CHAPTER II  
REVIEW OF LITERATURE

2.1 INTRODUCTION

The review of the earlier studies and the experience of the past researchers help one in evaluating the strength and weakness of the concepts used earlier. An attempt is made here to review the earlier studies and specify appropriate concepts as applicable to the present study. In this chapter the reviews of studies related with Banking and Customer Satisfaction are presented year wise. The researcher collected the studies from the year 2001 to 2017 and categorised as 2001 - 2005; 2006 – 2010; 2011 – 2015, 2016 – 2017 and also categorised as foreign review.

2.2 REVIEW 2001 TO 2005

Jun, M & Cai, S (2001), “The key determinants of internet bank service quality: a content analysis”, their study stated that the recognized bank customers impression of administration quality measurements utilizing quantitative methods. They conceptualized web saving money benefit quality in light of three quality points of view; keeping money benefit item quality, client benefit quality and online frameworks quality. Seen chance was viewed as a critical hazard trait that affected on the shopper basic leadership process when purchasing an item or expending a few administrations. Electronic saving money was an innovation empowered channel and consumers see the utilization of electronic saving money as an unsafe choice since innovation empowered administrations display obtrusive mechanical, new and inconclusive boosts. Along these lines, when customers chose to utilize electronic saving money, they were presented to vulnerabilities, for example, the accessibility,
the similarity, and the execution of the correlative electronic saving money channels. How much people oblige these vulnerabilities may have sexual orientation suggestions. Customers saw more serious dangers when purchasing administrations than substantial products. Administrations were seen as more dangerous than items since administrations were immaterial, non-institutionalized, and consistently sold without certifications or warrantees. Purchasers could barely ever restore a support of the specialist organization since they have just expended it, and a few administrations were so specialized or concentrated that shoppers have neither the information nor the experience to assess whether they were fulfilled, even after they had devoured the administration.1

Liao, Z & Cheung, M.T (2002), “Internet-based e-banking and consumer attitudes: an empirical study”, their study stated that the explored shopper mentalities toward handiness and eagerness to utilize Internet e-retail keeping money. The study was attempted in Singapore, since its geology and all around created framework suggested comparative and little physical and media transmission costs, in this way featuring the contrasts amongst conventional and Internet-construct retail managing an account upon the latter’s presentation. The information was broke down through relapse investigation and found that individual assumptions with respect to precision, security, organize speed, ease of use, and client contribution and comfort were the most essential quality traits in the apparent handiness of Internet-based e-retail managing an account. The vital components that influence an individual’s choice to utilize or not to utilize online administrations the individual’s age, the troubles of utilizing the Internet, the dread of changes in the keeping money division because of mechanical advancement and the absence of data concerning items and
administrations gave to clients through electronic conveyance channels. Factors, for example, the speed of exchanges or the cost of utilizing the Internet had little effect on an individual’s official conclusion.²

Bhat, M A & Gani, A (2003), “Service Quality is commercial banks: A Comparative study”, thought about the clients' desires and discernments with respect to SQ in broad daylight part, private division and outside banks. 800 clients (half - Public, 25 percentage - Private and 25 percentage - Foreign) and SERVQUAL was utilized. Mean distinction and t-test was utilized for examination. It is discovered that remote banks were giving preferred quality administrations over Indian banks as they were bolstered by cutting edge advances. Indian banks were a long ways behind to the extent the physical offices and cutting-edge hardware were concerned. Just PNB and J&K bank were giving the SQ which was to some degree close to the SQ gave by outside banks to the clients.³

Anthony, R (2004), “User Friendly E-Banking: A Survey of Online E-Banking Retail Initiatives”, this article talks about the significance of ease of use inside the E-Banking division and distinguishes normal ease of use issues and approaches to determine them. It is generally perceived that web based managing an account gives more income per client and costs less per exchange than some other channel, including telephone keeping money. Empowering news from Forrester Research expresses that by 2007 the quantity of Europeans saving money online will twofold to 130 million. In light of the standards of Human Computer Interaction (HCI), web ease of use has turned into a perceived achievement factor for all e-business, including web based saving money. Clients most appreciate those sites that give clear data, simple route and a drawing in client encounter. However individuals will normally incline
toward the ones which least is demanding to utilize and offer the best administration. Banks intending to benefit the most from the expansion in internet keeping money volumes ought to think about the ease of use and openness of all parts of their webpage to welcome them.4

2.3 REVIEW 2006 TO 2010

Kukkudi & Deene, (2006), “Impact of ATMs on Customer Satisfaction: A Case Study of SBH in Gulbarga District of Karnataka”, this study examined the effect of ATMs on consumer loyalty with extraordinary reference to State Bank of Hyderabad in Gulbarga region with test size of 100 respondents utilizing enlightening overview technique. Information was dissected by utilizing rate as a measurable strategy. It presumed that ATMs were utilized for the most part by the age gathering of 25-35 years involving more male individuals. 79pc utilizations ATMs week after week, where 85pc knew about the limitations concerning ATMs use and the quantities of ATMs were adequate to address current issues.5

Sakkthivel, A.M (2006), “Impact of Demographics on the Consumption of Different Services Online in India”, his study stated that the giving a particular concentration to recognize the effect of socioeconomics in impacting Indian Internet clients in devouring distinctive administrations on the web. For this reason essential information was gathered through engaging overview technique on 570 web clients in Banglore city, India. The outcomes uncovered that age and occupation had critical effect on expending distinctive classes of administrations on the web. The investigation likewise demonstrated the essentialness of socioeconomics impact on online utilization of administrations in the developing Indian market. There were
tremendous open doors shows for online advertisers to tap the capability of quickly progressively online market space in India. The comprehension and mapping of online purchasers through socioeconomics could empower their concentration better.  

Juneja, A (2007), “E-Banking and Customer Satisfaction in a Public Sector Bank with reference to State Bank of India, in Fazilka Town, Punjab”, this study led an examination to know the level of fulfillment of the clients from e-Banking offices gave by State Bank of India in Fazilka Town, Punjab. Customers fulfillment from various e-Banking channels like ATM, Credit Card, Debit Card and so on was estimated with the assistance of an all-around organized survey. An arbitrary testing method was utilized for the present investigation. Add up to size of the example was 200.  

