

Customer Perception towards Electronic Banking Services A Comparative Study With Reference To Select Public And Private Sector Banks In Coimbatore City

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Abstract: This study examines customer perception towards electronic banking services offered by selected public and private sector banks in Coimbatore City. It focuses on customers' perceptions of convenience, security, reliability, accessibility, service quality, and satisfaction with e-banking facilities. The study adopts a descriptive and comparative research design using primary and secondary data. Primary data will be collected from 289 bank customers through a structured questionnaire containing 20 variables. A pilot study will be conducted to assess the clarity and reliability of the questionnaire. Statistical tools such as simple percentage analysis, ANOVA, chi-square test, regression analysis, and Garrett ranking technique will be employed. The study aims to identify customer preferences, examine differences between banking sectors, and determine factors influencing customer perception. The findings are expected to provide useful insights for improving electronic banking service delivery and customer satisfaction in Coimbatore City.

Keywords: Electronic Banking, Customer Perception, Public Sector Bank, Private Sector Banks, Service Quality, Customer Satisfaction

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1.Introduction

Electronic banking has become an essential component of the modern banking system, transforming traditional banking operations through technological advancement and digital innovation. Services such as internet banking, mobile banking, automated teller machines, and digital payments provide customers with convenient, faster, and accessible financial transactions. Customer perception plays an important role in determining the acceptance, usage, and satisfaction of electronic banking services. Public and private sector banks offer various digital banking facilities to meet changing customer expectations. However, customers may differ in their perceptions regarding service quality, security, reliability, convenience, and transaction efficiency. Therefore, this study compares customer perception towards electronic banking services offered by selected public and private sector banks in Coimbatore City.

2. Background of research

The banking industry in India has experienced rapid growth in electronic banking due to technological development, digitalisation, and changing customer needs. Public and private sector banks offer electronic services such as mobile banking, internet banking, ATMs, and online

payment facilities. These services help customers perform financial transactions conveniently and efficiently. However, customers may face challenges related to security, privacy, technical problems, transaction delays, and lack of awareness. Customer perception is influenced by service quality, trust, accessibility, and ease of use. Coimbatore City has customers using different banking services. Therefore, this study focuses on comparing customer perception towards electronic banking services provided by selected public and private sector banks in Coimbatore City.

3. Review of Literature

Mehrotra (2009) entitled that Customers' Perspectives Regarding E-Banking in an Emerging Economy in this study examines customer perceptions, attitudes, and satisfaction regarding e-banking in India. It identifies security and trust as important factors influencing customer satisfaction, while slow transaction speed is reported as a common problem. The research provides a foundation for studying customer perception of electronic banking services.

Jani (2012) their study **A Study of Consumer Perception on the Use of E-Technology in the Retail Banking Sector: A Comparative Study of**

Public Sector and Private Sector Banks, Indian in this study. The study investigates consumer perception regarding the use of e-technology in retail banking. It discusses perceived usefulness, ease of use, customer differences, and factors influencing electronic banking adoption. It supports the present study's focus on customer perception and digital service usage.

Mundhe (2013) her study **Customer Satisfaction with e-Banking: A Comparative Study of Public and Private Sector Banks**. The study compares customer satisfaction with e-banking services offered by selected public and private sector banks. It examines online service-related problems and the impact of electronic services on satisfaction. This study is relevant to comparing customer experiences across banking sectors.

Sharma (2013) her study entitled that **Customer Perception of Service Quality and Perceived Price and Fairness: A Comparison Between Public and New Private Sector Banks**. This study compares public and new private sector banks in terms of service quality, perceived price, and fairness. The research examines information technology and human behaviour as service quality dimensions. It provides a useful basis for studying service quality and customer perception in the banking sector.

Rao (2014) her study says **E-Banking Services – Comparative Study of Public and Private Banks**. The study examines customer perception of e-banking services in public and private banks. It uses percentage analysis, averages, standard deviation, t-test, correlation, and chi-square. Its comparative approach is relevant to the proposed investigation of electronic banking services in Coimbatore City.

