CHAPTER II
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The world is moving towards technology and without technology, the bank cannot think about its innovations in products and service. In the banking sector, Alternate Delivery channels are channels and methods for providing banking services directly to the customers. Customers can perform banking transactions through their ATM, Internet Banking and Mobile Banking. These channels have enabled banks to reach a wide consumer base across geographies.

Role of technology in banking has greater impact on perceived service quality in public, private and foreign banks. The innovative products and services by the banks will require improvement in services offered to the customers. Banks are delivering almost same type of services but it should differentiate the service delivered by other banks in terms of quality. In banking sector, the service quality of banks should be reviewed regularly so that the gaps, if any, in the service quality can be bridged to provide quality service to the banking customers.

Service quality is defined and studied by many different researchers and organizations (Gronroos, 1982; Lewis & Booms, 1993; Parasuraman et al., 1988). Service providers often appraise the service quality provided to their customers which will enable them to improve their service and to quickly identify and to rectify the problems for accessing the transactions with better satisfaction. Customers will usually expect diversified services, flexible business transaction hours, well organized customer’s complaint system.

Security and efficiency dimensions carry the maximum impact on the overall internet banking service quality and satisfaction of customers. Some people do not prefer online financial transactions other than ATM due to security concerns, lack of knowledge and lack of facility. Mobile banking (M-banking) services can be accessed even in remote areas where online internet is unavailable. Compatibility, perceived usefulness and risk are significant indicators for the adoption of
m-banking services. Main barriers to online banking are perception of risks, computer and technological skills and lack of awareness and understanding of the benefits provided by mobile banking.

2.1 SERVICE QUALITY IN ALTERNATE BANKING

Sharma (1993) in his study entitled “The need of computerization in Indian banking system” has studied the need for computerization in the banking system. The author stated that computerization has become unavoidable in the present changing environment to keep pace with the advanced technology and innovations. The author concludes that computerization has accelerated the productivity and efficiency of banks. Even when there are some problems, we can convert the defects of such systems by expanding banking and computer education and then modern computerized banking can be introduced to bring better quality of life with minimum possible expenditure. Computerization has made the banking activities easy, saving time, cheap and convenient with the use of credit cards and ATMs.

Shreyan Singh et. al. (2002) described that technology has provided customers new ways of delivering the products. Banks began to look e-banking as a means to replace traditional banking. E-banking products and services like ATM, EFT were a source of differentiation for all the banks. The researchers analyzed the revised technology adoption life cycle model. Customers were divided into five categories namely innovators, visionaries, pragmatists, conservatives and skeptics and application of technology and marketing of banking services was done on that basis. The authors concluded that the banks required a dynamic strategic technique for adoption of innovative technology. As customers became more sophisticated, it becomes imperative for the banks to consider the use of technology to respond to the continuous changing requirement.

Anesh Maniraj Singh (2004) conducted a study to find who are the users of internet and why and where and to examine the reasons for not using banking online. The data was collected from two universities of Kwazunatal. The study revealed that male customers use more internet banking than females. Inter-account transfer, paying accounts, checking balance, communication with the banks were the
core services used by the customers. Security was the main issue for non use of banking online by the customers. It was suggested that to make online banking more adaptive, websites should be more attractive, informative and colourful. To make internet banking more popular among customers, banks should advertise and publicize their new products and services offered on the websites and training should be given to customers.

Nexhmi Rexha (2005)\textsuperscript{4} aims to demonstrate how the critical incident techniques were used to develop multi item measures that define operational internet banking service quality; to discuss the use of multiple-item measures for identifying the key dimensions of customer perception of that quality and provide some empirical evidence on the impact of each customer perception. The author identified six factors such as help line support, convenience, security, efficiency, low cost and customization as the main factors on which business customers perceive quality of internet based on banking services. The result of the study showed that all six dimensions of internet banking service quality are the significant predictors of customer commitment to use internet banking. However, two dimensions of internet banking service that reflect independent factor such as helpline support and customized did not prove to have a statistically significant impact on customer commitment.

Akter M.S. and Ghosh S.K. (2006)\textsuperscript{5} examined the gap between expectations and perceptions of customers in Dhaka city of Bangladesh regarding banking services with a special focus on SERVQUAL model. The study concludes that in four dimensions like reliability, empathy, tangibility, assurance, the gap between perceptions and expectations is significant except responsiveness where it is insignificant. It means banks do not extend that level of services which will satisfy the customers’ expectations. The study also suggests some recommendations to minimize this gap.

Qureshi, Zafar and Khan (2008)\textsuperscript{6} tried to evaluate the customer acceptance of online banking. The study reveals that majority of customers are accepting online banking culture because of many favorable factors like usefulness, security and privacy. These are the main perusing factors to accept online banking system in Pakistan. The other factor is the amount of information which is provided to the
customers by different means like advertisement through print and electronic media about online banking is useful in customer acceptance of online banking in Pakistan. These factors have a strong and positive effect on customers to accept online banking system. Online banking system is getting appreciation in different parts of the country due to which almost 50% of the customers have shifted from traditional banking system to online banking system.

Geetha K.T. & Malarvizhi (2008)\(^7\) in their paper entitled “Acceptance of E-banking among customers” tries to understand the acceptance of e-banking in an Indian market and explore the acceptance of e-banking in India from the point of view of customers and investigate how customers perceive electronic banking services. As a result of factor analysis, four factors such as security and trust, awareness, familiarity and innovativeness were identified. The result indicates that ‘security and trust’ and ‘awareness’ were significantly related to the acceptance of e-banking services while ‘familiarity’ and ‘innovativeness’ have no significant relationship with acceptance of e-banking services. The author concluded that customers are more reluctant to join new technologies that might contain little risk. The study found that there is a need to provide better and customized service to the customers.

Murali, Richard, Nafis and Mudiarasan (2008)\(^8\) tried to evaluate consumer perceptions on quality of e-services and internet banking adoption in Malaysia. The result of the study showed that internet banking users and non-users have different expectations towards e-service quality preferences. Among the service quality dimensions, not all the dimensions are preferred by respondents but the simple and catchy website design is mostly preferred by the respondents.

Michel Rod et. al. (2008)\(^9\) aims to examine the relationship among three dimensions of service quality that influence overall internet banking service quality and its subsequent effect on customer satisfaction in Newzealand Banking context. The service quality dimensions that influence overall internet banking service quality are: online customer service quality, online system quality and banking service product quality. The study proved significant relationship among online customer service quality, online information system quality, banking service product quality, overall internet banking service quality and customer satisfaction.
Divya Singhal and V. Padmanabhan (2008)\textsuperscript{10} aimed to explore the major factor responsible for internet banking based on respondents’ perception on various internet applications. The study also tries to examine whether there is any relation with the demographic variable and respondents’ perception about internet banking. The result of the factory analysis indicate that ‘utility request’, ‘security’, utility transaction, ticket booking and fund transfer are major factors. The result proved that there was no difference between the age and gender and customers’ perception. Majority of the customers have agreed that internet banking is convenient and a flexible way of banking and also have various transaction related benefits. The author stated that internet banking is increasingly becoming a ‘need to have’ than a ‘nice to have’ service.

Hua G. (2009)\textsuperscript{11} investigates the online banking acceptance in China by conducting an experiment to investigate how users’ perception about online banking is affected by the perceived ease of use of website and the privacy policy provided by the online banking website. The study finds that both perceived ease of use and privacy policy have a significant impact on user’s adoption of online banking. The study also investigates relative importance of perceived ease of use, privacy, and security. Perceived ease of use is of less importance than privacy and security. Security is the most important factor influencing user’s adoption. The study also discusses the implications of these results and limitations.

Ahasanul Haque et al. (2009)\textsuperscript{12} have investigated the major factors that are reflecting to customers’ perception and satisfaction on Islamic banking. The study hopes to analyze and determine the perception, quality of services, availability of services, confidence in bank and social and religious perspective about Islamic banking system. The author has taken four factors for the study such as social and religious perspective, confidence in bank, quality of services and availability of services. It was found that customer perception about Islamic banking is being influenced significantly by quality of services, confidence in bank social and religious perspective and availability of services. There is positive relationship between customer perception and quality of services, social and religious perspective and availability of services. Furthermore, higher level of availability of
services and social and religious perspective make the Islamic banking easier and comfortable. The negative value of the confidence in bank indicated that it had less impact on customer perception.

Thomas Ogoro Ombati et.al. (2010) made an attempt to establish the relationship between technology and service quality in the banking industry in Kenya. The respondents of the study were customers of banks using e-banking services such as ATM, Internet banking and Mobile banking. The study proves that there is a direct relationship between technology and service quality in the banking industry. However, the service expectations vary depending on the level of experience with electronic banking and level of education of the customer. The study takes into account ten service quality dimensions namely secure services, convenience, efficiency, performance of transactions, accurate records, user-friendly system, able to satisfy complaints, accurate transactions, overall efficiency and recognition. The findings reveal that customers seem to be quite satisfied with security, efficiency, accurate records, convenience and accurate transactions.

Kitti Tananitikul and Nuttawuth Muenjohn (2010) in their paper titled “Re-Designing Banking Services: the case of a Government-Owned Bank in Thailand” intended to determine a set of service quality and value dimensions that were of vital importance to a government-owned bank (GOB) and its customer satisfaction. The study takes seven service quality dimensions such as tangibility, reliability, responsiveness, assurance, empathy, price and differentiation. The study proves that both customers and GOB employees perceived that ‘price’ was the least important service dimension to GOB customers. When the perceptions between customers and employees towards the service and value dimensions were compared, there were significant differences in their perspectives on three dimensions such as ‘tangible’, responsiveness and empathy. The author concluded that majority of the customers were most satisfied in ‘Reliability’ while neither were satisfied nor dissatisfied in tangible service quality dimension. Furthermore, GOB still needs to improve the quality of its services in order to meet the customers’ satisfaction.
Jannatul Mawa Nupur (2010) made an attempt to know the performance of e-banking activities of commercial banks in Bangladesh; to analyze the customer satisfaction level in e-banking services; to identify the e-banking benefits from customers’ point of view and to find out the problems in e-banking activities to satisfy the customers in Bangladesh. The study was conducted during 2006-09. Five service quality dimensions namely reliability, responsiveness, assurance, empathy, and tangibles have been established based on the SERVQUAL model and the literature review. The independent variables such as reliability, responsiveness and assurance have strong impact on customer satisfaction and the other two variables empathy and tangibles were not having strong impact on customer satisfaction. The study explores that reliability, responsiveness and assurance have more contribution to satisfy the customers of e-banking in Bangladesh.

