

Research Article

**A Comparative Study on Satisfaction Level of Between Selected Public And Private Sector
Banks towards E-banking Services.**

Dr. Rahulkumar Manishkumar Dhruv

Assistant Professor

Smt C.C. Mahila Arts & Sheth C.N. Commerce College, Visnagar

Abstract:

MEANING OF BANKING

In clear words, Banking can be described as the business activity of enduring and protecting money controlled by others and components, and thereafter advancing out this money to get an advantage. In any case, with the movement of time, the activities covered by banking business have broadened and now various organizations are furthermore offered by banks. The monetary organizations nowadays consolidate issuance of charge and Mastercards, giving safe consideration of significant things, extra rooms, ATM organizations and online trade of resources the country over/world.

DEFINITION OF BANKING

A Bank is a financial institutional that accepts deposits from the public and creates credit. Under English Common law, a banker is defined as a person who carries on the business of banking by conducting current accounts for his customers, paying cheque drawn on him/her and collecting cheques for his/her customers.

HISTORY AND DEVELOPMENT OF BANKING IN INDIA

Phase 1 (Pre Independence Era):

The General Bank of India was set up in the year 1786. At that point, Bank of Hindustan and Bengal Bank. The East India Company set up Bank of Bengal (1809), Bank of Bombay (1840) and Bank of Madras (1843) as free units and called it Presidency Banks. These three banks were amalgamated in 1920 and Imperial Bank of India (IBI) was set up what started as private financial specialists banks, by and large Europeans speculators which is as of now known as State Bank of India (SBI). In 1865 Allahabad Bank was set up and first time exclusively by Indians, Punjab National Bank Ltd. was set up in 1894 with headquarters at Lahore. Between 1906 and 1913, Bank of India, Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were set up. Hold Bank of India came in 1935.

During the principal stage the development was exceptionally moderate and banks additionally experienced intermittent disappointments somewhere in the range of 1913 and 1948. There were around 1100 banks, generally little. To smooth out the working and exercises of business banks, the Government of India thought of The Banking Companies Act, 1949 which was later changed to Banking Regulation Act 1949 according to revising Act of 1965 (Act No. 23 of 1965). Hold Bank of India was vested with broad forces for the oversight of banking in India as the Banking Authority.

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- During those day's public has lesser trust in the banks. As an outcome store assembly was moderate. Side by side of it the reserve funds bank office given by the Postal division was relatively more secure. Besides, Funds were generally given to merchants.

PHASE 2 (POST INDEPENDENCE ERA)

Government made significant strides in this Indian Banking Sector Reform after autonomy. In 1955, it nationalized Imperial Bank of India with broad financial offices for an enormous scope particularly in rustic and semi-metropolitan territories. It shaped State Bank of India to go about as the essential specialist of RBI and to deal with banking exchanges of the Union and State Governments everywhere on the country. Seven banks framing auxiliary of State Bank of India was nationalized in 1960 on nineteenth July, 1969, significant cycle of nationalization was done. It was the exertion of the at that point Prime Minister of India, Mrs. Indira Gandhi. 14 significant business banks in the nation were Banking System in India: nationalized. Second period of nationalization Indian Banking Sector Reform was completed in 1980 with seven additional banks. This progression brought 80% of the financial portion in India under Government proprietorship. The following are the steps taken by the Government of India to Regulate Banking Institutions in the Country:

1949: Enactment of Banking Regulation Act.

1955: Nationalization of State Bank of India.

1959: Nationalization of SBI subsidiaries.

1961: Insurance cover extended to deposits.

1969: Nationalization of 14 major banks. 1971:

Creation of credit guarantee corporation 1975:

Creation of regional rural banks.

1980: Nationalization of seven banks with deposits over 200 crores.

After the nationalization of banks, the parts of the public area bank in India rose to around 800% in stores and advances increased by 11,000%. Banking in the daylight of Government proprietorship gave the public certain confidence and massive certainty about the manageability of these organizations.

