

Evaluating the Role of Safety Communication in Enhancing Customer Trust and Decision-Making in Electronic Banking Services in Chennai City

Running Title: Building Trust Through Safety Communication in E-Banking

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Abstract

This study explores the role of safety communication in fostering customer trust and informed decision-making in electronic banking services in Chennai. As electronic banking expands, concerns about cyber security, fraud, and data privacy have emerged as significant barriers to customer confidence. Through a qualitative approach, data was collected from a sample of 280 electronic banking users and employees of private banks in Chennai using semi-structured interviews. The findings indicate that effective safety communication—characterized by clarity, transparency, and timeliness—plays a vital role in reducing perceived risks and empowering customers to make informed decisions about electronic banking. Conversely, gaps in consistency, accessibility, and responsiveness in communication negatively impact customer trust and decision-making processes. Key challenges include insufficient employee training, limited use of advanced communication technologies, and a lack of customer-centric safety messaging. To address these issues, the study recommends strategies such as integrating advanced communication tools, conducting regular staff training, and disseminating personalized safety updates through accessible channels. These measures are essential for banks to build trust, enhance customer satisfaction, and support secure decision-making in a competitive electronic banking landscape. This research underscores the importance of safety communication as a critical element of risk management and decision-making in electronic banking. It provides actionable insights for financial institutions in Chennai to strengthen customer relationships and promote trust in the evolving digital era.

Keywords: Safety Communication, Customer trust, Decision-making, Electronic banking, cyber security, Risk management, Chennai.

INTRODUCTION

The first internet banking service was introduced in the United States in 1996. Citibank and Wells Fargo were among the pioneers in offering online banking services, with their services reaching customers in 2001. Singapore's DBS Bank launched its own e-banking platform in 2005. By 2012, Japan had seen a significant adoption rate, with 65.2% of individuals using personal internet banking services. In India, the Industrial Credit and Investment Corporation of India (ICICI) was the first to offer e-banking in 1996, followed by other major banks such as HDFC Bank, IndusInd Bank, and Citibank, who began offering online banking services to their customers by 1999. (Al-Zubaidie, M., & Jebbar, W. 2024)

1.1 Customer Satisfaction in E-Banking Services

Customer satisfaction is a cornerstone of e-banking services. It is built upon several key dimensions that contribute to the overall experience, such as efficiency, fulfillment, privacy,

responsiveness, and website design. E-banking systems allow customers to easily access their accounts, transaction details, and the latest information about financial products and services via public or private networks (S. Arora & Mishra, 2020). A well-maintained network, user-friendly websites, and multiple communication channels are crucial for ensuring customer satisfaction. In today's competitive market, customers are no longer passive recipients of services but are more active, demanding, and tech-savvy. They seek speed, accuracy, flexibility, customization, reliability, and efficiency, especially when it comes to cost, time, and convenience. More than just product offerings, customers expect a seamless and user-friendly experience, accessible anywhere and anytime. This shift in customer expectations poses challenges for the banking sector, especially when it comes to integrating advanced technology into website design and service delivery. For banks, focusing on customer satisfaction is crucial not only for retaining clients but also for driving business growth. Banks that prioritize customer orientation, quick service delivery, and effective risk management tools are more likely to succeed. By ensuring customer satisfaction through tailored services, banks can build loyalty and enhance their market standing. Ultimately, a customer-centric approach is what differentiates the leaders from the laggards in the evolving e-banking landscape. (N & S, 2018)