Chakib Hamadi (2010) aims to study the impact of the quality of online banking services on customers intention to revisit the banking site and to maintain a lasting relationship with it and to verify the mediating role of satisfaction in that relationship. Through exploratory factor analysis and confirmatory factor analysis, seven dimension of perceived quality of internet banking were identified namely design of the site, ease of use, privacy, information quality, financial security, gain of time and interactivity. It was proved that the perceived quality by the customers of internet banking affects positively their satisfaction. The customer satisfaction of the surfer influences positively its commitment to the internet banking. The result also shows that the predictive power of perceived quality on commitment is lower when it is mediated by satisfaction. The customers satisfied with internet banking are prompt to make greater reuse of internet banking in the future and to visit their website first if banking services are needed. In the context of internet banking, the results indicate that satisfaction does not mediate the influence of perceived quality on commitment.

Lo Liang Kheng et al. (2010) aims to find out the impact of service quality on customer loyalty in banks of Penang, Malaysia. The SERVQUAL model with five dimensions namely tangibility, reliability, responsiveness, empathy and assurance were used by the author to evaluate the impact of service quality on
customer loyalty with customer satisfaction mediating these variables. The findings proved that improvement in service quality can enhance customer loyalty. The service quality dimensions that play a significant role in this equation are reliability, empathy and assurance. The analysis showed that tangibility has no significant impact on customer loyalty and the relationship between responsiveness and customer loyalty is insignificant. The findings indicate that the overall respondents evaluate the bank positively, but still there are rooms for improvements. The author concluded that a clear understanding as to the sequence of relationship between service quality, customer satisfaction and customer loyalty can help to ensure better targeting of customer using limited marketing resources.

Baskar S and Ramesh. M (2010)\textsuperscript{18} identified the important service quality factors in online banking, measured the customers’ perception on the service quality factors and evaluated the linkage between the customers’ perception on service quality factors and the customer satisfaction. The author has identified important online banking service quality factors such as online customers’ service quality, online information system quality and banking service product quality to find out the result. The result proved that all the three online banking service quality have a significant positive impact on the customer satisfaction. The study also proved that higher perception on online banking service quality is identified in the case of the online customers’ service quality followed by online information system quality. The author concluded that online banking helps to build and maintain close relationship with their customers and reduces the operating and fixed cost to the bank and also the opportunity cost for their customers. Hence in order to reveal the benefits, the service providers are advised to provide online banking services on par with their customer expectations.

Hazina Abdul Kadi et. al. (2011)\textsuperscript{19} tries to identify the effects of services offered by Malaysian banks through online media and ATMs on customer satisfaction. The service quality dimensions used in the study are ease of navigation, trust, privacy, responsiveness, reliability, customization, aesthetic design efficiency, access, flexibility and price knowledge. After analyzing demographic, perception and expectation information, gaps of online banking and ATM services in Malaysia
were found. Three out of eleven dimensions of E-SERVQUAL model are found unable to respond to customers’ need. These dimensions are responsiveness, customization, and flexibility for E-SERVQUAL model which was applied for online banking system in Malaysia. Hence, Malaysian anchor banks are required to improve their services related to these dimensions in order to fulfill the customers need. Furthermore, tangible and responsiveness dimensions out of five dimensions of SERVQUAL model are found unable to fulfill the respondents demand as well. So, ATM services related to these dimensions need further enhancement to satisfy customers.

Vijay Kumbhar (2011) had tried to evaluate the major factors such as service quality, brand perception and perceived value affecting customer satisfaction in e-banking and also to evaluate the influence of service quality on brand perception, perceived value and satisfaction in e-banking. The analysis indicate that perceived value, brand perception, cost effectiveness, easy to use, convenience, problem handling, security/assurance and responsiveness are important factors influencing customer satisfaction in e-banking But contact facilities, system availability, fulfillment, efficiency and compensation are less important factors to influence customer satisfaction. Whereas, responsiveness, easy to use, cost effectiveness and compensation are predictors of brand perception in e-banking and fulfillment, efficiency, security/assurance, responsiveness, convenience, cost effectiveness, problem handling and compensation are predictors of perceived value in e-banking. Therefore, banker should think over these dimensions and make possible change in the e-banking services according to the customers’ expectations and need of the time.

Kalpana Devi and Revathy (2011) aims to evaluate the level of customers’ satisfaction in internet banking and the different factors considered by the customers while choosing the bank for internet banking services. The author revealed that among the five dimensions considered by the author, the customers are highly satisfied with quality of service on reliability which includes services like accuracy of information provided in website, not misusing their information, solving queries, then comes factors like accessibility, efficiency, user-friendliness, and
responsiveness. It clearly indicates that the bank should concentrate more on services like effective functioning of the web pages, providing more security and confidentiality regarding the information provided by the customers, designing the website in simple and easy way to use. The study proves that there the gender and monthly income of the customers have insignificant relationship with the level of customers’ satisfaction and there is no difference between the age group with various variables of the bank regarding internet banking. But education of the customers influences them to decide the quality of internet banking services. The study not only prioritizes different parameters but also provides guidelines to bankers to focus on the parameters like reliability, accessibility, efficiency, user friendliness and responsiveness which they need to improve.

Surabhi Singh and Renu Arora (2011) had assessed the various aspects of services provided by public, private and foreign banks and the extent of use of services especially the IT enabled services in these banks and to determine and compare the extent of customers’ satisfaction with quality of banking services on the basis of different constituent factors. The IT enabled services considered in the study were Electronic clearance services, Electronic fund transfer, Utility payment services, interactive voice response system enquiry, credit and debit card, ATM, Internet banking, Centralised banking, Online tax accounting, Foreign exchange system and RTGS. The authors concluded that only limited numbers of customers were using the IT enabled services other than ATM. Security, lack of facility, improper awareness and alike were found to be the reasons for not using IT enabled services. Customer satisfaction was assessed with five parameters such as employee behavior, accessibility, ambience, and infrastructure and working hours. It was found that customers are not satisfied with employee behavior in SBI but satisfied with private and foreign banks i.e. ICICI, Centurion BOP and Standard Chartered. Customers are satisfied with accessibility of SBI in public sector and ICICI and Centurion BOP in private sector and foreign banks respectively. With regard to the ambience, public sector bank customers are satisfied with PNB and private sector bank customers are satisfied with ICICI. Canara bank and ICICI customers are satisfied with infrastructure facility of the bank. Majority of the customers are
satisfied with working hours of SBI but customers of ICICI and Centurion BOP are not satisfied with working hours of the bank. The study showed that only few respondents made complaint on their respective banks due to delay in transaction and extra charges.

**Dharmalingam.S and Kannan K.V (2011)** in their study titled “Customer perception on service quality of New Private Sector Banks in Tamilnadu – An Empirical Study” evaluated the service quality in retail banking in Tamil Nadu based on different levels of customers’ perception regarding service quality. Data was collected from three private banks i.e. ICICI, AXIS and HDFC bank. Sample size of this research was 240. The result indicates that customers’ perception is highest in the tangibles area and lowest in the product variety area.

**Santhiyavalli (2011)** in her paper entitled “Customer’s perception of service quality of State Bank of India – A Factor Analysis” aims to study the customers’ perception of service quality of the select branches of SBI and study the major factors responsible for their satisfaction. In this research, SERVQUAL model has been used with the dimensions namely tangibles, reliability, responsiveness, assurance and empathy. The study indicates that among five dimensions ‘Reliability’, ‘Responsiveness’, ‘Empathy’ and ‘Tangibility’ are the major factors responsible for customer satisfaction which stood at 90% regarding the services provided by SBI. The author concluded that based on the percentage level of customer satisfaction, the SBI has scope to improve the quality of the services rendered to its customers to ensure their loyalty.

**Vijesh .R et. al (2011)** analyzed the factors influencing banks as benefits to go for alternate channels and also analyzed the risk factors influencing the decision on a channel. The study showed that alternate channels deliver the services simpler, faster and secured. It helps to reach the customers across geographies and to acquire and retain the existing customers. The author also stated that proximity of the risk to the banks such as virus attacks, bank server hacking, fraudulent transaction and to the customers, card skimming, trapping and swapping, distraction theft, shoulder surfing and online identity theft and concluded without the usage of
technology the banking industry cannot develop further growth strategies. The author concluded that technology is a very significant factor for launching a new product, further promotion, growth strategies execution, risk eradication and advancements in regular activities of the banking sector among the tight competitions.

Bindiya Tater, Manish Tanwar, and Krishna Murari (2011) in their research titled “Customer adoption of banking technology in private sector banks of India” This paper explores the perception of Indian customers towards the use of technologies with respect to such factors as convenience, privacy, security; ease of use, real time accessibility and accurate record of varied transaction that enable customer’s adoption of Banking Technology. Other factors such as slow transfer, speed, technical failure, frauds and unawareness among customers that make hindrance in adoption, are also tested. The results show that demographic variables such as gender, age, qualification and income play a positive role in adoption of banking technology. All the banks are using information technology as a strategic vehicle to stay competitive against other players. There is no significant difference between adoption rates of banking technologies by the customers of different private banks. The paper also shows that banking technology helps in increasing customer satisfaction, customer loyalty, improvised growth, and performance of the banks.

