

Comparative Study on Customer Fulfillment Of E-Banking Facilities

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Article History: Received: 10 January 2021; Revised: 12 February 2021; Accepted: 27 March 2021; Published online: 28 April 2021

Abstract: With stiff competition and technological advances, the banking systems face challenges. For providers, it is important to satisfy consumers with the quality of the service anticipated by them. Therefore, the current study intended to recognize the client's perception of a facility, both transaction-based and future technologies in government owned banks in terms of its comparative assessment. Likewise, through the current study, we would gauge the range of internet-enabled services (e-services) and e-banking services adoption in bank sector in this e-age. The aim of this study was to determine the extent of the usage of services in particular e-services, in all the banks and also to examine the constituent's aspects influencing client fulfillment and the quality of service providers. Cronbach's Alpha method was used to find validity of variables used in the questionnaire and internal consistency of scaled data. Total hundred items were checked by using Cronbach's Alpha method. The respondents are selected by using purposive sampling method. The analysis indicates that customers of banking institutions were not happy with the workers behavior, accessibility and communication but satisfied with e-banking services.

Keywords: Banks, Customers, e-banking, e-transactions, services, questionnaire.

Introduction

As intermediation in the mobilization of public savings and even in the channeling of the transfer of cash for useful activities, banks play an important economic part in maintaining the country's economic mechanism going. Recognizing the importance of banks' factor in social growth, after the country became independent, the Government of India/Reserve Bank of India undertook multiple key steps to equip the financial sector to support the national objective [1]. Banks in India ought to be largely respected in their day-to-day activities by the confinement of technology. Many successful advances in the Indian banking industry have occurred in the last two decades. Now the common technology used among banks is e-banking. E-Banking implies that to conduct any one of the digital financial institutions, any consumer with such a personal computer as well as a web-browser can link to the websites of his account. The product of technical advances and competitiveness is e-banking [2]. In reality, banking have used digital and telecommunications networks to offer a wide variety of products and services with value added. Customer Automated Teller Machines (ATM) or Cash Dispensers (CD), Phone-, Internet- and Mobile-banking were provided the following modern distribution platforms as part of their e-banking measures. E-banking was optimistic and pursued the expected course of Technology Adoption Life Cycle methods [26]. Banking utilized e-banking as a strategy to tackle fierce rivalry which occurred earlier and also to sustain the consumer base, they have consumer feedback to e-banking.

Typically, total banks in India is estimated to be pretty mature in terms of availability, range of products and scope, although the private industry and financial institutions still face challenges in reaching rural India. Well-computerized international banks are starting to actually compete against nationalized banks [5]. In comparison to nationalized banks, they strive for a lucrative and affluent segment of the economy and do not accept any responsibility to society for small customer accounts or rural and semi-urban clients. Approximately 80% of firms are now owned by banks in the public sector (PSBs). The industrial banking sector is still dominated by PSBs. The financial system is facing new problems of strong competition and technological development, and the services offered by banks are becoming simpler and more efficient. By promoting the entry of international banks, a successful quality has been encouraged. With international banks with their ATM stations, the nation is overwhelmed. Attempts have been placed in place to provide clients with a favorable outcome. The advent of

banking services and net banking as notice is available more significance than money, the overall structure has become much more efficient and speedier.

Banks have been adding resources to their clients for years. The Indian banking sector is going through a client business process. In selecting their banks, clients have more options. Among the commercial banks in India, competitiveness has been established [7]. In the banking sector, the modern age of IT (Information Technology) is brought about significant changes, prompting everyone to re-engineer most of their fundamental systems and practices. Some of the electronic payments benefits that are provided are technology-driven. ATM, Electronic Clearing Service (ECS), Electronic Funds Transfer (EFT), tele- and Internet-banking, etc. [9] In order to generate value and efficiently maintain relationships with customers, new technological innovations could be efficiently used.

