

An Analysis of the Effectiveness of E-Banking on Customer Satisfaction in Commercial Banks

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ABSTRACT

Most of contemporary banking organizations work utilizing electronic banking techniques as opposed to ordinary ones. The expert information accumulated prompts the end that the nature of Indian e-banking administrations isn't palatable. Scientists laid out that Indians have some particular e-banking-related thought designs. The review's objective was to comprehend the reason why a few customers use e-banking frameworks while others don't. Considering this, the objective of this study is to find out what e-banking has meant for customer satisfaction in Indian business banks. The principal scientist distinguished seven e-banking aspects that are regularly utilized with regards to India and six help quality aspects that action customer satisfaction in view of the survey of a huge collection of e-banking-related writing. On the constructed conceptual framework, which was based on literature on e-banking and customer satisfaction, hypotheses are developed. 152 respondents who use e-banking were given structured questionnaires to complete and data was gathered using the snowball and purposive sampling methods. Eleven of the first 41 things were eliminated from the estimation model, which then, at that point, exhibited OK dependability, focalized legitimacy, and discriminant legitimacy. With the exception of the connections between telephone banking and mobile banking, which are negative and measurably huge, all underlying model way coefficients are positive and genuinely inconsequential. As indicated by the discoveries, customer satisfaction is straightforwardly influenced emphatically by ATM banking, internet banking, online banking, credit cards, and debit cards, as well as adversely by telephone banking and mobile banking. This study has given scholastics understanding into a pristine exploration model that consolidates state of the art e-banking procedures and hierarchical execution. These outcomes assist with banking chiefs and strategy creators increment public consciousness of and trust in e-banking rehearses. This study can be utilized as an aide for future investigations that have been directed in settings like banks, e-rehearses, and different foundations.

KEYWORDS: ATM, Credit cards, Customer satisfaction, Debit cards, Internet banking, Mobile banking, online banking, Telephone banking

I. INTRODUCTION

1.1. CONCEPT OF E-BANKING

The concept of E-banking came into existence with the development of Internet. The word 'internet' was first used in 1960s in the United States. Then internet became a media, for correspondence as well as which led to e-commerce. E-Banking is also significant for eCommerce. As the omnipresence of PCs expanded and there was simple admittance to internet and World Wide Web (WWW), banks similarly began including these advances for getting rules and conveying their things and administrations to the customers. In India this idea is still new. Regardless, an impressive parcel of our Public Sector as well as confidential area banks are giving these offices in countless their branches. As internet facilities are becoming easily accessible, ebanking is steadily spreading its foundations. Besides advent of technology the other reasons for prominence of e-banking are:

- An increase in transaction amount and banking practises.
- Lack of customer patience.
- Lack of safety when transporting cash.
- Less expensive operation.
- Economic liberalisation, free trade, and globalisation.
- Reduced potential for fraud.

- Enhancement of customer service.
- Better financial resource management.

1.2. TYPES OF E-BANKING

There are numerous e-banking conveyance channels to give banking administrations to customers. Among them, ATM, POS, mobile banking and Internet banking are the most regularly utilized and are portrayed underneath.

- **ATM:** An automated teller machine (ATM) is a machine through which you can withdraw cash without having to enter the bank hallway. In addition, we sell top-up cards and transfer reserves. Great access 24/7 with account balance inquiries.
- **Internet banking:** Internet banking permits customers of monetary organizations to deal with their money trades on a protected site worked by the establishment. This site might be a private or virtual bank, credit association or partnership. This might incorporate trades connected with online use. Banks are progressively working sites that customers can use to deal with their different trades, as well as to ask about account adjusts, financing costs, and trade rates. Sadly, data on internet banking is meager and contrasts in definitions make relationships across nations troublesome.
- **POS:** Retail location (POS), otherwise called place to checkout (POP) or checkout, is where recovery happens. "Sales register" refers to retail location terminals, or all the more for the most part equipment and programming utilized for sales registers, equivalent to electronic deals registers. The POS terminal deals with the deals cycle through a connection point available by the vender. You can make and print receipts in a similar framework. Because of the expenses related with POS frameworks, the eBay Guide suggests that in the event that your yearly deals surpass the \$700,000 edge, putting resources into a POS framework is helpful. POS frameworks record deals for business and spending purposes. Unlawful programming known as "critics" are progressively being utilized to distort these records with a definitive objective of trying not to make good on charges.
- **Mobile banking:** Mobile banking (otherwise called m-banking or m-banking) permits you to check account adjusts, switch accounts, make installments, apply for credits, and other banking administrations through mobile gadgets like mobile telephones and individual advanced collaborators (PDAs). A term used to manage exchanges.). The main mobile banking administrations were given by means of SMS, a help known as SMS banking. Mobile banking is utilized in many regions of the planet with next to zero foundation, particularly in remote and rustic regions. This part of mobile business is notable even in nations where the vast majority of the populace is unbanked. The vast majority of these areas expect banks to be situated in enormous urban communities and customers to go many kilometers to the closest bank. The scope of administrations gave may incorporate capabilities like going through with banking and monetary exchanges, overseeing accounts, and getting to customer-explicit information.

