

Customers Satisfaction Towards E-Banking Services With Special Reference To Coimbatore City

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Abstract: Banking sector operate as the backbone of contemporary industry. Progress of any country primarily depends upon the banking structure. It is associate electronic payment system that facilitates customers of the bank or alternative money establishments to try and do a range of monetary transactions in the entire time the financial establishment web site. It has attracted interest from policy makers, researchers and bankers. Electronic payment has assumed importance in the back drop of rapid technological changes, influence of market forces and regulatory developments. Efforts are being made to make electronic payments affordable and integrated. It is a new phenomenon contributing greatly toward growth of banking sector. E-Banking is the result of E-commerce and information technology. This study throws light on the factors influencing the customer satisfaction on E-Banking services.

Index Terms: E banking, Financial Institutions, Information Technology, Technological changes

1. INTRODUCTION

The online banking system will naturally connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers right to use banking services. The types of financial transactions which a customer may transact in the course of online banking are resolute by the financial institutions, but usually include get account balances, a list of the recent transactions, electronic bill payment and funds transfer between one customer to another customers account. Today, many banks are internet-only institutions. These "virtual banks" have lower over heads cost than their brick-and-mortar counterparts. In the United States, many online banks are insured by the Federal Deposit Insurance Corporation (FDIC) and can offer the same level of protection for the customers fund as traditional bank. Various developments have taken place in Indian Banking. Among the various developments, technology has influenced the way customer interacts with the banks. Electronic channels and products such as ATM's, cards, internet banking and mobile banking are offer along with traditional bank channel. Difference in the practice of channels exists between developed countries and emergent countries.

STATEMENT OF THE PROBLEM

Earlier while traditional banking was the only option, the customers had to go to the bank in person to conduct any banking transaction such as money transfer, withdrawal, deposits etc. Then emerged the concept of Electronic banking which provides various services to the customers. Electronic banking services include Internet banking, Automated Teller Machines, Debit/Credit cards, e-cheque, smart cards, RTGS, NEFT etc. These services help to manage and use one's bank account such as verifying balance of the accounts, transfer of

money from one

SCOPE OF THE STUDY

The study helps in knowing how far the modern banking services are used by the customers. The study further extends and helps to develop an increasing association with the customers through modern services. Today the customer demands the banking services for 24 hours. In the modern age, the entire banking structure has been changed due to widespread internet technology. Now all the aspects of economy such as commerce, trade, import, export, purchase and sale of goods is relying upon electronic banking services. E-Banking has opened the doors for all the customers, to operate beyond boundaries. Future research can be done in analyzing the comparative performance of E-Banking services provided by private sector as well as public sector banks. The study has been done on the usage of these services by the customers.

OBJECTIVES OF THE STUDY

- To identify the factors influencing the adoption and usage of E-Banking services in Coimbatore city.
- To identify the satisfaction level of customers in E-Banking services.
- To study the impact of E-Banking services provided by the banking sector

RESEARCH METHODOLOGY

Research is an instructional activity and intrinsically the term ought to be employed in a technical sense. Research is an inspired contribution to the present stock of data creating for its advancement. It is the pursuit of truth with the assistance of study, observation, comparison and experiment. Research methodology may be thanks to consistently solve the analysis downside. It may be understood as a science of finding out however analysis is completed scientifically. In it we study the various steps that are generally adopted by the researcher in studying research problem along with the logic behind them.

SAMPLE SIZE

A sample size of 100 respondents has been taken for the study by applying convenience sampling techniques

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SAMPLING DESIGN

The man of science should decide the approach of choosing a sample or what's popularly referred to as sample style. Samples may be either chance samples or non-probability samples. In this study, we used non-probability samples.

SAMPLING TECHNIQUE

The convenient sampling method is used in our study. When population parts area unit designated for inclusion within the sample supported the convenience of access, it can be called as convenient sampling.

PERIOD OF THE STUDY

The study has been conducted for a period of Six Months from January 2019 - June 2019

AREA OF THE STUDY

The study has been undertaken only in Coimbatore city.

SOURCE OF DATA COLLECTION

The data required for the study is collected from both primary data and secondary data.

PRIMARY DATA

Questionnaire is main tool for collecting primary data. Questionnaire has been designed in a systematic manner covering adequate and relevant questions which covers all aspects of the study. It is the foremost extensively used methodology in varied economic and business surveys.

SECONDARY DATA

The background of the present study was collected from various sources which include Books, journals, website and other related research work.

STATISTICAL TOOLS USED

The following statistical tools have been used to analyses and interpret the data.

- Percentage analysis
- Analysis of variance (ANOVA) – One way

HYPOTHESIS

Hypothesis is typically thought-about because the principle instrument in analysis. Its main operate is to counsel new experiments and observations. There are two types of hypothesis they are, Null Hypothesis and Alternate Hypothesis. In our study we considered null hypothesis as there is no significant relationship between given factors.

