



A STUDY ON CUSTOMERS SATISFACTION ON SERVICE QUALITY IN MOBILE BANKING SECTOR WITH REFERENCE TO NAMMAKKAL DISTRICT IN TAMIL NADU

K.Senthil kumar* Dr.N.Senthil kumar**

*Ph.D. Research Scholar, PG and Research Department of Commerce, Kandaswami Kandar's College, Vellur, Nakakkal.
**Research Supervisor & Assistant Professor, PG and Research Department of Commerce, Kandaswami Kandar's College, Vellur, Nakakkal.

Abstract

Banking sector is reckoned as the hub and barometer of the financial system. As a pillar of the economy, this sector plays a predominant role in the economic development of the country. In recent years, the banking industry around the world has been undergoing a rapid transformation. In India also the wave of deregulation took place in early 1990s, which has created a stiff competition and greater risk for banks and other financial intermediaries. The cross-border flows and entry of new players and products have forced banks to adjust the product-mix and undertake rapid changes in their processes and operations to remain competitive. Therefore, this study was undertaken on customer satisfaction of mobile banking services. The study findings revealed that improved people, process and physical evidence aspect of service quality help in increasing customer satisfaction. Out of the three aspects of service quality people aspect of service quality contributed maximum in influencing customer satisfaction on Indian Bank than other two banks namely TMB and Canara Banks. The Efficient interpersonal interactions between customers and employees can improve customer satisfaction on mobile banking services. This study is restricted to Namakkal District only and sample size is also small. Therefore, results should be generalized with caution. It is advisable to increase the sample size and include more Districts of Tamil Nadu to have a better insight of customer of bank. Finally the study reveals that customer perception on service quality in Indian Bank more positive and significant relationship with service quality than other two banks

Key Works: Mobile Banking Services, Customer Satisfaction, Service Quality and Behaviour Intension

Introduction

Banking is as old as the authentic history. The banking has its origin as early as 2000 B.C., when Babylonians developed the system of banking using their temples as banks (*Khubchandani, 2000*). One finds a reference to the money changers in the New Testament (*Hajela, 1987*). The 'rudimentary bank practices' found in the Egyptian and Phoenician history (*Harish Chand Sharma, 1969 and Vaish, 1991*). In ancient Rome also, banking was developed on the lines of Greek system (*Vaish, 1991 and Anil Gupta, 1998*). When Romans conquered the Greeks, the Temple Priests no longer acted as financial agents. The Romans introduced the rules and regulations for the conduct of private banking. The growth of banking was seen only in 12th Century A.D in Venice and Geneva. Some people opined that the word 'banking' is originated from the German word (*Johnson, Iran and Roberts, William, 1982 and Suresh & Sachdeva, 1998*) meaning 'a mound or heap of money' (*Parameswaran and Natarajan, 2001*) which was Italianised into "Banco" (*Sethi, 1987*). Some other opined that the word "Bank" is derived from the French word 'banque' which means a 'Bench' where business is transacted (*Ajit Singh, 1986; Parameswaran and Natarajan, 2001*). Thus, it is understood that there is no unanimity among the economists about the origin of the word 'Banking' (*Vaish, 1991*).

Financial system is the most important institutional and functional vehicle for the economic transformation in the country. Banking sector is reckoned as the hub and barometer of the financial system. As a pillar of the economy, this sector plays a predominant role in the economic development of the country. The banking sector is considered as growth facilitator. In recent years, the banking industry around the world has been undergoing a rapid transformation. In India also the wave of deregulation took place in early 1990s, which has created a stiff competition and greater risk for banks and other financial intermediaries. The cross-border flows and entry of new players and products have forced banks to adjust the product-mix and undertake rapid changes in their processes and operations to remain competitive. The deepening of technology has facilitated better tracking and fulfillment of commitment multiple delivery channels for customers and faster resolution of customer responsive system.

Unlike in the past, the banks today are market driven and market responsive. The utmost concern in the mind of every bank's CEO is increasing or at least maintaining the market share in every line of business against the backdrop of heightened competition with the entry of new players and multiple channels, customers (both corporate and cooperative) have become more discerning and less "loyal" to banks. This makes it imperative that banks must provide best possible products and services to ensure customer satisfaction and enhance the service quality. To address the challenge of retention of customer, there have been active efforts in the banking circles to switch over to customer-centric business model. The success of such



model depends upon the approach adopted by the banks with respect to understanding customer behavioral intentions through improving service quality.

Mobile Banking in the World

This is a list of countries by mobile banking usage as measured by the percentage of people who had mobile banking transactions in the previous three months. The data is sourced from Bain, Research Now and Bain along with GMI NPS surveys in 2013.

S. No	Country	Usage in 2013 (%)
1	South Korea	47
2	China	42
3.	Hong kong	41
4.	Singapore	38
5.	India	37
6	Spain	34
7	United States	32
8	Mexico	30
9	Australia	27
10	France	26
11	United kingdom	26
12	Thailand	24
13	Canada	22
14	Germany	14

Mobile banking is used in many parts of the world with little or no infrastructure, especially remote and rural areas. This aspect of mobile commerce is also popular in countries where most of their population is unbanked. In most of these places, banks can only be found in big cities, and customers have to travel hundreds of miles to the nearest bank. Under the mobile banking services, bank-nominated 'Agents' perform banking activities on behalf of the banks, like opening mobile banking account, providing cash services (receipts and payments) and dealing with small credits. Cash withdrawal from a mobile account can also be done from an ATM validating each transaction by 'mobile phone & PIN' instead of 'card & PIN'. Other services that are being delivered through mobile banking system are person-to-person (e.g. fund transfer), person-to-business (e.g. merchant payment, utility bill payment), business-to-person (e.g. salary/commission disbursement), government-to-person (disbursement of government allowance) transactions.