1.2 Relationship Between Reliability and E-Banking Service

Reliability in e-banking refers to the ability of banks to consistently deliver high-standard services at the right time, handle customer issues effectively, and maintain error-free records. It is a fundamental component that helps ensure customer satisfaction by providing accurate and timely services. In an e-banking context, reliability means that services such as ATM transactions, online payments, and bill payments function smoothly and are available when needed (Tharanikaran et al., 2017). It builds customer trust and confidence in the banking system. A reliable e-banking service means customers can access their accounts, complete transactions, and perform financial activities with assurance that their information is secure and the services are delivered as promised. This consistency helps customers feel confident that their transactions are secure and that the bank will resolve any issues promptly (Sherwani et al., 2024). The perceived quality of the e-banking experience, as users expect the system to work correctly the first time, without errors. For banks, maintaining reliability involves ensuring that all technical aspects of their digital services, such as website functionality, transaction security, and customer support, are optimized. A well-maintained, error-free website with accurate, updated information plays a critical role in reinforcing this (Patel & Patel, 2024). When banks focus on reliability, they can enhance customer satisfaction by reducing the likelihood of errors, improving the speed of service delivery, and ensuring that customers have a positive experience. Reliable service delivery encourages users to trust the system more, ultimately driving higher usage rates for e-banking services (Salamin et al., 2022). Therefore, banks must prioritize the technical reliability of their e-banking platforms to foster strong, long-lasting relationships with their customers, ensuring they are able to meet their banking needs efficiently and securely.

1.3 Staff and Customer Relationship in E-Banking Services

Staff and customer relationship management (CRM) is one of the key dimensions of e-banking services. It helps banks manage customer relationships effectively, understand customer needs, and provide prompt and appropriate solutions. CRM in e-banking is crucial for increasing profitability by focusing on long-term relationships with customers, rather than solely relying on individual transactions. (Mosa, 2022) By integrating CRM into the e-banking system, banks can better identify customer needs, explain banking products, and address grievances quickly. This approach also helps the bank provide the right product to the right customer, fostering a more efficient service experience and leading to customer satisfaction and trust.

1.4 Staff and Customer Relationship Management (CRM)

Staff and CRM in e-banking focus on creating and maintaining a long-term relationship with profitable customers, which is critical for increasing customer retention. This relationship allows banks to understand customers' current and future needs, based on their past interactions and preferences. CRM also helps banks improve profitability by offering low-cost management

for less profitable customers while increasing returns from high-value clients. (Gayathri, 2016) In the e-banking environment, CRM enables banks to offer faster service, analyze customer communication preferences, and track recent interactions. Multiple communication channels ensure that customer concerns are addressed promptly, whether through mobile banking, online platforms, or in-branch services. By using CRM effectively, banks can optimize both customer service and operational efficiency (Miteva & Popova, 2022). **Technology-Based Services in E-Banking System:** Technology-based services are fundamental to the functioning of e-banking systems, facilitating a wide array of banking activities through modern technological solutions. (Dyastiarini et al., 2023) These services use a combination of hardware, software, and telecommunication technologies to provide customers with a more efficient, secure, and convenient banking experience.

- a) **Blockchain Technology in E-Banking:** Blockchain technology has emerged as a significant innovation in e-banking, offering secure, transparent, and decentralized transaction systems. This technology is used for cryptocurrency transactions but is increasingly being integrated into traditional banking services such as cross-border payments, asset management, and fraud prevention (Xhaferi et al., 2020). By using blockchain, e-banks can ensure that financial transactions are recorded securely and transparently, which increases customer trust.
- b) **Chatbots and Artificial Intelligence (AI):** The use of chatbots powered by Artificial Intelligence (AI) has grown significantly in the e-banking sector. These AI-driven systems help banks provide 24/7 customer support, enabling customers to interact with the bank for queries, account management, or troubleshooting without the need for human intervention. Chatbots enhance customer satisfaction by providing immediate responses and improving overall service efficiency. (Al-Zubaidie & Jebbar, 2024)
- c) **Biometric Authentication:** Biometric authentication is becoming a standard feature in mobile banking and ATM systems. Technologies such as fingerprint recognition, facial recognition, and voice recognition ensure that only authorized users can access their bank accounts. (Dyastiarini et al., 2023) These methods offer a higher level of security, preventing fraud and unauthorized access while also making the user experience more convenient.
- d) **Contactless Payments:** Contactless payment systems have revolutionized the way customers make payments in e-banking. With the use of Near Field Communication (NFC) technology, customers can make quick payments by simply tapping their debit or credit cards near a terminal. This service is increasingly being integrated into mobile wallets such as Apple Pay and Google Pay, allowing users to make payments through their smartphones. The ability to make transactions quickly and securely has made contactless payments a popular choice among customers.
- e) **Cloud Banking:** Cloud banking allows financial institutions to use cloud computing technologies to store and process customer data, making banking services more flexible, scalable, and cost-effective. Through cloud banking, banks can centralize their data management, improve security, and offer customers faster and more reliable services. This service also enables banks to deploy new technologies more rapidly and efficiently.
- f) **Digital Wallets:** Digital wallets like PayPal, Google Pay, and Apple Pay are widely used in e-banking systems. These wallets store users' payment details securely and facilitate seamless online payments, money transfers, and in-store purchases. With the rise of digital payments, digital wallets have become an integral part of the e-banking ecosystem, enabling users to manage their finances conveniently.
- g) **Online Investment and Wealth Management Services:** Many banks now provide online investment platforms that allow customers to manage their investments in stocks, mutual funds, retirement plans, and other financial products. These platforms often use AI to offer personalized investment advice based on the user's risk profile and financial

