

# A Study on Customer Satisfaction with E-Banking in Public Sector Banks- SBI & PNB with special reference to Bhopal

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# **A Study on Customer Satisfaction with E-Banking in Public Sector Banks- SBI & PNB with special reference to Bhopal**

## **Abstract:**

Customer satisfaction is one of the major factors to measure performance of the bank. This paper represents the impact of e-services on customer satisfaction level in two measure public sector bank (State bank of India & Punjab National Bank). The paper also highlights the ease of services provided by the Fintech platforms such as online services, e-banking, renewal of deposits and withdrawal which saves a lot of time. The people also examine the problems faced by the customers using online services. The study aims at evaluating Customers satisfaction of online banking in selected public sector banks.

## **Key Words: -**

Customer satisfaction, E-services, factors effecting choice of services.

## **Introduction:**

Rationale of the Study -E-Banking is a relatively new phenomenon in India. The traditional banking paradigm has been thru department banking. Non-branch banking services were only introduced in the early 1990s. When every day is a race against time in our hectic lives, we look for ways to save time as much as we can. E-Banking is one of the era improvements that assist purchasers to carry out their economic transactions on a secured platform from a retail or automatic bank, credit score union, or any economic institution. E-Banking, additionally called digital banking, is the virtual distribution of recent banking products and services to clients without delay thru digital, interactive touch networks. When antagonistic to standard banking, it gives many blessings and strengths to customers. E-Banking is a easy and handy manner to achieve 24-hour get entry to in your financial institution the use of a smartphone. E-Banking uses the net as a distribution mechanism for banking transfers.

## **Organization Profile**

### **State Bank of India**

With its headquarters located in Mumbai, Maharashtra, State Bank of India (SBI) is a multinational public sector bank and financial services statutory entity in India. SBI, the sole Indian bank on the Fortune Global 500 list of the biggest companies in the world for 2020, is the 49th largest bank in the world in terms of total assets. It also ranks 221st on the list. With a 23% asset marketplace percentage and a 25% percentage of the whole mortgage and deposit marketplace, this public area financial institution is the largest in India. With about 250,000 workers, it ranks as India's fifth-largest employer. After HDFC Bank and ICICI Bank, State Bank of India became the third lender and the seventh Indian firm to cross the ₹ 5-trillion market value threshold on the Indian inventory markets for the primary time on September 14, 2022.

The bank is the oldest commercial bank in the Indian subcontinent, deriving its name from the Bank of Calcutta, which was established in 1806 through the Imperial Bank of India. The Bank of Madras amalgamated with the Bank of Calcutta and the Bank of Bombay, the other two presidential banks in British India, to become the Imperial Bank of India. This bank then transformed into the State Bank of India in 1955. Over the course of its 200-year history, the bank has been founded through the merger and acquisition of over twenty banks. In 1955, the Reserve Bank of India, the country's central bank, acquired a 60% share in the Imperial Bank of India, which the government of India renamed State Bank of India.

In an effort to assist and encourage new businesses in the nation, the State Bank of India (SBI) announced on August 16, 2022, the opening of its first "state-of-the-art" branch in Bengaluru specifically for start-ups.

#### Affiliates

Through its network of branches in India and abroad, SBI offers a variety of banking products, including those intended for non-resident Indians (NRIs). SBI has 57 zonal offices spread throughout major Indian cities in addition to 16 regional centers.

## Punjab National Bank

<sup>13</sup> Reserve Bank of India Act, 1934 and Banking Regulation Act, 1949 oversee <sup>19</sup> Punjab National Bank, a Public Sector Undertaking (PSU) that operates <sup>10</sup> under the auspices of the Indian government. With its headquarters positioned in <sup>5</sup> Anarkali Bazaar, pre-unbiased India (present day Pakistan), it turned into registered on May 19, 1894, according with the Indian Companies Act. The founding board's shared purpose become to set up a definitely countrywide financial institution that might serve India's monetary interests. Members of the board got here from all areas of the country, professing numerous faiths and backgrounds. Among the founders of PNB were a number of prominent figures from the Swadeshi movement, including Bakshi Jaishi Ram, Lala Dolan Dass, Kali Prasanna Roy, Lala Harkrishan Lal, <sup>5</sup> Lala Lalchand, Dyal Singh Majithia, and E. C. Jussawalla. During the Bank's early years, Lala Lajpat Rai was closely involved in its management. First assembly of the board: May 23, 1894. The financial institution first opened for commercial enterprise in <sup>4</sup> Lahore on April 12, 1895.

