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# A Study on Customer Satisfaction with E-Banking Services in Thane District

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**Abstract:**

*The rapid advancement of information technology has transformed the banking industry through electronic banking (E-banking). Customers increasingly prefer digital banking services because of their convenience, speed, and accessibility. This study examines customer satisfaction with E-banking services in Thane District. Primary data were collected from 50 respondents using a structured questionnaire. Descriptive statistics were used to analyze the responses. The study reveals that customers are generally satisfied with E-banking services, although concerns regarding security, technical issues, and awareness still exist. The findings suggest that banks should improve digital security, customer education, and technical support to enhance customer satisfaction.*

**Keywords:** E-Banking, Customer Satisfaction, Digital Banking, Internet Banking, Mobile Banking

## 1. Introduction:

Electronic Banking (E-Banking) has become an essential part of the modern banking system. It enables customers to perform banking transactions through internet and mobile applications without visiting bank branches. The growth of smartphones, internet connectivity, and digital payment systems has significantly increased the adoption of E-banking services in India.

The Reserve Bank of India and the Government of India have encouraged digital banking through initiatives such as Digital India and Unified Payments Interface (UPI). Customers now use internet banking, mobile banking, debit cards, credit cards, NEFT, RTGS, IMPS, and UPI for daily financial transactions.

Customer satisfaction is an important indicator of service quality in banking. Satisfaction depends on ease of use, security, transaction speed, reliability, and customer support. Although E-banking offers numerous benefits, customers also face challenges such as technical failures, cyber fraud, poor internet connectivity, and lack of digital awareness.

This study focuses on customer satisfaction regarding E-banking services in Thane District.

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## 2. Review of Literature:

Agarwal (2021) examined the factors influencing customer satisfaction in digital banking services. The study found that service quality, reliability, convenience, and timely transaction processing are the primary determinants of customer satisfaction. Customers preferred banks that offered secure and user-friendly digital platforms with minimal technical issues. The research concluded that continuous improvement in online banking services and prompt customer support significantly enhance customer trust and satisfaction.

Gupta and Sharma (2020) investigated customer perceptions of mobile banking services in India. Their findings revealed that mobile banking has greatly increased customer convenience by allowing users to conduct financial transactions anytime and anywhere. The study also observed a decline in customers' dependence on traditional branch banking due to the availability of digital services. The researchers concluded that ease of use, accessibility, and quick transaction processing positively influence customer satisfaction and encourage wider adoption of mobile banking.

Kumar (2019) studied the major challenges affecting customer satisfaction in electronic banking. The research identified security concerns, privacy risks, and cyber fraud as significant barriers to the adoption of E-Banking services. It also highlighted that customers are more likely to use digital banking when they trust the security systems implemented by banks. The study recommended that banks strengthen cybersecurity measures and educate customers about safe online banking practices to improve confidence and satisfaction.

Singh and Verma (2022) explored the relationship between customer demographics and satisfaction with E-Banking services. The study found that younger customers are more comfortable using mobile and internet banking due to their familiarity with digital technologies. In contrast, older customers often face difficulties because of limited digital skills and concerns about online security. The researchers concluded that banks should provide digital literacy programs and user-friendly applications to improve customer satisfaction across all age groups.

Patel (2023) analyzed the impact of customer awareness and digital literacy on the adoption of E-Banking services. The study revealed that customers with higher levels of digital knowledge are more confident in using internet and mobile banking services. It also found that awareness campaigns and customer education programs significantly increase the adoption of electronic banking. The researcher recommended that banks regularly organize digital awareness initiatives and provide technical assistance to enhance customer satisfaction and encourage greater use of E-Banking services.

## 3. Objectives of the Study:

1. To study the awareness of customers regarding E-Banking services in Thane District.
2. To examine the frequency of use of E-Banking services by customers.
3. To measure the level of customer satisfaction with E-Banking services.
4. To identify the major problems faced by customers while using E-Banking services.
5. To suggest measures for improving customer satisfaction with E-Banking services.