goals. Online investment services have made it easier for customers to take control of their financial futures and access a variety of investment options.

- h) **Peer-to-Peer (P2P) Payments:** Peer-to-Peer (P2P) payment systems, such as Venmo, Zelle, and Google Pay, allow individuals to send and receive money directly from one another. These services have gained popularity because they are simple, quick, and low-cost alternatives to traditional bank transfers. P2P payment systems are now widely integrated into the broader banking ecosystem, making it easier for people to transfer funds across different platforms.
- i) **Personal Finance Management (PFM) Tools:** Banks are increasingly offering Personal Finance Management (PFM) tools to help customers track their spending, set budgets, and manage their financial goals. These tools integrate with customers' bank accounts and provide real-time insights into their financial situation. (Chhillar & Arora, 2022) By using PFM tools, customers can make informed decisions about their spending and saving habits, ultimately leading to better financial health.
- j) **Robotic Process Automation (RPA):** Robotic Process Automation (RPA) is used by banks to automate routine, time-consuming tasks such as data entry and transaction processing. By leveraging RPA, banks can increase operational efficiency, reduce human error, and free up resources to focus on more complex tasks. (Ratan Vatsa, 2020) This automation not only speeds up banking processes but also helps reduce costs and improve service quality.

1.5 Quick Communication in E-Banking Services

Effective communication is essential in e-banking to ensure smooth interactions between banks and customers. As banking moves online, the ability to communicate quickly and clearly is crucial for maintaining customer satisfaction. (Kirakosyan & Dănăiață, 2014)

- **E-Communication in E-Banking:** E-communication involves using technology like computers, phones, and emails to communicate quickly. It's important for both banks and customers to stay connected. In e-banking, this includes channels like SMS, emails, and instant messaging. These technologies allow banks to provide faster and safer services to customers. For example, email is used to send transaction alerts and account updates, and automated responses make it easy to handle customer inquiries.
- **Two-Way Communication and Customer Engagement:** E-communication enables two-way communication, allowing both banks and customers to share messages and feedback. This helps banks respond quickly to customer needs, resolve issues, and improve services. By engaging with customers through real-time communication, banks can enhance customer satisfaction and build stronger relationships. (Etuk, 2018)

1.6 Communication Channels in E-Banking:

Banks use various communication channels to keep customers informed and help them easily reach the bank:

- **SMS Notifications:** Customers receive instant SMS alerts for transactions, helping them stay updated on account activities.
- **Email Communication:** Banks send important updates, such as transaction confirmations and account statements, through email. Automated systems also respond to customer questions.
- **Mobile Banking Alerts:** Through mobile apps, customers get real-time updates on their banking activities and offers.
- **Online Chat Support:** Live chat services allow customers to get help with issues instantly, either through AI or human agents. (Shrestha et al., 2019)

1.6.1 **Building Trust through Effective Communication:** Clear and quick communication is key to building trust with customers. When issues arise, like fraud or security concerns, customers expect fast responses. If a bank resolves issues quickly and keeps customers informed, it strengthens trust. Delayed or unclear communication can damage customer loyalty.

1.6.2 **Security Considerations in E-Communication:** Since e-banking involves sensitive financial information, security is a top priority. (M. Arora, 2012) Banks must use secure

communication methods, such as encrypted emails and SMS alerts, to protect customer data. They should also monitor communication channels to prevent fraud and ensure safe transactions.