PNB is the first Indian bank that was founded entirely with funds from within the country and has persisted to this day. The <sup>10</sup> Oudh Commercial Bank was founded in 1881 and closed its doors in 1958. PNB accounts have been held by Indira Gandhi, Jawaharlal Nehru, <sup>4</sup> Lal Bahadur Shastri, Mahatma Gandhi, and the Jalian Wala Bagh Committee.

### Amalgamation:

<sup>11</sup> The merger of Punjab National Bank with the Oriental Bank of Commerce and United Bank of India was announced by Finance Minister Nirmala Sitharaman on August 30, 2019. After <sup>10</sup> the proposed merger, Punjab National Bank <sup>16</sup> will have 11,437 branches and assets of ₹17.95 lakh crore (US\$220 billion), making it <sup>13</sup> the second-largest public sector bank in the nation. On <sup>4</sup> March 4, 2020, the Union Cabinet gave the merger its approval. The following day, PNB declared that the merger ratios had been accepted by its board. For every 1,000 shares that they already own, <sup>10</sup> shareholders of United Bank and Oriental Bank of Commerce will get 121 <sup>10</sup> shares of PNB and 1,150 shares of PNB, respectively. Effective April 1, 2020, the transaction was completed. All of the other two merging banks' customers are now regarded as PNB's customers following the merger.

### Services:

Punjab National Bank will introduce WhatsApp banking for both clients and non-customers in September 2022. It stated that PNB would currently provide its account users with non-

financial services via the WhatsApp banking app, including checking account balances, viewing the latest five transactions, stopping checks, and requesting checkbooks.

In addition, account holders and non-account holders would receive information on how to open an online account, find a branch or ATM, inquire about digital products, bank deposit/loan products, NRI services, and opt-in/opt-out alternatives.

The WhatsApp banking app will be accessible on Android and iOS smartphones around-the-clock, even on vacations.

## Review of literature

### Services - Characteristics and Definition

Service quality owes its origin to the importance that services increasingly gained in the developed economics after 1960 (Juran and Godfrey, 1999). It commenced with the inclusion of the offerings across the product within the definition of the conventional product quality. Johnson et al. (1972) and Buffa (1976) gave the primary texts that emphasized the significance of the carrier operations within the offerings sector.

The early 1980's witnessed a high interest and enthusiasm in services, and the major recognition of the services sector was the pioneering work by Parasuraman et al. (1985).

### Traditional Services Quality

Towards the end of the last century, service quality started to gain the importance as an important tool for differentiating services and to gain competitive advantage (Zeithaml et al., 1996). Lewis and Booms, (1983) noticed carrier high-satisfactory as a degree of the way nicely a brought carrier suits the customers' expectancies even as Gronroos, (1983) regards carrier high-satisfactory as "customer's notion of the distinction among the anticipated and the real service."

Researchers have in large part followed one in all conceptualizations approximately provider quality. One, given by Gronroos (1982, 1984) who defined the service quality dimensions as "consisting of functional and technical quality".

### **E-services Quality**

E-offerings were described as a “web-primarily based totally offerings or interactive offerings which can be brought at the internet” (Ghosh et al., 2004; Zeithaml et al., 2000). Rowley (2006) described e-offerings as “deeds, efforts, or performances whose transport is mediated with the aid of using data technology.”

It has been realized by the service providers who offer e-services successfully that a major factor determining whether the e-services will succeed or fail, along with “website presence and low Price”, is the digital provider quality (Yang, 2001; Zeithaml, 2002).

the expectancies of clients who avail on line offerings are better than that of conventional offerings (Santos, 2003).

Furthermore, Zeithaml et Al. (2000) studied e-carrier aided with 4 cognizance corporations comprising of those who had been skilled in on line shopping. The observe led to defining 11 e-provider pleasant dimensions namely “reliability, responsiveness, access, and flexibility, ease of navigation, efficiency, assurance/trust, security/privacy,

Dabholkar (1996) found “site design, reliability, and delivery, ease of use, enjoyment and control” as the important dimensions with regards the e-service.

