

Perception and Satisfaction of Customers towards E-banking

Abstract

The present study is a quantitative descriptive study intended to measure the level of customer perception and satisfactions towards e-banking service in Yemen and its quality (i.e, overall e-banking service quality as well as the quality of its dimensions: website design, reliability/fulfillment, privacy/security and customer service). The sample included 454 respondents drawn from the population of customers of Yemeni banks that provide e-banking service. The tool of data collection was questionnaire developed by the researchers. The study revealed that the level of customer perception and satisfactions towards e-banking service in Yemen was moderate, and the overall e-banking service quality as well as the quality of its dimensions (website design, reliability/fulfillment, privacy/security and customer service) was also moderate.

Keywords: customer Perception, Customer satisfaction, e-service quality, E-banking, Yemeni banks

1. Introduction

With the development in the internet and information technology, electronic services emerged in banks, and to keep pace with the on-going technological development taking place in the world, the development in the electronic services increased to include a radical change in traditional banking services provided to customers and replaced them with electronic services and banking applications on smart phones (Ghanem, 2018). This allowed customers to conduct their financial transactions using the Internet, which is known as electronic banking services or Internet banking services, where customers can conduct their basic banking transactions without visiting the bank's branches.

E-banking services are fast and efficient and enable customers to monitor their accounts regularly. This has made e-banking services more convenient to the users, and has also

helped reduce the costs associated with the operating from the physical branches of banks. Therefore, there are many banks that have become operating exclusively through the Internet without having actual branches.

Monitoring of electronic banking service quality is the effective tool for knowing the level of services provided to customers and for knowing what needs to be done to improve them. The quality of electronic service has effects on customers' attitudes, satisfaction and behavioural intentions, and customers' evaluation of e-service quality enables practitioners to allocate the organization's resources to ensure the performance of electronic services that achieve their satisfaction and positive behavioural attitudes.

The present study was intended to measure the level of customer perception and satisfactions towards e-banking service in Yemen and its quality (i.e, overall e-banking service quality as well as the quality of its dimensions: website design, reliability/fulfillment, privacy/security and customer service). We start our research with a review of previous research related to our study and then we explain the research methodology, present the results of the analysis and discuss the results.

2. E-Banking

Electronic banking is the conduct of banking operations in electronic ways; that is, using new information and communication technologies for withdrawal, payment, transfer or dealing in securities or other banking activities. In light of this type of banking, the customer does not have to visit the bank as he can carry out some transactions with his bank while he is at home or in his office, which enables him to exceed the dimensions of space and time. (Hussein & Maraj, 2004, cited in Ayyash & Ababsa 2016). Electronic banking services are those operations or activities that are conducted, implemented or promoted by electronic or optical means such as: telephone, computer, ATM, the Internet, digital television and other means by banks and financial institutions (Bouras, Barika, 2014, cited in Ayyash & Ababsa 2016).

From the above, we conclude that electronic banking is the system that allows the customer to access his accounts or obtain the banking service through various electronic means without any time or place restrictions.

3. Objectives

1. To find out the level of customers' perception towards e-banking service in Yemen.

2. To find out the level of e-banking service quality in Yemen.
3. To find out the level of customers satisfaction towards e-banking service in Yemen.

4. Hypotheses

H1. The level of perception of customers towards e-banking services in Yemen is high.

H2. The level of E-banking service quality in Yemen is high.

This hypothesis is better restated in the form of the following sub-hypotheses:

H2.a. The level of the quality of website design of banks in Yemen is high.

H2.b. The level of the quality of reliability/fulfilment of e-banking service of banks in Yemen is high.

H2.c. The level of the quality of security/privacy of e-banking service of banks in Yemen is high.

H2.d. The level of the quality of customer service of e-banking of banks in Yemen is high.

H2.e. The level of overall service quality of e-banking in Yemen is high.

H3. The level of satisfaction of customers towards e-banking service in Yemen is high.

