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Customer Satisfaction Towrds E-Banking Services with Reference to Select Public Sector Banks in Tircuhirappalli City

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***Abstract* – E-banking is a broad term that refers to the process through which customers can carry out personal or commercial banking transactions using electronic and telecommunication networks. The present study examines customer satisfaction towards e-banking services offered by selected public sector banks in Tiruchirappalli city. A sample of 60 respondents was chosen for the study. The research covers various e-banking services provided by five selected public sector banks, namely Indian Overseas Bank (IOB), Canara Bank, Indian Bank, and the State Bank of India (SBI). The analytical tools used for the study include frequency tables and the Chi-square test.**

***Keywords* – Customer Satisfaction, E- Banking Services, Public Sector Banks.**

I. INTRODUCTION

E-banking: E-banking is a blanket term used to indicate a process through which a customer is allowed to carry out, personal or commercial banking transactions using electronic and telecommunication network. I t is a product offered by banks which facilitates online banking, with the help of which the customer can have access to the bank account in just one click. E-banking covers facilities such as – fund transfer, checking account statements, utility bill payments, opening of bank account, locating nearest ATM, obtain information on financial products and services, applying for loans, etc. using a personal computer, smartphone, laptop or personal digital assistant.

II. REVIEW OF LITERATURE

Review of literature helps a researcher to get acquainted with his selected research problem and also may provide some guideline in selecting a proper research methodology. It also helpful in findings out of researcher in fine tuning his research problem and methodology.

Shivani Singh (2023) "Analysis of E-Banking services on customer satisfaction in Public and Private Sectors Banks with special reference to SBI and HDFC Bank in Prayagraj District Uttar Pradesh" In the present dynamic financial service environment the role of E-banking occupies a significant position. The post banking sector reforms have transformed the entire banking sector. The emergence of technology in the banking services has made anywhere any time banking. The e banking services has enabled customer to have financial services at their fingertips.

Gangadhara B and K Mala (2025) "A study on E-banking services with special reference to public sector banks in Bengaluru City". The rise of e-banking has transformed the banking landscape in India, especially in metropolitan areas like Bengaluru. Public sector banks are increasingly adopting digital platforms such as mobile banking, internet banking, and UPI services to meet customer expectations. This study focuses on evaluating customer satisfaction and the effectiveness of e-banking services offered by public banks in Bengaluru city. Key influencing factors such as service quality, ease of use, security, accessibility, and trust were analysed.

K. Nalini (2019) "A Study on Customer Perception Towards E-Banking Services of SBI". As per the analysis the researcher has done it is found that the SBI online banking is most convenient and it is trust worthy. The respondents are all neutral about the services rendered by SBI in the online banking services. It should develop the quality of service. The awareness about the online banking in SBI will promote it to the next level.

Scope of The Study

The scope of the study to focus on the customer satisfaction towards E- banking services by public sector banks. The focus on the five public sector banks in the study from the customers. The research goes to say that modern facilities help to build the relationship with customers.

Statement of Problem

In recent years, public sector banks in India have increasingly adopted e-banking services to enhance operational efficiency, reduce transaction costs, and improve customer convenience. Despite these advancements, customer satisfaction with e-banking services remains inconsistent, particularly in semi-urban regions such as Tiruchirappalli City. Customers often face challenges related to system downtime, slow transaction processing, security concerns, limited digital awareness, and inadequate customer support. These issues may hinder the effective utilization of e-banking platforms and negatively impact the overall customer experience.

Objectives of The Study

1. To analyses the factors influencing the use of E- Banking services

2. To assess the level of customer satisfaction of E- Banking services
3. To analysis the effectiveness of E- Banking services offered by public sector banks

HYPOTHESIS OF THE STUDY

- **Primary Data:** This study is namely based on primary data which were collected by using structured questionnaire. The primary data were collected from the customers.
- **Secondary Data:** The secondary data were collected form books, published articles magazines, theses journals, newspaper and bank websites.
- **Period of the Study:** The period of the study was from 2024 – 2-25
- **Study Area:** The study area is Tiruchirappalli district which includes urban and rural areas.
- **Sampling Design:** The sampling method namely stratified disproportioned random sampling.
- **Sample Size:** The sample was collected from 60
- **Statistical tools used:** The statistical tools use in the study from frequency table chi square test.

Limitation of The Study

1. The study is confined to a sample of only 60 respondents, which may not fully represent the entire population of e-banking users in Tiruchirappalli city.
2. The research covers only selected public sector banks within Tiruchirappalli city. The findings may not be applicable to other cities or private/foreign banks.
3. Only four to five public sector banks (IOB, Canara Bank, Indian Bank, SBI, etc.) were included. The exclusion of other banks may limit the generalizability of the results.
4. Responses are based on customers' perceptions and self-reported experience, which may be influenced by personal bias, mood, or recent experiences.
5. The study relies on structured questionnaires, which may limit the accuracy and depth of customer insights compared to interviews or focus groups.

