March-April 2020
ISSN: 0193-4120 Page No. 19436 - 19440

A Study on Satisfaction towards Service Quality Adopted by Technology Banking in Chennai District

[1]S. Padmavathy
Assistant Professor, Faculty of management studies, Dr.MGR Educational and Research Institute,
padmapadmavathi60@gmail.com,

[2]Dr. S. Asrafi
Associate Professor & Deputy Head, Faculty of management studies, Dr.MGR Educational and Research Institute, Maduravoyal, Chennai -95.
dr.asrafi@gmail.com

[3]S.B. Saleema Parvin
Assistant Professor, Department of Computer Science, Justice Basheer Ahmed Sayeed College for Women, Chennai – 600008,
saleemasaffiaahil@gmail.com

Article Info
Volume 83
Page Number: 19436 - 19440
Publication Issue:
March - April 2020

Article History
Article Received*: 24 July 2019*
Revised*: 12 September 2019*
Accepted*: 15 February 2020*
Publication*: 30 April 2020*

Abstract:
The aim of this study is to examine the World financial system is short term through some complicated in some occurrence as liquidation of banking & financial institutions, liability crisis in significant economies of the world. As we see everywhere technology has been augmenting day by day and growing its advanced features to make working class lives more pleasant and more transparent. In the Banking sector technology participate in a weighty role to make life calm and reliable. The Banking industry in India has radical fluctuations since liberation. With the progresses in technology and automation, the banking sector has become exceptionally competitive today. The size has been administered to 250 customers of individual banks from Indian Banking Industry, nominated on a suitable basis. The purpose of this paper is to examine the service quality of chosen banks, based on changed levels of 'customers' insight of service quality. The study delivers a practical solicitation to measure service quality perception contained by the banking industry. The current research includes a measurement model that strong point help bankers and researchers study customer perceptions of service quality surrounded by modern banking customer in Chennai district.

Keywords*: Banking, Technology, Perception, Service Quality, etc.*

Introduction:

Banking has always been a greatly information concentrated activity that relies really on information technology (IT) to attain, process and deliver the news to all appropriate users. Not only is IT critical in the supervision of information, but it also conveys a way for the banks to separate their products and services. Banks find that they have to transform repeatedly and update to keep their stimulating and sharp customers and to provide valuable, reliable, and desirable services. Focused on the experiment to make bigger and capture a bigger share of the banking market, some banks spend in more bricks and mortar to increase their environmental and market handling. Others have measured a more futuristic method to deliver their banking services via a new standard: the Internet.

March-April 2020
ISSN: 0193-4120 Page No. 19436 - 19440

Since the introduction of the Internet in 1969, it has proceeded from the single sphere of the computer bore and the academic to a predictable channel of communication.

Review of Literature

Gupta et al. aim to focus on the customer's observation of technology presence used for the handover of financial products and services by Public Sector Banks (PSBs) of India. The study finds that public sector banks is essential to diagnose the factors that impact the insight of an individual to add higher value to customers in terms of delivering financial products and services through creative delivery channels. Service quality has been acknowledged as having the probable to deliver tactical benefits, such as enriched customer retention rates, while also improving operational efficiency and profitability (Cronin 2003; Rust and Lemon. 2001;

Zeithaml. 2000a. b). Oliveira (2002) suggest that e-service quality is amongst a firm's competitive abilities that lead to business performance, this issues in implementing service technology and e-services as serious in service operations and AI. **Hawari and Tony (2006)** describes that service quality guidance on customer satisfaction which in turn disturbs the financial performance of banks. A more advanced service in **Daniel (1999)'s** view is one that conveys the customers with the chance to gain access to their accounts implement transactions or buy products online or past other electronic resources such as small monitor or Automated Teller Machines.

Significance of the Study

The research study delivers exclusive contributions to fill two main information holes. First, the study contributed to present and future research by matching and distinctly related literature. Second, the study provided a useful application to measure service quality within TBBS in India. The recent study included an estimation model that might help bankers and researchers explore customer perceptions of technology adopted by bankers.

