

A Study on Customer Satisfaction and Experience Towards E-Banking Service with Special Reference to Tura City

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Abstract

The banking industry has seen tremendous change as a result of the quick development of technology, with e-banking emerging as a key instrument for providing easily accessible, effective, and secure financial services. With an emphasis on important elements such service quality, user experience, dependability, security, accessibility, and customer assistance, this study examines customer satisfaction with e-banking services in Tura city. Understanding these factors is crucial to improving customer experience and loyalty as digital use increases and bank rivalry heats up. One hundred online banking users chosen via non-probability convenient selection were given a structured questionnaire to complete in order to gather data. User input and usage patterns were interpreted using simple percentage analysis, which made it possible to identify service gaps and factors that influence satisfaction. For financial institutions looking to maximize their e-banking platforms, the findings provide insightful information. Banks may build long-term client relationships, increase user engagement, and promote trust by attending to consumer complaints and improving service performance.

KEYWORDS: E-banking, user experience, digital banking, customer satisfaction, and service quality.

INTRODUCTION

Over the past 20 years, the banking sector has undergone a significant transformation, mostly due to the quick development of information and communication technologies. The advent of electronic banking, or e-banking, is one of the most important advances in this field. It has completely changed how consumers access and handle their financial activities. Digital wallets, ATM services, internet banking, mobile banking, and other services are all included in e-banking, which enables users to do their banking whenever and wherever it is most convenient for them. With the help of government programs like Digital India and the Unified Payments Interface (UPI), as well as the growing use of smartphones and internet connectivity, the digital banking revolution in India has intensified. In order to draw in and keep consumers, banks are now competing with one another to improve their online services, user interfaces, and security protocols. A key factor in the success of e-banking services is customer happiness. It has a direct impact on word-of-mouth advertising, consumer loyalty, and retention. Additionally, one of the main factors influencing client involvement with digital banking platforms is the user experience, which includes security, ease of use, dependability, transaction speed, and response. Tura City, a developing metropolis in the northeast Indian state of Meghalaya, is the subject of this study. Tura has shown a

continuous increase in digital literacy and the use of e-banking services, despite being a smaller city than big urban areas. However, compared to larger cities, these semi-urban areas may have quite different customer expectations, satisfaction levels, and technical infrastructure..

Literature review

Kumbhar,V.M (2011) This study aims the key factors—perceived value, brand perception, and service quality—that affect customers' satisfaction in e-banking service environments. to evaluate how customer happiness in e-banking is affected by aspects of service quality, how brand perception affects customer satisfaction in e-banking, and how client contentment is affected by the perceived value of e-banking services. The results show demographic data. Numerous studies have been conducted on how to measure customer satisfaction and service quality for both online and offline services. It continues by outlining the substantial correlations between perceived value, brand perception, and service quality and customer happiness and loyalty.

Cabanillas.F.L, Leiva.F.M & Guardia.F.R (2013) This paper's goal is to further the field of satisfaction research from the viewpoint of electronic banking users, a subject that is highly relevant to financial institutions' business strategy. Based on a review of the literature, the aim of this study is to demonstrate the connection between e-banking satisfaction and its primary factors. An empirical research study was undertaken using data from a service quality survey that is conducted every two years by a financial institution in a southern European country in order to accomplish the aforementioned goals. The study examines the connection between user satisfaction with electronic banking and the suggested criteria (accessibility, trust, utility, and simplicity of use).

Selvanathan,M. (2016) This study to examine the relationship between the adoption of online banking and the four factors—trust, customer experience, cost, and ease of use. 120 respondents from Selangor, Malaysia, made up the study's sample. The relationship between trust and the adoption of internet banking is the goal. It was revealed that there was strong positive correlations created between all variables. The results of this study demonstrate that trust will have an impact on the uptake of online banking and that there is a strong positive correlation between online banking adoption and consumer satisfaction. There isn't a substantial association between online banking acceptance and simplicity of use, nor is there any noteworthy correlation between cost and uptake.

Sharma, J. Singh, J. & Singh, A. (2020) For the study, the primary data approach was employed. It was gathered by means of interviews. A total of 750 surveys were sent out. Of the 750 clients, Effective 504 has given the right answer. The objective is the impact service quality of E Banking service on Customer satisfaction. Finding the pertinent factor influencing the quality of the services is essential for the service providers. The banks or service providers are able to recognize the shortcomings in the services that are being provided. They can organize and create a plan for improving the quality of their services in order to please their clients.

Joshi, M. & Dabas,R. (2022) The study to interrelationships among Internet banking service quality, customer satisfaction, and demographic variables such as age and gender in the context of a developing country during the COVID-19 pandemic. Published in the Indian Journal of Marketing, the study provides timely insights into how digital banking services adapted to shifting customer needs and expectations during a global crisis. Drawing from existing literature on service quality and digital adoption, the authors conceptualize Internet banking service quality through key dimensions such as ease of use, security, responsiveness, reliability, and personalization. Their framework is informed by models like E-S-QUAL

and SERVQUAL but is customized to reflect the pandemic-driven acceleration of digital financial services and the behavioural shifts it triggered among different customer groups.

Objectives of the study

The present study is based on the following objectives:

1. To identify the elements that aid the satisfaction of e-banking in Tura city.

Research Methodology

The research methodology outlines the approach used to conduct this study. It includes the research design, data collection methods, sampling techniques, and data analysis strategies.