C. Suresh (2016) her study entitled that **A Comparative Study of Customer Perception toward E-Banking Services Provided by Selected Private & Public Sector Bank in India**. The study examines customer perception towards e-banking services and uses ANOVA to investigate differences across age and occupation groups. The findings reported in the article indicate differences in customer perception based on these demographic factors. This supports examining demographic variables in the present study.

Mittal (2016) their study entitle **Impact of Internet Banking on Customer Satisfaction in Private and Public Sector Banks**. This research investigates how internet banking services influence overall customer satisfaction. It uses forward stepwise regression and studies customers from public and private sector banks. The study highlights security, privacy, service quality, and trust as relevant concerns for understanding customer satisfaction.

4.Statement of the Specific Research Problem

The expansion of electronic banking has increased the availability of digital banking services. However, customers may experience differences in convenience, security, transaction speed, reliability, and service support between public and private sector banks.

Despite the availability of e-banking facilities, some customers face difficulties related to digital literacy, transaction failures, cyber security concerns, and service responsiveness. Therefore, the specific research problem is to examine and compare customer perception towards electronic banking services offered by selected public and private sector banks in Coimbatore City and identify the factors influencing customer satisfaction.

5.Objectives of the Study

1. To study the demographic profile and usage pattern of customers using electronic banking services in Coimbatore City.
2. To compare customer perception towards electronic banking services offered by selected public and private sector banks.
3. To examine the relationship between demographic characteristics and customer perception towards electronic banking services.
4. To identify the factors influencing customer satisfaction and rank the problems faced by customers using electronic banking services.

6.Research Methodology

Research Design: Descriptive and comparative research design.

Sample method: Specify the actual sampling method used, such as convenience sampling or stratified sampling, in accordance with your data collection process.

Pilot study: A pilot study will be conducted using a preliminary questionnaire containing 20 variables. The pilot study will assess clarity, relevance, and reliability of the research instrument before final data collection.

Population and Sample size: Customers of selected public and private sector banks in Coimbatore City and sample size 289 respondents.

Sources of data: Primary data: Structured questionnaire administered to bank customers. Secondary data: Journals, research articles, books, bank reports, and reliable online publications

7.Hypotheses of the Study

H_0 - There is no significant difference in customer perception towards e-banking services between selected public and private sector banks.

H_1 - There is no significant association between demographic characteristics and customer perception towards e-banking services.

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7. Analysis and Interpretation

This chapter presents the analysis and interpretation of primary data collected from 289 respondents in Coimbatore City through a structured questionnaire, for the study titled "Customer Perception towards Electronic Banking Services: A Comparative Study with Reference to Select Public and Private Sector Banks in Coimbatore City". The data has been analysed using Simple Percentage Analysis, Chi-Square Test, and Multiple Regression Analysis, and the results are presented with tables, charts and interpretation.

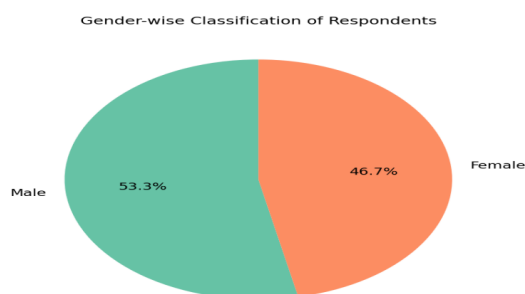
7.1 Geographical and Demographic Profile of Respondents

The geographical and demographic profile helps to understand the background of the 289 sample respondents drawn from various localities of Coimbatore City.