5. Previous Studies

Abadi and Nematizadeh (2012), in their study entitled “An Empirical Investigation of the Level of User's Acceptance of E Banking among Some Customers of Banks in Iran,” they aimed to examine the factors that influence acceptance of users of electronic banking taking in consideration their attitudes towards the use of the system. The study revealed that customers have found electronic banking system enjoyable, convenient, and easy to use, but they think there is low level of reliability in the security measure of electronic banking. **Altobishi, Erboz and Podruzsik (2018)** conducted a study entitled “E-Banking Effects on Customer Satisfaction: The Survey on Clients in Jordan Banking Sector”. They aimed to measure the effects of electronic banking services on customer satisfaction level through the following indicators: convenience, privacy, cost, ease of use, personalization and

customization and security. This study found that there is a positive relationship between customer satisfaction level and usage of electronic Banking among customers, where there is positive relationship between five indicators i.e. (convenience, cost, ease of use, personalization and customization and security) and customer satisfaction level and usage of electronic Banking. Only Privacy is not revealed to have an effect on Customer Satisfaction in Jordan. **Anisha and Jeba Melvin (2018)** conducted study on the “Satisfaction Level Of Internet Banking Customers Of Public Sector Banks And Private Sector Banks In Kanyakumari District, Tamil Nadu,” India. One of objectives of this study was to analyze the level of satisfaction of Internet Banking customers of public sector banks and private sector banks in Kanyakumari District. The researchers found that people are using more Internet Banking services because they want to save their time. Age is the major variable which influences the customer to use the Internet Banking service. Males are giving more importance to the Internet Banking services than female. The profession of each customer also influences the choice of internet banking services. This study also found that married customers are using more Internet Banking services than unmarried, and customers working in private sector are using more Internet Banking services. **Asiyanbi and Ishola (2018)** conducted study on “E-banking services impact and customer satisfaction in selected bank branches in Ibadan metropolis, Oyo state, Nigeria”. Among the objectives of this study were to identify the various electronic bank products offered to bank customers in the metropolis and to evaluate the consumer satisfaction with electronic services provided by banks. The findings discovered high utilization of electronic banking products (ATM (98%), internet banking (85%), electronic transfer (97%). Customers were satisfied with e-banking due to its cashless nature, cash accessibility, saving time from bank visitation and seamless transactions. The study showed that customers used and were happy with e-banking products. **Azhgan and Malathi (2016)** conducted a study on “Customer Perception towards E-Banking in Trichy District,” in India. They aimed to find out the factors influencing the adoption and usage of electronic banking services and to examine the perception of customers towards electronic banking in Trichy. This study found that most of the customers prefer internet banking due to its reliability, convenience, speed, safety, security, cost effectiveness and an error free system. The study showed that most of the respondent perceived electronic banking a secure, convenient, and reliable mode of transaction. **Dabaen, K. S. E., (2013)** conducted a study entitled “Analysis of Trends in the Yemeni Banking Customers towards Electronic Banking Methods - Applied Study on Banks Operating in the Yemeni City of Taiz”. Among the objectives of his study were to examine the customers' acceptance reactions to the e-