Research Design: In order to gain a thorough grasp of consumer satisfaction and experience with e-banking services, the study uses a descriptive research design. Finding patterns, connections, and trends among the variables being studied is made easier with the use of this design.

Data Collection tools: In this study, both quantitative and qualitative data collection methods.

Sampling procedure: The sampling procedure followed in this non probability convenient sampling. The sample size of the study is 100.

Source of data: Both primary data and secondary data is used in this research.

- (a) **Primary Data:** A structured questionnaire was prepared and the primary data was collected through survey method.
- (b) **Secondary Data:** Textbooks, magazine, journals. Newspapers, articles, e-journals and different websites.

Questionnaire design: Primary data were collected with the help of a well framed questionnaire. Questions were short, sample, and precise with multiple choices. ranking and open ended were used to achieve the desired objective.

Sampling plan: The sampling plan adopted to conduct the study is follows-

- (a) Sampling units for the present study who uses internet banking services
- (b) Sampling size- The study is based upon 100 sample comprising the randomly selected users who uses internet banking service that have surveyed within the study period.
- (c) Time period- The information and data we collected within the period of 2 months with analysis of the collection data.

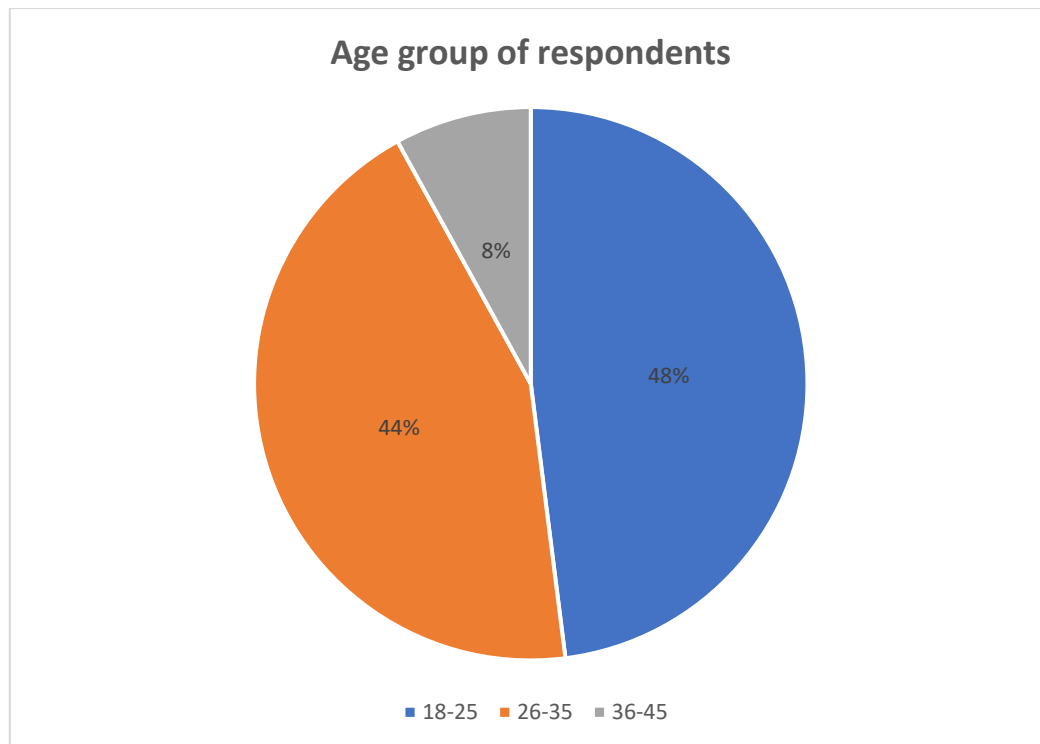
Analysis of Data- A basic percentage analysis tool was used to examine the data that was gathered. Regarding many characteristics, it displays the frequency and proportion of the respondents' profile, attitude, and opinion. Several tables are used to complete and exhibit the information and data collected in a methodical manner.

Data analysis

Table-1: Age group of respondents

	Particulars	No. of respondents	Percentage
Age of the respondent	18-25	48	48%
	26-35	44	44%
	36-45	8	8%
	Total	100	100%

(Source: Field Survey, 2025)

