

**Consumer Perception towards Service Quality of
Internet Banking**

(With Special Reference to Canara Bank, Coimbatore)

S.SURYA

(Reg No.14PBM016)

A Major Project Submitted to

Avinashilingam Institute for Home Science and Higher Education for women

Coimbatore- 641 043

In Partial fulfillment of the requirements for the Degree of

Master of Business Administration

April 2016

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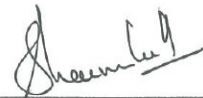
Master of Business Administration

April 2016

CERTIFIED AS A BONAFIDE RESEARCH WORK



Signature of the
Head of the Department



Signature of the
External Examiner



Signature of the
Supervisor



Date: 16.4.2016

CERTIFICATE

This is to certify that, **Miss.S.Surya**, Final year MBA student of Avinashilingam University, Coimbatore had carried out project work on “Consumer Perception towards Service Quality of Internet Banking” in our Bank from 18.01.2016 to 11.03.2016.

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THONDAMUTHUR BRANCH

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SYNOPSIS

The project report is the outcome of the study titled “**Consumer Perception towards Service Quality of Internet Banking**” at Canara Bank, Coimbatore. The primary objective of the study is to analyse the customer perception towards various dimensions of service quality of internet banking facilities offered by Canara Bank, Coimbatore.

The research design is descriptive in nature. Primary data was collected using structured questionnaire from 345 respondents in Coimbatore. The collected data was analysed using percentages, Chi-square, Correlation and Regression Analysis.

From the study it is found that there is no significant association between age and online features of bill payment, E- alerts, wire transfer, stop payment, balance inquiry, ordering cash, retrieving bank statement and the null hypothesis is accepted of these attributes and the internet banking services used .

The banker is expected to serve the customers without any delay for quarries and it is advisable to follow time management principles consistently.

CONTENT

Synopsis

List of Tables

List of Charts

CHAPTER NO.	PARTICULARS	PAGE NO.
I	INTRODUCTION	
	1.1 Banking Industry	1
	1.2 Company Profile	7
	1.3 Internet banking	11
	1.4 Objectives	14
	1.5 Scope	15
	1.6 Limitations	16
II	REVIEW OF LITERATURE	17
III	RESEARCH METHODOLOGY	21
	3.1 Research Design	21
	3.2 Sampling Design	21
	3.3 Nature of Data	21
	3.4 Sources of Data	22
	3.5 Tools for the Analysis	23
IV	ANALYSIS AND INTERPRETATION	25
V	SUMMARY	53
	5.1 Findings	54
	5.2 Suggestions	55
	5.3 Conclusion	56
	BIBLIOGRAPHY	
	ANNEXURE	

LIST OF TABLES

TABLE NO.	TITLE OF THE TABLE	PAGE NO.
1	Age	25
2	Gender	27
3	Marital status	29
4	Qualification	31
5	Occupation	33
6	Monthly Income	35
7	Use of Internet Banking Service	37
8	Account Type	38
9	Visit Bank branches after using Internet Banking	40
10	Consumer opinion about Internet Banking	42
11	Consumer awareness about Internet Banking of Canara Bank	44
12	Purpose to use Internet Banking of Canara Bank	46
13	Age vs. Online features of Internet Banking-Chi-square Analysis	48
14	Relationship between SERVQUAL dimensions and Overall Customer Satisfaction	49
15	Multiple regression: SERVQUAL dimensions vs Overall Customer Satisfaction	50

LIST OF CHARTS

CHART NO.	TITLE OF THE CHART	PAGE NO.
1	Age	26
2	Gender	28
3	Marital status	30
4	Qualification	32
5	Occupation	34
6	Monthly income	36
7	Use of Internet Banking Service	37
8	Account Type	39
9	Visit Bank branches after using Internet Banking	41
10	Consumer opinion about Internet Banking	43
11	Consumer awareness about Internet Banking of Canara Bank	45
12	Purpose to use Internet Banking of Canara Bank	47

CHAPTER I

INTRODUCTION

1.1 BANKING INDUSTRY

Modern commercial banking, in its present form, is of recent origin. Though bank is considered to be an ancient institution just like money. It's evolution can be traced in the functions of money lender, the gold smiths, and the merchants.

A bank has been often described as an institution engaged in accepting of deposits and granting loans. It can also be described as an institution which borrows idle resources, makes funds available to. It does not refer only to a place of tending and depositing money, but looks after the financial problems of its consumers.

This era is the age of specialization with the changing situation in the world economy, banking functions have broadened. Financial institutions which are shaped by the general economic structures of the country concerned vary from one country to another. Hence, a rigid classification of banks is bound to be unrealistic.

Today, almost all banks in are adopted ICT as a mean of enhance service quality of banking services,they are providing ICT based e-services to their customers which is called as e-banking, internet banking or online banking etc. it brings convenience, enhance service quality and cost effectiveness in the banking services and increasing customer's satisfaction in banking services.

ORIGIN AND DEVELOPMENT OF BANKING:

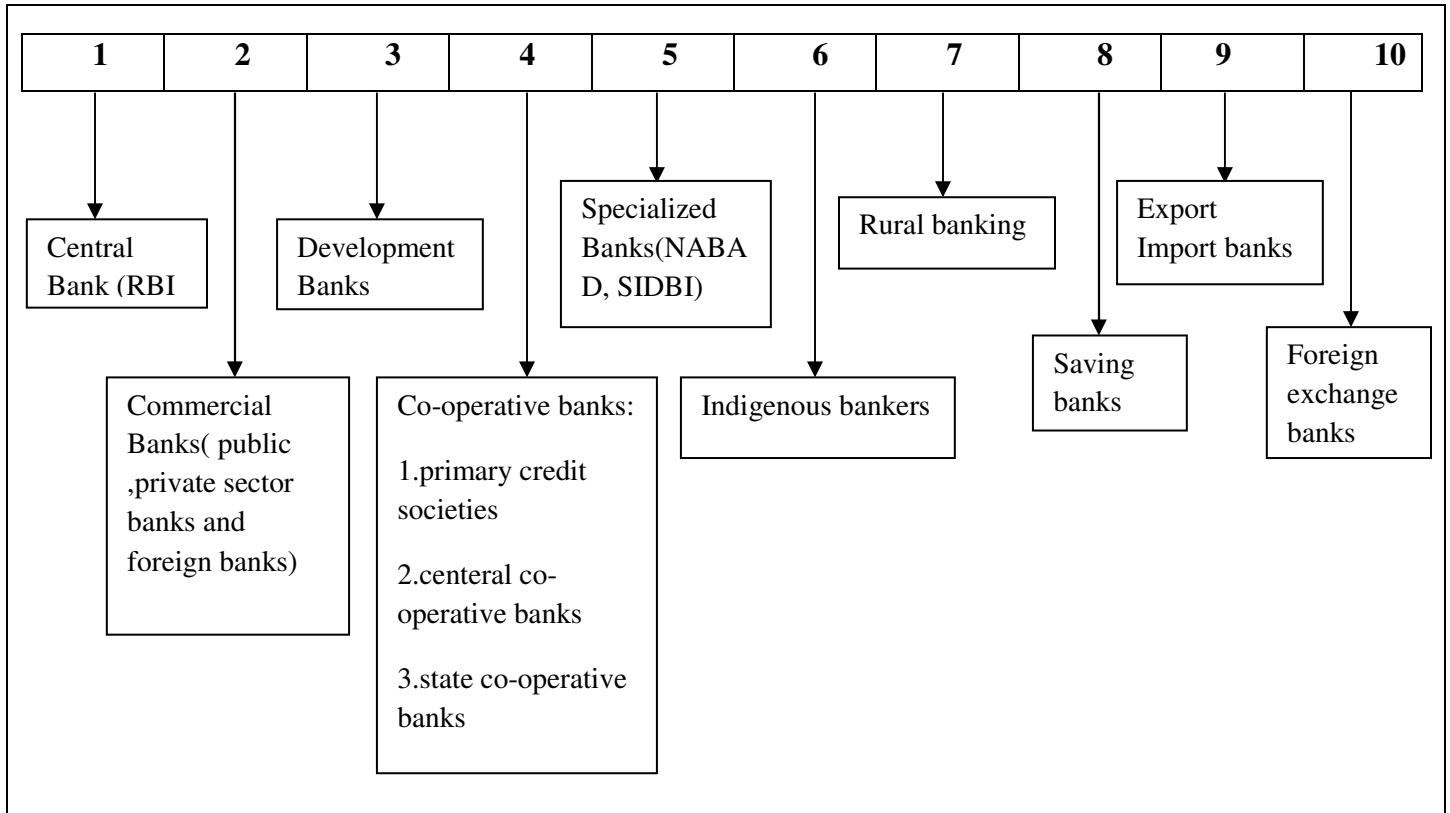
There seem so be no uniformity amongst the economist about the origin of the word 'Bank'. It has been believed that the word 'Bank' has been derived from the German word 'Bank' which means joint stock of firm or from the Italian word 'Banco' which means a heap or mound.

In India the ancient Hindu scriptures refers to the money- lending activities in vedic period. They performed most of those functions which bank perform in modern times. During Ramayana and Mahabharata eras also banking had become a full-fledged business activity. In other words the development of commercial banking in ancient times was closely associated with the business of money changing.

In simple words, bank refers to an institution that deals in money. This institution accept deposits from the people and gives loans to those who are in need. Besides dealing in money, bank these days perform various other functions, such as credit creation, agency job and general service. Bank, therefore is such an institution which accepts deposits from the people, gives loans, creates credit and undertakes agency work.

TYPES OF BANKS:

There are various types of banks which operate in our country to meet the financial requirements of different categorise of people engaged in agriculture, business, profession etc. on the basis of functions, the banking institution may be divided into following types:



TYPES OF BANKING:

Banking is described as the business carried on by an individual at a bank. Today, several forms of banking exist, giving consumers a choice in the way they manage their money most people do a combination of atleast two banking types. However, the type of banking a consumer uses normally based on convenience. These are different types of banking through which consumer can attach to it:

1. WALK-IN-BANKING:

It is still a popular type of banking. As, in the past, it still involves bank tellers and specialized bank officers. Consumers must walk into a bank to use this service normally, in order to withdraw money or deposit it, a person must fill out a slip of paper with the account and specific monetary amount and show a form of identification to a bank letter. The advantage of walk in banking is the face to face connection between the banker and a letter. Also unlike drive thru and ATM banking, a person can apply for a loan and invest money during a walk in.

2. DRIVE THRU BANKING:

It is probably the least popular form of banking today, but is still used enough by consumers to create a need for it. It allows consumers to stay in their while and drive up to a machine equipped with container, chute and intercorn. This machine is connected to a bank and is run by one or two bank letters. A person can withdraw or deposit money at a driven thru. He must fill out a slip with his account and specific monetary amount and put in the container. The container travels through the chute to the bank letter, who will complete the banker's request. This is where the intercom comes into play. The bank teller and banker use it to communicate and discuss the specific banking request.

3. ATM BANKING:

It is very popular because it gives a person 24 hour access to his bank account. Walk in and drive thru banking does not offer this perk. In order to use an ATM, a person must have an ATM card with personal identification number and access to an ATM machine. Any ATM machine can be used, but charges apply if the ATM machine is not affiliated with the bank listed on the ATM card. By sliding an ATM card into an ATM machine, it is activated and then through touching buttons on the machine, a consumer is able to withdraw or deposit money.