Malhotra, P & Singh, B (2007), “Determinants of Internet banking Adoption by Banks in India”, this study expressed about this examination discloses to us that the bigger banks, keeps money with more youthful age, private proprietorship, higher costs for settled resources, higher stores and lower branch force confirm a higher likelihood of appropriation of this new innovation. Keeps money with bring down piece of the overall industry additionally observe the Internet managing an account innovation as a way to expand the piece of the pie by drawing in an ever increasing number of clients through this new channel of conveyance. Further, the reception of Internet managing an account by different banks builds the likelihood that a choice to receive will be made. A comprehension of the elements influencing this decision is basic both for financial experts contemplating the determinants of development and for the makers and makers of such innovations. From this viewpoint, understanding
the components deciding the selection of innovation turns out to be exceptionally applicable from the arrangement perspective. In addition, the investigations on the reception of money related advancements are identified with created markets, e.g. US or European managing an account markets. Consequently, this paper adds to the exact writing on dissemination of monetary advancements, especially Internet managing an account, in a creating nation.

Kamakodi, N & Khan, B.A (2008), “Looking beyond Technology: a study of e-banking channel acceptance by Indian Customers”, this study led an overview on bank clients about their perspectives on electronic keeping money directs in India. For the accumulation of information on bank clients, a very much organized survey was given to 292 bank clients of 20 bank offices of 15 urban communities in India including three metropolitan urban communities and broke down through rate measurable system. The outcomes showed that most of the clients were extremely agreeable and willing to utilize e-Banking channels. In the meantime, more than 80 percentage felt that human contact is necessary. This forced a test on banks. Innovation alone couldn't give a reasonable upper hand for the banks. At the point when all banks presented IT in their innovation, IT would lose its situation as a differentiator. Past a point, IT alongside personal touch would be important for the banks to hold the current customers and draw in new customers. Banks needed to fuse this in their IT and operational technique.

Singhal, D & Padhmanabhan, V (2008), “A study on customer perception towards internet banking: Identifying major contributing factors”, this study investigated the main considerations in charge of web managing an account in light of
respondents” recognition on different web applications. For this different elements which added to the customers recognition, for example, comfort, adaptable virtual keeping money framework, unwavering quality, time factor, constant access to data, sparing exchange cost, online bill instalments, computerized signature for security, quicker exchange, simple to utilize, easy to use, low exchange charges, whenever and anyplace managing an account office, access to present and recorded exchange information, office of reserve exchange to outsider were taken for this investigation. Essential information on an example of 61 respondents was gathered utilizing an online review utilizing a survey comprises of 33 things and components investigation procedure was utilized. The outcomes demonstrated that utility request, security, utility transaction, ticket booking and fund transaction were main considerations. Out of aggregate respondents in excess of 50pc concurred that web keeping money was advantageous and adaptable method for managing an account and it had different exchange related advantages. Therefore, giving web saving money was progressively turning into a "need" than a "pleasant to have" benefit.10

Mallya, M.D (2009), “Role of Technology in Enhancing Quality of Customer Service in Banks”, this study broke down its part in enhancing client benefit. Bank clients can anticipate all the more energizing, imaginative and innovation based items. Clients who can appreciate the utilization of PCs can do the vast majority of the keeping money at home/office and experience the advantages of virtual managing an account. The rising example of saving money can enable clients to deal with their opportunity to better and keeping money can be a necessary piece of their normal exercises.11
Reeti Agarwal, Sanjay Rastogi & Ankit Mehrotra (2009), “Customers perspectives regarding e-banking in an emerging economy”, this study expressed about the Customers viewpoints with respect to e-managing an account in a developing economy. So that, the creator deciding different variables influencing client observation and state of mind towards and fulfillment with e-managing an account is a fundamental piece of a bank’s methodology detailing process in a developing economy like India. To pick up this comprehension in regard of Indian clients, the examination was directed on respondents taken from the northern piece of India. The real discoveries delineate that clients are impacted in their utilization of e-managing an account benefits by the sort of record they hold, their age and calling, append most noteworthy level of convenience to adjust enquiry benefit among e-saving money administrations, consider security &trust most critical in influencing their fulfilment level and find moderate exchange speed the most often confronted issue while utilizing e-saving money.  

Polaris Software Lab, IIT Madras (2010), “Polaris Software and IndusInd Bank launch INTELLECT PRIVACY Internet Banking Security Card”, In this investigation Polaris Software Lab Limited (POL.S.BO), a driving Financial Technology Company, propelled Intellect(TM) PRIVACY in view of best in class innovation and four licenses documented by the Indian Institute of Technology Madras. IndusInd Bank has turned into the primary bank in India to execute Intellect (TM) PRIVACY, an on the web and web saving money security card, for its web keeping money client. The innovation will shield clients and banks from for all intents and purposes a wide range of phishing assaults, viz. beguiling email, key/screen lumberjack, animal power/word reference assaults and Trojans, and so forth.
Keenness PRIVACY utilizes multi factor, dynamic validation innovation accommodating approving internet managing an account exchanges, in a totally secure stage. Remarking on the advancement, Professor L S Ganesh, Coordinator of the developer, stated, "At IIT Madras, the Department of Computer Science and Engineering and the Department of Management Studies got especially keen on outlining a web security innovation that is taken a toll effective and simple to use in a quickly developing web based business situation, and exchanging it economically. We picked the Cost-Usability-Security (CUS) way to deal with touch base at an answer and Polaris Software made a prominently usable application for the keeping money industry. IndusInd Bank, which was searching for giving more noteworthy security to electronic exchanges, turned into the primary association to embrace it." Intellect PRIVACY is a basic plastic card that clients can use to produce a one-time secret word (OTP) for doing any sort of internet managing an account exchange including the sign on. Banks can issue booklets containing a coveted number of cards that would last numerous exchanges. The card has no pilferage esteem without anyone else and clients can undoubtedly deal with its life cycle, including making a demand for another booklet and announcing loss of cards through web based saving money.13