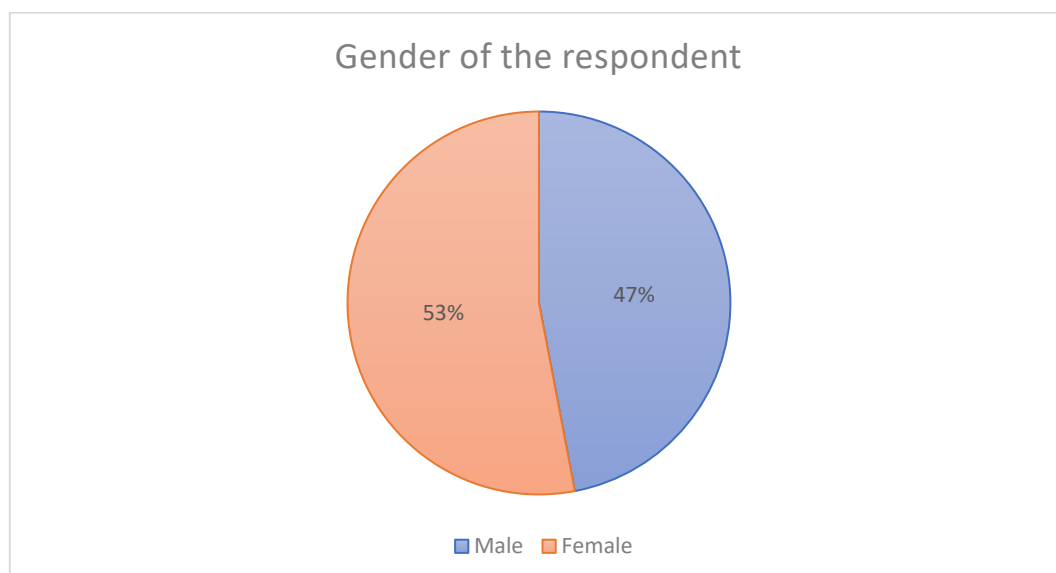


Interpretation: The total number of respondents is 100, with the majority of them (48) being under the age of 18-25. (which is 48% per cent of total respondents). 44 respondents are between the ages of 26 and 35 years old (44% per cent of total respondents) The number of respondents between the 35-45 is 8(8% per cent of total respondents).

Table-2: Age of the respondent

Gender of the respondent	No. of respondents	Percentage
Male	47	47.00%
Female	53	53.00%
Total	100	100%

(Source: Field Survey, 2025)

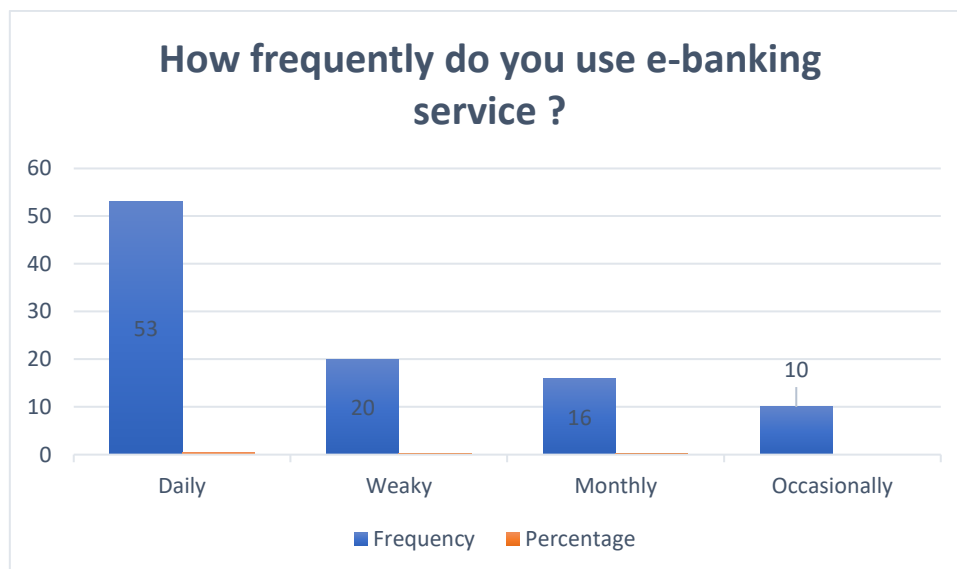


Interpretation: The total number of respondents is 100, with the majority of them (53) are females. (which is 53% per cent of total respondents). 47 respondents are males (i.e. 47% per cent of total respondents).

Table-3: Frequency of use of e-banking services.

Particulars	No. of respondents	Percentage
Daily	54	54.00%
Weekly	20	20.00%
Monthly	16	16.00%
Occasionally	10	10.00%
Total	100	100%

(Source: Field Survey, 2025)

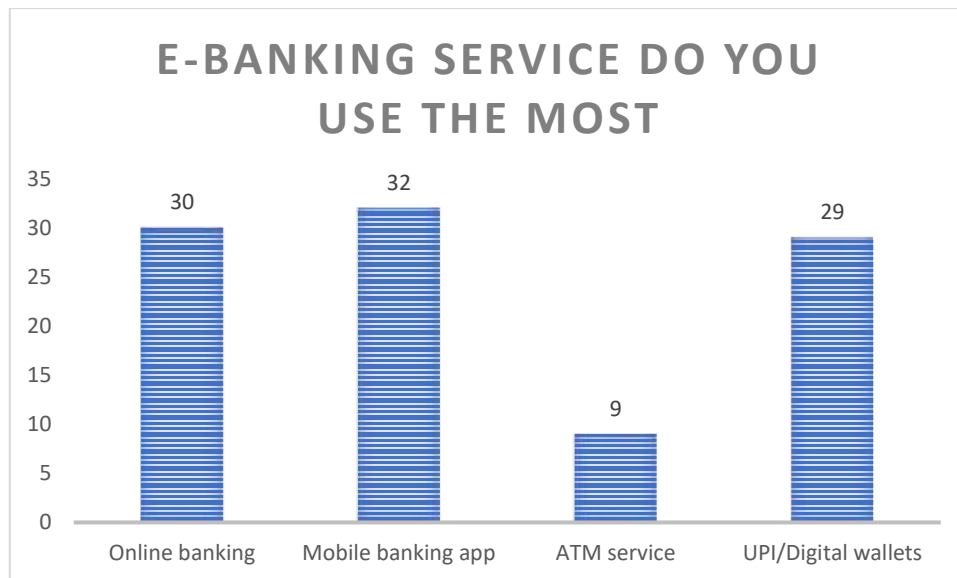


Interpretation: The data reveals that a majority of respondents 54% use e-banking services daily, 20% of respondents use e-banking weekly, showing regular but less frequent usage. 16 use it monthly. Only 10% use e-banking occasionally, which could reflect limited digital access, preference for traditional banking, or lack of necessity.