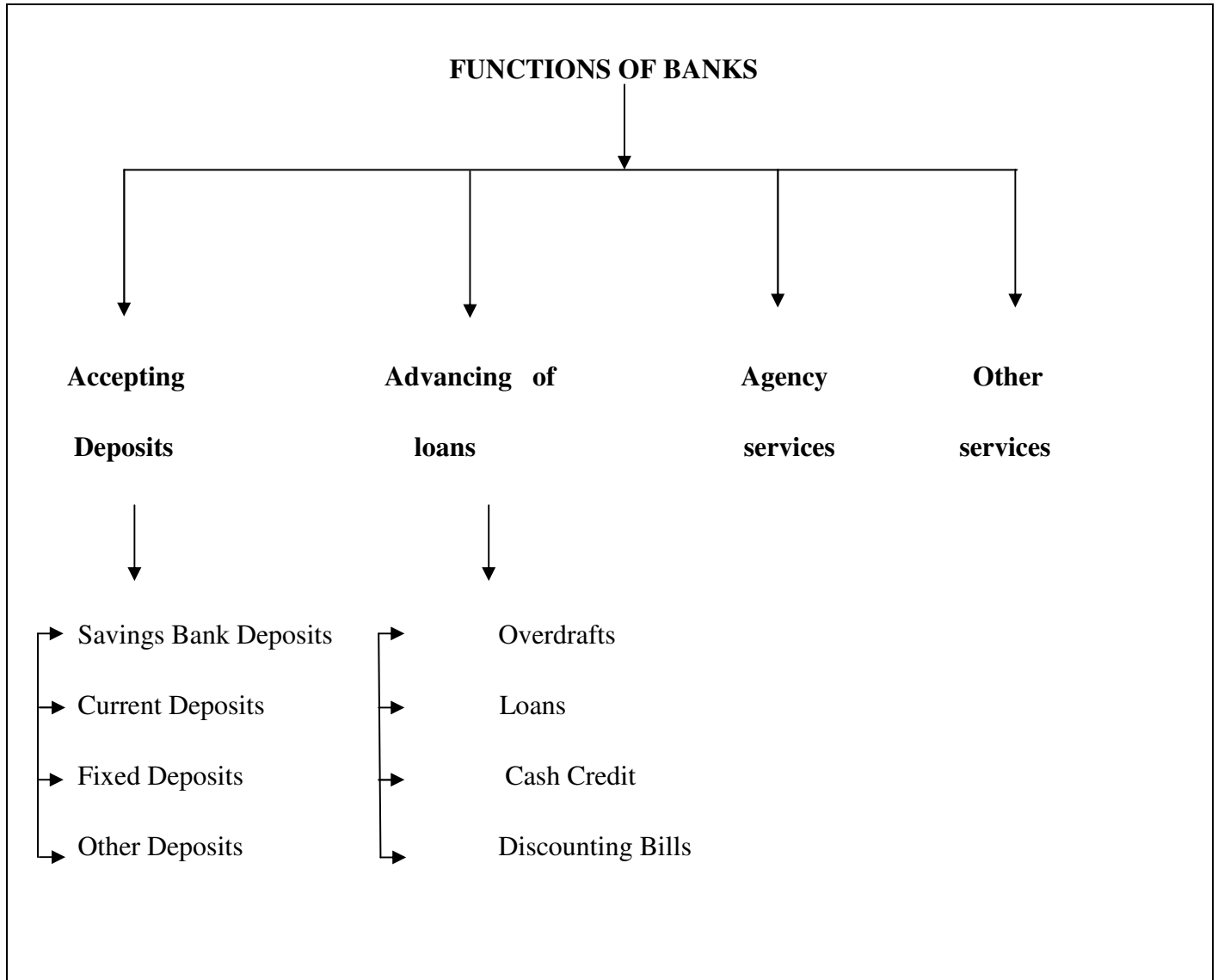
4. ONLINE BANKING

It allows a person to get on the internet and sign into their bank. This process is achieved with the use of a PIN, different from the one used for the ATM card. By going to the website of a bank and entering it, a consumer can get into his account, withdraw money, deposit money, pay bills, request loans and invest money. Online banking is growing in popularity because of its convenience.

These different types of banking give a consumer the power of choice and also give them a comfortable banking system that gives them a convenient choice.

FUNCTIONS OF BANKS:

Modern banks not only deal in money and credit creation, other useful functions management of foreign trade, finance etc. The meaning of modern banks is used in narrow sense of the terms as commercial banks. The various functions of banks can be seen from the following figure:



1. Accepting Deposits:

The most important function of commercial banks is to accept deposits from public. This is the primary functions of a commercial bank. Banks receives the idle savings of people in the form of deposits and finances the temporary needs of commercial and industrial firms.

2. Advancing of Loans:

The second main function of the commercial bank is to advance loans. Money is lent to businessmen and trade for short period only. These banks cannot lend money for long period because they must keep themselves ready to meet the short term advances.

3. Agency Services:

Modern banks render service to the individual or to the business institutions as an agent. Banks usually charge little commission for doing these services.

1.2 COMPANY PROFILE

CANARA BANK

Canara bank is one of the most prominent commercial banks of india. The bank was established in the year 1906 at mangalore, Karnataka by a well known personality Mr.Ammembal Subba Rao Pai. Initially, it was founded with the name canara bank hindu permanent fund, but later on the name was changed to canara bank limited.

Mr. Ammembal Subba Rao Pai had envisioned the bank to not only offer financial services but also fulfill social causes such as removal of superstitions and ignorance, promotion of habit of saving, providing assistance to the people in need and develop a sense of humanity among the people.

KEY ATTRIBUTES:

Apart from setting other benchmarks in the field of providing comprehensive banking services to the consumers, Canara bank has a number of achievements to its credit, which include being the first bank in India to have launched Inter-city ATM network, being the first bank to have been awarded ISO certification for one of its branches, providing credit card for farmers for the first time in India along with offering agricultural consultancy services.

VITAL DETAILS:

Canara bank has established a strong presence in country, with 2710 branches across the nation as of September 2008. The bank boasts of having the maximum number of ATM installations among all the nationalized banks summing up to more than 2000 of them at 698 centres. Also, 1351 branches of the bank provided internet and mobile banking (IMB) services, while anywhere banking services are being provided at 2027 of its branches. All the branches of Canara bank are established with Real Time Gross Settlement (RTGS) and National Electronic Fund Transfer (NEFT) transaction facilities, insuring smooth and swift money transfer from any corner of the nation to another corner.

PRODUCTS AND SERVICES:

Canara bank offers a host of banking and value added services to its customers, which include personal banking services, corporate banking services, NRI banking services and priority & SME credit services.

Type : public

Headquarters : Bangalore, Karnataka, India

Key People : Rakesh Sharma (MD & CEO)

Branches : 5784

Products : investment banking, consumer banking, commercial banking, retail banking, private banking, asset management, pensions, mortgages, credit cards

Total assets : 4.72 trillion (us\$69 billion (2015))

Number of employees: 53506 (2015)

Slogan : together we can, serving to grow, growing to serve

Canara Bank is an Indian state-owned bank headquartered in Bangalore, in Karnataka. It was established at Mangalore in 1906, making it one of the oldest banks in the country. The government nationalized the bank in 1969. As of November 2015, the bank had a network of 5784 branches and more than 9153 ATMs spread across India. The bank also has offices abroad in London, Hong Kong, Moscow, shanghai, Doha, Dubai, and New York.

SUBSIDIARY COMPANIES:

- Canfin homes limited (cfhl), which a network of 110 branches and 28 satellite offices throughout India.
- Canbank factors limited
- Canbank venture capital fund limited
- Canbank computer services limited
- Canara bank securities limited
- Canbank financial services limited
- Canara HSBC oriental life insurance company limited
- Canara robeco asset management company limited

DEVELOPMENT PROJECTS:

Canara bank partnered with UNEP to initiate a solar loan program. It was a four year \$ 7.6 million effort, launched in April 2003, to help accelerate the market for financing solar home systems in southern India.

MAJOR INFORMATION TECHNOLOGY INITIATIVE:

Canara bank had a major IT initiative to network all branches and move them to a single software platform. Canara bank chose flex cube from oracle financial services software as the application. The bank entered into an agreement with IBM for rolling out flex cube to over 1000 branches as part of phase I. this phase has just been concluded, with Karaikudi branch in Tamilnadu being the 1000th branch to go live. Over 22 million customers are benefiting from this initiative. Now, all the branches of Canara bank are live on core banking application flex cube.

1.3 INTERNET BANKING

One has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking at any time). Providing internet banking is increasingly becoming a “need to have” than a “nice to have” service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services.

The financial services are the backbone of the service sector. This is important not only for the banking sector but for the Indian economy as a whole. This is so because banking is a catalyst and life of modern trade and commerce. It is an integral part of all the businesses and social activities. This rapid transformation of services in the banking system has led to the evolution of a highly competitive and complex market where there is a continuous refinement of services. Hence the increased role of banking in India’s economic development on the one hand and the changes in the business climate on the other has put increased pressure on them. These changes are compelling the banks to reorganize themselves in order to cope with the present conditions.

With the current change in the functional orientation of banks, the purpose of banking is redefined. Now, the financial institutions are trying to provide all the services at the customer’s doorstep. The customer has become the focal point either to develop or maintain stability in the business. Every engagement with the customer is an opportunity to either develop or destroy a customer’s faith in the bank. The expectations of the customers have also increased many folds. Intense competition among the banks has redefined the concept of the entire banking system. The banks are looking for new ways not only to attract but also to retain the customers and gain competitive advantage over their competitors. The banks like other business organizations are deploying innovative sales techniques and advanced marketing tools to gain supremacy. The main driver of this change is changing customer needs and expectations. Customers in urban India no longer want to wait in long queues and spend hours in banking transactions. This change in customer attitude has gone hand in hand with the development of ATMs, phone and net

banking along with availability of service right at the customer's doorstep. With the emergence of universal banking, banks aim to provide all banking product and service offering less than one roof and their endeavor is to be customer centric. With the emergence of economic reforms in world in general and in India in particular, private banks have come up in a big way with prime emphasis on technical and customer focused issues.

TYPES OF INTERNET BANKING IN INDIA :

The following three basic kinds of internet banking are being employed in the marketplace:

1. **Informational** – This is the basic level of internet banking. Typically, the bank has marketing information about the bank's products and services on a stand-alone server. Risk involved in such kind of internet banking is relatively low as informational systems typically have no path between the server and the bank's internet network. This level of internet can be provided by the bank or outsourced. While the risk to a bank is relatively low, the server or website may be vulnerable to alteration. Appropriate controls therefore must be in place to prevent unauthorized alterations to the bank's server or website.
2. **Communicative** - This type of internet banking system allows some interaction between the bank's systems and the customer. The interaction may be limited to e-mail, account inquiry, loan applications, or static file updates. Because these servers may have a path to the bank's internal networks, the risk is higher with this configuration than with informational systems. Appropriate controls need to be in place to prevent, monitor and alert management of any unauthorized attempt to access the bank's internal networks and computer systems. Virus controls also become much more critical in this environment.
3. **Transactional** – This level of internet banking allows customers to execute transactions. Since a path typically exists between the server and the bank's or outsourcer's internal network, this is the highest risk architecture and must have the strongest controls. Customer transactions can include accessing accounts, paying bills, transferring funds, etc.

GROWTH OF INTERNET BANKING :

Internet banking offers different online services like balance enquiry, requests for cheque books, recording stop payment instructions, balance transfer instructions, payment services, account opening, form downloads etc. Further, different banks have different levels of such services offered, starting from the lowest level where only information is distributed through internet to the highest level where online transactions are put through.

CURRENT SCENARIO:

Currently, overall banking in India is considered as fairly mature in terms of supply, product range and availability. Even though reach in rural India still remains a challenge for the private sector and public sector banks. Well computerized foreign banks are beginning to compete seriously with the nationalized banks. They aim at a profitable and wealthy part of the market. Almost 80% of the businesses are still controlled by public sector banks. They are still dominating the commercial banking system.

The banking system is facing the challenges with stiff competition and advancement of technology, the services provided by banks have become easy and convenient, and the competitive character has been promoted by facilitating the entry of foreign banks and their ATM stations. Efforts are being put to give a satisfactory service to customers. Phone banking and net banking are introduced. The entire system has become more convenient and swift. Time is given more importance than money.

With years, banks are adding services to their customers. The Indian banking industry is passing through a phase of customers market. The customers have more choices in choosing their banks. A competition has been established within the banks operating in India.

The new age IT(information technology)is bringing about sweeping changes in the banking industry, forcing them to re-engineer many of their basic processes and systems. Few of the technology-driven electronic banking services being offered are viz. Automated teller machine (ATM), electronic clearing service (ECS), electronic funds

transfer (EFT), tele-banking, internet banking etc. New technological capabilities could be effectively used to create value and to better manage customer relationship.

Due to the advent of e-banking, quality of service has been improved a lot as compared to traditional banking services. Internet banking, mobile banking, ATM, electronic fund transfer has totally changed the way of providing services by the banks. Information technology in the form of e-banking plays a significant role in providing better services at lower cost. Several innovative IT based services such as ATM, internet banking , smart cards, credit cards, mobile banking, phone banking, anywhere anytime banking have provided number of convenient services to the customer.

So, as the service quality improves, the probability of customer satisfaction increases. Increased satisfaction in turn increases the mutual understanding, customer retention and a bond of trust between customers and banks. The banks which are providing these services on a wider scale to customers are more reputed in the eyes of customers.

1.4 OBJECTIVES OF THE STUDY

- The main objective of this study is to find out the customer perception towards service quality of internet banking.
- To analyze the impact of internet banking service quality dimensions on the overall internet banking service quality.
- To analyze the impact of overall internet banking service quality on customer satisfaction.
- To investigate the link between internet banking and customer satisfaction.

1.5 SCOPE OF THE STUDY

- The purpose of present study was to gain better understanding of how internet affects service quality of banking.
- The study encompasses banking services quality of all types of banks in Indore region each located at various regions.
- Study covers respondent who are the customers of Canara bank. These customers belong to various professions, places, of both genders, with varied income groups and varied age groups.

