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A Study On Customer Satisfaction On E-Banking (Hdfc Bank- With Reference To Coimbatore City)

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INTRODUCTION

Banks play a crucial role in the economy by mobilizing funds from savers to investors. The advent of the internet has initiated an electronic revolution in the global banking sector, enabling new banking intermediaries to offer new services. E-banking is a popular trend in India, eliminating the hassle of traditional banking methods. However, some people struggle with this technology, especially those who are used to traditional banking. Advertising has motivated people to adopt e-banking, but security issues and impacts of traditional banking methods remain important. This research paper aims to address these issues and provide solutions for e-banking. Banks in India cater to a wide range of customer expectations, including tech-savvy customers who expect world-class products and services, and those who prefer traditional banking. This study analyzes customer awareness and satisfaction with e-banking services in Coimbatore City.

STATEMENT OF THE PROBLEM

The expectations of customers are vary from one customer to the other customer. It is very difficult to any business firm to satisfy the expectations of all customers but there are some common factors that are essential to fulfill. Here the main problem of the study is to know the various factors that are very important in satisfying the customer's needs in e-banking. In spite of a well-established online and infrastructure supporting consumer are not aware of e-banking services. To find solutions for issues this study has been carried out.

OBJECTIVES OF THE STUDY

The study to analyze the consumer Awareness and satisfaction about E-banking. The main objectives are,

- To know awareness level of respondents towards e-banking services in HDFC Bank.
- To analyze the customers perception towards e-banking services.
- To understand the customer satisfaction level towards e-banking services.

REVIEW OF LITERATURE

- **Bhuvanesh Kumar and Revathi (2024)** carried out a study entitled, "A Study of Customers Perception and Awareness towards E-Banking with Special Reference to Pollachi Taluk". This paper brings out the measurement of customer perception towards E-Banking which is becoming very popular and convenient method of dealing with banks now-a-days. A Questionnaire has been designed to collect the data from the respondents. A total of number of customer taken for the study is 200. The study makes use of statistical techniques such as percentage analysis, Chi- square test, Weighted average rank method in analyzing the data for finding the result. Analysis of variance technique is employed to study the significant relationship between the occupation and customer perception of e-banking services and significant relationship between the age and customer perception of e-banking services. The result of the study clearly shows that different age group of customer and different occupation group of customers have different perception toward the e-banking services.
- **Elavarasi and Surulivel (2023)** in his study entitled, "Customer Awareness and Preference towards E-Banking Services of Banks (A Study of SBI)". The purpose of this study is to create customer awareness & to find out what they most preferred e-banking services of banks. The study has been done in Kumbakonam City comprising a sample size of 200.After the data collection, researcher has identified which commercial bank provide better service with regards to e-banking services to customers and also identified satisfaction level of customer view about internet banking website of banks. The result of this analysis is showed that mean age of e-banking users respectively and the respondents were mostly men as compared to women.
- **Renugadevi (2022)** in his study entitled, **"**A Study on Customer's Attitude towards E-Banking in Madurai City". The information technology has revolutionized various aspects of our life. The world at large is rapidly entering into the 'Net age'. The growth and expansion of internet and information technology have facilitated the emergence of E-commerce. Internet has become a major part of people's lifestyle. Many organizations and businesses have been using the internet to communicate and deliver their products and services to their customers. Financial and Banking industry has been also using the internet to be one of their distribution channels with their customers. The article is focused on customers' attitudes towards E-Banking

services in Madurai city, Tamilnadu. Since E-Banking services in India is still in the early stage when compared with other countries. The findings showed that the majority of respondents are satisfied with their E-banking services.

RESEARCH METHODOLOGY

The study relies on both primary and secondary data for analysis. Primary data was collected through a questionnaire via Google Forms, while secondary data was sourced from journals and websites. The research was conducted with a sample size of 150 respondents, specifically focusing on customers in Coimbatore city to assess their experiences and satisfaction levels with HDFC Bank's e-banking services.

LIMITATIONS OF THE STUDY

* The area of the study is limited Coimbatore city.
* The data provided by the respondents may be biased due to the confidential nature of the information sort.
* The Time of the study is restricted to three months.
* Availability of resources.