Table-4: Preference of e-banking service.

Particulars	No. of respondents	Percentage
Online banking	30	30%
Mobile banking app	32	32%
ATM service	9	9%
UPI/Digital wallets	29	29%

(Source: Field Survey, 2025)

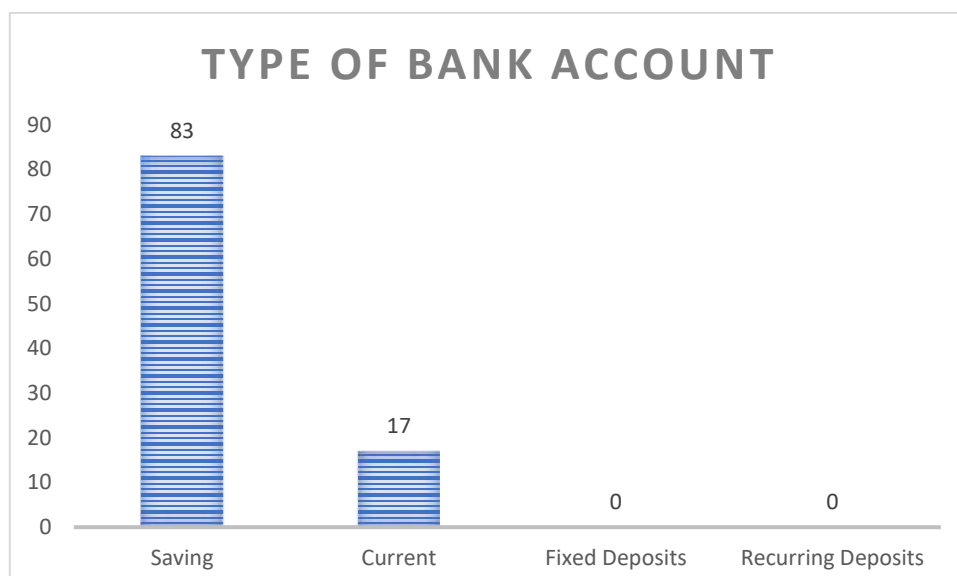


Interpretation: The percentage of respondents who use various e-banking services. For example, thirty percent of the respondents utilize internet banking as an e-banking service. As an e-banking service, 32% use the mobile banking app 35. UPI/digital wallets are used by 29% of respondents (29 out of all respondents). Additionally, 9 out of the total respondents, or 9%, utilize ATMs.

Table-5: Type of Bank Account

Type of Bank Account	Frequency	Percentage
Saving	83	83%
Current	17	17%
Fixed Deposits	0	0%
Recurring Deposits	0	0%
Total	100	100%

(Source: Field Survey, 2025)

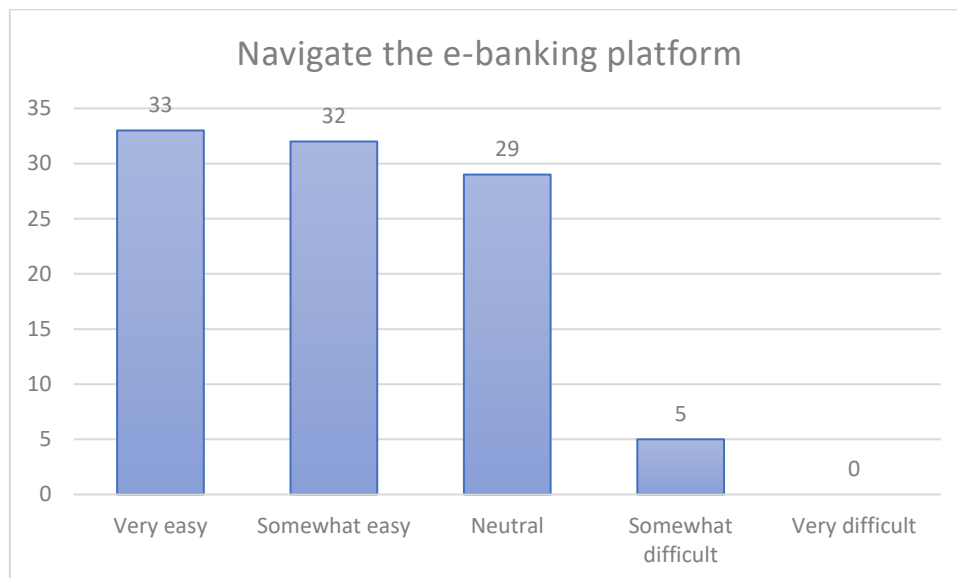


Interpretation: 83 respondents, or 83% of the 100 total respondents, had a savings account, making up the majority of responding individuals. The current account is owned by 17 respondents, or 17% of the total respondents.