Safeena, R (2010), “Customer Perspectives on E-business value: Case Study on Internet Banking”, this study directed the examination to assess those variables that control the idea of clients towards internet managing an account and their growing inclination towards the online budgetary establishments. A review instrument as poll was produced through information gathered from past examinations on acknowledgment of Internet managing an account. Likert scale was utilized as a part of request to distinguish the respondents observations towards Internet managing an
account appropriation. Accommodation testing strategy was utilized. Add up to size of the example was 52. The outcome demonstrated that apparent convenience, saw usability, purchaser mindfulness and saw chance were the essential determinants of web based managing an account reception. The examination presumed that larger part of clients were tolerating internet saving money as a result of numerous good factors. Examination inferred that value, usability of the framework mindfulness about web based managing an account and dangers identified with it were the primary scrutinizing variables to acknowledge internet saving money framework. These variables had a solid and beneficial outcome on clients to acknowledge internet managing an account framework.\textsuperscript{14}

2.4 REVIEW 2011 TO 2015

Kumbhar, V.M (2011), “Factors Affecting on Customers’ Satisfaction: An Empirical Investigation of ATM Services”, this study led an experimental investigation centers around distinguishing key factors that had impacted clients fulfillment in ATM benefit gave by open and private division banks. The essential information was gathered on 210 clients of open and private area banks in Satara and Kolhapur urban areas of Maharashtra state in India. Accommodation inspecting strategy was utilized and is restricted to the ATM clients of six business banks i.e. SBI, Bank of Baroda, Corporation Bank, IDBI Bank Ltd., Axis Bank Ltd. what's more, HDFC Bank Ltd. The study instrument comprised of 24 things which were recognized through a far reaching audit of the e-benefit quality writing. The outcome demonstrated that a mean score of discernment identifying with different administration quality viewpoints was extending between 2.5 to 4.2 and other than cost viability of ATM benefit observation about staying all administration quality
measurements is estimated same in broad daylight and private part banks. General outcomes demonstrated that cost viability of ATM benefit was center administration quality measurement and it was fundamentally influencing general consumer loyalty in ATM benefit gave by business banks. In any case, consequence of factor examination demonstrated that cost adequacy, simple to utilize, security and responsiveness affected consumer loyalty at 36 per cent fluctuation. In this way, banks should focus their endeavors on these measurements for provide food better ATM administration to fulfill their clients.\textsuperscript{15}

Malarvizhi, V (2011), “An Analysis on the usage of E-Banking Services in Coimbatore City”, endeavoured to display an outline of e-Banking administrations offered by both open and private part banks in Coimbatore city to analyze the financial profile of e-Banking client; to examine the degree of mindfulness and the use of e-Banking administrations and to learn customer’s fulfillment about different e-Banking administrations. The information was gathered with the assistance of an all-around organized and pre-tried meeting plan, controlled to 100 e-banking clients. The information gathered was organized and investigated by utilizing basic rates, Chi-square test and Garrett positioning system. The outcomes uncovered that clients were happy with the administrations gave by open division banks than private part banks. Additionally, e-Banking expanded operational efficiencies and decreases costs, other than giving a stage for offering esteemed added administrations to the clients, in this manner satisfying all the fundamental essentials for a prospering keeping money industry. In this way, to address developing difficulties banks needed to embrace a progression of changes in unique structure, capacities, practices and advertising to advance e-Banking.\textsuperscript{16}
Rullis, H & Sloka, B (2011), “Internet Banking Quality: Marketing Possibilities and Customers' Loyalty”, this study made an endeavor to distinguish customers’ fulfillment with web keeping money quality and customers’ reliability in Latvia. There were five measurements in the estimation scale for estimating the administration nature of web keeping money to be specific client benefit, website composition, affirmation, particular treatment and data arrangement. Add up to test measure was 1273. Respondents were requested to assess specified above elements in the scale 1-10, where 1 was no significance and 10 was essential. Unmistakable review technique was utilized for the present investigation. Research comes about recognized that web managing an account client were happy with web keeping money unwavering quality, web saving money convenience, web saving money quality. They had likewise uplifting disposition with respect to web managing an account and they were eager to suggest it. Web keeping money quality couldn't be considered as factor that ruins appropriation of web saving money and utilization of web managing an account as condition for advertising.  

Kallanmarthodi, G & Vaithiyanathan, M (2012), “Assessment of a Modified Technology Acceptance Model among E-banking Customers in Coimbatore City”, this study decided components impacting consumer’s reception of e-banking in India and consequently researched the impact of apparent convenience, saw usability and saw chance on utilization of e-Banking. Review based survey plan with observational test was done. Information was gathered through a meeting plan regulated to 200 bank clients having a place with 19 open part banks in the city of Coimbatore, India. Accommodation testing strategy was utilized as a part of the choice of the example respondents. Factor examination was performed to survey the legitimacy of the build
and relapse investigation was utilized to break down the information. The outcomes demonstrated that PU, PEU and PR were the critical determinants of e-Banking appropriation. Clients were hesitant to receive new advancements that may contain chance. Consequently, the banks ought to guarantee that online administrations is as protected as conventional keeping money, accentuate the comfort of utilizing web based managing an account and instruct the clients with respect to the employments of online administrations and additionally security of their records.\textsuperscript{18}