LIMITATIONS OF THE STUDY

Every research is carry out under some limit and this research is not an exemption. Limitation of the study are summarized as follows,

- The sample size of only 100 respondents was taken from the large population.
- The inferences apply only to the respondents of Coimbatore City.

It is not applicable to any other place and cannot be

generalized. Many people are away from net banking on the assumption that it is more expensive than the traditional method of dealing with bank transaction.

REVIEW OF LITERATURE:

Uday Singh Rajput (2015), studies the customers satisfaction on online banking services and its impacts on banks. This paper focuses on appraising the customer perception about E-Banking services. The data was collected through questionnaire and analyzed descriptively using percentages and ANOVA. It was discovered that customers adopting E-Banking services such as ATM, home banking, use of payment cards to mention but a few. It can be concluded that people around 45% people have positive perception and are satisfactory with E-Banking. Frequently used E-Banking services are ATM, bill payments and getting the bank statements. Vikas Chauhan and Vipin Choudhary (2015), discusses the challenges and opportunities associated with the internet banking in Indian contest. The discussion concludes that the concept of internet banking is slowly gaining acceptance in Indian scenario and efforts are being made by government agencies to make it more popular among consumers. The challenges such as security risks, privacy risk, trust factor and less awareness among consumers about E-Banking or acting as hurdle in the adoption of E-Banking facilities. Considering the challenges and risk related to E-Banking, the government of India along with various government agencies is making an effort to make E-Banking more safe, secure and reliable. Starts that the way banks used to operate has changed due to advent of internet in banking institutions. The implementation of internet in banking organization has modernized banks. Implementation of internet banking benefited both the banks as well as consumer. Amutha. D (2016), deals the consumers perception towards E-Banking system related to customer awareness towards E-Banking system related to consumer awareness towards E-Banking system. Data for this investigation were collected from primary as well as secondary sources. The study reveals that, the opinion of customers on future expectation. Out of the total respondents, majority 58.89% of the sample respondents have mentioned that they would like operate their banking transaction in a core banking environment which is free from neither technical intervention such as computer connecting nor 23.33% of the samples respondents expect the bank will provide security. The main difficulty for using the E-Banking facility is less knowledge about the operations of banking facility (50%). Respondents also feel the services of E-Banking too complex to use (30%) and respondents also believe the E-Banking to be risky (12.22%). The research report is based on primary data. According to the study, the researcher concludes that the most of the bank customers are aware about all the banking services. The banks further have to take necessary steps to educate the customers regarding the new technology and other services offered by the banks. Caroline Priyanka Koorses & Kavitha (2016), indicates that the banking sector is the dominant sector which is considered as the key to savings for the local public and for the government, a source of GDP. The study conducted is based on secondary data. The tools used in the study include trend and compound Annual Growth Rate (AGR). The study states that E-Banking is both a boon and bane and the banking sector can overcome all the challenges in the years to come. Nandhini. P. V (2016),

explains that internet banking provides better understanding of the customers and their attitudes towards technology. The study is mainly based on primary data through issuing questionnaires to 200 respondents who reside in Coimbatore. The tools used are simple percentage analysis and chi-square analysis from the study, it is conducted that banker adapt new technology to satisfy their customers and also to change the way of services for attracting customers. Raghavendra. B and Sravan Kumar (2016), focused on selected public sector banks and customer opinion from one region which have common social background resulted that the prompt response, confidentiality, web design and ease of use factors that affect customer satisfaction. Customer's gender, age, education, and income levels influence the customer satisfaction. The usage of up to data information and technologies for customers' communication enhance the customer satisfaction. The study is limited to exploring customer satisfaction on internet banking services provided by banks and effect of demographics on satisfaction. Future studies can focus on mobile banking; support services provided by banks and include private banks for exploration. Contents that core banking solutions permitted Indian banks to offer excellent experience to customers. Internet technologies are paving innovative way of banking with efficiency. ATM's introduced in a big way is to avoid customers queues and to bank flexibly and usage of biometric technology. Now a days public sector banks are well equipped with tools and technologies to meet their customers' needs. The tools used in this study are ANOVA, coefficient and variance. Samsunisa. A (2016), aims to determine the factors that influence consumer adoption of Internet banking services in Chennai city as well as to examine the relationship between adoptions of Internet banking services with the demographic factors. The major instrument for data collection was a Questionnaire that was designed on a 5-point Likert scale to be able to collect quantitative data. The result shows that demographic variables such as Education, Place of residence and Income play a positive role in adoption of banking technology. The study states that with the shift in banking industry, the customers are ready to adopt Internet Banking since it provides those values and benefits, saves time and efforts. After reviewing various research papers and articles presented by various researchers, we hereby in our study try to explore the satisfaction levels of the customers adopting E-Banking services such as Internet Banking. ATM services, Mobile Banking, e-payment services etc. Dr. T. Santhiya Ran, A. Saravanan (2018) analyses the customers satisfaction towards internet banking of all Banks has been elicited and analyzed. This part consists of demographic profile of customers and bank transaction details and reasons for using internet banking has been taken into consideration. The question of how attitude towards element of existing banking service might influence to customer decision to used internet banking has not been investigated. As client get additional and educated, obtaining insight concerning fashionable banking, via web banking has registered as primary knowledge concern for all leading and future banks in Asian nation.

