



Customer Satisfaction For i-banking Services: A Comparative Analysis of Public, Private & Foreign Sector Bank in India

Dr. Rakhi Sharma

M.B.A. (HRM, Marketing), M.I.S (IT), Ph.D.

Assistant Professor (As a Guest Faculty in Management Institute) India.

(Corresponding author: Dr. Rakhi Sharma)

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ABSTRACT: India is pre-dominantly a cash economy. The opportunity for non-cash payment methods is considerable. Indian banking system, therefore, can spread its tentacles in such areas by means of providing e-banking services. Internet banking is rapidly becoming an important service for any size bank and is increasingly becoming prominent because of convenience and flexibility. Quality service assumes a noteworthy part in accomplishing consumer loyalty and creating brand dedication in keeping money division. Now-a-days internet is widely used by various public, private, and foreign sector banks to provide various banking services to the customers. In this paper customer satisfaction for i-banking services would be access on various service quality dimensions like Reliability, Accessibility, User-Friendliness, Security, Privacy and Responsiveness & their impact on customer satisfaction in Public, Private & Foreign Sector bank.

Keywords: Service Quality, I-banking, Reliability, Accessibility, User-friendliness, Security, Privacy and Responsiveness, Customer Satisfaction

I. INTRODUCTION

Today's mobile handsets are capable of much more than just connecting two people over a wireless line, they can connect with the world instantly, process data like a computer and facilitating various processes from entertainment to banking [1].

In the present study the terms Internet Banking and Online Banking have been used interchangeably. Internet banking often referred to as online banking can be described as performing financial transactions and other banking services over the internet through a bank's website [2]. Internet banking is rapidly becoming an important service for any size bank and is increasingly becoming popular because of convenience to use and flexibility [3]. It is an evolving technology that permits conduct of banking transactions and many other services through the Internet. It represents an electronic marketplace whereby consumers may conduct their financial transactions on a virtual level [4, 5, 27, 29].

Internet banking implies to systems that enable bank customers to obtain accounts and general information on bank products and services through a personal computer. Internet banking products and services can include wholesale products for corporate customers as well as retail products for bank customers. Soon, the products and services obtained through Internet banking may mirror products and services offered by other bank delivery channels such as traditional branch banking, automated teller machines, phone banking, and call centres. Banks with a physical brick-and-mortar presence or virtual banks can offer Internet banking [6]. With the drastic growth of the Internet, customers can use this technology anywhere in the world to access the bank services via a bank's network.

The Internet, as an emerging technology, has made banking products and services available to more customers and eliminated geographic and proprietary systems barriers [7]. With an expanded market, banks also may have opportunities to expand or change their product and service offerings. According to an International Data Corporation (IDC) report (2016), reflecting the growing popularity of Internet banking, the total number of user registrations for Internet banking has been drastically increased from 2 million in 2012 to 5 million users in India. These findings need to be adjusted for dormant users and multiple accounts (a user having accounts with more than one bank). As per IDC estimates, India has a little less than a million active Internet banking users that might be just 0.096 per cent of the total population but represent 15 per cent of the Internet user population in India. In its latest

report (2016), on the status of e-Banking in India, RBI feels that though the banks have taken the first step, they have got a long way to go before Internet banking becomes a way of life. IDC gave the two major reasons of why people were doing less transaction over internet was lack of awareness about use of technology and second most important is security and privacy reason.

A. Types of Services in Internet Banking

Through Internet banking, customers can not only get account balance and see statements of account online, but they can also transfer funds, order demand drafts, pay utility bills, etc. Following types of transactions or operations can be performed through Internet banking: 1. Account information. 2. Bill presentment and premium payment. 3. Online payment for shopping done on Internet. 4. Loan applications. 5. Standing instructions. 6. Request and intimations. 7. Financial advice. 8. Credit and debit cards. 9. Investment transactions. 10. Customer correspondence. 11. Opening accounts. 12. Insurance. 13. Other value added/premium service etc.

As per the RBI 's classification in their Report of Internet banking (RBI, 2010), the levels of banking services offered through internet can be categorized into three types:

- i.** The basic level service is the banks 'websites which disseminate information on different products and services offered to customers and members of public in general. It may receive and reply to customers 'queries through e-mail.
- ii.** In the next level are simple transactional websites which allow customers to submit their instructions, applications for different services, queries on their account balances etc; but do not permit any fund-based transactions on their accounts.
- iii.** The third level of internet banking services are offered by fully transactional websites which allow the customers to operate on their accounts for transfer of funds, payment of different bills, subscribing to other products of the bank and to transact purchase and sale of securities etc.