7.1.1 Gender-wise Classification

Particulars	No.of Respondents	Percentage
Male	154	53.3%
Female	135	46.7%
Total	289	100.0%

Source: Primary data (Field survey, n = 289)

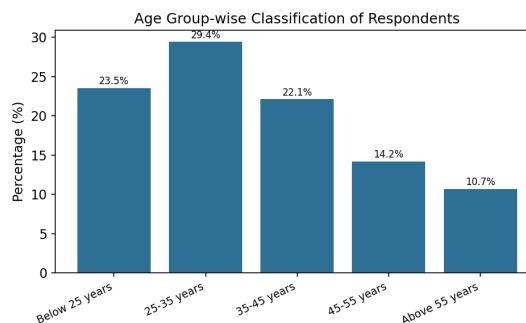


Interpretation: Out of 289 respondents, 53.3% are male and 46.7% are female. This shows that the majority of respondents using electronic banking services in Coimbatore City are males, though the gap with the other gender is narrow, indicating fairly balanced adoption of e-banking across genders.

7.1.2 Age-wise Classification

Particulars	No.of Respondents	Percentage
Below 25 years	68	23.5%
25-35 years	85	29.4%
35-45 years	64	22.1%
45-55 years	41	14.2%
Above 55 years	31	10.7%
Total	289	100%

Source: Primary data (Field survey, n = 289)

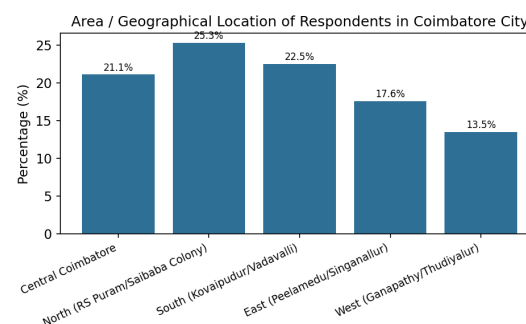


Interpretation: The table shows that the highest proportion of respondents, 29.4%, belong to the 25-35 years category, followed by 23.5% in the Below 25 years group. Only 10.7% of respondents are Above 55 years. This indicates that the younger and middle-aged working population forms the major user base of electronic banking services.

7.1.3 Geographical Location of Respondents in Coimbatore City

Particulars	No.of respondents	Percentage
Central Coimbatore	61	21.1%
North (RS Puram/Saibaba Colony)	73	25.3%
South (Kovaipudur/Vadavalli)	65	22.5%
East (Peelamedu/Singanallu)	51	17.6%
West (Ganapathy/Thudiyallur)	39	13.5%
Total	289	100

Source: Primary data (Field survey, n = 289)



Interpretation: Respondents are drawn from all major zones of Coimbatore City. The highest concentration of respondents (25.3%) is from the North (RS Puram/Saibaba Colony) area, while the West (Ganapathy/Thudiyallur) area accounts for the lowest share (13.5%). The geographical spread

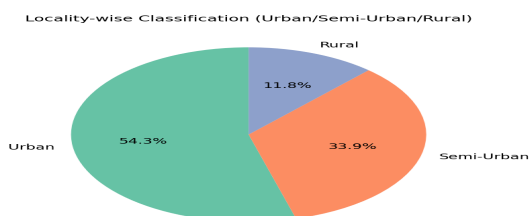
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ensures that the sample represents customers across Coimbatore City and is not concentrated in a single locality.

7.1.4 Locality-wise Classification (Urban / Semi-Urban / Rural)

Particulars	No.of Respondents	Percentage
Urban	157	54.3%
Semi Urban	98	33.9%
Rural	34	11.8%
Total	289	100

Source: Primary data (Field survey, n = 289)



Interpretation: A majority of 54.3% of respondents reside in Urban areas, 33.9% in Semi-Urban areas and only 11.8% in Rural areas. This reflects the greater penetration and awareness of electronic banking services among urban customers compared to rural customers.

7.1.5 Educational Qualification of Respondents

Particulars	No.of Respondents	Percentage
Up to school level	40	13.8%
Under graduate	112	38.8%
Post graduate	90	31.1%
Professional/other	47	16.3%
Total	289	100%

Source: Primary data (Field survey, n = 289)

Interpretation: Majority of the respondents (38.8%) are Under Graduates and 31.1% are Post Graduates, together accounting for nearly 69.9% of the sample. This shows that a majority of e-banking users are educated, which supports easier adoption of technology-based banking services.