1.6 LIMITATIONS OF THE STUDY

- As it is the obligation of the bankers to maintain secrecy of the customer's account, it is very difficult to fetch sufficient information for the research. Because of legal formalities, certain banks refused to provide certain information.
- The research study has been done from a selective material on the internet.
- There is the possibility of further updating of this research paper because of limited sources.

CHAPTER II

REVIEW OF LITERATURE

Rangsan. Nochai and Titida. Nochai (2013) examined the impact of seven internet banking service quality dimensions on customer satisfaction using multinomial logistic regression analysis. A survey was done on customers who have been using Internet banking from October 2011 through December 2011 among top three banks in the Bangkok. Results showed that Safety reliability, Transactions efficiency, Customer support, Service security, Ease of use and Performance have a significant impact on customer satisfaction.

Jasveen Kaur and Baljit Kaur (2013) determined the bank-wise comparison among the customers' usage of internet banking services and tried to evaluate consequent impact of the Internet Banking Service Quality on the Customer Satisfaction in India. One way Anova depicted that there is no significant difference in facilities determining the customers' usage of internet banking services of Public, Private and Foreign sector banks in India. Multiple-Regression analysis showed that responsiveness, security/privacy and site-aesthetic are the major factors that strongly influence the customer satisfaction of the online bank customers whereas Reliability and Efficiency are insignificant to customer satisfaction.

Gupta and Bansal (2012) developed an instrument for measuring Internet banking service quality in India and also analyzed the impact of Internet banking service quality dimensions on the Overall Internet Banking Service Quality and customer satisfaction. To measure service quality they also developed scale of 22 items. Exploratory factor analysis resulted into five dimensions: Security/Privacy, Reliability, Efficiency, Responsiveness, and Site Aesthetics. Model was further validated through Confirmatory Factor Analysis. A survey was carried on a mixed sample of 1350 Internet banking customers of private sector, public sector and foreign banks in the Delhi Metropolitan Area. Results of multiple regression analysis revealed that security/Privacy dimension carry the maximum impact on the Overall Internet Banking Service Quality whereas customer satisfaction is most impacted by the Efficiency dimension as compared to other dimensions.

Elangovan and Sabitha, (2011) in their empirical study found that there is no significant difference in the level of satisfaction of the respondents belonging to different age, education and occupation except income. **Dharmalingam et al., (2011)** stated that all the service quality attributes are positively correlated with customer satisfaction.

Kumbhar (2011) examined the relationship between service quality and customers' satisfaction as well as satisfaction in internet banking service provided by the public and private sector banks in India. Using stratified judgmental sampling, sample of 190 customers was obtained. **Kruskal-Wallis** Chi Square tests, spearman's rho non-parametric correlation and Mann Whitney U test were performed. Results reveals that overall satisfaction of employees, businessmen and professionals are higher in internet banking service. Correlation test indicates that all dimensions are significantly correlated to overall customer satisfaction except responsiveness. Mann-Whitney U Test indicated that Private sector banks are providing better service quality of internet banking than public sector banks. E-Fulfillment, Responsiveness, Problem handling and Contact dimensions of internet banking service quality were differed in public and private sector banks while other dimensions i.e., system availability, efficiency, security, easiness, convenience, cost effectiveness and compensation were same in public and private sector banks.

Gopalakrishnan et al. (2011) determined that Service quality and customer satisfaction had a direct positive effect on customer's retention intentions out of which Customer satisfaction is a stronger predictor for retention.

Jham and Khan (2008) in their exposition on "The customer satisfaction in the Indian banking sector" measured customer satisfaction in banking sector on the basis of sixteen variables i.e. service scope, parking space, attitude of banking staff, dissemination of information, promptness in query handling, networking of the bank, ATM facilities, Debit Card facilities, Credit Card facilities, Demand Draft facilities, Fixed Deposit schemes, Money transfer facilities, Locker facilities, D-Mat Account facilities, tele-banking and net banking services and revealed that customers have different levels of satisfaction in case of each service.

Kunjukunju (2006) in his study, “Reforms in banking sector & their impact on banking services” attempted to find out the awareness of customer on new banking services and reasons for the low level of awareness. It was found that a good number of customers were ignorant about new products/services provided by their banks and the customers of public sector banks were more unaware about the new banking services in comparison with the customers of private sector banks.

IAMAI report on online banking 2006. 43% of online banking user haven't started online financial transaction because of security reasons, 39% haven't started because they prefer face to face, 22% haven't started because they don't know how to use, for 10% sites are not user friendly and for 2% banks are not providing the facility of internet banking. According to research 68% of the customers can not say that when they will be starting the financial transactions through internet. Maximum numbers of online banking users are male and maximum of them are in age the group of 25-35. Numbers of female users are very less i.e. 17% only. More than 60% of the people who are having account with have accounts in 3-4 banks.

Dogarawa Ahmad Bello (2005) examined and assessed the impact of e-banking services on customer satisfaction in the Nigerian banking industry. Data analysis was done using descriptive statistics and Chi-square test. It was found that customers enjoying e-banking services are not satisfied with the quality and efficiency of the services. Study suggested that banks should try to win customers' confidence by providing adequate security and ensuring good connectivity.

Jayawardhena (2004) transforms the original SERVQUAL scale to the internet context and develops a battery of 21 items to assess service quality in e-banking. By means of an Exploratory Factor Analysis (EFA) and a Confirmatory Factor Analysis (CFA), these 21 items are condensed to five quality dimensions: access, website interface, trust, attention and credibility.

The Indian Internet Banking Journey In 2001, a Reserve Bank of India survey revealed that of 46 major banks operating in India, around 50% were either offering Internet banking services at various levels or planned to in the near future. According to a

research report,(India Research, Kotak Securities, May 2000.) while in 2001, India's Internet user base was an estimated 9 lakh; it was expected to reach 90 lakh by 2003. Also, while only 1% of these Internet users utilized the Internet banking services in 1998, the Internet banking user base increased to 16.7% by mid-2000

Jun and Cai (2001) identified 17 service quality dimensions of i-banking service quality. These are reliability, responsiveness, competence, courtesy, credibility, access, communication, understanding the customer, collaboration, continuous improvement, content, accuracy, ease of use, timeliness, aesthetics, security and divers features. They also suggested that some dimensions such as responsiveness, reliability and access are critical for both traditional and internet banks.

Meuter et al.(2000) have identified critical incidents of customer satisfaction and dissatisfaction with technology-based service encounters. Given that business-to-business transactions are the fastest growing segment of technology-driven services (Hof, 1999); **Meuter and his colleagues (2000)** suggested investigating what drives business customer satisfaction or dissatisfaction with technology driven services. According to **Gönroos (1982)**, customers distinguish the quality of customer interactions that take place during service delivery (functional quality) and the quality of the outcome the customer receives in the service encounter (technical quality)

Joseph et al. (1999) investigated the influence of internet on the delivery of banking services. They found six underlying dimensions of e-banking service quality such as convenience and accuracy, feedback and complaint management, efficiency, queue management, accessibility and customization.

Parasurman et al.(1988) further explained that service quality is the overall evaluation of a firm's service by comparing the firm's performance with the customer's general expectations of how firms should perform. They then stated the perceived service quality as global judgment, or attitude, relating to the superiority of the service.

CHAPTER III

RESEARCH METHODOLOGY

Research Methodology it is common parlance refers to a search for knowledge. One can also define research as a scientific and systematic research for pertinent information a specific topic. Research is an art of systematic investigation. Some people consider research as a movement, a movement to the known to the unknown.

3.1 Research Design

Descriptive Research Design is used in this study because it will ensure the minimization of bias and maximization of reliability of data collected. Research has got a very specific objective and clear cut data requirements.

3.2 Sampling Design

A sample design is a definite plan for obtaining a sample from a given population. It refers the technique are the procedure adopted in selecting items for the sample. The main constitution of the sampling design is as below-

➤ **Sampling unit**

A sampling framework i.e developed for the target population that will be sampled i.e who is to be surveyed Customers, Working people, employed and housewives i.e males and females irrespective of their education level.

➤ **Sample size**

It is the substantial portion of the target population that is sampled to achieve reliable results. The sample size for the study includes 345 respondents.

➤ **Sample technique**

The researcher has used a structured questionnaire as a research instrument tool which consists of multiple choice questions in order to get data. Thus questionnaire is the data collection instrument used in the study.

SERVQUAL - a perceived service quality questionnaire survey methodology.

3.3 Nature of Research

Descriptive Research design is used for study. It is used to describe characteristics of a population or phenomenon. It seeks to determine the answers to who, what, where and how questions. It is based on some previous understanding of the matter. Descriptive Research Design is used to study because it will ensure the minimization of bias and maximization of reliability of data collected.

3.4 Sources of data

3.4.1 Primary Data

Primary data consists of original information gathered for specific purpose. The primary data is collected through questionnaire. The questionnaire is through common instrument collecting primary collection. Primary data is collected by various approaches so as to get a precise , accurate, realistic and relevant data.

Questionnaire Design

For an easy understanding and reading, the questionnaire is designed into three parts. The first part of the questionnaire is taking consideration in the demographic factor of the respondents. The questions are designed with multiple choice selections for convenience. The second part of the questionnaire is required the respondent to rate the satisfaction level of the bank they have chosen or attached with into a five pre-defined level scale – “ Strongly Disagree” , “Disagree” , “No Comment”, “Agree”, “Strongly Agree”. The final part of the questionnaire is applies to rate the online features of internet banking.

The aim is to collect the opinions of the respondents in respond to the importance of SERVQUAL in chosen the public and private banks. The answer of the questionnaire is solely based on the respondents experience and personal opinion, there are no exact answers. All data collected are fed into the Statistical Package for the Social Sciences (SPSS) and Microsoft Excel for analysis. It is imperative that all information collated is strictly for the term paper research purpose only. Likewise, all information and the

identity of the respondent are strictly confidential and will not to be disclosed to any party in any manner.

3.4.2 Secondary Data

Internal and external secondary data is collected for the purpose of the study. Internal secondary data is collected within the bank. This data includes bank records, and relevant information.

The external secondary data collected from the websites, journals, reports and magazines etc.

3.5 Tools for the analysis

The statistical tools were used in this study are percentage analysis, chi-square analysis, regression and correlation analysis.

3.5.1 Percentage Analysis

percentage analysis is used to find out the percentage value of all the entire different questions used in finding comparison between two or more series of data.

$$\text{Percentage Analysis} = \frac{\text{Number of Respondents}}{\text{Total no. of. Respondents}} * 100$$

3.5.2 Chi-square Analysis

The satisfaction of internet banking services user studied among the selected sample respondents in this study area. The opinion collected from customers are analysed with their personal factors and specific factors for the purpose of measuring their influencing over the level of satisfaction of the respondents.

$$X^2 = \frac{\sum (O-E)^2}{E}$$

With Degree of Freedom $(C - 1) (R - 1)$

Where, O = Observed frequency

E = Expected frequency

C = Number of Columns

R = Number of Rows

3.5.3 Regression Analysis

The multivariate Regression was applied to find how the institutional factors attributed to consumer satisfaction level of the clients of canara bank.

The basic model is as follows:

Internet Banking Customer Satisfaction = f(Efficiency, Fulfillment, Security, Responsiveness and Contact)

Basically,

$$IBCS = A + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5$$

Where, IBCS = Internet Banking Customer Satisfaction

B_1 = Efficiency

B_2 = Fulfillment

B_3 = Security

B_4 = Responsiveness

B_5 = Contact .

There is A is constant and B's (B_1, B_2, B_3, B_4 & B_5) are coefficients.

CHAPTER IV

ANALYSIS AND INTERPRETATION

To understand the opinion of the respondents were studied. The data collected from the customers were classified and systematically analyzed. The various factors influencing the internet banking services and their problems and prospects have been analyzed in detail is presented in the following tables. The data has been analyzed and interpreted on the basis of primary data of internet banking users collected through a questionnaire.

