



Customers' Satisfaction On Digital Banking System With Reference To Select Public Sector Banks In Karnataka

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Article History	Abstract
Received : 2/11/2023 Accepted: 15/12/2023 Published: 15/01/2024	<p>Digital banking is one of the most significant innovations in the banking industry that has been around for a long time. While there are many benefits that consumers get from using online banking, there are also some major challenges and challenges that marketers in the online banking industry face. The main challenges that internet banking marketers need to overcome in order to succeed in this industry are low marketing budgets, traditional bank behavior, security, technological issues, and transaction issues. As the years have passed by, digital banking has become more and more popular in the banking industry. Nowadays, the concept of digital banking is accepted in the world and it has gained popularity as a way of doing business. The unstoppable power of digital technology is transforming the financial services industry. This study seeks to identify the differences in problems faced by clients of different public sector banks when using digital banking services. 600 participants were randomly selected from those who had access to digital banking in Karnataka, and the primary data collected through a questionnaire was used as the basis for the analysis. The data was then interpreted using Statistical Processes Statistics (SPSS) and chi-square analysis, as well as a t-test.</p>
CC License CC-BY-NC-SA 4.0	Key Words: Digital Banking, NEFT, RTGS, Satisfaction, Mobile Banking, Internet Banking

1.1 Introduction

The financial services sector is going digital, and a lot of non-bank company owners are offering financial technology services and solutions for the back office and customer facing. This revolution affects developing market economies as a competitive digital alternative to traditional banks, which serve a significant number of under banked individuals. The financial services industry is presently being impacted by the contemporary technology revolution, which also has an effect on businesses that cater to global business-to-business and consumer needs, including retail, social media marketing, and transportation. Digital financial institutions today are spread across the globe with increased processing power, analytics, growth monitoring, and ubiquitous connectivity. The economy of every country is largely dependent on several sectors expanding.

A key factor in India's economic success is the banking sector. The banking sector has always been the backbone of the economy, regardless of its level of development or maturity. It plans and implements the

economic adjustments. An economy's ability to grow will be greatly impacted by any changes in this field brought about by the application of technology. These days, banks are searching for novel ways to differentiate themselves from the range of services they provide. Retail and business customers alike are averse to waiting in line or in line for basic financial services at banks. People want and require the freedom to carry out their banking transactions whenever and wherever they please. Plastic money (credit, debit, and smart cards); internet banking, which offers electronic payment services; online investments; online trading accounts; branch networking; phone banking; mobile applications; and wallets are some of the more modern products and services that are driving the growth of the banking sector. The fact that digital payment methods are so widely used across the country is evidence of the Reserve Bank's continuous efforts to reduce the amount of cash in circulation. The Bank focused its attention on guaranteeing the security and safety of online transactions as the use of electronic payment methods grew. As a result, the Bank worked to create a strong and long-lasting technology foundation that ensured the smooth functioning of the country's crucial and strategically important payment and settlement systems. The Department of Payment and Settlement Systems (DPSS) was still working toward the strategic objectives listed in the publication "Payment and Settlement Systems in India: Vision 2018". As a consequence, the following outcomes of the vision were attained: the percentage of paper-based clearing instruments fell; the number of customers registered for mobile banking increased; the acceptance infrastructure for digital payments was expanded; and specific retail electronic payment system segments, like National Electronic Funds Transfer (NEFT), Immediate Payment Service (IMPS), card transactions, and mobile banking, continuously grew. Additionally, the Bank focused on strengthening the infrastructure and ensuring the security and safety of digital transactions because of the rapid adoption of digital payments throughout the country, which was aided by the arrival of state-of-the-art technologies in the payment space. The decision banks make to add more digital solutions across the board will have a big impact on how stable their finances are. Banks that aspire to be innovators can move toward widespread end-to-end automation, even though some banks are unable to quickly change the architecture or IT infrastructure.