PERCENTAGE ANALYSIS
CLASSIFICATION ON THE BASIS OF DEMOGRAPHIC
TABLE 1.1

DEMOGRAPHIC VARIABLES	CATEGORIES	NO.OF RESPONDENTS	PERCENTAGE
GENDER	MALE	50	50
	FEMALE	50	50
	TOTAL	100	100
AGE	BELOW 25 YEARS	30	30
	26-35 YEARS	31	31
	36-45 YEARS	24	24
	45 YEARS&ABOVE	15	15
	TOTAL	100	100
EDUCATIONAL QUALIFICATION	ILLITERATE	6	6
	SSLC	13	13
	HSC	5	5
	UG DEGREE	36	36
	PG DEGREE	29	29
	PROFESSIONAL	11	11
TOTAL	100	100	
PROFESSION	GOVERNMENT EMPLOYEE	21	21
	PRIVATE EMPLOYEE	41	41
	BUSINESS	13	13
	PROFESSIONALS	16	16
	HOMEMAKER	9	9
	TOTAL	100	100
MARITAL STATUS	MARRIED	56	56
	UNMARRIED	44	44
	TOTAL	100	100
ANNUAL INCOME	BELOW 100000	38	38
	Rs100000-300000	40	40
	Rs 300000-600000	14	14
	Rs 600000	8	8
	600000&ABOVE		
TOTAL	100	100	
PLACE OF RESIDENCE	RURAL	34	34
	URBAN	47	47
	SEMI-URBAN	19	19
	TOTAL	100	100

Source: primary

INTERPRETATION

From the above table it is clear that both the male and female respondents are equal. Out of 100 respondents 31% are 26-35 years and followed by below 25 years. Based on educational qualification 36% completed UG Degree and 29% are in PG Degree. 41% of the respondents are working in private company. 56% of the respondents are married. It is clear that 40% of the respondent's annual income are Rs. 100000-300000 and followed by below 100000(38%). 47% of the respondents live in urban area.

1.2 CLASSIFICATION ON THE BASIS OF CATEGORY OF THE BANK

TABLE 1.2

Category of the bank	Frequency	Percent
Public sector bank	40	40.0
Private sector bank	60	60.0
Total	100	100.0

Source: primary

INTERPRETATION

From the above table, we found that 40 % of the respondents have preferred public sector bank, 60% of the respondents have preferred private sector bank. It is concluded 60% of the respondents have preferred private sector bank.

1.3 CLASSIFICATIONS ON THE BASIS OF TYPES ACCOUNT

TABLE 1.3

Types of account	Frequency	Percent
Savings a/c	52	52.0
Current a/c	26	26.0
Fixed deposit a/c	17	17.0
Recurring deposit a/c	5	5.0
Total	100	100.0

Source: primary

INTERPRETATION

From the above table, we can ascertain that 52% of the respondents has savings account, 26% of the respondents has current account, 17% of the respondents has fixed deposit account, 5% of the respondents has recurring deposit account. It is concluded that 52% of the respondents has savings account.

1.3 CLASSIFICATION ON THE BASIS OF TYPES ACCOUNT

TABLE 1.3

Preference of mobile banking	Frequency	Percent
Reward points	14	14.0
Prepaid mobile recharge	34	34.0
SMS alerts about the bank services/new products	27	27.0
Transaction status	25	25.0
Total	100	100.0

Source: primary

INTERPRETATION

From the above table, we can ascertain that 52% of the respondents has savings account, 26% of the respondents has current account, 17% of the respondents has fixed deposit account, 5% of the respondents has recurring deposit account. It is concluded that 52% of the respondents has savings account.

1.4 CLASSIFICATION ON THE BASIS OF RISK RELATED TO INTERNET BANKING

TABLE 1.4

Risk related to internet banking	Frequency	Percent
Transaction risk	27	27.0
Interest rate risk	24	24.0
Price risk	20	20.0
Password risk	29	29.0
Total	100	100.0

Source: primary

INTERPRETATION

From the above table, we found that 27% of the respondents face transaction risk, 24% of the respondents face interest rate risk, 20% of the respondents face price risk, and 29% of the respondents face password risk. It is concluded 29% of the respondents faces password risk.