B. Internet Banking Scenario in India

The race for market supremacy has compelled banks in India to adopt the latest technology on the Internet in a bid to capture new markets and customers. ICICI bank was the first one to offer online banking way back in 1996 with the launch of infinity and other banks especially those belonging to new private sector and foreign banks followed suit (Nandan and Upadhyay, 2008). The period from 1996 to 1998 marked the adoption phase even for the internet as a whole. The usage increased only by 1999 as a result of lower online charges and increased PC penetration combined with a tech- friendly atmosphere.

After ICICI Bank, Citibank, IndusInd Bank, HDFC Bank and Times Bank (now part of HDFC Bank), were the early ones to introduce online banking [9]. At first the online banking facility was used as a vehicle for meeting the information requirements of the customers and gradually transaction facilities like fund transfer and third-party transfers were introduced. Banks like Axis Bank Ltd., HDFC Bank Ltd. etc. are thus looking to position themselves as one stop financial shops. These banks have tied up with Internet Services Providers and portals for expanding their Net banking services and widening their customer base.

C. Customer, Service and Customer Satisfaction in Banking Sector

Banks are competing in a highly competitive environment to offer quality-oriented services according to customers 'requirement [10], Indian banks face tough competition from their peers and conventional banks prevailing in the economy. Different aspects of banks are studied by researchers e.g., operations, service quality dimensions, employee satisfaction, customer satisfaction, financing products, bank efficiency, financial performance etc. as the important segments for research. Many studies tried to assess the quality of services/products offered by the banks. Customers became an important entity for all banking activities due to increased competition for greater market share.

Banks also focus on demographic qualities of customers to assess their needs and requirement. Every bank is trying to enhance its performance by providing better quality services according to customers' requirement. The efficiency of a banking sector depends upon how best it can deliver services to its target customers. It is seen that 5% increase in customer retention can increase profitability by 35% in banking business, 50% in insurance and brokerage, and 125% in the consumer credit card market. Therefore, banks are now focusing on retaining customers and increasing market share [11].

Services. Service is defined as a set of facilities provided by a service provider to the service consumer. The service firm provides benefits (due to competency, skills, knowledge, and experience etc.) to the customers for the sake of reward (fee, salary, wages, etc.). Services may be coaching, teaching, consultancy, and other modes to facilitate the customers. Banks offer financial inter-mediation, consultancy and agency services that are diversified with the passage of time. Services are different from goods because they are intangible in nature as they cannot be seen, touched, or felt; perishable as we are unable to store them; inseparable because they are attached with a service provider, and insubstantial due to heterogeneity [12, 28]. I-banking service quality dimensions are also intangible

in nature that can be measured by only qualitatively like Reliability, Accessibility, User-Friendliness, Security, Privacy, and responsiveness are few dimensions to measure customer satisfaction for i-banking services [13].

D. Technology-Enabled Service in Banks

The bank 'is generally understood as an institution that holds a banking license granted by financial supervision authorities. Under the authorities, the bank conducts the most fundamental banking services like accepting deposits and loans, and other financial services [14]. The banking industry is one of the earliest adopters of service automation and computerization as providers recognized that technological innovations in banking services represented an opportunity to differentiate themselves from competitors in what was otherwise a mature market [10, 26].

Customers have changed the ways in which they access many services and facilities because of the growth of technology-based self-service designs in recent years, including banking services [27]. In banking services, most of the studies have been done to access the service quality linked to the specific technologies like internet banking, ATM banking and phone banking [16]. In now a days and future of banking is technology-based banking so to access customers need and requirements based on service quality dimension would be the most important concern for banking sector.

II. REVIEW OF LITERATURE

Jasdeep Kaur (2017) explored in his article E-banking Growth in India. The study explored the growth of various e-banking channels in India like i-banking, ATM, Debit card, Credit card and NEFT fund transfer. The study concluded that the growth of i-banking services has been increased drastically from 8.50% to 36.50% in the year from 2012 -2016. There was a substantial growth in ATM number from 10 thousand ATM in 2012 to 2.5lakh ATM In India. The digital market and online payment system in India is growing. As per RBI data around 928 million transactions worth Rupees 60 trillion were carried through NEFT in 2014-15 as against 661 million transactions of the value of Rupees 44 trillion in the previous year. Number of debit card holder has been increased from 278 million to 661 million in the year from 2012-2016 and Number of Credit card holder also increased from 17 million to 24 million in the year from 2012-2016. As can be seen from data given, it can be concluded that ATMs deployment or issuance of debit card or credit card, they all witnessed an upward increase indicating their growth in recent years [17].