banking services provided by banks and to investigate and analyze the impact of the e-banking services on the customers' satisfaction in Taiz city. The study found that there is a wide use of the e-banking services by the customers of the Yemeni banks and customers are satisfied with the e-banking services provided by the Yemeni banks in Taiz city. **Erick (2015)** conducted a study on "Customer Perceptions on E-Banking in Tanzania: A Case of Selected Commercial Bank in Dar Es Salaam." He examined the perception of customers of electronic banking in commercial banks. More specifically, the researcher sought to identify perception of customers of benefits of electronic banking, risks associated with electronic banking and to find suggestions for customers on how to reduce the risks associated with electronic banking. This study showed that perception of customers on the benefits of electronic banking was a driving force of customer involvement in electronic banking. Therefore, perceptions of customers of risks associated with electronic banking could not fully restrict customers from using electronic banking. **Harikanth and Gnanadhas (2020)**, among the objectives of their study entitled "Customer Perception of E-Banking Services Provided By State Bank of India in Kanniyakumari District" was examining the customers' perceptions of bank towards electronic banking services. They found that the customers are not fully aware of the operational part of each channel and their transactional facilities. **Mujinga, (2020)** conducted a study entitled "Online Banking Service Quality: A South African ES-QUAL Analysis." This study aimed to examine online banking service quality based on customers' perceptions in South Africa. This study used the electronic service quality (E-S-QUAL) scale that consists of four dimensions. These dimensions are efficiency, fulfilment, system availability, and privacy. The findings showed that banks meet customer expectations of service quality delivery, although there is room for improvement. **Nair (2020)** conducted a study entitled "E-Banking Services: A Study on the Perception of Rural and Urban Customers" in Thiruvananthapuram, Kerala, India. Among the objectives of his study were examining the awareness of rural and urban customers towards electronic banking services and identifying the level of satisfaction of rural and urban customers towards electronic banking services. The study found that customers were not fully aware of some of the electronic banking services, except for ATMs, where the majority of the customers were aware of ATM, and the study also found that majority of the customers from both urban and rural area were satisfied with e-banking services. **Omodele and Onyeiwu, (2019)** conducted a study on "The Impact of Electronic Banking Service Quality on Customer Satisfaction," in Nigeria. The study examined the relationship between customer satisfaction and e-banking service quality dimensions and the impact of e-banking service on customer satisfaction. The

study used the SERVQUAL Model to measure its objectives. The findings showed that there is a significant relationship between customer satisfaction and e-banking service quality, and also found that e-banking service quality has significant impact on customer satisfaction. **Rani (2012)**, in his study entitled “A Study on the Customer Perception towards E-Banking in Ferozepur District,” aimed to examine people’s perception and satisfaction level towards electronic banking in Ferozepur district. This study found that around 60% of the people in Ferozepur District have positive perception of electronic banking and are satisfied with it. People of this district are not yet using electronic banking frequently because of their little knowledge about the internet and computers. So they feel hesitant in using electronic banking. **Sakhaei, Afshari and Esmaili, (2014)** conducted a study on “The impact of service quality on customer satisfaction in Internet banking,” in Tehran, Iran. They aimed to study the impact of service quality dimensions of Internet Banking on customer satisfaction in Iran and the relationship between service quality and customer satisfaction. They developed hybrid model of service quality dimensions based on the previous literature review. This model contains six dimensions including reliability, efficiency, responsiveness, fulfillment, security / privacy and website design. The study revealed that the six service quality dimensions have meaningful relationship with customer satisfaction in Internet Banking with the reliability being the most effective and website design the least effective dimension on customer satisfaction. **Tandon, Goel and Bishnoi (2016)** conducted a study entitled “Consumer Awareness towards Internet Banking: A Comparative Study of Public, Private and Foreign Banks, in Delhi and National Capital Region,” India, in which they sought, among other objectives of their study, to investigate the awareness and knowledge level of consumers about various aspects of internet banking and usage of internet banking transaction. The results of the study indicate that the level of consumer awareness is higher in case of private and foreign sector banks in comparison to public sector banks. **Tharanikaran, Sritharan and Thusyanthi (2017)**, in their study on “Service quality and customer satisfaction in the electronic banking,” in Batticaloa district, Sri Lanka, they attempted to examine the degree of service quality and degree of customer satisfaction in the electronic banking in Batticaloa district. The study depend on E-S-Qual scale dimensions, i.e. efficiency, system availability, fulfillment, privacy, responsiveness, compensation and contact, in addition to other dimensions related customer satisfaction which had been identified by Chen et al. (2012). These dimensions are content, accuracy, format, ease of use, timeliness and safety. The study found that there is a high level of service quality in electronic banking as well as a high level of customer satisfaction towards electronic banking

in Batticaloa district. **Yitbarek (2015)** conducted a study on “The Impacts of E--Banking Services on Customer Satisfaction: The Case of Selected Commercial Banks in Addis Ababa,” in which he aimed mainly to find out the dimensions of the e-banking service that have impact on satisfaction of customers of private and public banks in Addis Ababa. He focused on the following seven dimensions of e-banking service quality: reliability, transaction efficiency, customer support, service security, ease of use, performance quality and service content. He found that only three out of the seven dimensions have strong influence on the level of electronic banking customers’ satisfaction in both public and private commercial banks in Addis Ababa. These three dimensions are reliability, customers support and ease of use.