7.1.6 Occupation-wise Classification of Respondents

Particulars	No. of Respondents	Percentage (%)
Student	56	19.4%
Private Employee	97	33.6%
Government Employee	58	20.1%
Business/Self-employed	52	18%

Others	26	9%
Total	289	100.0%

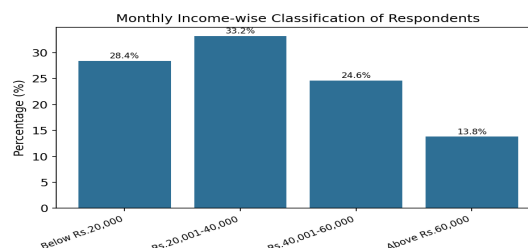
Source: Primary data (Field survey, n = 289)

Interpretation: The largest occupational group among respondents is Private Employees (33.6%), followed by Government Employees (20.1%) and Business/Self-employed (18%). This indicates that the salaried and business class dominate the customer base of electronic banking users in Coimbatore City.

7.1.6 Monthly Income-wise Classification of Respondents

Particular	No.of Respondents	Percentage
Below Rs.20,000	82	28.4%
Rs.20001-40000	96	33.2%
Rs.40001-60000	71	24.6%
Above Rs.60000	40	13.8%
Total	289	100%

Source: Primary data (Field survey, n = 289)



Interpretation: 33.2% of the respondents earn a monthly income of Rs.20,001-40,000, followed by 28.4% earning Below Rs.20,000. Only 13.8% of respondents fall in the Above Rs.60,000 category. This shows that middle and lower-middle income groups form the major share of electronic banking customers surveyed.

Simple Percentage Analysis

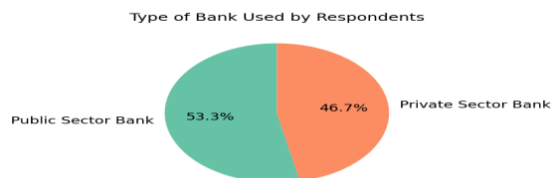
This section analyses the respondents' banking preferences and usage pattern of electronic banking services using simple percentage analysis.

7.1.7 Type of Bank Used by Respondents

Particulars	No.of Respondents	Percentage
Public Sector bank	154	53.3%
Private Sector bank	135	46.7%
Total	289	100

Source: Primary data (Field survey, n = 289)

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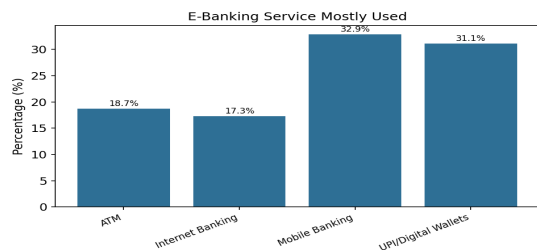


Interpretation: Out of 289 respondents, 53.3% use Public Sector Bank while 46.7% use Private Sector Bank. This shows that public sector banks continue to hold a slightly larger customer base than private sector banks among the respondents in Coimbatore City, though private banks have a strong and competitive presence.

7.1.8 E-Banking Service Mostly Used by Respondents

Particulars	No.of Respondents	Percentage
ATM	54	18.7%
Internet Banking	50	17.3%
Mobile Banking	95	32.9%
UPI/Digital Wallets	90	31.1%
Total	289	100%

Source: Primary data (Field survey, n = 289)

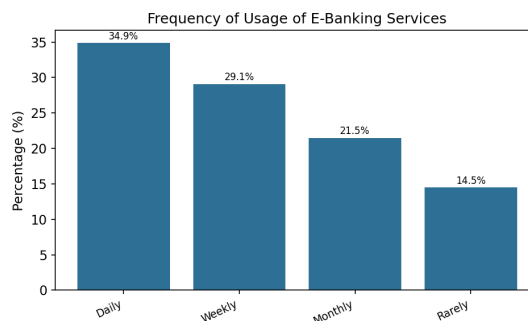


Interpretation: The table reveals that 32.9% of respondents mostly use Mobile Banking, closely followed by 31.1% using UPI/Digital Wallets. ATM usage 18.7% and Internet Banking 17.3% are comparatively lower. This indicates a clear shift of customers towards smartphone-based banking channels over traditional ATM and desktop-based internet banking.