Zhengwei Ma et.al. (2011) the their paper analyzes factors that influence e-banking quality in the commercial bank sector in China. The study intends to identify and confirm major service quality dimensions for online banking and to determine the relative importance of each identified service quality dimensions in producing overall online banking service quality. Eleven factors were selected, such as reliability, convenience, efficiency, comfort, serviceability, security, privacy, assurance, reputation, product differentiation and customer service, to gain a better understanding of e-banking service quality. The result shows that customer service is the most important element of online banking quality for the commercial bank and online banking customers. Commercial banks’ convenience, security and reputation are also important elements for commercial banks. These are important reasons for online banking customers to choose the service. Reliability, efficiency, comfort,
serviceability, privacy, assurance, product differentiation and customization show positive relationship with online banking quality of Chinese commercial banks.

Maya Besant Lohani and Pooja Bhatia (2012) tried to measure and analyze the quality of services provided by public sector and private sector banks; to ascertain service quality variations across selected banks by demographic variations and to measure the customer satisfaction in selected public and private sector banks by analyzing the gap between expectations and their perceptions of banking services in Lucknow, India. The author has considered three public sector banks- SBI, PNB and BOB and three private sector banks HDFC, ICICI and Axis. The parameters identified to measure the service quality are Tangibility, Assurance, Reliability, Responsiveness and Empathy. The study proves that preference towards public/private sector banks and age group is dependent on each other. The SERVQUAL score of tangibility suggests that public sector banks need to improve their infra structure and ambience to compete with private sector banks. With regard to the responsiveness and empathy, training on stress management and better public dealing should be imparted to the employees of public sector banks.

Al.Tarawneh and Khaled Atallah (2012) in their paper entitled “Measuring E-service quality from the customers’ perspective: An empirical study on banking services” had tried to evaluate e-service quality from the customer’s perspective and examined the effect of e-service quality dimensions on customers’ perception of banking e-service quality. The six dimensions such as reliability, responsiveness, ease of use, personalization, security and website design were used to test the hypothesis. The research indicates that ‘security’ was rated as most significant e-service quality dimension followed by reliability and the other dimensions such as responsiveness, ease of use, personalization and website design significantly affect customers’ perception of e-service quality. The findings provided evidence that e-service quality dimensions were influential on customer perceived service quality. The findings have implications to ensure service quality on banking sector to retain repeat customers’ patronage that may evolve in to customer loyalty.
Catherine et al. (2012)\textsuperscript{30} in their study entitled “Service quality dimensions effects on customer satisfaction towards e-banking” had conducted the study to examine the customer’s perception about e-banking services using SERVQUAL model in Territory of Labuan, Malaysia. Five service quality dimensions were identified to measure the customer satisfaction in retail banking sector. The authors concluded that among the five dimensions three attributes such as empathy, reliability, and tangibles had a significant relationship with customer satisfaction while responsiveness and assurance had no significant relationship with customer satisfaction. The empathy such as taking good care of their customers in all deals, giving special attention and prompt information to their customers, it is found to have the best influence of customer satisfaction towards e-banking which among the five variables, then followed by tangible variables such as infrastructure facilities, having modern looking equipment. The banks gain benefits by offering e-banking is to have better branding and better responsiveness to the Federal Territory of Labuan.

Ashish Adholiya et. al. (2012)\textsuperscript{31} have made an attempt to identify the factors of customers satisfaction in mobile banking and to assess the customer satisfaction for mobile banking service under the dimensions of service quality, perceived value and brand perception. The study revealed that demographic variables such as gender, age, education, income level and profession influences customer satisfaction in mobile banking services. The study reveals that service quality, perceived value and brand perception are proved to be the good prospects for customer satisfaction. The author concluded that improvement of security and reduction in risk through mobile devices are building the customer trust in mobile banking services. Service expansion done by the bank periodically motivates customers to adopt the technology, as it offers versatility in its offerings and customer support for guiding. The mobile banking application used enhances the customer satisfaction and trust in Banks and application as well.

Mohammed Abdul Muyeed (2012)\textsuperscript{32} made an attempt to evaluate the service quality in retail banking in the developing country particularly in Bangladesh. It was found that customers’ perception was high towards reputation of the bank, prompt and accuracy in transaction, customer support, safety of customer’s
investments and banking network but that there was low perception towards modern equipment and decor, good manners and hospitality, maintenance of customer grievances, imposing of service charge and easy to operate account. The study proves that the customers’ perception is positive towards the customer support, safety of customer investment, reputation of the bank, banking network. Furthermore, perception of the customers’ was moderate towards prompt and accuracy in transactions, confidentiality in accounts and transactions, infrastructure facilities like parking, ATM etc., modern equipment and décor, provision of prompt information to customers. But customers’ perception is not satisfactory in terms of good manners and hospitality, maintenance of customer grievance, easy to operate accounts, convenience business hours, and customers are very unsatisfied with service charges and fines imposed by the banks.

Varsha Kuchra (2012) made a study to assess the satisfaction of the customers with the internet banking service with reference to Ahmedabad City and also tries to examine whether there is any relation with the demographic variable and respondents’ perception about internet banking for convenience. The study proves that 62% of the respondents are satisfied with online banking services and there is no difference between age and convenience as a factor opening internet banking account. According to the age bracket, the perception of the customers doesn’t differ for the convenience as factor. The author also concluded that the analysis done with the help of statistical tools clearly indicate the factors responsible for internet banking. The factor analysis indicate that ‘Convenience, Security, Easy to maintain banking transaction, Curiosity, Better rate and Low service charges are main factors. Out of the total respondents, 50% agreed that internet banking is a convenient and flexible way of banking and it also has various transaction related benefits. Thus, internet banking is increasingly becoming a ‘need to have’ than a ‘nice to have’.

Pallavi A Shah (2012) in her paper entitled “A study of perceptions of customer towards e-banking services in Thane City – Maharastra (India)” has done a study to analyze the customer’s perception and the problems faced by bank customers while using e-channels. The study shows that customers are satisfied with quality of e-banking services but among the varied e-banking services, only ATM is
more popular which is most cost effective. The author concluded that all banks
whether it is public sector, private sector or foreign banks are providing e-banking
services. Also, customers have become more demanding with the passage of time.
They prefer to avail e-banking services, but at the same time, they face many
problems like less knowledge, poor response of employees, lack of online shopping
facilities, misuse of ATM cards and difficulty in opening an account etc.; while
using these e-channels due to which they are unable to take full advantage of these
services. The customers were satisfied with only ATM which is more popular and
most cost effective.

Gireesh Kumar et.al (2012) 35 made an attempt to identify various service
quality dimensions in internet banking in Kerala and to study the inter-relationship
between adoption of internet banking by customers and service quality dimensions.
The multiple items of the various dimension of service quality of internet banking
are grouped under five headings. They are website attributes, reliability,
responsiveness, fulfillment, efficiency and privacy/security. The findings indicate
that there is a positive and significant effect in the case of website security, privacy
and responsiveness on the adoption of internet banking in Kerala.

Habibollah Salarzehi et al. (2012)36 made an attempt to determine the
dimensions and indexes of internet banking service quality; to measure the quality of
internet banking services of Tejarat Bank from the customers’ view point; to
prioritize the effective factors of the quality of internet banking services on customer
satisfaction and to evaluate the relationship between the quality of internet banking
services and customer satisfaction. The dimensions of e-banking services include
efficiency, reliability, security, privacy, trust, responsiveness, contact, website
design and service variety. The result of the study showed that service quality of
internet banking in Tejarat Bank is optimum in all dimensions regarding customers’
viewpoint. All dimensions have a significant linear relation with customer
satisfaction. The author also found that the strongest predictive variables are
respectively efficiency, reliability, service variety, responsiveness, website design
and privacy. Furthermore, it was observed that security, trust and contact do not
have considerable effects on customer satisfaction.
Reji Kumar and Sudharani (2012) examined the factors influencing the continual decisions of the early adopters of m-banking services in Kerala, India. It was observed that the relation between perceived service quality and satisfaction appears to be stronger than the relation between perceived credibility and satisfaction. The relation between perceived risk and perceived service quality appears to be stronger than the relation between perceived risk and continual intention. The study also proved that the relation between satisfaction and continuance intention was strong and significant. The study highlighted the importance of satisfaction and confirmed it as the strongest predictor of continual intentions in customers.

Amiri Aghdaie and Faghani (2012) aimed at applying SERVQUAL model to examine the relationship between mobile banking services and customer satisfaction. This paper attempted to fill the gap in the literature by applying SERVQUAL model to study the quality of mobile banking services rendered by the banks in Iran. The researcher has used the customer satisfaction as the dependent variable and the five dimensions of service quality namely tangibles, reliability, responsiveness, assurance and empathy as the independent variables. The result showed that four variables such as tangible, reliability, responsiveness and empathy correlate with customer satisfaction. The author concludes that increase in service quality of the mobile banking can satisfy and develop customer satisfaction that ultimately retains valued customers.

Dhandapani (2012) in his thesis titled “E-banking practices and customer satisfaction – In Thanjavur District, TamilNadu: An Empirical Study” analyzed the present e-banking scenario in India. It aims to study the extent of awareness and usage of e-banking services and to ascertain the customer satisfaction regarding various e-banking services provided by public and private banks. The study takes into account eight service quality dimensions namely, accessibility, convenience, privacy, security, design, content, speed, fees and charge to ascertain the customer satisfaction. The study also reveals that majority of the customers are availing the e-banking services provided by their bank. It was found that all the eight factors have influenced customer satisfaction in ATM services, factors such as security,
design, content, speed, fees and charge have influenced customer satisfaction in internet banking services. With regard to the mobile banking services, all factors except privacy have influenced customer satisfaction. Customers have low satisfaction in e-banking services and customer satisfaction in private sector banks is better than public sector banks. The author concluded that e-banking has changed the traditional patterns of bank operations. These changes in technology, competition and lifestyle all have an impact on how bank operate today.

