

Customer Satisfaction towards Online Banking With Reference To Greater Visakhapatnam City

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Abstract- Purpose – The online/Internet banking is becoming a popular tool to attract new customers and deliver customer satisfaction. A fundamental understanding of factors causing customer satisfaction in online banking has attained greater prominence as more and more banks compete to offer superior services to their clients making it imperative for banks to align their strategies in response to changing customer's needs and technology. The paper aims to apply the modified SERVQUAL model in the context of Internet banking to describe how customers perceive online service quality. This empirical study mainly focuses on examining the major factors influencing online customer satisfaction.

Design/methodology/approach – A survey research questionnaire of 24 items has been adopted, and the data of 200 respondents were collected from customers using online banking service in Visakhapatnam city. Convenient sampling technique was used for selecting the respondents. Statistical tools such as chi square, factor analysis cross tabulation, and frequency tables were applied to interpret the data.

Findings –To achieve the objective reliability test, correlation test was conducted. The reliability analysis shows that all dimensions are reliable. First, the study identified website design, service reliability, customer service, communication, and security are the major determinants of customer satisfaction with reference to online/Internet Banking.

Practical implications -The study primarily focuses on exploring the factors that influencing online customers' satisfaction with references to the overall service quality of their banks. The study not also helps in assessing the significance of these factors in the context of Online (Internet) banking but also to strengthen the bond between the banks and their customers, thereby helping them to retain and/or expand their overall customer base.

Originality/value – The paper is structured to first provide a literature review to illuminate extant research on service satisfaction in online banking settings. Important managerial implications and recommendations are also presented.

Keywords: Services quality, Customer satisfaction, online banking, and online customers

I. INTRODUCTION

The Internet has emerged as a major force in the financial service sector. The corollary of this phenomenon has been the appearance of fierce competition among banks providing online services to their customer/clients. Online/Internet banking is an electronic payment system that enables customers of a financial institution to conduct financial transactions on a website operated by the institution, such as a retail bank, virtual bank, credit union or building society. Online banking is also referred as Internet banking, e-banking, virtual banking and by some other terms. Online banking is becoming a popular tool to attract customers and deliver customer value and satisfaction. customer satisfaction is a critical factor for online banking service providers to maintain and improve their profitability. Online banking has gained popularity for a number of reasons, including convenience, cheaper, multifunctional services, trendy and hassle free. Online banking services have emerged as a decisive factor for customers when choosing a bank. Banks offer several online products and service to their customers, which create opportunities to strengthen their relationships with customers, sell additional services, and prevent encroachment on their business activities by focusing on convenience, transparency, and efficiency.

It is in this regard, a fundamental understanding of factors causing customer satisfaction in online banking has attained greater importance. The present study examines the satisfaction level of customers using online banking service in Visakhapatnam city.

I. I customer Satisfaction And Online/Internet Banking

Customer satisfaction is increasingly recognized as a main pillar for success in the business environment and also a key factor for the survival and growth of the banking sector. Providing superior service quality enhances customer satisfaction and encourages more participation among customers. High Service quality deliverance leads to overall customer satisfaction. With the widespread adoption of online banking services, the knowledge of factors causing satisfaction are beneficial to those in the industry, thereby allowing them to focus and further strengthen the crucial areas that lead to highly satisfied customers. Therefore, it is imperative for banks to align their strategies in response to changing customer's needs and developments in technology. The research is undertaken to gain a better understanding of the service quality dimensions that affect online banking customer's satisfaction with reference to Visakhapatnam city

I. Ii review Of Literature

In the literature survey, a review of earlier studies is carried out in the following paragraphs. This review outlines small number of focussed studies with specific reference to the theme of the study

Kassean (2012) made the survey with 240 participants in Mauritius. At the end of the study, he has revealed that convenience, security, confidentiality, ease of usage, accessibility and speed of connection, cost of connections and computer equipment, willingness to accept change and innovation, ease of navigation on bank's website and time savings are the main factors behind the adoption of internet banking services.