1.2 Statement of Problem

These days, the need for digitization is expanding quickly. Still, most banks are too cowardly to take this tactic into action right now. The organization will need the best and most qualified management to make sure that its policies and strategies work. While some people like pre-made systems, others would rather design their own and implement them. It takes time to decide what is best for the organization. Because of this, choosing a system to implement for the organization is challenging because every decision could have an impact. This is the largest challenge facing digital banking. Regarding online banking security and privacy, nobody is certain. They reject the reality of digitization. All they want to do is use cash to make payments. The views of the vast majority of clients regarding banking remained unchanged. They think that as technology develops, some problems also come up. Customers do not want to take any chances with their money because they have worked hard their entire lives to earn it. Digitalization also includes antivirus software, which has the power to destroy your life. Many people are not familiar with the concept of digitization. To make this system more accurate, updates must be made on a regular basis. The effectiveness of this digitization depends on the clients' knowledge and awareness of it. It aims to help more and more clients with this challenge. This is why comprehension is essential. Apart from government banks, several other companies like Google, Facebook, Paytm, and others offer services to their customers that are similar to those of banks. These non-banking businesses offer their customers the option to send money directly to the bank account of the recipient. The breadth and quality of digital services provided by public sector bankers differ. As a result, the researcher has started this study to examine how satisfied customers are with certain public sector banks in Karnataka's digital banking services.

1.3 Objectives of the Study

The main objective of this study is to ascertain how Karnataka's customers perceive the advantages and difficulties of digital banking in the context of the previously mentioned information. The study is meeting the following objectives: To analysis the customers' level of satisfaction on digital banking services.

1. To analysis the customers' level of awareness on digital banking services.
2. To analysis customers level of satisfaction towards digital-banking services of select public sector banks.

1.4 Hypothesis of the Study

Ho: "The satisfaction of bank customers with digital banking services does not significantly differ from one another."

Ho: "The types of banks and the degree of satisfaction with digital banking services do not significantly correlate."

1.5 Scope of the Study

It is common for customers from big cities and small cities to view things differently and have different attitudes and usage habits. Most people in Karnataka have started utilizing internet banking services. The primary focus of this study is on the satisfaction and opinions of the selected Karnataka public sector bank customers regarding digital banking services.

1.6 Methodology

1.6.1 Research Design

The current study investigated how consumers view the level of service that public sector banks provide using a descriptive research design.

1.6.2 Nature of Data

Secondary data were added to the primary data used in this study for analysis.

1.6.3 Tools for Data Collection

A questionnaire was used to gather the main data on customer satisfaction and opinions of the digital banking services provided by specific commercial banks. A range of sources, including bank websites, publications, journals, brochures, and RBI papers, were used to gather the necessary secondary data.

1.6.4 Selection of Sample Banks

To choose the banks, a list of the top four banks in India was compiled. This was thoroughly investigated in connection with public sector classifications. Then, the four banks with the most branches were selected. The banks Canara Bank, Bank of India, Central Bank of India, and State Bank of India were selected for the current study. In Karnataka, these selected banks led the market for a range of banking services.

1.6.5 Sampling Method and Size

After locating the branches, the researcher went to the banks that were the subject of the inquiry. The selection of the banks was based on personal judgment. The public sectors of banks were selected for the study. There was a fixed sample size of 600 clients. A non-probability method called convenience sampling was used to collect answers to customer questionnaires. The researcher was able to gather information about bank property by physically visiting the relevant bank branches. Among the requirements of the investigation were that respondents must have completed at least their 12th year of education in order to be selected as clients. The client ought to use at least one of the bank's online banking services. The 600 people who consented to participate in the survey were specifically chosen.

1.6.6 Framework of Analysis

The primary objective of the study is to examine how customers view issues with digital services provided by a few Karnataka public sector banks. Simple percentage, chi-square test, analysis of one-way variance, student t test, analysis of co-efficient of variation, multiple regression analysis, and multiple discriminant function analysis have all been used to investigate the issues facing digital banking services. Since parametric testing depends on the assumption of normal data, a lot of statistical tests require an assessment of the data's normality. As a result, the data set is subjected to a normal distribution test. The authors' 5-point rating system had 1 and 5 as its anchor points, representing highly dissatisfied and highly satisfied, respectively.

1.7 Consumers Satisfaction towards Digital Banking Services

The term "Consumer satisfaction" describes the point at which a potential investor is aware of the existence of an investment product or other avenue in which he may choose to allocate his savings. Investor education regarding the specifics of an investment is a continuous process that begins with satisfaction. In some instances, they make an effort to understand the modes well before deciding whether to accept or reject them. It's common knowledge that the first stage of receiving digital banking services is satisfaction. When clients are aware that there are multiple digital banking service options available, their curiosity drives them to look for additional details. Once consumers have a solid understanding of digital banking services, they can compare and assess different service types. As a result, client attitudes regarding digital banking services are shaped by customer

satisfaction. Customers' perceptions of their level of satisfaction with digital banking services are formed, altered, and influenced by a variety of outside information sources, including news articles, weekly publications, and electronic media, recommendations from friends and family, and broker advice. The researcher attempted to analyze customer satisfaction with digital banking services in this section of the paper.