Kuchara, V (2012), “A Study on Customers perception towards Internet Banking at Ahmedabad City”, this study surveyed the fulfilment of the Customers with Internet saving money benefit with reference to Ahmedabad City and inspected whether there was any connection with the statistic variable (e.g. age) and respondents observation about web managing an account for Convenience. Spellbinding technique was utilized for look into plan. Essential information was gathered by organized study. The overview was done on the web and connection sent to the respondents from Ahmedabad utilizing accommodation examining. The aggregate size of test was 193. One way ANOVA display was utilized to decide the noteworthiness level of the factors for the Customer Perception in Internet saving money. Results showed that Convenience, security, simple to keep up managing an account exchange, Curiosity, Better rate and Low administration charges were main considerations in charge of web saving money. Out of aggregate respondents, half concurred that web managing an account was advantageous and adaptable method for saving money and it likewise had different exchange related advantages. Hence, giving Internet managing an account was progressively turning into a "need" than a "pleasant to have" benefit.\textsuperscript{19}
Shende, A & Khursange, S (2012), “The Study of E-Banking Services, Its Awareness and Uses among Customers in India with Special Reference to Nagpur City”, this study discovered the inclinations of the clients towards the utilization of the E-Banking. They likewise recognized the consciousness of web managing an account among clients of various banks. The investigation additionally intended to discover clients' fulfilment identifying with E-Banking administration. In this exploration with an example size of 300 bank client's essential information was accessible in type of poll gathered as far as various inquiries impacting the utilization of E-Banking. Web managing an account was considered as reliant on mindfulness among clients which was examined with help of various free factors. For Secondary information data was gathered from a few research articles. Expressive Research configuration was utilized for the gathering of essential information. The outcomes demonstrated that in the aggregate clients of the managing an account benefits the level of utilization of E-Banking is 65 percentage of aggregate clients. More banks were working together with some product organization to run the E-Banking administration. In these administrations SBI was at the best in administration of E-Banking with ICICI and HDFC whose advancement of E-Banking administrations was higher. The administrations that were generally utilized by greatest clients were exchanges, internet exchanging, charge instalment, shopping and so on. The fulfilment level of the client was likewise most elevated being used of E-Banking administrations. Be that as it may, they found that there was a noteworthy gathering of more established age individuals who were reluctant in the utilization of the E-Banking administrations. In this way, there is a requirement for mindfulness program for them.20
Fozia, (2013), “A Comparative Study of Customer Perception toward E-banking Services Provided by Selected Private & Public Sector Bank in India”, this paper decided bank customer’s discernment towards e-Banking administrations in Aligarh city. To gather essential information for the investigation five point Likert compose scale was utilized. Add up to test estimate was 196. Investigation of fluctuation system was utilized to examine noteworthy relationship of occupation and age with client view of e-Banking administrations. The after effects of the investigation demonstrated that diverse age assemble clients and distinctive occupation gather clients had diverse discernment towards e-banking administrations. The outcomes additionally recommended that statistic factors affect web managing an account conduct, particularly, occupation and age altogether.  

Bliss, T.M.A. & Kani, R.M (2013), “Issues and Challenges Faced by ATM Customers of State Bank of India in South Tamilnadu”, this study led this investigation in South Tamil Nadu remembering different destinations jump at the chance to inspect the mindfulness level of ATM administrations, to think about the level of consumer loyalty on different parts of ATM administrations, to recognize the issues looked by clients while utilizing ATM benefits and to offer recommendations to beat the issues in ATM benefits in not so distant future. Essential and auxiliary information was utilized as a part of the examination to touch base at the conclusions. For essential information an all-around organized survey was arranged and dispersed to the clients of State Bank of India in south Tamil Nadu. Optional information was gathered from different distributed and non-distributed works including books, periodicals, magazines, government reports, diaries and sites, and so forth. Basic Random inspecting strategy was taken after for the examination covering State Bank
of India bank offices in south Tamil Nadu, that are Kanyakumari region, Trinelveli area, Thothukudy locale. From each area 40 bank clients were chosen from State Bank of India and the example measure was 120 clients. The information gathered was dissected through Percentages, Chi-square test and Weighted Average Method. It was discovered that ATM administrations of SBI south Tamil Nadu were generally welcomed and used by the clients. It was uncovered that pull back in real money through ATM was exceptionally helpful and dominant part of the respondents had utilized ATM benefits frequently. As to reason more weightage was given to „withdrawal” office of ATM. The positive relationship between the period of respondents and reason for utilizing ATM cards was all around acknowledged by the examination. The investigation had shown that an extensive number of clients approached this machine and were thusly using them for multi-reason exchanges, in spite of its difficulties and weaknesses. It was essential to take note of that the vast majority of the general population utilizing the machine were youngster. The efficient and arranged execution of the SBI in the field of ATM cards was plainly upheld by this investigation.

Paul, S (2013), “The Adoption of Electronic Banking (E-Banking) in Odisha, India”, this study directed this investigation to check if the present and provoke innovative upheaval modifying the entire world impactly affected the saving money segment in Orissa. It for the most part centered around examining the vital elements impacting the online clients' fulfillment with the general administration nature of their concerned banks and underlines on estimating the ATM norms and administration quality. The philosophies utilized for this examination included meetings with bank clients and bank chiefs of the contextual analysis banks and organizations of surveys.
to various bank clients. Add up to size of the example was 200. It was found from the examination that numerous components like instruction, information in PC, ability of the general population, peoples helpful and mindfulness and so on were in charge of the effective activity of E-Banking. An extensive number of individuals (particularly the old age) had no PC information, till now favored the customary managing an account, however alongside some direct changes and snappy administration conveyance. Be that as it may, the youthful age was more comfortable with PC and web keeping money, so they were more inspired by utilizing the E-Banking framework especially in ATM and online exchange instead of old and customary managing an account. Again the falling expenses of machines and availability were a key factor adding to the development of ATM arrange. In this way, banks had additionally been slicing costs and picking up collaborations through ATM sharing understandings among themselves.\textsuperscript{23}

Anita, (2014), “A Comparative Study of Public and Private Sector Banks of India in Regards to Customer Satisfaction”, in her research article presented the customer satisfaction level between public and private sector banks to get a bird’s eye view of customer satisfaction practices being adopted by selected banks. It was also analyzed that customers were more satisfied with the private sector banks than public sector banks and customer satisfaction is largely dependent upon products availability in the banks rather than locations of the bank.\textsuperscript{24}

