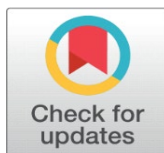
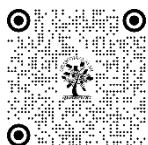


A STUDY ON IMPACT OF SELECTED ONLINE SERVICES OF CANARA BANK ON CUSTOMER SATISFACTION

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ABSTRACT

Banks are the main suppliers of money and credit to the individuals, businesses, industries etc. The smooth functioning of the banking sector ensures a good and a healthy economy. The purpose of the paper is to reveal the impact of selected online services of Canara bank on customer satisfaction. 100 respondents who are using the online services of Canara Bank branches across Bangalore city. Structured questionnaire was issued to respondents includes the statements based on Liker Scale. Regression analysis was used as a statistical tool for the analysis of the selected constructs. The research results found that, the selected online services of Canara Bank such as Net Banking/ Online Payments, Bharat Bill Pay, Online Tax payments, PFMS through Net Banking and FA-STAG are having significant influence on customer satisfaction. Net Banking/ Online Payments services such as net banking facilities, view our details, and request cheque books or cards are the variables have significant impact on customer satisfaction in Canara Bank. Bharat Bill Pay services such as payment of utility bills, payment of school fees, and payment of municipal taxes, are the variables have significant influence on customer satisfaction in Canara Bank. Online Tax payments services such as E- payment of direct taxes, tax payment modes - internet banking, and online challan payments, are the variables have significant impact with customer satisfaction in Canara Bank. PFMS services such as, PFMS through Net Banking, Government efficiency effectiveness transparency, and curbing leakages and duplication, and are the variables have significant association with customer satisfaction in Canara Bank. FA-STAG services such as compact rechargeable tag for-toll plazas, quick transaction of fa-stag, and hassle-free fa-stag payment, and are the variables have significant influence on customer satisfaction in Canara Bank.



Keywords: Online services, Net Banking, Bharat Bill Pay, Online Tax payments, PFMS, FA-STAG, Customer Satisfaction, Canara Bank.

1. INTRODUCTION

The term bank is either derived from Old Italian word banca or from a French word Banque both mean a Bench or money exchange table (Basir, S. N. M.,2022). In olden days, European money lenders or Money changers used to display (show) coins of different countries in big heaps (quantity) on benches or tables for the purpose of lending or exchanging (Unyathanakorn, *K and* Rompho, N. 2014). A bank is a financial Intermediary that creates credit by lending money to a borrower, thereby creating a corresponding deposit on the bank's balance sheet. Lending activities can be performed either directly or indirectly through capital markets (Mehta, P.2015). Due to their importance in the financial system and Influence on national economies, banks are highly regulated in most countries (Vigneshwari. and Rajagopalan. 2018).

The banking industry in India has undergone sea change post- independence. More recently, liberalization, the opening up of the economy in the 1990s and the government's decision to privatize banks by reduction in state ownership culminated in the banking reforms based on the recommendations of the Narasimham committee (Ankit, S. 2011). The Indian banking sector is passing through a phase of customer market (*Unengu, V. K., etal 2021*). The customers have

more choices in the choice of their banks. This has led the Indian banking industry to experience difficult times. Customer satisfaction is one of the most important factors in business. When it comes to commercial banks, customer satisfaction level differentiates one bank from another, thus measuring customer satisfaction is exceedingly important (Banu, M. A. et al 2019). Banking institutions across the globe have recognized the importance of customer satisfaction and of developing and maintaining enduring relationship with their customers as two crucial parameters leading to increased business profits (Thilagaraj, A., et al 2021). At the same time, several banking institutions are experiencing increasing level of retail customer dissatisfaction (*Chitra, S and Maheswari, J 2018*). Today customers are now becoming increasingly conscious of their rights and are more demanding than ever before. The recent trends show that most of the banks are shifting from a “product –centric model” to a “customer –centric model” since customer satisfaction has become one of the major determinations of business growth (Dabasa, R. and Baja, R. 2019). In this context, prioritization of performance and close monitoring of the customer satisfaction are indispensable. This is the reason why banks listen to customer requirements and complaints. Profitable business cannot exist without satisfied customers, especially in service-oriented industries (Rajput, S.S.K. 2019).

2. CANARA BANK AN OVERVIEW

Canara Bank was established in 1906 at Mangaluru, then a small port town in South India. Canara Bank’s founder, Shri Ammembal Subba Rao Pai, was an eminent lawyer, educationist, social reformer and a visionary par excellence, who had sown the seeds for the present success of the organisation. Canara Bank, one of the 14 banks nationalised on July 19, 1969, saw major expansion in terms of branch network and business during the 70s (Dhanya, B. K. and Velmurugan, V. P. 2021). These years of growth were also characterized by several innovative initiatives in the realm of rural development and mass banking.

Canara Bank is the third largest Public Sector Bank in India, with a domestic network of 9800 branches comprising 3037 rural, 2796 semi-urban, 1971 urban, 1996 metropolitan branches and 12360 ATMs/Recyclers covering 28 states and 8 union territories as at Sep 2021 (Gibson, A, et al, 2022). The rural/semi-urban branches constitute 59.52% of the total number of branches. Besides elaborate domestic presence, the Bank has 4 overseas branches, one each at New York, London, Hong Kong and DIFC (Dubai) (Grover, K. L and Nagar, J. 2022). The Bank also has a Representative Office at Sharjah, UAE and a Joint Venture Bank, viz., Commercial Indo Bank LLC, Moscow, in association with State Bank of India and a wholly owned subsidiary, Canara Bank (Tanzania) Ltd at Tanzania (Hada, B. S. 2016).