Banking Technology

Economic innovations have had an effect on the banks and other financial institutions of India. Fierce rivalry and changes in the regulatory policy have led to ambiguity and danger for the Indian bank sector in a rapid altering financial situation. Recognizing this fact, in their research, academics and practitioners emphasized that the source of information in banking is of crucial significance and look towards information systems as a competitive answer to evolving financial environments/challenges [11]. The first move in this path was the Rangarajan Committee Report, which illustrated that computerization should be seen as a way of facilitating client service, productivity and also which the working force of banks must understand the mechanization will results in progress and job development [12]. Consequently, although illustrating the challenges caused through Indian banking segment and also a solution to the existing problems, the Narasimham Committee also emphasized a need for enhanced evaluation of bank computerization. The report observed that if the only approach that guarantees timelines, reliability and consequent better efficiency alongside improved client facility is traditional banking requiring a huge amount of analysis of vast amount of information and dedication to technology [13]. Similarly, many academics and practitioners concluded that bank technologies would serve to raise the level of efficiency and satisfaction of customers [15]. Indian banking would have to capitalize deeply in technologies to ensure rivalry, lower costs, enhance client facility, increase efficiency and deliver innovative brands to face the demands raised by the commercial banks. For performance, technology in service organizations is critical. Some researchers from various backgrounds have researched technology in community groups. [16] researched advantageous areas of science and recognized 5 important advantages of technology for a facility association. Next the services should be used instead of the workers. Such replacement of office equipment and machinery decreases running costs and improves performance. Second, technology implementation will take to facilitate consistency in service quality. Third, through such a fusion of technology, higher service standards could be achieved. Fourth, by meeting up in the computer network functions, service companies can establish close ties with their consumers such techniques enable one business to connect itself to someone else's information system and thus be in contact. Eventually, technology can be helpful in directing the actions of workers and improving status and encouragement. [17] and [18], recognizing the implementation of IT in banks, emphasized the training requirements of communities who play an important role in transforming hard- and soft-ware alongside network-based tools for potent grouping to help the bank enhance the superiority and efficiency of its services. [19] has been researching technology reforms throughout the banking area. An importance on technology as the main element in enhancing efficiency and increase in bank efficiency has been very well demonstrated by her. The majority of Indian banking, majorly private individuals, were hurrying to link their divisions across the country [20]. SBI has incorporated Electronic Fund Transfer Systems (EFTS) in 30 subsidiaries in 16 locations in 2 methods, State Bank Instant Remittance (SBIR) and State Bank Rapid Remittance (SBRR), though funds were rendered on the similar day and on the following day [22]. Many scholars have found so the need for computerization/bank automation has emerged when researching customer support and bank advertising, because consumers expect the cheques to be got a chance within a reasonable period, prompt clearance of payments, rapid funds transfer and timely delivery of sensible comments of their funds, etc.[24]. If banks were controlled, all of this could be feasible.

Clients Fulfilment

As a consumer or potential client of payment services, a consumer can be identified. A consumer would include a bank account, or a member of the customer, or an individual performing casual financial transactions with such a bank, or an individual who might, on his or her own initiatives, be part of the banking fold [5]. The success of a banking industry relies on how effectively it can provide its target value to a customer. The suppliers of financial products are now expected to continuously enhance the quality of products to thrive in these modest markets and

offer consistent consumer gratification. Indeed, the modernization of an Indian economy also required for a far stronger commitment by the Indian banking industry to enhance the ultimate level of customer service via the intelligent usage, absorption and acceptance of versatile and suitable information systems. The 5 percent rise in retaining customers can be seen to increase revenue in the banking sector by 35 percent, in insurance and brokerage by 50 percent, and in the retail commercial banking industry by 125 percent. Banks are therefore now placing emphasis on keeping customers and growing market share [8]. In an employee performance, for instance, being observant to clients, talking positively about the company and the programs, a favorable environment for good service exhibits itself. Consumers are more increasingly subjected to such good behaviors, and this in turn influence customer loyalty, with regular employee-customer interaction. In summary, with both the growth of the internet, electronic business, and numerous other banking technologies, the implementation of digital in banks is increasing. Bank industry is advancing at a huge step and it was just a matter of time before banking commitment themselves to updating complete-scale infrastructure, helping their expansion and enhancing their competitive features. The machine and the generation of connectivity are starting new a stream of new possibilities to redefine the very definition of conventional banking. It would be for financial institutions to reinvest itself and reorganize their internal policies and procedures in an ever - competitive world in line with rising consumer expectations. There really is no way, since it is an option of existence or destruction, a bank can maintain lukewarm to modern technological innovations and still expect to expand. Investment banks are compelled to evaluate their efficiency in just such a competitive market, since their sustainability in the emerging markets of the near future will rely on the overall efficiencies. In addition, commercial banks have attempted to embrace and adapt to enhance their effectiveness in the changing economic and social climate. The success of a banking industry relies on the optimal way to offer goods to its potential customers or the degree to which consumer requirements are met. The facility provider can distinguish any services to be offered to the consumers from of the majority of the internet services if it has a specific value proposition. The clients equate the expected performance with both the services anticipated. If it is fine for his needs, the consumer recognizes the standard of service to be strong. This impression contributes to customer happiness with both the associated service. Customer satisfaction is a fascinating and complex term at the moment. It's a notion that differs between time to time. Tomorrow could be deemed bad," what's been perceived "excellent customer support nowadays. Therefore, IT approaches must be in proper agreement with the marketing techniques of banks. Customers now expect an individualized approach but are no more able to tolerate transaction delays. The previous product-centric perspective has been replaced by a customer's perspective. Thus, it is important for service providers to achieve or surpass the happiness of the target market with both the service quality anticipated by them. The current study will therefore aim to comprehend the satisfaction of customers of the service quality, both money transfer as well as IT-enabled, in spite of their comparative assessment in the public subdivision, in the private industry and in foreign banks. The current analysis also aims to recognize lacunae, if any, that exists that could obstruct great customer service and influence customer loyalty in turn. We will also calculate the scope of internet adoption in nationalized banks in this e-age via the current analysis.