Significance of the Study

As India is moving towards a service economy, marketers require knowing more about marketing service product. Service has increasingly assumed a vital position in the Indian Economy. There is a prospective market for services and increasing supremacy of services in economies contribution of service sector have drawn growing attention to the issues of the service sector. Quality has been recognized as a strategic tool for attaining efficiency and improved business performance. This is necessary for both the goods and services sectors. However, the main problem with the management of service quality in service firm is that quality is not easily identifiable and measurable due to special characteristics of services which make them different from product. However, the concept of service has been discussed extensively in the literature of services. But, none of these studies show the status of service quality in case of credit schemes and general operation of the bank.

Review of Related Literature

Customer Satisfaction

Customer is the backbone of a business. He is also a core component of a business. Mahathma Gandhi aptly stressed the significance of the customer in a business. According to him " A customer is the most important visitor on our premises. He is not depended on us, we are dependent on him. He is not an interruption to our work. He is the purpose of it. He is not an outsider on our business. He is a part of it. We are not doing him a favour by serving him. He is doing us favour by giving an opportunity to do so"

This is a strong indication that a business cannot survive without customers and a well built customer base. The extension of proper consideration to the customers with care and affection thus becomes a pre requisite for the survival and success of a business. The banking sector, one of the major service sector components is not an exception to this. The customer is the prime mover of banking activities. In the global competition, one of the biggest challenges for banks is to meet the rising customer needs and expectations. The needs and requirements of customers are varied, complicated and dynamic in nature



and are very hard to satisfy. What is deemed good today may become obsolete in days to come. The task of attracting, winning and retaining profitable customers is a complicated and tiresome affair to achieve. However, banks should exercise vigilance to identify the changing needs of the customer and monitor his moves and reactions towards the actions taken by the banks for pleasing him. The customers today are very hard to please, because they have some peculiarities and uniqueness. Their likes and dislikes are not alike. They are smart in nature. They are price and time conscious. They demand more and never tolerate lapses. They want all the services under one roof. They hate to deal with complicated procedures. The lists of their satisfaction are changing day by day. Thus, today performing banking business is becoming a challenging affair. To register a win in this situation banks should possess a mind and a broad mechanism to gauge the changing needs and aspirations of the customers. Moreover they should be more liberal incorporating changes and novelties in the service portfolio offered by them to please and retain the customers. "Once good service is extended to customer a loyal customer will work as an Ambassador to the bank and facilitate the growth of business".

Harris (2007) observed that "e- Banking is Becoming Need to have Service". E-banking is one of the most recent technological innovations, which is becoming a need for every common man. It uses Internet as a medium for delivery banking services. An inquiry or transaction can be handled online without any reference to the branch any time through e-Banking. Benefits of e- banking include fast speed, convenient, cost effective, all time accessibility, and flexibility. Kamiya (2006) investigated "How e- banking can Ease Your Life". e-Banking provides us facilities like bill payment service, fund transfer, credit card customers, railway passing, Investing through internet banking, recharging prepaid phone, shopping at fingertips. Indian banks are trying to make life easier. Kesseven (2007) conducted a study on "e-Banking Services". He concluded that the mostly used e-Banking services are inter account transfer, payment to other personal account, transfer to credit card account, recharge mobile phones among others. Linda mary simon(2012) a study on "Customer Perception towards e-banking Service provided by Public sector bank and Private sector bank in Coimbatore Region" reveals that the private banks are providing better service to its customers than the public sector banks. Malika Rani (2012) "A Study on Customer Perception Towards e-Banking" concluded that around 60 percentage people have positive perception and is satisfied with e-Banking. Safeena et al (2010) determines the "Customers Perception on e-Banking Adoption". The study shows that perceived usefulness, perceived ease of use, consumer awareness and perceived risk are the important determinants of e-banking adoption and have strong and positive effects on customers to accept e-banking system.

Research gap Areas

Based on literature review, the present study mainly concentrates on addressing the following identified study gap. Most of the studies have used general service quality as an assessment of customer satisfaction on mobile banking services and ignored process through advance technology aspect of service quality. According to Bedi(2010), further research can concentrate on building a broader conceptual model of factors that influence service quality such as the front line personnel's conducted during the encounter and the interaction of the user with the advance technology employed during the provision of the service. Therefore, this present study focuses on People, Physical evidence and Process through technology aspects of service quality in mobile banking sector.

Objectives of the Study

The present study focuses on the following objectives

- To compare the performance of the mobile banking services of the selected bank.
- To examine the whether there is any difference in the quality of customer services rendered by the mobile banking service.
- To give suggestion for improvement of service quality of mobile banking sectors in the competitive world.