Bank is also having its domestic Subsidiaries viz. Canbank Financial Services Limited, Canbank Venture Capital Fund Limited, Canbank Factors Limited, Canara Robeco Asset Management Company Limited, Canbank Computer Services Limited, Canara Bank Securities Limited, Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited and Synd Bank Services Ltd. Bank is also having an associate Company viz Can Fin Homes Ltd. Also Bank has a Joint Venture with MoE (Ministry of Education), Govt of India called Higher Education Financing Agency (HEFA) (Hayat, A. and Hossain, F. 2023).

The Bank has sponsored 4 Regional Rural Banks, covering 3 States, viz., Karnataka (Karnataka Gramin Bank and Karnataka Vikas Grameena Bank), Kerala (Kerala Gramin Bank) and Andhra Pradesh (Andhra Pragathi Grameena Bank) (Joshi, B. P and Saxena, A. 2018).

Canara Bank is the Convenor of State Level Bankers Committee (SLBC) for two states i.e. Kerala & Karnataka and Convenor of Union Territory Level Banker's Committee (UTLBC) for Lakshadweep. Canara Bank is having Lead Bank Responsibility in 60 districts across 8 states and 2 Union Territories viz. Andhra Pradesh (5), Bihar (1), Delhi (3), Haryana (3), Lakshadweep (1), Karnataka (15), Kerala (7), Tamil Nadu (7), Telangana (4) & Uttar Pradesh (14) (Khan, F. N., et al 2023). In order to develop specialised business, the Bank has pursued market segmentation approach through specialised branches, viz., SME Branch, Retail Assets Hub, Mid Corporate Branch, Large Corporate Branch, Asset Recovery Management Branch, Micro Finance Branch, Digital Banking Branch, NRI Branch, Government Business Branch, Agricultural Finance Branch, Mahila Banking Branch, Capital Market Services Branch, Stock Exchange Branch, Physically Challenged Branch, Aquaculture Finance Branch (Kiran, G. 2020).

3. CANARA BANK’S ONLINE SERVICES

NET BANKING/ ONLINE PAYMENTS

Canara Bank Net Banking is a popular service or facility offered by the Bank. Today, almost everything is digitalized, including banking services (Raja, M. and Deepa, G. C. 2022). Popular banks like Canara Bank chose to go digital by offering

various online banking services like net banking. Canara Bank is among the most popular and largest private sector banks offering customers various financial services and products. Net banking is one of its popular services (Kousika, R. and Ramya. 2020). This service allows customers to handle their accounts and carry out various online banking transactions (Mohsin, M. and Ramesh, H. N. 2017). Customers of Canara Bank can use this service via their net banking site or net banking online application from the convenience of their home. This post will give customer a complete overview of Canara Bank net banking and how it works. Canara Bank Net Banking is a great service, and many people find it immensely helpful. With digitalization taking over the banking institutions, now customer no longer have to go through the hassle of visiting the bank branches for transactions or other services. Canara Bank, a popular private sector bank, has introduced its online net banking services to customers (Lakshmipathaiah, M. G. 2021). This service will enable them to perform different banking activities and transactions via the internet (Pawar, J. K. and Pawar, S.P. 2023). Using the Canara Bank net banking, the customers can easily access their accounts, view their details, pay bills, transfer funds, request cheque books or cards, open accounts, etc., from the convenience of their homes. So, customer do not have to go to the Bank frequently for all these services. To use this service, customer must register for it (Maheshkumar, M. 2014). Customer may visit the Bank's official website and complete the Canara bank net banking registration process. After registering the account, customer can log into the account using the user ID and password and start using the service. (Source: <https://www.5paisa.com/stock-market-guide/banking/canara-bank-net-banking>).

BHARAT BILL PAY

In order to facilitate utility bill payments for Indian Diaspora, Canara Bank, one of India's largest public sector Bank, has teamed up with BBPS. This tie-up will enable the Indian Diaspora to make payments towards utility bills, school fees, municipal taxes, etc., in India from Oman (Ling, C. M. and Ismail, S. N. 2021). This move will provide a convenient and hassle-free payment option for NRIs. A pioneering facility of its kind has been launched by Canara Bank in co-ordination with Bharat BillPay Limited (NBBL), the wholly owned subsidiary of the National Payments Corporation of India, and Musandam Exchange, Oman on 29th March, 2023. (Source: https://canarabank.com/NET_Banking.aspx)

ONLINE TAX PAYMENTS

E- payment of direct taxes (Income Tax/Wealth Tax/Corporation Tax/Gift Tax etc.) On-line Canara bank is integrated with new Income tax e-filing portal (TIN2.0) with all the payment modes enabled including Internet Banking, Debit Cards of Canara Bank and Payment Gateway (Credit cards, Debit Cards, Net banking, UPI of any Bank) for online challan payments and Over the counter (Cash, Cheque, DD of any Bank) for offline challan payments, thus making Direct Tax payments seamless, faster and efficient for its valuable customers (Murugan, M. S. 2017) (Source: https://canarabank.com/NET_Banking.aspx).