PHASE 3 (POST LIBERALIZATION ERA)

This stage has presented a lot more items and offices in the financial area in its changes measure. In 1991, under the chairmanship of M Narasimham, a panel was arrangement by his name which worked for the progression of banking rehearses. The nation is overwhelmed with unfamiliar banks and their ATM stations. Endeavors are being put to give an agreeable assistance to clients. Telephone banking and net banking is presented.

The monetary arrangement of India has indicated a lot of strength. It is protected from any emergency set off by any outer macroeconomics stun as other East Asian Countries endured. This is all because of an adaptable conversion standard system, the unfamiliar stores are high, the capital record isn't yet completely convertible, and banks and their clients have restricted unfamiliar trade openness.

CURRENT STATUS OF BANKING PAYMENTS BANK

Payments bank is a new conceptualised model developed by the Reserve Bank of India (RBI).¹ Payments Banks can accept a restricted deposit, which is currently limited to Rs. 1 Lakh per customer. These banks cannot issue loans or credit cards but may offer both current and savings

accounts. Payments banks may issue ATM and Debit Cards, and also offer net-banking and mobilebanking (M-banking) facilities.

Following banks are licensed as payments banks under Section 22 of the Banking Regulation Act, 1949, and will be registered as public limited company under the Companies Act 2013.

- 1) Aditya Birla Idea Payments Bank Ltd 2) Airtel Payments Banks Ltd.
- 3) Fino Payments Banks Ltd.
- 4) India Post Payments Bank Ltd.
- 5) Jio Payments Bank Ltd.
- 6) PayTm Payments Bank Ltd.

REVIEW OF LITERATURE

- 1) **Santha Vaithiligam, Mahendhiran Nair and Balchandher Krishnan Guru (2013) Do Trust and Security matter for the Development of M-Banking? Evidence from a Developing Country.** The exact examination recommends that Security is a significant driver in the goal to embrace m-banking and Security is a predecessor to TR. The different partners in m-banking administrations are the monetary organizations, versatile administrators, controllers, and the actual clients. Improving correspondence between these partners is basic to guarantee the security of the fundamental m-banking activities. A vital feature of protection in Information System and promoting is the authority over data. Explicit enactment establishments can guarantee the responsibility of the specialist co-op and versatile administrators in overseeing client contact data. This assists with controlling superfluous information (spamming), be it from meddling outsiders that by one way or another get admittance to the contact data set, or from the specialist organizations themselves. Such laws are available in the United States, Nordic states, Australia, and Hong Kong, among others. Be that as it may, there are no particular arrangements as of now executed in Malaysia with respect to the illicitness of spam. It is prudent for neighborhood portable help administrators to join more grounded encryption and other security highlights in their administrations to evade possible maltreatment, including spamming and infections.
- 2) **Md. Abdul Jalil, Majharul Talukder and Muhammad (2014) Factors Affecting Customer's Perceptions towards online banking transactions in Malaysia** have discovered that client trust was the main variable that essentially and emphatically influenced all the variable that critical and decidedly influenced any remaining factors. They proposed that associations should concentrate on the significance of clients' apparent conduct intension to utilize web based banking. They ought to give clients secure access when making on the web exchanges. The association ought to likewise build up an unmistakable approach on incorporating security and site development into their business procedure. The strategy should focus more on creating site and client security. Trust in the site and security. The public authority can encourage this by offering monetary help and giving infrastructural help to the general advancement of web based financial usage.
- 3) **Simon Chidindi, Prof J.T. van Niekerk and Tafadzwa Matiza (2014) Perceptions of Electronic Banking Services by Clients in the Limpopo Province of South Africa** have revealed the development of e-banking, its challenges, trends, implications and prospects. The study explored customer perception on e-banking. In the process, they reviewed various perceptions. To measure customer satisfaction on online banking services, research questions were developed that sought identify the perceptions of the customers on e-banking. A survey was concluded using questionnaires to collect data from the perceptions of customer on e-banking. The study recommends that a number of potential customers who cannot afford personal computers and