Customer satisfaction is basic for the ceaseless survival of any association around the world. This examination work means to explain the effect of E-keeping money factors on consumer loyalty in Pakistan. Five administration quality measurements; dependability, responsiveness, affirmation, physical assets and sympathy, got from the SERVQUAL demonstrate with support of writing survey have been chosen as forecasters of consumer loyalty in E-keeping money. Examine outline of the review is quantitative. Information has been accumulated through effectively tried survey from 264 E-saving money clients as respondents, from various urban communities of Pakistan. Result of the study have been defined that there is pivotal relationship between administration quality measurements and consumer loyalty in E-saving money in Pakistan, with more weight age of unwavering quality, responsiveness, and affirmation among the five measurements. Through this review we can presume that administration quality in managing an account prompt to fulfilled clients and consequently banks can increase aggressive advantage by offering better-quality administrations to their clients in today's emulous world [18].

Mary (2015) stated that the E-Banking is an application that has been developed for a well-established regional bank operating primarily in India. In the world of this competitive environment and technological development, the bank has been totally computerized in the last 5 years, and to increase its customer base has started planning, for a concept called as e-banking; with this concept the bank wants to move very nearer to the customers and increase its basic operational strategies. Through E-Banking the bank wants to introduce the core concept of IT based Enabled Services (ITES) so that bank can provide the convenient and flexible services to their customers based on their needs.

The E-Banking services are executed only upon the customer, and these e-banking services would fully integrate with the core banking solution that is already in usage. The major idea is to provide a series of services to the customer through the ATM, internet banking, mobile banking and make the customer feel flexible in calling out simple tasks faster instead of making visit to the bank every time. Electronic banking has emerged from such an innovative technological development. The objective of the present paper is to study and analyze the customer awareness and satisfaction level of the e-banking services. This study helps to find out that the customers have moderate level of awareness and neutral level of satisfaction in e-banking services so bank should work on awareness program and to establish customer loyalty to maximize the benefit of IT Implementation [19].

Dauda & Lee (2015) stated that the importance of service delivery technology and online service adoption and usage in the banking industry has received an intense discussion in the literature in recent years. Owing to the fact that Strong online banking services are important factors for bank performance and customer service delivery; several

studies have been carried out on online banking service adoption or acceptance where services are already deployed and on the factors that influence customers' adoption and use or intention to use those services. However, despite the increasing discussion in the literatures, no attempt has been made to look at consumers' preference in terms of future online banking service adoption. This study used conjoint analysis and stated preference methods with discrete choice model to analyze the technology adoption pattern regarding consumers' preference for potential future online banking services in the Nigerian banking industry. The study concluded that to increase efficiency and strengthen competitiveness, banks need to promote smart and practical branded services especially self-services at the same time promote a universal adoption of e banking system services that add entertainment or extra convenience to customers such as ease of usage including digital wallet, real-time interaction (video banking), ATMs integrated with smart phones, website customization, biometric services, and digital currency. These services can contribute to an increasing adoption of online services. Basically, technological adoption would be more if bank provide universal ease and access to use i-banking services to their customers.

The present study used both primary as well as secondary data. The primary data was collected from the customers of banking sectors in Nagai district. Field survey technique was employed to collect the pertinent data from the 600 selected sample respondents in Nagai district. The respondents were selected by using simple random sampling method from the selected towns. Questionnaire was the main tool for collecting the data. The secondary data was also collected for the study. The data thus collected from the primary sources were arranged in the simple tabular statements. Multiple regression method was used for the further analysis [20].

Alam *et al.*, (2010) The Researchers endeavored to find the components influencing a bank's choice to embrace Internet banking in Vadodara - Gujarat. Especially, it analyzed the relationship between the bank's reception choice and market attributes. The information for this study consists of the board information of 25 banks in Vadodara, Gujarat covering the money related years 2000-2001 to 2008-2009. They reviewed that the pace at which advancements are done by firms constitutes an essential part of the procedure of innovative technological change. Evaluation of firm-particular and market-based qualities, which effect the choice to embrace advancements, has for quite some time been perceived as a critical zone of study. A summary of the components influencing this decision is the basic both for financial experts focus the determinants of development and for the makers and researcher of such advancements [21].

This article examines that internet banking is a nonspecific term for conveyance of banking administrations and items through the channel of internet. This review examined the clients' recognition with respect to internet banking administrations. They directed review of 1200 respondents in October 2008 in the Ludhiana locale of Punjab. The respondents were similarly isolated among three bank groups, in particular, open division, private area and remote banks. The real implications of this study was that clients of all the bank gatherings are occupied with e-keeping money benefits however in the meantime they are facing problems like insufficient information, poor system, absence of foundation, unacceptable area, abuse of ATM cards and trouble to open an account. Keeping in view these issues faced by the bank clients, a few techniques have been developed to upgrade the e-keeping money administrations system [22].