### **Customer Satisfaction**

Kotler and Keller, (2006) deem satisfaction to be a person’s feeling of pleasure or disappointment resulting from comparing a product’s performance (outcome) in relation to his or her expectation

The wide human interactions with computer and a high level of self-service in technology-based interactions might signify that customer’s perception of satisfaction from online services is different as compared to offline services (Ribbink et al., 2004).

### **E-Banking Service Quality**

Teka and Sharma, (2017) define e-banking as the process through which customers can conduct various banking transactions 24 hours a day and 7 days a week electronically without the need to visit physical branch

Various past studies have established models to reveal and understand the importance of e-service quality dimensions pertaining to internet banking. Joseph et al., (1999) revealed six

dimensions of e-banking service quality namely “convenience/accuracy, feedback/complaint management, efficiency, queue management, accessibility and customization.”

### **Research Methodology**

#### **Research Design:**

1. The study is designed as exploratory in nature.
2. The research requires collection of Data through Structured Questinnaire.

Our study is exploratory is in nature as we are finding the level of customer satisfaction in different aspects and ground of the study. The elements which we use in this study is on the bases of demographic assessment of customer, reality of usability, time saving, safety, easiness, complaints resolving within time frame, fraud, complication of usability, value added service by the banks, convenience etc. for the purpose of obtaining finding we are using here primary data by structure questionnaire in it open and close question we put. We simply include-

- The study is designed as exploratory in nature.
- The research requires collection of Data through Structured Questinnaire.
- Sample Size- probably we are using 200 respondents sample size in our study and
- Data Collection Primary in nature- study Sample Urban and rural account holders.
- Sampling Method Convenient Random sampling method
- Research Instrument: Questinnaire based on Likert scale.
- Testing: Mean, Standard Deviation and Chi- Square Test.

#### **Objectives of the study:**

1. To study the present E-Services provided by the bank.
2. To study the benefits of E- Services in relation to customer satisfaction.
3. To evaluate to awareness level of customer towards E- Banking.
- 4.To ascertain that customer are delighted by E- Banking Services of bank.

**Hypotheses of the study**

H01. There is no significant relationship between E-Banking services & customer satisfaction.

H02: There is no significant relationship between E-Banking services and Easy to use.

H03: There is no significant relationship between E-Banking services and Delivery speed.

H04: There is no significant relationship between E-Banking services and Safety.

**Limitation of the study** – we are working on the customer satisfaction of e- banking services of SBI and PNB only as the area of these banks is very huge so we are targeting only Bhopal M.P. areas customers in our study. We are using google form questionnaire also to complete our study.

**Scope of the Study:** The study focuses on customers satisfaction variables that impact E-Banking users in Bhopal, as well as the level of customer satisfaction with these services. It also allows everyone to see new banking services provided by SBI and PNB are used by consumers. The research goes on to say that modern facilities help to build a stronger relationship with consumers.



## **Data Analysis & Interpretations**

### **Demographic Data-**

#### **Gender**

**Table-1**

<b>Gender</b>	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Male</b>	<b>122</b>	<b>61</b>
<b>Female</b>	<b>78</b>	<b>39</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 1 out of 200 respondents, 61% are Male and 39% are female.

#### **Age-**

**Table-2**

<b>Age</b>	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>25-35</b>	<b>78</b>	<b>39</b>
<b>35-45</b>	<b>53</b>	<b>26.5</b>
<b>45-55</b>	<b>41</b>	<b>20.5</b>
<b>55 &amp; above</b>	<b>28</b>	<b>14</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 2 the Age of the respondents out of 200 respondents by using E-banking services 39%% are in 25-35 age group, 26.5% are in 35-45 age group and 20.5% are in 45-55 age group, 14% are in 55 & above age group.

#### **Marital Status**

**Table-3**

Gender	No. of Respondents	% of Respondents
Married	105	52.5
Unmarried	95	47.5
Total	200	100

**Interpretations:** In the table 3 out of 200 respondents, 105% are Married and 95% are unmarried.

**Education –**

**Table-4**

Qualification	No. of Respondents	% of Respondents
10th	15	7.5
12th	37	18.5
Graduation	103	51.5
Post Graduation	45	22.5
Total	200	100

**Interpretations:** In the table 4 the Education of the respondents out of 200 respondents by using E-banking services 7.5% are 10<sup>th</sup> passed, 18.5% are 12<sup>th</sup> passed, 51.5% are Graduation completed and 22.5% are post graduate completed.