Data Analysis and Interpretation

Table – 1
Demographic Profile

Gender	No of Respondents	Percentage
Male	28	46.6
Female	31	51.6
Total	60	100
Age	No of Respondents	Percentage
Below 30	12	20
30-40	18	30
41 -50	20	33
Above 50	10	16.6
Total	60	100
Educational Qualification	No of Respondents	Percentage
HSC	12	20
UG	15	25
PG	13	21
Professional	10	16.6
Other Qualification	10	10.6
Total	60	100
Occupation	No of Respondents	Percentage
Private	12	20
Govt	10	16.6
Agriculture	20	33
Business	18	30
Total	60	100
Marital Status	No of Respondents	Percentage
Married	28	46.6
Un- Married	32	53.3
Total	60	100
Annual Income	No of Respondents	Percentage
Below 20,000	14	23.3
20,000 to 40,000	22	36.6
41,000 to 60,000	10	16.6
Above 60,000	14	23.3
Total	60	100

Source: Primary Data
Inference:

Gender of the Respondents: The analysis of gender distribution shows that female respondents (51.6%) form a slightly higher proportion compared to male respondents (46.6%). This indicates that women are marginally more represented in the study. The balanced participation from both genders suggests that the findings of the study are likely to reflect the opinions of a diverse group and are not biased toward any specific gender.

Age of the Respondents: The age-wise classification reveals that the majority of respondents belong to the middle-age segments. The highest percentage of respondents fall in the 41–50 age group (33%), followed by the 30–40 age group (30%). Respondents below 30 years (20%) and above 50 years (16.6%) constitute a comparatively smaller portion. This indicates that middle-aged individuals are more actively using e-banking services or are more willing to participate in such surveys. It also suggests that digital banking usage is gaining acceptance among the working-age population.

Educational Qualification of the Respondents: The educational distribution highlights that a significant portion of respondents possess higher levels of education. Undergraduates (25%) form the largest group, followed by postgraduates (21%) and HSC-qualified respondents (20%). Professional degree holders account for 16.6%, while respondents with other qualifications contribute 10.6%. This suggests that individuals with higher education are more inclined to use e-banking services, possibly due to greater familiarity with digital technology and higher awareness of banking innovations.

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Occupation of the Respondents: The occupation-wise distribution shows that the agriculture sector (33%) and business professionals (30%) form a considerable portion of the respondents, followed by private employees (20%) and government employees (16.6%). This indicates that e-banking services are widely used across different occupational categories. The higher representation of agricultural and business respondents may reflect their need for frequent financial transactions and convenience in banking operations.

Marital Status of the Respondents: The data on marital status reveals that unmarried respondents (53.3%) slightly dominate compared to married respondents (46.6%). This suggests that younger, unmarried individuals may be more technologically inclined and comfortable using e-banking platforms. The presence of a substantial proportion of married respondents also demonstrates that e-banking services are accepted across different life stages.

Annual Income of the Respondents: Income analysis shows that the largest share of respondents falls under the ₹20,000–₹40,000 income group (36.6%), indicating that middle-income individuals are the major users of e-banking services. The below ₹20,000 and above ₹60,000 income groups each account for 23.3%, while the ₹41,000–₹60,000 group contributes 16.6%. The distribution suggests that e-banking services are widely adopted across various income levels, particularly among middle-income users who may value the convenience and cost-effectiveness of digital transactions.

TABLE - II
E – BANKING SERVICES

The basis of Type of Account	Number of Respondents	%	Awareness Level	Number of Respondents	%
Savings Account	12	20	ATM	18	30
Current Account	10	16	EFT	19	31
Fixed Deposit	20	33	Pos	10	16
Recuring Deposit	18	31	Mobile Banking	13	21
Total	60	100		60	100

Source: Primary Data

Inference:

Inference on Type of Account: The analysis of the type of account held by respondents shows a varied distribution among the four major account categories. A significant proportion of respondents (33%) hold Fixed Deposit (FD) accounts, indicating a preference for secure, long-term savings among customers. This is followed closely by Recurring Deposit (RD) account holders (31%), which shows that a considerable number of customers prefer systematic and periodic saving schemes. Savings Bank (SB) account holders constitute 20% of the sample, reflecting regular banking needs such as deposits, withdrawals, and routine transactions. Current Account holders represent the smallest share at 16%, which is expected since current accounts are typically maintained by business entities and traders.