6. Research Methodology

The study is a quantitative descriptive study. The sample was drawn from the population of customers of Yemeni banks that provide e-banking service. The sample included 454 respondents.

The tool of data collection was a scale of e-service quality developed by the researchers in light of the e-service quality scales in literature. Reviewing literature revealed that “there is disagreement in the literature about the specific dimensions that comprise e-service quality” (Blut et al., 2015). Despite the disagreement in the dimensions among the different authors, many of them are more or less similar as indicated by Hussien and El Aziz (2013), but the authors of this paper found that the most precise and comprehensive conceptualisation available in literature for the dimensions of an e-service quality scale is that of Wolfinbarger and Gilly’s eTailQ (2003), which was also supported by Blut et al’s meta-analysis study (2015). Thus, the four dimensions of e banking service quality specified for the present paper are: website design, reliability/fulfillment, privacy/security and customer service. The scale developed by the researchers was in the form of a 5-point Likert Scale questionnaire that measures customers’ perception and satisfaction towards e-banking service and its quality.

To determine the level of customers’ perception, satisfaction towards e-banking service and service quality of e-banking, there was need to specify cut-off scores to determine low, medium and high levels. Mean scores and standard deviation values were used for determining the levels as follows.

- If a customer’s total score value is $\geq \bar{X} + S.D.$, the customer is considered to have high level.

- If a customer's total score value is $\leq \bar{X} - S.D.$, the customer is considered to have low level.
- If a customer's total score value is between $\bar{X} + S.D.$ and $\bar{X} - S.D.$, the customer is considered to have moderate level.

Table (1) below presents the means, standard deviation and cut-off scores for each of the variables of the study.

Table (1) means, standard deviation and cut-off scores of the variables

Variables		N	Mean	Std. Deviation	Low	Moderate	High
Perception		454	75.71	11.26	≤ 64	65-86	≥ 87
E-service Quality	Website Design	454	34.57	7.21	≤ 27	28-41	≥ 42
	Reliability/Fulfilment	454	36.22	7.07	≤ 29	30-40	≥ 43
	Security/Privacy	454	38.73	6.62	≤ 32	33-44	≥ 45
	Customer Service	454	35.88	7.18	≤ 29	30-42	≥ 43
	Overall e-service quality	454	145.40	24.42	≤ 121	122-169	≥ 170
Customer Satisfaction		454	108.82	20.36	≤ 88	89-128	≥ 129

Source: researchers' work

7. Data Analyses

7.1 Demographical details of the sample

Table (2) Distribution of the selected sample by various demographic variables

Variables		Frequency	Percent
Total		454	100%
Gender	Male	408	89.90%
	Female	46	10.10%
Age groups (in years)	<25	28	6.20%
	26-35	187	41.20%
	36-45	200	44.10%
	46-55	33	7.30%

	55+	6	1.30%
Education level	Literate	1	0.20%
	Elementary	2	0.40%
	High school	37	8.10%
	Diploma	24	5.30%
	Degree	288	63.40%
	Master degree	79	17.40%
	Ph. D	23	5.10%
Occupation	Government	122	26.90%
	Private	216	47.60%
	self-employed	70	15.40%
	Business	17	3.70%
	Students	20	4.40%
	Others	9	2.00%
Monthly Income	<50,000	58	12.80%
	50-100 K	123	27.10%
	100-150 k	94	20.70%
	150K+	179	39.40%