**Anil Kumar and Manoj Kumar Dash (2013)** in their paper “Constructing a Measurement in Service Quality for Indian Banks: Structural Equation Modeling Approach”. The aim of this paper is to construct a measure in service quality for Indian banks and establish a causal relationship of service attributes performance with customer satisfaction. The results indicate that service quality variables are important antecedents of customer satisfaction and retention. These antecedents of service quality have a positive relationship with customer satisfaction. The study concludes with an analysis of how different dimensions of service quality performance attribute impact to customer satisfaction and retention.

**Sivaraman (2013)** in his thesis entitled “A study on the effect of service quality on customer satisfaction in the public sector banks in Tiruvarur District of TamilNadu” made an attempt to study the various services provided by the public sector banks to enhance customer satisfaction, to assess the perception and expectation of the customer on service quality factors in public sector banks, to examine the level of customer satisfaction with quality of services and to evaluate the effect of service quality on customer satisfaction in public sector banks among different groups of customers based on their demographics. The result of the study showed that customers’ perception on service quality dimensions of tangibles, reliability, responsiveness, assurance and empathy was poor. The study found a gap between perceived service and expected service. Further, the customers have low levels of satisfaction with the location and timeliness, basic amenities and the efficiency of the banks. The study also reveals that the overall satisfaction of the customers is poor in public sector banks in Tiruvarur District. The study indicates that there is a strong relationship between the service quality and customer satisfaction in all the banks and service quality is a strong predictor of customer satisfaction.
Alper Ozer et. al. (2013) in his study determines the dimensions of mobile service quality and their positive influence on customer satisfaction and to examine how compatibility of mobile devices, such as mobile phones, directly and indirectly influence satisfaction. As a result of factor analysis, five dimensions for mobile service quality were found namely availability, perceived risk, easy to use, compatibility of mobile devices and entertainment services. It was found that all these five dimensions have positive effect on satisfaction. Ease of use and availability seem to be the most important dimensions affecting customer satisfaction. The result shows that customer look for the proper mobile device. Compatibility of the mobile devices has positive relationships between the other dimensions. The study also found some positive interactions among mobile service quality dimensions. Availability of services is related to perceived risk, devices and ease of use are directly related and entertainment services related to mobile devices and availability is related to mobile devices.

Mahalakshmi et. al.(2013) in her paper entitled “Customers’ Perception about Value Added Services rendered by Banks” conducted a study to ascertain the factors that are highly influencing towards the selection of a bank, to find out the strength of inter-relationship between customers’ perception about value added services namely, ATM facilities, Debit card facilities, Credit card facilities, mobile banking and internet banking and to find the best predictor towards ATM facilities provided by the banks in Trichy. The author has used six factors namely, reputation of the bank, bank promotion attributes; value added services, branch reputation, schemes and any other services, to ascertain the factors that influence the selection of a bank by the customers. The study proves that the reputation of the bank was the most influencing factor towards the selection of the bank by customers. It is clear from the study that there is no partiality to the gender towards the value added services provided by the banks. Furthermore, age is considered as the best predictor among the independent variables on demographic factors.

Rashmi Sharma (2013) in her thesis entitled “A comparative study of e-banking in public and private sector banks, with special reference to SBI and HDFC Bank”, made an attempt to assess the customers’ and bank employees’
satisfaction level with the current banking facilities, to find the most important factor that inducing people towards e-banking and to understand the benefits of e-banking as compared to traditional banking in terms of cost, efficiency, time, secrecy, quality of service and complaint resolution from both the customers’ and employee perspective. The result showed that Promotion of e-banking products is not effective in public sector banks compared to that of the private sector banks. Private sector banks safeguard customer’s interest more as compared to the public sector banks. Majority of the bankers believed that e-banking services have brought about some improvement in the overall performance of banks, in both public and private sector banks. It has been found that additional fees, hidden charges, processing fees and transactional fees are high in private sector banks as compared to public sector banks. However, private sector banks have a higher growth rate than the public sector banks because of the quality of service rendered by private sector people. There is a significant difference between the customers’ perception about e-banking products and services provided by the public and private sector banks, they are dissatisfied by the services offered by public sector banks in terms of quality and by private sector banks in terms of cost.

Abigael Jepleting et. al.(2013)\textsuperscript{45} sought to find out the effects of mobile banking on customer satisfaction with specific interest on equity bank of Eldoret town. The study takes into account determinants of service quality namely access, communication, credibility, reliability, responsiveness, security and understanding / knowing the customers. The findings revealed that customers rated mobile banking as being very effective as any person could access the service with availability of network, a mobile phone and a bank account. Majority of the bank employees rated mobile banking as being effective. The employees affirmed that indeed mobile banking was effective as it had eased their work reducing the normal long queues seen in banks. The authors concludes that equity bank in its provision of M-banking services should make huge efforts towards building trust with customers especially those in the age bracket of 50 years and above.

Ragavan and Mageh (2013)\textsuperscript{46} in their paper titled “A study on service quality perspectives and customer satisfaction in new private sector banks” examined the influence of service quality dimensions on customers’ overall
satisfaction. The study revealed that customers of new private sector banks perceive responsiveness as the most dominant service quality dimension followed by reliability. The study reveals that the service quality dimensions of tangibles, responsiveness, reliability and assurance are positively and significantly influencing the customers’ overall satisfaction, while the empathy is negatively and significantly influencing the customers’ overall satisfaction. The study concludes that service quality is the basic and also the most important factor that influences the overall customer satisfaction.

Hossein et. al. (2013)\textsuperscript{47} in his study “Evaluation of online service quality on customer satisfaction in public banks of Guilan” made an attempt to investigate the impact of online service quality on customer satisfaction in banks of Guilan. Six factors including reliability, responsiveness, competence, ease of use, security and product portfolio are identified as independent variables of online service quality and customer satisfaction as dependent variable. The result showed that e-service quality dimensions have a direct relationship with customer satisfaction and this allows financial institutions to develop and implement appropriate marketing strategies. Competence is one of the most important dimensions of online service quality in public banks, authorities and decision makers of banks consider the sustained attention on staff training about communication skills with customers, solving their problems, commitment to promises. Security was the main consideration in internet banking.

Rajat Gera (2013)\textsuperscript{48} aims to determine the dimensions of e-service quality, based on study of customer perceptions and their consequences in the emerging market context of India and to understand the casual path of e-service quality dimensions with overall customer satisfaction, value perceptions and re-purchase and recommendations intention. Two service quality dimensions were extracted by principal component analysis of the eleven online service quality attributes identified from literature review and pilot testing. The two dimensions of online service quality were labeled as process dimensions (seven attributes of ease of access, flexibility, reliable site, personalization, privacy, trust and aesthetical design) and outcome dimension (Prompt service and variety of offering). The study proved that outcome dimension of e-service quality significantly affects overall customer
satisfaction, value and intentions of repurchase and recommendation. Process dimension of e-service quality has no affect on any of the service outcomes.

Vijayakumar Rajarathinam and Chandra Kumar Mangalam (2013)\(^9\) in their study entitled “Internet Banking User’s Competence and its influence on Usage Satisfaction” had indicated that users were influenced by factors such as quick direct access, ease of use, anytime anywhere banking, status symbol, safety and security. The influence of the factors varied from the type of users. Consumers have different levels of competency in internet banking usage. The higher the consumers felt about their competency in handling internet banking, higher was their frequency in usage of internet banking. Moderate and novice of internet banking had relatively lesser levels of usage satisfaction.

Harileela. V (2013)\(^{50}\) aims to explore most common constructs for quality of banking services, which influence customer satisfaction and examine the impact of customer satisfaction on customer loyalty in the context of banking relationships. The samples for 192 respondents were taken for the study using convenience sampling method. The results of the study show that there is a positive and significant link between customer satisfaction and constructs of service quality like tangibility, reliability, competence, conflict handling and further study inferred that customer satisfaction is positively significant related to customer loyalty. It was concluded that the customer satisfaction and customer loyalty have the strong positive relationship with each other and the change in one point of customer satisfaction contributes 87% in customer loyalty. With the increased tangibility of the banking services the customer satisfaction is affected positively. All the service quality constructs result in increased customer satisfaction. The satisfaction of customer in banking leads to customer loyalty in banking.

Dr. Qazi Muhammad Moinuddin (2013)\(^{51}\) The aim of this paper is to focus on the impact of internet services provided by the banking sector in four dimensions of sagacity named as reliability, responsiveness, security and communication. The author concluded that reliability is the most important dimension of service quality followed by security, communication and
responsiveness. This shows that, the internet leads banking service more convenience, time saving and easier to reach. However, still there are a lot of improvements needed for the banking sector to reform and train their customers to the internet. Further, the main problem lies that customers still face the lack of security. Therefore, the fear of account hacking and thus do not go for internet banking. Although, bank is trying its best level by providing that best security options to the customers but still there are a lot of factors, which betray customer interaction via the internet.

**Sunita Bishnoi (2013)** has made an attempt to find out the perception of customers regarding various issues related to ATM/Debit cards. The author has measured the perception of respondents towards the use of ATM services using ten variables such as no extra cost from bank side, convenient while traveling, reduces cash requirement, anytime and anywhere cash withdrawal, immediate access of cash, reduces risk of cash loss, provides statement of account at the same time, safe transaction, user friendly ATMs and connectivity to other banks’ ATMs. The study reveals that among the ten variables, ‘reduces cash requirement’ variable was found to be very important. The author has made an attempt to investigate the association between the demographic variables and their perception on various factors. The level of education has a significant bearing on the issues such as ‘Donation and charity’, ‘shopping at merchant establishment’ and ‘fueling the vehicles’. But age is not associated with any of the issues hence it is concluded that there exists no significant difference in the opinion of the respondents regarding specialized services of ATM provided by various banks operating in Delhi, Faridabad and Gurgaon.