1. Age

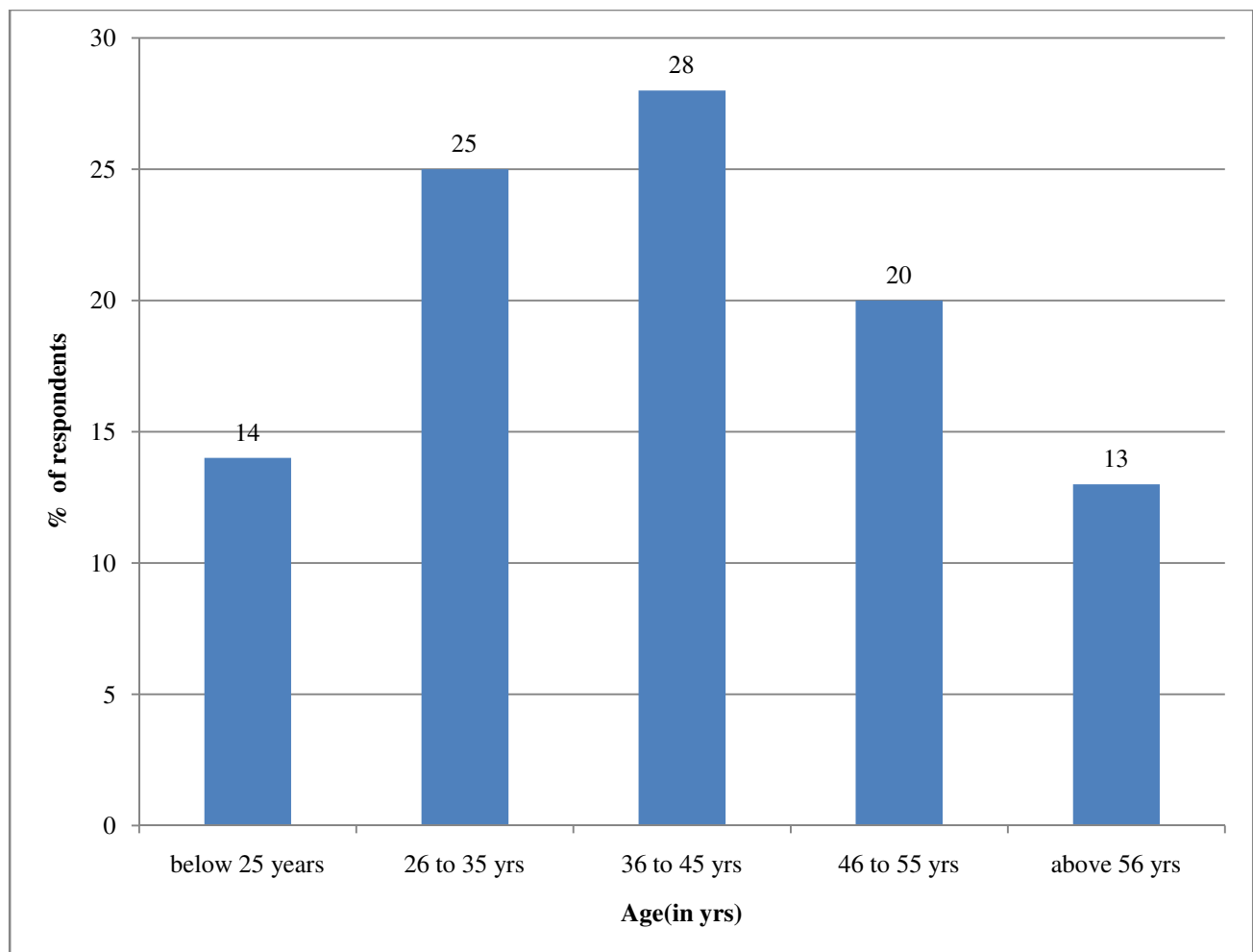
Age is an important factor for the purpose of decision making an matters concerned with the day-to-day life of the individuals. Age is also a symbol that the maturity of an individual.

Table No 1
Age of Respondents

Age(in yrs)	Frequency	Percent
Below 25 years	49	14
26 to 35 yrs	85	25
36 to 45 yrs	97	28
46 to 55 yrs	70	20
Above 56 yrs	44	13
Total	345	100

The above table shows that 28% of the respondents belong to the 36 to 45 years have very high level of perception regarding the internet banking services. 25% of respondents belong to the age group of 26 to 35 years have high level of perception regarding the internet banking services and of 20% of the respondents belong to 46 to 55 years have medium level of perception and 14% of the respondents belong to below 25 years have low level perception and 13% of the respondents belong to above 56 years have very low level perception regarding the services of internet banking.

Chart No 1
Age of Respondents



2. Gender

Gender refers to the character that distinguishes people as male and female based on some unique behaviour. The behaviour and the opinion of the male differ from the females. Their opinion behaviour plays a vital role in using the internet banking services.

Table No 2

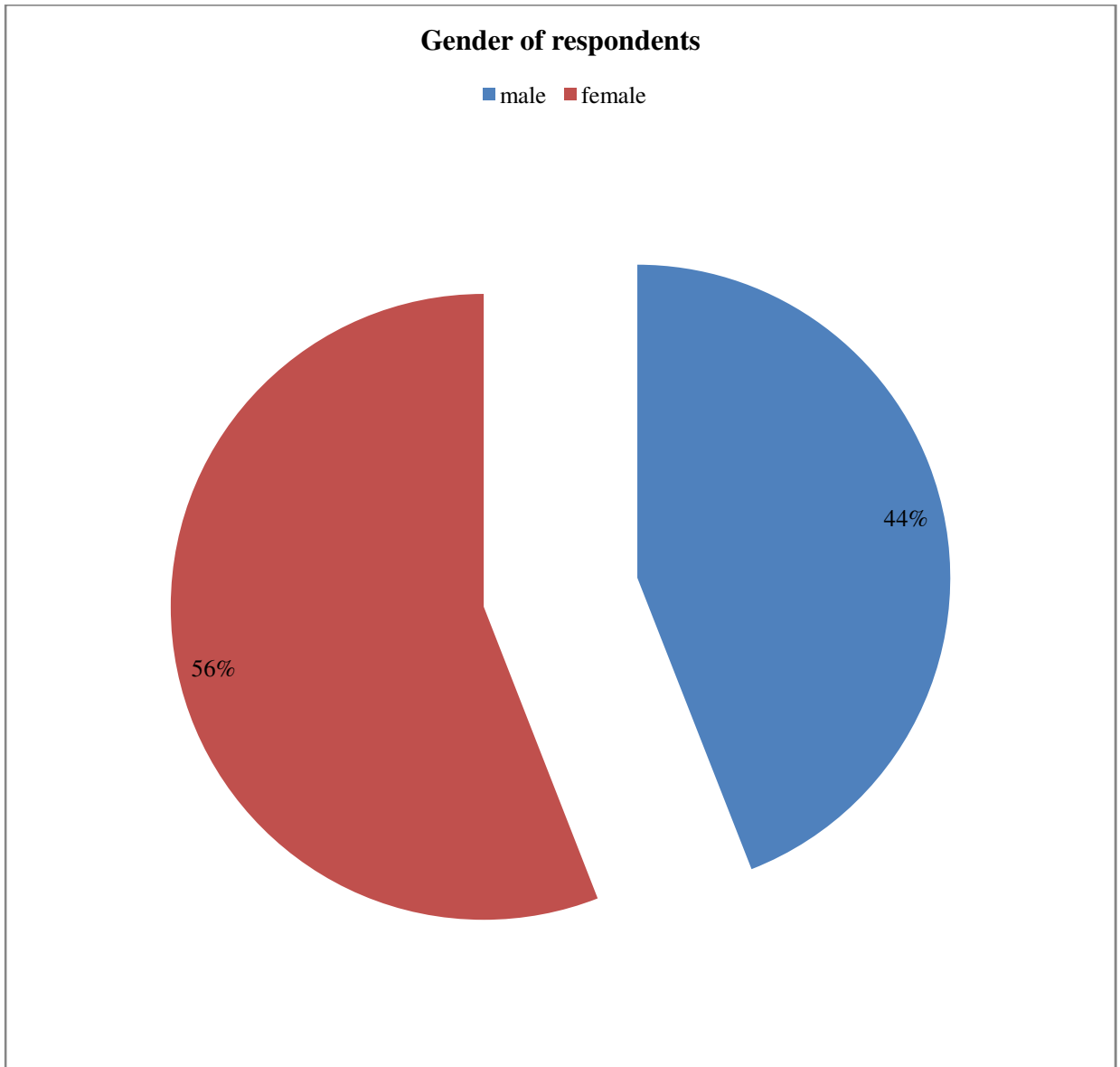
Gender of Respondents

Gender	Frequency	Percent
Male	152	44
Female	193	56
Total	345	100

The above table reveals that the gender wise distribution of the respondents. In the total respondents 44% of the respondents were male and 56% of the respondents were female. In short, majority of the respondents were female in the study area.

Chart No 2

Gender of Respondents



3. Marital status

An attempt is made to analyse the marital status of the respondents. For this purpose the marital status have been classified under two categories viz., married and unmarried.

Table No 3

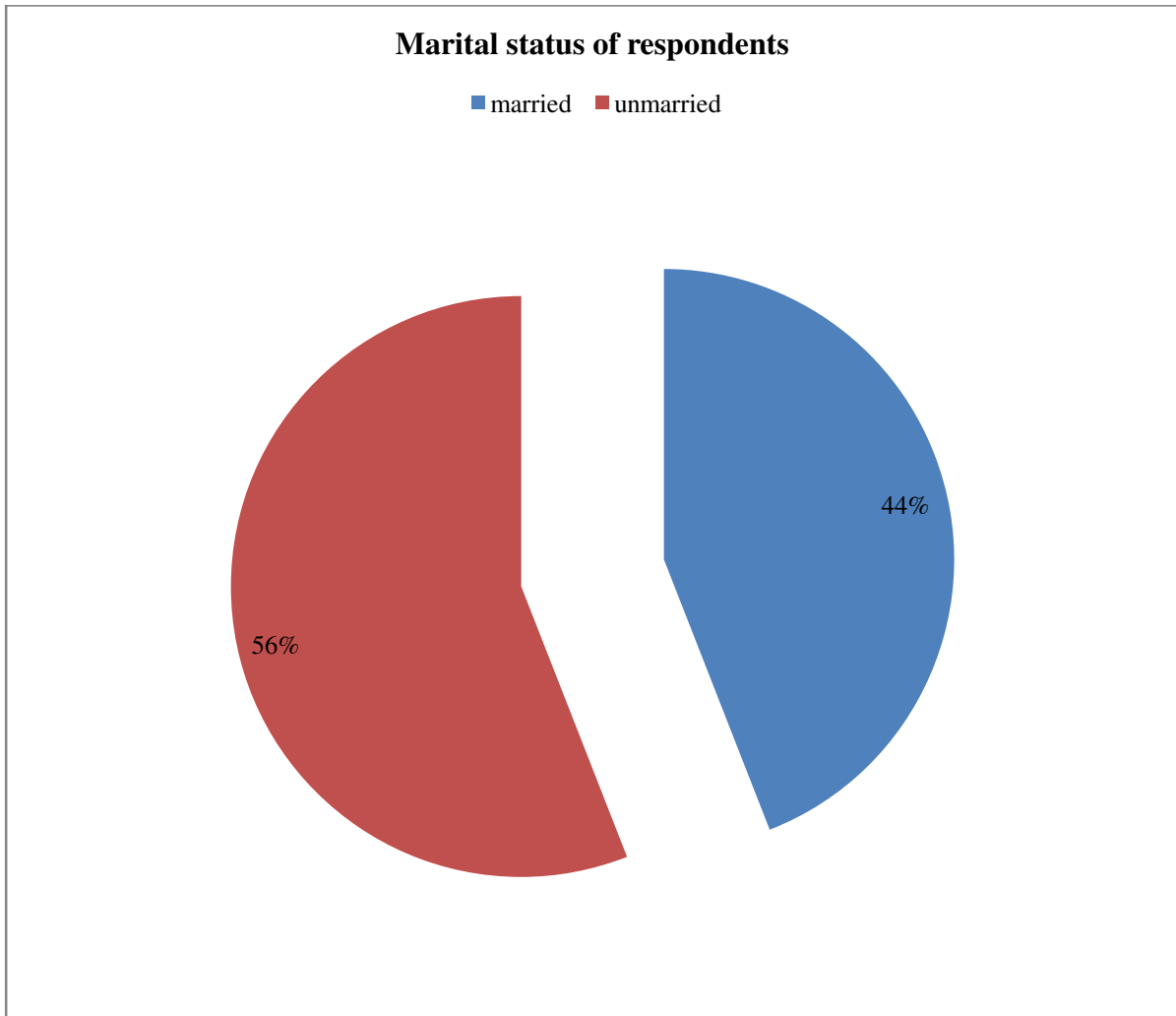
Marital status of Respondents

Marital Status	Frequency	Percent
Married	152	44
Unmarried	193	56
Total	345	100

The above table shows that 56% of the respondents belong to the unmarried category , and 44 % of the respondents belong to the married category .

Chart No 3

Marital status of respondents



4. Qualification

Qualification refers to the educational qualification of the respondents. With the help of the education, people have such awareness to handle the internet banking services.