Khan and Bhatti (2008) explained the exploration paper to concentrate the e-managing an account or web keeping money benefits in India. The effectiveness of web keeping money among clients is because of the changing way of life of individuals. Co-ordination amongst banks and its clients is vanishing because of the expansion of clients receiving web based managing an account. The huge advancement in innovation and the forceful infusion of data innovation had acquired an outlook change in banking operations. For the banks, innovation has risen as a key asset for achieving the higher proficiency, control of operations, flexibility, efficiency, and productivity [23].

Singh and Malhotra (2004) paper identified with internet banking in which researchers from division of trade and business administration at Guru Nanak Dev University, Amritsar focused upon the huge advances in innovation and the combination of data innovation had acquired an outlook change in banking operations. The huge advances in innovation and the forceful infusion of data innovation had gotten a great impact in banking operations. For the banks, innovation has risen as a key component for accomplishing higher effectiveness, control of operations, efficiency, and gain. Internet banking that has changed the industry worldwide has ended 22 up being the core issue of different reviews everywhere throughout the world. However there has always been a research gap on the issue in India. The reason for this paper is to fill the gaps in learning about the internet banking scene in India [24].

OBJECTIVES

-To analyze and compare the overall customer satisfaction for i-banking Services in public private and Foreign Sector banks.

-To analyze and compare the service quality dimension for ATM Services in Public Private and Foreign sector banks.

III. RESEARCH METHODOLOGY

The present study is mainly based on Primary Survey being conducted with the help of a pre-tested, well-structured questionnaire which is being personally administered to 200 customers, 150 customers and 50 customers each from Public, Private and Foreign Bank. Two public banks considered for the study include Punjab National Bank and State Bank of India and the Private Bank include HDFC and Axis Bank. Two foreign sector banks included for the study HSBC and Citibank.

- Data is being collected from the customers of these four respective banks from Sahibabad. Four dimensions have been considered in this study for analyzing the level of satisfaction of the respondent on a five-point scale ranging from Strongly Agree to Strongly Disagree.
- Convenience Sampling is used to collect the data. Mean and frequency distribution method has been used to compare the percentage of satisfaction on different variables between public private and foreign banks.

IV. ANALYSIS & INTERPRETATION

A. Descriptive Statistics of the data on I-Banking dimensions

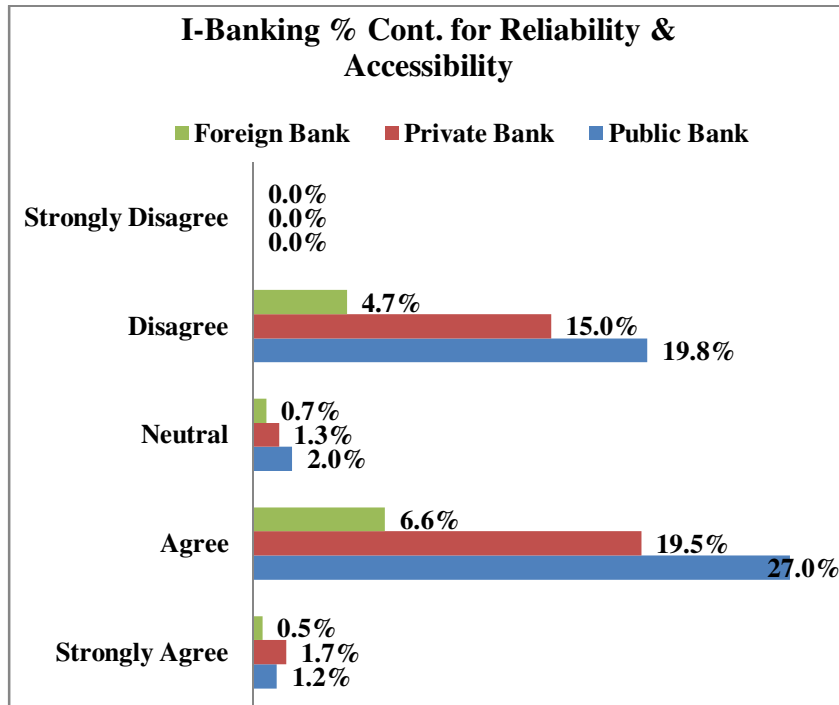
Responses based on Reliability & Accessibility. According to the collected data from 400 respondents, significant number of respondent (56.5%) agreed on the reliability and accessibility of the I-Banking in Sahibabad region whereas (39.6%) didn't agreed on the reliability and accessibility of the I-Banking in Sahibabad region. 3.9% of the respondents are neutral in responding on the reliability and accessibility of the I-Banking in Sahibabad region. In the data of 50 respondents from foreign bank, 7.1% of the respondents are agreed on reliability and accessibility of the I-Banking in Sahibabad region whereas 4.7% of the respondents didn't agree on reliability and accessibility of the I-Banking in Sahibabad region. In the data of 150 respondents from private bank, 21.2% of the respondents are agreed on reliability and accessibility of the I-Banking in Sahibabad region whereas 15.0% of the respondents didn't agree on reliability and accessibility of the I-Banking in Sahibabad region. In the data of 200 respondents from public bank, 28.2% of the respondents are agreed on reliability and accessibility of the I-Banking in Sahibabad region whereas 19.8% of the respondents didn't agree on reliability and accessibility of the I-Banking in Sahibabad region.