1.7.1 Types of Bank and Level of Satisfaction on Internet Banking

One of the factors that are significant when it comes to the degree of satisfaction with online banking is the type of bank. Therefore, the researcher attempted to determine whether the type of bank and degree of satisfaction with online banking were related. To this end, the researcher developed and tested the following statistical null hypothesis.

Ho1: "There is no statistically significant correlation between the respondents' preferred online banking platform and their bank type."

In order to find the association, 'Chi-square' test was used and the result is shown in Table 1.

TABLE 1 CUSTOMERS SATISFACTION ON INTERNET BANKING SERVICES

Types of Bank	Level of Satisfaction						Mean	Chi-square Value	P value
	Highly dissatisfied	Dissatisfied	Either satisfied nor dissatisfied	Satisfied	Highly Satisfied	Total			
Canara Bank	14 (9.93)	27 (19.15)	36 (25.53)	26 (18.44)	38 (26.95)	141 (100.0)	3.33	8.868	.714
Bank of India	13 (5.65)	45 (19.57)	58 (25.22)	34 (14.78)	80 (34.78)	230 (100.0)	3.53		
Central Bank of India	9 (9.47)	14 (14.74)	23 (24.21)	16 (16.84)	33 (34.74)	95 (100.0)	3.53		
State Bank of India	9 (6.72)	25 (18.66)	29 (21.64)	18 (13.43)	53 (39.55)	134 (100.0)	3.60		

Source: Computed from collected primary data

From the above table 1, it is inferred that out of the 141 respondents from Canara bank, 9.93 %, 19.15%, 25.53%, 18.44% and 26.95 % of the respondents are highly dissatisfied, dissatisfied, neither satisfied nor dissatisfied, satisfied, and highly satisfied respectively towards internet banking services with mean score is 3.33 . Out of the 230 respondents from bank of India 5.65 %, 19.15%, 25.53%, 14.78 % and 34.78 % of the respondents are highly dissatisfied, dissatisfied, neither satisfied nor dissatisfied, satisfied, and highly satisfied about their bank's internet services with mean score 3.53. Out of the 95 respondents from bank of India 9.47% highly dissatisfied, 14.74% dissatisfied, 24.21% neutral, 16.84% satisfied and 34.74% highly satisfied towards internet services provided by their bank. Its mean score reveals that 3.53. Out of the 134 respondents from state bank of India 6.72 % highly dissatisfied, 18.66% dissatisfied, 21.64 % neutral, 13.43% satisfied and 39.55 % highly satisfied towards internet services provided by their bank. Its mean score reveals that 3.60. The mean score reveals that the respondents from State Bank of India have higher satisfaction (3.60) towards providing internet services followed by Bank of India and Central Bank of India. However, with regard internet banking Canara Bank have less mean score (3.33). It is noted from the above Table 1 that the calculated 'Chi-square' values 8.868 with the 'p' value is .714 but the result is not significant at 5% level. Hence, the hypothesis is accepted. It is found from the analysis that there is no association between the types of bank and the level of satisfaction of the respondents towards internet banking services.

1.7.2 Types of Bank and Level of Satisfaction on Mobile Banking

The type of bank is identified as one of the variables that have significance with the level of satisfaction on Mobile Banking. Therefore, the researcher attempted to determine whether the type of bank and degree of satisfaction with online banking were related. To this end, the researcher developed and tested the statistical null hypothesis.

Ho2: "There is no significant association between the respondents' type of bank and level of satisfaction with mobile banking."

Table 2 displays the outcome of the "Chi-square" test, which was used to determine the association.