1.3. CUSTOMER SATISFACTION

The reliant variable for this overview is customer satisfaction. Soloman (2009, p.2) characterizes the customer as the individual who buys the item and the buyer as the individual who eventually consumes the item. It's shopper satisfaction, not customer satisfaction. Kotler et al. (2012) characterize customer satisfaction as "sensations of euphoria or disillusionment coming about because of the apparent exhibition or result of a thing contrasted with assumptions". As you can see from this definition, customer satisfaction is to some degree abstract for various individuals. Customer discernment is characterized as the shopper's faith in the help got or experienced. One more meaning of customer satisfaction is "a singular's view of the exhibition of a thing or administration according to assumptions". As indicated by the conversation above, customer satisfaction can be clarified by the customer's response for the satisfaction state and the customer's judgment of the satisfaction state. It is characterized as a general pessimistic or good inclination about the total assets of administrations got from a business office. Anderson and Srinivasan (2003), while considering building satisfaction in an online setting, characterize satisfaction as a customer's satisfaction with their past buy insight with a specific web based business organization. Satisfaction, in this way, is the overall disposition of a customer towards a specialist cop, or the close to home reaction to the distinction between what a customer expects and gets with regards to the satisfaction of a need, objective, or want. It tends to be presumed that customer satisfaction is emotional and mirrors a singular's general disposition and view of the presentation of a thing or administration.

1.4. COMMERCIAL BANKS

Among the organized sector banking organizations, commercial banks are the oldest, have the widest branch networks, are the most trusted by the public, and account for the overwhelming majority of all banking operations. At first settled as a secretly taken part undertaking, there was a later progress to state possession and control. Today, 27 banks structure an area bank strength in Indian business banking. Until the last part of the 1960s they were essentially engaged with funding coordinated exchange, trade and industry, however from that

point forward they have become effectively associated with supporting agribusiness, confidential endeavors and little borrowers. Foreign business banks have branches in India and are possessed by joint stock banks consolidated abroad. These banks, besides funding the foreign trade of the nation, undertake banking business inside the country also.

- Scheduled Commercial Banks
- Non-scheduled commercial banks
- Public Sector Banks
- Private Sector Banks
- Indian Private Sector Banks
- Foreign Banks

II. REVIEW OF LITERATURE

J.Venkatesh and P.Periasamy (2006), In their report, "The Role of E-Banking in an Emerging Scenario," the banking market, which has been largely dominated by public sector banks, is now facing stiff resistance from foreign players and a new generation of private sector banks. said to be facing The Indian banking sector is undergoing a revolutionary change, and concept selling is at the heart of this revolution. The future prospects therefore lie in enhancing the innovative banking service package through technology. It is concluded that foreign exchange banking, especially in the last three years, has undergone major changes in the 21st century as the economy has been liberalized.

B. Manoharan (2007) His audit, "E-Services as Tools for Marketing Financial Services," investigates how organizations can pull together their customer connections and join deals with eye to eye cash conversations to address explicit requirements. is direly required. customer to meet. Consequently, monetary status, portfolio plan, and counsel customized to every individual's endanger resistance and life stage will take on another full-administration direction as organizations are pushed and brought into the brilliant new universe of retail and protections. is turning into an indication of campaigning movement. Despite all the challenges, the e-broking industry seems to be a growing sector step by step. For associations to succeed in today's unique business environment, they must learn how to effectively deal with intense global completions and navigate the ever-accelerating pace of change. Sometimes the best way to succeed or even survive is to fundamentally change the way you do business. A paperless environment, virtual associations, mass customization, and web-based customer service are some of the Association's rigorous guiding principles in the new millennium. Today, it is not hard to imagine that associations are not striving to seize the opportunity to use the innovative tools of data technology to enhance their competitiveness and contribute to their success.