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internet connectivity should be encouraged to acquire them through special bank loans payable through small monthly deductions from customer account. They should focus on existing bricks-and-mortar bank customers by giving them incentives to go online. On strategic channel focus, banks must leverage the synergy both traditional and banking channels. For an effective, cost-effective and seamless strategy, the internet should be leveraged so that instead of opening up more physical branches, banks can focus more on virtual branches in the numerous homes offices of potential customers. The money that will be saved from not pulling up physical buildings can be channeled into developing internet infrastructure and service either directly by buying stakes or indirectly by providing loans to the industry.

OBJECTIVES OF THE STUDY

The research was focused on the following objectives:

1. To Analyze the Effectiveness of Various Facility and Risk involved in E – Banking Services Provided by Selected Public and Private Banks.
2. To Study and Examine of Quality Perception of E – Banking Services availed by Selected Public and Private Banks.
3. To Identify the Gap between E – Banking Service Quality Received and Expected by the Selected Public and Private Banks.

HYPOTHESIS OF THE STUDY

In relation to the objectives of the study, the following hypotheses have been identified:

1. **H₀₁:** There is no association of the Overall Experience of E-Banking Services provided by Selected Public and Private bank of North Gujarat Region.
2. **H₀₂:** There is no statistically difference between Gender and overall expectation rate of uses of EBanking Services provided by Selected Public and Private bank of North Gujarat Region. **Scope of the Study**

In order to greatly contribute to the existing body of knowledge about customer perception within the banking sector in India, it is recommend that similar future research could be conducted taking in all the states in India and with more sample sizes; also differentiate between public and private sector banks. Further research is required to investigate issues related to online banking in deeper manner and what strategies should adopt by banks by which they can enhance level of ESatisfaction and E-Loyalty with respect to online banking.

Sources and Collection of Data + Sample Selection

The present study is an analytic study to understand the E-Banking Services in India with aspect like leading players, present scenario, and its performance analysis. The research on the topic is based on both the primary and secondary database. Secondary Sources of information include the available and accessible records of Reserve Bank of India (RBI), Banks Websites, Research Websites, Periodical Financial Statements of various Private and Public Sector Banks, Journals, Magazines, Books, etc. Secondary data was also collected from published records and reports for making observations.

The primary data required for this research has to examine the perception on EBanking services provided by selected public and private bank of North Gujarat Region as per Customers' view. To have such information, a detailed questionnaire was prepared. The researcher has contacted personally and online survey by Google form is use to the investors to collect primary data for this study. The purposive sampling method has been used for collecting the data from the respondents.

✚ **Sampling Technique** - In the present study, *Non – Probability Convenience Sampling Method* has been adopted, will be applied for collecting data from the Customer.

✚ **Sample Size and its Adequacy** – The sample of present study consisted of 1223 respondents from different selected Districts of North Gujarat Region. ✚ **Sampling Area**
 Respondents of each selected Districts of North Gujarat on the basis of population, viz, Aravalli, Banaskantha, Mehsana, Patan and Sabarkantha of selected Districts of North Gujarat for the primary survey.

Table 1: Sampling Area

District	Frequency	Population in 2011
Arvalli	106	1,109,359
Banaskantha	467	3,120,506
Mehsana	272	2,035,064
Patan	192	1,343,734
Sabarkantha	186	1,319,230

(Source: <https://www.census2011.co.in/census/state/districtlist/gujarat.html>)

Research Design

The research design proposed for the study is ‘Descriptive’ type of research study.