1.7 Grievance Redress in E-Banking Services: Grievance redress in e-banking refers to the process of handling customer complaints and concerns. It involves addressing dissatisfaction with banking services and ensuring that issues are resolved effectively. In today's competitive banking environment, excellent customer service is essential for maintaining business growth. Complaints are a natural part of any service industry, and the banking sector is no exception. The goal of banks is to minimize complaints by providing high-quality services and by addressing issues promptly and fairly. (Begum, 2018)

a. Importance of Grievance Redress in Banking: Effective grievance redressal helps build customer trust and ensures satisfaction. Banks are committed to handling complaints efficiently, with transparency and in a professional manner. The main objectives of a grievance redress system are to:

- Treat complaints fairly and on time
- Identify the causes of complaints and address them to improve service quality
- Reduce the number of complaints by improving service delivery

Customer grievances often arise from issues such as poor customer service, inadequate resources, or a gap between the expected and actual service standards.

b. Channels for Grievance Redress: Customers can file complaints through various channels, including:

- Written complaints (letters, forms, etc.)
- Oral complaints (in person or over the phone)
- Email complaints to customer service or support
- Customer care helplines and corporate banking numbers
- Branch managers or head offices can also be contacted for resolution

1.8 Customer Service Committees and Staff Training: Banks often form customer service committees at the branch level to monitor and improve customer service. These committees meet regularly to suggest improvements and ensure that customer complaints are being addressed promptly. Moreover, banks provide training to all customer-facing staff, teaching them how to handle complaints effectively and ensure that customers receive the best service possible. (Yadav, 2021)

a. Escalating Complaints: If a customer is not satisfied with the initial response or resolution, they can escalate the complaint. Customers have the right to approach the Banking Ombudsman or explore other legal avenues for further resolution.

1. **Linking Transparency to Trust:** As transparency helps build trust, you can emphasize that transparent practices in e-banking, such as clear communication of policies, fees, and services, are essential in fostering customer confidence. This complements the idea of effective communication and grievance redressal by showing that openness in operations and information is vital.
2. **Integration with E-Banking Services:** You can show how transparency is applied in specific e-banking features, such as immediate updates on transactions (via SMS or email), clear statements of account balances, and transparent fee structures.
3. **Discussing the Role of Regulatory Authorities:** The reference to RBI (Reserve Bank of India) and its role in ensuring transparency can strengthen the argument that regulatory frameworks support transparency and customer protection, adding credibility to the e-banking environment.
4. **Connection to Customer Experience:** Transparency contributes to an overall positive customer experience, as customers are more likely to trust and engage with banks that are open about their services and operations. This can be linked to customer satisfaction and retention in e-banking. (Yildiz erduran & Iorcu, 2020)

b. Transparency in E-Banking Services: Transparency in e-banking services is essential to establishing trust and ensuring a clear understanding of the processes and operations between banks and their customers. It ensures that customers can easily understand the actions and operations that affect their finances, which helps build confidence and satisfaction.(Dan & Galati, 2023)

1.9 Customer Trust in E-Banking Services: Customer trust is a cornerstone of success in the e-banking sector. It forms the foundation of a strong, long-lasting relationship between the bank and its customers, directly influencing loyalty and satisfaction. Trust is crucial in encouraging customers to adopt e-banking services and continue using them, especially given the sensitive nature of online financial transactions.

a) The Importance of Customer Trust: Trust is a two-way street; it develops when customers' needs are understood, respected, and met with relevant services. Gaining customer trust is vital not only for retaining existing customers but also for attracting new ones through word-of-mouth referrals. Customers are not interacting with bank employees in person, making it harder to establish trust. However, once trust is earned, it becomes a strong and lasting bond. For banks, building customer trust involves providing secure, reliable services, transparency in communication, and a consistent positive experience across all channels.(Dan & Galati, 2023)

b) Building Trust in Online Banking: In the realm of online banking, trust is particularly important due to the lack of physical interaction. Trust in e-banking is often linked to the security and reliability of the online platform. Customers need to feel confident that their personal and financial information is protected and that the bank's website and mobile apps are secure from unauthorized access.(Yu et al., 2015) E-banking services must ensure that customers have confidence in the transaction process, which involves secure connections, robust encryption, and the availability of alternative channels for transactions and support.