Reliability & Accessibility			
Type of Bank	Responses	Count	Count %
Public Bank	Strongly Agree	5	1.2%
	Agree	108	27.0%
	Neutral	8	2.0%
	Disagree	79	19.8%
	Strongly Disagree	0	0.0%
Private Bank	Strongly Agree	7	1.7%
	Agree	78	19.5%
	Neutral	5	1.3%
	Disagree	60	15.0%
	Strongly Disagree	0	0.0%
Foreign Bank	Strongly Agree	2	0.5%
	Agree	27	6.6%
	Neutral	3	0.7%
	Disagree	19	4.7%
	Strongly Disagree	0	0.0%

Source: Primary Data collected from the questionnaire

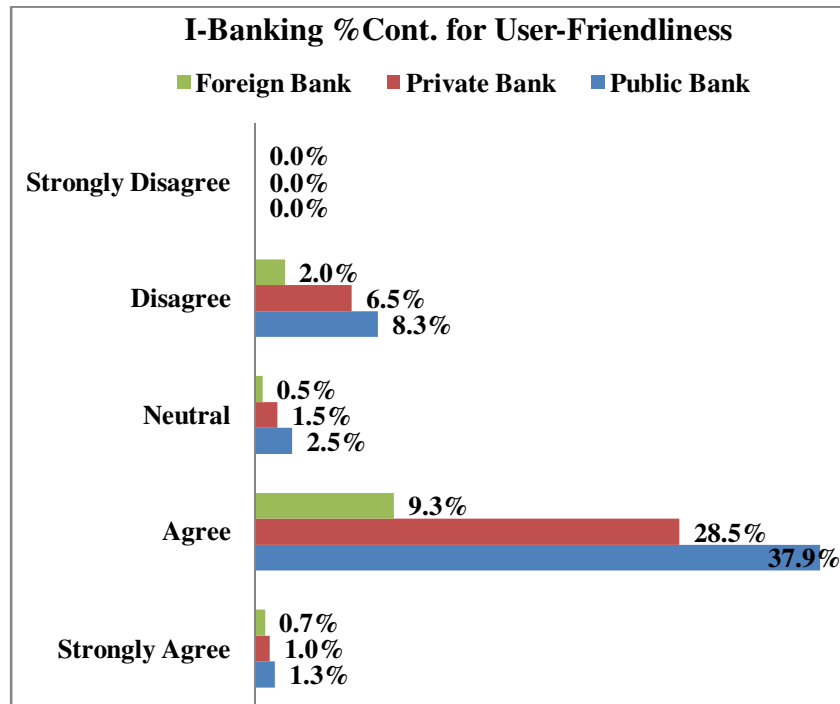
B. Responses based on User-Friendliness

According to the collected data from 400 respondents, significant number of respondent (78.8%) agreed on User-Friendliness of the I-banking in Sahibabad region whereas (16.8%) didn't agreed on User-Friendliness of the I-banking in Sahibabad region. 4.5% of the respondents are neutral in responding on User-Friendliness of the I-banking in Sahibabad region. In the data of 50 respondents from foreign bank, 10.0% of the respondents are agreed on User-Friendliness of the I-banking in Sahibabad region whereas 2% of the respondents didn't agree on User-Friendliness of the I-banking in Sahibabad region. In the data of 150 respondents from private bank, 29.5% of the respondents are agreed on User-Friendliness of the I-banking in Sahibabad region whereas 6.5% of the respondents didn't agree on User-Friendliness of the I-banking in Sahibabad region. In the data of 200 respondents from public bank, 39.3% of the respondents are agreed on User-Friendliness of the I-banking in Sahibabad region whereas 8.3% of the respondents didn't agree on User-Friendliness of the I-banking in Sahibabad region.