Scope of the Study

The Namakkal District is one of the important Districts in Tamil Nadu and Agriculture and Industrial is the Backbone of the district economy. In Namakkal district there are Five taluk of which Tiruchengode taluk, is the most important one for economic development of this district. In this taluk is main occupation are industrial activities, educational institution, power loom, spinning mills and two wheeler consulting services and agricultural activities were play a vital role for development of semi-urbanization economy and also provide employment opportunities to the agriculture labour, industrial labour and educational employees to the need people. Hence, the researcher have selected the Tiruchengode taluk for the study

Methodology

A total of 450 customers from three Indian Bank , TMB and Canara banks which comprising each bank 150 respondents at Tiruchengode taluk in Namakkal district in Tamil Nadu were approached personally to fill the questionnaires. Customers were contacted through convenience sampling. Demographic factors of customer in shown in the table given below. Apart



from variable like age, gender, and year of transaction, data on service quality and customer satisfaction on mobile banking services were also collected.

Sampling

A self designed questionnaire was administered face to 450 prospective buyers randomly interviewed while they were involved in the banking activities during the bank hours in the month of August 2014 at Kumarapalayam in Nammakkal District of TamilNadu in India. The questionnaire tool contained demographic details and a structure list of 34 statement related to the service quality, Service loyalty and service behaviour intension of the bank customers to be marked on 1- 7 scale, where 1 – Very poor, 2- Poor, 3- Slightly poor, 4- Average, 5- Slightly good, 6- good and 7- Very good.

Table – 1, Demographic Factors

Variable	Classification of Variable	INDIAN BANK	TMB	CANARA	Total
Age	20 to 29	16 (10.66)	23(15.33)	14(9.35)	53(11.77)
	30 to 39	38(25.23)	49(32.66)	36(24.00)	123(27.33)
	40 to 49	43(28.86)	24(16.00)	27(18.00)	94(20.88)
	50 to 59	22(14.16)	25(16.66)	25(16.66)	72(16.00)
	above 60 years	31(20.66)	29(19.33)	48(12.00)	108(24.00)
	Total	150(100)	150(100)	150(100)	450(100)
Gender	Male	102 (68.00)	107 (71.33)	99(66.00)	308(68.44)
	Female	48 (32.00)	43(28.67)	51(34.00)	142(31.56)
	Total	150(100)	150(100)	150(100)	450(100)
Educational Qualification	Illiterate	4 (02.66)	4(02.66)	7(4.66)	15(3.33)
	Primary Level	17(11.33)	21(14.00)	30(20.00)	68(15.11)
	Secondary level	21(14.00)	18(12.00)	27(18.00)	66(14.66)
	Higher secondary	35(23.33)	30(20.00)	14(9.33)	79(17.55)
	Diploma / ITI	18(12.00)	23(15.33)	23(15.33)	64(14.22)
	Higher Education (UG/ PG)	41(27.33)	46(30.66)	36(24.00)	123(27.33)
	Professional Education	14(9.33)	8(5.33)	13(8.66)	35(7.77)
	Total	150(100)	150(100)	150	450(100)
Place of Domicile	Rural	49(32.66)	31(20.66)	49(32.66)	129(28.66)
	Semi Urban	92(61.33)	105(70.00)	83(55.33)	280(62.22)
	Urban	9(06.00)	14(9.33)	18(12.00)	41(09.11)
	Total	150(100)	150(100)	150(100)	450(100)
Occupation	Agriculture	14(9.33)	18(12.00)	14(9.33)	46(10.22)
	Business	43(28.66)	29(19.33)	39(26.000)	111(24.66)
	Employed	93(62.00)	103(68.66)	97(64.66)	293(65.11)
	Total	150(100)	150(100)	150(100)	450(100)
Income	less than 100000	28(18.66)	17(11.33)	35(23.33)	80(17.77)
	100001 to 200000	51(34.00)	39(26.00)	46(30.66)	136(30.22)
	200001 to 300000	10(6.66)	16(10.66)	9(6.00)	35(7.77)
	300001 to 400000	32(21.33)	53(35.33)	39(26.00)	124(27.55)
	above 400000	29(19.33)	25(16.66)	21(14.00)	75(16.66)
	Total	150(100)	150(100)	150(100)	450(100)
Monthly saving	<5000	9(06.00)	5 (03.33)	6 (4.00)	20(4.44)
	5001-10000	21(14.00)	28(18.66)	14(9.33)	63(14.00)
	10001 – 15000	120 (80.00)	117(78.00)	130(86.67)	367(81.56)
	Total	150(100)	150(100)	150(100)	450(100)
Frequency of bank transaction	less than 5	49(32.66)	73(48.66)	68(45.33)	190(42.22)
	5-10	48(32.00)	28(18.66)	32(21.33)	108(24.00)
	11-15	34(22.66)	18(12.00)	31(20.66)	83(18.44)