Source: researchers' work by SPSS

Table (2) shows the distributions of the selected sample by various demographic variables. **Gender**-wise, 89.9% (408) of the sample was found to be males, while 10.1% (46) were found to be females. **Age**-wise, there were 44.1% (200) of the respondents within the age group of 36-45 years, 41.2% (187) of them were within 26-35 years, 7.3% (33) were within 46-55 years, while we see 6.2% (28) were below 25 years and 1.3% (6) of them were above the age of 55 years. **Education level**-wise, from the table, we see that 63.4% (288) of the sample have completed their degree and 17.4% (79) of them have a Master's degree. Also, we observed that 8.1% (37) of them had been to high school, 5.3% (24) have a diploma, 5.1% (23) have completed their Ph.D, 0.4% (2) have received elementary education and 0.2% (1) were literate. **Occupation**-wise, 47.6% (216) of the sample worked in private organizations, while 26.9% (122) of them were government employees and 15.4% (70) of them were self-employed. Further, 4.4% (20) of them were students, 3.7% (17) of them owned businesses and 2.0% belonged to the 'others' category. Monthly **Income**-wise, it is clear from the table that, 39.4% (179) of the sample earned more than Yemeni Rial 150k, 27.1% (123) of them

earned Yemeni Rial 50-100k, 20.7% (94) earned Yemeni Rial 100-150k and 12.8% (58) earned below Yemeni Rial 50,000.

7.2 Observed mean values and Std. deviation of Perception, Overall E-service Quality and Customer Satisfactions

Table (3) Observed Values on Customer Perception, Overall E-service Quality and Customer Satisfaction

Variables		N	Mean	Std. Deviation
Perception		454	75.71	11.26
E-service Quality	Website Design	454	34.57	7.21
	Reliability/Fulfilment	454	36.22	7.07
	Security/Privacy	454	38.73	6.62
	Customer Service	454	35.88	7.18
	Overall E-Service Quality	454	145.40	24.42
Customer Satisfaction		454	108.82	20.36

Source: researchers' work by SPSS

Table (3) shows that the participants' observed mean and Std. Deviation of perception were 75.71, 11.26 respectively. Regarding Website Design, the participants' observed mean was 34.57 and Std. Deviation was 7.21, while for Reliability/Fulfilment, the participants' observed mean was 36.22 and Std. Deviation was 7.07, for Security/Privacy, the participants' observed mean was 38.73 and Std. Deviation was 6.62, for Customer Service, the participants' observed mean was 35.88 and Std. Deviation was 7.18, and for Overall E-Service Quality, the participants' observed mean was 145.40 and Std. Deviation was 24.42. Finally Regarding Customer Satisfaction, the participants' observed mean was 108.82 and Std. Deviation was 20.36.

7.3 Frequency and percentage distribution of the levels of Perception, dimensions of E-service Quality and Customer Satisfactions towards e-banking

Table (4) Frequency and Percentage Distribution of Levels of Customers' Perception, Dimensions of E-Service Quality and Customers' Satisfaction

Variables	Levels	Frequency	Percent
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Perception	Low	59	13.0
	Moderate	324	71.4
	High	71	15.6
	Total	454	100.0
Website Design	Low	63	13.9
	Moderate	323	71.1
	High	68	15.0
	Total	454	100.0
Reliability/Fulfilment	Low	58	12.8
	Moderate	326	71.8
	High	70	15.4
	Total	454	100.0
Security/Privacy	Low	78	17.2
	Moderate	285	62.8
	High	91	20.0
	Total	454	100.0
Customer Service	Low	68	15.0
	Moderate	316	69.6
	High	70	15.4
	Total	454	100.0
Overall E-service Quality	Low	66	14.5
	Moderate	316	69.6
	High	72	15.9
	Total	454	100.0
Customer Satisfaction	Low	52	11.5
	Moderate	334	73.6
	High	68	15.0
	Total	454	100.0

Source: researchers' work by SPSS

Perception: as it is shown in table (4), the majority of the respondents, 71.4% (324), had moderate level of perception towards e-banking, while there were 15.6% (71) of the respondents who had high level on perception and 13.0% (59) of them had low level of perception, which indicates that the majority of the respondents had moderate level of perception towards e-banking. **Website Design:** a majority of 71.1% (323) of the respondents

found that website design of banks providing e-banking service had moderate level of quality, while the remaining 15% (68) and 13.9% (63) found website design to have high and low levels of quality respectively, which indicates that the majority of the respondents found that website design of banks providing e-banking service had moderate level of quality.