## 4. Hypotheses:

H01: There is no significant relationship between customer awareness and the usage of E-Banking services.

H11: There is a significant relationship between customer awareness and the usage of E-Banking services.
H02: There is no significant relationship between service quality of E-Banking and customer satisfaction.
H12: There is a significant relationship between service quality of E-Banking and customer satisfaction.

## 5. Research Methodology:

### 5.1 Research Design: Descriptive Research:

The study follows a descriptive research design to understand the level of customer satisfaction with e-banking services. It helps in describing customers' opinions, experiences, and satisfaction without influencing their responses.

### 5.2 Area of Study: Thane District:

The research is conducted in Thane District, Maharashtra, where the use of digital banking services is increasing rapidly. The district provides a suitable population for studying customer satisfaction with e-banking.

### 5.3 Sources of Data:

**Primary Data:** Primary data were collected through a structured questionnaire from 50 e-banking users. The responses were used to analyze customer satisfaction levels.

**Secondary Data:** Secondary data were collected from books, research journals, RBI reports, bank websites, and other published sources. These sources helped in developing the theoretical background of the study.

### 5.4 Sampling Technique: Convenience Sampling:

Convenience sampling was used to select respondents who were easily available and willing to participate in the survey. This method made data collection simple, quick, and economical.

### 5.5 Sample Size:

The study includes a sample of **50 respondents** from Thane District. The respondents represent customers who regularly use various e-banking services.

### 5.6 Data Analysis Tools:

**Percentage Analysis:** Percentage analysis was used to present the responses in a simple and understandable form. It helped compare the opinions of different respondents.

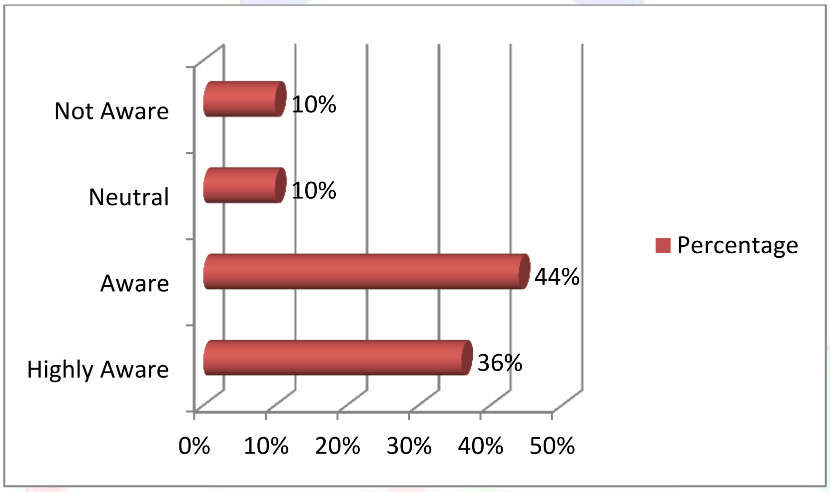
**Tables:** Tables were used to organize and present the collected data systematically. They made the analysis clear and easy to interpret.

**Descriptive Interpretation:** Descriptive interpretation was used to explain the findings of each table in simple language. It helped in drawing meaningful conclusions from the collected data.

**Table 1: Awareness of E-Banking Services:**

| Response | Respondents | Percentage |
|---|---|---|
| Highly Aware | 18 | 36% |
| Aware | 22 | 44% |
| Neutral | 5 | 10% |
| Not Aware | 5 | 10% |
| **Total** | **50** | **100%** |