Nochai and TitidaNochai (2013) examined the factors influencing customer satisfaction with regards to online banking services. the study identified that providing 24/7 service, completing a task accurately, providing accurate

and up to date information, contacting staff to check immediately and faster transaction processing are the major factors influencing customer satisfaction.

Md. Abdul Bashir, Mass Hareeza Ali and Md. Reaz (2015) in their study titled customer satisfaction towards E-banking in Bangladesh examined the satisfaction level of customers using online services and importance of different dimension of e-products like ATM, Credit Card, Internet/Online, Tele banking, and SMS Banking. The study identified that in Bangladesh a legal framework for payment is needed. the study also identified that Government should increase its investment in these sectors and develop the technology-based institutions for providing proper services to the nations.

Shahzad Ahmad Khan, Yan Liang, Sumaira Shahzad (2015), in their study explored the factors affecting customer re-purchase intention in e-stores. The analysis suggests that seven constructs such as price, convenience, product information, return policy, financial risk, product risk, and delivery risk are significant in influencing customer satisfaction to re-purchase in e-stores.

Raghavendra.B. and Sravan Kumar (2016) in their study titled Banking Services -A Study Focused on Public Sector Banks in Rayalaseema Region examined the factor causing satisfaction among online banking service users, the study identified that Prompt response, security and Website design and ease of use are top three factors affected customer satisfaction. The study also revealed that customer characteristics like gender, age, education, and income levels also influenced customer satisfaction.

Goh Mei Linga, Yeo Sook Ferna , Lim Kah Boona, Tan Seng Huata (2016) examined the factors which influence customer satisfaction towards Internet banking. The results of this research showed that web design and content, convenience and speed are closely linked to customer satisfaction toward Internet banking and that web design and content, convenience and speed are the top three factors that influence customer satisfaction toward Internet Banking.

Gauri Prabu (2018) in the study titled A study of customer satisfaction regarding e-banking services provided by banks with reference to Bank of Maharashtra analysed the perception of bank customers and their satisfaction level of e- banking facilities through structured questionnaire. The findings of the study indicate that around 70% of them use e-banking services. Lack of awareness and security reasons are the main deterrents for not using e-banking services.

Adam Ahmed Musa Hamid, Nabil Mohamed Abdo Alabsy and Mohanad Abbas Mukhtar (2018) studied that the Impact of Electronic Banking Services on Customer Satisfaction in the Sudanese Banking Sector. The study found that there are statistically significant differences of electronic services provided by the Sudanese banks on customer satisfaction. The paper showed that the banking services over the internet has a positive impact on customer satisfaction. This study recommended that the bank management should focus on spreading the knowledge of the electronic banking services to the customers.

I.Iv Statement of The Problem

The explosion of Internet banking has revolutionized online banking in recent times and has evoked several research efforts aimed at understanding customer satisfaction in relation to online banking service. research

contributing to understanding the importance of various dimensions that internet banking service quality comprises of and how the impact customer satisfaction is limited. It is against this backdrop; the paper examines the satisfaction level of customers using online banking service in Visakhapatnam city. The study also aims to identify the problems and their role in causing dissatisfaction among customers using online banking services. Hence, the present research is undertaken to examine the online customer's satisfaction level and identifies the problems faced by customers when online banking with reference to Visakhapatnam City.

I.V Significance of The Study

The study of customer satisfaction is vital for the success of any organisation, especially banking sectors. Customer satisfaction is critical for establishing long-term client relationships and sustaining profitability. Customer satisfaction has been recognized as an important element that drives customer retention, loyalty and post-purchase behaviour of customers. For this reason this study examines customer satisfaction with various service quality dimensions when online banking.

I.Vi Research Objectives

In this context, the present research study was undertaken:

- i. To explore the factors influencing customer satisfaction when using Online banking services of selected retail banks in Visakhapatnam city
- ii. To identify the problems faced by customers when banking online
- iii. To put forward few recommendations in order to improve the customer satisfaction for continue usage of the online banking service.

II. RESEARCH HYPOTHESIS

H₁: Website design has a significant influence on online customer's satisfaction.

