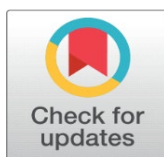
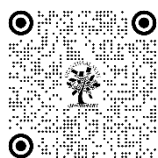


A RESEARCH ON INVESTIGATING CUSTOMER CONTENTMENT AND ATTITUDES TOWARDS INTERNET BANKING FACILITIES IN SALEM DISTRICT

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ABSTRACT

In our fast-paced lives, we are constantly being tested on our skills and endurance. Everyone must strive to find ways to save time. One of the innovative advancements that allows customers to carry out their financial transactions from a physical or online bank, credit union, or other financial institution on a secure platform is online banking. Online banking, also known as electronic banking, is the digital delivery of traditional banking services and products to customers directly through electronic, interactive communication channels. It offers customers numerous benefits and conveniences over traditional banking. Online banking is a fast and convenient way to access your bank account using your mobile phone. Online banking uses the internet to facilitate financial transactions.

When it comes to everyday tasks, bank transfers are a thing of the past thanks to online banking services. One of the most popular services offered by banks is online banking, making it a highly reliable platform. Banks often use encryption systems to safeguard the security of all customer data and prevent data breaches. Ultimately, it protects against online fraud and account manipulation. The speed of internet access, the new online banking features, and the frequency of online banking usage all impact how quickly online banking develops in each country. When the operations of banks and financial institutions are combined with information technology, online banking is created in the banking sector. Therefore, this study aims to provide an analytical view of customer satisfaction and preference for online banking services in Salem district.

Keywords: Online Banking, Reliability, Credibility, Security, Convenience, Satisfaction Level and Accuracy.

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1. INTRODUCTION

The banking sector has been rapidly adopting the use of Web banking as a convenient and practical tool to provide value for customers. Traditional banks offer popular services to online customers, providing faster and more reliable services. With the rapid advancement of computer technology, Web banking can attract more customers to conduct banking transactions at affiliated banks. However, a significant portion of bank customers are hesitant to use the services due to unsatisfactory experiences with Web banking.

Customer satisfaction plays a crucial role in helping banks maintain their competitive edge. Businesses should prioritize both internal and external customers. Previous research findings indicate that an organization's long-term success depends on its ability to establish and maintain reliable customer satisfaction and the customers' willingness to adapt their preferences. The organization must take appropriate measures to develop and enhance its processes and strategies to maintain customer satisfaction. Customer satisfaction is a significant factor in predicting an organization's financial performance due to increased customer satisfaction levels, improved productivity, reduced banking operation costs, and faster and larger volume settlements resulting from electronic payments. Internet banking is significantly strengthening the banking sector and enhancing service quality.

2. RESEARCH OBJECTIVES

The current study aimed to achieve the following primary and secondary objectives:

- To gain a concise understanding of online banking services in India.
 - To explore the significance of customer satisfaction in online banking services.
 - To analyze and recommend various factors related to the study.
- Operational Definitions Online banking is a relatively new channel for e-banking services and is a catalyst.

In our fast-paced lives, we are constantly being tested on our skills and endurance. Everyone must strive to find ways to save time. One of the innovative advancements that allows customers to carry out their financial transactions from a physical or online bank, credit union, or other financial institution on a secure platform is online banking. Online banking, also known as electronic banking, is the digital delivery of traditional banking services and products to customers directly through electronic, interactive communication channels. It offers customers numerous benefits and conveniences over traditional banking. Online banking is a fast and convenient way to access your bank account using your mobile phone. Online banking uses the internet to facilitate financial transactions.

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- Content editing and enhancement. Ahrefs' AI Sentence Rewriter Tool can be highly useful for content creators, writers, and editors who want to improve the quality and clarity of their sentences. By inputting sentences into the tool, users can receive rephrased versions that offer enhanced readability, improved flow, and better overall structure. This use case helps in refining written content and ensuring it engages the intended audience effectively.
- Social media caption generation. Social media users, influencers, and marketers can leverage Ahrefs' Sentence Rewriter Tool to create captivating and engaging captions for their posts. By inputting a sentence related to their content, they can receive alternative versions that are optimized for social media platforms, grab attention, and encourage interaction. This use case assists in crafting compelling captions that resonate with the target audience.
- Language learning and sentence variation. Language learners and non-native speakers can utilize Ahrefs' Sentence Rewriter Tool to expand their language skills and improve their sentence construction. By submitting sentences, they can receive alternative versions that demonstrate different grammatical structures, vocabulary choices, and sentence patterns. This use case facilitates language comprehension, provides examples for learning, and helps individuals develop their written and spoken language proficiency.

3. CUSTOMER COMMITMENT

Research shows that the bank's reputation improves with the number of clients who approve transactions. Increased efficiency, reduced operating costs, quick settlement, and a high volume of banking transactions are some of the clear outcomes that contribute to customer satisfaction in an online banking environment. The industry identified several factors that could impact customer service, including service quality, conversational banking, web design and content,

security, privacy, convenience, and speed. The growth in Internet users has supported banks' transition to a digital business model. The reason why online banking has thrived is due to the increasing number of people in India using the internet.

Globally, the situation is the same. There are numerous digital touchpoints with online banking services. By connecting these, the online banking institution will be able to view the customer from all angles and link their financial activities. A holistic view will also enable online banking providers to mine data for personalized insights that help customers make financially informed decisions. With automation, bankers can now focus entirely on building meaningful customer relationships. Providing excellent customer service in the banking sector is crucial because it makes customers feel valued, simplifies addressing their needs, and enhances overall customer retention.

4. CONCLUSION

The future of digital banking appears promising and bright due to the establishment of the digital financial unit, which serves as a minimal hub of digital infrastructure providing banking services, and the planned integration of the metaverse in online banking with its vast potential. The impact of modern information technology on financial services will significantly influence their evolution moving forward. The banking sector is particularly affected compared to other financial service provider groups.

It is crucial to focus on e-banking security against fraudulent activities due to the increased use of mobile services and the internet as an additional means of distribution for banking transactions and international trade. The advancements in Information and Communication Technology (ICT) have brought about significant changes in almost every aspect of life. This is evident in the emergence of online banking in the banking sector, which is gradually replacing the traditional financial system. The various advantages of online banking enable banks to enhance their competitive edge over competitors while also improving customer satisfaction through expanded service offerings.

CONFLICT OF INTERESTS

None

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None

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