**Figure 1: Awareness of E-Banking Services:**



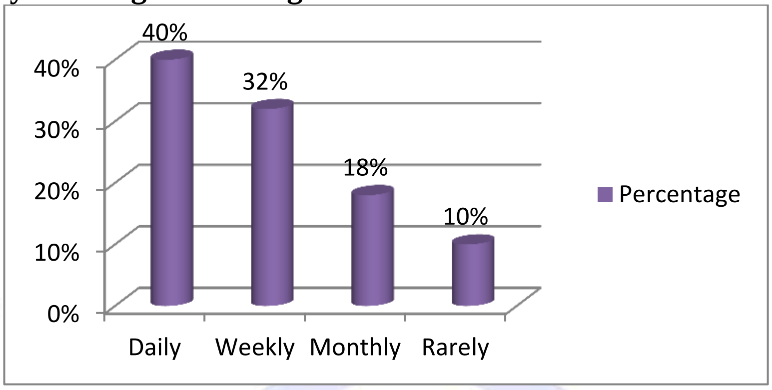

**Interpretation:**

The above table shows that **36%** of respondents are highly aware and **44%** are aware of E-Banking services. Only **10%** of respondents are neutral, while another **10%** are not aware of these services. This indicates that the majority of customers possess adequate knowledge about digital banking facilities. The findings suggest that banks have been successful in creating awareness about E-Banking among customers in Thane District.

**Table 2: Frequency of Using E-Banking Services:**

| Usage Frequency | Respondents | Percentage |
|---|---|---|
| Daily | 20 | 40% |
| Weekly | 16 | 32% |
| Monthly | 9 | 18% |
| Rarely | 5 | 10% |
| **Total** | **50** | **100%** |

**Figure 2: Frequency of Using E-Banking Services:**



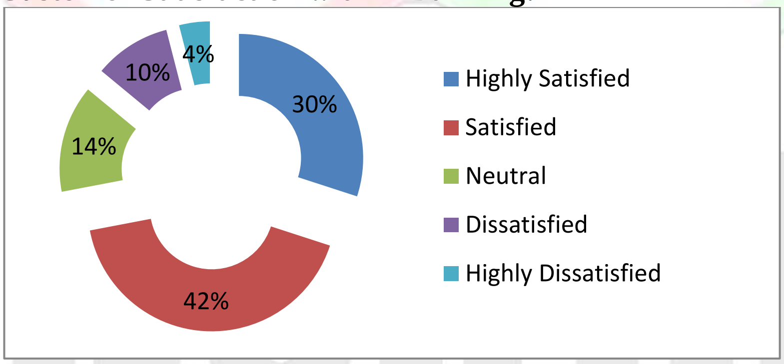

**Interpretation:**

The table indicates that **40%** of respondents use E-Banking services daily, while **32%** use them on a weekly basis. Around **18%** access E-Banking monthly, and only **10%** use these services rarely. This shows that digital banking has become an integral part of customers' daily financial activities. The high frequency of usage reflects increasing customer confidence and dependence on electronic banking services.

**Table 3: Overall Customer Satisfaction with E-Banking:**

| Response | Respondents | Percentage |
|---|---|---|
| Highly Satisfied | 15 | 30% |
| Satisfied | 21 | 42% |
| Neutral | 7 | 14% |
| Dissatisfied | 5 | 10% |
| Highly Dissatisfied | 2 | 4% |
| **Total** | **50** | **100%** |

**Figure 3: Overall Customer Satisfaction with E-Banking:**




**Interpretation:**

The data reveal that **42%** of respondents are satisfied and **30%** are highly satisfied with E-Banking services, making a total of **72%** satisfied customers. Only **14%** expressed a neutral opinion, while **14%** reported dissatisfaction. The findings indicate that customers appreciate the convenience, speed, and accessibility offered by E-Banking. Overall, the level of customer satisfaction in Thane District is positive.

