service request is not processed.	120	1	5	3.59	1.025
27	My bank's site/interface takes care of problems promptly.	120	1	5	3.63	.943
28	My bank compensates for the technical and backend issues/problems.	120	1	5	3.03	1.130

29	My bank compensates for the delay in service delivery.	120	1	5	2.78	1.161
30	My bank provides a convenient pickup location in case if service return.	120	1	5	2.75	1.147
31	My bank's site/interface provides a telephone number to reach the bank.	120	1	5	3.63	1.182
32	My bank's customer service representatives are available online.	120	1	5	3.48	1.195
33	My bank's site/interface offers me a live online representative to speak if there is a problem.	120	1	5	3.05	1.242
34	If the above mentioned perceived services and promises are kept by the bank then would you adopt the electronic banking services	120	1	2	1.16	.367
35	The prices of the electronic banking services available with my bank are economical.	120	1	5	3.66	1.156
36	Overall, my bank's site/interface of my bank for electronic banking is convenient to use.	120	1	5	4.06	.981
37	My bank's site/interface gives me a feeling of being in control.	120	1	5	3.83	1.079
38	Overall, my bank's site/interface provides value for money and effort.	120	1	5	3.90	1.024
39	I will say positive things about my bank's site/interface to other people.	120	1	5	3.89	1.052
40	I will recommend my bank's electronic services to someone who seeks my advice.	120	1	5	3.93	1.035
41	I will encourage friends and others to avail/access electronic banking from my bank.	120	1	5	3.88	1.182
42	I consider my electronic bank to be my first choice for future transactions.	120	1	5	3.92	1.178
43	I will avail more electronic banking with my bank in the coming months.	120	1	5	3.88	1.178
44	Do you want to proceed with your current bank?	120	1	2	1.10	.301
45	Valid N (listwise)	120				

(Source: Primary Data)

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