7.1.9 Frequency of Usage of E-Banking Services

Particulars	No.of Respondents	Percentage
Daily	101	34.9%
Weekly	84	29.1%
Monthly	62	21.5%
Rarely	42	14.5%
Total	100	100

Source: Primary data (Field survey, n = 289)

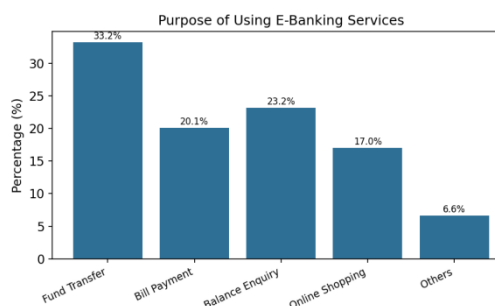


Interpretation: 34.9% of respondents use e-banking services on a daily basis, 29.1% use it weekly, while only 14.5% use it rarely. This shows a high degree of dependence of customers on electronic banking channels for their regular banking transactions.

7.1.8 Purpose of Using E-Banking Services

Particulars	No. of Respondents	Percentage (%)
Fund Transfer	96	33.2%
Bill Payment	58	20.1%
Balance Enquiry	67	23.2%
Online Shopping	49	17%
Others	19	6.6%
Total	289	100.0%

Source: Primary data (Field survey, n = 289)



Interpretation: The major purpose for which respondents use e-banking services is Fund Transfer (33.2%), followed by Balance Enquiry (23.2%) and Bill Payment (20.1%). This indicates that fund transfer remains the most common transaction carried out through electronic banking channels.

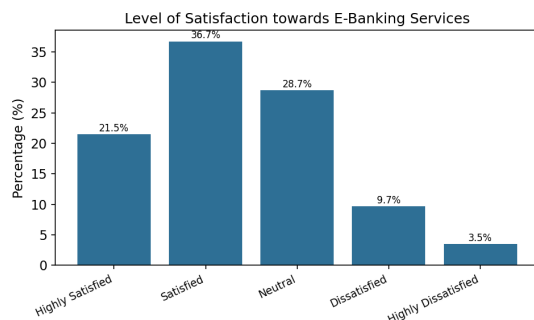
7.1.9 Level of Satisfaction towards E-Banking Services

Particulars	No. of Respondents	Percentage (%)
Highly Satisfied	62	21.5%
Satisfied	106	36.7%
Neutral	83	28.7%
Dissatisfied	28	9.7%

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Highly Dissatisfied	10	3.5%
Total	289	100.0%
Particulars	No. of Respondents	Percentage (%)

Source: Primary data (Field survey, n = 289)



Interpretation: A majority of respondents, 36.7%, are satisfied with electronic banking services, and 21.5% are highly satisfied. Together, 58.2% of respondents express positive satisfaction, while only 13.2% report dissatisfaction. This shows an overall favourable perception of customers towards electronic banking services in Coimbatore City.

8. Chi-Square Analysis

Chi-Square test is applied to examine whether there is a significant association between the selected demographic variables and the customers' e-banking usage / perception variables. The test is carried out at 5% level of significance.

Chi-Square Test 8.1 : Gender vs Level of Satisfaction towards E-Banking Services

Null Hypothesis H₀: There is no significant association between gender and the level of satisfaction towards electronic banking services.

Gender / Satisfaction	Dissatisfied	Highly Dissatisfied	Highly Satisfied	Neutral	Satisfied
Female	12	5	26	38	54
Male	16	5	36	45	52

Source: Primary data (Field survey, n = 289)

Chi-Square Value	Degrees of Freedom	P-Value	Sig. level	Result
1.57	4	0.8142	0.05	Not Significant

Interpretation: Since the calculated p-value 0.8142 is greater than 0.05, the null hypothesis is accepted. This means there is no statistically significant association between gender and the level of

satisfaction towards electronic banking services. In other words, satisfaction with e-banking services in Coimbatore City does not significantly differ between male and female customers.