H₂: Service reliability has a significant influence on online customer's satisfaction

H₃: Security/ privacy have a significant influence on online customer's satisfaction.

H₄: Responsiveness of brokers has a significant influence on online customer's satisfaction.

H₅: Communication has a significant influence on online customer's satisfaction.

H₆: customer service has a significant and online customer's satisfaction.

II.I Research Design And Data Collection Method

Research Design: Owing to the nature of the topic being in its infancy in India, the research constituted an exploratory study and survey method was used for the study.

Sample Technique: Convenience sampling was adopted, whereby respondents who were easily accessible were chosen. This was done with a view to cost and time savings. The study is cross-sectional in nature.

Sample Size: The sample comprised 200 respondents and it was decided that respondents chosen were over 18 years of age. The respondents Visakhapatnam city were covered in the study

Questionnaire Design: The questionnaire is carefully designed to meet the requirements of the research. For the present study a total of 200 respondents in and around Visakhapatnam city were surveyed using a well-structured and pre-tested questionnaire. The questionnaire was first pilot tested among a group of 30 respondents. A few minor changes were affected to the questionnaire before final administration. The data were analysed using SPSS

Measurement: The questionnaire was based on the literature review. The questionnaire was divided into two sections. The first section consisted of consisted of 24 scale items to measure the consumers' perceptions of online banking service quality regarding their most recent banking experiences; The 24 items were related to six dimensions of online customers service quality (website design, reliability, responsiveness, security, customer service and communication. The respondents were requested to select the response that best indicates their experiences and perceptions on each statement, using a five-point Likert scale, where 1 – Very Poor; 2 – Poor; 3 – Satisfactory; 4 – Good; 5 – Excellent. The second section comprised demographic questions pertaining to age, gender, education level, occupation and income level.

Data Analysis: The analysis has been in conformity with the objectives of the study and the hypotheses formulated to achieve the objectives. Collected data were first structured into grouped frequency distributions factor analysis was applied

III. SERVICE QUALITY DIMENSIONS AND CUSTOMER SATISFACTION

The relationship between online banking and customer satisfaction is shown in the Figure- 1. For the study six dimensions were used, while some have been selected and adopted other have been abandoned for the sake of simplicity. The proposed six service dimensions selected for the study are, website design, responsiveness of bankers, reliability, customer service, safety and security, communication and overall performance. some of the service quality dimensions have been selected form the SERVQUAL model and from other service quality models available A total of 24 statements measure the performance across the selected six dimensions. In examining the relative importance of service quality dimensions to overall service quality, the six SERVQUAL dimensions were applied.

IV. CONCEPTUAL FRAMEWORK FOR THE STUDY

In this study, based on a thorough review of literature, the conceptual model was developed depicting the dimensions of Service Quality dimensions for which customer satisfaction was measured.

Table-1:

Description Of Constructs For The Proposed Model

Website design (WSD)	The bank website, user-friendly software, ease of navigation
Service reliability (SR)	The service provider's ability to provide accurate, dependable services and diverse features that provide confidence to customers.
Responsiveness (R)	A firm's willingness to assist its customers by providing fast and efficient service performances. And the service firm's readiness to provide each customer with personal care.

Communication (C)	The ability of banks to provide information which is accurate, clear and easy to understand for online ’
Customer service (CS)	Customer service is the service provided to customers before, during and after purchasing and using goods and services
Security (S)	Measures to protect the confidentiality and privacy of clients, trustworthy behaviour of employees.

