NEW PARAMETERS OF CUSTOMER’S SATISFACTION IN E-BANKING

AMIT JUNEJA*

*Research Scholar,
Department of Economics,
Panjab University,
Chandigarh, India.

ABSTRACT

IT Act was passed in India about two decade ago. From then, till now there is a great change occurs in the expectations of the bank customers from the e-banking services provided by the banks. Now the bank customers have become more demanding. In order to evaluate what type of changes has occurred in the expectations of the customers, a descriptive study is conducted in Punjab with the help of a well designed pre tested questionnaire. The results revealed that their expectations from the e-banking services provided by their bank has increased many a time and today they want from the bank to enhance their e-services with the changing scenario. They are not satisfied with one or two aspects of e-banking rather they want every aspect to be in its fantastic functioning. They also consider the role of bank employees and authorities most significant in the provision of e-banking services and expect that the bank employees and authorities should help them in the proper usage of e-delivery services.

KEYWORDS: ATMs, Credit Card, Customer satisfaction, Debit Card, e-Banking, Internet banking, Mobile Banking, Tele banking.