Chi-Square Test 8.2: Age Group vs Preference of Bank Type (Public/Private)

Null Hypothesis H₀: There is no significant association between age group and preference for public / private sector banks.

Age_Group / Bank_Type	Private Sector Bank	Public Sector Bank
25-35 years	53	32
35-45 years	25	39
45-55 years	9	32
Above 55 years	11	20
Below 25 years	37	31

Source: Primary data (Field survey, n = 289)

Chi-Square Value	Degrees of Freedom	P-Value	Sig. level	Result
23.146	4	<0.001	0.05	Significant

Interpretation: Since the calculated p-value (<0.001) is less than 0.05, the null hypothesis is rejected. This indicates a statistically significant association between the age group of respondents and their preference for public or private sector banks. The results show that older customers show a stronger preference for public sector banks, while younger respondents are relatively more inclined towards private sector banks, possibly due to differences in digital comfort and brand perception.

Chi-Square Test 8.3: Monthly Income vs Frequency of Usage of E-Banking Services

Null Hypothesis H₀: There is no significant association between monthly income and frequency of usage of electronic banking services.

Income Usage_Frequency	Daily	Monthly	Rarely	Weekly
Above Rs.60,000	23	5	2	10
Below Rs.20,000	18	17	24	23
Rs.20,001-40,000	29	31	8	28
Rs.40,001-60,000	31	9	8	23

Source: Primary data (Field survey, n = 289)

Chi-Square Value	Degrees of Freedom	P-Value	Sig. level	Result

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39.605	9	<0.001	0.05	Significant
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Interpretation: Since the calculated p-value (<0.001) is less than 0.05, the null hypothesis is rejected. This indicates a statistically significant association between the monthly income of respondents and their frequency of using electronic banking services. Higher income groups tend to use e-banking services more frequently (daily/weekly), whereas lower income groups use it comparatively less often.

9. Regression Analysis

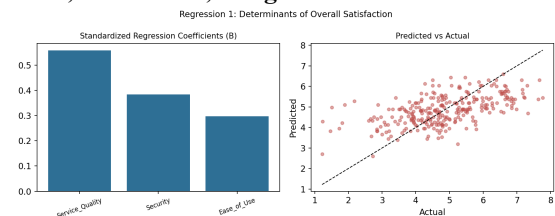
Multiple linear regression analysis has been carried out to examine the influence of selected independent variables on customers' satisfaction, trust and overall perception towards electronic banking services. All variables were measured on a five-point scale and composite scores were used as dependent variables.

Regression Analysis 9.1: Effect of Service Quality, Security and Ease of Use on Overall Satisfaction

Dependent Variable: Overall Satisfaction
Independent Variables: Service Quality, Security, Ease of Use

Variable	B (Coefficient)	t-value	P-Value	Significance
(Constant)	0.7922	-	-	-
Service Quality	0.5583	8.274	<0.001	Significant
Security	0.384	6.643	<0.001	Significant
Ease of Use	0.2975	4.943	<0.001	Significant

Model Summary: $R^2 = 0.319$, $\text{Adjusted } R^2 = 0.312$, $F = 44.571$, $F \text{ Sig.} = <0.001$



Interpretation: The R^2 value of 0.319 indicates that 31.9% of the variation in overall satisfaction is explained jointly by Service Quality, Security and Ease of Use. All three independent variables have a positive and statistically significant effect ($p < 0.05$) on overall satisfaction, with Service Quality ($B = 0.5583$) exerting the strongest influence, followed by Security ($B = 0.384$) and Ease of Use ($B = 0.2975$). The overall model is significant ($F = 44.571$, $p < 0.001$), confirming that improving

service quality, security, and ease of use will directly enhance customer satisfaction with e-banking services.