**Seetha Lakshmi R and Kavitha. P (2013)** in their paper titled “Customer satisfaction in ATM services: A study with reference to Indian Bank at Thiruchirappalli corporation” examined the customer satisfaction in ATM services provided by banks in India and also to determine the factors that influence the customer to select ATM services. The author has taken five factors to analyse the overall customer satisfaction in ATM services. These factors are ATM location, process of money withdrawn under ATM scheme, transaction fee charged by bank,
process of time taken for issuing new cards due to loss of original cards and promptness in delivering the ATM cards. The study takes into account factors such as nearness, round the clock facility, prestige, convenience and minimum balance to measure the influence of customer satisfaction in ATM services. The study revealed that customers who are utilizing the ATM services are highly satisfied with the location and process of withdrawing the money under ATM scheme and the factor which most influences the customer satisfaction in ATM services is “Convenience”.

Shariq Mohammed (2013)\textsuperscript{54} aims to seek and measure the level of customer satisfaction and the online services rendered in banking industry on the basis of various dimensions i.e. ambience, service quality technological use, security, use of computers, customer support and attitude of employees. The primary data was collected from three cities of Uttar Pradesh (India) such as Lucknow, Kanpur and Varanasi. Four factors were identified by the author to measure the level of customer satisfaction namely Ambience and infrastructure; Technology and innovation; Services and security; Consumer support and Timings. The result showed that all the four factors have proved to be of great importance to customers. The author stated that bank should implement personalized services for the users of e-banking services, trust must be built among the users of e-banking services, customer should be educated about the technological advancement and safety norms, grievances redress should be done with the help of a toll free number which could handle customers’ complaints and general feedback. Further, security is one of the major concerns as regards the e-banking services; the banks should keep on analyzing the importance of the various security measures taken by them and focus on the important ones. The business hours of the bank are limited, so the customers’ request 2 to 3 extra hours of banking in the evening.

Fozia (2013)\textsuperscript{55} in his study entitled “A Comparative study of Customer Perception toward E-banking services provided by selected private and public sector bank in India” aims at identifying the overall customer perception towards the e-banking services. The study also aims at knowing whether demographic variables of the customers have influence on customer satisfaction on e-banking. The result of the study clearly shows that age and occupation have influenced customer
perception in e-banking services. The author concluded that different age group of customers have different perception towards the e-banking services and the usage level of these banks’ customer is different so bank should concentrate on all the age group of customers for betterment of e-banking services. It has also seen that different occupation group of customers have different perception towards the e-banking services. There is good number of customers in every group like students, service class, business class and professionals which showed that all have shown interest in using e-banking services.

Simon Gyasi et. al. (2013)\(^{56}\) purpose of the paper was to examine the influence of internet banking service quality on customer satisfaction in the Ghananian banking industry. The study proves that within Ghanaian banking industry, web design is a significant determinant such as easy completion of online transactions, easy logging online portal, easy understanding of which button to be clicked for the next step and helping customer to complete a transaction quickly. The study did not find support for four aspects of internet banking service quality such as customer service, assurance, preferential treatment and information provision. The paper provides empirical evidence that not all internet banking service quality factors may significantly drive customer satisfaction in every service context. The extent to which internet banking service quality factor will induce customer satisfaction may depend on the number of factors ranging from technology readiness, individual user adoption level, level of ICT technical knowhow, to the level of development of national e-banking platforms to enhance industry-wide delivery of quality electronic banking services and products among others.

Bhanu Kiran.C and Pavani. G (2014)\(^{57}\) analyzed the customers’ attitude towards the quality of online banking services rendered by the ING Vysya Bank in Anantapuram town, Andhra Pradesh and to offer recommendations and suggestions for improving the service quality levels of ING Vysya Bank. It was found from the study that customers prefer to avail online banking services but at the same time they face many problems while using these services due to which they are unable to take full advantage of these services. The influence of quality of services rendered by ING Vysya bank upon the satisfaction of consumers is statistically significant.
Most of the consumers experienced above average level satisfaction with regard to the quality of services rendered by ING Vysya Bank. The author suggested that there is a wide scope for improvement with respect to customer services like online services addressing the questions and communication between customers and employees of the bank. Awareness programs should be planned regarding online services for feasible customers and waiting time for resolving the customer issues should be minimized and activities should be planned to build trust between bank and its customers for long term prospective.

Navneet Kaur and Ravi Kiran (2014) has identified the key factors influencing customer loyalty and to find the relationship between customer satisfaction and customer loyalty. The key factors of customer loyalty are: Customer retention, security and virtual banking and technology invasion. The study proves that out of these three factors, customer retention is an important factor influencing customer loyalty. The author has considered ten factors to measure the overall satisfaction of customers such as personal services, confidence, problem resolution and customer care, fees, facilities, ease of use, technology adoption, channel activity and technical expertise of staff. It was observed from the study that customer loyalty is associated positively with confidence, technology adoption, technical expertise of staff, personal services, account information, channel activity and ease of use.

Vivek Agrawal et al. (2014) in their paper entitled “Scale Development for Measuring E-Service Quality in Banking” tried to explore the dimensions of e-service quality in banking and to develop an instrument to measure the e-service quality. The nine factors namely reliability, ease of use, personalization, security and trust, responsiveness, website aesthetic, efficiency, contact and fulfillment were finalized by the author incorporating the views of academicians, bank customers and IT experts to understand the customer perceptions’ about e-service quality. The author concluded that the nine dimensions of e-service quality have revealed strong evidence of reliability and factor loading. The instrument developed can be used to measure the level of customer’s perception about the service quality of electronic services provided by the banks. By measuring the e-service quality, the overall picture of the same can be determined. Managers or senior level staff in an organization can take these indices to improve e-service quality.
Ayub Nasimunnisa, Ayub Khan Dawood and Sowmiya (2014) in their paper entitled ‘Influence of Demographic factors on E-Banking Service Quality in Banking Sector’ had made an attempt to identify the factors influencing service quality in public sector banks and new private sector banks and to study the influence of demographic factors on the service quality perception of e-banking services by their customers. The factors considered for the study were efficiency, privacy/security, reliability, responsiveness, contact, ease of use, product portfolio and competence. It was found that there is influence of age on e-banking service quality perceptions except ‘Contact’ and ‘Ease of use’. The study proves that there is influence of income on the e-banking service quality perceptions of the customers except two factors such as ‘Ease of use’ and ‘Product portfolio’. The study also proves that there is influence of designation on the e-banking service quality perceptions of the customers except ‘Ease of use’.

Kanika Verma (2014) had made an attempt to identify the various aspects affecting customer satisfaction in ATM services and to compare the satisfaction level of customers associated with ATM services in the selected banks. The author used 17 statements which is related to various aspects of ATM services like location of ATMs, Processing time, availability of cash, quality of notes, ATM grievances, safety and security, sufficient number of ATMs, promptness of the delivery of card, keypad of ATM machines, updated ATM slips, behavior of ATM guard, complaint book, working condition of ATMs, complaint book, directions to operate ATM, availability of power back up, convenience of ATMs and overall performance of ATM. The study proves that customers of public sector banks are most satisfied with the directions to operate ATM services followed by updated balance but the customers of private sector banks are most satisfied with the updated balance followed by directions to operate ATM services. Furthermore, the findings reveal that ATM services of public sector bank are providing more satisfactory services as compared to private sector bank in this study.

Shanmugapriya. G and Sethuraman. R (2014) had made an attempt to analyze customer satisfaction of banking services provided by commercial bank of Ethiopia in Axum town, Ethiopia. The author also analyzes the problems involved in
banking transactions of the customers and recent banking technology and its repercussion on the quality of customer service. The author concluded that the customers are satisfied by the quality of services provided though it is with considerable reservations. There are a number of problems hindering the smooth delivery of the banking services such as network problem. In electronic banking services, the customers of the bank responded that the benefits they obtained from e-banking services were limited as the bank’s investment in the modern banking technologies was low. In addition, the temporary failures in the electronic banking services are not corrected immediately. So if customers don’t trust the banking services, it is meaningless to talk on goodwill of the bank. Therefore, the bank should handle its customers so well to achieve its organizational aims.

Dotta Raju M.E and Narayana Reddy. T (2014) aim at identifying the overall customer perception towards the e-banking services in Chittoor District and to know whether demographic variables of the customers have influence on e-banking customer satisfaction in Chittoor District. The result proved that there is significant relationship between age of the customers and their perception towards the services of e-banking performance. Further study reveals that there is a significant difference between the occupation of the customer and customer perception on e-banking services. The students have high level of perception, service class customers have medium level of perception, and business class and professional customers have very low level of perception regarding the e-banking services.

Geetha Sharma and Surendra Malviya (2014) in their paper titled “Internet banking service quality and its impact on customer satisfaction in Indore District of Madhya Pradesh” examined the relationship between service quality and customer satisfaction in internet banking using responsiveness, comfort, website ease of use, comfort and accessibility. The result showed that there is a direct relationship between internet banking service quality dimensions and customer satisfaction in the banking industry as there is a positive impact of service quality dimensions on customer satisfaction. Among all the service quality dimensions, website ease of use, comfort and accessibility are the more important dimensions to influence customer satisfaction whereas, confidence and responsiveness also have significant impact on satisfaction of the online customers.
Polona Tomic and Richa Pandit (2014)\textsuperscript{65} tried to find the factors affecting consumer behavior towards internet banking services, to study the impact of service quality on consumer behavior and to study loopholes of internet banking services. For the study, two factors were generated namely customer preference and customer satisfaction. The author concluded that impact of service quality on consumer behavior turned out to be positive as variables termed as internet banking service are easy and comfortable to use. It has reduced waiting queues and improved quality of service, user friendly website, extending complete and clear information have impact on customer behavior. The biggest loopholes considered by the users of net banking are password theft and risk in third party transfer followed by misuse of password and e-token by insider, unavailability of personal identity verification and theft of e-tokens.

