A STUDY ON E-SERVICE QUALITY OF ONLINE BANKING SERVICE AT CANARA   BANK TRICHY

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Abstract

   E-service quality reflects the extent to which the delivered level of service matches customer expectations one of the critical task of service companies is service quality management. Quality means the degree of excellence in service performance consumer perceive the quality of a service by experiencing in quality of service. A study assessed the use of E-SERVQUAL scale to construct e-service quality for online banking service. The primary data of E-service quality and customer satisfaction were gathered from 150 online banking users, 78% respond rates, of canara bank Trichy. With an enormous growth in online banking this paper discusses how banks can be competitive by providing quality service. Measures the quality of service from customer perspective and expected quality. On the idea of review, it has been found that there is no consensus among researchers on dimensions of online banking service quality. The paper suggests the requirement for any analysis to develop a usually accepted scale supported customary dimensions for measuration online banking service quality

Keyword: *E- service quality, quality dimension, customer expectation.*

INTRODUCTION

   The Bank has had the assorted phases of its growth flight over hundred years of its existence. Growth of Canara Bank was fantastic, significantly once nationalization among the year 1969, attaining the standing of a national level player in terms of geographical reach and other people segments. Eighties was characterized by business diversification for the Bank. In June 2006, the Bank completed a century of operation within the canara banking system. Not just in commercial banking, the Bank has also carved a distinctive mark, in various corporate social responsibilities, namely, serving national priorities, promoting rural development, enhancing rural self-employment through several training institutes and spearheading financial inclusion objective.

   Today the development new technology like internet, mobile networks, and web has promoted the emergence of new model of e- banking. It is considered as the legitimate interests

of customers and also not disregard the responsibility of providers of financial services the bank. The key success of any organization lies with its people and speed efficiency of the bankers as a result of E-banking. The study collected date pertaining to the impact of online banking services, money transfer, mobile banking and ATMs on the job security of banks. We powerfully believe that subsequent century goes to be equally pleasing and eventful not solely in commission of the state however conjointly in serving to the Bank emerge as a "Preferred Bank" by following world benchmarks in profit, operational potency, plus quality, risk management and increasing the world reach.

E-SERVICE QUALITY

The worldwide trend toward the service quality was 1st initiated within the eighties once businesses completed that the standard product, in itself, wasn't bound to maintain a competitive advantage. The market research has already shown that customers who are dissatisfied with a service will tell their experiences to more than three other people. Therefore, the potential customer will be reduced by the poor service. As the service becomes more and more important and the competition becomes fiercer and fiercer in an industry, both consumers and managers should pay special attentions to the service quality. The term "quality" is widely used as a measure of excellences. According to Service quality can be defined as "the comparison between customers' expectations and perceptions of services". The term perception pertains to the consumers' beliefs regarding the received or seasoned service. It is believed that the perceived service quality contributes to positive business outcomes, like large levels of client satisfactions, and by extension, favorable selling behaviors, such as repurchases and positive word-of-mouth behaviors.

REVIEW OF LITERATURE

1. **Collier & Bienstock (2006)** This study through an extensive literature on e- service quality analysis we found that there is no one conceptual framework for the evaluation of e- service quality which covers the whole process of e- service delivery from the information search   submission of the order customer service order delivery and satisfaction with ordered services.
2. **Alhaliq.H.A(2016)** This study examined the extent of customer satisfaction with electronic banking service in the Saudi banking sector and found that Saudi banks have succeeded in attaining significant customer satisfaction due to the better quality of the service offered and better performance and facilitating electronic transaction .

3. **Alhori .F (2006)** This study clarified the important of using of communication technology for enhancing competitive advantage in the Jordanian banking sector. The study aimed to demonstrate the importance of the adoption of competitive strategy in order that the corporate will vie with different corporations.