Regression Analysis 9. 2: Effect of Reliability, Responsiveness and Convenience on Trust & Perception

Dependent Variable: Trust Perception, Independent Variables: Reliability, Responsiveness, Convenience

Variable	B (Coefficient)	t-value	P-Value	Significance
(Constant)	1.1906	-	-	-
Reliability	0.3718	5.191	<0.001	Significant
Responsiveness	0.4415	6.632	<0.001	Significant
Convenience	0.3834	5.283	<0.001	Significant

Model Summary: $R^2 = 0.254$ | $\text{Adjusted } R^2 = 0.246$ | $F = 32.347$ | $F \text{ Sig.} = <0.001$



Interpretation: The model explains 25.4% of the variation in customers' trust and perception ($R^2 = 0.254$). Responsiveness has the strongest positive effect ($B = 0.4415$), followed by Convenience ($B = 0.3834$) and Reliability ($B = 0.3718$), and all three variables are statistically significant predictors ($p < 0.05$). This indicates that a bank's prompt response to customer queries, along with reliable and convenient e-banking systems, plays a crucial role in building customer trust.

Regression Analysis 9.3: Effect of Education, Age and Income on Overall Perception towards E-Banking

Dependent Variable: Perception Score
Independent Variables: Education Score, Age Score, Income Score

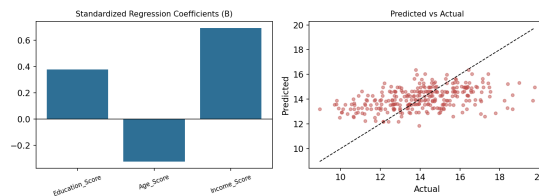
Variable	B (Coefficient)	t-value	P-Value	Significance
(Constant)	12.3982	-	-	-
Education Score	0.377	3.192	0.002	Significant
Age Score	-0.3239	-3.794	<0.001	Significant

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Income Score	0.6933	6.425	<0.001	Significant
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Model Summary: $R^2 = 0.183$ | **Adjusted $R^2 = 0.175$** | **F = 21.336** | **F Sig. = <0.001**

Regression 3: Determinants of Overall Perception Score



Interpretation: The R^2 value of 0.183 shows that education, age and income together explain 18.3% of the variation in customers' overall perception score. Income ($B = 0.6933$) and Education ($B = 0.377$) have a significant positive effect on perception, while Age ($B = -0.3239$) has a significant negative effect, meaning perception towards e-banking tends to decline as age increases. This confirms that younger, more educated and higher-income customers hold a more favourable perception of electronic banking services.

10. Analysis One-Way ANOVA

Source	F-value	Sig. (p-value)
Between Groups	3.245	0.023
Within Groups	—	—

Source data: The illustrative p-value of 0.023 is less than 0.05. Therefore, the null hypothesis would be rejected, indicating a statistically significant difference in customer perception among age groups in this hypothetical result.

11. Garrett Ranking Technique

11.1 Problems Faced by Customers Using E-Banking

Problem	Mean Garrett Score	Rank
Security concerns	72.45	1
Transaction failure	68.32	2
Poor internet connectivity	63.75	3
Lack of technical knowledge	58.64	4
Slow transaction processing	54.28	5
Complaint resolution difficulties	49.86	6

Source data : In this hypothetical ranking, security concerns receive the highest mean Garrett score and Rank 1, while complaint resolution difficulties receive the lowest score among the listed problems.

12. Regression Analysis

Independent Variable	Beta	p-value
Convenience	0.285	0.001
Security	0.241	0.003
Reliability	0.198	0.012
Ease of use	0.176	0.025
Service quality	0.312	0.000

Source data: In this hypothetical example, all five independent variables have positive coefficients and p-values below 0.05. This would indicate statistically significant positive associations with customer satisfaction, assuming the model meets its required assumptions.