Dr.R.Vijayakumar and Dr.N.Raman (2007) In their article "Mechanized Banking", India's banking area currently faces exceptional contest from cutting edge banking associations that deal banking and cash administrations over the Internet. said. Bank liberation and the rise of new innovations have empowered new contenders to enter the cash administrations market rapidly and productively. In India, private banks are riding the ultra-modern wave of trendy phrases such as e-banking and m-banking and want to connect with gateways and service providers to exchange these trendy banks. Acceptance of internet banking is the main motivation among state-owned banks. Phrase to translate. Public banks are aware of the competition from foreign and private banks and recognize the need to face it.

Kamakodi and M Basheer Ahamed khan (2008), In his review, Customer Expectations and Service Levels in the Era of e-Banking, he lists the main variables that influence respondents when choosing a bank. Personal taste and manners, confidentiality, proximity to work, timely service and friendliness of staff. Important variables and differences in bank performance, short waiting times, helpful and friendly staff, high interest rates on deposits, clear responses, pleasant manners, availability of branch managers, personal attention, timely service. , quick/short response, and the top 10 parameters based on severity and performance differences are first aid on complaints. Of these 10 parameters, 9 (excluding rising deposit rates) are related to in-person bankers' performance.

Mallikarjunan Krishnamurthy (2008), in his review "Item Innovation in Banking Industry - A brief investigation of e-Banking Scenario" has stated that the banks face the necessity of obliging a large brigade of customers with generally of needs. Compelled hence by clients' needs, they are endeavoring to shed the conventional; 'at the counter' banking items and are moving towards a more innovative and 'custom', 'doorstep' items. Notwithstanding these developments in the banker-customer relationship, offensive of technology is driving the banks to innovate items that will suit a larger and satisfy their singular requirements. He has concluded that advancement does not come alone yet in that frame of mind of obscure dangers and challenges. Hence, the strategy of management of these dangers ought to be evolved simultaneously and parallel to the steps taken at advancement of banking items. Development is, however, inevitable in the evolutionary environment. Here, the huge expressions of the English Poet Laureate Lord Alfred Tennyson appear to sound accurate. 'The old order changed, yielding place to new'.

2.1 RESEARCH GAP

A writing survey shows that albeit some exploration has been directed on banking, exceptionally restricted research has been led on the connection between administration quality and customer satisfaction in e-banking, particularly in e-banking, turned out to be clear. There are no immediate examinations on e-banking administration quality and customer satisfaction in India. This concentrate thusly tries to fill an exploration hole that has emerged in scholarly community.

III. HYPOTHESES AND CONCEPTUAL FRAMEWORK

As displayed in Figure 1, the free factor is e-banking practice and the reliant variable is customer satisfaction. Autonomous factors incorporate the quantity of subvariables, for example, debit cards.