Table No 4

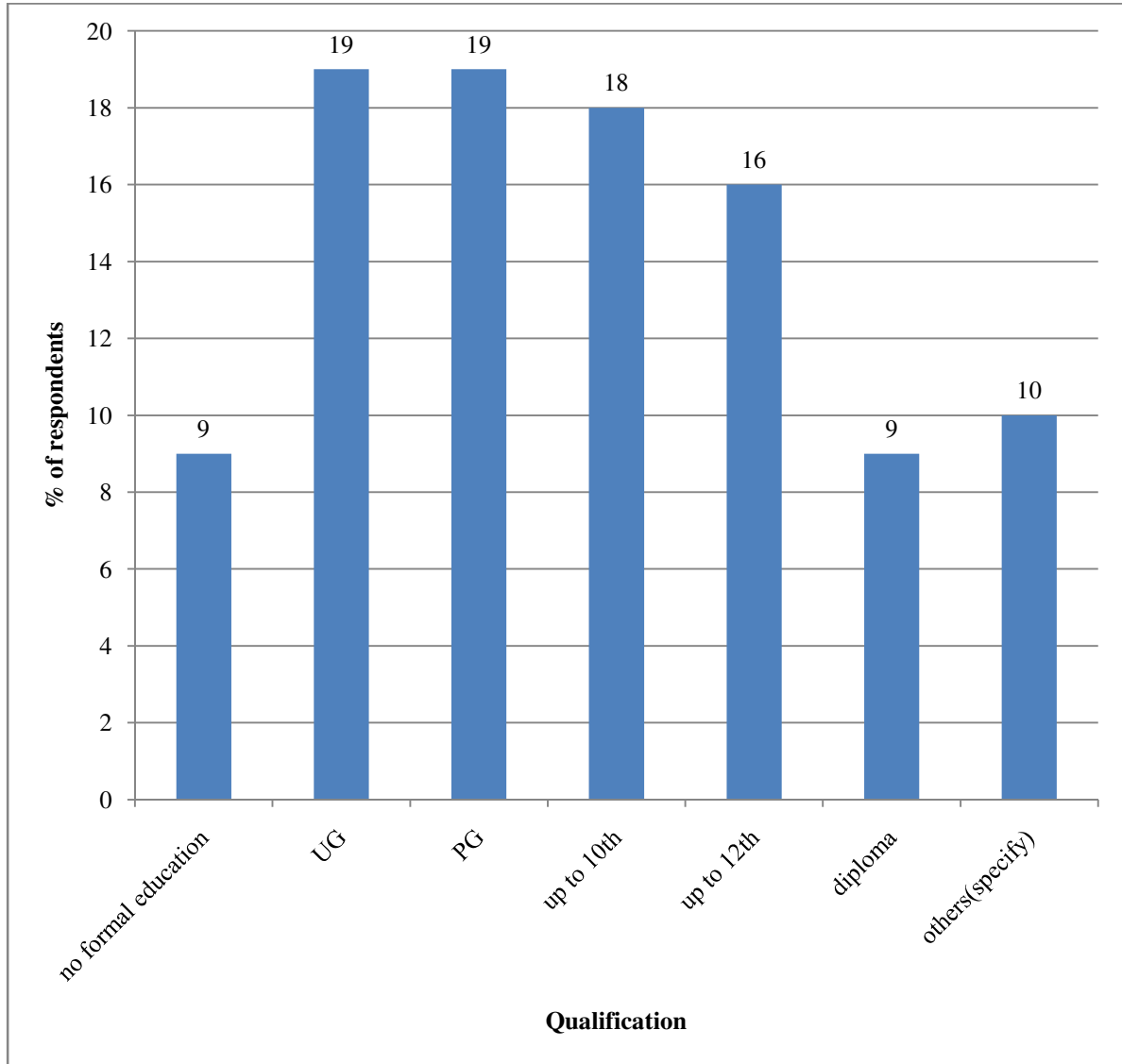
Qualification of the Respondents

Qualification	Frequency	Percent
No formal education	31	9
UG	67	19
PG	66	19
Up to 10th	62	18
Up to 12th	56	16
Diploma	30	9
Others(specify)	33	10
Total	345	100

The above table reveals that 9% of respondents were comes under the category of no formal education and 19% of the respondents were studied UG and 19% of the respondents were studied PG. The above table exhibit 18% of respondents were studied up to 10th standard and also 16% of respondents were studied up to 12th standard and 10% of respondents belong to others. From this study it is clear that the bank has focus all the category of customer.

Chart No 4

Qualification of the Respondents



5. Occupation

An attempt is made to analyse the occupation of the respondents. For this purpose, the respondents have been classified under five heads viz., student, service, business, professional and others.

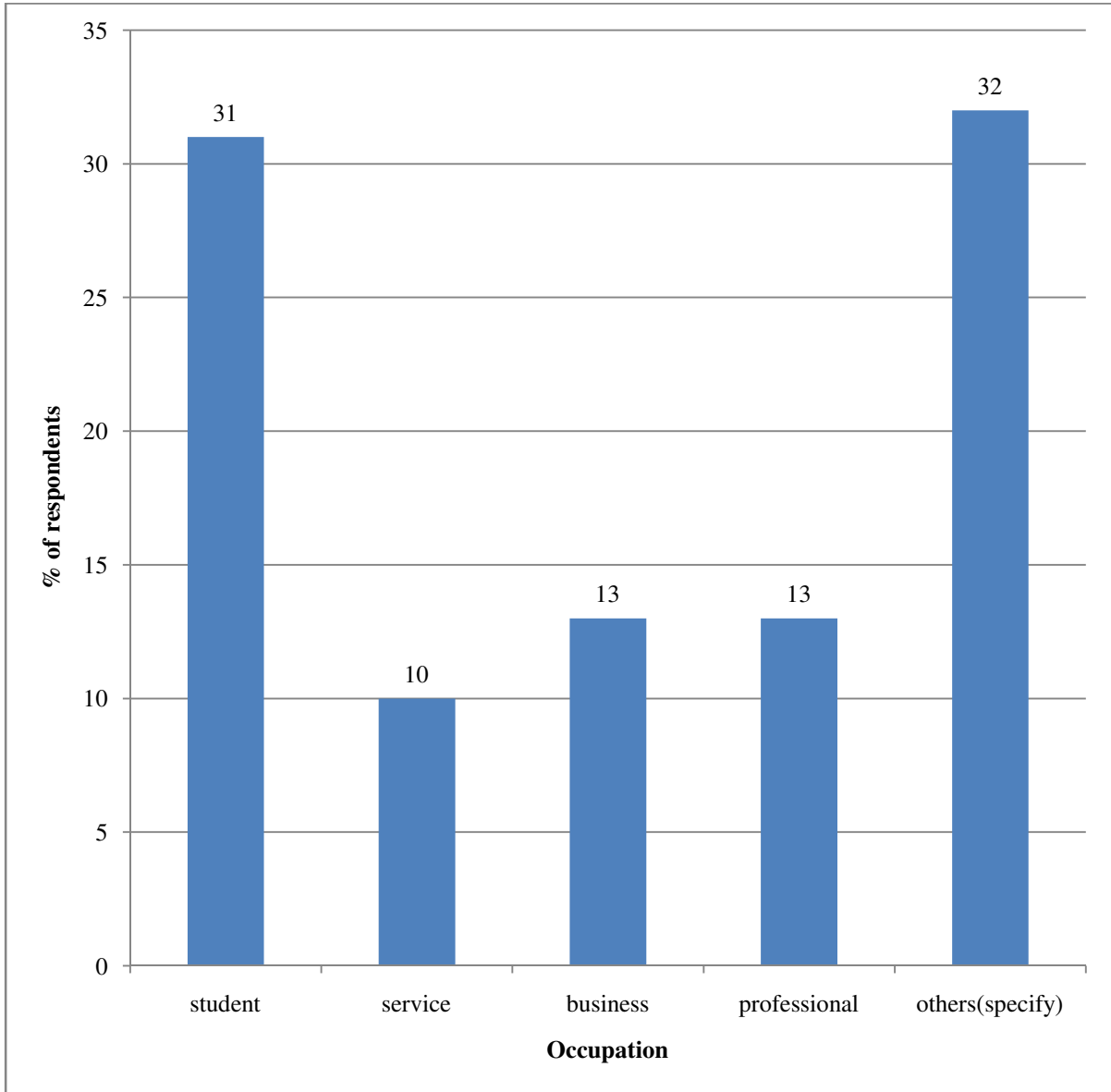
Table No 5
Occupation of Respondents

Occupation	Frequency	Percent
Student	110	31
Service	35	10
Business	44	13
Professional	45	13
Others(specify)	111	32
Total	345	100

The above table reveals that 32% of the respondents belong to the others, 31% of the respondents belong to student , 13% of respondents belongs to both business and professional and remaining 10% of the respondents belong to service.

Chart No 5

Occupation of Respondents



6. Monthly Income

An attempt is made to analyse the annual income of the respondents. For this purpose, the respondents have been classified under five heads viz., below Rs.10000, Rs.10001 to Rs.20000, Rs.20001 to Rs.30000, Rs.30001 to Rs.50000 and above Rs.50000.

Table No 6
Monthly income of Respondents

Monthly income(in Rs)	Frequency	Percent
Below 10000	128	37
10001 to 20000	157	45
20001 to 30000	57	16
30001 to 50000	2	1
Above 50000	1	1
Total	345	100

From the above table reveals that it is referred that 45% of the respondents have monthly income ranging between Rs. 10001 to Rs. 20000 and 37% of the respondents ranging below Rs. 10000 and followed by 17% of the respondents come under the category Rs. 20001 to Rs. 30000 and 2% of the respondents have Rs. 30001 to Rs. 50000 and remaining 1% of the respondents have above Rs.50000.

Chart No 6

Monthly income of Respondents

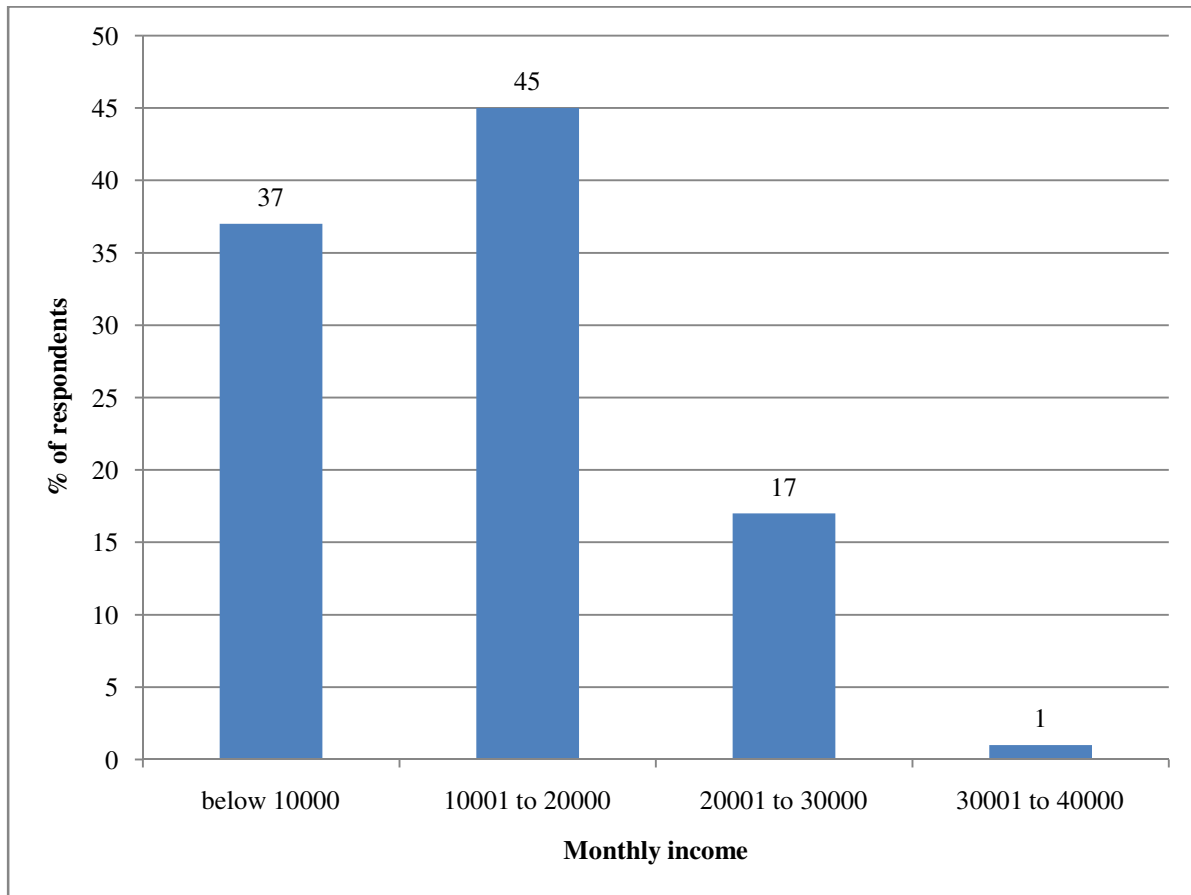


Table No 7

Use of Internet Banking Service of Respondents

An attempt is made to analyse the use of internet banking service of the respondents. For this purpose, the respondents have been classified under two heads viz., yes and no.