**Income-**

**Table-5**

Income	No. of Respondents	% of Respondents
Less than 15000	46	23
15000-25000	106	53
25000-40000	27	13.5
40000 & above	21	10.5
Total	200	100

**Interpretations:** In the table 5 the income of the respondents out of 200 respondents by using E-banking services 23% are less than 15000, 53% are 15000-25000 income group, 13.5% are 25000-40000 income group and 10.5% are 40000 & above income group.

**Length or Repetitive use of E- Banking. –**

**Table-6**

Transaction Length	No. of Respondents	% of Respondents
once in a week	23	11.5
twice in a week	31	15.5
5 times in a week	28	14
10 times and above in a week	118	59
Total	200	100

**Interpretations:** In the table 6 the repetitive use of the respondents out of 200 respondents by using E-banking services 11.5% are used in once in a week, 15.5% are used in twice in a week, 14% are used in five times in a week and 59% are used in ten times and above in a week.

**On customer satisfaction**

**7. I am highly satisfied by speed of services through E- banking.**

**Table-7**

	No. of Respondents	% of Respondents
<b>Strongly Agree</b>	<b>36</b>	<b>18</b>
<b>Agree</b>	<b>41</b>	<b>20.5</b>
<b>Neutral</b>	<b>36</b>	<b>18</b>
<b>Disagree</b>	<b>59</b>	<b>29.5</b>
<b>Strongly Disagree</b>	<b>28</b>	<b>14</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 7 the speed of E-Banking services out of 200 respondents 18% are strongly agree, 20.5% are agree, 18% are neutral, 29.5% are disagree and 14% are strongly Disagree.

**8. It meets the current expectation of customers**

**Table-8**

	No. of Respondents	% of Respondents
<b>Strongly Agree</b>	<b>33</b>	<b>16.5</b>
<b>Agree</b>	<b>44</b>	<b>22</b>
<b>Neutral</b>	<b>41</b>	<b>20.5</b>
<b>Disagree</b>	<b>39</b>	<b>19.5</b>
<b>Strongly Disagree</b>	<b>43</b>	<b>21.5</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 8 the current expectation of customers out of 200 respondents 16.5% are strongly agree, 22% are agree, 20.5% are neutral, 19.5% are disagree and 21.5% are strongly Disagree.

**9. Quality of services received through E banking is better than conventional system**

**Table-9**

	No. of Respondents	% of Respondents
<b>Strongly Agree</b>	<b>52</b>	<b>26</b>
<b>Agree</b>	<b>36</b>	<b>18</b>
<b>Neutral</b>	<b>32</b>	<b>16</b>
<b>Disagree</b>	<b>42</b>	<b>21</b>
<b>Strongly Disagree</b>	<b>38</b>	<b>19</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 9 the Quality of services out of 200 respondents 26% are strongly agree, 18% are agree, 16% are neutral, 21% are disagree and 19% are strongly Disagree.

**10. There is no time lag in E banking services**

**Table-10**

	No. of Respondents	% of Respondents
<b>Strongly Agree</b>	<b>43</b>	<b>21.5</b>
<b>Agree</b>	<b>37</b>	<b>18.5</b>
<b>Neutral</b>	<b>42</b>	<b>21</b>
<b>Disagree</b>	<b>38</b>	<b>19</b>
<b>Strongly Disagree</b>	<b>40</b>	<b>20</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 10 the time lag in E-Banking services out of 200 respondents 21.5% are strongly agree, 18.5% are agree, 21% are neutral, 19% are disagree and 20% are strongly Disagree.

#### 11. E banking transaction are safe and convenient.

**Table-11**

	No. of Respondents	% of Respondents
<b>Strongly Agree</b>	<b>59</b>	<b>29.5</b>
<b>Agree</b>	<b>41</b>	<b>20.5</b>
<b>Neutral</b>	<b>36</b>	<b>18</b>
<b>Disagree</b>	<b>36</b>	<b>18</b>
<b>Strongly Disagree</b>	<b>28</b>	<b>14</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 11 the safe transaction of E-Banking services out of 200 respondents 29.5% are strongly agree, 20.5% are agree, 18% are neutral, 18% are disagree and 14% are strongly Disagree.