Objectives of the Study

1. To know which bank has the maximum level of customer satisfaction among particular bankers in Chennai District.
2. To find a relationship between customer satisfaction and technology recognition by banker's service quality proportions.
3. To establish a association between technology base service quality dimensions, customer satisfaction, and customer's behavioural purposes.

Research Methodology

This is a descriptive study. The data collection instrument structured questionnaire as suggested by Lin and Hsieh (2006). Lin and Hsieh (2006) provided a model and a survey mechanism to inspect service quality within technology and indicated that functionality, satisfaction, security, potential; design, accessibility, and customization constitute service quality dimensions within self-service technologies interrelated banks in Chennai district.

Sample and Data Collection

Data was collected through survey from 250 customers of five banks nominated from banking sectors on the fundamental technology implemented branches from the banking industry in Chennai district. Fifty customers from each bank were integrated through a convenience sampling method.

S.No	Bank Name	Sample size	Area of Chennai
1	State Bank	50	Anna Nagar – West
2	Punjab National Bank	50	Avadi
3	ICICI	50	T-Nagar
4	Axis Bank	50	Sriperumbur
5	Canara Bank	50	Guindy
	Total	250	

March-April 2020
ISSN: 0193-4120 Page No. 19436 - 19440

Analysis and Findings

The collected data has been analysed by using SPSS. The review asked the respondents about their demographics such as age, gender, years with current bank and awareness level of satisfaction.

Age distribution * Income Cross tabulation					
		Income			Total
		up to 25,000	26,000 - 35,000	More than 50,000	
Age distribution	Below 20 yrs	7	10	8	25
	20-40	30	38	42	110
	40-60	25	20	29	74
	upto 60 yrs	11	13	17	41
Total		**73**	**81**	**96**	**250**

Experience with banks * Awareness of banking technology Cross tabulation									
		Awareness of banking technology							Total
		ATM & NET Banking	ATM & Mobile Banking	ATM & NET Banking & Mobile Banking	ATM &Use Of Card For Payment	ATM & NET banking & use of card for payment	ATM &mobile banking & use of card for payment	Usage Of All Technology	
Experience with banks	below 5 yrs	19	12	14	3	34	3	18	103
	5-10 yrs	13	7	10	8	11	3	9	61
	10-15 yrs	9	6	13	3	18	1	1	51
	upto 15 yrs	7	6	7	5	5	1	4	35
Total		**48**	**31**	**44**	**19**	**68**	**8**	**32**	**250**

Age distribution * Experience with banks Cross tabulation						
		Experience with banks				Total
		below 5 yrs	5-10 yrs	10-15 yrs	upto 15 yrs	
Age distribution	below 20 yrs	11	7	2	5	25
	20-40 yrs	52	26	18	14	110
	40-60 yrs	23	17	20	14	74
	upto 60 yrs	17	11	11	2	41
Total		**103**	**61**	**51**	**35**	**250**

This above table Shows customer's years of experience in using the technology from chosen banks. Over 55% of the respondents from the sample have been using the services of the selected banks for more than five years. And 13.2% of the sample have been consuming services of the selected banks for more than 15 years. This shows the responsiveness and suitability or expectation of customers for public sector banks. Indicates the level of awareness among customers about technology adopted. All customers have awareness about ATMs, and around 53% of the sample shows

March-April 2020
ISSN: 0193-4120 Page No. 19436 - 19440

the use of net banking. 42% of the sample is aware of the use of Mobile Banking. As shown in the survey results revealed that at least 90% of the respondents were in contract with "Overall, I am satisfied with the technology offered by the bank." As per the study using arithmetic mean of all three statements of it was establish that customers of particular bank is the most satisfied with technology provided by the said bank than the other four banks.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Age distribution	Between Groups	128.930	1	128.930	488.716	.000
	Within Groups	65.426	248	.264		
	Total	194.356	249			
Income	Between Groups	.000	1	.000	.000	.998
	Within Groups	166.884	248	.673		
	Total	166.884	249			
Experience with banks	Between Groups	.809	1	.809	.688	.408
	Within Groups	291.895	248	1.177		
	Total	292.704	249			
Awareness of banking technology	Between Groups	5.781	1	5.781	1.489	.223
	Within Groups	962.619	248	3.882		
	Total	968.400	249			
Name of the bank	Between Groups	.017	1	.017	.010	.922
	Within Groups	438.079	248	1.766		
	Total	438.096	249			