	16-25	12(08.00)	13(8.66)	14(9.35)	39(08.66)
	26 and above	7(04.66)	18(12.00)	5(3.33)	30(06.66)
	Total	150(100)	150(100)	150(100)	450(100)
Type of bank account	saving accounts	38 (8.44)	43(28.66)	42(28.00)	123(27.33)
	current account	31(20.66)	25(16.66)	33(22.00)	89(19.77)
	salary account	7(04.66)	13(8.66)	15(10.00)	35(7.77)
	Demat account	22(14.66)	25(16.66)	14(9.35)	61(13.55)
	Recurring deposit account	34(22.66)	33(22.00)	21(14.00)	88(19.55)
	Fixed deposit account	8(5.33)	6(4.00)	8(5.33)	22(4.88)
	loan account	9(6.00)	5(3.33)	14(9.35)	28(6.22)
	NRI Account	1(0.66)	0	3(2.00)	4(0.88)
	Total	150(100)	150(100)	150(100)	450(100)
Overall service quality	very poor	1(0.66)	0	0	1(0.22)
	Poor	6(4.00)	10(6.66)	7(04.66)	23(5.11)
	Slightly poor	8(5.33)	4(2.66)	8(5.33)	20(4.44)
	Average	7(04.66)	11(7.33)	28(18.66)	72(16.00)
	Slightly good	22(13.00)	32(21.33)	17(11.33)	76(16.88)
	Good	80(55.00)	75(50.00)	64(42.26)	219(48.00)
	very good	26(17.33)	18(12.00)	26(17.33)	70(15.55)
	Total	150(100)	150(100)	150(100)	450(100)

- Figures in brackets are percentage to column total

Analysis and Discussion

Age: It is evident from the above table shows that, the majority of the Indian bank come under the age group of 40-49 (28.86) percent, followed TMB and Canara banks come under 30-39 age group.

Gender: The Statistical data shows that majority of them come under male category respondents.

Educational Qualification: From the table indicate that the Educational qualification of the respondents under Indian Bank having higher(27.33 percent) level education (UG/PG Degree). Besides, TMB bank 30.66 percent and 24 percent are comes under UG degree level. The study inferred that majority of them did Degree level

Place of Domicile: Majority (62.22 per cent) of them comes under Semi Urban areas.

Occupation: It is evident from the table in Indian Bank , majority(62 per cent) are comes under employed followed TMB bank 68.66 percent and Canara Bank also under employed categories of respondents which implies that among them are under employed categories of the respondents.

Income: The table shows that Indian Bank and Canara bank respondents have earned income category of 1 lakh to 2 lakh (34 per cent). The TMB bank income wise category of 3 to 4 lakhs .

Monthly Savings: All the three banks has evolved, majority (81.56 percent) of them having saving account out of their annual income.

Frequency of bank Transaction: In Indian Bank bank of respondents, majority of them (5-10) times are frequently access the banking services followed by TMB and Canara bank respondents less than 5 time have access their transaction

Type of Bank Account: In the case of Indian Bank most of them are accessing Recurring Deposit account, the TMB and Canara bank majority of them are accessing saving account.

Overall performance of the Bank: In the case of Indian Bank , Customer Perception on the overall performance of the bank have good performance i.e.55 per cent. In TMB bank for 50 per cent have good performance and only 42 per cent have overall performance of the bank are good.

Analysis of Variance

Table – 2, Service Quality on Mobile Banking Sector

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Diversity and Range of Services from the bank.e.g. deposits, retirement accounts, loans fro purchase of cars, houses, travelers cheques etc.	Between Groups	31.720	2	15.860	6.540	.002
	Within Groups	1084.060	447	2.425		
	Total	1115.780	449			
Intensity and depth of services (having more number	Between Groups	.498	2	.249	.126	.881



options in every services/ transaction etc.	Within Groups	880.933	447	1.971		
	Total	881.431	449			
Service Innovation (providing information on a regular basis through mobile SMS, telephonic banking, ATM, Room Service facility etc.	Between Groups	10.111	2	5.056	4.722	.009
	Within Groups	478.547	447	1.071		
	Total	488.658	449			
Availability of most service operations in every branch of the bank	Between Groups	8.431	2	4.216	3.836	.022
	Within Groups	491.180	447	1.099		
	Total	499.611	449			
Convenient operation hours and days	Between Groups	22.631	2	11.316	9.022	.000
	Within Groups	560.660	447	1.254		
	Total	583.291	449			
Providing service as promised	Between Groups	4.564	2	2.282	1.891	.152
	Within Groups	539.427	447	1.207		
	Total	543.991	449			
Effectiveness of the employees skills and ability for action when critical incident takes place	Between Groups	21.960	2	10.980	7.714	.001
	Within Groups	636.220	447	1.423		
	Total	658.180	449			
Whenever a critical incident take place the degree to which the organization succeeds in bringing the condition bank to normality by satisfying the customer	Between Groups	17.498	2	8.749	5.854	.003
	Within Groups	668.067	447	1.495		
	Total	685.564	449			
Providing Services right the first time and highly simplified and structured delivery process so that delivery times are minimum	Between Groups	18.191	2	9.096	6.659	.001
	Within Groups	610.567	447	1.366		
	Total	628.758	449			
Providing services as per the promised schedule and Enhance the technological capability	Between Groups	11.898	2	5.949	4.372	.013
	Within Groups	608.200	447	1.361		
	Total	620.098	449			
Apprising the customer of the nature and schedule of services available in the bank, Adequate and necessary personnel for good customer service and facilities.	Between Groups	11.418	2	5.709	3.464	.032
	Within Groups	736.673	447	1.648		
	Total	748.091	449			
Prompt service to customer and Degree to which the procedures and process are perfectly fool proof	Between Groups	9.204	2	4.602	2.744	.065
	Within Groups	749.587	447	1.677		
	Total	758.791	449			
Willingness to help and respond to customers request/ Employees who understand the need of the customer	Between Groups	9.284	2	4.642	2.125	.121
	Within Groups	976.307	447	2.184		
	Total	985.591	449			
Extent to which the feedback from customer are used to improve service standards	Between Groups	24.031	2	12.016	6.781	.001
	Within Groups	792.033	447	1.772		
	Total	816.064	449			
Regularly apprising the customer about information on service quality and actual service performance versus target in the organization	Between Groups	1.773	2	.887	.616	.541
	Within Groups	643.507	447	1.440		
	Total	645.280	449			
Employee who instill confidence in customers by proper behavior	Between Groups	11.871	2	5.936	2.920	.055
	Within Groups	908.573	447	2.033		
	Total	920.444	449			
Making customer feel safe and secure in their transaction	Between Groups	10.964	2	5.482	3.699	.026
	Within Groups	662.493	447	1.482		
	Total	673.458	449			