1.9 Differences in E-Banking Adoption: Public vs. Private Sector Banks: E-banking adoption varies significantly between public and private sector banks, with each facing unique challenges and opportunities in implementing digital banking services.(Yu et al., 2015)

a. Public Sector Banks (PSBs): Public sector banks generally have a larger customer base, including a significant number of individuals who may be less familiar with digital banking. This poses a challenge for PSBs in terms of promoting e-banking adoption. They are often slower to implement new technologies due to bureaucratic processes and government regulations. However, PSBs benefit from a strong network of branches across the country, which provides customers with a sense of trust and familiarity. Despite slower adoption, PSBs are increasingly focusing on offering online banking services to meet customer expectations.

b. Private Sector Banks (PSBs): Private sector banks tend to be more agile and innovative, adopting cutting-edge technologies faster than their public sector counterparts. These banks often have a younger, more tech-savvy customer base, which makes it easier to promote and integrate e-banking services. Private Banks also invest more in digital infrastructure, offering advanced features like mobile banking apps, AI-powered customer service, and secure online transactions. Their emphasis on customer experience and convenience often results in higher customer satisfaction and faster e-banking adoption rates.

1.10 Impact on Customer Satisfaction: The differences in e-banking adoption between public and private sector banks can directly impact customer satisfaction. While public sector banks provide extensive branch networks, private sector banks tend to offer more seamless digital experiences. Customers of private banks may benefit from faster, more convenient services, while public sector bank customers may still rely on traditional in-branch services.

2. STATEMENT OF THE PROBLEM

This study explores the impact of e-service quality dimensions on customer trust and satisfaction in public and private sector banks in Chennai. While e-banking has become essential for both banks and customers due to its convenience and lower transaction costs, many customers still face challenges in fully adopting these services. Despite efforts by banks to

encourage usage through incentives, better exchange rates, and the introduction of new products, customers in Chennai often struggle to understand the full value and meaning of e-banking services. This research aims to examine how service quality influences customer trust and satisfaction, and how banks can better tailor their e-banking services to enhance customer experiences in Chennai.

3. REVIEW OF LITERATURE

3.1 Dimension of E-banking services

This study explores how service quality, brand perception, and perceived value affect customer satisfaction in e-banking. Data was collected through client questionnaires. Key factors influencing customer satisfaction include cost-effectiveness, ease of use, convenience, issue resolution, and security. The study also highlights that factors like fulfillment, efficiency, and security/assurance affect customer perceptions. Understanding these factors helps banks improve e-banking services and customer satisfaction. The findings provide useful insights for designing better online banking systems. The study emphasizes the importance of addressing causal factors in improving customer experiences. (Gupta et al., 2016)

This research paper investigates the impact of various service quality dimensions, including tangibility and technological augmentation, on e-banking services. The study identifies eight critical service quality dimensions—reliability, assurance, empathy, tangibility, responsiveness, technology, confidence building, and safety/security—that influence e-banking services. Among these, reliability, confidence building, technology, and security are found to be most significant to customers. The research concludes that service quality directly impacts customer satisfaction, which in turn drives customer loyalty in the e-banking sector in India. (Sindhu, 2022)

This research emphasizes the role of Information Technology in revolutionizing the banking sector, particularly through e-banking. The shift from traditional branch banking to digital platforms offers more convenient and cost-effective services. The study integrates both the SERVQUAL and E-QUAL models, finding that dimensions like reliability, responsiveness, and privacy show high reliability. These service quality dimensions are crucial for enhancing customer satisfaction. With advancements in technology, customer expectations are evolving, and additional dimensions may emerge. This research underscores the importance of these factors in ensuring customer loyalty and delight. (Aruna, 2018)