Inference on Awareness Level of E-Banking Services: The awareness level of different e-banking services varies considerably among the respondents. The highest awareness is found for EFT (Electronic Funds Transfer) with 31% of respondents being familiar with this service. This indicates that EFT has become a widely recognized mode for quick and reliable fund transfers, commonly used for personal and commercial transactions. ATM services rank second with 30% awareness, which is expected as ATM usage is the oldest and most common form of e-banking. Awareness of Mobile Banking stands at 21%, reflecting a growing acceptance of smartphone-based financial transactions, although it is still developing among a section of customers. POS (Point of Sale) services show the lowest awareness level at 16%, suggesting that customers may use POS machines at shops but may not fully understand the underlying banking mechanisms associated with them.

Result:

- The results indicate that Electronic Funds Transfer (EFT) has the highest awareness level, with 31% of respondents reporting familiarity with this service.
- Another finding is that Mobile Banking, with 21% awareness, is gaining gradual acceptance among customers

CHI SQUARE TEST
TABLE – I
ASSOCIATION BETWEEN OVERALL SATISFACTION SERVICE PROVIED BY E– BANKING

Hypothesis:

Ho: There is no significant association between the type of bank and the satisfaction level of customers towards e-banking services

Satisfaction Level to E	HS	SA	NE	DS	HDS	Total

Banking Service						
IOB	2 (2.20) [0.02]	4 (2.40) [1.07]	3 (3.00) [0.00]	2 (3.00) [0.33]	1 (1.40) [0.11]	12
CANARA	5 (2.75) [1.84]	4 (3.00) [0.33]	3 (3.75) [0.15]	2 (3.75) [0.82]	1 (1.75) [0.32]	15
INDIAN	2 (3.67) [0.76]	2 (4.00) [1.00]	5 (5.00) [0.00]	8 (5.00) [1.80]	3 (2.33) [0.19]	20
SBI	2 (2.38) [0.06]	2 (2.60) [0.14]	4 (3.25) [0.17]	3 (3.25) [0.02]	2 (1.52) [0.15]	13
Total	11	12	15	15	7	60
Result	The chi-square statistic is 9.2893. The *p*-value is .678041. The result is *not* significant at $p < .05$.					

Source: Primary Data
Inference:

The above table presents the observed frequencies, expected frequencies, and chi-square values for customers' satisfaction levels towards e-banking services across four public sector banks, IOB, Canara Bank, Indian Bank, and SBI. The values in square brackets represent each cell's contribution to the total chi-square. Small values (e.g., [0.00], [0.02]) indicate that the observed value is very close to the expected value. Larger values (e.g., [1.84], [1.80]) show greater deviation but still not large enough to prove significance. The chi-square test was applied to examine whether there is a significant association between the bank and the customers' satisfaction level toward e-banking services. The calculated chi-square value is 9.2893, which is less than the table value at 5% significance level, and the p-value (0.678) is greater than 0.05. Therefore, the test result is not significant.

Result:
The study concludes that the satisfaction level of customers toward e-banking services does not significantly differ among the selected public sector banks in Tiruchirappalli. Therefore, satisfaction is independent of the type of bank, and improvements in e-banking service quality should be uniformly considered across all banks.

TABLE – II
ASSOCIATION BETWEEN OVERALL SATISFACTION AND AWRENESS LEVEL OF CUSTOMER TOWARDS E – BANKING

Hypothesis:

Ho: There is no significant association between the type of e-banking service and the awareness level of customers

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Awareness Level of E- Banking	HS	SAT	NE	DS	HDS	Total
ATM	2 (2.55) [0.12]	3 (3.68) [0.13]	4 (4.53) [0.06]	5 (3.40) [0.75]	3 (2.83) [0.01]	17
EFT	4 (2.40) [1.07]	3 (3.47) [0.06]	4 (4.27) [0.02]	3 (3.20) [0.01]	2 (2.67) [0.17]	16
POS	1 (1.80) [0.36]	4 (2.60) [0.75]	3 (3.20) [0.01]	2 (2.40) [0.07]	2 (2.00) [0.00]	12
Mobile Banking	2 (2.25) [0.03]	3 (3.25) [0.02]	5 (4.00) [0.25]	2 (3.00) [0.33]	3 (2.50) [0.10]	15
Total	9	13	16	12	10	60
Result	The chi-square statistic is 4.3151. The *p*-value is .977056. The result is *not* significant at $p < .05$					

Source: Primary Data
Inference:

The chi-square test was conducted to examine whether awareness level of respondents differs significantly across various e-banking services. The calculated chi-square value (4.3151) is much lower than the critical value at the 5% significance level, and the p-value (0.977056) is significantly higher than 0.05.

Result:
The satisfaction level towards e-banking services does not differ significantly among customers of IOB, Canara Bank, Indian Bank, and SBI in Tiruchirappalli City.