**Ease of use (tick your answer)**

#### 12. Menus of E-banking are complicated.

**Table-12**

	No. of Respondents	% of Respondents
<b>Strongly Agree</b>	<b>32</b>	<b>16</b>
<b>Agree</b>	<b>35</b>	<b>17.5</b>
<b>Neutral</b>	<b>19</b>	<b>9.5</b>
<b>Disagree</b>	<b>64</b>	<b>32</b>
<b>Strongly Disagree</b>	<b>50</b>	<b>25</b>

<b>Total</b>	<b>200</b>	<b>100</b>
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**Interpretations:** In the table 12 E-Banking services are complicated out of 200 respondents 16% are strongly agree, 17.5% are agree, 9.5% are neutral, 32% are disagree and 25% are strongly Disagree.

### 13. Wordings of E- Banking are unclear.

**Table-13**

	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Strongly Agree</b>	<b>43</b>	<b>21.5</b>
<b>Agree</b>	<b>51</b>	<b>25.5</b>
<b>Neutral</b>	<b>26</b>	<b>13</b>
<b>Disagree</b>	<b>45</b>	<b>22.5</b>
<b>Strongly Disagree</b>	<b>35</b>	<b>17.5</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 13 the wording of E-Banking services out of 200 respondents 21.5% are strongly agree, 25.5% are agree, 13% are neutral, 22.5% are disagree and 17.5% are strongly Disagree.

### 14. It demands lots of time to go to desired transactions.

**Table-14**

	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Strongly Agree</b>	<b>39</b>	<b>19.5</b>
<b>Agree</b>	<b>61</b>	<b>30.5</b>
<b>Neutral</b>	<b>24</b>	<b>12</b>
<b>Disagree</b>	<b>39</b>	<b>19.5</b>

<b>Strongly Disagree</b>	<b>37</b>	<b>18.5</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 14 the lots of time to go to desired transaction of E-Banking services out of 200 respondents 19.5% are strongly agree, 30.5% are agree, 12% are neutral, 19.5% are disagree and 18.5% are strongly Disagree.

**15. English language is a barrier in doing desired transactions.**

**Table-15**

	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Strongly Agree</b>	<b>49</b>	<b>24.5</b>
<b>Agree</b>	<b>56</b>	<b>28</b>
<b>Neutral</b>	<b>29</b>	<b>14.5</b>
<b>Disagree</b>	<b>42</b>	<b>21</b>
<b>Strongly Disagree</b>	<b>24</b>	<b>12</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 15 Language Barrier in E-Banking services out of 200 respondents 24.5% are strongly agree, 28% are agree, 14.5% are neutral, 21% are disagree and 12% are strongly Disagree.

**Delivery Speeds**

**16. Transaction through E- Banking are fast.**

**Table-16**

	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Strongly Agree</b>	<b>35</b>	<b>17.5</b>
<b>Agree</b>	<b>52</b>	<b>26</b>
<b>Neutral</b>	<b>17</b>	<b>8.5</b>



<b>Disagree</b>	<b>47</b>	<b>23.5</b>
<b>Strongly Disagree</b>	<b>49</b>	<b>24.5</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 16 E-Banking services are fast out of 200 respondents 17.5% are strongly agree, 26% are agree, 8.5% are neutral, 23.5% are disagree and 24.5% are strongly Disagree.

#### **17. Lot of time is saving through E- transactions.**

**Table-17**

	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Strongly Agree</b>	<b>39</b>	<b>19.5</b>
<b>Agree</b>	<b>47</b>	<b>23.5</b>
<b>Neutral</b>	<b>26</b>	<b>13</b>
<b>Disagree</b>	<b>48</b>	<b>24</b>
<b>Strongly Disagree</b>	<b>40</b>	<b>20</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 17 the lots of time is saving through E-Banking services out of 200 respondents 19.5% are strongly agree, 23.5% are agree, 13% are neutral, 24% are disagree and 20% are strongly Disagree.

#### **18. Visiting to Bank Branches are inconvenient.**

**Table-18**

	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Strongly Agree</b>	<b>47</b>	<b>23.5</b>
<b>Agree</b>	<b>41</b>	<b>20.5</b>

<b>Neutral</b>	<b>22</b>	<b>11</b>
<b>Disagree</b>	<b>55</b>	<b>27.5</b>
<b>Strongly Disagree</b>	<b>35</b>	<b>17.5</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 18 visiting to Bank Branches of E-Banking services out of 200 respondents 18% are strongly agree, 20.5% are agree, 18% are neutral, 29.5% are disagree and 14% are strongly Disagree.