ANALYSIS AND INTERPRETATION

1. PERCENTAGE ANALYSIS

Demographic profile

Category	High respondents	No. of respondents	Percentage
Gender	Female	107	71
Occupation	Students	83	55
Age group	21-30 years	77	51
Educational qualification	Post graduate	48	32
Family members	4 members	70	47
Area of residence	Rural	63	42
Awareness source	friends	49	33

INTERPRETATION

- The majority of respondents (71%) are female (107 out of the total respondents).This suggests that females were more actively engaged in this survey or more available for participation. More than half of the respondents (55%) are students (83 individuals).This indicates that students form the dominant group in the surveyed population, possibly reflecting a focus on a younger demographic or an academic setting. The highest number of respondents fall in the **21-30 years** age group (51%).This aligns with the high student representation, as this age range typically includes university students and young professionals. A significant proportion of respondents (32%) hold a **postgraduate degree** (48 individuals).This suggests a well-educated sample group, potentially affecting the perspectives and awareness levels reported in the survey. The most common family size is **four members**, representing 47% of the respondents (70 individuals).This suggests a trend toward nuclear families rather than extended family structures. A large portion of respondents (42%) reside in **rural areas** (63 individuals).This may indicate that the survey targeted or had better participation from individuals living in rural communities. The most common source of awareness was **friends** (33% or 49 respondents).This emphasizes the role of social interactions in spreading information, possibly through informal discussions and peer influence.

LEVEL OF AWARENESS

category	High respondents	No. of. respondents	percentage
Trust and Security	Neutral	79	53
Online Fund Transfer	Aware	83	55
Online Bill Payment	Highly aware	106	71
Online Shopping	Highly aware	101	67
Banking Services	Neutral	97	65

INTERPRETATION

A significant portion (53%) of respondents have a neutral stance on trust and security. Improving security measures and communication could help build stronger trust. More than half (55%) of respondents are aware of online fund transfers. While awareness is present, there is room for improvement to move users toward higher confidence and frequent usage. The highest awareness level (71%) is seen in online bill payments. This suggests that digital bill payment services are well-adopted, possibly due to their convenience and frequent usage. Financial institutions could leverage this high awareness to promote other online services. A large majority (67%) of respondents are highly aware of online shopping. The widespread adoption of e-commerce platforms may contribute to this trend. Online shopping may have also boosted digital payment adoption. Significant 65% of respondents hold a neutral stance on online banking services. This indicates that while they may use online banking, they do not have strong positive or negative opinions. Banks should focus on enhancing user experience and trust to shift perceptions positively.

LEVEL OF SATISFACTION

Category	High respondents	No. of. respondents	Percentage
Security transaction	satisfied	93	62
Bill payment	Highly satisfied	105	70
Fund transfer	Satisfied	88	59
Deposits	Neutral	94	63
User friendliness	Satisfied	115	77

INTERPRETATION

A majority of respondents (62%) are satisfied with the security of online transactions. This suggests that security measures are generally effective, but some users may still have concerns. Strengthening fraud prevention, enhancing security protocols, and educating users on cybersecurity could improve satisfaction further. The highest satisfaction level (70%) is observed in online bill payment .This suggests that users find bill payment services convenient, efficient, and reliable. Financial institutions can capitalize on this positive perception to encourage more users to adopt online bill payment services More than half of the respondents (59%) are satisfied with online fund transfers. This indicates a generally positive experience, but some users may face challenges related to transaction speed, security concerns, or ease of use. Improvements in transaction speed, lower processing fees, and simplified interfaces may enhance user satisfaction. A significant percentage (63%) of respondents hold a neutral stance on online deposit services. This suggests that users do not have strong positive or negative opinions, possibly due to a lack of frequent usage or limited engagement. Banks should focus on making digital deposit services more attractive by improving features like instant deposits, better interest rates, and user-friendly interfaces. The highest satisfaction (77%) is observed in user-friendliness. This indicates that most respondents find online financial services easy to use and navigate. Continuous enhancements in mobile banking applications, simplified registration processes, and personalized user experiences can further boost satisfaction levels.

2.CHI SQUARE TEST

Table :2.1

Hypothesis: There is no significant relationship between occupation of the respondents and duration of using e-bank facility.

O	E	O-E	(O-E)^2	(O-E)^2/E
42	26.01	15.99	255.6801	9.8301
4	6.58	-2.58	6.6564	1.0116
0	3.13	-3.13	9.7969	3.13
0	3.13	-3.13	9.7969	3.13
0	4.07	-4.07	16.5649	4.07
1	3.45	-2.45	6.0025	1.7399
0	0.63	-0.63	0.3969	0.6300
26	26.01	-0.01	0.0001	0.0000
8	6.58	1.42	2.0164	0.3064
3	3.13	-0.13	0.0169	0.0054
4	3.13	0.87	0.7569	0.2418
4	4.07	-0.07	0.0049	0.0012
2	3.45	-1.45	2.1025	0.6101
0	0.63	-0.63	0.3969	0.6300
11	18.26	-7.26	52.7026	2.8865
4	4.62	-0.62	0.3844	0.0832
4	2.2	1.8	3.24	1.4727
3	2.2	0.8	0.64	0.2909
4	2.86	1.14	1.2996	0.4544
6	2.42	3.58	12.8164	5.2960
1	0.44	0.56	0.3136	0.7127
4	12.73	-8.73	76.2129	5.9869
5	3.22	1.78	3.1684	0.9840
3	1.53	1.47	2.1609	1.4124
3	1.53	1.47	2.1609	1.4124
5	1.99	3.01	9.0601	4.5528
2	1.69	0.31	0.0961	0.0569
1	0.31	0.69	0.4761	1.5358
				C.V=58.4828

Degree of freedom

=(R-1)*(C-1)

=(7-1)*(4-1)

=18

T.V=28.869

Hypothesis rejected.

