



Published on: 29-03-2014

**Dr. R. V. Tehra**  
Assistant Professor  
SC & MS, SRTM University Nanded

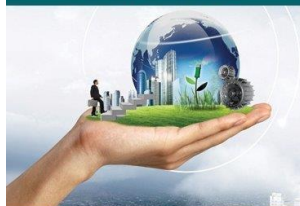


QR Code for Mobile users

**MPGI International  
Conference 2014**  
(MPGIIC-2014)

International Conference  
"Interdisciplinary approaches  
in Commerce and Management"

On  
28<sup>th</sup> & 29<sup>th</sup> March-2014



Conflict of Interest: None Declared !

## **A Study of Customer satisfaction in E-Banking with reference to State Bank of Hyderabad in Nanded City.**

**Dr. R. V. Tehra**  
Assistant Professor  
SC & MS, SRTM University Nanded

**Cite this article as:**

Dr. R. V. Tehra.  
A Study of Customer satisfaction in E-Banking with reference to State Bank of  
Hyderabad in Nanded City.  
Asian Journal of Management Sciences.  
02 (03 Special Issue); 2014; 100-102.

**Introduction**

Banks have traditionally been in the forefront of harnessing technology to improve their products, services and efficiency. They have, over a long time, been using electronic and telecommunication networks for delivering a wide range of value added products and services. The delivery channels include direct dial – up connections, private networks, public networks etc and the devices include telephone, Personal Computers including the Automated Teller Machines, etc. With the popularity of PCs, easy access to Internet and World Wide Web (WWW), Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers. This form of banking is generally referred to as Internet Banking, although the range of products and services offered by different banks vary widely both in their content and sophistication.

Even though started as network primarily for use by researchers in defence and scientific community, with the introduction of WWW in early 1990s, use of Internet for commerce has grown tremendously. E-commerce involves individuals and business organizations exchanging business information and instructions over electronic media using computers, telephones and other telecommunication equipments. Such form of doing business has been in existence ever since electronic mode of data / information exchange was developed, but its scope was limited only as a medium of exchange of information between entities with a pre-established contractual relationship. However, Internet has changed the approach to e-commerce; it is no longer the same business with an additional channel for information exchange, but one with new strategy and models. Women / men from poor households.

State Bank of Hyderabad (SBH) is an associate bank of State Bank of India (SBI), and is one of the scheduled banks in India. The Bank's Head Office is situated at Gunfoundry Area, in Hyderabad, India. SBH has over 1,200 branches and about 12,800 employees. Assets are in excess of Rupees 767 billion. It is now the largest Associate Bank of State Bank of India.

SBH is also the provider of the e-banking features for its customers.

**Objectives of the Study:** - Following are the objectives of the study

- To Study/understand the types of banking account normally used by customers.
- To Study/ understand the level of satisfaction regarding a services offered by SBH.

- To know the status of online banking & among the holder of SBH.
- To Study/ understand the problems of customer while dealing with e-banking transaction.

**Research Methodology:-** The following methodology has been used for this study:

- Survey method was used for doing this research.
- Selecting the sample method & samples: The method adopted for this research was purposive sampling method.
- All the respondents were given structured questionnaire which included both close as well as open ended questions.
- The approved questionnaire was executed & responses were taken. Any difficulties felt in understanding of the question were cleared.
- The finding was classified, tabulated and analyzed.
- Sample size: The total number of customers surveyed was 100.

**Data Collection:** - Primary data is obtained from original sources by the researcher himself. It is gathered specially for a project on hand. Primary data is personally developed. It gives the latest information primary data is the data that has been observed or recorded by the researcher for the first time best of his knowledge. Primary data here was collected through personal interview & by administering structured questionnaires. The time span of the study consisted of 30 days & sample consisting of 100 E-banking customers were interviewed in Nanded city.

**Analysis and Interpretations :**

Type of banking account is owned

Response	No of Customer	% of Customer
A} Saving Account	34	34%
B} Current Account	58	58%
C} Joint Account	7	7%
D} No cost Account	2	2%
Total	100	100%

Out 100 Customers, 58 customers are having Current Account, 31 customers owned saving Account 7 customers owned Joint Account

Satisfaction with the Current services offered by bank

Response	No of Customer	% of Customer
A} Yes	88	88%
B} No	12	12%
Total	100	100%

Out of 100 Customers, 88 Customers were satisfied with the current service offerings of the bank. 12

Customers were not satisfied in the current service offerings of the bank.

**Able to use online banking service Easily**

Response	No of Customer	% of Customer
A) Yes	76	76%
B) No	34	34%
<b>Total</b>	<b>100</b>	<b>100%</b>

Out of 100 customers, 76 Customers were able to use the online banking services. 34 Customers were not able to use the online banking services easily. As per the analysis most of the customers were satisfied with the online banking service and were able to use it comfortably.

**Problem faced related to your e-banking in the last 1 year**

Response	No of Customer	% of Customer
A) Once	27	18%
B) 1-5 Times	18	47%
C) 5-10 Times	22	22%
D) more than 10 times	10	10%
E) Never	23	13%
<b>Total</b>	<b>100</b>	<b>100%</b>

Out of 100 customers, 23 Customers never faced problem with e-banking. 27 customers faced problems once in the year.

**E-banking problems and issues addressed by the bank staff**

Response	No of Customer	% of Customer
A) Immediately	2	2%
B) within 24 hours	37	37%
C) within 48 hours	52	52%
D) within 3-5 business days	4	4%
E) more than a week	5	5%
<b>Total</b>	<b>100</b>	<b>100%</b>

Out of 100 customers, 52 Customers problem was resolved within 48 hours, 37 customers problems were resolved within 24 hours.

**Findings of study:**

Following are the findings has been drawn from the study

- Out 100 Customers, 58 customers are having Current Account
- Out of 100 Customers, 88 Customers were satisfied with the current service offerings of the bank. 12 Customers were not satisfied in the current service offerings of the bank.
- Out of 100 customers, 76 Customers were able to use the online banking services. 34 Customers were not able to use the online banking services easily.
- Out of 100 customers, 23 Customers never faced problem with e-banking. 27 customers faced problems once in the year.
- Out of 100 customers, 52 Customers problem was resolved within 48 hours, 37 customers problems were resolved within 24 hours.

**References :**

- Website of <https://www.onlinesbh.com/>
- Web site of <http://nanded.gov.in/htmldocs/index.html>
- Dynamics of Internet Banking Adoption by Yoonhee Tina Chang
- Internet Banking in Pakistan – Shazad Sharikh – Lulea Univ of technology