RELATION BETWEEN ONLINE TRADING AND CUSTOMER SATISFACTIONS

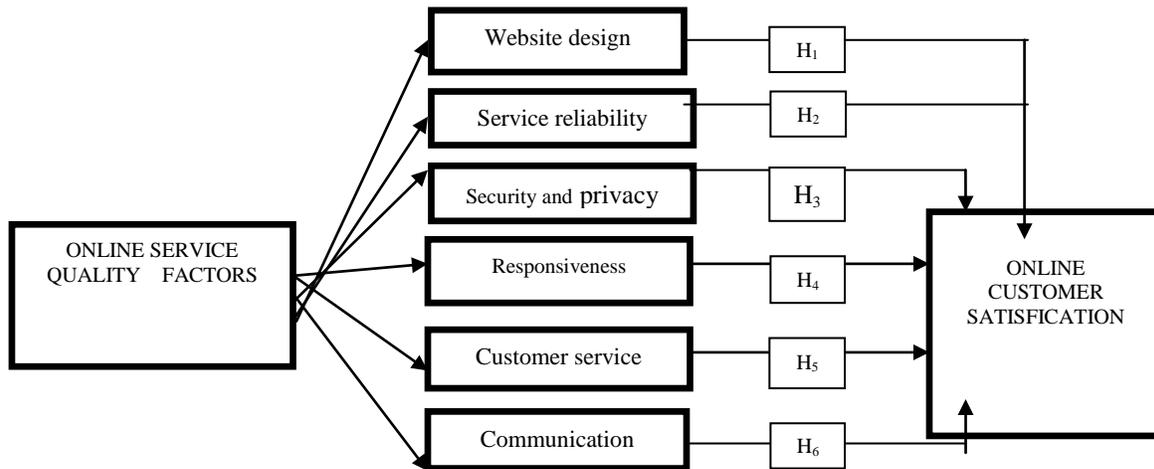


Figure 1: Proposed Service Quality Model

III. RESULTS AND DISCUSSIONS

Table- 2 reports on the respondent's socio-demographic characteristics like age, gender, education level, occupation and income level of the sample respondents.

Particulars	Number of Respondents	Percentage
Gender		
Male	113	56.5
Female	87	43.5
Total	200	100
Age Group (in Years)		
Less than 20	32	16
21 – 30	72	36
31 -40	54	27
41 – 50	22	11
51 – 60	12	6
Above 60	8	4
Total	200	100
Level of Education of the respondents		0
SSC / Metric	22	11
Intermediate / + 2	18	9
Bachelor's degree	65	32.5
Post graduate	56	28
Diploma	22	11
Others	17	8.5
Total	200	100
Income Level of the Respondents		0
Less than -Rs. 20000	18	9
Rs. 20001 – Rs. 30000	43	21.5
Rs. 30001 – Rs. 40000	35	17.5
Rs. 40001 – Rs. 50000	36	18
Rs. 50001 – Rs. 75000	29	14.5
Rs. 75001 – Rs. 100000	20	10
More than Rs. 100000	19	9.5
Total	200	100
Occupation of the Respondents		
Employed in private service	52	26
Employed in government service	48	24
Business/ self employed	31	15.5
Professional	26	13
Student	27	13.5
Others	16	8
Total	200	100

Age: After a descriptive review and analysis of the data of the 200 respondents under study, it can be observed from Table -2 that a majority of the respondents constituting 36 per cent of the total sample belong to the age group of 21 -30 years followed by 27 per cent in the age group of 31-40.

Gender: With respect to gender distribution of respondents, it is reported that majority of the respondents constituting 56.5 per cent of the sample were males while the remaining 43.5 per cent of the sample were females.

Education: Table 2 depicts the respondent's level of education. Majority of the respondents representing 32.5 per cent of the sample hold a bachelor's degree closely followed by master's degree representing 28 per cent.

Occupation: The sample distribution based on the occupation of the respondents is depicted in Table-2. Majority of the respondents constituting around 50 per cent (cumulative value) of the sample are salaried employees out of which, 26 per cent of the respondents are salaried employees in private service, 24 per cent are employees in government service, while 15.5 per cent of the respondents belong to the category of businessmen /self-employed, 13.5 per cent of the sample are retired. And 13 per cent of the respondents are professionals.

Income: Income and savings is the base for investment. The income of the family is one of the factors, As can be seen in the Table-2, majority of the respondents constituting 21.5 per cent earn Rs 20001-30000, while 17.5 per cent earn Rs 30001 - 40000 per month. 18 per cent earn Rs 40001 - 50000 per month while 10 per cent earn Rs 75001 - 100000 per month.