This study investigates the effect of electronic banking (e-Banking) service quality on customer satisfaction and loyalty in Ethiopia's banking sector. Data from 385 participants were analyzed using statistical methods such as Chi-square and multinomial logistic regression. The findings indicate that responsiveness, reliability, security, speed, and convenience significantly impact customer satisfaction, while system availability and service charges do not. The research concludes that improving these key factors can enhance customer satisfaction and loyalty. It suggests that banks focus on service quality to build stronger customer relationships. The study highlights e-Banking's role in boosting competitiveness in the industry. (Ayinaddis et al., 2023)

This study develops and tests a scale to measure the quality of e-banking services. The scale includes six dimensions: efficiency, availability, contact, design, security, and fulfillment. It was tested with 335 respondents from Slovenia and Croatia, and the results showed that the scale is effective for measuring e-banking service quality. The study also found that the scale works across different cultural contexts. However, it only focuses on online banking services. The findings provide useful insights for improving e-banking services. (Malc et al., 2023)

3.2 Customers Satisfaction with E-Banking services:

This paper explores the role of electronic banking (e-banking) services in enhancing customer satisfaction and loyalty. With the rise of digitalization, banks are leveraging e-banking to gain a competitive advantage. The quality of e-banking services is crucial in determining customer satisfaction and loyalty. A comprehensive literature review identifies key factors such as e-service quality, customer satisfaction, and loyalty. Based on this review, a conceptual model is developed to test the interactions among these factors. The paper outlines four hypotheses for

empirical testing using structural equation modeling (SEM). This research aims to contribute to the understanding of e-banking service quality and its impact on customer behavior. (Shettar, n.d.)

This study examines customer satisfaction with e-banking services in Public and Private Sector Banks in Puducherry. A sample of 478 customers was surveyed using structured questionnaires. The study shows that ICT adoption enhances convenience, service quality, and cost-effectiveness in banking. Statistical tools such as t-tests and ANOVA revealed that Public Sector Banks are perceived to offer lower e-service quality compared to Private Sector Banks. “Efficiency” significantly influences customer satisfaction, while “Security & Privacy” does not. “Responsiveness” impacts continuous service usage more than other factors. The study suggests expanding IoT applications to improve e-banking solutions. (Moraru & Duhnea, 2018) This paper analyzes customer satisfaction with internet banking in Tirunelveli District. It explores reasons for choosing internet banking, challenges faced, customer awareness, and overall satisfaction. The study used primary and secondary data, with 50 customers selected via convenient sampling. Technological advancements in IT and security have transformed banking services. Data analysis was performed using percentage and Garrett ranking methods, with findings and suggestions provided. (District, 2021)

3.3 Customers trust in E-Banking Services

Online banking has transformed financial transactions by providing customers with 24/7 access to services like balance checks, transfers, and bill payments. Studies highlight the role of trust and service quality in fostering customer satisfaction and loyalty in e-banking. Research suggests that service quality, particularly reliability and responsiveness, significantly impacts customer retention. ICICI Bank’s early adoption of internet banking set a benchmark in India, with other banks following suit. Literature also stresses the need for continuous technological innovation to meet customer expectations. Both public and private sector banks, such as Punjab National Bank and HDFC, have been recognized for their commitment to improving service quality. (Abrol, 2016)

This paper examines the role of trust and service quality in customer satisfaction with internet banking. The study highlights the importance of trust in driving the adoption of online banking services. Data was collected from 144 bank managers in Jammu city using factor and regression analysis. The findings show that most managers are satisfied with the innovative services offered, which help reduce workload and improve customer opportunities. Banks must continue to innovate and ensure customer satisfaction to maintain trust. (Vats & Maheshwari, 2019)

4. RESEARCH GAPS

While e-banking services have significantly grown in India, there is a lack of comprehensive research specifically examining the role of service quality in fostering customer satisfaction and trust within the context of public and private sector banks in Chennai. Most studies tend to focus on general banking services, overlooking the unique aspects of digital banking and its impact on customer loyalty. Additionally, the influence of demographic factors such as age, income, and education on e-banking adoption and customer satisfaction has not been thoroughly explored. This study aims to fill these gaps by investigating how different service quality dimensions affect customer satisfaction and trust in e-banking services in Chennai.