User-Friendliness			
Type of Bank	Responses	Count	Count %
Public Bank	Strongly Agree	5	1.3%
	Agree	152	37.9%
	Neutral	10	2.5%
	Disagree	33	8.3%
	Strongly Disagree	0	0.0%
Private Bank	Strongly Agree	4	1.0%
	Agree	114	28.5%
	Neutral	6	1.5%
	Disagree	26	6.5%
	Strongly Disagree	0	0.0%
Foreign Bank	Strongly Agree	3	0.7%
	Agree	37	9.3%
	Neutral	2	0.5%
	Disagree	8	2.0%
	Strongly Disagree	0	0.0%

Source: Primary Data collected from the questionnaire

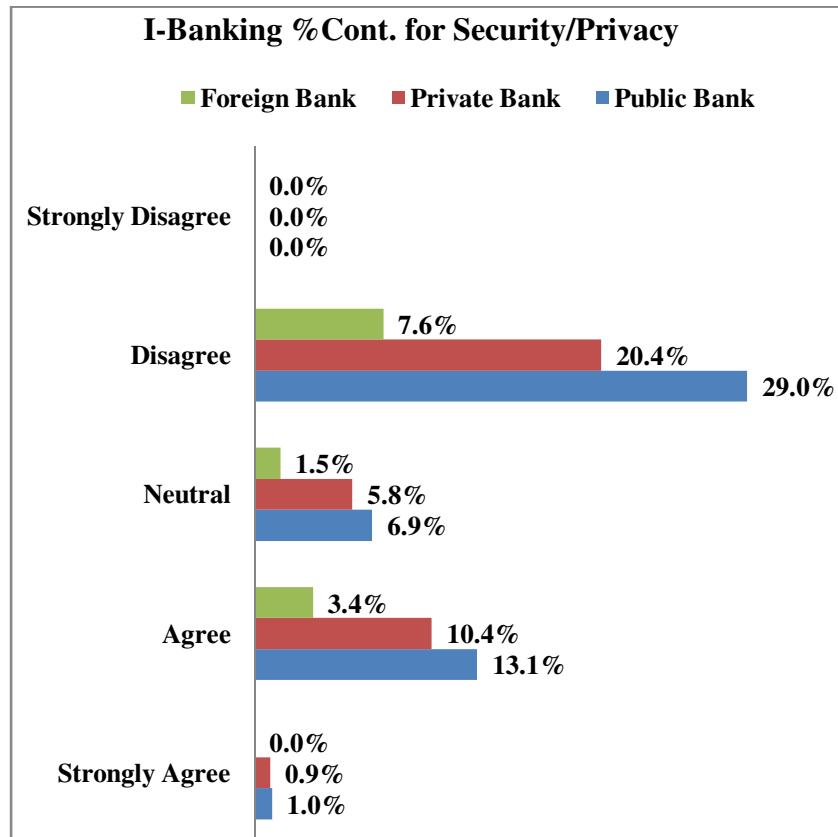


C. Responses based on Security/Privacy

According to the collected data from 400 respondents, significant number of respondent (28.8%) agreed on security or Privacy of the I-banking in Sahibabad region whereas (57%) didn't agreed on any security or privacy of the I-banking in Sahibabad region. 14.2% of the respondents are neutral in responding on any security or privacy of the I-banking in Sahibabad region. In the data of 50 respondents from foreign bank, 6.8% of the respondents are agreed on security or privacy of the I-banking in Sahibabad region whereas 4.8% of the respondents didn't agree on security or privacy of the I-banking in Sahibabad region. In the data of 150 respondents from private bank, 20.6% of the respondents are agreed on security or privacy of the I-banking in Sahibabad region whereas 14.1% of the respondents didn't agree on security or privacy of the I-banking in Sahibabad region. In the data of 200 respondents from public bank, 37.9% of the respondents are agreed on security or privacy of the I-banking in Sahibabad region whereas 18.1% of the respondents didn't agree on security or privacy of the I-banking in Sahibabad region.