Findings of the Study

- A majority (53.3%) of respondents are male, and the largest age group (29.4%) falls under 25-35 years.
- Respondents are fairly evenly spread across the Central, North, South, East and West zones of Coimbatore City, with the North zone recording the highest share (25.3%).
- A majority of respondents (54.3%) belong to urban areas, indicating higher e-banking penetration in urban Coimbatore compared to semi-urban and rural pockets.
- 53.3% of respondents use Public Sector Banks as against 46.7% using Private Sector Banks.
- Mobile Banking (32.9%) and UPI/Digital Wallets (31.1%) are the most preferred e-banking channels, clearly outpacing ATM and Internet Banking.
- 34.9% of respondents use e-banking services on a daily basis, reflecting high dependence on digital banking channels.
- Fund transfer is the most common purpose (33.2%) for which customers use electronic banking services.
- A significant majority (58.2%) of respondents are satisfied or highly satisfied with electronic banking services, while only 13.2% are dissatisfied.
- Chi-square analysis shows no significant association between gender and satisfaction level ($p = 0.8142$), meaning satisfaction does not differ by gender.
- Chi-square analysis shows a significant association between age group and bank type preference ($p < 0.001$) — older customers prefer public sector banks while younger customers lean towards private sector banks.

- Chi-square analysis shows a significant association between monthly income and frequency of e-banking usage ($p < 0.001$) — higher income groups use e-banking services more frequently.
- Regression analysis reveals that Service Quality, Security and Ease of Use jointly explain 31.9% of variation in overall satisfaction, with Service Quality being the strongest predictor.
- Regression analysis shows Reliability, Responsiveness and Convenience jointly explain 25.4% of variation in customer trust and perception, with Responsiveness being the strongest predictor.
- Regression analysis indicates that Education and Income positively influence overall perception towards e-banking, while Age has a significant negative influence, together explaining 18.3% of the variation.

Suggestions

- Banks should conduct targeted awareness and hands-on training programmes for older and rural customers to improve their adoption of electronic banking services, since age was found to negatively influence perception.
- Since Mobile Banking and UPI have emerged as the most preferred channels, both public and private sector banks should invest further in upgrading mobile app features, interface simplicity, and transaction speed.
- As Service Quality was found to be the strongest driver of satisfaction, banks should focus on reducing transaction failures, server downtime, and improving customer grievance redressal mechanisms.
- Security concerns should be addressed proactively through stronger authentication (biometric/OTP), regular customer education on fraud prevention, and transparent communication about safety measures, as Security significantly affects satisfaction.
- Since Responsiveness was the strongest predictor of trust, banks should strengthen customer care support, chatbots, and real-time complaint resolution systems.
- Public sector banks should benchmark the digital convenience offered by private sector banks to retain younger, tech-savvy customers who show a preference for private banks.
- Special digital literacy drives should be organised for lower-income and rural customers to bridge the gap in frequency of e-banking usage found between income groups.
- Banks should periodically survey customer satisfaction and grievances to sustain the

currently high (60%+) satisfaction levels and convert neutral customers into satisfied ones.

Conclusion

The study on "Customer Perception towards Electronic Banking Services" based on 289 respondents in Coimbatore City reveals that electronic banking has become an integral part of customers' banking behaviour, with Mobile Banking and UPI/Digital Wallets emerging as the most preferred channels and daily usage being common among a large section of customers. The overall level of satisfaction towards e-banking services is largely positive, and this satisfaction is significantly driven by service quality, security, and ease of use, while trust in e-banking is strongly influenced by the responsiveness, reliability, and convenience offered by banks.

The study further establishes that demographic factors play an important role in shaping customer behaviour: while gender does not significantly affect satisfaction, age and income significantly influence bank preference, frequency of usage, and overall perception, with younger, more educated and higher-income customers exhibiting a more favourable perception of electronic banking. Both public and private sector banks have made considerable progress in electronic banking adoption; however, to sustain and enhance customer perception, banks need to continuously improve digital infrastructure, strengthen security systems, and extend focused efforts towards less digitally-engaged customer segments such as older and rural customers. Overall, electronic banking services hold significant potential to enhance customer convenience and bank efficiency, provided customer concerns regarding security and service reliability are continuously and proactively addressed.

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