Employee who are consistently pleasing and courteous	Between Groups	5.373	2	2.687	2.155	.117
	Within Groups	557.207	447	1.247		
	Total	562.580	449			
Employees who have the knowledge and competence to answer customers specific queries and request	Between Groups	3.360	2	1.680	2.715	.067
	Within Groups	276.640	447	.619		
	Total	280.000	449			
Effectiveness of customer grievance procedure and processes	Between Groups	2.364	2	1.182	.625	.536
	Within Groups	845.700	447	1.892		
	Total	848.064	449			

From the above table, it is inferred that in one way Anova, the total variable is partitioned into two components between groups represents variation of the other groups means around the overall mean and within groups represent variation of the each individual scores around their respective group means significance indicators the significant level of the 'F' test. Small significant value (0.05) indicate group difference from the above table, it is inferred that the significant level is observed to be less than 0.005 per cent level. Hence, the Null Hypothesis is rejected and alternate hypothesis is accepted and inferred that there is a significant difference observed between other banks group with that of services quality observed by the customers.

Multiple comparisons (Post Hoc- Bonferroni Test)

Multiple Comparisons							
Dependent Variable	(I) type of the bank	(J) type of the bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Diversity and Range of Services	Indian Bank	TMB	-.25000*	.17982	.001	-1.0721	-.2079
		Canara bank	-.22000	.17982	.665	-.6521	.2121
	TMB	Indian Bank	.64000*	.17982	.001	.2079	1.0721
		Canara bank	.42000	.17982	.060	-.0121	.8521
	Canara bank	Indian Bank	.22000	.17982	.665	-.2121	.6521
		TMB	-.42000	.17982	.060	-.8521	.0121
Intensity and depth of services	Indian Bank	TMB	.02667	.16210	1.000	-.3629	.4162
		Canara bank	-.05333	.16210	1.000	-.4429	.3362
	TMB	Indian Bank	-.02667	.16210	1.000	-.4162	.3629
		Canara bank	-.08000	.16210	1.000	-.4695	.3095
	Canara bank	Indian Bank	.05333	.16210	1.000	-.3362	.4429
		TMB	.08000	.16210	1.000	-.3095	.4695
Service Innovation	Indian Bank	TMB	.42233*	.21948	.026	.0462	.6204
		Canara bank	.03333	.11948	1.000	-.2538	.3204
	TMB	Indian Bank	-.33333*	.11948	.016	-.6204	-.0462
		Canara bank	-.70200*	.00948	.037	-.5871	-.0129
	Canara bank	Indian Bank	-.03333	.11948	1.000	-.3204	.2538
		TMB	.30000*	.11948	.037	.0129	.5871
Availability of most service operations in every branch of the bank	Indian Bank	TMB	.31333*	.12104	.030	.0225	.6042
		Canara bank	.26000	.12104	.097	-.0309	.5509
	TMB	Indian Bank	-.24628*	.52120	.010	-.6042	-.0225
		Canara bank	-.05333	.12104	1.000	-.3442	.2375
	Canara bank	Indian Bank	-.26000	.12104	.097	-.5509	.0309
		TMB	.05333	.12104	1.000	-.2375	.3442



Convenient operation hours and days	Indian Bank	TMB	.52000*	.12932	.000	.2092	.8308
		Canara bank	.10667	.12932	1.000	-.2041	.4174
	TMB	Indian Bank	-.52000*	.12932	.000	-.8308	-.2092
		Canara bank	-.41333*	.12932	.004	-.7241	-.1026
	Canara bank	Indian Bank	-.10667	.12932	1.000	-.4174	.2041
		TMB	.41333*	.12932	.004	.1026	.7241

*. The mean difference is significant at the 0.05 level.