PFMS THROUGH NET BANKING

Transferring subsidies directly to the people through their bank/Post office account is Direct Benefit Transfer. It aims to timely transfer of benefit to the citizen by bringing efficiency, effectiveness, transparency and accountability in the Government system. Through the DBT Government intend to achieve electronic transfer of benefits, reduce delays in payments and most importantly, accurate targeting of beneficiaries, there by curbing leakages and duplication (Tiwari, S. 2022) (Source: https://canarabank.com/NET_Banking.aspx).

FA-STAG

Canara Bank FASTag is a 10X5 cm compact rechargeable tag for automatic deduction of toll charges while driving through toll plazas. It is a quick, hassle-free, electronic toll payment system which enables cashless transactions and keeps toll plazas decongested. Canara Bank FASTag contains a chip and an antenna hidden under the high-grade paper layers. The tag is linked to the customer's prepaid account. After activation, this rectangular card is attached to the vehicle's windscreen. The device readers at toll plazas use Radio-frequency Identification (RFID) technology to read the information stored in the tag. When the vehicle drives through the dedicated FASTag lanes at the toll plaza, the installed readers scan the information and debit the linked account for the applicable toll charges (Source: https://canarabank.com/NET_Banking.aspx).

4. LITERATURE REVIEW

(Raja, M. and Deepa, G. C.) The present study is attempted to fulfill the significant gap in the customer's satisfactions on online banking services offered by public sector banks and its various determining factors. To study the customer satisfactions on online banking services offered by public sector banks, data were collected from 260 respondents who are availing online banking services from public sector banks at Chennai city. Respondents having the online banking account on selected public sector banks at Chennai city alone consider for collecting the data (Maheshkumar, M. 2014). Two important tests were employed to process the collected data they are KMO & Bartlett's Test and factor analysis. It is understood from the study that the variables like banks competence, banks website design & ease of use, online banking accessibility and fulfillment of customer needs are significantly influencing the customer's satisfaction on online banking services offered by selected public sector banks at Chennai city (Mohan, N. and John, J. 2014).

(Thilakaratna, K.G.S.S., et al., 2023). The study was developed upon three main objectives; which are to identify the impact of online banking service quality on customer satisfaction during Covid-19 in commercial banks in Rathnapura District, to identify the impact of online banking service quality on customer satisfaction on both private sector and public sector banks and to identify whether customer satisfaction in online banking service quality differ based on demographic characteristics. The study followed the positivism philosophy and deductive research logic. The sample of the study consisted of 384 online banking customers in Rathnapura District and the sampling technique was a combination of stratified sampling and purposive sampling (Merugu, P. and Vaddadi, K.M. 2018). Hypothesis testing was carried out using the multiple regression analysis and Kruskal-Wallis Chi Square Tests. Subsequently, it was found that reliability, responsiveness, assurance and tangibility have a statistically significant positive impact on customer satisfaction while empathy dimension was insignificant for customer satisfaction during Covid-19. Further, it was found that assurance and tangibility have a statistically significant positive impact on customer satisfaction in public banks in Rathnapura District, while reliability, responsiveness and tangibility have a statistically significant positive impact on customer satisfaction in private banks in Rathnapura District. Moreover, the study found that customer satisfaction in Online banking differs based on demographic factors of Age, Gender & Education (Yagwani, B. 2023).

(Kiran, G. 2020). Objectives of the study is to study the customer satisfaction towards the online banking services the following objectives are framed, to identify the factors those are influencing the customer's satisfaction in online banking and to study the level of satisfactions of the customers using online banking. The purpose of this study is help to fill significant gaps in customer satisfaction towards online banking services landscape in India. The period chosen for the present study is 2017. For the purpose of analysis data were collected from 200 persons who are using the online banking services. KMO & Bartlett's test to check, factor analysis was used as statistical tools. The results revealed from the study that variables like banks prompt responses, security features, website design & ease of use, reliability & confidence, competency and efficiency of the website are influence the satisfactions of the customers who are using the online banking.

(Padmaavathy and Ramadevi, V. 2019) This paper attempts to find out the satisfaction level of customers using various banking services in Coimbatore city. For this purpose, primary data was collected from 200 respondents. Data was tabulated and analyzed with the help of statistical tools to achieve the objectives of the study. *From the chi-square analysis they identified that there is a significant effect of three variables namely educational qualification, marital status and monthly income of the respondents towards customer satisfaction. Gender and age of the customers does not influence the customer satisfaction towards online banking.*

(Sandhya, S 2021) This study is conducted in Mysore City and customers using Online banking service in State Bank of India (SBI). Online banking refers to Electronic banking is a service that allows Customers to access their bank information, conduct financial transactions, make deposits, withdrawals and pay bills through the internet without having to physically visit their bank. The sample size is of 50 respondents consisting of customers who are availing of Online banking services in SBI in Mysore city. The customer is looking for quality services which can provides satisfaction. From the study it is understood that the customers are highly satisfied with the Online banking services in Mysore city which is provided by SBI. SBI has providing various types of Online banking services but customers are not utilizing it in a proper manner. Therefore, hereby suggested that customers should utilize the facility given by banks.

(Pradhan. S 2019). This study aims to analyze the level of satisfaction of customer, their agreeableness towards online banking services offered by Nepal SBI bank. In this study, 75 respondents from the bank were taken. After analyzing the results of the questionnaire, the researcher concludes that the customer using online banking services are satisfied in

terms of the online banking products, perceived ease of use, website design, security and privacy, perceived cost, responsiveness, computer self-efficacy. However, during analysis the researcher came to know that still a lot of customers especially adult citizen of SBI bank are not aware about the online banking services. Hence, major steps should be taken to make them aware about various online banking channels through publicity and advertisement. The bank should educate the customer about the usage of online banking services and also about their advantages.