Manilall Dhurup et. al. (2014)\textsuperscript{66} in their paper “Customer perception of online banking service quality and its relationship with customer satisfaction and loyalty” has made an attempt to examine the customer perception of the quality of technology based banking services and the relationship between the dimensions of online banking service quality with customer satisfaction and loyalty in the South African banking industry. Seven factors such as assurance, responsiveness, ease of use, accessibility, fulfillment, speed and accuracy and contact that influence customer perception of online banking service quality were extracted. The result showed that seven dimensions of technology based service quality positively influence customer satisfaction and loyalty. The author concluded that satisfied customers are more likely to do business repeatedly with the same organization and less likely to engage in switching behaviors. Achieving loyal customers who patronize and associate with online banking is of particular significance for banks to grow potential markets and succeed in turbulent and competitive e-banking environment.

Fatemeh Sakhaei et.al. (2014) \textsuperscript{67} in their paper titled “The impact of service quality on customer satisfaction in internet banking” studied the relationship between service quality and customer satisfaction. The purpose of the study is to understand the impact of service quality factors of internet banking on customer...
satisfaction in Iran. The study evaluated influence of service quality on customer satisfaction in internet banking. Six service quality dimensions namely reliability, efficiency, responsiveness, fulfillment, security and website design have been identified to study the relationship between customer satisfaction in internet banking. The study proved that reliability is the most effective and website design is the least effective on customer satisfaction than other indicators.

Saibaba and Narayana Murty (2014) have conducted the study to evaluate the significant influence of demographic factors on the perceived belief of the consumers on internet banking services and to understand the relationship between consumer’s belief on internet banking and behavioral intention to accept internet banking services; relationship between technological characteristics and the customers’ belief on internet banking services. The study revealed that there is a significant difference in the various categories of bank customers based on their age, gender, income, occupation, education, internet experience and self-efficacy with regard to their belief of internet banking adoption. It was also found that among all the seven predictive factors such as performance expectancy (Benefits), effort expectancy (easiness), social influence, attitude, trust perceptions, perceived security and awareness and the behavioral intention to use internet banking identified in this study are having positive and significant relationship with behavioral intention to accept internet banking technology. Furthermore, the study shows that factors such as performance expectancy and effort expectancy are considered to be the most important across different groups of bank customers.

Poonam Madan and Preeti Sharma (2014) have conducted the study to determine the perceptions and expectations of service quality in the branches of various public sector banks in Rajasthan. Five service quality dimensions were identified from the study such as tangibility, reliability, responsiveness, empathy and assurance. The author concluded that customers’ expectations of service quality in banks are high and perceived quality of service is quite lower across public sector banks. For the public sector banks, the most prominent gap is in reliability, responsiveness and empathy dimensions of the service quality. It was accepted that public sector banks are not able to meet their customer expectations in the five areas
of SERVQUAL. Banks have to understand the shifting needs of customers, their objectives and opportunities to create value. Banks should have a strong customer relationship management system that would specify the importance of the customer and be able to be aware of their needs.

**Nasrin Jazani et. al. (2014)** in their study entitled “Identify and Rank the factors affecting customer satisfaction of e-banking services using mixed method” tried to identify the components of e-banking services towards customer satisfaction. Using exploratory factor analysis five factors were extracted to measure the customer satisfaction in e-banking services namely usability, efficiency, security, image and web site. The result showed that the rate of customer satisfaction in public and private bank is very low. Further, the study shows that the result of the final model, the greatest impact is related to security.

**Kumari Kahandawa and Janaka Wijayanayake (2014)** aims to identify the factors that affect customer satisfaction in mobile banking services. The main variables considered in the study consist of usefulness, ease of use, relative advantages, perception of risk and user’s life style and current needs. The conclusion of the study revealed that customer satisfaction in mobile banking services is influenced by usefulness, ease of use, relative advantage, perception on risk and user lifestyle and current needs of customers. The author concluded that according to the finding, one factor that affects customer satisfaction is lifestyle and needs of customers. Identifying lifestyle and needs of customers would be a real challenge to banks. Banking industry is a highly competitive industry and identifying and understanding lifestyle and needs of customers and how those can be supported with mobile banking would be a competitive advantage. Mobile banking has higher potential and opportunity in rural areas.

**Barun Kumar Jha (2014)** made an attempt to find out the main purpose of using ATM, to examine the important dimensions of ATM service quality and to examine the customers’ satisfaction in ATM services provided by banks of Bihar. The study proves that the main purpose of using ATM by the customers firstly for cash withdrawal and secondly for balance enquiry. The author identified six service
quality dimensions namely accessibility, convenience, efficiency, responsiveness, security & privacy and reliability to analyze the important dimensions of ATM service quality. The result indicate that ‘Convenience’ has the highest mean score implying that it is the most important dimension of service quality followed by ‘Responsiveness’ and ‘Accessibility’. Further, majority of the customers prefer ATM due to time saving nature as it avoids long queues in banks. The author concluded that banks should focus on important aspects of user friendliness, ATM functionality and availability of transaction receipts, security and privacy as well as frequent monitoring and maintenance of ATMs.

Jasveen Kaur and Baljit Kaur (2014)\textsuperscript{73} the main objective of the study is to determine the bank-wise comparison among the customers usage of internet banking services and to evaluate the consequent impact of the internet banking service quality on the customer satisfaction in the banks in India. The respondents have been selected from 7 public sector banks, 3 private sector banks and 3 foreign banks. The author has identified five dimensions namely security, reliability, efficiency, responsiveness and site aesthetics, to evaluate the impact of internet banking service quality on the customer satisfaction. The result proved that out of the five dimensions, three dimensions such as responsiveness, security and site aesthetics are the major factors that strongly lead to customer satisfaction of the online customers. The result also showed that there is no difference in the customer usage of internet banking facilities among the three categories of banks in India. It was observed that all categories of banks provide “Customer friendly internet banking services” to their customers. Despite the same level of technology, the qualitative observation analysis has depicted that customers are more satisfied from the private sector banks and foreign banks due to their better service delivery in terms of fully computerized facilities, more working hours, speedy transactions, competent and co-operative staff and better approach to customer relationship management.

Saba Hussain (2014)\textsuperscript{74} in his paper titled “Measuring Quality of electronic service in banking” made an attempt to evaluate e-service quality from the customers’ perspective and to examine the effect of e-service quality dimension on
customers’ perspective of banking e-service quality. The author proposed a six
dimension scale for measuring e-service quality: reliability, responsiveness, ease of
use, personalization, security and website design from the customer’s perspective.
The result showed that all the six dimensions are positively related to customer’s
perception of e-service quality. ‘Security’ is the most important factor in e-service
quality evaluation and ‘Reliability’ is the second important factor. The author
concluded that findings indicate the e-service quality was directly associated with
customers perceived service quality.

Shaza W. Ezzi (2014) tried to identify the key factors that can be used to
test customers’ attitude and intentions towards internet banking services. The author
has proposed a new model ‘Consumer Internet Banking Model’ which would help
the researchers and practitioners to predict how consumers decide to adopt internet
banking. This model suggests ‘computer self efficacy will have a direct influence
on the ‘Perceived ease of use’ factor and also ‘Trust’, ‘perceived privacy’,
‘perceived security’ and ‘responsiveness’ will influence consumers’ attitudes
towards internet banking services. Further ‘responsiveness’ will also influence
consumers’ perceived usefulness. In addition, the demographic factors, age,
education, gender and income are expected to influence consumers’ attitudes which
in turn influence their intentions to use internet banking services.

Rakesh H M & Ramya T J (2014) in their research paper titled
“A Study on Factors Influencing Consumer Adoption of Internet Banking in India”
tried to examine the factors that influence internet banking adoption. Using PLS, a
model is successfully proved and it is found that internet banking is influenced by
its perceived reliability, Perceived ease of use and Perceived usefulness. In the
marketing process of internet banking services marketing expert should emphasize
these benefits its adoption provides and awareness can also be improved to attract
consumers’ attention to internet banking services.

Suresh Babu et. al. (2014) made an attempt to know whether the level of
customer satisfaction on various sub-factors of tangibility of banking services differ
with respect to type of bank, respondents’ number of years of experience with their
respective banks and frequency of visit in Thanjavur city. The sample size for the study was 116 and to find the level of satisfaction on tangibility of banking services, the researcher has five factors such as banks update equipment and technology, banks visual appealing, banks providing information/data, bank staff and executives’ appearance and bank providing materials associated with its services. The statistical result of the study revealed that level of satisfaction varies with respect to type of bank, frequency of visit and years of dealing for few factors of tangibility aspects of banking only. The result proved that out of five factors of tangibility aspects of bank, two factors i.e. banks’ updated equipments and technology and banks’ visual appeal were good in private banks than public sector banks which shows that customers were more satisfied with private bank tangibility aspects. The level of customer satisfaction in connection with number of years of dealing and frequency of visit stressed that the customers who are having more number of years of dealing in bank were more satisfied than occasional visitors.

Rizwan Ali et. al. (2014)\(^78\) have made an attempt to examine that low service quality, trust and reputation affects customer loyalty in Pakistan Banking Industry. The findings indicate that service quality, trust and reputation are positively influences on customer’s loyalty. The study also indicates that there is strong, positive and significant correlation among the three factors of customers’ loyalty. The author concluded that, service quality, trust, reputation are the important predictors of customer loyalty. These findings indicate that trust to a lesser extent and service quality to a greater extent and also reputation are crucial factors for customer loyalty. The results explained that service quality is a basic but insufficient condition for customer loyalty to materialize and to exist.

Tran Van Quyet et. al. (2015)\(^79\) in their paper entitled “Service quality effects on customer satisfaction in banking industry” examined the relationship between the five factors: Tangibility, Reliability, Responsiveness, Empathy and Assurance in the SERVQUAL model and customer satisfaction with deposit service of Vietnamese Commercial Bank (VCB).The result proved that all the five factors have positive relationship with customer satisfaction. However, reliability had only a partial support, indicating a need to improve reliability for VCBs wishing to be more
competitive in the market. The result also proves that there is difference in satisfaction between male and female respondents. The result suggests that female customers require higher service standards in the banking industry than their male counterparts. Customers’ age and experience showed no differences in the level of satisfaction.