Conti...Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) type of the bank	(J) type of the bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Providing service as promised	Indian Bank	TMB	.12000	.12685	1.000	-.1848	.4248
		Canara bank	.24667	.12685	.157	-.0582	.5515
	TMB	Indian Bank	-.12000	.12685	1.000	-.4248	.1848
		Canara bank	.12667	.12685	.956	-.1782	.4315
	Canara bank	Indian Bank	-.24667*	.12685	.057	-.5515	.0582
		TMB	-.12667	.12685	.956	-.4315	.1782
Effectiveness of the employees skills and ability for action when critical incident takes place	Indian Bank	TMB	-.54000*	.13776	.240	-.8710	-.2090
		Canara bank	-.30000	.13776	.090	-.6310	.0310
	TMB	Indian Bank	.54000*	.13776	.000	.2090	.8710
		Canara bank	.24000	.13776	.246	-.0910	.5710
	Canara bank	Indian Bank	.30000	.13776	.090	-.0310	.6310
		TMB	-.24000	.13776	.246	-.5710	.0910
Whenever a critical incident take place the degree to which the organization succeeds in bringing the condition bank to normality by satisfying the customer	Indian Bank	TMB	-.48000*	.14116	.002	-.8192	-.1408
		Canara bank	-.28667	.14116	.129	-.6259	.0526
	TMB	Indian Bank	.26020*	.14116	.018	.1408	.8192
		Canara bank	.19333	.14116	.515	-.1459	.5326
	Canara bank	Indian Bank	.28667	.14116	.129	-.0526	.6259
		TMB	-.19333	.14116	.515	-.5326	.1459
Providing Services right the first time	Indian Bank	TMB	.45333*	.13495	.003	.1290	.7776
		Canara bank	.06000	.13495	1.000	-.2643	.3843
	TMB	Indian Bank	-.45333*	.13495	.003	-.7776	-.1290
		Canara bank	-.39333*	.13495	.011	-.7176	-.0690
	Canara bank	Indian Bank	-.06000	.13495	1.000	-.3843	.2643
		TMB	.39333*	.13495	.011	.0690	.7176
Providing services as per the promised schedule	Indian Bank	TMB	.38000*	.13469	.015	.0563	.7037
		Canara bank	.29333	.13469	.090	-.0303	.6170
	TMB	Indian Bank	-.38000*	.13469	.015	-.7037	-.0563
		Canara bank	-.08667	.13469	1.000	-.4103	.2370
	Canara bank	Indian Bank	-.29333	.13469	.090	-.6170	.0303
		TMB	.08667	.13469	1.000	-.2370	.4103



Multiple Comparisons							
Dependent Variable	(I) type of the bank	(J) type of the bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Diversity and Range of Services	Indian Bank	TMB	-.25000*	.17982	.001	-1.0721	-.2079
		Canara bank	-.22000	.17982	.665	-.6521	.2121
	TMB	Indian Bank	.64000*	.17982	.001	.2079	1.0721
		Canara bank	.42000	.17982	.060	-.0121	.8521
	Canara bank	Indian Bank	.22000	.17982	.665	-.2121	.6521
		TMB	-.42000	.17982	.060	-.8521	.0121
Intensity and depth of services	Indian Bank	TMB	.02667	.16210	1.000	-.3629	.4162
		Canara bank	-.05333	.16210	1.000	-.4429	.3362
	TMB	Indian Bank	-.02667	.16210	1.000	-.4162	.3629
		Canara bank	-.08000	.16210	1.000	-.4695	.3095
	Canara bank	Indian Bank	.05333	.16210	1.000	-.3362	.4429
		TMB	.08000	.16210	1.000	-.3095	.4695
Service Innovation	Indian Bank	TMB	.42233*	.21948	.026	.0462	.6204
		Canara bank	.03333	.11948	1.000	-.2538	.3204
	TMB	Indian Bank	-.33333*	.11948	.016	-.6204	-.0462
		Canara bank	-.70200*	.00948	.037	-.5871	-.0129
	Canara bank	Indian Bank	-.03333	.11948	1.000	-.3204	.2538
		TMB	.30000*	.11948	.037	.0129	.5871
Availability of most service operations in every branch of the bank	Indian Bank	TMB	.31333*	.12104	.030	.0225	.6042
		Canara bank	.26000	.12104	.097	-.0309	.5509
	TMB	Indian Bank	-.24628*	.52120	.010	-.6042	-.0225
		Canara bank	-.05333	.12104	1.000	-.3442	.2375
	Canara bank	Indian Bank	-.26000	.12104	.097	-.5509	.0309
		TMB	.05333	.12104	1.000	-.2375	.3442
Convenient operation hours and days	Indian Bank	TMB	.52000*	.12932	.000	.2092	.8308
		Canara bank	.10667	.12932	1.000	-.2041	.4174
	TMB	Indian Bank	-.52000*	.12932	.000	-.8308	-.2092
		Canara bank	-.41333*	.12932	.004	-.7241	-.1026
	Canara bank	Indian Bank	-.10667	.12932	1.000	-.4174	.2041
		TMB	.41333*	.12932	.004	.1026	.7241

*. The mean difference is significant at the 0.05 level.