4. **Navaratnaseelan.J (2014)** This study stated that there is a positive relationship between service quality and customer satisfaction through the SERVQUAL model in the commercial bank of Ceylon PLC Trincomalee district. The researchers examined the quality dimensions such as tangibility,relibility,assurance,responsiveness and empathy and found that there is a strong positive relationship between service quality and customer satisfaction

5. **Weite and Wenskey (1985)** this study aims development of the SERVQUAL, there were studies investigating the meaning of service quality. There were discussions on quality, satisfaction, and attitude. Definition of the perceived quality is solely the degree and direction of the discrepancy between expectation and perception in Expectancy-Disconfirmation theory perspective. Expectations are interpreted as desires or wants of the consumer. Perceived quality like perspective is an associate in nursing overall perspective however totally different than satisfaction that is expounded to specific transactions.

6. **Parasuraman ,Zeithaml ,and Berry** This study representatives of north America clarified the conception of service quality and adopted qualitative research method to generalize ten service quality dimensions and they further simplified the service quality into five dimensions

OBJECTIVE

1. To study the factors or the variables influence E-banking service quality of online banking service at canara bank.

2. To analyzes perceived quality of E-service quality at canara bank.

3. To analyzes expected quality of E-service quality at canara bank.

4. To find consumer perception and satisfaction E-service quality for online banking service.

HYPOTHESIS SETTING

CORRELATION ANALYSIS

Hypothesis 1
H_0 (Null Hypothesis) ; There is no significance relation between delivery e-banking is quick and e- banking service available any time .

Hypothesis 2
H_0 (Null Hypothesis) ; There is no significance relation between E-banking flexible to you and E-banking service respond to client.

Hypothesis 3
H_0 (Null Hypothesis) ; There is no significance relation between E-banking provides high protection and login/sign off are not easy.

Hypothesis 4
H_0 (Null Hypothesis) ; There is no significance relation between secure for online transaction and lack of security transaction. .

VARIANCE ANALYSIS

Hypothesis 1
H_0 (Null Hypothesis): There is no significance difference between E-banking provides high protection and E-banking service offers secure privacy.

Hypothesis 2
H_0 (Null Hypothesis) ; There is no significance difference between secure for online transaction and lack of security transaction.

RESEARCH METHODOLOGY:

Research Design

Descriptive study

A **Descriptive Design** seeks to describe the current status of a variable or phenomenon. The researcher does not begin with a hypothesis, but typically develops one after the data is collected. Data collection is mostly observational in nature.

Data Collection Source

The study was conducted with primary data which was collected through the structured questionnaire from the respondents in University College of engineering (BIT campus) trichy.

Methods of Data Collection

The data was collected through a structured questionnaire which was prepared based on the objectives and the variables that affect the study. The structured questionnaire consists of various types of questions like one end questions, closed end questions and Likert scale questions.

Sampling Design

The sampling design used was the non probability sampling (convenient and purposive sampling technique). The sample size of 150 was taken to collected date and factor analysis.

RESULT ANDDISCUSSION

CORRELATION

Hypothesis 1

H_0 (Null Hypothesis) ; There is no significance relation between delivery e-banking is quick and e-banking service available any time .

Table 1: correlation for hypothesis 1

Correlations

		delivery_e_banking_is_quick	e_banking_service_available_any_time
delivery_e_banking_is_quick	Pearson Correlation	1	.468**
	Sig. (2-tailed)		.000
	N	150	150
e_banking_service_available_any_time	Pearson Correlation	.468**	1
	Sig. (2-tailed)	.000	
	N	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

It is inferred that Pearson's r value is positive which means that there is positive correlation between delivery of e- banking quick and e- banking service available any time. Sig. (2-tailed) value is less than the critical value 0.05 which means there is statistically significant correlation between the variables.

Inference

Therefore there is positive relation between delivery of e- banking quick and E-banking service available any time.

Hypothesis 2

H_0 (Null Hypothesis) ; There is no significance relation between E-banking flexible to you and E-banking service respond to client.