(Mohan, N. and John, J. 2014). Objectives of the study is to know the customer's level of awareness towards E-service provided by the nationalized banks and to know the customer satisfaction towards e-service and to study the problems faced by the customers towards e-service. A questionnaire was prepared for collecting information from customers with regard to various technology based services. Articles on Online banking taken from journals, magazines published from time to time and internet. Two hundred respondents were selected at random. All the 200 respondents were the customers of various nationalized banks. *Most of the respondents are aware of the online banking activities of the bank. Seventy-nine percentage of respondents are satisfied with the online banking services offered by the banks. There is no significant difference among the Age group towards the access of internet banking, there is no significant difference among the educational qualification and payments through internet banking.*

(Ingle, D. V. 2017). This study is intended to be a local study based on the city of Akola where there is a higher probability of people being aware and knowledgeable of online banking and its services and is limited to the state bank of India. However, the limit of the sample size is 110 respondents. A convenient sample method was used for the present study. They concluded that, willingness to pay higher charges for online banking services choice those who responded positively, explain that online banking is quick, more convenient, and easily accessible said hardly any queuing problems, efficient, economy of time, convenient, immediate information on account status. In regard to the ATM services this respondent said that they have access to their money 24X7, timesaving, less taxing than going to the bank, do not have to face sometimes impolite bank employees.

(Dhanya, B. K. and Velmurugan, V. P. 2021). The aim of our research is to examine the position of chosen demographic factors on measure of service quality of Internet banking, customer value, satisfaction and trust. This study sought to examine the influence of demographic factors on different determinants of customer fulfilment in the Indian banking industry and their connotation with the perception of service quality, value of service and overall performance in electronic banking. The customer survey (N= 290) of Indian public sector banks acquired the necessary data. The research findings showed that increased education and higher earning clients who are using Internet banking for much of their financial requirements and who have been using it for extended periods of time appear to have much more positive views and perceptions towards Internet banking services. Gender and age were merely based on the perceptions of customers of the efficiency, value, satisfaction and loyalty component of internet banking service.

(Panchal, N. and Kunjan, B. 2022). The objective of the study is to know the customer satisfaction level provided by State Bank of India through online banking services, to identify the problems faced by customers when banking online and to study the factors which affect the satisfaction level of the customers. The data is collected mainly through the primary & Secondary data hence the sources are mainly the customers availing online banking services of SBI Bank. Total Sample size was 263 for study. Google form was circulated to the different group of people. Google form consist of structured questionnaire for satisfying the objective of study. Through the net banking person can avail many services like fund transfer, verification of account balance, utility bill payment, online ticket booking and many other services Majority of customers using internet banking are from service class, businessmen and the students. SBI is one of the banks in India which provide internet banking services so in majority of quality dimensions it scores more than the other banks in India.

(Raghavendra, B. and Kumar, S.P. 2016) The study main objective is to study customer satisfaction on internet banking services and to know how customer demographics influence customer satisfaction. This study analyzed 248-customer's opinion on internet banking services in Rayalaseema region, resulted prompt response, security and website design and ease of use are top three factors affected customer satisfaction. The customer characteristics gender, age, education, and income levels influence the customer satisfaction. The customers gender, age, education, Income levels play a significant role in determining the customer satisfaction with internet banking services. Occupation, marital status

does not affect the satisfaction. The banks have to customize the products and services irrespective of gender and age of the customers.

5. STATEMENT OF THE PROBLEM

In the internet era, Online banking is growing concept. Many banks have offered Online banking services. In this situation, it is essential to make a study about effective functions of Online banking services. In today's era of digitalization, technology has revolutionized the banking sector with the e-banking, which provides convenience and easy accessibility to customers.

The Indian public sector banks are facing a tough competition with the entry of private and multinational banks. All the banks offering novel services to their customers like ATM card facility, Credit Card, Debit Card, Core Banking System, E-Banking, Mobile Banking, etc., at minimum cost to all type of customers.

Although so many services provided by the Canara Bank, it is interested to know

1. What are the online banking variables influencing the customer's satisfaction in Canara Bank?
2. What are the special services offered by the Canara Bank?
3. What are the variables related to net banking services, Bharat Bill Pay, Online Tax Payments Services, PFMS (Public Finance Management System) and FA-STAG Services leading to customer satisfaction?

Even though so many banks are available in the banking sectors, the Canara bank offers some special online services. In view of the above, the researcher considers the topic as pertinent to study the factors influencing customer satisfaction in Canara bank.

6. SCOPE OF STUDY

This study is based on exploring the impact of selected online banking services of Canara Bank on customer satisfaction. To know the intensity of improvement in E-banking services of Canara Bank. The study variables related to net banking services, Bharat Bill Pay, Online Tax Payments Services, PFMS (Public Finance Management System) and FA-STAG Services of Canara bank leading to customer satisfaction. The study is relevant to the Bangalore city only.