Dr. Geeta, Sharma & Mr. Surendra Malviya, (2014), “Internet Banking Service Quality and Its Impact on Customer Satisfaction in Indore District of Madhya Pradesh”, this study mainly focus on internet banking service quality to maintain
customer satisfaction. The work attempts to develop a model based on service quality dimensions, with the purpose to investigate impact of service quality on customer satisfaction. The main objectives of this empirical study is to explore internet banking service quality factors and to analyze its impact on customer satisfaction. The study found that there is a positive impact of service quality dimensions like website ease of use, comfort, accessibility are influential factors while confidence and responsiveness also have significant impact on satisfaction of the online customers. The empirical results show that there is a direct relationship between internet banking service quality dimensions and customer satisfaction in the banking industry.25

Dr. Polona Tominc and Ms. Richa Pandit, (2014), “Study of the Impact of Service Quality on Consumer Behaviour in Internet Banking Services”, this paper intended to measure how service quality influences the internet users of the banks. The main emphasize of the researcher was on to find out the factors affecting consumer behaviour towards internet banking services, to study the impact of service quality on consumer behaviour and to study loopholes of internet banking services.26

Dr. Harshita Bhatnagar, (2015), “Awareness and Adoption of Technology in Banking Especially by Rural Areas Customers: A Study of Udaipur Rural Belt”, the author describes the awareness and adoption of new age banking facilities by the rural poor. It has been witnessed that after reforms of financial sector, most of the banking services are widened their operations by expanding the banking operations in unbanked areas. But even after the initial momentum most of the banks are not able to retain the expansion of the services due higher cost of serving the rural customers. Since, the earnings are less, providing a basic banking service is a challenge. The
traditional banking services may not be able to provide the services are often become more complicated. As the technology started playing an important role, the costs of delivering the services are also reduced drastically. But the system is not full proof. Lack of awareness and trust on the system are the major hindrance for the proper implementation of the system till date. As long as the consumers are not going to enjoy trust, it becomes difficult for the service providers to adopt the technology based services which is the new mechanism for financial inclusion and other value added services. Serving rural areas in a cost effective manner is surely an important and uphill task for the service providers and this should be shorted out through proper implementation mechanism.\(^{27}\)

J. Ramola Premalatha, (2015), “Adoption of Internet Banking in Tamil Nadu, India”, has analysed that the internet banking is popular among the Indian customers nowadays as they find it easy and convenient in bank transactions. Hence the study is done between the private sector bank customers in Tamil Nadu to find out which age group is using the internet banking services more. The study is done on the private sector banks of Tamil Nadu which are the pioneers in introducing internet banking in the country. The analysis has shown that there is no significant influence of age on the adoption of internet banking.\(^{28}\)

Dr. A Vinayagamoorthy, M Ganesan, (2015), “A Study on Rural Consumer Perception towards Internet Banking Services in Salem District”, the authors studied the perception of rural consumers towards internet banking services. It is noticed that most of the banks trying to reduce the operational costs with the help of various value added services and innovative distribution networks. If we see the rural population
distribution, it is very much scattered. As a result of which providing services to these group of customers increasingly become difficult. There is a trade-off exists which describes the nature of the problem. On the one hand reach becomes difficult due to infrastructural problems, on the other hand due to lack of banking facilities, they become more dependent on local moneylenders. The higher cost of operations may be reduced with the help of adequate development of technology led banking services, viz. mobile banking services, internet banking services etc. The modern banking approach also depends heavily on the technology aspect. But the problem lies elsewhere. Even if the banks are able to develop modern facility, it may not be useable for the rural consumers unless and until the consumers are well aware of the facility and usage of the same over the time period. This gap should be removed by providing adequate training to new customers. Otherwise technology may become burden for them.\textsuperscript{29}

2.5 REVIEW 2016 TO 2017

Ashima Tandon, Manisha Goel and Sunita Bishnoi, (2016), “Consumer Awareness towards Internet Banking: A Comparative Study of Public, Private and Foreign Banks”, their stated that the Internet banking is regarded as a delivery channel, which over a period of time has gained recognition. It in fact has experienced growth in many countries and has changed the traditional way of banking. This channel has provided competitive advantage to the banks. With the help of internet banking the consumer has an access to number of services just at the click of a mouse. The present study is based on the responses of 450 consumers surveyed in Delhi and National Capital Region to understand the consumer awareness towards internet banking and the respondents were selected from public, private and foreign sector
banks. To achieve the objectives of the study a questionnaire with five-point Likert scale consisting of various aspects related to internet banking was designed and random sampling method was adopted to collect the responses. The results of the study indicate that the level of consumer awareness is higher in case of private and foreign sector banks in comparison to public sector banks. Public sector banks need to focus on their working in order to battle with the private and foreign sector banks.\textsuperscript{30}

Dr. C.Pushpalatha, (2016), “Customers Attitude towards ICICI Bank Services - A Study with Special reference to Udumalpet Branch”, in her study stated that the Banking sector in India is undergoing major changes due to competition and the advent of technology. Being a service industry, banks should aim at satisfying the customers’ needs by providing maximum features in their services. The study found that most of the respondents prefers ICICI bank as it offers Quick and Fast customer service and respondents were satisfied with the core banking facilities provided by ICICI Bank and they are not much satisfied with service charges. Since the minimum balance requirement found to be a least motivating factor, ICICI bank should minimize balance requirements for opening an account. The study found that high service charges was the major problem for the customers, the bank should take measures to reduce the service charges.\textsuperscript{31}

Dr. Fozia, (2017), “Analyzing Customer Satisfaction of Internet Banking: A Comparative Study in India”, in this research stated that Ease of Use, Security and Privacy and Cost Effectiveness have a relationship with Overall Customer Satisfaction towards Internet banking. Internet banking providers should put more effort to improve on these three factors in order to increase overall customer satisfaction. Even though accuracy variables do not have a relationship with customer
satisfaction in this research, the importance of this one variable cannot be ignored by Internet banking providers because prior research had shown that accuracy variable is important in fulfilling customer satisfaction toward Internet banking. This research can help Internet banking providers to know Internet banking users’ opinion and find the solution through customers’ perspective. It can help Internet banking providers easily achieve customer satisfaction. There are several recommendations that can help in overcoming this research. The problem of constraints on time can be solved by increasing the range of time in conducting a research in the future. The sample size of the research should be increased because the sample size may affect the reliability of the research. Sample size can help to improve the reliability between independent variables and dependent variable.32