RELIABILITY STATISTICS CRONBACH'S ALPHA: The Cronbach's Alpha for comparing the internal reliability of items both in expectation and perception of service quality was used. A reliability coefficient of .70 or higher is considered acceptable in most social science research. As can be observed from Table -3, Cronbach's Alpha results of .826 for the items are above the suggested threshold of .70. The results show the internal consistency between variables.

Table-3: Reliability Statistics Cronbach's Alpha

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.866	.826	24

IV. FACTOR ANALYSIS:

The 24-item scale was then subjected to factor analysis using principal component method with varimax rotation to identify key online trading service quality dimensions, as perceived by online . Principal component factor analysis with a Varimax rotation was employed to examine those dimensions. Tables- 4 show the principal component analysis with varimax rotation, which gives us a clear picture of rotated component matrix of factor loadings, as five factors.

Table -4: Rotated Component Matrix (A)

Service Dimensions		Component				
		1	2	3	4	5
Aesthetics / website design	Simple & understandable guidance screen	.686				
	Online Banking is time saving process	.819				
	Online Banking is cost saving	.772				
	Online Banking is Easy to use	.660				
Responsiveness of bankers	Website provides quick confirmation of transaction		.551			
	Quick service delivered via website	.739	.			
	The representative instantly available to receive the complaint				.816	
Service reliability	Accurate and Up-to- Date information	.677				
	Timely update and maintenance of accounts	.708				
	Transaction efficiency	.689				
Assurance/ Customer service	Can download historical account data	.713				
	Connectivity to different investment search sites		.707			
	24/7 support		.676			
	Bill payments, transfer of funds is easy using online services	.876				
	Quick access to bank statements	.680				
Security	online transaction is always accurate	.768				
	website has ample security features	.494				
	Maintains confidentiality of the client's information		.672			
	I feel safe with online transactions		.790			
Communication	Prompt notifications (e.g. minimum balance requirement)		.736			
	Information clarity and accuracy	.647				
	Banks give enough information about the internet banking service			.804		
	Quick response to client queries			.705		
	Connectivity to different banking information search sites					.805

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization

From the above Table -4 it can be observed that Simple & understandable guidance screen (0.686), Online Banking is time saving process (0.819), Online Banking is cost saving (0.772), Online Banking is Easy to use (0.660), Quick service delivered via website (0.739), Accurate and Up-to- Date information(0.677),Timely update and maintenance of accounts(0.708), Transaction efficiency (0.689), Can download historical account data (0.713), Bill payments, transfer of funds is easy using online services (0.876), Quick access to bank statements(0.680),online transaction are always accurate (0.768)website has ample security features(0.494), Information clarity and accuracy (0.647) have high loads respectively on component 1. Thus, component 1 can be interpreted as a combination of these variables, indicating that website design, responsiveness of brokers, customer service and security have more weightage compared to other factors on component 1.

Website provides quick confirmation of transaction (0.551), The representative instantly available to receive the complaint (0.816), Connectivity to different investment search sites (0.707), 24/7 support (0.676), Maintains confidentiality of the clients information (0.672), I feel safe with online transactions (0.790) Prompt notifications (e.g. minimum balance requirement)(0.736) all of which have high load values on component 2 indicate that customer service , confidentiality and banking system security have more weight age on component 2 compared to other factors. The representative instantly available to receive the complaint (0.816), Connectivity to different banking information search sites (0.805) have high load values on component 4 and 5 indicating that communication and responsiveness of bankers have more weight age on component 4 and 5 compared to other factors.