7. OBJECTIVES OF THE STUDY

1. To examine the impact of Canara Bank's net banking services/online payment services on Customer satisfaction.
2. To evaluate the association of Canara Bank's Bharat Bill Pay Services with Customer satisfaction.
3. To identify the influence of Canara Bank's Online Tax Payments Services on Customer satisfaction.
4. To find out the determinants of Canara Bank's PFMS (Public Finance Management System) Services leading to Customer satisfaction.
5. To explore the impact of Canara Bank's FA-STAG Services on Customer satisfaction.

8. HYPOTHESIS OF THE STUDY

H01: There is no significant impact of Canara Bank's net banking services/online payment services on Customer satisfaction.

H1: There is a significant impact of Canara Bank's net banking services/online payment services on Customer satisfaction.

H02: There is no association of Canara Bank's Bharat Bill Pay Services with Customer satisfaction.

H2: There is an association of Canara Bank's Bharat Bill Pay Services with Customer satisfaction.

H03: There is no significant influence of Canara Bank's Online Tax Payments Services on Customer satisfaction.

H3: There is a significant influence of Canara Bank's Online Tax Payments Services on Customer satisfaction.

H04: There is no significant impact of Canara Bank's PFMS (Public Finance Management System) Services leading to Customer satisfaction.

H4: There is a significant impact of Canara Bank's PFMS (Public Finance Management System) Services leading to Customer satisfaction.

H05: There is no significant impact of Canara Bank's FA-STAG Services on Customer satisfaction.

H5: There is a significant impact of Canara Bank's FA-STAG Services on Customer satisfaction.

9. RESEARCH METHODOLOGY

Descriptive research methodology was followed in the present study. The researcher has selected Canara bank branches across Bengaluru city for the study. Researcher has collected all the primary data from the customers of these branches randomly. The researcher has designed separate questionnaires followed by interview to get complete details for the study for both bank especially the customers who are the users of the online services. These questionnaires were constructed based on 5 point Likert's scale.

10. SAMPLE SIZE

(Simple Random Sampling Techniques was used in the study)

Table 1: Samples Selected for the Study

SL. No	Bank Name	Number of Branches	Number of Branches Selected	Number of Respondents Targeted	Number of Respondents Responded	Percentage of respondents
1	Canara Bank	169	95	100	100	100%

Branch Data Source: <https://banksifscode.com/>

i) PRIMARY DATA

The first time data has been through self-administered structured questionnaire which was developed and asked to fill. Personal interviews were also done with respondents. Structured questionnaire was prepared containing the "5-point Likert scale" that is, 1= Strongly Agree, 2= Agree, 3= Cannot say, 4, and 5= Strongly Disagree. The respondents are the users of the online services of Canara Bank Branches in Bangalore City.

II) SECONDARY DATA

Information has been gathered from selected peer-reviewed articles from bibliographic databases (Emerald, Sage journals online, Science Direct, Scopus, Taylor & Francis online, Web of Science, and Wiley (online library). Peer-reviewed journals were considered based on their knowledge validity and their highest impact on the research field. The required information has been collected from the other secondary sources such as Online E-Sources, private and public Bank's Annual Reports, Journals, Thesis, Magazines, research articles, Newspapers etc.

11. DATA ANALYSIS

H1: There is a significant impact of Canara Bank's net banking services/online payment services on Customer satisfaction.

Table 2: Canara Bank's net banking services/online payment services.

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.683 ^a	.467	.420	.90172		
ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	64.759	8	8.095	9.956	.000 ^a
	Residual	73.991	91	.813		
	Total	138.750	99			
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.237	.425		14.691	.000
	Net banking.	-.240	.094	-.290	-2.550	.012
	Easily access of our A/c's	-.139	.087	-.133	-1.595	.114
	View our details	-.409	.095	-.358	-4.295	.000
	Pay bills	-.030	.111	-.037	-.271	.787
	Transfer of funds	.091	.087	.094	1.051	.296
	Request cheque books or cards	-.287	.101	-.253	-2.832	.006
	Open A/c's etc.	.070	.089	.061	.791	.431
	Bank's official website visit and net banking registration	-.056	.125	-.068	-.445	.658
a. Dependent Variable: Satisfaction with CB-Net Banking/ Online Payments						

A multiple regression analysis was used to investigate the effect of 08 variables of CB-Net Banking/ Online Payments services on customer satisfaction. From the above table it is understood that, that CB-Net Banking/ Online Payments services ($R = 0.683$ indicating high degree of correlation among the variables, $t = 14.691$, $p < .01$) had a positively significant effect on customer satisfaction. Hence, it can be concluded that if the average level of CB-Net Banking/ Online Payments services were high, the average level of customer satisfaction would also be high. The analysis also reveals that CB-Net Banking/ Online Payments services was able to explain the total variation in customer satisfaction by the regression model about R^2 46.7% being high indicating model fits the data well. Thus answering the hypothesis H1: There is a significant impact of Canara Bank's net banking services/online payment services on Customer satisfaction. posited for this research is accepted. The coefficient table shows the contribution of each CB-Net Banking/ Online Payments services. From the above table the beta values demonstrate the unique contribution for the variables such as Net banking ($\beta = -.240$, $p < 0.012$), followed by View our details ($\beta = -.409$, $p < 0.000$) and Request cheque books or cards ($\beta = -.287$, $p < 0.006$) in predicting customer satisfaction in Canara bank.

CANARA BANK'S BHARAT BILL PAY

H2: There is an association of Canara Bank's Bharat Bill Pay Services with Customer satisfaction.