Inder Pal Singh S/o Roop singh, Dr. Payal Bassi, (2017), “Customer Satisfaction with Internet Banking in Public and Private Bank”, their stated that the web saving money has been developing quickly in India. The development in late year pulls in many banks web benefits, the opposition came about into advantage to the client. Inside Patiala city, because of modern base and instructive establishments, lion's share of clients are utilizing web managing an account. These clients are from administration class. HDFC and ICICI bank is the pioneer bank in India. In this manner HDFC and ICICI bank overwhelm in majority of the quality measurement. However if there should be an occurrence of value measurement of 'Security of Information', it appears that individuals of India still trust open segment bank, ie., SBI bank and Canara bank. The distinction in administration quality emerges predominantly in light of gifted human asset and culture of bank. HDFC and ICICI bank have pulled in youthful and proficient staff for the web operations, while SBI
and Canara bank still endure because of the inflexible attitude of the old workers. However in most recent couple of years, SBI and Canara bank turned out as a main Public Sector banks giving on the web administrations to clients.\(^{33}\)

K. Thanga Glara, Dr. C. Eugine Franco, (2017), “A Comparative Study on Satisfaction of Customers of Public Sector and Private Sector Banks towards E-Banking in Tirunelveli District”, their stated that the Internet adoption among Indians has been increasing over the last two decade. Indian banks have also risen to the occasion by offering new delivery channel which has become available to Indian customers. Private sector banks are quite successful in satisfying their customer’s needs. But public sector banks are still need to put more efforts to make this sector to survive in the present world of e-banking competition.\(^{34}\)

2.6 REVIEW ABOUT FOREIGN AUTHORS

Lim Bee Eng, (2002), “Retail Banking: Impact of technological innovations on customer satisfaction”, his study stated that the explored the effect of mechanical developments on consumer loyalty in the managing an account part of three nations. The gathering overviewed 300 bank clients from Singapore, Malaysia and Thailand to survey their keeping money inclinations and practices. Information was broke down through an arrangement of different factual procedures. The discoveries showed that ATMs were the most as often as possible utilized administration in the three nations. For the more established age gathering and lower instruction gatherings, clients favored the human touch as a client benefit officer, for instance, to mechanical advancements. Of the three nations, the respondents in Thailand wanted to have managing an account benefit conveyed by the human touch. It was discovered that
Customer-interfacing Technology, for instance, Call Center, made more fulfillment for bank clients. The discoveries additionally uncovered that innovation did to be sure help to make more fulfillment among bank clients as long as the administrations seem to be "solid and precise" and don't acquire additional charge.35

Simone G, (2003), “Customer Expectations of Internet banking in South Africa”, explored whether a hole exists between client desires of Internet Banking and the fulfilment of these desires in the virtual condition by South African keeping money foundations. The examination was operationalised by methods for a review among web saving money clients. The examination concentrated particularly in transit clients of Internet managing an account locales felt about the administration and usefulness they got on the Internet and whether their desires of this keeping money benefit were being met. For this investigation a few components were mulled over, for example, cost funds, modified items and administrations and more customized consideration. The discoveries uncovered that clients were content with their essential Internet managing an account involvement. What they were not happy with, were taken a toll issues and the absence of customized benefit. Issues, for example, speed and further developed usefulness additionally had a minor impact. What's more, Internet saving money clients felt there was an absence of combination crosswise over keeping money channels. By and large, the examination demonstrated that essential client desires were being met by Internet banks in South Africa. Nonetheless, unless this fulfilment was kept up and expanded, banks could lose clients to the officially developing virtual, creative and more financially savvy elective banks without bounds.36
Gonzalez, (2004), “Customer Satisfaction using QFD: An E-Banking Case”, this study built up a contextual investigation for Spanish banks and considered both outside and inward administration issues and consequent administration developments in light of the system of value work sending (QFD). The use of the client window quadrant (CWQ) and the activity design framework in the investigation of client and administration components constituted an alternate approach for QFD. The real discoveries of their contextual analysis were as per the following: Spanish banks had been concentrating their assets on a protective methodology that was pointed to a great extent at shielding clients from hopping to online banks. Be that as it may, this new pursuit would offer their Spanish-talking clients all through the world an online option. Undertaking supervisors and quality change directors could profit by the QFD technique and instruments to interface client prerequisites to the inward strategies of the firm with a specific end goal to fulfill and surpass client necessities. To achieve this, a philosophy of investigation was required in the keeping money industry based QFD as a benchmark for the examination of client prerequisites.37

Leelapongrasut, P, (2005), “A Quality Study of Internet Banking in Thailand”, this study directed an examination to explore level of Internet saving money administrations quality in Thailand and for looking at the general administrations nature of Internet Banking and factor of Internet managing an account benefit between each bank and each measurement of value. The inspecting bunches in this examination were client who utilized the keeping money benefit through Internet framework and the client of D-Computer Co., Ltd. who generally utilized Internet Banking administrations, for example, request about exceptional adjust, support exchange amongst records, and exchange installment for open utility. The examining
bunch determination of this examination must utilize Internet keeping money benefits at any rate once per month. The exploration apparatuses were surveys in the Web page frame. Surveys were adjusted from the instruments that were utilized to assess the administration quality called "The measurement of value by David A. Garvin" by assessing the nature of eight dimensional administrations: Performance, Features, Reliability, Conformance, Durability, Esthetics, Serviceability and Perceived quality. Amid the testing study 300 surveys that were addressed totally were considered. For data examination principal insights to dissect the qualities of inspecting gathering and test the relative variable factor by methods for Chi-square were utilized and get the outcome to assemble a difference factor direct model.38