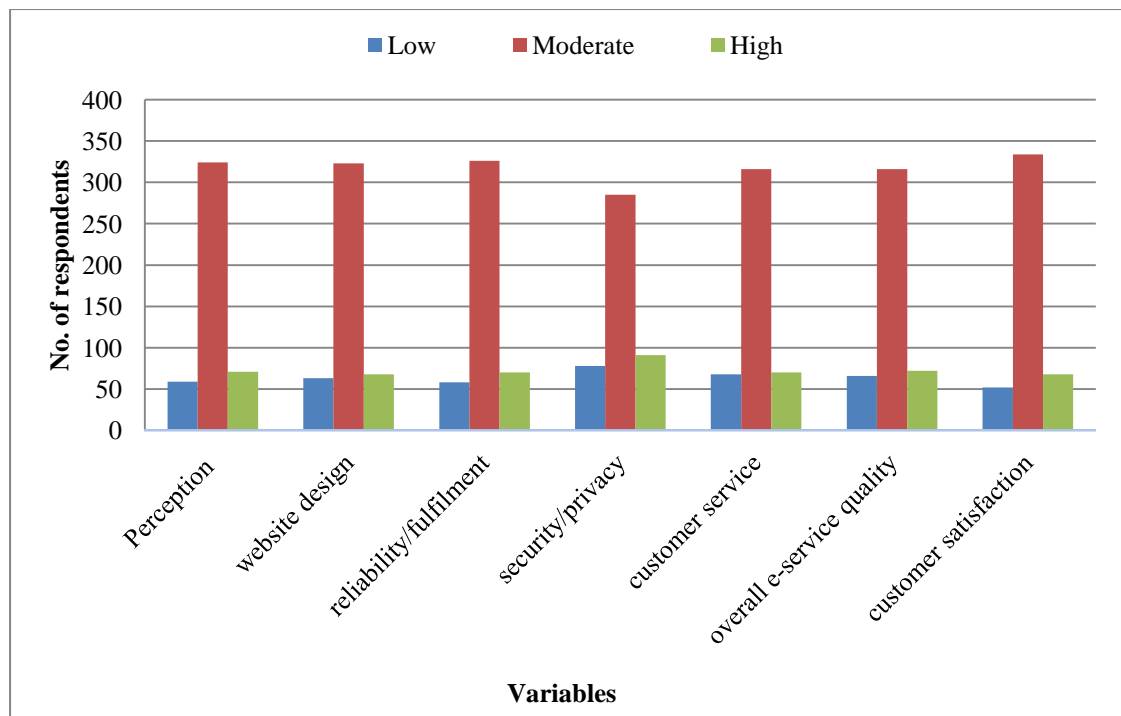
Reliability/Fulfilment: there were 71.8% (326) of the respondents who found the reliability/fulfilment of e-banking service to be moderate, while 15.4% (70) had the view that the reliability/fulfilment of e-banking service was high and the remaining 12.8% (58) had the view that the reliability/fulfilment of e-banking service was low, which indicates that the majority of the respondents found the reliability/fulfilment of e-banking service to be moderate.

Security/Privacy: 62.8% (286) of the respondents had the view that the security/privacy of e-banking service was moderate, while 20.0% (91) had the view that it was high, and the remaining 17.2% (78) the view that it was low, which indicates that the majority of the respondents found that the security/privacy of e-banking service to be moderate.