Use of Internet banking	Frequency	Percent
Yes	345	100

The above table reveals that it is referred that 100% of the respondents have make the use of internet banking service of the bank.

Chart No 7

Use of internet banking service of Respondents

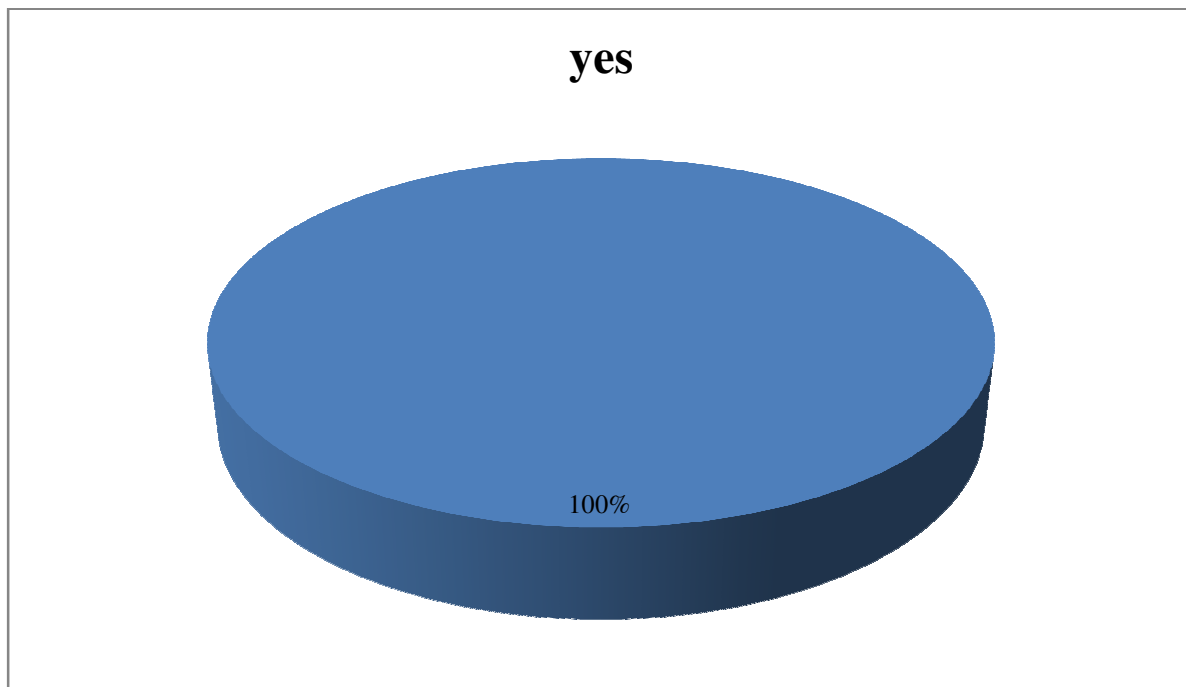


Table No 8

Account Type of Respondents

An attempt is made to analyse the account type of the respondents. For this purpose, the respondents have been classified under four heads viz., saving a/c, current a/c, fixed a/c and others.

Account type	Frequency	Percent
Savings a/c	259	75
Current a/c	60	17
Fixed a/c	26	8
Total	345	100

The table reveals that 75% of the respondents belong to saving a/c, 17% of the respondents belong to current ac and remaining 8% of the respondents belong to fixed a/c.

Chart No 8

Account type of Respondents

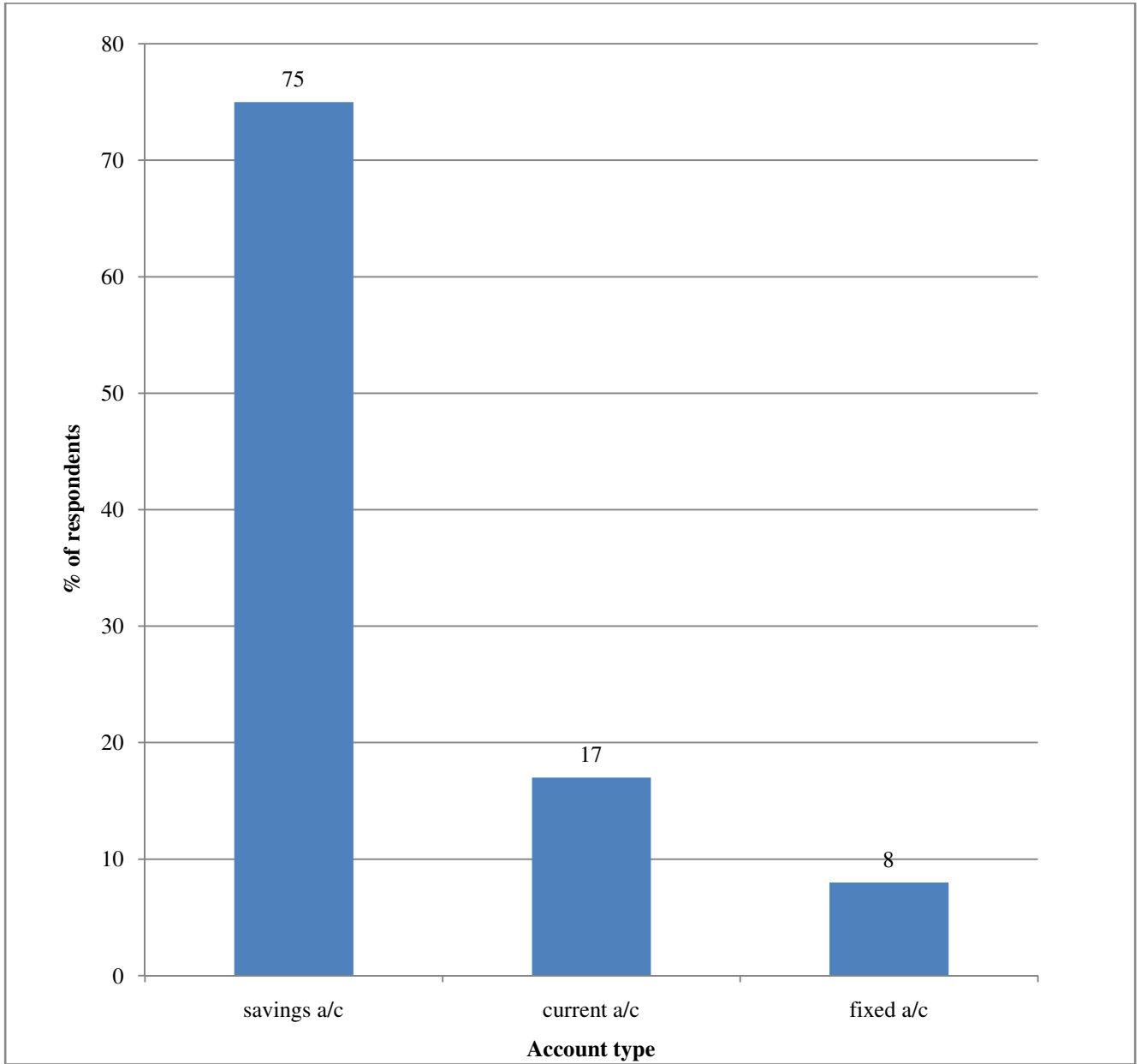


Table No 9

Visit Bank branches after using Internet Banking

An attempt is made to analyse the usage of internet banking by the customer of the respondents. For this purpose, the respondents have been classified under four heads viz., less than 1 year, 1-2 years, 2-3 years and above 3 years.

Using Internet Banking	Frequency	Percent
Less than 1 year	95	27
1-2 years	139	40
2-3 years	102	30
Above 3 years	9	3
Total	345	100

The table reveals that 40% of the respondents belong to 1-2 years using internet banking and 30% of the respondents belong to 2-3 years using internet banking and followed by 27% of the respondents belong to less than 1 year using internet banking and 3% of respondents belong to above 3 years using internet banking.

Chart No 9

Visit Bank branches after using Internet Banking

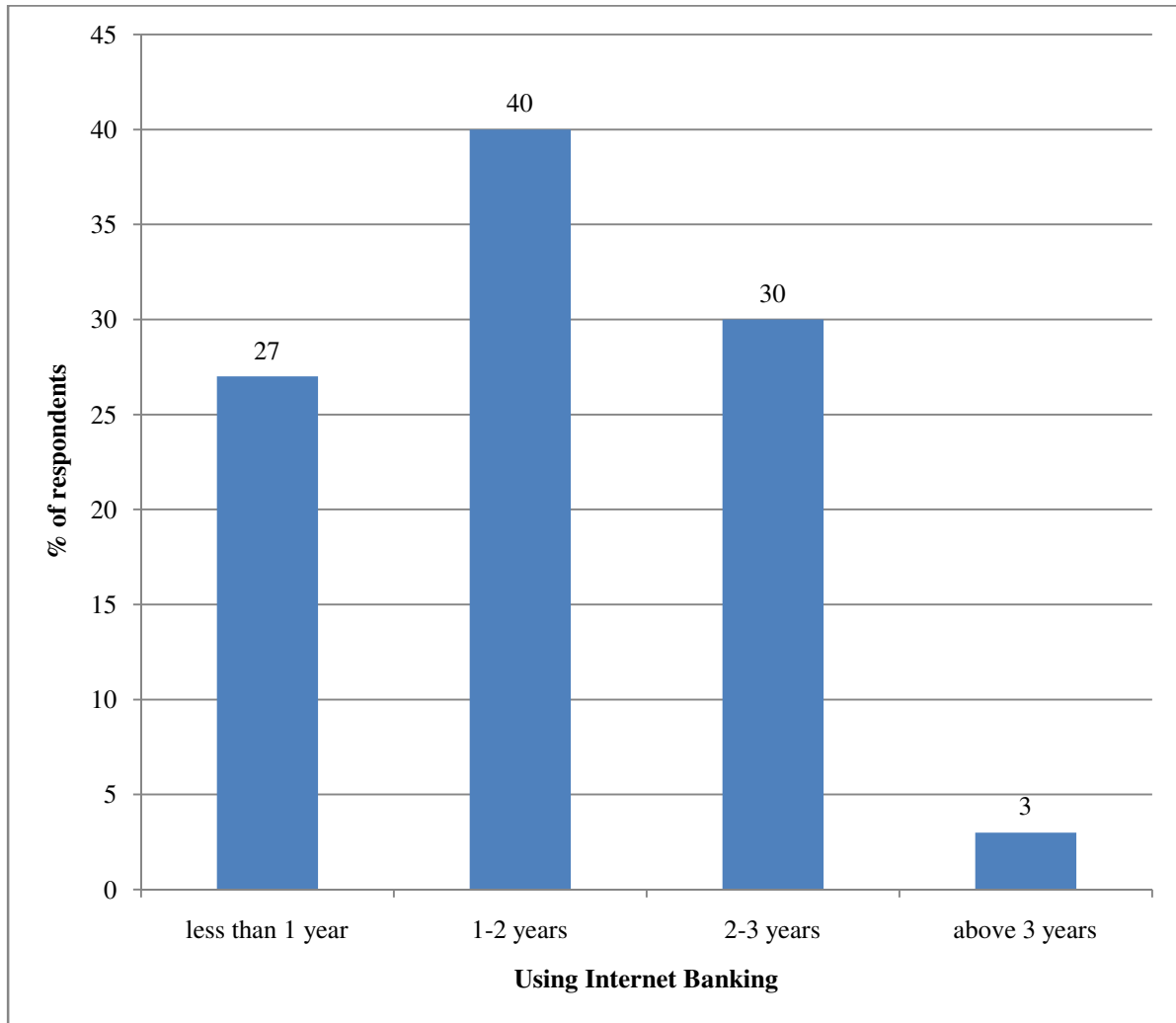


Table No 10

Opinion about Internet Banking of respondents

An attempt is made to analyse the opinion about internet banking by the consumer of the respondents. For this purpose, the respondents have been classified under five heads viz., vital, essential, desirable, cannot say exactly and other.

Opinion about Internet Banking	Frequency	Percent
Vital	107	31
Essential	133	39
Desirable	84	24
Cannot say exactly	17	5
Any other(specify)	4	1
Total	345	100

From the table reveals that 39% of the respondents have opinion about internet banking is essential and 31% of the respondents have the opinion about internet banking is vital and 24% of the respondents have the opinion about internet banking is desirable and followed by 5% of the respondents have the opinion about internet banking is cannot say exactly, and 1% of the respondents have the opinion about internet banking is belong to other.