Review Of Literature

In India, the development of e-banking was modest and of current vintage. With banking institutions, a conventional model with financial services has also been developed. This was during the early 1990s that non-branch financial service was introduced. At current, the solid old manual machines about which Indian banks was based for ages have been abolished. By 1999, Indian banks such as ICICI-, Citi- and HDFC-Bank had initiated Internet banking facilities in India [14]. Based to the [3], growth throughout the banking sector has also been experienced to improve the possibilities of deployment of financial capital, enormous investment flows, and intermediaries' operations that are easy to enhance and promote customers. The strategy of e-banking was of vital importance when meeting client preferences. Fulfillment for consumers is accomplished by giving high-quality responsible for providing at loyal consumers [7]. E-banking [21] refers to the digital delivery of futuristic and also conventional banking services directly to consumers by means of electronic, digital communication media. Together with the rest of the globe, Asian customers, like India, are making rapid progress in digital marketing [4]. After sovereignty, once the nationalization of a main private banking actually takes place in 1969, a significant achievement in the Indian banking industry was accomplished and banking was therefore made available to a non-banking population in India. [6] In the article, they indicated that this was the e-banking service offered by commercial banks and confronted by Indian people of that time of demonetization, as it was regarded to be among the most stable, versatile and customer-friendly bank transaction systems. In 1978, demonetization took place whereby banks were permitted to make a variety of transaction, but people currently have access to technology to keep all cash and contactless payments transactions secure. The Narendra Modi government brought the nation and the people through surprise when on 8

November 2016 he proclaimed the de-monetization of Rs. 500 and 1,000 currencies. Because of this occurrence, India's banks had such a growing surge that had previously been at a low of 53 years. Originally, demonetization concentrated on the countrymen and women black money or untaxed resources as a surgical strike and thus pushed India into some kind of cashless economy, that is banking. Throughout that time government embraced online-, online-shopping via e-wallet, internet payments, credit- and debit-cards. The primary objective was to monitor black money and increase the E-transaction system in India [25]. Internet banking, e-banking facilities turning out to be simpler after demonetization. This is further explained in the article that infrastructure investment must take place, as well as having greater education to the poor community, as they face challenges when using these facilities. It will also lead India to develop the new economy and over the framework to achieve transparency. [23] addressed that banking sector need to be concerned about the perceptions of senior as well as other adult customers to internet banking systems in order to offer a better and personalized service to banks in India. Since both high-class individuals together with the commoners were reliant on such facilities, more e-banking had become a must post-demonetization. Banks organized and provided workshops on pre-demonetization services for e-banking, but consumers were worried about security and other safety concerns linked to online banking. The successful outcome of internet payments has a clear relation with both the caliber of the e-banking operation. Thus it is important for banks to ease the management of telecommunication commerce for evaluation and customer satisfaction and thus to increase the standard of e-banking [9]. The banking industry, as it continues to gain competition, are amongst countless sectors where customer satisfaction has become increasingly critical in the related areas of research. The customer satisfaction has been given priority in banking [10]. From the results, it was addressed that consistency had been the connected to the negative quality amongst these banking facilities. In addition, with the exception of the incomes of a person's marriage status and empathy, there's no substantial link among demographic factors and quality of service considerations such as assurance, efficiency, etc. excluding for the income on married status and empathy of an individual. Furthermore, connection was identified to exist among features such as facilities loyalty and consumer satisfaction from overall dimension.