Customer Service: a majority of 69.6% (316) of the respondents found that the quality of customer service of e-banking service was moderate, while 15.4% (70) had the view that it was high, and the remaining 15% (68) had the view that it was low, which indicates that the majority of the respondents had the view that the quality of customer service of e-banking service was moderate.

Overall E-Service Quality of e-banking: there were 69.6% (316) of the respondents who saw that the overall e-service quality of e-banking was moderate, while the remaining 15.9% (72) and 14.5% (66) of the respondents found it to be high and low respectively, which indicates that the majority of the respondents had the view that the overall e-service quality of e-banking was moderate. Finally, **Customer Satisfaction:** as it is shown in table (4), a majority of 73.6% (334) of the respondents had moderate level of satisfaction towards e-banking service, while 15% (68) of the respondents had high level of satisfaction and the remaining 11.5% (52) of the respondents had low level of satisfaction towards e-banking service, which indicates that the majority of the respondents had moderate level of satisfaction towards e-banking service.

Figure (1) Levels of Customers' Perception, Quality of E-banking Service and Customers' Satisfaction



So from the results above, the hypotheses of the present study were rejected because the results of all the measure of levels of study's variables were moderate levels.

8. Findings and Discussion

The present study revealed that 89.90% of e-banking users are males; we think this result is due to the Yemeni nature, where most women are housewives and do not have jobs or bank accounts. Age-wise analysis revealed that the highest use of electronic banking services was in the age group between 36-45 years, representing 44.10% of the respondents. Regarding the education level, the highest use of e-banking was for those who have degree, representing 63.40% of the respondents. Analysis according to the occupation showed that the highest use of e-banking was for those who work with private companies, representing 47.60% of respondents. Regarding the monthly income, the highest use of e-banking was for those who have monthly income above 150K, representing 39.40% of the respondents.

The present study showed that the level of customer perception towards e-banking services was moderate, where the majority of 71.4% (324) of respondents had moderate level of perception towards e-banking. This finding is consistent with the findings in the studies of Ashgan and Malathi (2016) and Rani (2012). Regarding website design, the present study found that the level of quality of website design for banks providing e-banking service was

moderate, where this was the view of the majority of the respondents, 71.1% (323). Reliability/Fulfilment level was found to be moderate, where there were 71.8% (326) of the respondents who had the view that the level of reliability/fulfilment of e-banking service was moderate. This finding is consistent with the findings in the study of Ashgan and Malathi (2016). Security/Privacy level was found to be moderate, where there were 62.8% (286) of the respondents who had the view that the level of security/privacy of e-banking service was moderate. This finding is not consistent with the findings in the study of Abadi and Nematizadeh (2012) and Altobishi, Erboz and Podruzsik (2018), where respondents in their studies had the view that the level of security of e-banking service was low. The level of quality of Customer Service was found to be moderate, where the majority of the respondents, 69.6% (316), had the view that the level of quality of customer service of e-banking service was moderate. Overall e-banking Service Quality was found to be moderate, where this was the view of the majority of the respondents 69.6% (316). This finding is not consistent with the findings in the study of Tharanikaran, Sritharan and Thusyanthy (2017), where the level of overall service quality of e-banking in their study was found to be high. Finally, the present study showed that customer satisfaction towards e-banking service was moderate, where the majority of the respondents, 73.6% (334), showed moderate level of satisfaction towards e-banking service. This finding is consistent with the findings in the studies of Asiyanbi and Ishola (2018), Dabaen (2013), Nair (2020) and Rani (2012), but in Tharanikaran, Sritharan and Thusyanthy (2017) customer satisfaction towards e-banking service was found to be high.

9. Conclusion

The present study was intended to measure the level of customer perception and satisfactions towards e-banking service in Yemen and its quality (i.e, overall e-banking service quality as well as the quality of its dimensions: website design, reliability/fulfillment, privacy/security and customer service). The study revealed that the level of customer perception and satisfactions towards e-banking service in Yemen was moderate, and the overall e-banking

service quality as well as the quality of its dimensions (website design, reliability/fulfillment, privacy/security and customer service) was also moderate.

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