Chart No 10

Opinion about Internet Banking of Respondents

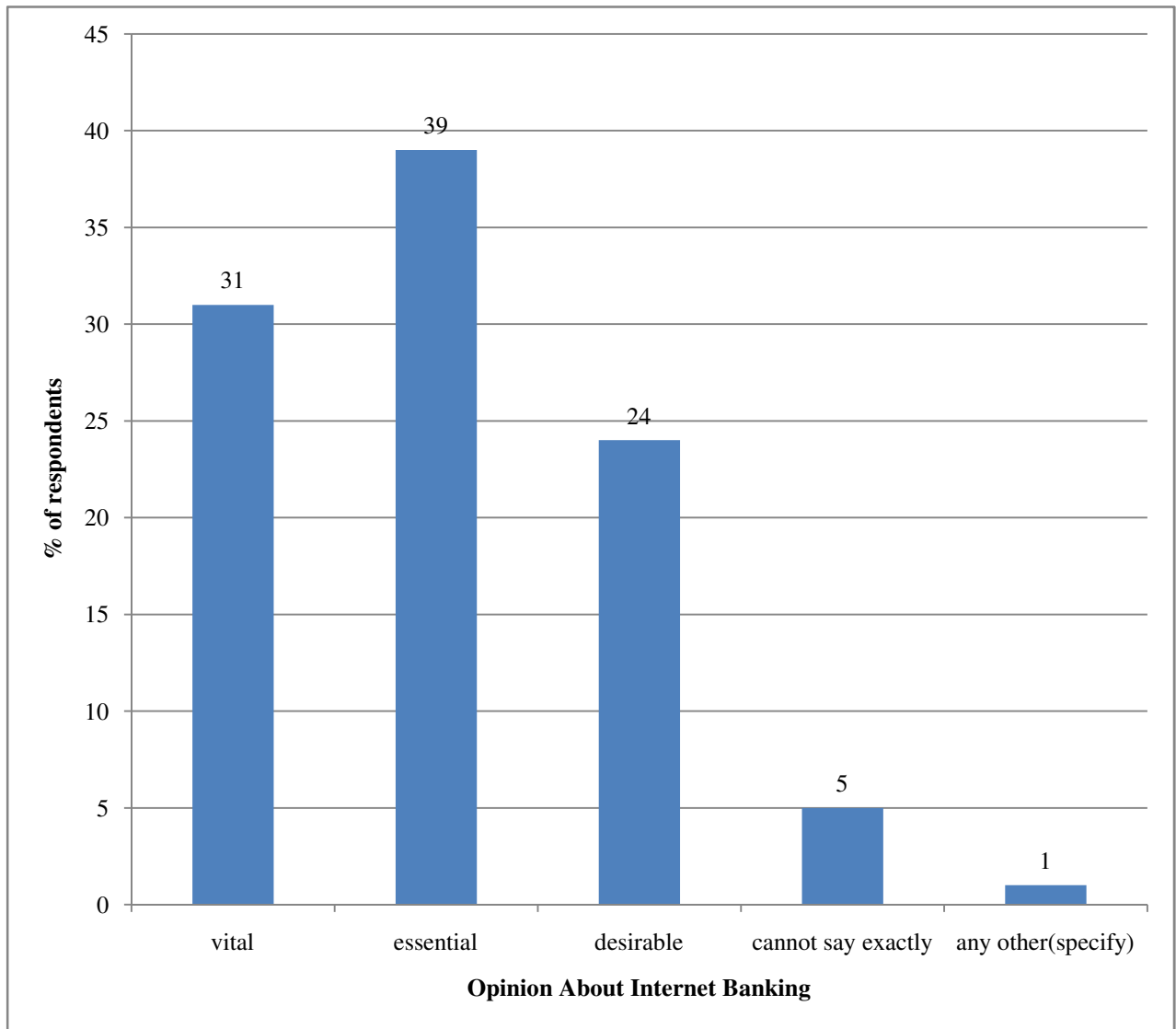


Table No 11

Awareness about Internet Banking of Canara Bank respondents

An attempt is made to analyse the awareness about internet banking by the customer of Canara bank. For this purpose, the respondents have been classified under six heads viz., from bank officials, advertisement in print media, television and radio advertisement, online advertisement, from your family members and from your friends.

Awareness about Internet banking of Canara Bank	Frequency	Percent
From bank officials	51	15
Advertisement in print media	87	25
Television and radio advertisement	73	21
Online advertisement	41	12
From your family members	37	11
From your friends	56	16
Total	345	100

From the table reveals that 25% of the respondents belong to advertisement in print media, 21% of the respondents belong to television and radio advertisement, 16% of the respondents belong to from your friends , 15% of the respondents belong to from bank officials and 12% of the respondents belong to online advertisement and followed by 11% of the respondents belong to from your family members.

Chart No 11

Awareness about Internet Banking of Canara Bank respondents

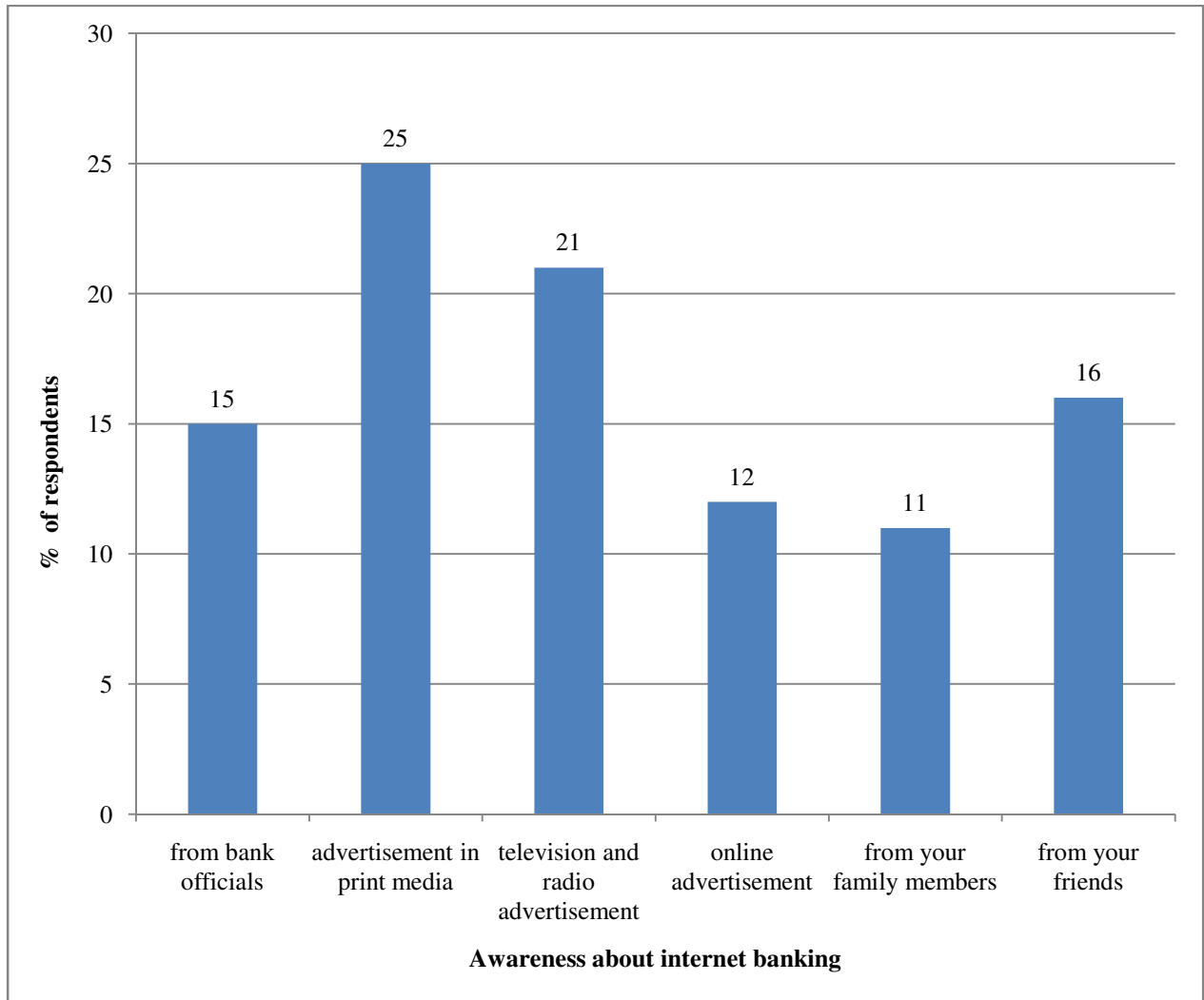


Table No 12

Purpose to use Internet Banking of Canara Bank

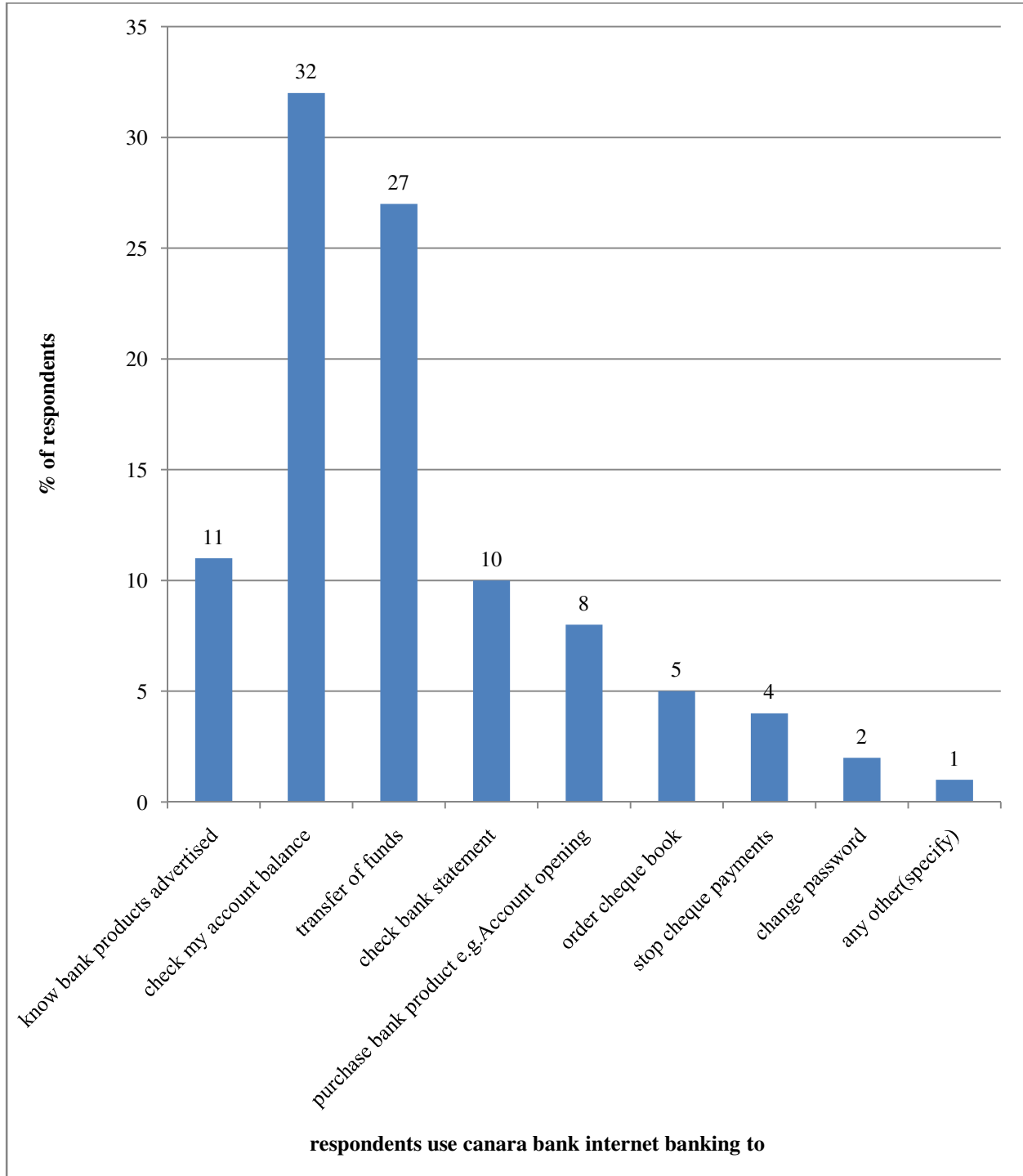
An attempt is made to analyse the awareness about internet banking by the customer of Canara bank. For this purpose, the respondents have been classified under nine heads viz., know bank product advertised, check my account balance, transfer of funds, check bank statement, purchase bank product, order cheque book, stop cheque payments, change password and other.