TABLE – III
ASSOCIATION BETWEEN LENGTH OF RESPECTIVE USE OF E- BANKING SERVICES AND BASIS TYPE OF ACCOUNT

Hypothesis:

Ho: There is no significant association between account type and the frequency of e-banking service usage.

Length or respective use of E –Banking Services	Saving Account	Current Account	Fixed Deposit	Recuring Deposit	Total
1 week	2 (2.85) [0.25]	3 (2.70) [0.03]	2 (1.80) [0.02]	2 (1.65) [0.07]	9
Twice in a week	4 (4.12) [0.00]	5 (3.90) [0.31]	2 (2.60) [0.14]	2 (2.38) [0.06]	13
Five times	9 (6.65) [0.83]	5 (6.30) [0.27]	4 (4.20) [0.01]	3 (3.85) [0.19]	21
Others	4 (5.38) [0.36]	5 (5.10) [0.00]	4 (3.40) [0.11]	4 (3.12) [0.25]	17
Total	19	18	12	11	60
Result	The chi-square statistic is 2.9065. The *p*-value is .967885. The result is *not* significant at $p < .05$.				

Source: Primary Data
Inference:

The chi-square test was conducted to examine whether the frequency of using e-banking services is associated with the type of bank account held by the respondents. The calculated chi-square value (2.9065) is far below the critical value at the 5% significance level, and the p-value (0.967885) is much greater than 0.05.

Result:
The study concludes that the length or frequency of e-banking usage is uniform across all types of bank accounts. The type of account (SB, CA/CC, FD, RD) does not influence how often customers use e-banking services.

Summary of Findings, Suggestions and Conclusion
Findings:
Findings from Frequency Table:

1. The study indicates that female respondents (51.6%) slightly outnumbered male respondents (46.6%).
2. The highest proportion of respondents belonged to the 41–50 years age group (33%), followed by 30–40 years (30%).
3. Majority of respondents are UG (25%) and PG (21%) qualified.
4. Respondents from agriculture (33%) represent the largest segment, followed by business (30%).
5. Unmarried respondents form 53.3%, while 46.6% are married.
6. Majority of respondents (36.6%) fall within the ₹20,000–₹40,000 income group.
7. The results indicate that Electronic Funds Transfer (EFT) has the highest awareness level, with 31% of respondents reporting familiarity with this service.
8. Another finding is that Mobile Banking, with 21% awareness, is gaining gradual acceptance among customers

Findings from Chi – Square Test:

- The study concludes that the satisfaction level of customers toward e-banking services does not significantly differ among the selected public sector banks in Tiruchirappalli. Therefore, satisfaction is independent of the type of bank, and improvements in e-banking service quality should be uniformly considered across all banks.
- The satisfaction level towards e-banking services does not differ significantly among customers of IOB, Canara Bank, Indian Bank, and SBI in Tiruchirappalli City.
- The study concludes that the length or frequency of e-banking usage is uniform across all types of bank accounts. The type of account (SB, CA/CC, FD, RD) does not influence how often customers use e-banking services.

Suggestion

- Increase Digital Awareness Among Older Users Since adoption among respondents above 50 years is lower, banks should: Conduct digital literacy workshops, provide step-by-step guides for using mobile banking and ATM services, Offer dedicated customer support for senior citizens
- Simplify E-Banking Interfaces
- **To assist users with lower education levels:** Apps should use simple icons and regional language options. Clear, user-friendly navigation can increase customer satisfaction.
- **Enhance E-Banking Security Features:** As customers across various occupations use e-banking, banks must: Strengthen fraud protection measures, send regular security alerts and tips, Enable biometric login and secure OTP processes
- **Improve Awareness Programs for Rural and Agricultural Users:** Given high participation from agricultural workers: Banks should conduct awareness camps in semi-urban and rural areas, Demonstrate

benefits of UPI, mobile banking, and online fund transfers

- **Offer Income-based Digital Banking Solutions:** Since middle-income groups constitute the majority: Banks can introduce low-cost mobile banking plans, Promote zero-balance savings accounts with digital benefits, Provide tailored financial products through e-platforms

III. CONCLUSION

The present study examined customer satisfaction towards e-banking services offered by select public sector banks in Tiruchirappalli City, focusing on banks such as IOB, Canara Bank, Indian Bank, and SBI. Based on the responses collected from 60 customers, the study revealed that e-banking services have been widely adopted across different demographic groups, including various age categories, educational levels, occupations, and income groups. The demographic analysis shows that both male and female customers actively use e-banking services, with a slightly higher representation of female respondents. Middle-aged customers (30–50 years) constitute the majority of users, demonstrating higher digital engagement among economically active age groups.

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