1.5 CLASSIFICATION ON THE BASIS OF PREFERENCE OF MOBILE BANKING

TABLE 1.5

Types of account	Frequency	Percent
Savings a/c	52	52.0
Current a/c	26	26.0
Fixed deposit a/c	17	17.0
Recurring deposit a/c	5	5.0
Total	100	100.0

Source: primary

INTERPRETATION

From the above table, we found that 14% of the respondents have preferred because of reward points, 34% of the respondents have preferred because of prepaid mobile recharge, 27% of the respondents have preferred because of SMS alerts about the bank services/new products, 25% of the respondents preferred because of transaction status. It is concluded that 34% of the respondents have preferred because of prepaid mobile recharge

1.6 CLASSIFICATION ON THE BASIS OF CONTRIBUTION OF NEW TECHNOLOGY

TABLE 1.6

Account to Account transfer	Between Groups	6.109	3	2.036	1.745	.163	Accepted
	Within Groups	112.001	96	1.167			
	Total	118.110	99				
Statement Request	Between Groups	6.910	3	2.303	2.323	.080	Accepted
	Within Groups	95.200	96	.992			
	Total	102.110	99				
Promptness of card delivery	Between Groups	4.509	3	1.503	1.478	.225	Accepted
	Within Groups	97.601	96	1.017			
	Total	102.110	99				
Number of transactions	Between Groups	.962	3	.321	.245	.865	Accepted
	Within Groups	125.788	96	1.310			
	Total	126.750	99				
Conveniently located	Between Groups	1.430	3	.477	.316	.814	Accepted
	Within Groups	144.680	96	1.507			
	Total	146.110	99				
Better than offline payment	Between Groups	4.424	3	1.475	1.440	.236	Accepted
	Within Groups	98.326	96	1.024			
	Total	102.750	99				
Easy to use and adopt	Between Groups	4.055	3	1.352	.976	.407	Accepted
	Within Groups	132.945	96	1.385			
	Total	137.000	99				

Source: primary

INTERPRETATION

From the above table, we found that 14% of the respondents have chosen very high, 26% of the respondents chosen high, 38% of the respondents chosen average, 10% of the respondents chosen low, 12% of the respondents chosen very low. It is concluded that 38% of the respondents chosen average level of contribution to new technology.

HYPOTHESIS (H0) There is no significant difference between age and satisfaction of E-Banking

ANOVA 2.1

Contribution of new technology	Frequency	Percent
Very high	14	14.0
High	26	26.0
Average	38	38.0
Low	10	10.0
Very low	12	12.0

Source: Computed, at 5% significance level

INTERPRETATION

The above ANOVA result shows that the probability value is greater than 0.05 between age and satisfaction of customers towards E-Banking services such as accounting info and balance enquiry, e-payments, account to account transfer, statement request, promptness of card delivery, number of transactions, conveniently located, better than offline payments and easy to use and adopt. Hence Null hypothesis is accepted and it is concluded that these factors do not differ significantly among the age group of the respondents.

2.2. RELATIONSHIP BETWEEN PROFESSION AND SATISFACTION OF CUSTOMERS TOWARDS E-BANKING SERVICES

HYPOTHESIS (H0) There is no significant difference between profession and satisfaction of E-Banking.

		Sum of Squares	df	Mean Square	F	Sig.	Result
Accounting Info& Balance enquiry	Between Groups	1.835	3	.612	1.416	.243	Accepted
	Within Groups	41.475	96	.432			
	Total	43.310	99				
E-Payments	Between Groups	3.758	3	1.253	2.165	.097	Accepted
	Within Groups	55.552	96	.579			
	Total	59.310	99				

is accepted and it is concluded that these factors do not differ significantly among the age group of the respondents.

Source: Computed, at 5% significance level.

INTERPRETATION

The above ANOVA result shows that the probability value is greater than 0.05 between age and satisfaction of customers towards E-Banking services such as accounting info and balance enquiry, e-payments, account to account transfer, statement request, promptness of card delivery, number of transactions, conveniently located, better than offline payments and easy to use and adopt. Hence Null hypothesis is accepted and it is concluded that these factors do not differ significantly among the age group of the respondents.

2.3 RELATIONSHIP BETWEEN ANNUAL INCOME AND SATISFACTION OF CUSTOMERS TOWARDS E-BANKING SERVICES

HYPOTHESIS (H0) There is no significant difference between annual income and satisfaction of E-Banking.