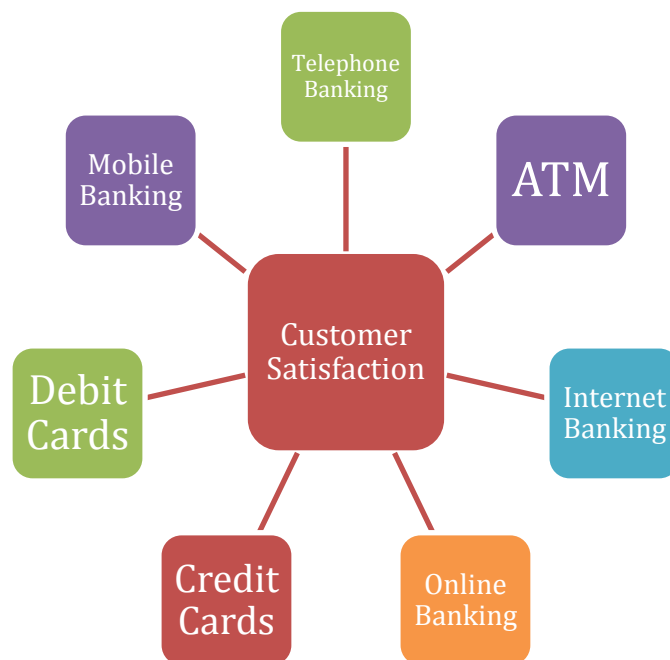


Figure.1: E-banking practices

3.1 HYPOTHESES FORMATION

Among the different parts of e-banking, telephone banking originally stood out after conventional banking (Bello, 2010). Telephone banking lessens the recurrence of customer visits to the bank. This is the main phase of electronic and remote banking. According to Melin (2001), telephone banking is a voice technology. The user is recognized by the banker based on her name and her 4-digit password. For instance, restricted trades were permitted, including financial records adjusts, following ongoing trades, and moving resources between accounts. Speaker confirmation is designed with a PIN as depicted. A superior way for uninformed record-holders is to oversee trades without the issue of extended strategies (Bello, 2010). Consequently, telephone banking can be recognized as the main e-banking viewpoint. This refers to banks using data and correspondent technology to more quickly deliver services comparable to traditional banking and to manage customer relationships (Okechi and Kepeghom, 2013, p. 5). Appropriately, an accompanying hypothesis is derived,

H1: Telephone banking has a positive effect on customer satisfaction.

The purpose of introducing ATMs was to enable customers to access their funds quickly and to reduce the cost of this access (Bashir, 2014). According to Nupur (2010), ATMs are out of service and their use is increasing rapidly. ATMs also provide sophisticated and useful assistance to users. According to Verma (2014), this is the most popular aspect of e-banking because it minimizes customer inconvenience. Based on this, an accompanying hypothesis is made,

H2: ATM banking has a positive effect on customer satisfaction.

Internet banking has become famous as web based business has improved (Tan and Thompson, 2000). It is known as an elective banking channel because of the fast pattern of internet use in the present the internet. This includes writing checks, managing bills, transferring reserves, printing statements, Includes normal banking transactions such as balance inquiries. Furst et al. (2000) pointed out that Internet banking reduces bank spending, increases bank revenues, and makes banking more convenient for customers. Munasinghe (2014) reasoned that, pertinent to India, internet banking establishes a more agreeable climate for clients. It is subsequently expected to be that:

H3: Internet banking has a positive effect on customer satisfaction

Online banking stage permits customers to perform monetary exchanges and use other services offered by the bank rather than visiting it genuinely (Unyathanakorn and Rompho, 2014). The great convenience was the number of internet users to exponentially increase. Using Thailand customer satisfaction model and American customer satisfaction model postulations investigates brought up that those customer assumptions towards quality and worth of the assistance significantly affect their satisfaction. In view of that, following hypothesis is determined,

H4: Online banking has a positive effect on customer satisfaction

A card that permits the cardholder to buy work or items with a commitment of reimbursement, inside limits relegated by the guarantor, is known as a credit card (Sudhagar, 2012). He further said that most of cardholders consider money to be a helpful method for installment, and that purchasers accept they can unreservedly move cash. More individuals need credit card acknowledgment. This is predominantly because of card expenses and interest charges. Additionally,

H5: Credit Cards has a positive effect on customer satisfaction

As Simon and Sravanan (2012) pointed out, debit cards are displayed on screens, as some believe that the majority of respondents are hesitant to comment on statements that plastic money leads to a debt trap. Thus, debit cards have supplanted credit cards as the best and most well known type of electronic installment at the POS (Zinman, 2004). At the end of the day, he contends that debits and credits are pitiful substitutes. He further said that debit cards are secure and enjoy functional upper hands over paper-based media.

H6: Debit Cards has a positive effect on customer satisfaction

A fundamental period of mobile banking is called SMS banking (Dandeniya, 2014). As brought up by Bharti (2016), mobile banking gathering has gotten expanding consideration lately because of the approach of non-PC kinds of cutting edge cells available. Subsequently, banks have changed from paper-based banking exchanges, for example, balance demands, trade history, and bill installments. Likewise,

H7: Mobile Banking has a positive effect on customer satisfaction

IV. METHODS

Surveys are generally founded on a positivist perspective. It's precise, controlled, and experimental, and all factors and assembles are operationalized and quantitatively estimated. This review incorporates speculation testing on a moderately huge example of e-banking customers, giving hypotheses a central effect by giving a deliberate perspective on the connections contemplated. A clear report configuration was utilized. This study centers around the effect of e-banking rehearses on customer satisfaction in confidential business banks in India. Data gathering occurred in 2017. Designated testing and compounding techniques were applied to the chose populace of respondents. A survey technique was taken on. The Social Science Scalable Package (SPSS) and Smart PLS are utilized to dissect the data gathered utilizing fundamental data assortment techniques. At first, 300 polls were circulated and just 152 were gathered. 47 of them were dismissed for legitimate reasons. Accordingly, the level of right responses was divided. The segment attributes of the respondents show that they are generally male (half) and she is more than 30 years of age (72%). Also, most of respondents have utilized e-banking for over one year of her life (68%), and 37% use e-banking administrations day to day. The greater part of the respondents utilized his banking online (51.2%), and 81% of the respondents visited the bank dependent upon the situation subsequent to handling e-banking.