Security/Privacy			
Type of Bank	Responses	Count	Count %
Public Bank	Strongly Agree	4	1.0%
	Agree	52	13.1%
	Neutral	28	6.9%
	Disagree	116	29.0%
	Strongly Disagree	0	0.0%
Private Bank	Strongly Agree	4	0.9%
	Agree	42	10.4%
	Neutral	23	5.8%
	Disagree	82	20.4%
	Strongly Disagree	0	0.0%
Foreign Bank	Strongly Agree	0	0.0%
	Agree	14	3.4%
	Neutral	6	1.5%
	Disagree	30	7.6%
	Strongly Disagree	0	0.0%

Source: Primary Data collected from the questionnaire

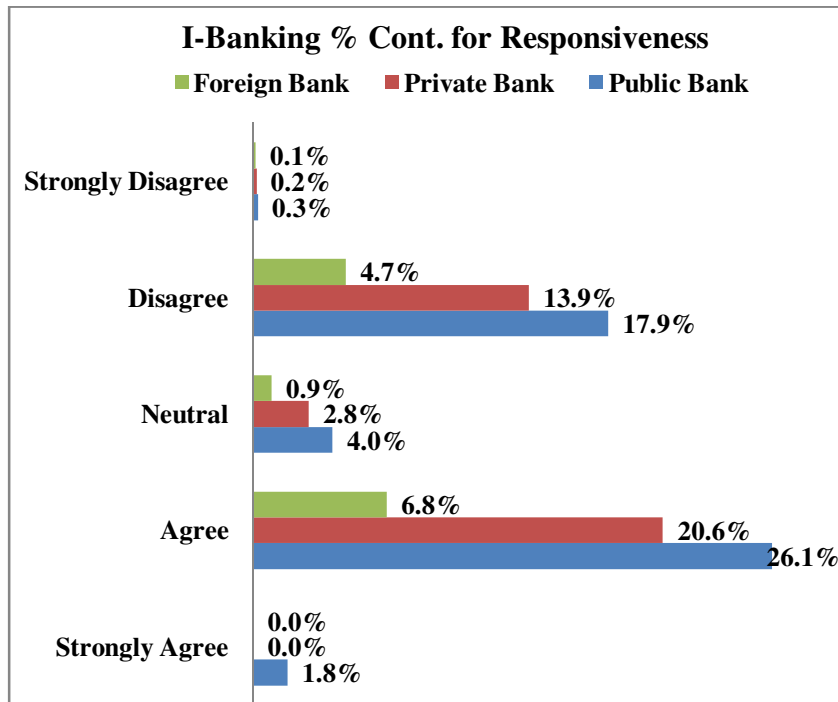


D. Responses based on Responsiveness

According to the collected data from 400 respondents, significant number of respondent (55.3%) agreed on responsiveness of the I-banking in Sahibabad region whereas (37.0%) didn't agreed on responsiveness of the I-banking in Sahibabad region. 7.8% of the respondents are neutral in responding on responsiveness of the I-banking in Sahibabad region. In the data of 50 respondents from foreign bank, 6.8% of the respondents are agreed on responsiveness of the I-banking region whereas 4.8% of the respondents didn't agree on responsiveness of the in Sahibabad region. In the data of 150 respondents from private bank, 20.6% of the respondents are agreed on responsiveness of the I-banking region whereas 14.1% of the respondents didn't agree on responsiveness of the in Sahibabad region. In the data of 200 respondents from public bank, 27.9% of the respondents are agreed on responsiveness of the I-banking in Sahibabad region whereas 18.1% of the respondents didn't agree on responsiveness of the I-banking in Sahibabad region.

Responsiveness			
Type of Bank	Responses	Count	Count %
Public Bank	Strongly Agree	7	1.8%
	Agree	105	26.1%
	Neutral	16	4.0%
	Disagree	72	17.9%
	Strongly Disagree	1	0.3%
Private Bank	Strongly Agree	0	0.0%
	Agree	83	20.6%
	Neutral	11	2.8%
	Disagree	56	13.9%
	Strongly Disagree	1	0.2%
Foreign Bank	Strongly Agree	0	0.0%
	Agree	27	6.8%
	Neutral	4	0.9%
	Disagree	19	4.7%
	Strongly Disagree	1	0.1%