Agboola, A.A (2006), “Electronic Payment Systems and Tele-Banking Services in Nigeria”, this study stated that the researched electronic instalment frameworks and Tele-Banking administrations in Nigeria. Thirty six out of the 89 banks in Nigeria as toward the finish of 2005 were chosen for the investigation. Poll strategy was utilized to assemble information from bank labourers. Different measurable strategies were utilized for the examination of information. The discoveries uncovered that there had been an exceptionally humble move far from money. Instalments were currently being robotized and total volumes of money exchanges had declined. The aftereffect of the investigation uncovered that Tele-Banking was equipped for widening the client relationship, hold customer’s devotion and empower banks to increase instructing stature of piece of the pie if their chaperon issues, for example, ineffectualness of broadcast communications administrations, epileptic supply of energy, high cost, dread of false practices and absence of offices fundamental for their task were dealt with.39
Kam, B.H & Riquelme, H (2007), “An Exploratory Study of Length and Frequency of Internet Banking Usage”, this study inspected an example of Australian web managing an account client in view of their recurrence and length of utilization. Information for this examination originated from an accommodation test of 203 respondents who had worked no less than one Internet saving money account in Australia amid the previous four months preceding the review. The survey was set on the web. Respondents were selected utilizing a snowball approach. The survey utilized involves five fundamental areas: general Internet utilization, Internet keeping money use, use recurrence of Internet managing an account administration, fulfillments with Internet saving money benefit characteristics and socioeconomics. For the examination of the information relationship and discriminant investigation procedures were utilized. The outcomes demonstrated that as clients turned out to be more acclimatized to web saving money; they utilized these administrations all the more regularly. Further, day by day and incessant web keeping money clients were more satisfied easily of utilization and feel and tend to utilize web managing an account more for electronic reserve exchange and remote trade exchanges than the less regular clients. The discoveries proposed that banks expected to grow more redid administrations since there were unmistakable market sections with various managing an account necessities.40

Laukkanen, P., Sinkkonen, S., & Laukkanen, T (2008), “Consumer Resistance to Internet banking: post pones, opponents and rejecters”, in their study stated that the motivation behind this paper is to encourage the comprehension of advancement protection by separating web keeping money non-adopters into three gatherings in view of their expectations to utilize the development. From that point, the point is to
recognize how the protection contrasts in these client gatherings. This investigation distinguishes three gatherings of web saving money non-adopters, to be specific defers, rivals and rejecters. The information were gathered by leading a broad postal study among the retail managing an account clients in Finland who had not received web saving money. The estimation improvement depended on customer protection hypothesis and the prior writing on web keeping money. Vital segment investigation was utilized to order the protection things into five selection hindrances got from the before writing. From that point, investigation of change was utilized to examine the measurable contrasts in protection from web managing an account between the three gatherings. Huge contrasts were recognized between the gatherings investigated. The protection of the rejecters is substantially more extraordinary and assorted than that of the rivals, while delays demonstrate just slight protection. The outcomes additionally demonstrate that mental obstructions are much higher determinants of protection than utilization and esteem, which are builds identified with usability and convenience deciding acknowledgment in the customary innovation acknowledgment show. Besides, the discoveries feature the part of self-viability in bank clients' hazard observations to web saving money. This examination gives additionally comprehension of what hinders web managing an account reception by contrasting three non-adopter gatherings and regard to their protection from internet keeping money. It additionally has suggestions for administration in defeating non-adopters' protection from the development puts off, rivals and rejecters. The information was gathered by directing a broad postal study among the retail keeping money clients in Finland who had not embraced web managing an account. The estimation advancement depended on customer protection hypothesis and the prior writing on web managing an account. Foremost part examination was utilized to group the protection things into five selection boundaries got from the before writing. From
there on, examination of change was utilized to dissect the factual contrasts in protection from web saving money between the three gatherings. Noteworthy contrasts were distinguished between the gatherings investigated. The protection of the rejecters is significantly more extraordinary and assorted than that of the rivals, while the defers demonstrate just slight protection. The outcomes likewise demonstrate that mental hindrances are much higher determinants of protection than use and esteem, which are builds identified with convenience and value deciding acknowledgment in the conventional innovation acknowledgment display. Additionally, the discoveries feature the part of self-adequacy in bank clients' hazard recognitions to web saving money. This examination gives additionally comprehension of what hinders web saving money reception by contrasting three non-adopter gatherings and regard to their protection from web managing an account. It additionally has suggestions for administration in defeating non-adopters' protection from the advancement.41

Wong, D.H, Rexha, N & Phua, I (2008), “Re-examining Traditional Service Banking in an E-Banking Era”, this study influenced an examination to re-to look at the part of customary SQ in E-managing an account time in Australia. 706 clients and a self-managed poll (22 things to quantify SQ) were utilized for information accumulation. Quadrant examination and Factor investigation systems were utilized. They inferred that electronic conveyance of administrations consistently expanded the clients' desires of SQ and execution; whereas customary managing an account administration was misaligned to their present desires and it caused disappointment.42

perspectives”, this study analyzed the connection between the e-benefit quality measurements and consumer loyalty of banks in Jordan. Utilizing an organized survey, the essential information was gathered from 457 clients who had e-Banking exchanges with banks in Jordan. Different relapse examination was utilized to test the exploration model and speculations. The exploration discoveries showed that e-benefit quality measurements, for example, site traits, unwavering quality, saw hazard, responsiveness and customization had a positive and noteworthy impact on the general clients’ fulfillment and its components exclusively. The discoveries additionally showed that the most grounded indicators, in view of beta qualities, of e-benefit quality measurements on the general banks clients' fulfillment and its individual components were responsiveness, site properties and customization separately.43

Olalekan, A (2011), “E-Banking Patronage in Nigeria: An Exploratory study of Gender Difference”, this study directed an investigation to decide whether sexual orientation contrasts exist in electronic managing an account support in Nigeria. The investigation incorporated a study on sex support of e-Banking by singular clients in Abuja and Logos, Nigeria. For the review, self-controlled research instrument comprise of 29 things was utilized on an example of 375 male and 375 female. The after effects of the examination demonstrated sexual orientation contrasts in e-Banking support and furthermore consumer loyalty was observed to be low in this regard which calls for development in benefit conveyance as far as convenience and consistency in guidelines.44