Table 3: Canara Bank's Bharat Bill Pay Services

Model Summary							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate			
1	.645 ^a	.416	.385	.92815			
ANOVA ^b							
Model		Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	57.772	5	11.554	13.413	.000 ^a	
	Residual	80.978	94	.861			
	Total	138.750	99				
Coefficients ^a							
Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	6.043	.384		15.751	.000	
	Payment of utility bills	-.250	.085	-.302	-2.945	.004	
	Payment of school fees	-.181	.087	-.174	-2.093	.039	
	Payment of municipal taxes	-.455	.096	-.399	-4.743	.000	
	Bharat billpay Transactions	-.036	.084	-.044	-.431	.667	
a. Dependent Variable: Satisfaction with Canara Bank's Bharat Bill Pay							

a. Dependent Variable: Satisfaction with Canara Bank's Bharat Bill Pay

A multiple regression analysis was used to investigate the effect of 04 variables of Canara Bank's Bharat Bill Pay services on customer satisfaction. From the above table it is understood that, that Canara Bank's Bharat Bill Pay services ($R = 0.645$ indicating high degree of correlation among the variables, $t = 15.751$, $p < .01$) had a positively significant effect on customer satisfaction. Hence, it can be concluded that if the average level of Canara Bank's Bharat Bill Pay services were high, the average level of customer satisfaction would also be high. The analysis also reveals that Canara Bank's Bharat Bill Pay services was able to explain the total variation in customer satisfaction by the regression model about R^2 41.6% being high indicating model fits the data well. Thus answering the hypothesis H2: There is an association of Canara Bank's Bharat Bill Pay Services with Customer satisfaction. posited for this research is accepted. The coefficient table shows the contribution of each Canara Bank's Bharat Bill Pay services. From the above table the beta values demonstrate the unique contribution for the variables such as Payment of utility bills ($\beta = -.250$, $p < .004$), followed by Payment of school fees ($\beta = -.181$, $p < 0.039$) and Payment of municipal taxes ($\beta = -.455$, $p < 0.000$) in predicting customer satisfaction in Canara bank.

CANARA BANKS'S TAX PAYMENTS

H3: There is a significant influence of Canara Bank's Online Tax Payments Services on Customer satisfaction.

Table 4: Canara Bank's Online Tax Payments Services

Model Summary							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate			
1	.683 ^a	.467	.420	.90172			
ANOVA ^b							
Model		Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	64.759	8	8.095	9.956	.000 ^a	
	Residual	73.991	91	.813			
	Total	138.750	99				
Coefficients ^a							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
		B	Std. Error	Beta			
1	(Constant)		6.237	.425		14.691	.000
	E- payment of direct taxes		-.240	.094	-.290	-2.550	.012
	New Income tax e-filing portal (TIN2.0)		-.139	.087	-.133	-1.595	.114
	Tax payment modes - Internet Banking		-.409	.095	-.358	-4.295	.000
	Debit Cards of Canara Bank and		-.030	.111	-.037	-.271	.787
	Payment Gateway		.091	.087	.094	1.051	.296
	online challan payments		-.287	.101	-.253	-2.832	.006
	Over the counter (Cash Cheque DD of any Bank)		.070	.089	.061	.791	.431
	Sukanya Samriddhi Payment		-.056	.125	-.068	-.445	.658
a. Dependent Variable: Satisfaction with Canara Bank's Online Tax Payments Services							

a. Dependent Variable: Satisfaction with Canara Bank's Online Tax Payments Services

A multiple regression analysis was used to investigate the effect of 08 variables of Canara Banks's Tax payments services on customer satisfaction. From the above table it is understood that, that Canara Banks's Tax payments services ($R = 0.683$ indicating high degree of correlation among the variables, $t = 14.691$, $p < .01$) had a positively significant effect on customer satisfaction. Hence, it can be concluded that if the average level of Canara Banks's Tax payments services were high, the average level of customer satisfaction would also be high. The analysis also reveals that Canara Banks's Tax payments services was able to explain the total variation in customer satisfaction by the regression model about R^2 46.7% being high indicating model fits the data well. Thus answering the hypothesis H3: There is a significant relationship between Canara Banks's Tax payments services and customer satisfaction posited for this research is accepted. The coefficient table shows the contribution of each Canara Banks's Tax payments services. From the above table the beta values demonstrate the unique contribution for the variables such as E- payment of direct taxes ($\beta = -.240$, $p < .012$), followed by Tax payment modes - Internet Banking ($\beta = -.409$, $p < 0.000$) and online challan payments ($\beta = -.287$, $p < 0.006$) in predicting customer satisfaction in Canara bank.

CB- PFMS (PUBLIC FINANCE MANAGEMENT SYSTEM)

H4: There is a significant impact of Canara Bank's PFMS (Public Finance Management System) Services leading to Customer satisfaction.