These findings appeared to agree with the literature that service quality is an originator of Age and Income. When AGIAN is added to the model of forecasting AI in terms of TBBSQUAL, again accounted for 0.50 while the next forecaster was around 0.23 in standardized conditions. The model shows that CSAT and service quality dimensions can explain 60% of the variability of CBI (Strong Relationship) while service quality dimensions alone can tell only 47% of AGI variability. Customer satisfaction and customer's attitude, which governs the behavioural aims of selected Banks. Service guarantee, which represents the bank's reputation, shapes the subjective norms that describe again. Bank leaders might practise the following formula to assess CBI in terms of CSAT and service quality dimension linked with Service quality.

Conclusion

Technology adopted Service Quality has been a critical aspect of service delivery in the banking industry (Dabholkar, 1996; Meuter et al., 2000). As per the analysis, it can be said that all the selected banks are challenging for each other on providing the sound technology adopted. From the current research, it is establishing that some Bank's customer is most satisfied with the technology existing by the bank than the additional five banks, followed by the State of India. The research specified that the service quality dimensions of Satisfaction, Customization, Design, and Functionality mutual appear to describe customer satisfaction in particular public sector banks in India. The service Security, Accessibility, and Assurance did not contribute to the suitability of the model. Here bank leaders are suggested to work

March-April 2020
ISSN: 0193-4120 Page No. 19436 - 19440

hard on satisfaction, customization, design and functionality aspects of the services to make customers satisfied. The current research trying to point that service quality dimensions of Customization, Design, Assurance, and functionality combined to explain customer behavioural drives towards technology. Ajzen (2005) stated a customer's attitude toward a behaviour resolute customer intentions. Because a customer has a positive attitude toward service, the customer's plans would be affirmative.

For this reason, the model was conducted to report as a function of SAT and TBBSQUAL dimensions. These findings looked to validate the literature that service quality is an ancestor of CSAT and CBI. The model specifies that Customer Satisfaction and service quality dimensions can explain 60% of the inconsistency of Behavioural Customer Objectives. That is why customer satisfaction (CSAT) shapes the customer's attitude, which defines the behavioural purposes in nominated PSBs. Service guarantee, which denotes the bank's reputation, advances in the subjective norms that define Behavioural Customer Purposes towards technology adoption.

References

1. Ajzen, I. (2005). Attitudes, personality, and behaviour (2nd ed.). New York, NY: Open University Press.
2. Alkibsi, S. M., & Lind, M. (2010). Customer perceptions of technology-based banking service quality provided by banks operating in Yemen. Dissertation Abstracts International, 72 (04).
3. Brady, M. K., & Cronin, J. J. (2001). Some new thoughts on conceptualizing perceived service quality: A hierarchical approach. Journal of Marketing, 65, 34-50.
4. Chang, C. (2007). Customer expectations of the Taiwan banking industry. Dissertation Abstracts International, 68(11), 4783. (AAT 3289993)
5. Creswell, J. W. (2008). Educational research: Planning, conducting, and evaluating quantitative and qualitative research (3rd ed.). Upper Saddle River, NJ: Pearson.
6. Cronin, J., & Taylor, S. (1992). Measuring service quality: A re-examination and extension. Journal of Marketing, 56: 55-67.
7. Curran, J. M., & Meuter, M. L. (2005). Self-service technology adoption: comparing three technologies. Journal of Services Marketing, 19, 103-113.
8. Dabholkar, P. A. (1994). Incorporating choice into an attitudinal framework: Analyzing models of mental comparison processes. Journal of Consumer Research, 21, 100-109.
9. Dabholkar, P., Thorpe, D., & Rentz, J. (1996). A measure of service quality for retail stores: Scale development and validation. Journal of the Academy of Marketing Science, 24, 3-16.