		Sum of Squares	df	Mean Square	F	Sig.	Result
Accounting Info & Balance enquiry	Between Groups	1.835	3	.612	1.416	.243	Accepted
	Within Groups	41.475	96	.432			
	Total	43.310	99				
E-Payments	Between Groups	3.758	3	1.253	2.165	.097	Accepted
	Within Groups	55.552	96	.579			
	Total	59.310	99				
Account to Account transfer	Between Groups	6.109	3	2.036	1.745	.163	Accepted
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	Total	118.110	99				
Statement Request	Between Groups	6.910	3	2.303	2.323	.080	Accepted
	Within Groups	95.200	96	.992			
	Total	102.110	99				
Promptness of card delivery	Between Groups	4.509	3	1.503	1.478	.225	Accepted
	Within Groups	97.601	96	1.017			
	Total	102.110	99				
Number of transactions	Between Groups	.962	3	.321	.245	.865	Accepted
	Within Groups	125.788	96	1.310			
	Total	126.750	99				
Conveniently located	Between Groups	1.430	3	.477	.316	.814	Accepted
	Within Groups	144.680	96	1.507			
	Total	146.110	99				
Better than offline payment	Between Groups	4.424	3	1.475	1.440	.236	Accepted
	Within Groups	98.326	96	1.024			
	Total	102.750	99				
Easy to use and adopt	Between Groups	4.055	3	1.352	.976	.407	Accepted
	Within Groups	132.945	96	1.385			
	Total	137.000	99				

Source: Computed, at 5% significance level.

INTERPRETATION

The above ANOVA result shows that the probability value is greater than 0.05 between age and satisfaction of customers towards E-Banking services such as accounting info and balance enquiry, e-payments, account to account transfer, statement request, promptness of card delivery, number of transactions, conveniently located, better than offline payments and easy to use and adopt. Hence Null hypothesis

		Sum of Squares	df	Mean Square	F	Sig.	Result
Accounting Info & Balance enquiry	Between Groups	1.835	3	.612	1.416	.243	Accepted
	Within Groups	41.475	96	.432			
	Total	43.310	99				
E-Payments	Between Groups	3.758	3	1.253	2.165	.097	Accepted
	Within Groups	55.552	96	.579			
	Total	59.310	99				
Account to Account transfer	Between Groups	6.109	3	2.036	1.745	.163	Accepted
	Within Groups	112.001	96	1.167			
	Total	118.110	99				
Statement Request	Between Groups	6.910	3	2.303	2.323	.080	Accepted
	Within Groups	95.200	96	.992			
	Total	102.110	99				
Promptness of card delivery	Between Groups	4.509	3	1.503	1.478	.225	Accepted
	Within Groups	97.601	96	1.017			
	Total	102.110	99				
Number of transactions	Between Groups	.962	3	.321	.245	.865	Accepted
	Within Groups	125.788	96	1.310			
	Total	126.750	99				
Conveniently located	Between Groups	1.430	3	.477	.316	.814	Accepted
	Within Groups	144.680	96	1.507			
	Total	146.110	99				
Better than offline payment	Between Groups	4.424	3	1.475	1.440	.236	Accepted
	Within Groups	98.326	96	1.024			
	Total	102.750	99				
Easy to use and adopt	Between Groups	4.055	3	1.352	.976	.407	Accepted
	Within Groups	132.945	96	1.385			
	Total	137.000	99				

2.4. RELATIONSHIP BETWEEN CATEGORY OF THE BANKS AND SATISFACTION OF CUSTOMERS TOWARDS

ANOVA 2.4

		Sum of Squares	df	Mean Square	F	Sig.	Result
Accounting Info & Balance enquiry	Between Groups	.427	1	.427	.975	.326	Accepted
	Within Groups	42.883	98	.438			
	Total	43.310	99				
E-Payments	Between Groups	.027	1	.027	.044	.834	Accepted
	Within Groups	59.283	98	.605			
	Total	59.310	99				
Account to Account transfer	Between Groups	.060	1	.060	.050	.824	Accepted
	Within Groups	118.050	98	1.205			
	Total	118.110	99				
Statement Request	Between Groups	.202	1	.202	.194	.661	Accepted
	Within Groups	101.908	98	1.040			
	Total	102.110	99				
Promptness of card delivery	Between Groups	.427	1	.427	.411	.523	Accepted
	Within Groups	101.683	98	1.038			
	Total	102.110	99				
Number of transactions	Between Groups	.375	1	.375	.291	.591	Accepted
	Within Groups	126.375	98	1.290			
	Total	126.750	99				
Conveniently located	Between Groups	2.802	1	2.802	1.916	.169	Accepted
	Within Groups	143.308	98	1.462			
	Total	146.110	99				

E-BANKING SERVICES

HYPOTHESIS (H0) There is no significant difference between category and satisfaction of E-Banking.

