

## **ASSESSING THE EFFECT OF INTERNET BANKING ON THE SATISFACTION OF CUSTOMERS IN THE BANKING SERVICES**

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### **ABSTRACT**

The main objective of the study is to assess effect of internet banking on the satisfaction of customers in the banking services. A cross-sectional research and quantitative approach was adopted for the study. A non-random quota sampling technique was used to select a sample size of 100 customers. Questionnaires were adopted to collect data from the customers. Data was descriptively analyzed. Findings from the study revealed that Variables that influence customer commitment towards online banking include service quality, trust, perceived ease of use, perceived usefulness and satisfaction can also have a significant impact on bank's profitability. Thus, it becomes important for banks to understand which variable is most important for online business, which also affects their business performance. The main findings of the chapter reveal that majority of the responding banks find their customers satisfied with internet banking services. Respondents find internet banking transactions advantageous, more innovative and user friendly self service technology, extending bankers greater autonomy in performing various banking transactions. About 97% of respondents are quite satisfied with the online banking system as their bank does not allow any third person to access customer's personal information. Respondents were more satisfied with the privacy and security to customer transaction followed by perceived ease of use. In conclusion, the regression result of this study showed a positive relationship between all the internet banking variable and customer satisfaction.

**Keywords:** Internet Banking, Customers Satisfaction, Banking Services.