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A STUDY ON SATISFACTION LEVEL OF INTERNET BANKING SERVICES – FACILITY PERCEPTION

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ABSTRACT Internet banking is also known as Online Banking, E – Banking or Virtual Banking. Internet Banking allows to bank transaction through online, this research article aims to study customers' satisfaction with the services rendered by the Internet Banking. The author has conducted a survey of customer satisfaction of banking online services from 80 Teaching Faculties from various Universities in Karnataka State. The customer survey indicates that there is a relationship between Support of Technology in Internet Banking with faculties satisfaction towards getting the banking services.[Regression test P value is < 0.005].

KEYWORDS : cost of service, customer satisfaction.

INTRODUCTION:

Internet Banking is also known as online banking, E- Banking or Virtual Banking. This type of the services started in New Yark in 1981. Customers are need not visit their bank's for every small services.

History of Internet Banking Services:

The evolution of digital banking has been driven by advances in technology and changing customer preferences for more accessible and efficient financial services. This service is started in the late 20 th century. In the 20 th century has evolved into a full – fledged digital eco system. Digital banking allows a financial transaction through the internet.

1990s - Early Online Banking:

Introduction of Online Services: Early digital banking services were limited to basic functionalities like;

- Checking account balances
- Transferring funds.
- Wells Fargo and Bank of America launched their first online banking platforms around this time.
- ATM Networks: The use of ATMs increased during this period, as they provided customers 24/7 access to their money, further integrating technology with traditional banking.

2000s - Expansion of Internet Banking:

Internet and Mobile Banking: As the internet became more widespread, banks began offering more complex online services. Users could now pay bills, open accounts, and apply for loans online.

Mobile Banking: With the rise of smart phones, mobile banking apps became popular. They provided banking services directly through smart phones, making banking more convenient and accessible.

2010s - Rise of Fin Tech and Neo-Banks:

Fin Tech Disruption: The rise of financial technology (Fin Tech) companies disrupted traditional banking by offering innovative financial services like peer- to-peer payments, robo-advisors, and digital wallets (e.g., PayPal, Venmo, and later Apple Pay).

Neo-Banks: Digital-only banks, also called neo-banks (e.g., Revolut, N26), emerged, offering full banking services without physical branches. Their user- centric designs, lower fees, and focus on mobile banking gained popularity.

2020s - Hyper-Digitalization:

- Artificial Intelligence (AI) & Big Data: AI-powered chat bots, robo-advisors, and personalized financial services became main stream, offering tailored banking experiences.
- Block chain & Crypto currency: Block chain technology started influencing banking through decentralized finance (DeFi) and crypto currency-based banking services.

Open Banking: Regulation-driven open banking enabled third-party providers to access banking data securely, fostering more competition and innovation in the digital banking space.

Modern Era: AI, Hyper – Personalization and Security: In these days, internet banking focuses on intelligence, biometric security and user experience rather than just transaction execution.

Smart Banking: banks utilize Artificial Intelligence [AI] and data analytics to provide personalized insights, automated savings and hyper – targeted loan offerings.

Advanced Security: traditional passwords are being replaced by biometric authentication like face ID and fingerprint scanning, alongside AI –based fraud detection.

REVIEW OF LITERATURE:

Majority of the papers are covered cost of the services, customer satisfaction and banking services. The following literatures are enlightened about on this way.

According to Jawdat Jaafat Khatab Ezat Sabir Esmaeel & Bestoon Othman [2019]. The Study covers service quality [customer satisfaction, tangible, empathy, Assurance, responsiveness and reliability]. The T-test result indicates that all the variables are significant from public and private bank in Kurdistan and satisfaction. The Study concluded that customer satisfaction is affected by the quality of banking service at a Kurdish bank. Chandan Raj and Bindu [2022], concluded that majority of the customers are satisfied with online banking services offered by the banks. But still some of the customers are not satisfied or not using the services offered by the banks through online banking, because they are aged people or they may have less knowledge about these online services, internet and even computer. Kavitha et al., [2023], focuses on awareness perception towards e-Banking services indicates a reasonably high level of awareness among the population.

Need For The Study

Customer is the lifeblood of the banking industry, irrespective of the service sector and nature of the transactions. The new generation banks have become pioneers in providing quick and quality service to help the customers, the review of literature reveals that many studies have examined in the view point of common banking transaction. And no study so far has tried to focus on Internet banking transaction from Teaching

Faculties. Therefore, the present study entitled "A Study on Satisfaction Level of Internet Banking Services – Facility Perception" an Unique Direction.

OBJECTIVES:

1. To analyze the type of services availed by the customers from the banks;
2. To access the devices utilized for availed services by the customers from banks;
3. To study the relationship between Faculty satisfaction level and Support of Technology in Internet Banking;

HYPOTHESES:

Ho: There is no significant relationship between Support of Technology in Internet Banking and Level of Satisfaction;

H_1: There is a significant relationship between Support of Technology in Internet Banking and Level of Satisfaction;

RESEARCH METHODOLOGY:

Research Methodology has adopted descriptive, analytical and comparative methods for the study.

Primary Data: Primary data has been collected using questionnaires to gain insight into the effectiveness of Internet Banking transaction to teaching faculties. The Primary data collected through a sample survey method. 80 questionnaires are filled by respondents on the basis of convenience sampling method. The statistical methodology used for calculation is percentage, mean, standard deviation, Regression Analysis to test are used to test the hypotheses.