TABLE 2 CUSTOMERS SATISFACTION ON MOBILE BANKING SERVICES

Types of Bank	Level of Satisfaction						Mean	Chi-square Value	P value
	Highly dissatisfied	Dissatisfied	Either satisfied nor dissatisfied	Satisfied	Highly Satisfied	Total			
Canara Bank	9 (6.38)	30 (21.28)	32 (22.70)	21 (14.89)	49 (34.75)	141	3.50	12.069	.040**
Bank of India	20 (8.70)	39 (16.96)	64 (27.83)	32(13.91)	75(32.61)	230	3.45		
Central Bank of India	10(10.53)	20 (21.05)	19 (20.00)	16 (16.84)	30 (31.58)	95	3.38		
State Bank of India	10(7.46)	22(16.42)	24(17.91)	31(23.13)	47(35.07)	134	3.62		

Source: Computed from collected primary data

From the above table 2 it is inferred that out of the 141 respondents from Canara bank 6.38 % highly dissatisfied, 21.28 % dissatisfied, 22.70% neutral, 16.84% satisfied and 34.74% highly satisfied towards internet services provided by their bank with mean score 3.50. Out of the 230 respondents from bank of India 8.70 %, 16.96 %, 27.83 %, 13.91 % and 32.61 % of the respondents are highly dissatisfied, dissatisfied, neither satisfied nor dissatisfied, satisfied, and highly satisfied about their bank's mobile banking services with mean score 3.45. Out of the 95 respondents from bank of India 10.53 % highly dissatisfied, 21.05% dissatisfied, 20 % neutral, 16.84% satisfied and 31.58% highly satisfied towards mobile banking services provided by their bank. Its mean score reveals that 3.38. Out of the 134 respondents from state bank of India 7.46 % highly dissatisfied, 16.42 % dissatisfied, 17.91 % neutral, 23.13 % satisfied and 35.07 % highly satisfied towards mobile banking services provided by their bank. Its mean score reveals that 3.62. The mean score reveals that the respondents from State Bank of India have higher satisfaction (3.62) towards providing internet services followed by Canara Bank. However, with regard mobile banking Central Bank of India have less mean score (3.38). It is noted from the above Table 2 that the calculated 'Chi-square' values 12.069 with the 'p' value is .040 but the result is significant at 5% level. Hence, the hypothesis is rejected. It is found from the analysis that there is association between the types of bank and the level of satisfaction of the respondents towards mobile banking services.

1.7.3 Types of Bank and Level of Satisfaction on Card Banking

One of the factors that are significant when it comes to the degree of satisfaction with card banking is the type of bank. Therefore, the researcher attempted to determine whether the type of bank and degree of satisfaction with online banking were related. To this end, the researcher developed and tested the following statistical null hypothesis.

Ho3. "There is no statistically significant correlation between the respondents' type of bank and their level of satisfaction with card banking."

Table 3 displays the outcome of the "Chi-square" test, which was used to determine the association.

TABLE 3 CUSTOMERS SATISFACTION ON CARD BANKING SERVICES

Types of Bank	Level of Satisfaction						Mean	Chi-square Value	P value
	Highly dissatisfied	Dissatisfied	Either satisfied nor dissatisfied	Satisfied	Highly Satisfied	Total			
Canara Bank	14 (9.93)	30 (21.28)	37 (26.24)	24 (17.02)	36 (25.53)	141	3.27	4.096	.982
Bank of India	17 (7.39)	53 (23.04)	58 (25.22)	41 (17.83)	61 (26.52)	230	3.33		
Central Bank of India	7 (7.37)	25 (26.32)	19 (20.00)	19 (20.00)	25 (26.32)	95	3.32		
State Bank of India	8 (5.97)	34 (25.37)	33 (24.63)	27 (20.15)	32 (23.88)	134	3.31		

Source: Computed from collected primary data

From the above table 3 it is inferred that out of the 141 respondents from Canara bank 17.02% satisfied and 25.53 % highly satisfied towards Card Banking services provided by their bank with mean score 3.27 . Out of the 230 respondents from bank of India 17.83 % and 26.52 % of the respondents are satisfied and highly satisfied about their bank's Card Banking services with mean score 3.33. Out of the 95 respondents from bank of India 20.0% satisfied and 26.32% highly satisfied towards Card Banking services provided by their bank. Its mean score reveals that 3.32. Out of the 134 respondents from state bank of India 20.15 % satisfied and 23.88 % highly satisfied towards Card Banking services provided by their bank. Its mean score reveals that 3.31. The mean score reveals that the respondents from Bank of India have higher satisfaction (3.33) towards providing internet services followed by Central Bank of India. However, with regard Card Banking, State Bank of India have less mean score (3.31). It is noted from the above Table 3 that the calculated 'Chi-square' values 4.096 with the 'p' value are .982 but the result is not significant at 5% level. Hence, the hypothesis is accepted. It is found from the analysis that there is no association between the types of bank and the level of satisfaction of the respondents towards Card Banking services.