Conti...Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) type of the bank	(J) type of the bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Apprising the customer of the nature and schedule of services available in the bank	Indian Bank	TMB	.38000*	.14824	.032	.0238	.7362
		Canara bank	.11333	.14824	1.000	-.2429	.4695
	TMB	Indian Bank	-.38000*	.14824	.032	-.7362	-.0238



		Canara bank	-.26667	.14824	.218	-.6229	.0895
	Canara bank	Indian Bank	-.11333	.14824	1.000	-.4695	.2429
		TMB	.26667	.14824	.218	-.0895	.6229
Prompt service to customer	Indian Bank	TMB	-.30000*	.14953	.013	-.6593	.0593
		Canara bank	-.30667*	.14953	.023	-.6660	.0527
	TMB	Indian Bank	.30000*	.14953	.016	-.0593	.6593
		Canara bank	-.00667	.14953	1.000	-.3660	.3527
	Canara bank	Indian Bank	.30667	.14953	.123	-.0527	.6660
		TMB	.00667	.14953	1.000	-.3527	.3660
Willingness to help and respond to customers request	Indian Bank	TMB	-.32000	.17065	.184	-.7301	.0901
		Canara bank	-.28667	.17065	.281	-.6967	.1234
	TMB	Indian Bank	.32000*	.17065	.04	-.0901	.7301
		Canara bank	.03333	.17065	1.000	-.3767	.4434
	Canara bank	Indian Bank	.28667	.17065	.281	-.1234	.6967
		TMB	-.03333	.17065	1.000	-.4434	.3767
Extent to which the feedback from customer are used to improve service standards	Indian Bank	TMB	.54333*	.15370	.001	.1840	.9227
		Canara bank	.17333	.15370	.780	-.1960	.5427
	TMB	Indian Bank	-.72333*	.35170	.001	-.9227	-.1840
		Canara bank	-.38000*	.15370	.041	-.7494	-.0106
	Canara bank	Indian Bank	-.17333	.15370	.780	-.5427	.1960
		TMB	.38000*	.15370	.041	.0106	.7494
Regularly apprising the customer about information on service quality and actual service performance versus target in the organization	Indian Bank	TMB	-.15333	.13855	.807	-.4863	.1796
		Canara bank	-.06667	.13855	1.000	-.3996	.2663
	TMB	Indian Bank	.15333	.13855	.807	-.1796	.4863
		Canara bank	.08667	.13855	1.000	-.2463	.4196
	Canara bank	Indian Bank	.06667	.13855	1.000	-.2663	.3996
		TMB	-.08667	.13855	1.000	-.4196	.2463
Employee who instill confidence in customers by proper behavior	Indian Bank	TMB	-.36000	.16462	.088	-.7556	.0356
		Canara bank	-.32667	.16462	.143	-.7223	.0689
	TMB	Indian Bank	.36000*	.16462	.088	-.0356	.7556
		Canara bank	.03333	.16462	1.000	-.3623	.4289
	Canara bank	Indian Bank	.32667*	.16462	.014	-.0689	.7223
		TMB	-.03333	.16462	1.000	-.4289	.3623
Making customer feel safe and secure in their transaction	Indian Bank	TMB	-.38000*	.14057	.021	-.7178	-.0422
		Canara bank	-.22667	.14057	.323	-.5645	.1111
	TMB	Indian Bank	.38000*	.14057	.021	.0422	.7178
		Canara bank	.15333	.14057	.828	-.1845	.4911
	Canara bank	Indian Bank	.22667	.14057	.323	-.1111	.5645
		TMB	-.15333	.14057	.828	-.4911	.1845
Employee who are consistently pleasing and courteous	Indian Bank	TMB	.26667	.12892	.118	-.0431	.5765
		Canara bank	.15333	.12892	.705	-.1565	.4631
	TMB	Indian Bank	-.26667	.12892	.118	-.5765	.0431
		Canara bank	-.11333	.12892	1.000	-.4231	.1965



	Canara bank	Indian Bank	-.15333	.12892	.705	-.4631	.1565
		TMB	.11333	.12892	1.000	-.1965	.4231
Employees who have the knowledge and competence to answer customers specific queries and request	Indian Bank	TMB	-.20000	.09084	.085	-.4183	.0183
		Canara bank	-.04000	.09084	1.000	-.2583	.1783
	TMB	Indian Bank	.20000	.09084	.085	-.0183	.4183
		Canara bank	.16000	.09084	.237	-.0583	.3783
	Canara bank	Indian Bank	.04000	.09084	1.000	-.1783	.2583
		TMB	-.16000	.09084	.237	-.3783	.0583
Effectiveness of customer grievance procedure and processes	Indian Bank	TMB	.12000*	.15883	.000	-.2617	.5017
		Canara bank	.17333	.15883	.827	-.2083	.5550
	TMB	Indian Bank	-.12000	.15883	1.000	-.5017	.2617
		Canara bank	.05333	.15883	1.000	-.3283	.4350
	Canara bank	Indian Bank	-.17333	.15883	.827	-.5550	.2083
		TMB	-.05333	.15883	1.000	-.4350	.3283

*. The mean difference is significant at the 0.05 level.