Use of IB of CB	Frequency	Percent
Know bank products advertised	37	11
Check my account balance	111	32
Transfer of funds	92	27
Check bank statement	36	10
Purchase bank product e.g.Account opening	29	8
Order cheque book	20	5
Stop cheque payments	13	4
Change password	6	2
Any other(specify)	1	1
Total	345	100

The table reveals that 32% of the respondents have the use of canara bank's internet banking belong to check my account balance, 27% of the respondents belong to transfer of funds, 11% of the respondents belong to know bank products advertised, 10% of the respondents belong to check bank statement, 8% of the respondents belong to purchase bank product, 5% of the respondents belong to order cheque book, 4% of the respondents belong to stop cheque payments, 2% of the respondents belong to change password and 1% of the respondents belong to other.

Chart No 12

Purpose to use Internet Banking of Canara Bank



Chi-Square Analysis

The satisfaction of internet banking user studied among the selected sample respondents in this study area. The opinion collected from customers are analysed with their personal factors and specific factors for the purpose of measuring their influencing over the rating the online features of the respondents.

Table No 13

Age vs Online features of Internet Banking

Summary of Chi-Square Analysis

S1.No	Particulars	Significant value
1	Bill Payment	0.928
2	E-alerts	0.941
3	Wire transfer	0.749
4	Stop Payment	0.839
5	Balance inquiry	0.852
6	Ordering Cash	0.108
7	Retrieving Bank	0.983

From the above table analyses it can be interpreted that the Pearson Chi-Square value is not significant($P > 0.05$) for the online features of bill payment, E-alerts, Wire transfer, Stop payment, Balance inquiry, Ordering cash and Retrieving bank. Therefore H_0 is Accepted which means that there is insignificant association between age and online features of bill payment.

Spearman's correlation :

In statistics, Spearman's correlation coefficient or Spearman's rho, named after Charles Spearman and often denoted by the Greek letter rho or as r_s , is a non-parametric measure of statistical dependence between two variables. It assesses how well the relationship between two variables can be described using a monotonic function. If there are no repeated data values a perfect Spearman correlation of +1 and -1 occurs when each of the variables is a perfect monotone function of the other.

Table No 14

Relationship between SERVQUAL dimensions and Overall Customer Satisfaction

Correlations							
		Efficiency	Fulfillment	Security	Responsiveness	Contact	Dependent overall customer satisfaction
Dependent overall customer satisfaction	Spearman's rho Correlation	.124*	.040	.047	.178**	-.141**	1.000
	Sig. (2-tailed)	.022	.454	.387	.001	.009	.
	N	345	345	345	345	345	345

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Efficiency , Responsiveness and Contact they have the Significant Relationship with Overall Customer Satisfaction. Where among these three efficiency and responsiveness are positively correlated and contact is negatively correlated.

Regression Analysis

The multivariate Regression was applied to find how the institutional factors attributed to consumer satisfaction level of the clients of canara bank.

Table No 15

Multiple Regression: SERVQUAL dimensions vs Overall Customer Satisfaction

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.436 ^a	.200	.188	3.19373
a. Predictors: (Constant), Contact, Efficiency, Responsiveness, Fulfillment, Security				

ANOVA ^b						
Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	810.051	5	162.010	15.884	.000 ^a
	Residual	3457.763	339	10.200		
	Total	4267.814	344			

a. Dependent Variable: Customer satisfaction

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Customer satisfaction	11.861	2.270		5.226	.000
	Efficiency	.258	.052	.253	4.955	.000
	Fulfillment	.365	.068	.276	5.351	.000
	Security	.155	.073	.113	2.131	.034
	Responsiveness	.368	.070	.267	5.243	.000
	Contact	-.179	.075	-.124	-2.383	.018

The basic model is as follows: Internet Banking Customer Satisfaction = f(Efficiency, Fulfillment, Security, Responsiveness and Contact)

Basically,

$$IBCS = A + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5$$

Where, IBCS = Internet Banking Customer Satisfaction

B₁= Efficiency

B₂= Fulfillment

B₃= Security

B₄= Responsiveness

B₅= Contact .

There is A is constant and B's(B₁,B₂,B₃,B₄ & B₅) are coefficients.

$$Y = A + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5$$

$$Y = 11.861 + 0.258(X_1) + 0.365(X_2) + 0.155(X_3) + 0.368(X_4) - 0.179(X_5)$$

$$Y = 12.828$$

The Multivariate Regression was applied to find how the institutional factors attributed to customer satisfaction level of the respondents of Canara Bank, Regression result shows that the calculated Y value is 12.828 which is greater than the table value of 11.861 at 1 % level of significance. Since the calculated value is greater than the table value, it is inferred that the independent variables have strong influence on determining the customer satisfaction level of the respondents in the study area, hence the null hypotheses rejected.

CHAPTER V

SUMMARY

5.1 Findings

1. 28% of the respondents belong to the 36 years to 45 years are highly satisfied the internet banking services.
2. 56% of the respondents belong to the female category are highly satisfied.
3. 56% of the respondents belong to the unmarried category are highly satisfied.
4. 19% of the respondents belong to the under graduate and post graduate level of the qualification respondents highly satisfied.
5. 32% of the respondents satisfied the internet banking services belong to others of the occupation are highly satisfied.
6. 45% of the respondents have monthly income ranging belong to Rs.10001 to Rs.20000 are highly satisfied the internet banking services.
7. 75% of the respondents belong to the savings account type category are highly satisfied.
8. 40% of the respondents using internet banking belong to 1-2 years are highly satisfied.
9. 39% of the respondents belong to opinion about internet banking is essential are highly satisfied.
10. The chi-square table reveals that there is no significant association between age and online features of bill payment, E- alerts, wire transfer, stop payment, balance inquiry, ordering cash, retrieving bank statement and the null hypothesis is accepted of these attributes and the internet banking services used .
11. In correlation analysis, Efficiency , Responsiveness and Contact they have the Significant Relationship with Overall Customer Satisfaction. Where among these three efficiency and responsiveness are positively correlated and contact is negatively correlated.

12. The regression table reveals that the calculated Y value is greater than the table value at 1% level of significance. It is inferred that the independent variables have strong influence on determining the customer satisfaction level of the respondents in the study area, hence the null hypothesis is rejected.

5.2 Suggestions

1. Awareness level about internet banking is very less among customers. So banks have to conduct customer meet regularly to educate the customers on internet banking. The bank can also distribute booklets contains information about the new schemes and it can be distributed directly to the customers.
2. Introduction of core banking should be speeded up because size of the bank is considered an important factor in choosing internet banking.
3. Organization structure has to be changed to accommodate IT experts to give training in computer to the employees.
4. The call centre concept has to be brought down to the STD booth level in this aspects an ordinary persons may have to utilized the internet banking services..
5. An exclusive TV channel or programme for public sector banks can be opened to educate customers in regarding internet services and their utilization.
6. The banker is expected to serve the customers without any delay for quarries and it is advisable to follow time management principles consistently.

5.3 Conclusion

The marketing mantra “ Customer is a King” is no more on paper, and how it has become a reality. Increased level of awareness among the customers leads to increased preferences. Today’s customers are not satisfied with care and courtesy alone, they expect concern and commitment. Therefore customer centric approach is the need of the hour. In this competition environment not the oldest, not the strongest and not the first can survive, but only the “Best” can survive. Therefore usage of modern technology for better service is imperative. Educational level of respondents influence the use of internet banking facility and highly satisfied with secrecy maintenance, transaction updating, account transfer and security followed by easy access while using the internet banking services. The success of Internet banking not only depends on the technology but also on, to the large extent the attitude, commitment and involvement of the operating at all levels and how far the customers reap the benefits from Internet banking services.

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ANNEXURE

QUESTIONNAIRE

RELATIONSHIP BETWEEN SERVICE QUALITY OF INTERNET BANKING AND CUSTOMER SATISFACTION

- 1) Name (Optional) : -----
- 2) Age
- a) Below 25 years
 - b) 25 to 35 years
 - c) 35 to 45 years
 - d) 45 to 55 years
 - e) Above 55 years
- 3) Gender
- a) Male
 - b) Female
- 4) Marital Status
- a) Married
 - b) Single
- 5) Qualification
- a) No Formal Education
 - b) UG
 - c) PG
 - d) Up to 10th
 - e) Up to 12th
 - f) Diploma
 - g) Others (Specify)-----
- 6) Occupation
- a) Student
 - b) Service
 - c) Business
 - d) Professional
 - e) others (Specify)-----
- 7) Monthly Income(in Rs.)
- a) Below 10000
 - b) 10001 to 20000
 - c) 20001 to 30000
 - d) 30001 to 50000
 - e) Above 50000
- 8) Do you make use of Internet Banking Service of the bank?
- a) Yes
 - b) No
- 9) Account Type :
- a) Savings A/c
 - b) Current A/c
 - c) Fixed A/c
 - d) Others (Specify)-----
- 10) How long have you been using Internet Banking?
- a) Less than 1 year
 - b) 1-2 years
 - c) 2-3 years
 - d) Above 3 years

11) In general, what is your opinion about Internet-Banking as a new system of delivering banking services?

- a. Vital
- b. Essential
- c. Desirable
- d. Cannot say exactly
- e. Any other (please specify)

12) How did you come to know about Internet-Banking of Canara Bank? (Tick as many as applicable)

- a. From bank officials
- b. Advertisement in Print media
- c. Television and Radio Advertisement
- d. Online Advertisement
- e. From your Family members
- f. From Your Friends
- g. Any other (please specify)

13) I use Canara bank's Internet Banking to

- a. Know bank products advertised
- b. Check my account balance
- c. Transfer of funds
- d. Check bank statement
- e. Purchase bank product e.g. Account opening
- f. Order Cheque book
- g. Stop Cheque payments
- h. Change password
- i. Any other (please specify)

14) Based on your personal experiences as an Internet Banking Service user , please indicate to what extent you agree or disagree to the following statements below to your Bank's Internet Banking Service.

(SA - Strongly Agree, A – Agree, N - Neutral, DA – Disagree, SDA – Strongly Disagree)

S.no	Statement	SA	A	N	DA	SDA
1	I am able to get to my bank's internet banking site quickly.					
2	When my bank promises to do something at a specific time, it keeps its promise.					
3	My bank's internet Banking site is always available for business.					
4	My bank's Internet Banking site protects information about my banking behaviour.					
5	I have confidence in my bank's Internet Banking service					
6	My bank's internet banking website design is aesthetically attractive.					
7	My bank gives prompt responses to my requests by e-mail or any other means.					
8	My bank is easily accessible by phone.					
9	It is easy for me to find what I want on my bank's internet banking site.					
10	My internet banking transactions with the bank are always accurate.					
11	My bank's internet banking site launches and runs immediately.					
12	I feel safe with all my internet banking transactions.					
13	My bank is well known and has a good reputation.					
14	My bank quickly resolves problems I encounter with my internet banking transactions.					
15	My bank's internet banking service does have customer support staff available on e-mail and/or telephonically.					
16	It is quick to complete a transaction through my bank's internet banking site.					
17	The functionality delivered through my bank's internet banking service effectively addresses most of my banking needs.					

18	Using my bank's internet banking service does not require a lot of effort.					
19	The information on my bank's internet banking site is well organized and is easy to follow.					
20	My bank's site makes accurate promises about the services they deliver.					
21	My bank's internet banking site pages download quickly all the time.					
22	The internet banking pages do not freeze, after I have entered my login credentials.					
23	My bank's internet banking site does not share my personal information with other sites.					
24.	My bank's internet banking site does provide telephonic contact details.					

15) please rate the following online features

S.no	Opinion	Excellent	Good	Neutral	Poor	Very poor
1	Bill payment					
2	E-alerts					
3	Wire Transfer					
4	Stop Payment					
5	Balance Inquiry					
6	Ordering Cash					
7	Retrieving Bank Statement					

16) a. Do you still visit Canara Bank branches often you started using Internet banking?

a. Yes

b. No

b. If Yes, how often?

a) Once in a week

b) Once in a month

c) Once in six months

c) Rarely

17) Rate your satisfaction on a 5 – point scale towards Internet Banking Services of Canara Bank.

(HS – Highly Satisfied, S – Satisfied, N – Neutral, DS – Dissatisfied, HDS – Highly Dissatisfied)

S.no	Statement	H S	S	N	DS	HDS
1.	Accessibility					
2.	Speed					
3.	Informational content quality					
4.	Communicational content quality					
5.	Transactional content quality					
6.	Navigability					
7.	Security					
8.	Aesthetic effects					
9.	Ease of use					
10.	Overall features/service					