4.1 APPLICATION OF THIS STUDY

The India region is the sample area selected for validation. Additionally, since the pilot project focuses on raising awareness of the banking system, managers were interviewed to gather the necessary information. As a first step, managers were interviewed face-to-face to familiarize themselves with e-banking practices. Then, based on the data collected, the bank that is most suitable for investigation and follows more e-practice is selected. That was how the population was determined. Discussions with managers and observations revealed that Commercial Bank PLC has more e-practices than other banks. Semi-structured face-to-face interviews were conducted with bank managers, executives, senior staff and customers, among the main methods of information gathering. Researchers sat near the antechamber of a selected commercial bank PLC and randomly approached conference customers. During these interviews, I took notes and observed conversations with customers. We have recorded the voice of the customer. Reactions from these meetings and casual discussions enhanced the factors chosen in the ongoing outline.

4.2 MEASUREMENT

Responses were scored on a Likert scale of 1 (not at all satisfied) to 5 (very satisfied) (very dissatisfied). For the information breakdown, for instance, parametric measurements like Conbach's alpha and path coefficients were applied. This is thus because insights by their very nature are scalable. Variables related

to customer satisfaction were modified from Kumbhar (2011). The number of items utilised to gauge consumer satisfaction was a total of six. Srivastava (2007) listed 05 components that made up telephone banking: Mwatsika (2014). ATM banking by Kahandawa and Wijayanayake (2014) included five pieces that were modified from his Mwatsika (2014). Unyathanakorn and Rompho's 05 items, which were modified for usage with Internet banking (2014). In 2014, online banking had five aspects that were modified from his Unyathanakorn and Rompho. The variable for credit cards was modified from Sudhagar (2012). There were five different ways to measure credit cards. Sudhagar (2012) adopted five items for debit cards, while Bharti (2012) adopted five items for mobile banking (2016).

V. ANALYSIS OF DATA AND RESULTS

The Fornell and Larker criterion was used to examine the latent variables' ability to discriminate correctly (1981). For each latent variable to meet this requirement, its AVE must be higher than the square of the correlation between it and another evolution in the model. The discriminant accuracy of each latent variable is displayed in Table 1. In order to evaluate the reliability of fictitious models, the concluding model of confirmatory component analysis offers a standard test of goodness of fit (CFA) between theoretical variable structure and information (Khan, 2006). (Heeler et al. , 1977). To verify the data, linear equation modelling (SEM) was employed. Other scientific techniques that are more appropriate for causal inference are different from PLS-SEM (Bagozzi and Baumgartner 1994). There was support for two radically different hypotheses. Values for the standardised path coefficients and t-values are included in Table 2 along with a summary of these correlations. The review hypotheses are supported, with the exception of hypotheses 2 and 3.

Table 1: Validity of discrimination of the latent variables

Latent Variables	1	2	3	4	5	6	7	8
ATM	0.72							
Credit Card	0.38	0.86						
Customer Satisfaction	0.26	0.36	0.68					
Debit Cards	0.22	0.26	0.33	0.88				
Internet Banking	0.24	0.32	0.42	0.24	0.70			
Mobile Banking	0.31	0.36	0.46	0.42	0.26	0.89		
Online Banking	0.24	0.48	0.34	0.48	0.41	0.28	0.81	
Telephone Banking	0.36	0.52	0.44	0.54	0.71	0.36	0.43	0.72