5. OBJECTIVES OF THE STUDY

1. To examine the profile of e-banking customers in Chennai, focusing on both public and private sector banks.
2. To identify and validate the dimensions of service quality in e-banking services provided by banks in Chennai.
3. To explore the relationship between service quality dimensions and customer trust in e-banking services in Chennai

6. RESEARCH METHODOLOGY

This study uses both **primary** and **secondary** data. Primary data is collected through a structured questionnaire, while secondary data is gathered from periodicals, journals, and annual reports.

Questionnaire Design: The questionnaire assesses how service quality dimensions in e-banking impact customer trust. It consists of multiple-choice questions and a 5-point Likert scale (from Strongly Disagree to Strongly Agree). The questionnaire is divided into three parts Demographic information, E-banking services, Service quality dimensions

Sample Size: The study uses **convenience sampling** and collected data from **260 respondents** in Chennai city. Only valid and complete responses are used for analysis.

6.1 DATA ANALYSIS AND INTERPRETATION

Table 6.1 Coefficients: Technology-Based Services

Model	Unstandardized Coefficients	Standardized Coefficients	T	Sig.
B	Std. Error	Beta		
Constant	1.365	-	10.079	.000
Website	.134	.184	4.433	.000
Information About Balance	.199	.321	6.008	.000
ATM Transactions	.132	.163	3.031	.003
Quality of Currency	-.025	-.030	-.659	.510
SMS Alerts and Specific Information	.063	.084	1.801	.072

Interpretation: From the regression analysis, the following results are found to be statistically significant at the 5% level:

- **Website Structure and Ease of Use** (Beta = .184, t = 4.433, p = .000)
- **Information About Balance Enquiry** (Beta = .321, t = 6.008, p = .000)
- **ATM and Number of Transactions** (Beta = .163, t = 3.031, p = .003)

These variables significantly impact customer trust in e-banking services. Specifically, the well-structured and easily navigable website, easy access to balance enquiry information, and the number of ATM transactions (communicated via SMS) help foster customer trust in the services.