Table-6: How easy is it to navigate the e-banking platform?

How easy is it to navigate the e-banking platform	Frequency	Percentage
Very easy	33	33%
Somewhat easy	32	32%
Neutral	29	29%
Somewhat difficult	5	5%
Very difficult	0	0%
Total	100	100%

(Source: Field Survey, 2025)

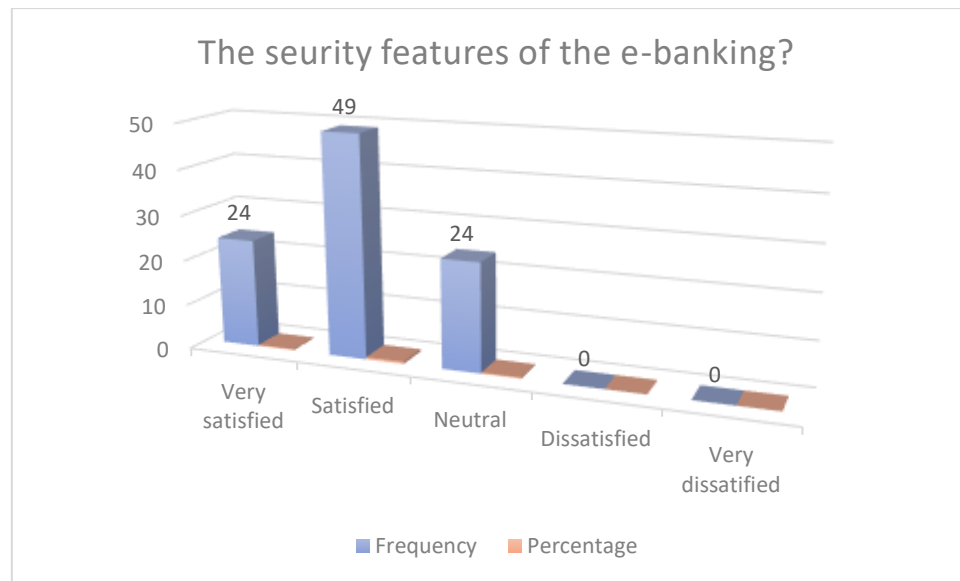


Interpretation: The majority of respondents find the e-banking platform easy to navigate, with 33% rating it as "Very easy" and 32% as "Somewhat easy". 29%, selected "Neutral", indicating that while they do not find it difficult, they may not find it particularly intuitive either. Only 5% of respondents reported the platform as "Somewhat difficult", and 0% found it "Very difficult", showing minimal usability concerns among the users.

Table-7: How satisfied are you with the security features of the e-banking?

How satisfied are you with the security features of the e-banking?	Frequency	Percentage
Very satisfied	24	24%
Satisfied	49	49%
Neutral	24	24%
Dissatisfied	0	0%
Very dissatisfied	0	0%
Total	100	100%

(Source: Field Survey, 2025)



Interpretation: The data indicates that the majority of respondents 49% of users are satisfied, and 24% are very satisfied. 24% of users feel neutral, 0% of respondents dissatisfied and very dissatisfied.

Table-8: How would you rate the speed of transaction on the platform?

How would you rate the speed of transaction on the platform?	Frequency	Percentage
Very fast	17	17%
Fast	47	47%
Neutral	31	31%
Slow	0	0%
Very slow	0	0%

(Source: Field Survey, 2025)

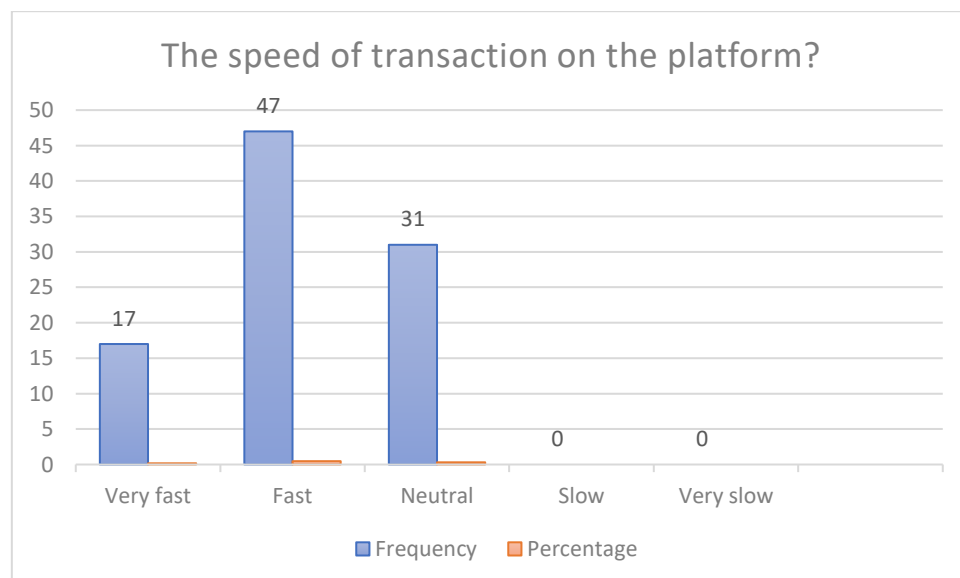


Figure No: 3.8

Interpretation: 17% of respondents rated the transaction speed as very fast, and 47% rated it as fast. This indicates that 64 of users are positively satisfied with the speed at which transactions are processed. 31% of respondents gave a neutral response. 0% of users rated the service as slow or very slow.