Table 5: Canara Bank's PFMS (Public Finance Management System) Services

Model Summary							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate			
1	.679 ^a	.462	.427	.89617			
ANOVA ^b							
Model		Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	64.060	6	10.677	13.294	.000 ^a	
	Residual	74.690	93	.803			
	Total	138.750	99				
Coefficients ^a							
Model			Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
1	(Constant)		6.354	.387		16.430	.000
	(PFMS) through Net Banking		-.261	.082	-.316	-3.182	.002
	Timely transfer of benefit to the citizen		-.146	.084	-.140	-1.728	.087
	Government's efficiency effectiveness transparency		-.406	.094	-.356	-4.311	.000
	Reduce delays in payments		-.060	.082	-.073	-.735	.464
	Accurate targeting of beneficiaries		.093	.086	.096	1.088	.279
	Curbing leakages and duplication		-.279	.100	-.246	-2.798	.006
a. Dependent Variable: Satisfaction with CB- PFMS							

A multiple regression analysis was used to investigate the effect of 12 variables of CB- PFMS services on customer satisfaction. From the above table it is understood that, that CB- PFMS services ($R = 0.679$ indicating high degree of correlation among the variables, $t = 16.430$, $p < .01$) had a positively significant effect on customer satisfaction. Hence, it can be concluded that if the average level of CB- PFMS services were high, the average level of customer satisfaction would also be high. The analysis also reveals that CB- PFMS services was able to explain the total variation in customer satisfaction by the regression model about $R^2 46.2\%$ being high indicating model fits the data well. Thus answering the hypothesis H4: There is a significant impact of Canara Bank's PFMS (Public Finance Management System) Services leading to Customer satisfaction, posited for this research is accepted. The coefficient table shows the contribution of each CB- PFMS services. From the above table the beta values demonstrate the unique contribution for the variables such as ($\beta =$ PFMS) through Net Banking ($\beta = -.261$, $p < .002$), followed by Government's efficiency effectiveness transparency ($\beta = -.406$, $p < 0.000$) and Curbing leakages and duplication ($\beta = -.297$, $p < 0.006$) and in predicting customer satisfaction in Canara bank.

CB-FA-STAG

H5: There is a significant impact of Canara Bank's FA-STAG Services on Customer satisfaction.

Table 6: Canara Bank's FA-STAG Services

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.645 ^a	.416	.385	.92815		
ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	57.772	5	11.554	13.413	.000
	Residual	80.978	94	.861		
	Total	138.750	99			

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.645 ^a	.416	.385	.92815		
ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	57.772	5	11.554	13.413	.000 ^a
	Residual	80.978	94	.861		
	Total	138.750	99			
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.043	.384		15.751	.000
	Compact rechargeable tag for-toll plazas.	-.250	.085	-.302	-2.945	.004
	Quick transaction of fa-stag	-.181	.087	-.174	-2.093	.039
	Hassle-free fa-stag payment	-.455	.096	-.399	-4.743	.000
	Easy mode of electronic toll payment	-.036	.084	-.044	-.431	.667
	Tag linked to the customer's prepaid A/c	-.020	.078	-.021	-.262	.794
a. Dependent Variable: Satisfaction with CB-FA-STAG						

A multiple regression analysis was used to investigate the effect of 05 variables of CB-FA-STAG services on customer satisfaction. From the above table it is understood that, that CB-FA-STAG services ($R = 0.645$ indicating high degree of correlation among the variables, $t = 15.751$, $p < .01$) had a positively significant effect on customer satisfaction. Hence, it can be concluded that if the average level of CB-FA-STAG services were high, the average level of customer satisfaction would also be high. The analysis also reveals that CB-FA-STAG services was able to explain the total variation in customer satisfaction by the regression model about R^2 41.6% being high indicating model fits the data well. Thus answering the hypothesis H5: There is a significant impact of Canara Bank's FA-STAG Services on Customer satisfaction posited for this research is accepted. The coefficient table shows the contribution of each CB-FA-STAG services. From the above table the beta values demonstrate the unique contribution for the variables such as Compact rechargeable tag for-toll plazas ($\beta = -.250$, $p < .004$), followed by Quick transaction of fa-stag ($\beta = -.181$, $p < 0.039$) and Hassle-free fa-stag payment ($\beta = -.455$, $p < 0.000$) and in predicting customer satisfaction in Canara bank.

12. RESEARCH FINDINGS

1. Net Banking/ Online Payments services such as net banking facilities, view our details, and request cheque books or cards are the variables have significant impact on customer satisfaction in Canara Bank.
2. Bharat Bill Pay services such as payment of utility bills, payment of school fees, and payment of municipal taxes, are the variables have significant influence on customer satisfaction in Canara Bank.
3. Online Tax payments services such as E- payment of direct taxes, tax payment modes - internet banking, and online challan payments, are the variables have significant impact with customer satisfaction in Canara Bank.
4. PFMS services such as, PFMS through Net Banking, Government efficiency effectiveness transparency, and curbing leakages and duplication, and are the variables have significant association with customer satisfaction in Canara Bank.
5. FA-STAG services such as compact rechargeable tag for-toll plazas, quick transaction of fa-stag, and hassle-free fa-stag payment, and are the variables have significant influence on customer satisfaction in Canara Bank.