✚ **Sampling Frame**

Sample Frame shall be as follows:

Table 2: Sampling Frame

Bank Name	No. of Respondents
BOB	301
SBI	422
BOI	217
IDBI	192
PNB	244
AXIS	198
HDFC	255
ICICI	178
KOTAK	163
YES	272
Other	65

(Source: Primary Data)

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Justification for the Sample

a) **Primary Data:** To extract the information from the investors, there're 1223 responses were received. A detailed questionnaire covering different aspects of the Customers Perception regarding E-Banking Service were prepared and finalized. Thus, the primary sampling frame for the present study consists of 1223 Customers, which is adequate for evaluating the view of population. Analytical tools and techniques used in this study have been briefly described here as follows.

b) **Secondary Data:**

The secondary data has been collected from the office records of NASSCOM, RBI, Public sector banks, concerned agencies, resourceful Journals, magazines, periodicals, books and websites etc.

c) **Interpretation and Tools and Techniques of Analysis:**

The numerical package SPSS 25.0 was used for the primary data analysis. In this tool of analysis, researcher has used the tools and techniques like: **Wilcoxon W Test and Rank Test. Table No.**

3: Wilcoxon W- Test Statistics

Overall Expectation Rate of uses of E-Banking Services (Public Bank)	Mann- Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
ATM	146111.000	236636.000	-4.159	0.000
Debit Card	121635.000	212160.000	-8.432	0.000
Credit Card	113173.500	203698.500	-9.923	0.000
Mobile Banking	140148.500	230673.500	-5.219	0.000
IMPS	136728.000	227253.000	-5.818	0.000
Cheque Book Request	121041.500	211566.500	-8.583	0.000
E-Statement	115344.500	205869.500	-9.590	0.000
National Electronic Fund Transfer	126405.500	216930.500	-7.686	0.000
Real Time Gross Settlement	144085.500	234610.500	-4.571	0.000
Electronic Clearance Service	139990.000	230515.000	-5.295	0.000
Bill Payment and Recharge	138067.000	228592.000	-5.627	0.000
Online Fixed Deposit	136040.500	226565.500	-5.980	0.000
Demat Account	139251.500	229776.500	-5.428	0.000
Insurance	133892.500	224417.500	-6.367	0.000
Mutual Fund	137680.000	228205.000	-5.702	0.000

(Source: Primary Data Calculation SPSS 25.0)

Interpretation:

From the *Table No. 3*, we can see that here all the p - values are 0.000 are less than 0.05; it means that, the null hypothesis is rejected at 5% level of significance. Hence there is significance difference between Gender and overall expectation rate of uses of E – Banking Services (Public bank).

Table No. 4: Wilcoxon W- Test Statistics

	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2- tailed)
ATM	96671.000	187196.000	-13.487	0.000
Debit Card	121617.500	212142.500	-8.547	0.000
Credit Card	103799.500	194324.500	-11.629	0.000
Mobile Banking	132006.500	222531.500	-6.661	0.000
IMPS	120955.000	211480.000	-8.714	0.000
Cheque Book Request	113164.500	203689.500	-10.101	0.000
E-Statement	118985.500	209510.500	-9.016	0.000
National Electronic Fund Transfer	112788.500	203313.500	-10.121	0.000
Real Time Gross Settlement	124199.500	214724.500	-8.260	0.000
Electronic Clearance Service	133492.000	224017.000	-6.523	0.000
Bill Payment and Recharge	140128.500	230653.500	-5.237	0.000
Online Fixed Deposit	126472.000	216997.000	-7.683	0.000
Demat Account	134388.000	224913.000	-6.310	0.000
Insurance	132624.000	223149.000	-6.633	0.000
Mutual Fund	135324.500	225849.500	-6.171	0.000

(Source: Primary Data Calculation SPSS 25.0)

Interpretation:

From the Table No. 4, we can see that here all the p - values are 0.000 are less than 0.05; it means that, the null hypothesis is rejected at 5% level of significance. Hence there is significance difference between Gender and overall expectation rate of uses of E – banking services (Private bank).