Table 6.2: Structural Model Evaluation

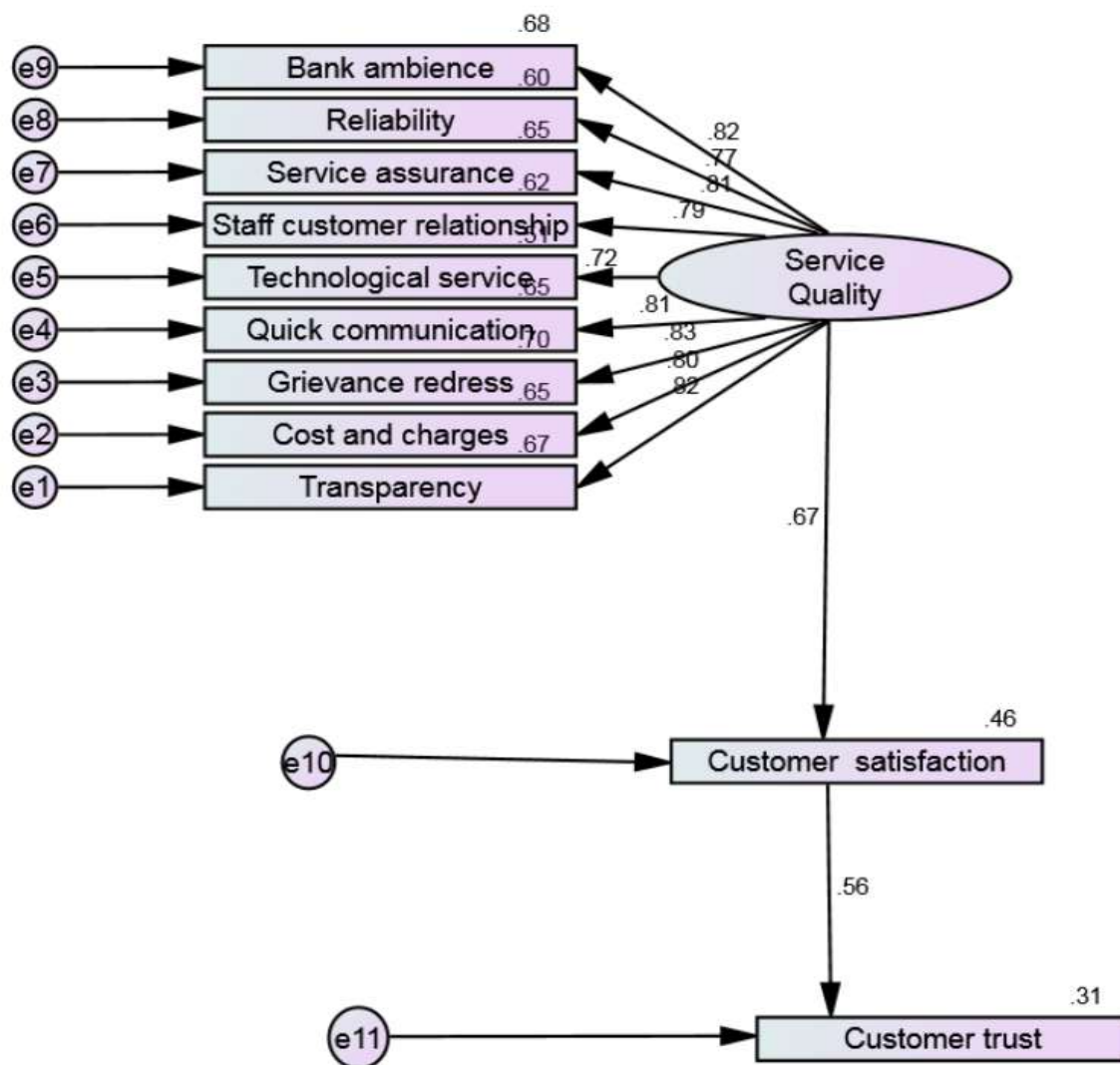


Table: 6.2 Summary of SEM Path Analysis Results

Path	Standardized Coefficient (β)	Significance (p-value)	Result
Bank Ambience → Service Quality	0.68	< 0.05	Significant
Reliability → Service Quality	0.60	< 0.05	Significant
Service Assurance → Service Quality	0.62	< 0.05	Significant
Staff-Customer Relationship → Service Quality	0.79	< 0.05	Significant
Technology-Based Services → Service Quality	0.72	< 0.05	Significant
Quick Communication → Service Quality	0.65	< 0.05	Significant
Grievance Redress → Service Quality	0.65	< 0.05	Significant
Cost and Charges → Service Quality	0.67	< 0.05	Significant
Transparency → Service Quality	0.67	< 0.05	Significant

Path	Standardized Coefficient (β)	Significance (p-value)	Result
Service Quality → Customer Satisfaction	0.67	< 0.05	Significant
Customer Satisfaction → Customer Trust	0.56	< 0.05	Significant

The SEM analysis highlights the following key findings:

- Service quality dimensions, such as Bank Ambience, Reliability, Service Assurance, Staff-Customer Relationship, Technology-Based Services, Quick Communication, Grievance Redress, Cost and Charges, and Transparency, play a crucial role in shaping e-banking service quality.
- Service quality significantly enhances both customer satisfaction and customer trust.
- These results affirm the validity of the model and strongly support the proposed hypotheses, with all relationships confirmed at a 5% significance level.

Conclusion

This study highlights the significant role of e-banking service quality in influencing customer satisfaction and trust within public and private sector banks in Chennai. The findings indicate that while both sectors strive to enhance service quality, certain dimensions—such as bank ambience, reliability, service assurance, staff-customer relationships, and technology-based services—are universally critical in shaping customer perceptions. Public sector banks can focus on adopting more advanced technology-based services and streamlining grievance redress mechanisms to match the efficiency often seen in private sector banks. Meanwhile, private sector banks can further invest in transparency and cost management to build long-term customer trust. The comparative analysis underscores that while service quality dimensions impact both sectors similarly, tailored strategies are needed to address their unique customer bases and operational challenges. This research validates the importance of delivering high-quality e-banking services to ensure customer satisfaction and trust. By addressing these areas, both public and private banks in Chennai can enhance customer retention, foster loyalty, and remain competitive in the evolving digital banking landscape.

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