**19. Various value-added services can be applied through ATM.**

**Table-19**

	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Strongly Agree</b>	<b>41</b>	<b>20.5</b>
<b>Agree</b>	<b>58</b>	<b>29</b>
<b>Neutral</b>	<b>47</b>	<b>23.5</b>
<b>Disagree</b>	<b>42</b>	<b>21</b>
<b>Strongly Disagree</b>	<b>12</b>	<b>6</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 19 the Value-added services applied through ATM out of 200 respondents 20.5% are strongly agree, 29% are agree, 23.5% are neutral, 21% are disagree and 6% are strongly Disagree.

**Safety**

**20. E- Banking is safe.**

**Table-20**

	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Strongly Agree</b>	<b>31</b>	<b>15.5</b>

<b>Agree</b>	<b>43</b>	<b>21.5</b>
<b>Neutral</b>	<b>16</b>	<b>8</b>
<b>Disagree</b>	<b>45</b>	<b>22.5</b>
<b>Strongly Disagree</b>	<b>65</b>	<b>32.5</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 20 the E-Banking Services is safe, out of 200 respondents 15.5% are strongly agree, 21.5% are agree, 8% are neutral, 22.5% are disagree and 32.5% are strongly Disagree.

#### **21. E -Banking is reliable.**

**Table-21**

	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Strongly Agree</b>	<b>39</b>	<b>19.5</b>
<b>Agree</b>	<b>48</b>	<b>24</b>
<b>Neutral</b>	<b>26</b>	<b>13</b>
<b>Disagree</b>	<b>50</b>	<b>25</b>
<b>Strongly Disagree</b>	<b>37</b>	<b>18.5</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 21 the E-Banking Services is reliable, out of 200 respondents 19.5% are strongly agree, 24% are agree, 13% are neutral, 25% are disagree and 18.5% are strongly Disagree.

#### **22. E-Banking is leading to fraud.**

**Table-22**

	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Strongly Agree</b>	<b>42</b>	<b>21</b>
<b>Agree</b>	<b>57</b>	<b>28.5</b>

<b>Neutral</b>	<b>31</b>	<b>15.5</b>
<b>Disagree</b>	<b>41</b>	<b>20.5</b>
<b>Strongly Disagree</b>	<b>29</b>	<b>14.5</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 22 the E-Banking Services is leading to fraud, out of 200 respondents 21% are strongly agree, 28.5% are agree, 15.5% are neutral, 20.5% are disagree and 14.5% are strongly Disagree.

### **23. Lots of errors is due to E-Banking.**

**Table-23**

	<b>No. of Respondents</b>	<b>% of Respondents</b>
<b>Strongly Agree</b>	<b>39</b>	<b>19.5</b>
<b>Agree</b>	<b>51</b>	<b>25.5</b>
<b>Neutral</b>	<b>32</b>	<b>16</b>
<b>Disagree</b>	<b>38</b>	<b>19</b>
<b>Strongly Disagree</b>	<b>40</b>	<b>20</b>
<b>Total</b>	<b>200</b>	<b>100</b>

**Interpretations:** In the table 23 Lots of errors in E-Banking Services, out of 200 respondents 19.5% are strongly agree, 25.5% are agree, 16% are neutral, 19% are disagree and 20% are strongly Disagree.

**Hypotheses Testing**

**First Hypotheses**

**H01:** There is no significant relationship between E-Banking services & customer satisfaction.

**H11:** There is a significant relationship between E-Banking services & customer satisfaction.

Results						
	Strongly Agree	Agree	Neutral	Disagree	strongly Disagree	Row Totals
Speed of Services	36 (44.60) [1.66]	41 (39.80) [0.04]	36 (37.40) [0.05]	59 (42.80) [6.13]	28 (35.40) [1.55]	200
Expectation of Customer	33 (44.60) [3.02]	44 (39.80) [0.44]	41 (37.40) [0.35]	39 (42.80) [0.34]	43 (35.40) [1.63]	200
Quality of services	52 (44.60) [1.23]	36 (39.80) [0.36]	32 (37.40) [0.78]	42 (42.80) [0.01]	38 (35.40) [0.19]	200
No time Lag	43 (44.60) [0.06]	37 (39.80) [0.20]	42 (37.40) [0.57]	38 (42.80) [0.54]	40 (35.40) [0.60]	200
safe and convenient	59 (44.60) [4.65]	41 (39.80) [0.04]	36 (37.40) [0.05]	36 (42.80) [1.08]	28 (35.40) [1.55]	200
Column Totals	223	199	187	214	177	1000 (Grand Total)

In the above analyses we found out the level of customer satisfaction and E-Banking services are related with each other. So, there is a significant relationship between Customer satisfaction and E-Banking services of selected Banks. Null hypotheses are failed to accepted and alternate hypotheses are accepted. The chi-square test is 27.099. The p-value is 0.040396. The result is significant at  $p < 0.05$ .