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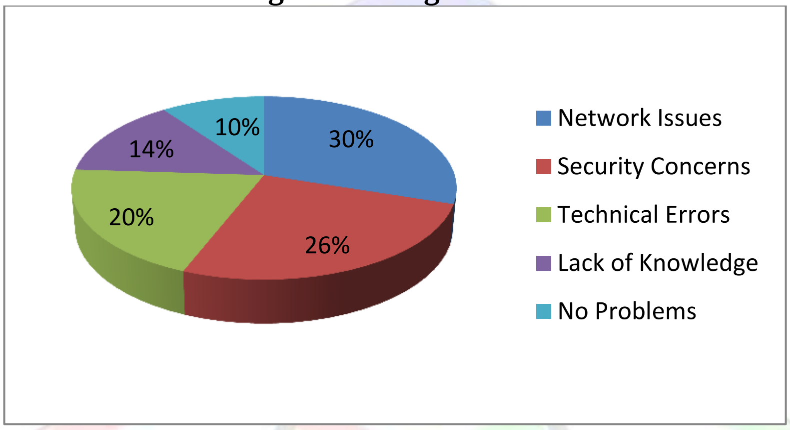
**Table 4: Problems Faced While Using E-Banking:**

| Problem | Respondents | Percentage |
|---|---|---|
| Network Issues | 15 | 30% |
| Security Concerns | 13 | 26% |
| Technical Errors | 10 | 20% |
| Lack of Knowledge | 7 | 14% |
| No Problems | 5 | 10% |
| **Total** | **50** | **100%** |

**Figure 4: Problems Faced While Using E-Banking:**




**Interpretation:**

The table shows that **30%** of respondents experience network-related issues while using E-Banking services, making it the most common problem. Security concerns are reported by **26%**, while **20%** face technical errors during transactions. A smaller proportion (**14%**) lack sufficient knowledge about digital banking, and **10%** reported no problems. These findings suggest that banks should focus on improving system reliability, cybersecurity, and customer education to enhance user satisfaction.

**Table 5: Suggestions for Improving E-Banking Services:**

| Suggestion | Respondents | Percentage |
|---|---|---|
| Better Security | 18 | 36% |
| Faster Transactions | 12 | 24% |
| Better Customer Support | 10 | 20% |
| Awareness Programs | 6 | 12% |
| Improve Mobile App | 4 | 8% |
| **Total** | **50** | **100%** |

**Figure 5: Suggestions for Improving E-Banking Services:**

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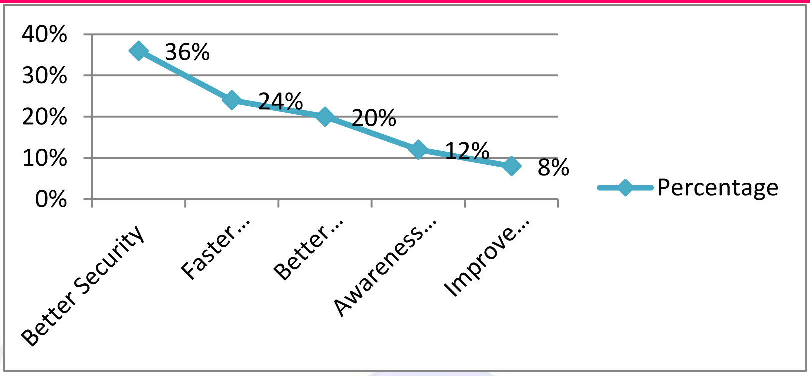


**Interpretation:**

The table reveals that **36%** of respondents believe that better security measures are the most important improvement needed in E-Banking services. Another **24%** prefer faster transaction processing, while **20%** emphasize the need for better customer support. Additionally, **12%** suggest organizing awareness programs, and **8%** recommend improving mobile banking applications. These responses indicate that customers expect banks to provide secure, efficient, and user-friendly digital banking services.

**Conclusion:**

The study concludes that E-Banking services have gained significant acceptance among customers in Thane District due to their convenience, speed, and ease of access. The majority of respondents are aware of E-Banking services and use them regularly for their banking transactions. Overall, customers are satisfied with the quality of E-Banking services; however, concerns related to network connectivity, cybersecurity, and occasional technical issues continue to affect their experience. The findings highlight the need for banks to strengthen security measures, improve digital infrastructure, and provide customer awareness and training programs. By addressing these challenges, banks can further enhance customer satisfaction, trust, and the adoption of E-Banking services.

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