INTERPRETATION

Since the calculated value (58.4828) is greater than the table value (28.869).Therefore , Null hypothesis is rejected .Since, it is concluded that there is a significant relationship between occupation of the respondents and Duration of Using E- banking facility.

Table :2.2

Hypothesis: There is no significant relationship between gender of the respondents and aware about e-banking service.

O	E	O-E	(O-E)^2	(O-E)^2/E
13	14.05	-1.05	1.1025	0.0785
36	34.95	1.05	1.1025	0.0315
12	10.03	1.97	3.8809	0.3869
23	24.97	-1.97	3.8809	0.1554
1	1.43	-0.43	0.1849	0.1293
4	3.57	0.43	0.1849	0.0518
7	7.45	-0.45	0.2025	0.0272
19	18.55	0.45	0.2025	0.0109
9	8.03	0.97	0.9409	0.1172
19	19.97	-0.97	0.9409	0.0471
1	0.57	0.43	0.1849	0.3244
1	1.43	-0.43	0.1849	0.1293
0	1.43	-1.43	2.0449	1.43
5	3.57	1.43	2.0449	0.5728
				C.V=3.4923

Degree of freedom

=(R-1)*(C-1)

=(2-1)*(7-1)

=6

T.V=12.592

Hypothesis accepted.

INTERPRETATION

Since the calculated value (3.4923) is less than the table value (12.592).Therefore, Null hypothesis is accepted. Since, it is concluded that there is no significant relationship between gender of the respondents and Aware about E-Banking Service.

FINDINGS

1. The majority of respondents are female (71%), indicating a higher participation rate among women.

2. A significant portion of the respondents are students (55%), suggesting that the study mainly includes individuals from an academic background.

3. Most respondents fall into the 21-30 years age bracket (51%), implying that young adults are the primary contributors.

4. About 32% of the respondents are postgraduates, showing that a considerable number have attained higher education.

5. Nearly 47% of the respondents belong to families with four members, indicating a common family structure in the sample.

6. 42% of respondents come from rural areas, highlighting a significant rural representation in the survey.

7. Friends (33%) are the most common source of awareness, indicating that social networks play an important role in spreading information.

8. Online bill payments and shopping have the highest awareness, indicating strong digital adoption in these areas. Trust and security remain a neutral concern, highlighting the need for better security communication and customer education. Online banking services and fund transfers show moderate awareness, suggesting room for growth through targeted awareness campaigns.

9. Online bill payment and user-friendliness receive the highest satisfaction levels, indicating strong adoption and ease of use. Security transactions and fund transfers have moderate satisfaction, suggesting a need for enhanced trust and efficiency. Neutral perception in deposit services highlights a potential gap in user engagement, requiring targeted improvements.

SUGGESTIONS

- Banks can also extend more loan facility to buy computers which in turn will increase the internet usage level among the customers of our banks.
- The banks need to take steps to improve their services to enhance the satisfaction level of their customers.
- The banks need to identify the dissatisfied customers and customize the services to satisfy them.
- Awareness level about internet banking is very less among customers. So banks have to conduct customer meet regularly to educate the customers on internet banking. The bank can also distribute booklets contains information about the new schemes and it can be distributed directly to the customers.

CONCLUSION

The study on customer satisfaction with e-banking services at HDFC Bank in Coimbatore City highlights both the growing adoption of digital banking and the challenges associated with it. The findings indicate that while awareness and usage of e-banking are increasing, there are still gaps in customer education and satisfaction. Factors such as security concerns, service customization, and accessibility play a crucial role in shaping customer perceptions.The study reveals that young adults, particularly students and women, are the most active users of e-banking. However, rural customers and those with lower technological exposure require further support and awareness initiatives. Banks should take proactive steps to enhance service quality, address customer grievances, and promote digital literacy through targeted campaigns.Overall, e-banking has significant potential to improve banking convenience, but customer satisfaction depends on continuous service improvements and education efforts by banks. By addressing customer concerns and improving digital service delivery, banks can ensure a more seamless and satisfactory e-banking experience.

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