Number of transactions	Between Groups	.962	3	.321	.245	.865	Accepted
	Within Groups	125.788	96	1.310			
	Total	126.750	99				
Conveniently located	Between Groups	1.430	3	.477	.316	.814	Accepted
	Within Groups	144.680	96	1.507			
	Total	146.110	99				
Better than offline payment	Between Groups	4.424	3	1.475	1.440	.236	Accepted
	Within Groups	98.326	96	1.024			
	Total	102.750	99				
Easy to use and adopt	Between Groups	4.055	3	1.352	.976	.407	Accepted
	Within Groups	132.945	96	1.385			
	Total	137.000	99				

Source: computed; at 5% significance level

INTERPRETATION

The above ANOVA result shows that the probability value is greater than 0.05 between category of banks and customer satisfaction towards E-Banking services like accounting info and balance enquiry, e-payments, account to account transfer, statement request, promptness of card delivery, number of transactions, conveniently located, better than offline payments and easily used and adopted. Hence Null hypothesis is accepted and it is concluded that these factors do not differ significantly among the category of banks adopted by the respondents.

2.5. RELATIONSHIP BETWEEN AGE AND PROBLEMS OF CUSTOMERS TOWARDS E-BANKING SERVICES

HYPOTHESIS (H0) There is no significant difference between age and problems of E-Banking

		Sum of Squares	df	Mean Square	F	Sig.	Result
Card blockage	Between Groups	7.113	3	2.371			Accepted
	Within Groups	152.197	96	1.585	1.496	.221	
	Total	159.310	99				
Machine out of cash	Between Groups	2.070	3	.690			Accepted
	Within Groups	128.680	96	1.340	.515	.673	
	Total	130.750	99				
Non printing of statement	Between Groups	3.507	3	1.169			Accepted
	Within Groups	125.133	96	1.303	.897	.446	
	Total	128.640	99				

Machine out of order	Between Groups	.267	3	.089			
	Within Groups	128.773	96	1.341	.066	.978	Accepted
	Total	129.040	99				
Long time of waiting in queue	Between Groups	6.138	3	2.046			
	Within Groups	184.822	96	1.925	1.063	.369	Accepted
	Total	190.960	99				
Not providing info	Between Groups	1.398	3	.466			
	Within Groups	140.602	96	1.465	.318	.812	Accepted
	Total	142.000	99				
Lack of security	Between Groups	5.016	3	1.672			
	Within Groups	161.974	96	1.687	.991	.401	Accepted
	Total	166.990	99				
Slow response	Between Groups	3.289	3	1.096			
	Within Groups	127.471	96	1.328	.826	.483	Accepted
	Total	130.760	99				
Leaving the operation unfinished	Between Groups	7.524	3	2.508			
	Within Groups	135.476	96	1.411	1.777	.157	Accepted
	Total	143.000	99				

Source: Computed, at 5% significance level.

INTERPRETATION

The above ANOVA result shows that the probability value is greater than 0.05 between age and problems faced by respondents towards E-Banking services like card blockage, machine out of cash, non-printing of statement, machine out of order, long time of waiting in queue, not providing information, lack of security, slow response, leaving the operation unfinished, log in/sign off are not easy and lack of software. Hence, Null hypothesis is accepted and it is concluded that these factors do not differ significantly among the age of the respondents. We can infer that the probability value is less than 0.05 between age and problems faced by respondents towards E-Banking services like connectivity and lack of security in mobile banking. Hence Null hypothesis is rejected and it is concluded that connectivity and lack of security in mobile banking differ significantly among the age of the respondents.

2.6. RELATIONSHIP BETWEEN PROFESSION AND PROBLEMS OF CUSTOMERS TOWARDS E-BANKING SERVICES

HYPOTHESIS (H0) There is no significant difference between profession and problems of E-Banking.

Connectivity	Between Groups	12.089	3	4.030	2.826	.043	Rejected
	Within Groups	136.911	96	1.426			
	Total	149.000	99				
Login/signoff are not easy	Between Groups	4.505	3	1.502	.924	.432	Accepted
	Within Groups	155.935	96	1.624			
	Total	160.440	99				
Lack of software	Between Groups	5.113	3	1.704	1.267	.290	Accepted
	Within Groups	129.127	96	1.345			
	Total	134.240	99				
Mobile banking Lack of security	Between Groups	12.161	3	4.054	2.709	.049	Rejected
	Within Groups	143.629	96	1.496			
	Total	155.790	99				

ANOVA 2.6

		Sum of Squares	Df	Mean Square	F	Sig.	Result
Card blockage	Between Groups	4.547	4	1.137	.698	.595	Accepted
	Within Groups	154.763	95	1.629			
	Total	159.310	99				
Machine out of cash	Between Groups	14.986	4	3.746	3.074	.020	Rejected
	Within Groups	115.764	95	1.219			
	Total	130.750	99				
Non printing of statement	Between Groups	3.229	4	.807	.611	.655	Accepted
	Within Groups	125.411	95	1.320			
	Total	128.640	99				
Machine out of order	Between Groups	6.473	4	1.618	1.254	.293	Accepted
	Within Groups	122.567	95	1.290			
	Total	129.040	99				
Long time of waiting in queue	Between Groups	7.505	4	1.876	.972	.427	Accepted
	Within Groups	183.455	95	1.931			
	Total	190.960	99				