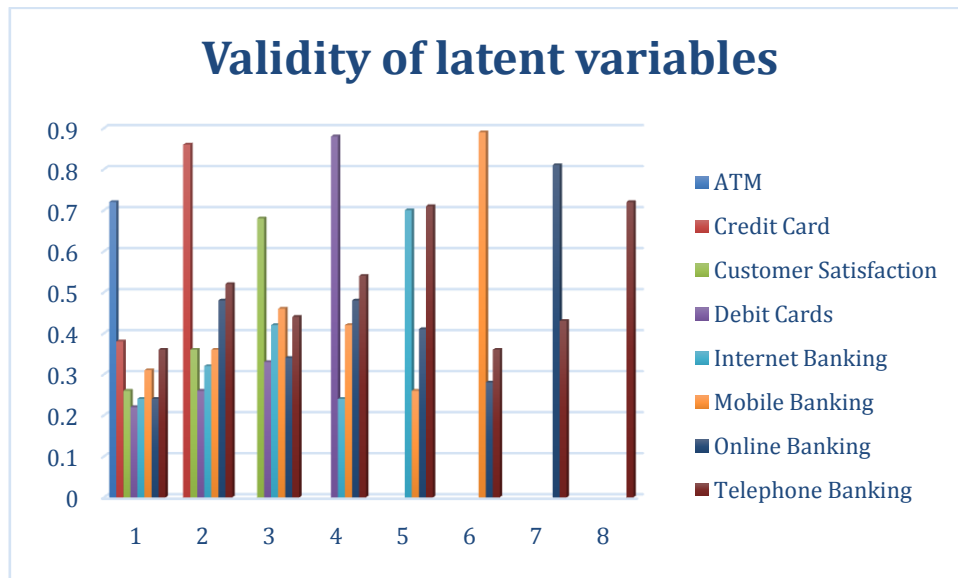


Figure.2: Validity of Latent Variables

The outcomes show that telephone banking has a really huge negative relationship with customer satisfaction ($\beta = - 0.712, t = 2.487, p < 0.05$) and that there is a positive and quantifiably critical connection among ATM and customer satisfaction. showing a relationship ($\beta = 0.701, t = 2.314, p < 0.05$). The outcomes show that the connection between Internet banking and customer satisfaction is in the normal heading, however not really huge ($\beta = - 0.018, t = 0.613$).

The outcomes show that online banking has a positive and quantifiable critical relationship with customer satisfaction ($\beta = 0.421$, $t = 2.246$, $p < 0.05$). There is a positive critical connection between credit cards and customer satisfaction ($\beta=0.235$, $t=2.122$, $p<0.05$) and a positive and huge connection between debit cards and customer satisfaction ($\beta = 0.214$, $t = 2.119$, $p < 0.05$). The outcomes show that mobile banking has a negative, quantifiably critical relationship with customer satisfaction ($\beta = - 0.871$, $t = 2.224$, $p < 0.05$).

Table.2: Describes the estimation things and the consequences of the estimation model, including factor loadings and composite reliabilities.

	Customer Satisfaction
	Estimates (t – values)
Paths	
Telephone Banking	-0.712 (2.487*)
ATM	0.701 (2.314*)
Internet Banking	0.018 (0.613)
Online Banking	0.421 (2.246*)
Credit Cards	0.235 (2.122*)
Debit Cards	0.214 (2.119*)
Mobile Banking	-0.871 (2.224*)
Model Fit Indices	
SRMR	0.08
d_ULS	3.82
d_G ₁	8.41
d_G ₂	6.92
Chi-Square X ²	1121.03
NFI	0.59
R ²	0.611