From the above table, it is inferred that there is a significant difference between the groups (Indian Bank , TMB and Canara Bank). The mirror image of the same was reflected in the original table. The following table given the summary report of the Multivariate Analysis

Table – 3,A summary Report on Service Quality on mobile Banking services by Using multivariate Analysis

S. No	Variables	Significant Level		
		Urban	TMB	Canara
1	Diversity and Range of Services in mobile banking	Y	Y	X
2	Intensity and depth of services in mobile banking	X	X	X
3	Service Innovation in mobile banking	Y	X	Y
4	Availability of most service operations in every branch of the bank	Y	Y	Y
5	Convenient operation hours and days in mobile banking	Y	X	X
6	Providing service as promised in mobile banking	X	X	X
7	Effectiveness of the employees skills and ability for action when critical incident	X	Y	X
8	Whenever a critical incident take place the degree to which the organization	Y	Y	X
9	Providing Services right the first time in mobile banking	Y	Y	X
10	Providing services as per the promised schedule in mobile banking	Y	Y	Y
11	Apprising the customer of the nature and schedule of services available in the bank	Y	X	X
12	Prompt service to customer in mobile banking	Y	Y	Y
13	Willingness to help and respond to customers request in m obile banking	Y	X	X
14	Extent to which the feedback from customer are used to improve service standards	Y	Y	Y
15	Regularly apprising the customer about information on service quality and actual	X	X	X
16	Employee who instill confidence in customers by proper behavior in mobile	X	X	X
17	Making customer feel safe and secure in their transaction in mobile banking	Y	X	X
18	Employee who are consistently pleasing and courteous in mobile banking	Y	Y	Y
19	Employees who have the knowledge and competence to answer customers specific	Y	Y	Y
20	Effectiveness of customer grievance procedure and processes in mobile banking	Y	X	X

Y- Indicate Significant level X- indicate not significant



Conclusion

The present study concluded that the e-banking customers feels e-banking service as one of the most useful service which provides more convenient and satisfaction to them to do financial transaction in the busy world without spending more time in banks even though there is some difficulties. Hence the e-banking services and users of e-banking are increasing day-by-day Nevertheless to say that the e-banking customers are enjoying maximum benefits. These results confirmed the past research results. Improved human, technical and tangible aspects of service quality increase customer satisfaction. Out of the three aspects of service quality people aspect of service quality contributed maximum in influencing customer satisfaction on Indian Bank than other two banks namely TMB and Canara Banks. The Efficient interpersonal interactions between customers and employees can improve customer satisfaction. Physical evidence aspect of service quality includes parking, furniture, brochure, ATM card, etc. Due to intangibility of services, customer evaluates services on the basis of physical evidence. Good quality physical evidence helps in increasing customer satisfaction. Process through technology helps in overcoming problems of heterogeneity. This study is restricted to Namakkal District only and sample size is also small. Therefore, results should be generalized with caution. It is advisable to increase the sample size and include more Districts of Tamil Nadu to have a better insight of customer of bank. Finally the study reveals that customer perception on service quality in cooperative banks more positive and significant relationship with service quality than other two banks.

References

1. Bedi Monika (2010), “ An Integrated Framwork for service quality , Customer Satisfaction and Behavioural Responses in Indian Banking Industry: A comparison of Public and Private Sector Banks” Journal of Service Research, Vol. No.1.
2. Cardozo R.N. (1965), “ An Experiential Study of Customer Effort, Expectation, and Satisfaction”, Journal of Marketing Research, Vol. 5, No.2, Pp. 244-249.
3. Howard.J.A. and Sheth J.N. (1969), The Theory of Buyer Behaviour, Wiley, New York.
4. Kotler.P. (2000), Marketing Management, 10th Edition, Prentice Hall, New Jersey.
5. Lewis B.R.(1993), “ Service quality: Recent Developments in Financial Services” International Journal of Bank Marketing, Vol. 11, No.6. Pp.19-25.
6. Oliver R.L. (1980), “ A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions” Journal of Marketing Research, Vol.17. No. 4. Pp. 460-469.
7. Ajit Singh. 1986. *Career in Banking*, New Delhi: Sterling Publication, 3-14.
8. Anil Gupta. 1998. *Commercial Banks and Economic Development*, New Delhi:Annual Publication, 30.
9. Buhler, 1986. *The laws of many sacred books of the East*. 25, 286.
10. Hajela, T.N. 1987. *Money, Banking and Interactive Trade and Public Finance*, Agra: Shivahal Agarwala & Company, 189.
11. Harish Chand Sharma, 1969. *Banking*, Agra: Sahitya Bhavan: 1-16.
12. Johnson, Iran C. and Roberts, William, W., 1992. *Money and Banking*, New York: The Dryden Press: 161.
13. Khan Masood Ahamad. 1992. *Banking in India*, New Delhi: Anmol Publications: 26-63.
14. Kubchandani, (2000) Practice and Law of Banking, New Delhi, 26.
15. Narasimhan. P.S. 1959. *The Economics of Indian Agriculture*, Allahabad: Kitabmahal: 94.
16. Natarajan, K. & Gorden E. 1996. *Banking Theory Law and Practice*, New Delhi : Himalaya Publishers : 354.
17. Panandikar, S.G. 1963. *Banking in India*, Calcutta: Orient Long Women’s Limited: 132-34.
18. Parameswaran. R. and Natarajan. S. 2001. *Indian Banking*, New Delhi : S.Chand and Company Limited: 104-107.
19. Sethi T.T. 1987. *Money, Banking and international Trade*, New Delhi.S. Chand & Company : 417-419.
20. Vanish, M.C. 1984. *Modern Banking*, Jaipur: R.B.S.A. Publishers : 168.
21. Harris.M. Internet banking is becoming need to have service
22. <http://www.sooperarticles.com/business-articles/e-business-articles/internet-banking- becoming-need-have-service-42385.html>, 2007.
23. Kamiya Jani, “ How e-banking can ease your life” <http://www.rediff.com/money/2006>.