Table-9: Are all the banking service you need available online?

How would you rate the speed of transaction on the platform?	No. of respondents	Percentage
Very fast	17	17%
Fast	47	47%
Neutral	31	31%
Slow	0	0%
Very slow	0	0%
Total	100	100%

(Source: Field Survey, 2025)



Interpretation: Majority Find 47% rating it as "Fast" and 17% as "Very Fast" believe the transaction speed is efficient. This makes up the entire group of respondents, indicating high satisfaction with how quickly the platform processes transactions. 31% respondents selected "Neutral,". Notably, no respondents rated the transaction speed as "Slow" or "Very Slow".

Table-10: How responsive is customer support when you need assistance?

How responsive is customer support when you need assistance?	No. of respondents	Percentage
Yes, all of them	29	29%
Most of them	45	45%
Some of them	22	22%
Very few of them	0	0%
None of them	0	0%
Total	100	100%

(Source: Field Survey, 2025)

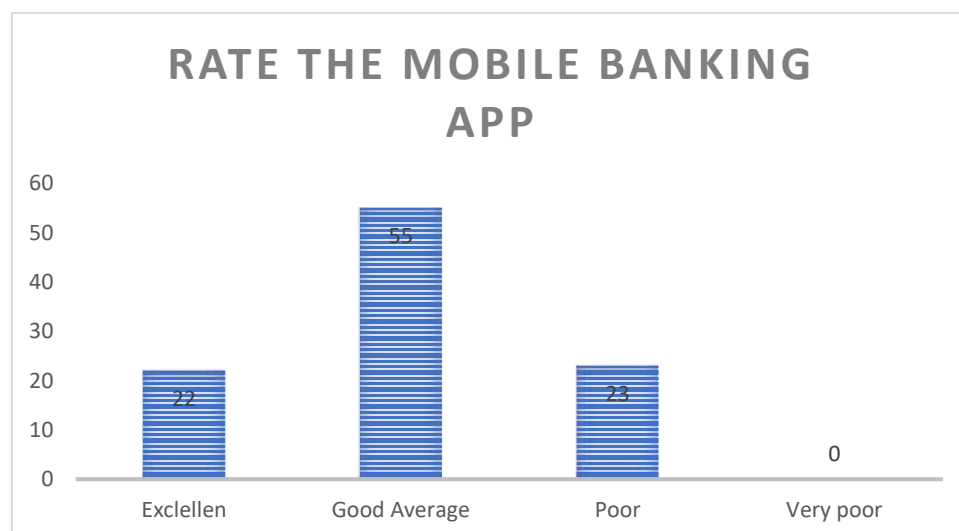


Interpretation: 29% of respondents indicated that all customer support interactions were responsive, while 45% said most were responsive. 22% of respondents said that some support experiences were responsive, 0% reported that very few or none of the support staff were responsive, indicating that no users had a clearly negative experience with customer service.

Table-11: How would you rate the mobile banking app?

How would you rate the mobile banking app?	No. of respondents	Percentage
Excellent	22	22%
Good Average	55	55%
Poor	23	23%
Very poor	0	0
Total	100	100%

(Source: Field Survey, 2025)



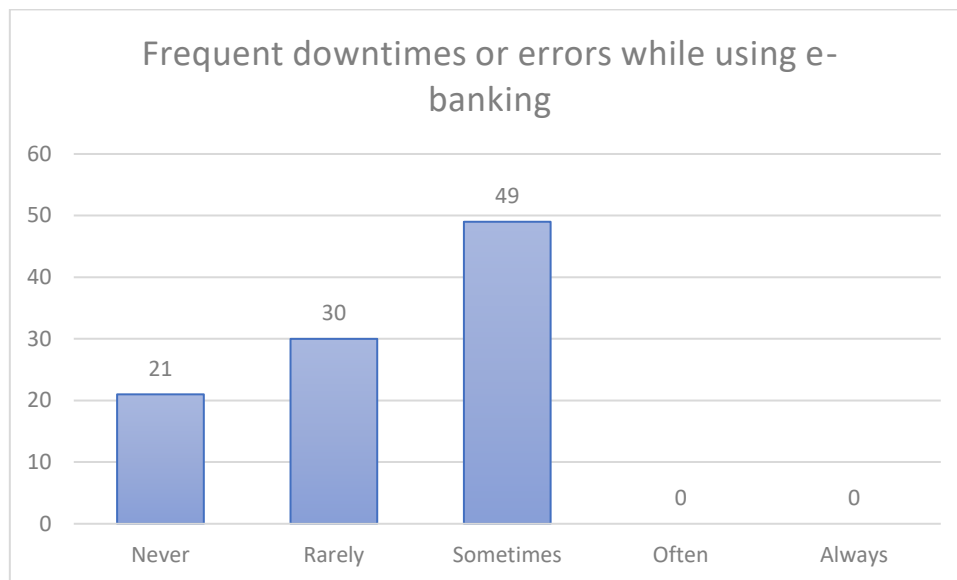
Interpretation: A majority of respondents 55% rated the mobile banking app as Good/Average indicating that while the app meets user expectations. A smaller portion 22% rated the app as Excellent users are highly satisfied with the app's functionality and usability. 23% of users rated the app as "Poor", pointing

to a significant minority who are dissatisfied. No respondents rated the app as "Very Poor", indicating that while some users are not fully satisfied.