Aghdaie, S.F.A. & Faghani, F (2012), “Mobile Banking Service Quality and Customer Satisfaction (Application of SERVQUAL Model)”, this study inspected the
connection between versatile saving money administrations and consumer loyalty in Iranian banks by applying SERVQUAL demonstrate. Consumer loyalty was utilized as needy variable and the five measurements of administration quality in particular, effects, dependability, responsiveness, confirmation and sympathy, as free factors. The information was gathered utilizing accommodation inspecting from three of the Iranian Google bunches with online survey to 120 respondents. Distinct measurements, Pearson's connection coefficient, relapse examination and factor investigation strategy were utilized for the examination of information. Results demonstrated that the four factors specifically unmistakable, unwavering quality, responsiveness, and sympathy relate with fulfillment altogether. Nonetheless, the affirmation factor would have no association with clients' fulfillment. The examination inferred that expansion in benefit nature of the versatile managing an account could fulfill and create consumer loyalty that eventually holds esteemed clients.45

Sakhaei, S.F (2013), “The Impact of Service Quality on Customer Satisfaction in Internet Banking”, this study explored the effect of administration quality elements of Internet Banking on consumer loyalty in Iran through a connected research investigation of clear looking over kind. To contemplate the connection between benefit quality and consumer loyalty, initial a half breed display in light of the past works had been proposed. Six administration quality measurements to be specific unwavering quality, productivity, responsiveness, satisfaction, security/protection and web composition had been set up. The information was accumulated through overview meet by 5-Point Likert write scale. The examination demonstrated that the six administration quality measurements had significant association with consumer loyalty in Internet Banking and the unwavering quality list had best and web
architecture had slightest viable on consumer loyalty than different markers. Since the normal consumer loyalty did not contrast between the sites of various banks could be the aftereffect of various banks in the nation regarding nature of Web administrations and that is the reason they were not factually huge.\(^{46}\)

Justus Muthuri Marete, Henry Peter Gommans & Gongera Enock George, (2014), “Evaluation of E-Banking Services on Customer Satisfaction: Case of National Bank of Kenya”, in their study provide empirical evidence regarding satisfaction of customers with e-banking and provide recommendations. It also evaluated customer satisfaction with e-banking service at National Bank of Kenya. The main objective of the study is to investigate e-banking web design; exploration of e-banking customer service; assessment of e-banking assurance and examination of preferential treatment of e-banking effect on customer satisfaction in the banking industry. It is found that more customers were satisfied with most dimensions of e-banking service in NBK.\(^{47}\)

Ogunlowore Akindele John & Oladele Rotimi, (2014), “An Analysis of Electronic Banking and Customer Satisfaction in Nigeria”, this study examines the impact of electronic banking on satisfaction of corporate bank customers in Nigeria. The study found that there is a significant relationship between electronic banking and customers’ satisfaction. The paper suggests that critical infrastructure like power; security and telecommunication should be strengthened to ensure the application of electronic banking in Nigeria and optimum satisfaction on the part of customers. There is a significant improvement in general banking services as a result of the introduction of electronic banking, while the level of profit made by banks can be attributed partly to the introduction of electronic banking. Electronic banking has help to increase banks market share.\(^{48}\)
Areeba Toor, Mudassir Hunain, Talha Hussain, Shoaib Ali & Adnan Shahid, (2016), “The Impact of E-Banking on Customer Satisfaction: Evidence from Banking Sector of Pakistan”, their research stated that the Customer satisfaction is basic for the ceaseless survival of any association around the globe. This examination work means to explore the effect of E-keeping money factors on consumer loyalty in Pakistan. Five administration quality measurements; dependability, responsiveness, affirmation, physical assets and sympathy, got from the SERVQUAL demonstrate with support of writing survey have been chosen as forecasters of consumer loyalty in E-keeping money. Examine outline of the review is quantitative. Information has been accumulated through effectively tried survey from E-saving money clients as respondents, from various urban communities of Pakistan. Consequences of the review have uncovered that there is pivotal relationship between administration quality measurements and consumer loyalty in E-saving money in Pakistan, with more weightage of unwavering quality, responsiveness and affirmation among the five measurements. Through this review we can presume that administration quality in E-managing an account prompts to fulfilled clients and consequently banks can increase aggressive advantage by offering better-quality administrations to their clients in today’s emulous world.49

Hani A. Al Haliq & Ahmad A. Al Muhirat, (2016), “Customer Satisfaction with Electronic Banking Services in the Saudi Banking Sector”, this research aims to examine the extent of consumer loyalty with electronic saving money (e-keeping money) benefits in the Saudi keeping money area and to address issues with nature of administrations by concentrating on the accompanying: (i) simplicity of utilize; (ii) data security and unwavering quality and its part in affecting client reception of electronic administrations; (iii) the instruments of checking and control over these
administrations. The examination utilized scientific and enlightening approach, gathering essential information through an overview. It inspected different parts of electronic administrations gave by banks in Saudi Arabia to reveal more insight into these administrations and client desires, while additionally considering present day thinks about in this field as optional information. The outcomes demonstrate that Saudi banks have prevailing with regards to accomplishing noteworthy consumer loyalty by enhancing their electronic administrations, encouraging electronic exchanges, enhancing handling execution and improving the particulars of electronic administrations. Also, they have accomplished successful correspondence with their clients and in addition the speed of applications. Notwithstanding, there is a nonattendance of mindfulness and direction for clients about the e-managing an account framework. The consequences of this examination prompt to a few proposals for enhancing the electronic administrations gave by banks in Saudi Arabia to upgrade consumer loyalty.\(^5\)

### 2.7 SUMMARY

Technology is now potent tool used for strategic business planning. Today Technology makes all the difference to the quality of service as well as profitability of a bank. Information Technology has been identified as an integral component in the design and development of modern payment system. Before the introduction of Information Technology also large numbers of studies were conducted by various researchers. After the revolution of IT, numerous research studies were presented. They were reviewed and important studies related with the present topic were selected for this chapter.
References


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