Methodology

Objectives of the Research

In the current inquiry, the preceding targets are scheduled:

To compare different aspects of the services offered by nationalized banks.

To determine the degree to which facilities, in particular Internet-enabled services, are used in such banks.

Analyze and compare, on the basis of the following constituent variables, the level of customer perceptions of quality of financial products.

Research Questions

What are the main features upsetting customers gratification by the excellence of services?

What is the extent of client gratification by the eminence of facilities on condition that by community nationalized banks?

Do clients switch over to a web services acceptance in public subdivision banks and to which level?

Tools for Statistics Assembly

In research methods, the selection of a suitable tool or procedure is a significant criterion. For the collection of client base line data, the interview guide should be used to the degree that they adopted internet-enabled financial services offered by the public service or banking institutions. The interview guide was moved on to a new component of customer online banking (b) the nature of the usage of internet-enabled services (c) client satisfaction with both the service quality and (d) customer feedback to enhance financial services.

Pilot study

A sample of 51 Customers are selected from 3 banks, State Bank of India (SBI), Punjab National Bank (PNB) and Canara Bank in Thiruvananthapuram district and conducted a survey among selected bank customers through an interview schedule. Cronbach's Alpha method was used to find validity of variables used in the questionnaire and internal consistency of scaled data. Total hundred items were checked by using Cronbach's Alpha method. The respondents are selected by using purposive sampling method. The criterion was that the customers would be using e-banking services and products at least more than 10 times a month.

Result and Discussion

Diverse Banking Services Attained by Clients

E-banking means the provision, via electronic distribution networks, of banking services and products. It is characterized as the automatic delivery, via electronic, collaborative channels of communication, of banking

services and services directly to customers. This involves systems that allow consumers, companies or individuals to access information, to carry out business transactions, or to access product and service knowledge via a network or the internet, such as the Internet, shown in Table 1.

Table 1: Different e-services of bank to customers

Sl. No.	Services	SBI (n=10) %	PNB (n=10) %	Canara Bank (n=10) %
	Loan	20	40	40
	Mail transfer	30	20	10
	Transfer of funds	70	80	40
	Bank statement	90	90	90
	Online payments	90	90	60
	Balance enquiry	90	90	90
	Cheque book request	50	60	40
	Bill payments	60	40	30
	RTGS/NEFT transfers	90	70	50
	Fixed deposit / Recurring deposit enquiry	80	80	40

Customer Satisfaction towards internet banking services

The present study attempted to analyze the customer satisfaction on online banking services using Principal Component Analysis method. In the present study there are six variables considered called banks prompts responses, online banking securities, reliability and confidence, efficiency of website, competence and website design and ease of use.

Table 2- Customer satisfaction towards banks services

Sl.No	Factors consider under internet banking security	Factor loadings SBI	Factor loadings PNB	Factor loadings Canara bank	Eigen values (Cronbach α)	Percentage of variance	Reliability
	Banks Prompts Responses						
	Online banking transaction always speed & accurate	0.872	0.899	0.877	SBI=11.574 PNB=12.457 Canara=11.986	SBI=27.614 PNB=28.793 Canara=27.861	SBI=0.764
	Confirmation of transactions done at Website	0.851	0.864	0.863			PNB=0.875
	Staff gives personal attention for customers 'queries	0.812	0.850	0.822			Canara=0.796

	Services delivered at exact time as mentioned in website	0.807	0.891	0.835			
	Maintenance of error free records by bank	0.759	0.953	0.861			
	Sincerity in solving customers 'problem	0.714	0.835	0.896			
	Online Banking Security						
	Security features in Website	0.859	0.913	0.876			
	Bank staff support & infuse customer confidence	0.837	0.897	0.858	SBI=3.578 PNB=4.154 Canara=3.891	SBI=10.849 PNB=11.438 Canara=10.996	SBI=0.814 PNB=0.957 Canara=0.875
	Delivery of confidential information to customers	0.715	0.886	0.753			
	Influence of up-to-date web info	0.621	0.744	0.692			
	Reliability and confidence						
	Third parties can't access of financial information	0.853	0.903	0.896	SBI=2.437 PNB=3.965 Canara=2.784	SBI=5.452 PNB=7.673 Canara=5.989	SBI=0.712 PNB=0.882 Canara=0.786
	Understands the specific needs of customers	0.751	0.879	0.784			
	Efficiency of Website						
	website performs the service in the first instance itself	0.847	0.944	0.876	SBI=1.746 PNB=2.962 Canara=2.010	SBI=5.261 PNB=6.965 Canara=5.892	SBI=0.716 PNB=0.872 Canara=0.736
	satisfied with service of e-banking	0.748	0.962	0.797			
	Simple & understandable guidance screen	0.732	0.895	0.776			
	Quick service	0.649	0.914	0.762			