According to the results, the often-mentioned service quality factors leading to dissatisfaction are bankers' responsiveness and communication, while user-friendly interface, transaction transparency ease of use, information access, confirmation and safety and security are the major factors causing satisfaction among customers using online banking services

Table -5: Summary of Hypotheses

S.no.	Factors	Influence significant	Hypothesis /Accepted or rejected
H ₁	Website design /Aesthetics have a significant influence on online customer satisfaction.	Yes	Accepted
H ₂	Service reliability has a significant influence on online customer satisfaction	Yes	Accepted
H ₃	Responsiveness of brokers has a significant influence on online customer satisfaction	Yes	Accepted
H ₄	Communication influences customers satisfaction when using online banking s	No	Rejected
H ₅ :	Customer service has a significant and online customer's satisfaction	Yes	Accepted
H ₆ :	Security/ privacy has a significant influence on online customer's satisfaction	Yes	Accepted

It can be observed from Table -5, With regards to service quality factors, website design, service reliability, responsiveness of brokers, customer service and security are the major determinants of customer satisfaction when using online banking services. According to the results, bankers' responses in terms of availability to receive the complaint and Connectivity to different banking information search sites are the major problematic factors leading to dissatisfaction among online banking customers. The results of this study clearly indicated that website design, service reliability, responsiveness of brokers, customer service and security contributed significantly in influencing customer satisfaction when online banking.

OVERALL SERVICE PERFORMANCE RATING: In order to assess the overall online service performance of banks the respondent was asked to rate the overall service performance on a scale of 0-10. Table -6 depicts the rating of the overall service performance of banks with regards to online/internet banking services.

TABLE 6: RATING THE OVERALL SERVICE PERFORMANCE OF SELECTED BANKS

Overall Service performance Rating	0-1	2-3	4-5	6-7	8-9	10	Total
No. Of Respondents	-	14	68	94	24	-	200
% per cent	-	7	34	47	12	-	100
Cumulative per cent							

As from the above Table-6, it can be observed that majority of the respondents representing around 60 per cent of the total sample are satisfied with the overall service performance of banks in Visakhapatnam city. A total of 59 per cent of the respondents (cumulative) out of the total 200 respondents give the overall rating of 6-9 indicating that most of the customers/clients are satisfied with the services provided by the banks. As observed from the table none of the respondents gave a low rating of 0-1 or a perfect score of 10, indicating that there is still scope for improvement in online banking services.

IV. MAJOR FINDINGS OF THE STUDY

1. Majority of the respondents are males, constituting 56.5 per cent of the total sample, indicating that most of the customers using online banking services are males.
2. Majority of the respondents constituting around 36 per cent of the sample belong to the age group of 21-30, followed by 27 percent belonging to the age group of 31-40 years.
3. Majority of the respondents representing around 61 per cent of the sample are educated having a Degree or Post Graduation. The findings establish the fact that individuals engaged online banking is educated with a bachelor or a master degree.
4. Majority of the respondents constituting 50 per cent (cumulative value) of the sample are salaried employees out of which, 26 per cent of the respondents are salaried employees in private service, 24 per cent are employees in government service
5. The study reports that majority of the respondents (49 cumulative per cent) using online banking services belong to the income group of less than Rs 30,000 per month indicating respondents are from middle income group are using online services compared to the respondents in the higher income group.
6. The study reports that website design, service reliability, responsiveness of bankers, customer service, and security contributed significantly in influencing online customer satisfaction

IMPORTANT MANAGERIAL IMPLICATIONS AND RECOMMENDATIONS

1. The majority of the users of online banking services are men. Hence it is suggested that female customers could be encouraged to do online banking. This can be done by providing step-by-step demonstration on how to use the online banking service on their website in order to encourage the acceptance of online banking service.
2. Banks must constantly upgrade their online security systems by installing latest security solutions that are reputed and certified so as to enhance the confidence level of customers as most of the respondents are concerned about privacy issues or having their accounts tampered with, are resulting in huge financial losses.

V. CONCLUSION

The success of online banking not only depends on the technology but also the attitude, commitment and involvement of employees at all levels and how far the customers reap the benefits from Internet banking services. In this study service quality factors, website design, service reliability, customer service, responsiveness and security are the major determinants of online customer's satisfaction towards online banking. Banks should take initiatives to provide consumer education and awareness in order to encourage adoption and usage of online banking services. Online banking and friendly customer service will help improve the consumer confidence, and eventually overall

customer satisfaction. There is a need for improving and upgrading online security to cope up with the growing volume of business transactions. The results of this study clearly indicated that website design, service reliability, responsiveness of

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