Adeleye Idowu Olusanya and Samson Oluwaeun Fadiya (2015) in his paper titled “An empirical study of ATM service Quality on customer satisfaction- (A case study of United Bank of Africa) made an attempt to determine whether the speed of operation of the ATM has an effect on its reliability to customers and to examine how the ease in accessing the location of the ATM will be convenience to the bank customers. The result proved that there is significant relationship between speed of operation and reliability. The study also proved that there is a positive relationship between convenience and the accessibility of the ATM. The author concluded that convenience, efficient operation, security and privacy, reliability and responsiveness are not the only characteristics that influence customer satisfaction but also other factors such as trust, value and image of the bank contribute to customer satisfaction.

Sundas Saeed et. al. (2015) The objective of the paper is to find whether service quality affects customer satisfaction and to find the impact of five factors such as reliability, empathy, privacy, website design and reputation on the service quality in the internet banking. It was observed that all the factors are very important in the internet banking because customers can only be captured if the net banking system has these five major factors. The author stated that increase in service quality of internet banking can enhance customer’s satisfaction by which valued customers can be retained. Customer satisfaction in internet banking is directly influenced by five factors and the author concluded that management of cash establishes a sequential priority to improve customer service quality in online banking service. As such when the limited resources become the barrier to improve all the five factors, then banks can improve reliability, reputation and empathy in the first step and privacy and website design in the second step.
Sajjad Abbas (2015)\textsuperscript{82} has tried to determine the key factors in efficient internet banking services and to investigate the link between internet banking and customer satisfaction. Four service quality dimensions that were used in the study were customer services web design, assurance, information provision. It was found from the analysis that customer services, web design and assurance have impact upon customer satisfaction. The author concluded that service quality of internet banking has a direct influence on satisfaction. The study aims to assess internet banking performance by developing a scale and then evaluate its impact on user satisfaction. E-banking provides efficient and fast services to clients and it also provides effective tool for competitive advantage over other financial intermediaries. Due to customer intensive demand of internet banking, banks are paying attention towards service quality of internet banking.

Ibrahim et. al. (2015)\textsuperscript{83} tried to investigate the relationship between the reliability and responsiveness of ATM services with customer satisfaction and verify the determinants for service enhancement. The study was designed to examine four elements of service quality which are consistency, dependability, timeliness and technology based on two popular dimensions, which are the reliability and responsiveness and its influence on customer satisfaction. The result proved that there is no significant influence of technology on customer satisfaction on the ATM services. However, consistency, dependability and timeliness were positively related to customer satisfaction of ATM services. The author concluded that the results will encourage the managers to improve the ATM services at self service terminal, in particular, in the expansion and enhancement plan of retail banking services. The research has rendered more understanding on the practical issues in offering ATM services among leading banks in Malaysia.

Noor Mohammad and Seyedin (2015)\textsuperscript{84} aims to evaluate the dimensions of e-service quality for identifying the most important dimensions. One of the most important aspects of e-service quality is the technical aspects. Therefore, the author identified eight important technical dimensions such as security, reliability, fulfillment, efficiency, information availability, outcome quality, system integration and technical adequacy. Analysis of the data showed that security dimension was
ranked first among all technical dimensions and output quality dimensions held the last position. Further, tech sufficiency dimension, reliability, efficiency, system integration, fulfillment and information availability are respectively placed at ranks 2\textsuperscript{nd} through 6\textsuperscript{th}.

Joshua Selvakumar (2015)\textsuperscript{85} This paper examines the perception of service quality of banking provided to customers of public and private banks in Coimbatore, India and the relative differences attached with the various determinants of service quality using the SERVQUAL model. The research considers six constructs namely reliability, assurance, tangibility, empathy, responsiveness and customer satisfaction. It was found that ‘Assurance’ has the most significant impact on customer satisfaction towards banking services provided in Coimbatore and ‘Responsiveness’ has the least significant impact on customer satisfaction towards banks in Coimbatore. The author concluded that public banks have more gaps in providing the desired customer services and hence the level of customer satisfaction is very low than the private banks. Empathy is the most important dimension where both banks need to improve by refining policies and procedures and devising new strategies to achieve increased customer satisfaction. The private banks are operating very efficiently in the dimensions of service quality like reliability, assurance, responsiveness when compared to the public banks and the key in gaining the momentum is consistency.

Rajeev Kumar and Amil Mittal (2015)\textsuperscript{86} aims to measure which public sector bank has the highest level of customer satisfaction among selected banks; to establish a relationship between customer satisfaction and TBBS (Technology Based Banking Services) quality dimensions and to establish a relationship between TBBS quality dimensions, customer satisfaction and customers’ behavioral intentions. The author concluded that TBBS have been a critical component of service delivery in the banking industry. It was found that the selected public sector bank are competing with each other on providing the better TBBS offered by the said bank than the other four public sector banks followed by the union Bank of India. The research indicated that the service quality dimensions of enjoyment, customization, design and functionality combined together appears to be customer satisfaction in selected
public sector banks in India. The current study seemed to indicate that service quality dimensions of customization, design, assurance and functionality combined together to explain customer behavior intentions towards TBBS.

**Muhsina Jannat Imran Ahmed (2015)** in her study entitled “Factors influencing customer satisfaction of mobile banking services: A study on Second – Generation Banks” tried to identify the most influential factors of customer satisfaction of mobile banking of second-generation banks, to analyze the relationship between customer satisfaction and the selected factors that influence customer satisfaction and to identify the effects of demographic characteristics on the selected service quality dimensions. Nine factors namely transaction speed, security and trust, ease of use, ineffective advertisement, accuracy of transaction, system availability, responsiveness, convenience and cost effectiveness have been chosen as the independent variables which may affect the dependent variable (customer satisfaction) of the study. The study observed that there exists a strong associative relationship between customer satisfaction and the selected nine independent variables. The study also found that the security and trust factor are the most influential factors where ineffective advertisement has negative influence on the customer satisfaction of mobile banking. Further, the study proved that age range affects the security, trust and ease of use factors of mobile banking services. Education level has strong effect on the ease of use and residential area does not affect the perception about the convenience of getting mobile banking services and income affects the cost effectiveness factor of mobile banking services.

**Sweety Regina Mary (2015)** in her paper titled “A study on customer awareness and satisfaction towards e-banking services” made an attempt to understand the awareness of e-banking services offered by their banks and to find out the level of satisfaction of customers towards e-banking services. The study found that there is no significant difference between e-banking services and their awareness level. It was observed that there is no significant relationship between gender and customer satisfaction on ATM and mobile banking services and male and female customers have neutral satisfaction with internet banking services. Further, with regard to mobile banking services, both male and female customers are
dissatisfied with mobile banking services and there is no significant relationship between gender and customer satisfaction on mobile banking services. The author concludes that the customers are not fully aware of the different e-banking services and the satisfaction level is only neutral. So banks have to create confidence in the minds of customers about the benefits of security of the e-banking services.

Akshya Singh et. al. (2015)\textsuperscript{89} objective of the study is to examine the impact of service quality dimensions on customers’ satisfaction in internet banking and to examine the impact of brand perception and perceived value of internet banking services on customers’ satisfaction. The result indicates that all the 13 variables were found significant and were good predictors of overall satisfaction in internet banking. But the result of principal component analysis indicates those perceived value, brand perception, responsiveness, merchandising, reliability, trust/security, website design and easy to use are important factors in customers’ satisfaction in internet banking. Website design, easy to use, merchandising, responsiveness and search option are predictors of brand perception in internet banking and customized products, convenience, website design, easy to use, reliability, trust/security, responsiveness and search option are predictors of perceived value in internet banking.

Pallavi Mehta (2015)\textsuperscript{90} aims to study the usage frequency of online banking by consumers in Udaipur City, to study the preference of consumers who are using online banking services and to compare the satisfaction level of online banking customers of public and private banks who use online banking services. The study found that the frequency of using online banking by the majority of the customers is monthly followed by weekly usage by the customers of both public and private banks. Further, the study found that customers of both public and private sector banks prefer the bank due to the account security followed by the location. The study also proves that the reasons for using online banking services by the customers are cash withdrawal, online shopping and to make a deposit. The author stated that Profession has no significant relationship with preferences of customers towards using online banking and no relationship between gender and frequency of using online banking services. The author concluded that customers of both public and private banks are satisfied with the services provided by the banks.
**Arathy.C and Vijayachandran Pillai.B (2015)** in their paper “Customer Satisfaction on E-Banking Services in Public and Private Sector Banks – A Comparative Analysis using SERVQUAL model” aims to examine the impact of service quality dimensions on customer satisfaction in e-banking services and to make a comparative analysis of customer satisfaction of public and private sector bank. In the present study, eight dimensions were taken into consideration namely reliability, responsiveness, competence, access, communication, credibility, security and tangibility. The study proves that customers are fairly satisfied on all the eight dimensions and least satisfied with reliability dimensions. It shows that customers are less satisfied with services, billing, records, etc. The customers are more satisfied on tangibility followed by credibility, communication, security, access, responsiveness and competence. Customers are more satisfied with physical facilities and advanced equipments. Further, the dimension tangibility has the highest impact on overall customer satisfaction followed by communication, security, credibility, access, reliability, responsiveness and competence. ‘Competence’ has least importance, so it has less impact on customer satisfaction. The result also shows that there is significant difference between customer satisfaction of public and private sector banks with respect to e-banking services. The customers of public sector banks are more satisfied than private sector banks.