1.7.4 Types of Bank and Level of Satisfaction on NEFT/ RTGS

One of the factors that are significant when it comes to the degree of satisfaction with NEFT/RTGS is the type of bank. Therefore, the researcher attempted to determine whether the type of bank and degree of satisfaction with online banking were related. To this end, the researcher developed and tested the following statistical null hypothesis.

Ho4: "There is no statistically significant correlation between the respondents' bank type and their level of satisfaction with NEFT/RTGS."

In order to find the association, 'Chi-square' test was used and the result is shown in Table 4.

TABLE 4 CUSTOMERS SATISFACTION ON NEFT/ RTGS SERVICES

Types of Bank	Level of Satisfaction						Mean	Chi-square Value	P value
	Highly dissatisfied	Dissatisfied	Either satisfied nor dissatisfied	Satisfied	Highly Satisfied	Total			
Canara Bank	8 (5.67)	36 (25.53)	36 (25.53)	22 (15.60)	39 (27.66)	141	3.34	7.476	.825
Bank of India	18 (7.83)	54 (23.48)	56 (24.35)	39 (16.96)	63 (27.39)	230	3.33		
Central Bank of India	6 (6.32)	19 (20.00)	28 (29.47)	18 (18.95)	24 (25.26)	95	3.37		
State Bank of India	9 (6.72)	25 (18.66)	31 (23.13)	20 (14.93)	49 (36.57)	134	3.56		

Source: Computed from collected primary data

From the above table 4 it is inferred that out of the 141 respondents from Canara bank 15.60 % satisfied and 27.66 % highly satisfied towards NEFT/ RTGS services provided by their bank with mean score 3.34 . Out of the 230 respondents from bank of India 16.96 % and 27.39 % of the respondents are satisfied and highly satisfied about their bank's NEFT/ RTGS services with mean score 3.33. Out of the 95 respondents from bank of India 18.95% satisfied and 25.26 % highly satisfied towards NEFT/ RTGS services provided by their bank. Its mean score reveals that 3.37. Out of the 134 respondents from state bank of India 14.93 % satisfied and 36.57 % highly satisfied towards NEFT/ RTGS services provided by their bank. Its mean score reveals that 3.56. The mean score reveals that the respondents from State Bank of India have higher satisfaction (3.56) towards providing internet services. However, with regard NEFT/ RTGS, Bank of India has less mean score (3.33). It is noted from the above Table 4 that the calculated 'Chi-square' values 7.476 with the 'p' value are .825 but the result is not significant at 5% level. Hence, the hypothesis is accepted. It is found from the analysis that there is no association between the types of bank and the level of satisfaction of the respondents towards NEFT/ RTGS services.

1.7.5 Types of Bank and Level of Satisfaction on UPI

One of the factors that are significant when it comes to the degree of UPI satisfaction is the type of bank. Therefore, the researcher attempted to determine whether the type of bank and degree of satisfaction with online banking were related. To this end, the researcher developed and tested the following statistical null hypothesis.

Ho5: "There is no statistically significant correlation between the respondents' bank type and their level of satisfaction with UPI."

Table 5 displays the results of the "Chi-square" test, which was used to determine the association.

TABLE 5 CUSTOMERS SATISFACTION ON UPI SERVICES

Types of Bank	Level of Satisfaction						Mean	Chi-square Value	p value
	Highly dissatisfied	Dissatisfied	Either satisfied nor dissatisfied	Satisfied	Highly Satisfied	Total			
Canara Bank	8 (5.67)	33 (23.40)	39 (27.66)	19 (13.48)	42 (29.79)	141	3.38	13.066	.364
Bank of India	18 (7.83)	56 (24.35)	52 (22.61)	39 (16.96)	65 (28.26)	230	3.33		
Central Bank of India	10 (10.53)	15 (15.79)	19 (20.00)	21 (22.11)	30 (31.58)	95	3.48		
State Bank of India	5 (3.73)	27 (20.15)	40 (29.85)	21 (15.67)	41 (30.60)	134	3.49		

