

CONTENTS

Chapter No.	Title	Page No.
	<i>List of Tables</i>	<i>i-iv</i>
	<i>List of Figures</i>	<i>v-vi</i>
Chapter –I: Introduction		1-40
1.1	Customer Satisfaction	1
1.1.1	Customer Satisfaction Defined	2
1.2	Feedback system	8
1.3	Satisfied Customer	9
1.3.1	Customer Expectations	9
1.3.2	Perceived Value	10
1.3.3	Service Delivery	10
1.4	Customer Satisfaction Model (Prof. N. Kano)	10
1.4.1	Basic Factors (Must have)	11
1.4.2	Excitement Factors (Attractive)	11
1.4.3	Performance Factors	11
1.5	Information Technology Enabled Services (ITES)	11
1.6	Internet Banking	14
1.6.1	Internet Banking in India	16
1.6.2	Products and services offered	17
1.6.3	Types of Internet Banking	18
1.6.4	Features of Internet banking	19

1.6.5	Growth of Internet Banking	20
1.6.6	Trends in Internet Banking	20
1.6.7	Issues in Internet Banking	22
1.7	Customer Satisfaction in Internet Banking	27
1.8	Legal & Regulatory Framework of internet banking in India	28
1.9	Mobile Banking in India	29
1.9.1	Issues associated with Mobile Banking	30
1.10	Service Quality (SERVQUAL) Index	30
	References	34
Chapter –II: Review of Literature		41-88
2.1	Customer Satisfaction	41
2.2	Information Technology Enabled Services (ITES) and Internet Banking	54
2.3	Service Quality & SERVQUAL (Service Quality Index)	72
	References	78
Chapter –III: Research Methodology		89-102
3.1	Problem Origination	89
3.2	Need and Significance of Study	89
3.3	Problem Definition	90
3.4	Research Objectives of the Study	90
3.5	Research Hypotheses of the Study	91
3.6	Research Design	95
3.6.1	Sample Design	96

3.6.2	Data Collection	96
3.6.3	Questionnaire	96
3.6.3.1	Rough Draft	97
3.6.3.2	Pre-testing the Questionnaire	99
3.6.3.3	Reliability Analysis of Questionnaire	99
3.6.3.4	Validity Analysis of Questionnaire	99
3.6.3.5	Final Questionnaire Administration	99
3.6.4	Statistical Techniques Used	100
3.7	Limitations of the Study	100
	References	102
Chapter –IV: Presentation Analysis and Interpretation of Data		103-176
4.1	Analysis of Data	103
4.2	Descriptive Analysis of the Study on Respondent Customers of Internet Banking	105
4.2.1	Profile of the Respondent Customers	106
4.2.2	Findings of the Study on Customers on Service Quality Parameters	111
4.3	Descriptive analysis of the Study on Employees of internet banking	116
4.3.1	Profile of the Respondent Employees	117
4.3.2	Findings of the Study on Employees on Service Quality Parameters	120
4.4	Hypothesis Testing	126
4.4.1	Comparison on Different Dimensions of Service Quality between Customers and Employees of Internet Banking	127

4.4.2	Behavioral Scores of Respondent Customers and Employees	130
4.4.3	Variables Comparison across Public, Private & Foreign Sector Banking with Employees and Customers	132
4.4.4	Correlation Analysis on Overall Satisfaction of Customer with Internet Banking services	138
4.4.5	Regression Analysis on Satisfaction of Respondent Customers with internet banking services	139
4.4.6	Correlation on Overall Satisfaction of Respondent Employees with internet banking services	142
4.4.7	Regression Analysis on Satisfaction of Respondent Employees with Internet Banking Services	143
4.4.8	Behavioral Responses of Customers: Propensity to Recommend the Bank to Others & Propensity to Switch Over	145
4.4.9	Behavioral Responses of Respondent Employees: Propensity to Recommend and Propensity to Continue	146
4.4.10	Analysis of Variance (ANOVA) of Respondent Customers	146
4.4.10.1	ANOVA of Respondent Customers with Various Components of Service Quality (on the basis of Age)	147
4.4.10.2	ANOVA of Respondent Customers with Various Components of Service Quality (on the basis of gender)	149
4.4.10.3	ANOVA of Respondent Customers with Various Components of Service Quality (on the basis of educational qualification)	151
4.4.10.4	ANOVA of Respondent Customers with Various Components of Service Quality (on the basis of monthly family income)	153
4.4.10.5	ANOVA of Respondent Customers with Various Components of Service Quality (on the basis of marital status)	155
4.4.10.6	ANOVA of Respondent Customers with Various Components of Service Quality (on the basis of occupation)	157

4.4.10.7	ANOVA of Respondent Customers with Various Components of Service Quality (on the basis of geographical area i.e. states)	159
4.4.10.8	ANOVA of Respondent Customers with Various Components of Service Quality (on the basis of category of banks)	161
4.4.11	Analysis of Variance (ANOVA) on Respondent Employees	163
4.4.11.1	ANOVA of Respondent Employees with Various Components of Service Quality (on the basis of Age)	164
4.4.11.2	ANOVA of Respondent Employees with Various Components of Service Quality (on the basis of gender)	165
4.4.11.3	ANOVA of Respondent Employees with Various Components of Service Quality (on the basis of Educational Qualification)	167
4.4.11.4	ANOVA of Respondent Employees with Various Components of Service Quality (on the basis of monthly family income)	168
4.4.11.5	ANOVA of Respondent Employees with Various Components of Service Quality (on the basis of marital status)	171
4.4.11.6	ANOVA of Respondent Employees with Various Components of Service Quality (on the basis of geographical area i.e. states)	173
4.4.11.7	ANOVA of Respondent Employees with Various Components of Service Quality (on the basis of category of banks)	175
Chapter –V: Conclusions and Recommendations		177-200
5.1	Summary	177
5.1.1	Customer satisfaction	177
5.1.2	Information Technology Enabled Services (ITES) & Banking Industry	178
5.1.3	SERVQUAL	180
5.1.4	Research Objectives	180

5.1.5	Research Hypotheses	181
5.1.6	Problem Definition	182
5.1.7	Research Methodology	182
5.2	Empirical Findings of the Study	183
5.3	Recommendations for enhancing the usage of internet banking services	193
5.3.1	Recommendations for Banks	193
5.3.2	Recommendations for Users to facilitate usage of internet banking services	195
5.4	Avenues for Future Research	198
5.5	Limitations of the Study	198
5.6	Conclusions	199
5.7	Managerial Implications for Internet Banking Service Providers	200
	Bibliography	201-220
	Appendices	<i>i-viii</i>