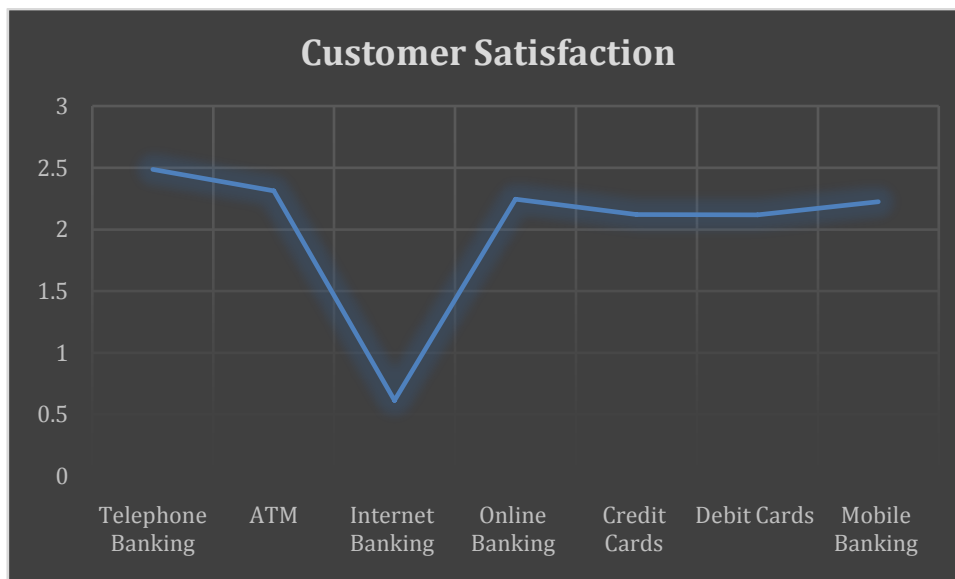


Figure.3: t-values of Customer Satisfaction

The idle variable part load is for the most part high and quantifiably enormous, affirming that the marker factors and their individual basic advancements are adequate. A form certainty check shows that the estimation model is truly dependable.

VI. DISCUSSION

Planning to find the effect of e-banking rehearses on customer satisfaction in the objective confidential business banks, seven autonomous factors (i.e., telephone banking, ATM, online banking, internet banking, credit card, debit card, mobile banking) and ward variable customer satisfaction. They look at existing e-banking practices of private business banks, investigate customer satisfaction angles pertinent to the banking business, and study the effect of e-banking on customer satisfaction.

The outcomes are predictable with many examinations talked about in the writing audit. The way coefficients, t-values, and enormous scope levels of the model hidden the survey are displayed in Table 2. This implied that telephone banking and mobile banking didn't go where expected and Internet banking was not

critical. It was positive. These discoveries are predictable with past discoveries with equivalent outcomes (Jamal and Naser, 2002). Suraweera et al., (2011) called attention to the positive symptoms of telephone banking some time in the past, however it is presently out of date with other compatible e-banking aspects. Research by Okechi and Kepeghom (2013) upholds this assertion with respect to mobile banking. They likewise bring up that most of bank customers have no clue about how to utilize web trader administrations or mobile banking. Another specialist added that mobile banking is still on the ascent in non-industrial nations (Kaya, 2013).

The positive effect of internet banking on customer satisfaction is little. Simon and Saravanan (2012) validate these discoveries by directing out that plastic cash leads toward an obligation trap. The discoveries of Sudhagar (2012) are more reliable with the circumstance depicted previously. As per Jayasiri and Weerahunga (2008), most of Indian banking customers utilize customary banking for their day to day needs, for example, taking care of bills, pulling out cash and financial records adjusts. In any case, e-banking is presently quickly growing from work area PCs to mobile telephones. As a matter of fact, Indians' hesitance to embrace internet banking has turned into a significant issue (Suraweera, et al., 2011). Banks will generally have an insightful disposition as most of Indians are not in fact shrewd. As Hettiarachchi (2013) contends, there is no critical relationship between's utilization of banking items and administrations and internet banking acknowledgment.

VII. CONCLUSION

These days banks are offering varied types of assistance through electronic enabled banking channels, for example, ATMs, internet banking, tele banking and mobile banking. The private banks ventured out into electronic enabled banking channels yet presently the commercial banks are on fair terms. The customers of Coimbatore have largely used ATMs yet mobile banking and internet banking additionally serve their purpose. The review has given importance to the variables responsible for the reception of technology enabled banking in entirety by thinking about the customers who have availed 199 services of ATMs, internet banking, mobile banking and tele banking. These electronic banking channels were used however less frequently especially on account of the commercial bank respondents.

RECOMMENDATIONS FOR FUTURE RESEARCH

Studies related to ATM, mobile banking, internet banking and tele banking should be possible separately by inspecting the respective users.

Research related to technology enabled banking with center around the demographic variable education can be undertaken, since it is identified that education influence reception of the technology enabled services.

Studies related to technology enabled banking with an expect to understand the different word related categories exhaustively can be considered in order to target different segments and create niche in the hyper competitive space.

The present review has been carried out considering those profiting every one of the four channels and hence to compare the two users and non - users of the technology enabled banking further investigation are an unquestionable requirement. Those who benefit a service need not necessarily use it.

The role of geographical layers i.e. the reception of technology-enabled banking in semi metropolitan and provincial areas can be measured to identify new markets. The terrain of an area influence the usage of wireless networks.

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