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**Topic: Online Banking Services and Customer Satisfaction in Delhi
(A Study on related Public Sector and Private Sectors Banks)**

Keywords: Online banking, Customer satisfaction, Adoption, Self-Services.

Findings

E-banking can be defined as the providing of content about a bank and its services through a home page on the World Wide Web in its most basic form (WWW). Customers can use more advanced e-banking services to gain access to their accounts, transfer money between accounts, and make payments or apply for loans using e-Channels. In this study, the term e-banking will be used to designate the latter type of service delivery by an organisation to its consumers.

In the industrialised world, e-banking is quickly becoming the norm, and many banks in emerging nations around the world are using it. The numerous benefits it can provide to banks and financial industry clients are a primary driver of its expansion. Providing enhanced services and innovative solutions that are adaptive to individual demands can be an economical method for banks to conduct business and develop client relationships. Customers may benefit from expanded business choices as well as enhanced services about when and when they can access e-banking.

- The perceptions on the effort expectancy in private sector banks is better than public sector banks in the attributes like "interaction with online banking is clear and understand", "easy to do online banking", "learning online banking is easy". Therefore, it is suggested to public sector banks to take measures in getting effectiveness in the said attributes by conducting sessions to the required customers.
- The respondents in the study from private sector banks are more influencing by social relations for online banking compared to public sector banks in the factors like "family members", "friends", "co-workers", "people", "society" and the concerned bank. Therefore, the public sector banks should develop the culture in developing word-of-mouth strategy.
- It is evident from the data that, public sector banks have felt better for online banking in Electronic Fund Transfer (EFT) compared to private sector banks. But regarding credit cards, the respondents of private sector banks felt better than public sector banks. EFT is

the most common transaction in the online banking. Even though the private bankers use good measures in EFT, they should create confidence in the minds of the customers.

- The respondents from private sector banks have trust in their banks to protect them from hackers. Whereas public sector respondents felt that transactions online are riskier. The most common in the online banking is security. Essentially public sector banks should conduct awareness programs to their customers to build confidence that the online banking is safe. And to update them with all the features of security
- It observed that, the respondents from private sector banks have trust better for online banking in the factors like "privacy about personal information", "legal structures" and "firewall & encryption" compared to public sector banks. The public sector banks should develop better platform to provide better security measures. Conspicuously display the key security features in the web site to induce confidence among the public sector bank customers.
- It is evident from the data that the respondents from private sector banks have more awareness on legal issues of online banking than the public sector. The public sector banks take up special campaign on legal awareness. Customers should be educated about institutions like Ombudsman.
- It is evident from the study that the respondents of private sector banks perceived better content from the online site than public sector banks. The public sector banks also should provide good and up-to-date content in their website. So that the traffic to their content will be increased.
- Majority of the customers were not satisfied with the level of online Banking services they were receiving from the public sector banks there was unprofessional attitude of employees towards solving their grievances. Grievance and redressal took much time as compared to private sector banks.