### Second Hypotheses

**H02:** There is no significant relationship between E-Banking services and Easy to use.

**H12:** There is a significant relationship between E-Banking services and Easy to use

Results						
	Strongly Agree	Agree	Neutral	Disagree	strongly Disagree	<i>Row Totals</i>
Complicated	32 (40.75) [1.88]	35 (50.75) [4.89]	19 (24.50) [1.23]	64 (47.50) [5.73]	50 (36.50) [4.99]	200
Wording Unclear	43 (40.75) [0.12]	51 (50.75) [0.00]	26 (24.50) [0.09]	45 (47.50) [0.13]	35 (36.50) [0.06]	200
lots of time for desired transaction	39 (40.75) [0.08]	61 (50.75) [2.07]	24 (24.50) [0.01]	39 (47.50) [1.52]	37 (36.50) [0.01]	200
Language barrier	49 (40.75) [1.67]	56 (50.75) [0.54]	29 (24.50) [0.83]	42 (47.50) [0.64]	24 (36.50) [4.28]	200
<i>Column Totals</i>	163	203	98	190	146	<b>800 (Grand Total)</b>

In the above analyses we found out the Easy to use and E-Banking services are related with each other. So, there is a significant relationship between Easy to use and E-Banking services of selected Banks. Null hypotheses are failed to accepted and alternate hypotheses are accepted. The chi-square test is 30. 7777. The p-value is 0. 00213. The result is significant at  $p < 0.05$ .

### Third Hypotheses:

**H03:** There is no significant relationship between E-Banking services and Delivery speed.

**H13:** There is a significant relationship between E-Banking services and Delivery speed.

Results						
	Strongly Agree	Agree	Neutral	Disagree	strongly Disagree	Row Totals
E banking is Fast	35 (40.50) [0.75]	52 (49.50) [0.13]	17 (28.00) [4.32]	47 (48.00) [0.02]	49 (34.00) [6.62]	200
Time saved	39 (40.50) [0.06]	47 (49.50) [0.13]	26 (28.00) [0.14]	48 (48.00) [0.00]	40 (34.00) [1.06]	200
Bank Branch visit inconvenient	47 (40.50) [1.04]	41 (49.50) [1.46]	22 (28.00) [1.29]	55 (48.00) [1.02]	35 (34.00) [0.03]	200
Value added services through ATM	41 (40.50) [0.01]	58 (49.50) [1.46]	47 (28.00) [12.89]	42 (48.00) [0.75]	12 (34.00) [14.24]	200
Column Totals	162	198	112	192	136	800 (Grand Total)

In the above analyses we found out the Delivery speed and E-Banking services are related with each other. So, there is a significant relationship between Delivery speed and E-Banking services of selected Banks. Null hypotheses are failed to accepted and alternate hypotheses are accepted. The chi-square test is 47.3993. The p-value is <0.00001. The result is significant at  $p < 0.05$ .

#### Fourth Hypotheses

**H04:** There is no significant relationship between E-Banking services and Safety.

**H14:** There is a significant relationship between E-Banking services and Safety.

Results						
	Strongly Agree	Agree	Neutral	Disagree	strongly Disagree	Row Totals
Safe	31 (37.75) [1.21]	43 (49.75) [0.92]	16 (26.25) [4.00]	45 (43.50) [0.05]	65 (42.75) [11.58]	200
Reliable	39 (37.75) [0.04]	48 (49.75) [0.06]	26 (26.25) [0.00]	50 (43.50) [0.97]	37 (42.75) [0.77]	200
Leading to Fraud	42 (37.75) [0.48]	57 (49.75) [1.06]	31 (26.25) [0.86]	41 (43.50) [0.14]	29 (42.75) [4.42]	200
Lots of Error in E-Banking	39 (37.75) [0.04]	51 (49.75) [0.03]	32 (26.25) [1.26]	38 (43.50) [0.70]	40 (42.75) [0.18]	200
Column Totals	151	199	105	174	171	800 (Grand Total)



In the above analyses we found out the Safety by using E-Banking services. So, there is a significant relationship between safety and E-Banking services of selected Banks. Null hypotheses are failed to accepted and alternate hypotheses are accepted. The chi-square test is 28.7726. The p-value is 0.004258. The result is significant at  $p < 0.05$ .