Source: Primary Data collected from the questionnaire

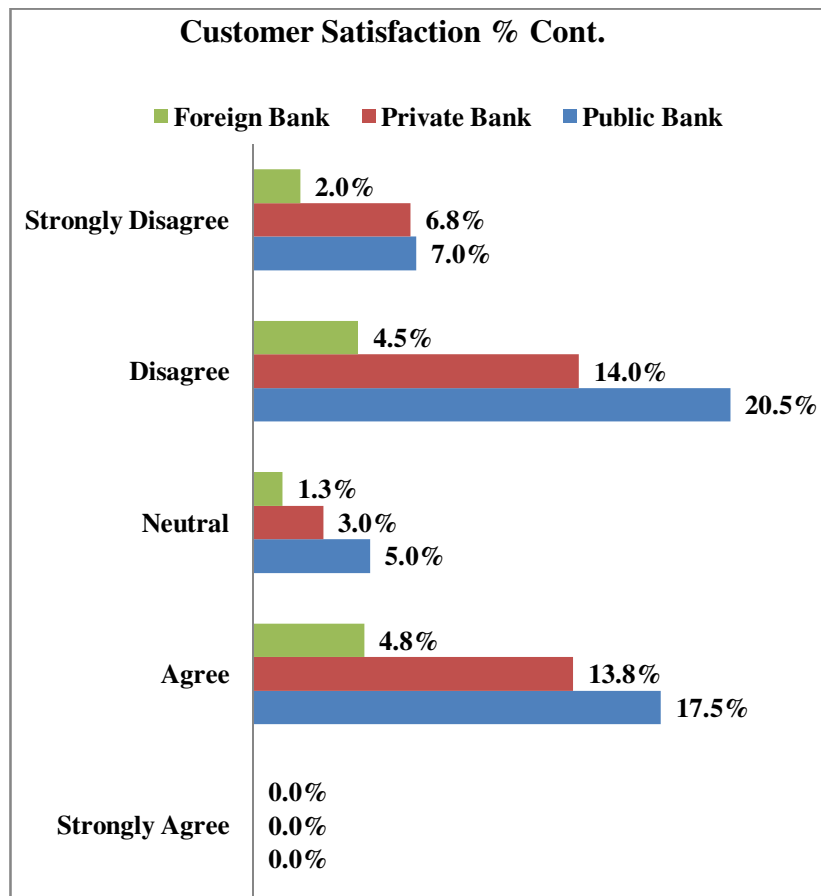


E. Responses based on overall Customer Satisfaction

According to the collected data from 400 respondents, significant number of respondent (36%) agreed on customer satisfaction of the I-banking in Sahibabad region whereas (54.8%) didn't agreed on customer satisfaction of the I-banking in Sahibabad region. 9.3% of the respondents are neutral in responding on customer satisfaction of the I-banking in Sahibabad region. In the data of 50 respondents from foreign bank, 4.8% of the respondents are agreed on customer satisfaction of the I-banking in Sahibabad region whereas 6.5% of the respondents didn't agree on customer satisfaction of the I-banking in Sahibabad region. In the data of 150 respondents from private bank, 13.8% of the respondents are agreed on customer satisfaction of the I-banking in Sahibabad region whereas 20.8% of the respondents didn't agree on customer satisfaction of the I-banking in Sahibabad region. In the data of 200 respondents from public bank, 17.5% of the respondents are agreed on customer satisfaction of the I-banking in Sahibabad region whereas 27.5% of the respondents didn't agree on customer satisfaction of the I-banking in Sahibabad region.

Customer Satisfaction			
Type of Bank	Responses	Count	Count %
Public Bank	Strongly Agree	0	0.0%
	Agree	70	17.5%
	Neutral	20	5.0%
	Disagree	82	20.5%
	Strongly Disagree	28	7.0%
Private Bank	Strongly Agree	0	0.0%
	Agree	55	13.8%
	Neutral	12	3.0%
	Disagree	56	14.0%
	Strongly Disagree	27	6.8%
Foreign Bank	Strongly Agree	0	0.0%
	Agree	19	4.8%
	Neutral	5	1.3%
	Disagree	18	4.5%
	Strongly Disagree	8	2.0%

Source: Primary Data collected from the questionnaire



V. CONCLUSION

In Sahibabad for I-Banking services 56.5% of the respondent agreed on the reliability and accessibility, 78.8% of the respondent agreed on User-Friendliness, 28.8% of the respondent agreed on security or Privacy, 55.3% of the respondent agreed on responsiveness and 36% of the respondent agreed on customer satisfaction. Performance of I-Banking in private and foreign sector for all the dimensions like reliability or accessibility, Security or Privacy, user-friendliness and responsiveness are significant except for Security or Privacy in public bank. Public sector banks should work more in security and privacy issue to enhance its customers base & to increase the customer loyalty. In Overall customer satisfaction level the dissatisfaction level would be higher in Public bank then Private and Foreign sector bank so it can be concluded that Public sector bank also needs to work more on overall dimensions like reliability, accessibility, User-friendliness, Security, Privacy and Responsiveness as compared to private and foreign sector banks. Private sector bank also need little bit more attention to work on these dimensions as compared to Foreign sector bank. Foreign sector bank got highest customer satisfaction.

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