13. SUGGESTIONS

1. *Banks should follow Reserve Bank of India (RBI) guidelines that, banks introduce two-stage authentication to ensure security of transactions.*
2. *Models of technology acceptance should be reformulated to focus more on the key role of the perceived usefulness of the service embedded in the technology.*

3. It is suggested that higher levels of efficiency increase customer satisfaction with Online banking. Reliability, an important element of service quality.
4. It is suggested to expand the research to know various ways to increase the reliability of Online banking services by both public and private banks.
5. It is suggested an instrument consisting of seven online service dimensions (reliability, access, ease of use, personalization, security, credibility, and responsiveness) must be improved.
6. Banks should create an awareness to the customer's that using electronic banking services helped in reduced their cost and time.
7. *It is suggested that the perceived usefulness is an important factor in determining adaptation of innovations.*
8. This research suggested that customer satisfaction is the outcome of seven determinants namely social responsibility, employee responsiveness, appearance of tangibles, competence, and reliability, services innovation, and positive word-of-mouth.
9. *It is suggested that banks should create brand equity. the brand image also plays a significant role between loyalty of the customers and internet banking.*
10. It is suggested that to attain customer satisfaction one of the main factors required is quality of service and it can be boosted by utilizing advanced information and communication technology (ICT).
11. Customers are concerned about financial information being passed to third parties or other companies within the bank, which could hamper the security of financial details. *convenience and efficiency attributes would only be useful to customers if they are confident about the security features.*
12. It is suggested that the banks can offer live help over the web rather than help through messages. Banks should construct client's acknowledgment of web banking stress the benefits of web banking administrations, for example efficient, minimal expense administrations, and accommodation and data accessibility.
13. It is suggested to the banking sector that apart from ensuring the trust of customers, it should improve their operations in providing highly advanced technological services to the customers with easy access and instant delivery features.
14. Suggested changes include explaining and enforcing strong passwords, using the same code for temporary and permanent identification, and using a consistent terminology throughout the user interface.
15. The study suggested to create awareness among others and to concentrate on the factors contributing customer satisfaction to ensure loyalty among the customers for online banking transactions.
16. The Public & private sector banks should provide regular communications to customers regarding security feature.
17. The public & private sector banks should provide SMS immediate as soon as the transactions are over regarding the details of the latest transactions to prevent the misuse of customer's privacy information.
18. Public & private sector banks web portals should focus the information and navigation steps for smooth transaction of customers.
19. When customers using the public & private sector bank websites the bank should understand the better of customers and customize the products and services.
20. It is suggested to the both the sector Bank's efficiency gains resulting from technological innovations and investment in IT.
21. The bank must give individual attention and proper response to customers in providing information whereas the level of responsiveness is high in the private sector banks. This will help many customers to rely on public sector banks for their banking needs.
22. Banks must ensure to their customers that their service is competitive. Many customers feel that the privacy and security features are to be enriched. So banks must concentrate further on security and withhold their customers and improve them more.
23. Ease of use is the major factor to induce the customers to adopt online banking. Therefore, banks should maintain its applications more user friendly and up to date.

14. LIMITATIONS OF THE STUDY

A deep analysis is made on finding the impact of online services towards customer satisfaction only. The performing assets do not pose any problems to credit management. This study is only restricted to Canara Bank only. The result of the study may not be applicable to any other banks. Since the part of the study is based on their perceptions, the findings may change over the years in keeping with changes in environmental factor.

In carrying out the research work, the researcher encountered the following limitations:

- ❑ Some of the customers are reluctant to disclose information.
- ❑ Time constraint was a major limitation.
- ❑ The working hours of the bank branches were a limitation in order to approach the respondents. ❑ The data and interpretation are limited only to the bank under study and cannot be generalized to other banks or branches

15. DIRECTIONS FOR THE FUTURE RESEARCH

Similar research can be conducted in the other banking for example. study on NPAs in Canara bank branches in Bangalore. Further research can be carried out to find out the relationship between credit management and its impact on profitability of banks. Research on financial performance evaluation can be on carried out among Canara bank branches. Multi-dimensional variables can be used other than the selected online variables in the present study. The research can be conducted by doing comparative analysis between private banks and public sector banks to compare the level of satisfactions of the customers who are users of online services.

16. CONCLUSIONS

Online Banking has its own advantages and disadvantages. The main advantages of implementing Online Banking is an increasing customer's satisfaction this is because customer do not have to go the branches in order to across their account, make withdraws and deposits, they can also check it any time of the day, a future that physical branches do not offer thus creating good relationship with the bank and customer. The main disadvantage of Online Banking in the security problems that surround it's a fact that making sanctions online possess much bigger risk compared to making transaction in a physical branch. The smooth functioning of the banking sector ensures a good and a healthy economy. The purpose of the paper is to reveal the impact of selected online services of Canara bank on customer satisfaction. 100 respondents who are using the online services of Canara Bank branches across Bangalore city. Structured questionnaire was issued to respondents includes the statements based on Liker Scale. Regression analysis was used as a statistical tool for the analysis of the selected constructs. The research results found that, the selected online services of Canara Bank such as Net Banking/ Online Payments, Bharat Bill Pay, Online Tax payments, PFMS through Net Banking and FA-STAG are having significant influence on customer satisfaction. Net Banking/ Online Payments services such as net banking facilities, view our details, and request cheque books or cards are the variables have significant impact on customer satisfaction in Canara Bank. Bharat Bill Pay services such as payment of utility bills, payment of school fees, and payment of municipal taxes, are the variables have significant influence on customer satisfaction in Canara Bank. Online Tax payments services such as E- payment of direct taxes, tax payment modes - internet banking, and online challan payments, are the variables have significant impact with customer satisfaction in Canara Bank. PFMS services such as, PFMS through Net Banking, Government efficiency effectiveness transparency, and curbing leakages and duplication, and are the variables have significant association with customer satisfaction in Canara Bank. FA-STAG services such as compact rechargeable tag for-toll plazas, quick transaction of fa-stag, and hassle-free fa-stag payment, and are the variables have significant influence on customer satisfaction in Canara Bank.

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