Table 2: correlation for hypothesis 2

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Correlations

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		e_banking_flexible_to_you	e_banking_service_respond_to_clients
e_banking_flexible_to_you	Pearson Correlation	1	.382**
	Sig. (2-tailed)		.000
	N	150	150
e_banking_service_respond_to_clients	Pearson Correlation	.382**	1
	Sig. (2-tailed)	.000	
	N	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

It is inferred that Pearson's r value is positive which means that there is positive correlation between e-banking flexible to you and e- banking service respond to clients. Sig. (2-tailed) value is less than the critical value 0.05 which means there is statistically significant correlation between the variables.

Inference

Therefore there is positive relation between E- banking flexible to you and E-banking service respond to client.

Hypothesis 3

H_0 (Null Hypothesis) ; There is no significance relation between E-banking provides high protection and login/sign off are not easy.

Table 3: correlation for hypothesis 3

Correlations

		e_banking_service _high_protection	login_sign_off_ar e_not_easy
e_banking_service_high _protection	Pearson Correlation	1	.416**
	Sig. (2-tailed)		.000
	N	150	150
login_sign_off_are_not_ easy	Pearson Correlation	.416**	1
	Sig. (2-tailed)	.000	
	N	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

It is inferred that Pearson's r value is positive which means that there is positive correlation between e- banking service high protection and e-banking login/sign off are not easy. Sig. (2-tailed) value is less than the critical value 0.05 which means there is statistically significant correlation between the variables.

Inference

Therefore there is positive relation between E- banking service high protection and login/ sign off are not easy.

Hypothesis 4

H_0 (Null Hypothesis) ; There is no significance relation between secure for online transaction and lack of security transaction.

Table 4: correlation for hypothesis 4

Correlations

		secure_for_online _transaction	lack_of_security_trans action
secure_for_online_tra nsaction	Pearson Correlation	1	.218**
	Sig. (2-tailed)		.007
	N	150	150
lack_of_security_trans action	Pearson Correlation	.218**	1
	Sig. (2-tailed)	.007	
	N	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

It is inferred that Pearson's r value is positive which means that there is positive correlation between secure for online transaction and lack of security transaction. Sig. (2-tailed) value is less than the critical value 0.05 which means there is statistically significant correlation between the variables.

Inference

Therefore there is positive relation between secure for online transaction and lack of security transaction.

ANOVA

Hypothesis 1

H_0 (Null Hypothesis): There is no significance difference between E-banking provides high protection and E-banking service offers secure privacy.

Table 5: correlation for hypothesis 1

ANOVA

e_banking_service_high_protection

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	26.503	4	6.626	5.098	.001
Within Groups	188.457	145	1.300		
Total	214.960	149			

From the table it is inferred that Sig. value .001 is less than the critical value 0.05. Hence H_0 is rejected and h_1 is accepted. Therefore there is significance difference between E-banking high protections on E-banking service offers secure privacy.

Inference

Therefore there is significance difference between E-banking high protections and E-banking service offers secure privacy.

Hypothesis 2

H_0 (Null Hypothesis) ; There is no significance difference between secure for online transaction and lack of security transaction.

Table 6: correlation for hypothesis 2

ANOVA

secure_for_online_transaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	27.660	4	6.915	6.102	.000
Within Groups	164.313	145	1.133		
Total	191.973	149			

From the table it is inferred that Sig. value .000 is less than the critical value 0.05. Hence H_0 is rejected and h_1 is accepted. Therefore there is significance difference between secure for online transaction on lack of security transaction.

Inference

Therefore there is significance difference between secure for online transaction on lack of security transaction.

CONCLUSION

From the study is concluded that the demographic variables influences the extent of customer satisfaction and perception regarding E-service quality. As now a day's mostly all the people use online banking. This study used the interest of all level of respondents towards E-service quality in most of them are aware of this banking quality of service.

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