Table No. 5: Rank Test Statistics

	Rank_1	Rank_2	Rank_3	Rank_4	Rank_5
Security Risk	464	230	207	61	261
Privacy of Data	210	455	136	377	45
Unauthorized Access	51	297	545	251	79
Connectivity	63	166	280	441	273
Phishing	435	75	55	93	565

(Source: Primary Data Calculation SPSS 25.0)

Table No. 6: Rank Test Statistics

	Total	Rank
Security Risk	4244	1
Privacy of Data	4077	2

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Unauthorized Access	3659	3
Connectivity	2974	5
Phishing	3391	4

(Source: Primary Data Calculation SPSS 25.0) **Interpretation:**

From the **Table No 5 & 6**, we can see that we got 1st rank for security risk in EBanking that means security risk is very highly risk factor for E-Banking.

CONCLUSION

E-banking has become a necessary survival weapon. Today, the click of the mouse offers customers banking services at a much lower cost and also empowers them with unprecedented freedom in choosing vendors for their financial service needs. Internet adoption among Indians has been increasing over the last two decade. Indian banks have also risen to the occasion by offering new delivery channel which has become available to Indian customers. Banks have to upgrade and constantly think of new innovative customized packages and services to remain competitive. Banks have come to realize that survival in the new e-economy depends on delivering some or all of their banking services on the Internet while continuing to support their traditional infrastructure. From the above discussion, it is understood that the banks may take efforts especially to focus on certain specific areas like quick completion of transaction by upgradation of web design to enable more number of customers, ensuring speedy completion of online transaction, promptly handling customers request instantly attending the customers problems with expertise, providing the service at reasonable cost, ensuring privacy of transactions by adopting suitable strategies to promote their services/products and assuring sustainable development.

The rise of E-banking is redefining business relationships and the most successful banks will be those that can truly strengthen their relationship with their customers.

Without any doubt, the international scope of E-banking provides new growth perspectives and Internet business is a catalyst for new technologies and new business processes. The banks in the 21st Century use technology in expanding their activities and treat it as main focus. The banks in India are using Information Technology (IT) to improve their own internal processes, increase facilities and service to their customers. Efficient use of technology has facilitated accurate and timely management of the increased volume of transaction of banks that comes with larger customer base. By designing and offering simple, safe and secure technology; banks can reach at doorstep of customer with satisfaction. The application of above analysis revealed that customers wanted the private sector banks to improve upon the features like quality of service, frequency of reminder given for password change, safety, privacy of ID and password, and proper entering of the details in the bank registers.

In case of the public sector banks, customers had different sets of concerns - like they were much worried about the lack of development in rules and regulation of E- banking as well as the poor regulatory framework in Internet banking. However, security issues aroused a common concern from the customers in case of both sectors of banks. The results also showed that the customers were ready to adopt Internet banking provided they were given necessary guidelines and constant built up of trust. Private sector banks are quite successful in satisfying their customer's needs. But public sector banks are still need to put more efforts to make this sector to survive in the present world of e-banking competition. It is evident that public sector banks have a strong presence in the market, but in recent times they are facing stiff competition from private sector banks in the range and quality of services offered. In the present scenario banks have to be service oriented in order to keep ahead of competition. Public sector banks must concentrate on providing updated information

to customers regarding the new services offered by them. They must also change their policies, customer service norms and service efficiency keeping in view the strategies adopted by private sector banks.

Limitation of the Study

While considering research on a particular area of the vast field of electronic banking services, a researcher has to face certain difficulties which put limitations on research work. Following are the limitations of the study.

- The study is limited to 5 public & 5 private sector banks selected as sample from all over North Gujarat Region as the operations of public sector banks are same all over the India because they are governed by the RBI polices. Only public sector banks are studied.
- The scope of study is to identify the different problems and prospects of E- banking developments among the Indian banking sector.
- The secondary data analysis is based on the data published in annual reports of concerned banks and RBI Bulletin.
- The sample banks chosen are those which were in operation during the study period and providing E- banking facilities to its customers.

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