### **Findings, Conclusions and Suggestions:**

#### **Findings:**

- In the table 7 the speed of E-Banking services out of 200 respondents 18% are strongly agree, 20.5% are agree, 18% are neutral, 29.5% are disagree and 14% are strongly Disagree.
- In the table 8 the current expectation of customers out of 200 respondents 16.5% are strongly agree, 22% are agree, 20.5% are neutral, 19.5% are disagree and 21.5% are strongly Disagree.
- In the table 9 the Quality of services out of 200 respondents 26% are strongly agree, 18% are agree, 16% are neutral, 21% are disagree and 19% are strongly Disagree.
- In the table 10 the time lag in E-Banking services out of 200 respondents 21.5% are strongly agree, 18.5% are agree, 21% are neutral, 19% are disagree and 20% are strongly Disagree.
- In the table 11 the safe transaction of E-Banking services out of 200 respondents 29.5% are strongly agree, 20.5% are agree, 18% are neutral, 18% are disagree and 14% are strongly Disagree.
- In the table 12 E-Banking services are complicated out of 200 respondents 16% are strongly agree, 17.5% are agree, 9.5% are neutral, 32% are disagree and 25% are strongly Disagree.

- In the table 13 the wording of E-Banking services out of 200 respondents 21.5% are strongly agree, 25.5% are agree, 13% are neutral, 22.5% are disagree and 17.5% are strongly Disagree.
- In the table 14 the lots of time to go to desired transaction of E-Banking services out of 200 respondents 19.5% are strongly agree, 30.5% are agree, 12% are neutral, 19.5% are disagree and 18.5% are strongly Disagree.
- In the table 15 Language Barrier in E-Banking services out of 200 respondents 24.5% are strongly agree, 28% are agree, 14.5% are neutral, 21% are disagree and 12% are strongly Disagree.
- In the table 16 E-Banking services are fast out of 200 respondents 17.5% are strongly agree, 26% are agree, 8.5% are neutral, 23.5% are disagree and 24.5% are strongly Disagree.
- In the table 17 the lots of time is saving through E-Banking services out of 200 respondents 19.5% are strongly agree, 23.5% are agree, 13% are neutral, 24% are disagree and 20% are strongly Disagree.
- In the table 18 visiting to Bank Branches of E-Banking services out of 200 respondents 18% are strongly agree, 20.5% are agree, 18% are neutral, 29.5% are disagree and 14% are strongly Disagree.
- In the table 19 the Value-added services applied through ATM out of 200 respondents 20.5% are strongly agree, 29% are agree, 23.5% are neutral, 21% are disagree and 6% are strongly Disagree.
- In the table 20 the E-Banking Services is safe, out of 200 respondents 15.5% are strongly agree, 21.5% are agree, 8% are neutral, 22.5% are disagree and 32.5% are strongly Disagree.
- In the table 21 the E-Banking Services is reliable, out of 200 respondents 19.5% are strongly agree, 24% are agree, 13% are neutral, 25% are disagree and 18.5% are strongly Disagree.
- In the table 22 the E-Banking Services is leading to fraud, out of 200 respondents 21% are strongly agree, 28.5% are agree, 15.5% are neutral, 20.5% are disagree and 14.5% are strongly Disagree.
- In the table 23 Lots of errors in E-Banking Services, out of 200 respondents 19.5% are strongly agree, 25.5% are agree, 16% are neutral, 19% are disagree and 20% are strongly Disagree.

**Conclusions:**

Overall performance of E-Banking services of Banks are satisfactory in nature. We analyse the different parameter on E-Banking services through customer satisfaction by safety, speed, Language barrier, expectation of customers, time saving services and easy to use etc. So, we concluded that there is a significant relationship between E-Banking services and Customer satisfaction, Easy to use, Delivery speed and safety.

**Further Research:**

- The sample size may be increase for further research.
- The selected organization can be increase or change for further research.

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