	delivered via website						
	Satisfied with the security system	0.617	0.871	0.785			

Table -2 explains the customer satisfaction towards banks e-services. Principal Component Analysis exposed 17 features with Eigen value amplification the variance up. To determine the important factors of customer satisfaction towards bank prompts responses varimax rotation executed for six features. These characteristics are labeled as per the variables. The factor study divulges that consistency actions surpassed the lesser value of 0.60 for overall variables. Henceforth the customers using the online banking are satisfied with banks prompts responses. Principal Component Analysis exposed four features with Eigen value for Online Banking Security. To determine the important factors of customer satisfaction towards online banking security varimax rotation accomplished for 4 characteristics. These features were categorized as per the variables. The factor study divulges that customers using the online banking are satisfied with online banking security are satisfied. Principal Component study discovered three features with Eigen value beyond 1.0 elucidating the customer satisfaction towards reliability and confidence. Third parties can 't contact of economic data and comprehends the precise requirements of customers. To determine the important factors of customer satisfaction towards Reliability and confidence varimax rotation achieved for 2 factors. These features were categorized as per the variables. The aspect examination exposes that customers utilizing the online banking is fulfilled with Reliability and confidence. Principal Component Analysis discovered 5 features with Eigen value above 1.0 elucidating the customer satisfaction towards efficiency of website. To regulate the important features of customer fulfilment towards efficiency of website varimax rotation is performed. These features were labeled as per the variables. The feature investigation divulges that consistency measures surpassed the lesser value of 0.60 for all variables. Henceforth the customers using the online banking are satisfied with efficiency of website. The aspect analysis divulges that steadfastness procedures surpassed the least value of 0.60 for altogether variables. Later the customers using the online banking is fulfilled with most services.

Findings and Suggestions

Findings from our analysis:

This is understanding from the analysis that variables namely banks prompt responses, security features, website-based design and easy to use, reliability and confidence, competency and efficiency of the website are influence the satisfactions of the customers who are using the online banking. The sample banks are using the email, SMS and phone for responding the customer 's queries and use these tools for communicating with customers. The banks are giving highest priority to safeguard the customer 's information with help of latest electronic packages. Majority of the customers utilizing online banking is fulfilled with banks website design and its easy usage. The sample banks are providing reliable online banking services and get the customer 's confidence on it. Almost all the sample banks websites are more efficient in providing the online banking services.

Suggestions from the study:

In order to avoid the abuse of consumer privacy information, banks can provide customers with periodic correspondence about security features and details of recent transactions. The knowledge and navigation measures for smooth transactions should be based on bank internet sites. The bank must understand clients' needs and tailor the goods and services as customers use the bank websites. In order to reach all types of people, banks can tailor their goods and services. In order to increase virtual banking, banking must embrace the new technologies, so banks must concentrate on offering acceptable content and accessibility interfaces not only for banking, but should also provide other banking services as a superior service for people.

Conclusion

The present analysis on customer satisfaction against online banking services covers only three nationalized public-based sector banking's in Thiruvananthapuram district. The results of the current study show that the banking websites and technology-based stages have to provide diverse knowledge characteristics on financial services. Customers of PNB are most satisfied with e-banking facilities offered than SBI and Canara bank. Customer loyalty is improved with the use of up-to-date information and technology for customer interaction. The method is restricted to analyzing customer satisfaction with the services offered by selected banks for internet banking. Banks must

perform daily surveys of consumer satisfaction in order to attract current customers, study the trends of banking periodically and communicate the information for customer usage and know the change of customer profiles for effective customer satisfaction. Banks should concentrate on security concerns related to sensitive credentials that in the cyberspace are at risk of identity theft. Future research will concentrate on mobile payments, telephone banking, banking support services, which included investigation by private banks.

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