**Jagadeesan and Chinnadurai (2015)** aim to investigate the status of service quality provided by the State Bank of India, to evaluate the strengths and weaknesses of service quality and to evaluate the quality of the dimensions of service quality of SBI. The author has used five service quality dimensions namely tangibility, reliability, responsiveness, assurance and empathy for the study. The analyzed data reveals that the status of the service quality of SBI is fine and it extends the quality of service to the satisfaction of its customers. Further, quality of the dimensions of service quality of the bank SBI is up to the mark and it serves the customers by extending the quality service to its customers. The author concluded that the concept of measuring the difference between expectations and perceptions in the form of the SERVQUAL gap score proved very useful for assessing levels of service quality. This study argues that, with minor modification, SERVQUAL can be adapted to banking organization. Information on service quality gaps can help managers to diagnose where performance improvement can best be targeted.
Eswari K.S and Jamunadevi S (2015) The objective of the study is to measure the magnitude of perception and expectation of customers on service quality of internet banking and divergence between the same in Erode City. The study focused on the five public sector banks chosen for investigation which included SBI, BOB, Canara Bank, IOB and Indian Bank. The study has used the seven service quality dimensions such as reliability, accessibility, ease of navigation, privacy/security, efficiency, responsiveness and fulfillment to evaluate the service quality dimensions. The result of the analysis shows that internet banking services in public sector banks have not lived up to the expectations of customers. Reliability, accessibility, ease of navigation, privacy/security are less than the overall score indicating a smaller gap which means a lower dissatisfaction. The gap score of efficiency, responsiveness and fulfillment are more than the overall score and hence show a higher gap between expectation and perception, which means a far more customer dissatisfaction regarding these services and its quality. Further, the study proves that expectation for privacy/security dimension is highest and for fulfillment is lowest. With regard to the perception, privacy/security is the highest followed by ease of navigation.

Irfan Ullah Khan et. al. (2015) in his study “Customer satisfaction and trust in obtaining online banking services” examined the factors that influence customer satisfaction and trust in online banking. Customer satisfaction in case of online banking is seen in terms of bank website quality and overall bank quality. Bank website quality is judged by variables such as interactivity and customization, perceived security risk and bank quality is seen by responsiveness and brand image. The study shows that the satisfaction in online banking is not significantly influenced by interactivity where as satisfaction in online banking is influenced by factors such as customization, responsiveness, brand image and risk privacy. The findings also show that users’ trust in online banking is affected by their satisfaction level.
Dr. Sanjay Singla and Dr. Partap Singh (2015) made an attempt to analyze the effectiveness of e-banking with reference to ICICI and OBC in Haryana, India. The eight parameters have been used to test the hypothesis namely, availability of desired information, security and privacy, trust, innovativeness, familiarity, awareness, user friendly website and utility bill payment facility. It was found that customer satisfaction level towards e-banking services in ICICI bank is more than SBI bank, the number of respondents not using e-banking services are more in SBI banks as compared to ICICI bank. Further, the number of respondents who assume e-banking services at poor level is more in SBI as compared to ICICI and ICICI bank is at better position about all parameters as compared to SBI bank.

Gakwavu Patrick and Venkatesan (2016) aims to establish all the significant dimensions of ATM service quality on customer satisfaction in banking sector, to study the relationship between ATM service quality and customer satisfaction in banking sector and to assess the impact of ATM service quality on customers in Chithambaram Town. The study reveals that there was a great impact of ATM service by the quality on demographic characteristic of customers. Further there is a strong relationship between the monthly income of customers and the number of times of using ATM even though there were many modes for banking systems viz; online banking, mobile banking etc., due to the established factors like: Convenience, Assurance, Worthiness, Trust, Swiftness, Effectiveness, Enjoyment, Availability and Empathy by the factor analysis. The study also reveals that there was internal consistency, derived from Cronback Alpha coefficient, which leads to a positive impact in the usage of ATM and satisfaction over the service quality by the banking sector for the customers. It is clear from the study that the usage of ATM has made an impact in developing the social, economical and living conditions of customers.

Krishnamoorthy et. al. (2016) identified the various dimensions of ATM service quality of banks and to examine the impact of ATM service quality dimensions on customer satisfaction. Trust, ease of use, appearance, security, accuracy, grievance handling, fulfillment and responsiveness are the eight service quality factors which were obtained from the factor analysis to study the influence of
ATM service quality on customer satisfaction. Among the dimensions, fulfillment and responsiveness were regarded as the most important dimensions by the customers and it has a positive impact upon customer satisfaction. In terms of the impact of ATM service quality on customer satisfaction, the findings showed that security, accuracy and ease of use were weak in explaining the variance of customer satisfaction.

Syed Ahsan Jamil (2016) tried to examine the important dimensions of ATM service quality and to examine the customer satisfaction with ATM services in Oman. The study endeavors to gauge the customer satisfaction of ATM and Cash Deposit Machines (CDM) users using six dimensions namely accessibility, convenience, efficiency, responsiveness, security & privacy and reliability. The result of the analysis showed that customers have expressed high level of satisfaction with the selected dimensions except reliability dimension. The author concluded that customers in Oman are satisfied with the ATMs and CDMs services being provided by all the Omani and foreign banks. The banking industry of Oman has to pay attention to improve the reliability of its ATM services as this dimension was the poorest among all the six dimensions and care has to be taken to make the entire ATM service more reliable which in turn will increase the customer overall satisfaction level.

Sakthi Devi. K.R and R.Eswaran (2016) have studied the level of customer satisfaction towards service provided by SBI in Erode District of Tamilnadu and to estimate the performance of SBI based on the service provided. The author has considered four types of e-services provided by SBI, to measure the level of customer satisfaction, namely, ATM services, Internet banking services, Tele banking services and Mobile banking services. The findings of the study reveal that most of the respondents are extremely dissatisfied about promptness of card delivery. Most of the respondents were satisfied with number of transaction, quality of notes and convenient location of ATMs. Further the study reveals that there is a significant relationship between the demographic variable (age) and satisfaction on service provided by SBI.
Senthil.M and Eswaran.R (2016) analyzed the awareness and the level of satisfaction of customers towards SBI online banking in Rasipuram Town. The author has used the ten parameters such as banking services, safety and security, transaction speed, convenience, add on services, CRM, friendliness, software issues, banking charges and grievance handling method to analyze the satisfaction level of the customers. The findings reveal that safety and security were ranked first and customers have expressed low level of satisfaction in customer relationship management, friendliness, software issues, bank charges and grievance handling method on the SBI online banking service. The authors concluded that SBI should concentrate more on the charges for the online banking services. Most of the customers are not interested to use SBI online banking because the charges are more. Further, SBI should give importance for the grievance handling for the online banking customers as most of the customers are not feeling well for the grievance handling technique followed by SBI.

Lakshminarayana Bhat. A (2016) investigated the internet banking awareness of the customers and analyzed the service quality perception of the customers availing internet banking. The primary data was collected from Public sector, Old private sector and New private sector bank customers in DK district of Karnataka State (India). The result showed that the awareness is more with the respondents of new private sector banks as against old generation banks. The study also found that small proportion of the respondents are availing internet banking in the study area and the quality of internet banking services of all the bank groups was found excellent. Further, customers of the public sector banks are satisfied while the customers of the old private sector banks and new private sector banks are highly satisfied with regard to the internet banking services.

Nandhini. P.V (2016) in her study entitled “Customer satisfaction towards online banking in Coimbatore District” tried to study the socio-economic profile of the customers using online banking and to find out the sources of awareness on online banking services and to analyze the variables influencing customer satisfaction on online banking services. The study reveals that most of the customers are aware of online banking through advertisement and have
recommended about the use of online banking services to friends, relatives and their associates. Further, the study proves that there is significant relationship between monthly income and customer satisfaction; type of account and customer satisfaction.

Sadaf Firdous and Rahela Farooqi (2017)\textsuperscript{103} in their study “Impact of internet banking service quality on customer satisfaction” investigated the impact of internet banking service quality on customer satisfaction in New Delhi, India. The result of the internet banking service quality dimensions has a significant impact on the customer satisfaction of internet banking customers. Each of the dimension namely efficiency, system availability, fulfillment, privacy, contact, responsiveness and contact individually contributes 70\% to the overall customer satisfaction in internet banking.

Kumar.G and Shenbagaraman V.M (2017)\textsuperscript{104} in their study entitled “A study on customer’s perception of online banking and e-service quality among Chennai customers” dealt with customers’ perception of online banking and e-service quality and its influence on customer satisfaction. The findings of the study reveal that the variables compensation and recovery, access, personalization and assurance play a major role in online banking service quality. Further, the study reveals that the customer satisfaction leads to customer loyalty.

Biju John (2017)\textsuperscript{105} tried to evaluate the perceived service quality in commercial banks and to ascertain the dimensions of service quality in banks of Thrissur District, Kerala. The study used five dimensions such as tangibles, reliability, responsiveness, assurance and empathy. The findings of the study were tangibility and assurance are the foremost dimensions of service quality with their key influence on the customers. But both the parameters of responsiveness and empathy show a lower level of satisfaction among the customers. It was suggested to the banking sector that apart from ensuring the trust of customers, it should improve their operations in providing highly advanced technological services to the customers with easy access and instant delivery features. Further, by providing enhanced quality in the banking services, the banks would be able to create a whole gamut of satisfied customers which would ultimately lead to increase the efficiency and performance in the banking landscape.
The empirical research on service quality in alternate banking channels provided by banks such as ATM, Internet banking and Mobile banking was done by many researchers. They analyzed five factors or seven factors such as tangibility, reliability, responsiveness, assurance, empathy, security and privacy for their study. But the present study has taken into consideration ten factors, namely, tangibility, reliability, responsiveness, assurance, empathy, technological innovations, competence, security, confidence building and service recovery, to have a holistic study and analysis. Hence, the research gap is that the earlier studies were not taking into consideration all the ten factors. The result of the study is expected to provide a practical contribution in the area of alternate banking channels and their services and in understanding customers’ perception on alternate banking services in the global competitive scenario.
END NOTES