Slow response	Between Groups	3.310	4	.827	.617	.652	Accepted
	Within Groups	127.450	95	1.342			
	Total	130.760	99				
Leaving the operation unfinished	Between Groups	4.713	4	1.178	.809	.522	Accepted
	Within Groups	138.287	95	1.456			
	Total	143.000	99				
Connectivity	Between Groups	3.166	4	.792	.516	.724	Accepted
	Within Groups	145.834	95	1.535			
	Total	149.000	99				
Login/signoff are not easy	Between Groups	4.899	4	1.225	.748	.562	Accepted
	Within Groups	155.541	95	1.637			
	Total	160.440	99				
Lack of software	Between Groups	2.998	4	.749	.542	.705	Accepted
	Within Groups	131.242	95	1.381			
	Total	134.240	99				
Mobile banking lack of security	Between Groups	14.398	4	3.599	2.418	.054	Accepted
	Within Groups	141.392	95	1.488			
	Total	155.790	99				

Sources: Computed, at 5% significance level.

INTERPRETATION

The above ANOVA result shows that the probability value is greater than 0.05 between profession and problems faced by respondents towards E-Banking services like card blockage, non-printing of statement, machine out of order, long time of waiting in queue, not providing information, lack of security, slow response, leaving the operation unfinished, connectivity, log in/sign off are not easy lack of software and lack of security in mobile banking. Hence Null hypothesis is accepted and it is concluded that these factors do not differ significantly among the profession of the respondents. It infer that the probability value is less than 0.05 between profession and problems faced by respondents towards E-Banking services like machine out of cash. Hence Null hypothesis is rejected and it is concluded that problems such as machine out of cash differ significantly among the profession of the respondents.

Not providing info	Between Groups	7.311	4	1.828	1.289	.280	Accepted
	Within Groups	134.689	95	1.418			
	Total	142.000	99				
Lack of security	Between Groups	3.366	4	.842	.489	.744	Accepted
	Within Groups	163.624	95	1.722			
	Total	166.990	99				

2.7. RELATIONSHIP BETWEEN ANNUAL INCOME AND PROBLEMS OF CUSTOMERS TOWARDS E-BANKING SERVICES

HYPOTHESIS (H₀) There is no significant difference between annual income and problems of E-Banking.

ANOVA 2.7

		Sum of Squares	df	Mean Square	F	Sig.	Result
Card blockage	Between Groups	3.408	3	1.136	.700	.555	Accepted
	Within Groups	155.902	96	1.624			
	Total	159.310	99				
Machine out of cash	Between Groups	1.964	3	.655	.488	.691	Accepted
	Within Groups	128.786	96	1.342			
	Total	130.750	99				
Non printing of statement	Between Groups	1.334	3	.445	.335	.800	Accepted
	Within Groups	127.306	96	1.326			
	Total	128.640	99				
Machine out of order	Between Groups	2.997	3	.999	.761	.519	Accepted
	Within Groups	126.043	96	1.313			
	Total	129.040	99				
Long time of waiting in queue	Between Groups	10.654	3	3.551	1.891	.136	Accepted
	Within Groups	180.306	96	1.878			
	Total	190.960	99				
Not providing info	Between Groups	6.800	3	2.267	1.610	.192	Accepted
	Within Groups	135.200	96	1.408			
	Total	142.000	99				

significantly among the profession of the respondents.

2.8. RELATIONSHIP BETWEEN CATEGORY OF BANKS AND PROBLEMS OF CUSTOMERS TOWARDS E-BANKING SERVICES

HYPOTHESIS (H₀) There is no significant difference between category of bank and problems of E-Banking.

ANOVA 2.8

		Sum of Squares	df	Mean Square	F	Sig.	Result
Card blockage	Between Groups	.027	1	.027	.016	.898	Accepted
	Within Groups	159.283	98	1.625			
	Total	159.310	99				
Machine out of cash	Between Groups	.042	1	.042	.031	.860	Accepted
	Within Groups	130.708	98	1.334			
	Total	130.750	99				
Non printing of statement	Between Groups	.240	1	.240	.183	.670	Accepted
	Within Groups	128.400	98	1.310			
	Total	128.640	99				