Table -01 :university Wise Participation of Faculties

Sl.No	Designation	N	%
1	Bangalore University	7	8.8
2	Managlore University	5	6.2
3	University of Mysore	51	63.8
4	Rani Channamma University	5	6.2
5	Karnataka Akkamahadevi Women's University	1	1.2
6	Bagalkot University Jamakhandi	5	6.2
7	Raichur University	1	1.2
8	tumkur University	1	1.2
9	Kuvempu University	1	1.2
10	Karntaka University	1	1.2
11	Adikavi nannya University in Rajamundry	1	1.2
12	Davangere University	1	1.2
Total	80	100	

The above table presents the information about university wise representation of respondents. out of 12 universities, 51 respondents belongs to University of Mysore, 07 respondents belong to Bangalore University, 05 each respondents belongs to Managlore University and Bagalkot University Jamakhandi, and only one each faculty participated in remaining 07 respective universities respondents. Therefore, University of Mysore respondents are highest [64%] among all University representative faculty's followed by Bangalore University faculty's [09%].

Table -02: Availed Service in Internet Banking

Designation	Desktop	Laptop	Tablet	Smart Phone	Desktop Laptop	Tablet, Smart Phone	Desk,Tops Phone	Des, Laps Phone	Lap, Smart Phone
RTGS	0	1	1	0	0	0	0	2	0
NEFT	1	0	0	0	1	0	0	0	0
Balance Check	0	0	0	1	1	0	1	0	1
IMPS	0	0	0	0	0	1	0	1	0
RTGS, NEFT, Balance Check Request for Personal Loans, IMPS Investment Activity IMPS	2	0	0	16	1	0	0	5	4
NEFT, Balance Check	0	0	0	1	0	0	0	0	0
RTGS, NEFT ,Balance Check, Request for Pass Book, Request for Debit Card, Request for Credit Card Request for Personal Loan, Investment activity, Request for Account Statement, Creation of D Mat account, Request for Vehicle Loan	0	0	0	11	2	0	0	8	1
NEFT, Balance Check	0	0	0	0	0	0	0	1	0
RTGS, Balance Check, IMPS	0	0	0	0	0	0	0	1	0
Request for Personal Loan	0	0	0	0	0	0	0	1	0
Investment Activity	0	0	0	0	0	0	0	2	0
Total	3	13	1	29	5	1	1	21	6

The present table presents the information about different types of devices is used for availed services utilized from banks. Out of the 80 faculties, 29 faculties are used smart phone, 21 faculties are used laptop and desktop for utilized internet banking services from banks and 13 faculties are used banking services through lap top and rest of others utilized banking services through desk top, tablet etc.,. However, internet banking services are utilized through smart phone is high in this list.

HYPOTHESIS – 1

Ho: There is no relationship between Support of Technology in Internet Banking and satisfaction level of Faculty;

H1 : There is a relationship between Support of Technology in Internet Banking and satisfaction level of Faculty;

To test the null hypothesis, we have used Regression test. To understand the relationship between Support of Technology in Internet Banking, and Satisfaction levels of Faculty, here is an example of how the above hypothesis works.

Table -03: Coefficients Support of Administrative and Level of Satisfaction

Model	R	R Square	Adjusted R Square	Std Error
1	0.51	0.25	0.25	0.48

SPSS Output

- Predictors(Constant) Support of Technology in Internet Banking)
- R = 0.51 indicates that there is a medium degree of correlation between dependent variable i.e. satisfaction level of Faculty and independent variable i.e. Support of Technology in Internet Banking.
- The adjusted R^2 value = 0.25, which tells us that independent variable [Support of Administrative Authority].

Table 3.1: Coefficients Support of Technology in Internet Banking and Level of Satisfaction

Model	Un standardized Co-efficient		Standardized Coefficients	t	Sig
	B	Std. Errors			
Constant	1.874	0.441		4.248	0.000
Support of Administrative Authority	0.566	0.110	0.50	5.168	0.000

- **Dependent Variable: Level of Satisfaction**

The beta co-efficient and "t" value for the relationship between Support of Technology in Internet Banking and level of satisfaction are 0.50 and 5.168 respectively. With the significance value of 0.000[P < 0.05], the null hypothesis: "There is no relationship between Support of Technology in Internet Banking and satisfaction level of Faculty" is rejected and alternative hypothesis "There is a relationship between Support of Technology in Internet Banking of Faculty" is accepted.

FINDINGS:

1. From the study a result shows that, University of Mysore respondents are highest [64%] among all University representative faculty's followed by Bangalore University faculty's [09%].
2. The study found that; 36 percent of the faculties are used smart phone during the time of transaction followed by 26 percent of the faculties are deal with Desktop, Laptop and Smart Phone.
3. The study investigates that, relationship between support of technology towards the internet banking and satisfaction level of faculties P value is less than 0.05 [statistically it is significant]. Hence Alternative Hypothesis is accepted.

CONCLUSIONS:

"Internet Banking— it refers to the use of digital platforms and technology to provide banking services. It allows customers to access financial services online through computers, smart phones, or other electronic devices, without needing to visit a physical branch. The survey results indicate that, relationship between supports of technology towards the internet banking services and banking service satisfaction level is significant [so that, Regression Test P value is less than 0.005. The customer survey indicates that banks must prioritize accurate technology is develop a sustained relationship with customers.

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