Table-12: Have you experienced frequent downtimes or errors while using e-banking?

Have you experienced frequent downtimes or errors while using e-banking?	No. of respondents	Percentage
Never	21	21%
Rarely	30	30%
Sometimes	49	49%
Often	0	0%
Always	0	0%
Total	100	100%

(Source: Field Survey, 2025)

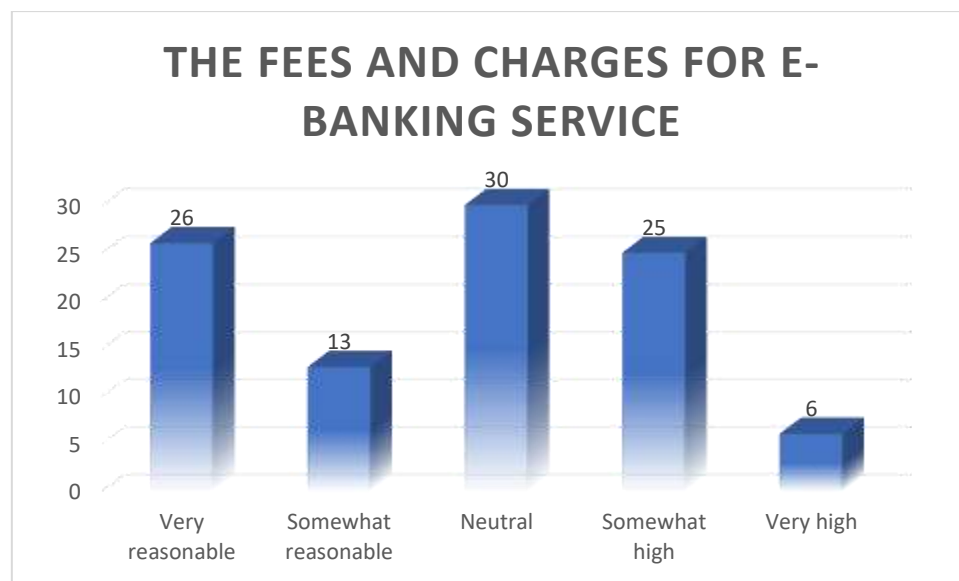


Interpretation: A significant portion of users 49% reported experiencing issues "Sometimes", 30% of respondents indicated they "Rarely" experience errors. Only 21% reported they "Never" encounter downtimes or errors. Notably, 0% of users selected "Often" or "Always".

Table-13: How do you feel about the fees and charges for e-banking service?

How do you feel about the fees and charges for e-banking service?	No. of respondents	Percentage
Very reasonable	26	26%
Somewhat reasonable	13	13%
Neutral	30	30%
Somewhat high	25	25%
Very high	6	6%
Total	100	100%

(Source: Field Survey, 2025)



Interpretation: 26% of users view the fees as "Very reasonable", and another 13% find them "Somewhat reasonable". 30% chose "Neutral", indicating they may accept the fees but do not find them particularly affordable or excessive. On the other hand, 25% rated the fees as "Somewhat high", and 6% found them "Very high".

Summary of Finding

1. The age distribution of respondents revealed that the majority of respondents (48 %) were from the age groups 18-25 years followed by 26-35 years (44%) and 36-45 years (8%). This data reveals that e-banking services are more common among young people than in upper age groups.
2. Gender composition shows that most respondents were women (53%). Male (47%). The study, therefore, showed that e-banking was more popular among women than men.
3. The data indicates that a majority (54%) of respondents use e-banking services daily. 20% use e-banking on a weekly basis, indicating regular but less frequent usage. 16% access e-banking monthly, showing moderate engagement. Only 10% use e-banking occasionally, which may reflect limited digital access, a preference for traditional banking methods, or a lower need for banking services.
4. The data shows varied usage of different e-banking services among respondents 35% use mobile banking apps, making it the most preferred e-banking service. 32% use online banking, showing strong engagement with web-based platforms. 29% use UPI/digital wallets, reflecting the growing popularity of fast, cashless transactions. 30% of respondents use online banking, closely following mobile app usage. Only 9% rely on ATMs.
5. 83 respondents (83%) have a savings account, indicating that the majority prefer this type of banking service. 17 respondents (17%) have a current account, representing a smaller portion of the sample. This suggests a significantly higher preference for savings accounts over current accounts among the surveyed individuals.
6. The majority of users perceive the e-banking platform as easy to use: 33% rated it as "Very Easy", 32% rated it as "Somewhat Easy" 29% selected "Neutral", suggesting they do not find it difficult, but also not especially intuitive. This group may benefit from minor interface enhancements or better user guidance. 5% rated it as "Somewhat Difficult" 0% found it "Very Difficult".