Lack of security	Between Groups	16.015	3	5.338	3.394	.021	Rejected
	Within Groups	150.975	96	1.573			
	Total	166.990	99				
Slow response	Between Groups	4.437	3	1.479	1.124	.343	Accepted
	Within Groups	126.323	96	1.316			
	Total	130.760	99				
Leaving the operation unfinished	Between Groups	6.406	3	2.135	1.501	.219	Accepted
	Within Groups	136.594	96	1.423			
	Total	143.000	99				
Connectivity	Between Groups	5.873	3	1.958	1.313	.275	Accepted
	Within Groups	143.127	96	1.491			
	Total	149.000	99				
Login/signoff are not easy	Between Groups	3.794	3	1.265	.775	.511	Accepted
	Within Groups	156.646	96	1.632			
	Total	160.440	99				
Lack of software	Between Groups	4.449	3	1.483	1.097	.354	Accepted
	Within Groups	129.791	96	1.352			
	Total	134.240	99				
Mobile banking lack of security	Between Groups	3.271	3	1.090	.686	.563	Accepted
	Within Groups	152.519	96	1.589			
	Total	155.790	99				

Sources: Computed, at 5% significance level.

INTERPRETATION

The above ANOVA result shows that the probability value is greater than 0.05 between annual income and problems faced by respondents towards E-Banking services like card blockage, machine out of cash, non-printing of statement, machine out of order, long time of waiting in queue, not providing information, slow response, leaving the operation unfinished, connectivity, log in/sign off are not easy, lack of software and lack of security in mobile banking. Hence Null hypothesis is accepted and it is concluded that these factors do not differ significantly among the annual income of the respondents. We infer that the above ANOVA table shows that the probability value is less than 0.05 between annual income and problems faced by respondents towards E-Banking services like lack of security. Hence Null hypothesis is rejected and it is concluded that lack of security differ

Machine out of order	Between Groups	1.815	1	1.815	1.398	.240	Accepted
	Within Groups	127.225	98	1.298			
	Total	129.040	99				
Long time of waiting in queue	Between Groups	.735	1	.735	.379	.540	Accepted
	Within Groups	190.225	98	1.941			
	Total	190.960	99				
Not providing info	Between Groups	.167	1	.167	.115	.735	Accepted
	Within Groups	141.833	98	1.447			
	Total	142.000	99				
Lack of security	Between Groups	.540	1	.540	.318	.574	Accepted
	Within Groups	166.450	98	1.698			
	Total	166.990	99				
Slow response	Between Groups	.135	1	.135	.101	.751	Accepted
	Within Groups	130.625	98	1.333			
	Total	130.760	99				
Leaving the operation unfinished	Between Groups	.667	1	.667	.459	.500	Accepted
	Within Groups	142.333	98	1.452			
	Total	143.000	99				
Connectivity	Between Groups	5.042	1	5.042	3.432	.067	Accepted
	Within Groups	143.958	98	1.469			
	Total	149.000	99				
Login/signoff are not easy	Between Groups	3.082	1	3.082	1.919	.169	Accepted
	Within Groups	157.358	98	1.606			
	Total	160.440	99				
Lack of software	Between Groups	1.215	1	1.215	.895	.346	Accepted
	Within Groups	133.025	98	1.357			
	Total	134.240	99				
Mobile banking lack of security	Between Groups	2.282	1	2.282	1.457	.230	Accepted
	Within Groups	153.508	98	1.566			
	Total	155.790	99				

Source: Computed, at the 5% significance level.

INTERPRETATION

The above ANOVA result shows that the probability value is greater than 0.05 between category of banks and problems faced by respondents towards E-Banking services like card blockage, machine out of cash, non-printing of statement,

machine out of order, long time of waiting in queue, not providing information, lack of security, slow response, leaving the operation unfinished, connectivity, log in/sign off are not easy, lack of software and lack of security in mobile banking. Hence Null hypothesis is accepted and it is concluded that these factors do not differ significantly among the category of banks adopted by the respondents.

SUGGESTIONS

There is lack of awareness about E-Banking usage among rural people. Banks should take necessary steps to create awareness among them about the various services of E-Banking that are available and also the advantages of using such services. Demonstration of E-Banking should be provided to the customers to promote Electronic banking. The banks should focus on the security issues regarding the confidential credentials which are under the risk of hacking in the cyber world. The cost involved in using the Internet Banking services can be minimized in order to increase the number of users of Internet banking. The E-Banking system should be enhanced to make online enquiry and online payment much easier to the customers.

CONCLUSION

Electronic Banking technology is useful to customers as well as banks and other organizations. To increase efficiency, service quality of banks, safety, integrity, E-Banking can be used in a rightful way. Based on the results, there is no significant difference between personal factors like age, profession, annual income and category of the bank chosen and the satisfaction level of the customers. Also there is no significant difference between personal factors like age, profession, annual income and category of the bank chosen and the problems of E-Banking services. The result of the study shows that customers' are using only few facilities of various E-Banking services available.

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