Source: Computed from collected primary data

From the above table 5 it is inferred that out of the 141 respondents from Canara bank 13.48 % satisfied and 29.79 % highly satisfied towards UPI services provided by their bank with mean score 3.38 . Out of the 230 respondents from bank of India 16.96 % and 28.26 % of the respondents are satisfied and highly satisfied about their bank's UPI services with mean score 3.33. Out of the 95 respondents from bank of India 22.11% satisfied and 31.58 % highly satisfied towards UPI services provided by their bank. Its mean score reveals that 3.48. Out of the 134 respondents from state bank of India 15.67 % satisfied and 30.60 % highly satisfied towards UPI services provided by their bank. Its mean score reveals that 3.49. The mean score reveals that the respondents from State Bank of India have higher satisfaction (3.49) towards providing internet services. However, with regard UPI, Bank of India has less mean score (3.33). It is noted from the above Table 5 that the calculated 'Chi-square' values 13.066 with the 'p' value are .364 but the result is not significant at 5% level. Hence, the hypothesis is accepted. It is found from the analysis that there is no association between the types of bank and the level of satisfaction of the respondents towards UPI services.

1.7.6 Types of Bank and Level of Satisfaction on ATM

The type of bank is identified as one of the variables that have significance with the level of satisfaction on ATM. Therefore, the researcher attempted to determine whether the type of bank and degree of satisfaction with online banking were related. To this end, the researcher developed and tested the following statistical null hypothesis.

Ho 6: "There is no discernible correlation between the respondents' type of bank and their degree of satisfaction with ATMs."

Table 6 displays the outcome of the "Chi-square" test, which was used to determine the association.

TABLE 6 CUSTOMERS SATISFACTION ON ATM SERVICES

Types of Bank	Level of Satisfaction						Mean	Chi-square Value	p value
	Highly dissatisfied	Dissatisfied	Either satisfied nor dissatisfied	Satisfied	Highly Satisfied	Total			
Canara Bank	8 (5.67)	9 (6.38)	37 (26.24)	24 (17.02)	63 (44.68)	141	3.89	7.041	.855
Bank of India	18 (7.83)	15 (6.52)	55 (23.91)	40 (17.39)	102 (44.35)	230	3.84		
Central Bank of India	11 (11.58)	9 (9.47)	16 (16.84)	17 (17.89)	42 (44.21)	95	3.74		
State Bank of India	8 (5.97)	10 (7.46)	29 (21.64)	22 (16.42)	65 (48.51)	134	3.94		

Source: Computed from collected primary data

From the above table 6, it is inferred that out of the 141 respondents from Canara bank 17.02 % satisfied and 44.68 % highly satisfied towards ATM services provided by their bank with mean score 3.89. Out of the 230 respondents from bank of India 17.39 % and 44.35 % of the respondents are satisfied and highly satisfied about their bank's ATM services with mean score 3.84. Out of the 95 respondents from bank of India 17.89 % satisfied and 44.21 % highly satisfied towards ATM services provided by their bank. Its mean score reveals that 3.74. Out of the 134 respondents from state bank of India 16.42 % satisfied and 48.51 % highly satisfied towards ATM services provided by their bank. Its mean score reveals that 3.94. The mean score reveals that the respondents from State Bank of India have higher satisfaction (3.94) towards providing internet services. However, with regard ATM, Central Bank of India has less mean score (3.74). It is noted from the above Table 6 that the calculated 'Chi-square' values 7.041 with the 'p' value are .855 but the result is not significant at 5% level. Hence, the hypothesis is accepted. It is found from the analysis that there is no association between the types of bank and the level of satisfaction of the respondents towards ATM services.

1.7.7 Types of Bank and Level of Satisfaction on AEPS

One of the factors that is significant when it comes to the degree of satisfaction on AEPS is the type of bank. Therefore, the researcher attempted to determine whether the type of bank and degree of satisfaction with online banking were related. To this end, the researcher developed and tested the following statistical null hypothesis.

Ho7: "There is no statistically significant correlation between the respondents' bank type and their level of satisfaction with AEPS."

In order to find the association, 'Chi-square' test was used and the result is shown in Table 7.