7. Overall user satisfaction is high, with no negative feedback recorded. The platform is well-received by most users, though addressing the needs of neutral respondents could help increase overall satisfaction further.
8. Transaction speed is generally well-regarded, with no users reporting dissatisfaction. The service is seen as efficient by the majority, and the lack of negative feedback reflects strong performance in this area. Minor improvements could be explored to convert neutral users into satisfied ones.
9. A total of 64 respondents (64%) rated the transaction speed as "Very Fast" or "Fast", indicating a high level of satisfaction with the service's efficiency. 31 respondents (31%) gave a Neutral response, suggesting the speed is acceptable but not exceptional to them. 0% respondents rated the speed as "Slow" or "Very Slow".
10. The data reflects a generally positive perception of customer support. The majority of users experienced consistently responsive service, and no respondents reported a clearly negative experience. This suggests that the customer support system is functioning effectively, with opportunities to further improve consistency across all interactions.
11. While most users find the mobile banking app acceptable or better, the presence of a sizable group reporting dissatisfaction suggests areas for improvement. Enhancing usability, performance, or feature accessibility could help reduce dissatisfaction and boost overall satisfaction levels.
12. While most users do not face frequent problems, the fact that nearly half experience errors occasionally suggest room for system reliability improvements. However, the absence of frequent complaints indicates the platform is generally stable and functional.
13. A majority of users find the fees either reasonable or acceptable, but a significant minority perceives them as somewhat or very high. The neutral group suggests that the fees are tolerable but not a standout feature. Addressing the concerns of the minority who find the fees high could improve overall user satisfaction.

SUGGESTION

- **Target Younger Demographics:** Since 92% of respondents are under 35, tailor e-banking services and marketing campaigns to tech-savvy, younger users. Use platforms like Instagram, YouTube, and mobile apps to engage this audience.
- **Gender-Inclusive Campaigns:** With a fairly balanced gender distribution, ensure that digital banking promotions are inclusive and relatable to both male and female customers. Consider financial literacy programs specifically targeting women to empower digital financial inclusion.
- **Enhance Mobile Banking Experience:** Given that mobile apps are the most used e-banking tool, banks should prioritize mobile app performance, security, and user interface improvements. Include features like AI chat support, budgeting tools, and instant customer service.
- **Encourage Broader Adoption of Digital Services:** For the 10% occasional users, offer awareness and training programs to build trust in digital platforms. Highlight convenience, security, and how to use e-banking features safely.
- **Promote UPI and Digital Wallet Benefits:** Although UPI/Digital wallets are used by 29%, there's room to grow. Highlight benefits like cashback, speed, and zero transaction fees to increase usage.
- **Upgrade or Reduce ATM Dependency:** With only 9% using ATMs, consider optimizing ATM networks or reallocating those resources toward digital channels and mobile kiosks, especially in areas with limited connectivity.

- Offer Account Customization Options: Since 83% hold savings accounts, consider offering customized financial products like youth-focused savings plans, goal-based saving tools, and flexible savings options. Promote current accounts more actively to freelancers, entrepreneurs, and small business owners.
- For the 29% neutral users who do not find the platform difficult but not particularly intuitive: Introduce interactive guides or tooltips for new features. Optimize menu structure, labels, and overall user flow for better intuitiveness. Conduct usability testing with this group to identify friction points.
- Enhance Engagement with Neutral Respondents: For the 24% neutral in satisfaction Offer personalized dashboards or feature customization to increase relevance. Launch user feedback polls to understand what's missing from their experience.
- Maintain and Build on Transaction Speed With 64% rating speed as positive and 0% negative: Maintain infrastructure quality and scalability to ensure speed during peak usage. Use the speed advantage as a marketing highlight in user acquisition campaigns.
- Increase Customer Support Excellence While no users had a poor experience, only 29% reported consistently responsive support. Train staff to deliver more consistent support quality. Consider introducing live chat bots with escalation options for faster query resolution. Monitor and improve response time KPIs to increase the "all responsive" share.
- Leverage Positive User Sentiment With high satisfaction in usability, speed, and support: Encourage satisfied users to share their experiences through reviews, testimonials, or referral programs. Use satisfaction insights to build loyalty programs or value-added services (like spend analysis tools, alerts, etc.).

CONCLUSION

This study aimed to assess customer satisfaction and experience with e-banking services in Tura City, Meghalaya. While specific data from Tura City is limited, insights from similar regions and studies provide valuable context.

Service Quality and Customer Satisfaction: Research indicates a significant positive relationship between e-service quality and customer satisfaction in various regions. Factors such as reliability, responsiveness, and security play crucial roles in shaping customer perceptions.

ResearchGate Technological Infrastructure The effectiveness of e-banking services is closely linked to the underlying technological infrastructure. Regions with robust internet connectivity and modern banking systems tend to report higher satisfaction levels. **Customer Experience** Positive customer experiences are often associated with user-friendly interfaces, timely support, and personalized services. Banks that invest in enhancing these aspects generally see improved customer loyalty and satisfaction.

Enhance Technological Infrastructure: Improving internet connectivity and updating banking systems can address potential service quality issues, ensuring more reliable and efficient e-banking services. **Focus on Service Quality** Banks should prioritize factors like system reliability, responsiveness, and security to meet customer expectations and build trust. **Improve Customer Support:** Providing timely and effective customer support can significantly enhance the overall customer experience. **User-Centric Design** Developing user-friendly interfaces and offering personalized services can increase customer satisfaction and loyalty.

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