TABLE 7 CUSTOMERS SATISFACTION ON AEPS SERVICES

Types of Bank	Level of Satisfaction						Mean	Chi-square Value	p value
	Highly dissatisfied	Dissatisfied	Either satisfied nor dissatisfied	Satisfied	Highly Satisfied	Total			
Canara Bank	15 (10.64)	33 (23.40)	32 (22.70)	29 (20.57)	32 (22.70)	141	3.21	7.540	.820
Bank of India	18 (7.83)	74 (32.17)	49 (21.30)	47 (20.43)	42 (18.26)	230	3.09		
Central Bank of India	8 (8.42)	31 (32.63)	22 (23.16)	16 (16.84)	18 (18.95)	95	3.05		
State Bank of India	10 (7.46)	43 (32.09)	22 (16.42)	30 (22.39)	29 (21.64)	134	3.19		

Source: Computed from collected primary data

From the above table 7 it is inferred that out of the 141 respondents from Canara bank 20.57 % satisfied and 22.70 % highly satisfied towards AEPS services provided by their bank with mean score 3.21 . Out of the 230 respondents from bank of India 20.43 % and 18.26 % of the respondents are satisfied and highly satisfied about their bank's AEPS services with mean score 3.09. Out of the 95 respondents from bank of India 16.84% satisfied and 18.95 % highly satisfied towards AEPS services provided by their bank. Its mean score reveals that 3.05. Out of the 134 respondents from state bank of India 22.39 % satisfied and 21.64 % highly satisfied towards AEPS services provided by their bank. Its mean score reveals that 3.19. The mean score reveals that the respondents from Canara have higher satisfaction (3.21) towards providing AEPS services. However, with regard AEPS, Central Bank of India has less mean score (3.05). It is noted from the above Table 7 that the calculated 'Chi-square' values 7.540 with the 'p' value are .820 but the result is not significant at 5% level. Hence, the hypothesis is accepted. It is found from the analysis that there is no association between the types of bank and the level of satisfaction of the respondents towards AEPS services.

1.7.8 Types of Bank and Level of Satisfaction on BHIM app

The type of bank is identified as one of the variables that have significance with the level of satisfaction on BHIM app. Therefore, the researcher attempted to determine whether the type of bank and degree of satisfaction with online banking were related. To this end, the researcher developed and tested the following statistical null hypothesis.

Ho8: "There is no statistically significant correlation between the respondents' bank type and their level of satisfaction with BHIM app."

In order to find the association, 'Chi-square' test was used and the result is shown in Table 8.

TABLE 8 CUSTOMERS SATISFACTION ON BHIM SERVICES

Types of Bank	Level of Satisfaction						Mean	Chi-square Value	P value
	Highly dissatisfied	Dissatisfied	Either satisfied nor dissatisfied	Satisfied	Highly Satisfied	Total			
Canara Bank	13 (9.22)	53 (37.59)	32 (22.70)	19 (13.48)	24 (17.02)	141	2.91	4.656	.968
Bank of India	22 (9.57)	68 (29.57)	60 (26.09)	33 (14.35)	47 (20.43)	230	3.07		
Central Bank of India	7 (7.37)	27 (28.42)	25 (26.32)	14 (14.74)	22 (23.16)	95	3.18		
State Bank of India	13 (9.70)	42 (31.34)	36 (26.87)	19 (14.18)	24 (17.91)	134	2.99		

Source: Computed from collected primary data

From the above table 8, it is inferred that out of the 141 respondents from Canara bank 13.48 % satisfied and 17.02 % highly satisfied towards BHIM services provided by their bank with mean score 2.91 . Out of the 230 respondents from bank of India 14.35 % and 20.43 % of the respondents are satisfied and highly satisfied about their bank's BHIM services with mean score 3.07. Out of the 95 respondents from bank of India 14.74% satisfied and 23.16 % highly satisfied towards BHIM services provided by their bank. Its mean score reveals that 3.18. Out of the 134 respondents from state bank of India 14.18 % satisfied and 17.91 % highly satisfied towards BHIM services provided by their bank. Its mean score reveals that 2.99. The mean score reveals that the respondents from Central Bank of India have higher satisfaction (3.18) towards providing internet services. However, with regard BHIM, Canara Bank has less mean score (2.91). It is noted from the above Table 8 that the calculated 'Chi-square' values 4.656 with the 'p' value are .968 but the result is not significant at 5% level. Hence, the hypothesis is accepted. It is found from the analysis that there is no association between the types of bank and the level of satisfaction of the respondents towards BHIM services.

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