Project Dissertation Report on

Analyzing the Relationship between Internet Banking Usability and Customer Satisfaction among Quadragenarian and Quinquagenarian

Submitted By

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DECLARATION

I, Shruti Bhatia student of Delhi School of Management Delhi Technological University hereby declare that the project entitled *"**Analyzing the Relationship Between Internet Banking Usability and Customer Satisfaction among Quadragenarian and Quinquagenarian"*** is carried out by me as a partial fulfillment of the requirement for the award of the degree of Masters of Business Administration. It is my original work; no part of it has been submitted for any certificate or similar title.

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ACKNOWLEDGEMENT

I wish to express my special appreciation towards my supervisor **DR. VIKAS GUPTA** for his inspiration, support and encouragement. During research work I came to know about so many new things also, I would also like to thanks my parents and friends who helped me a lot in finalizing this project within the limited time frame.

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EXECUTIVE SUMMARY

This study investigates the relationship between internet banking usability and customer satisfaction specifically among quadragenarians (individuals aged 40-49) and quinquagenarians (individuals aged 50-59). With the growing adoption of internet banking in India, understanding the user experience of these demographics is crucial for banks to enhance customer satisfaction, loyalty, and retention.

The research explores various factors influencing customer satisfaction, including:

Ease of Use: How user-friendly and intuitive the internet banking platform is.

Efficiency: How quickly and effectively users can perform transactions and access services.

Security: The measures implemented to safeguard user information and financial transactions.

Challenges and Issues: The difficulties or problems users encounter while using internet banking.

The study will employ a combination of quantitative and qualitative methods for data collection. Quantitative data will be gathered through surveys to assess user perceptions and experiences. Qualitative data will be collected through interviews and focus groups to gain deeper insights into user needs and preferences.

The research findings will contribute to a better understanding of how quadragenarians and quinquagenarians perceive and interact with internet banking. The results will also provide valuable insights for banks to improve their internet banking platforms

By enhancing internet banking usability and addressing the specific needs of quadragenarians and quinquagenarians, banks can ensure a more positive and satisfying customer experience, ultimately leading to increased customer satisfaction, loyalty, and retention.

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CHAPTER 1: INTRODUCTION

In today's digital age, internet banking has become an integral part of the banking experience, offering convenience and accessibility to users of all ages. However, as financial institutions continue to innovate and optimize their online banking platforms, it's crucial to understand how different age groups perceive and interact with these services. This research paper aims to analyze the relationship between Internet banking usability and customer satisfaction specifically among quadragenarians (individuals aged 40-49) and quinquagenarians (individuals aged 50-59). The demographics of Internet banking users have been evolving, with older age groups increasingly adopting digital banking solutions. Quadragenarians and quinquagenarians represent a significant portion of this demographic shift, highlighting the importance of catering to their unique needs and preferences. Understanding how usability factors such as interface design, functionality, security features, and customer support influence their satisfaction levels can provide valuable insights for banks and financial institutions. By focusing on these age groups, this study seeks to uncover patterns and trends that may not be as prominent in younger generations. Factors such as digital literacy, trust in online transactions, ease of navigation, and personalized services may play a pivotal role in shaping the overall user experience for quadragenarians and quinquagenarians. Identifying areas of improvement and best practices can help financial institutions enhance their Internet banking platforms to better serve this growing segment of users. The research will utilize a combination of quantitative analysis, including surveys and usability testing, along with qualitative methods such as interviews and focus groups.

In India, the rapid surge in mobile users and the increasing adoption of internet banking paint a vivid picture of technological advancement. Bill Gates' foresight predicts that within the next five years, mobile banking will revolutionize the lives of a staggering 2 billion people, reshaping the way we interact with our finances.

But amidst this wave of progress lies a crucial focal point: the customer experience. Imagine logging into your bank's mobile app or website—it's not just about transactions anymore. It's about the journey, the ease with which you navigate your financial landscape. Gone are the days when internet banking felt like a distant concept in India; now, it's a fundamental part of our daily lives.

In the past, internet banking was limited to SMS alerts, but today, every bank boasts a dedicated website offering a plethora of services. Customer experience reigns supreme in this digital realm. It's not just about the services offered; it's about how seamlessly they integrate into our lives. As highlighted by Ashvini Sanjay Khot in 2019, while traditional banking relationships often begin and continue at physical branches, there's a compelling case for banks to embrace the digital frontier.

Cast your mind back to the late 90s when European banks pioneered internet banking, setting the stage for a global shift in financial services. Meanwhile, major American banks only caught up in 2007. Yet, here we stand, witnessing India's own journey towards digital transformation. But amidst this technological marvel, there's a lesson to be learned: the human touch.

Because banking isn't just about numbers and algorithms—it's about people. When customers feel let down by their bank's digital offerings, frustration brews. That's why it's imperative to infuse the digital experience with empathy and understanding, ensuring that every interaction feels personal and meaningful.

The advent of Internet banking has transformed traditional banking practices by offering a range of services that can be accessed anytime, anywhere, as long as there is an Internet connection. The widespread adoption of Internet banking is driven by several factors. Firstly, it offers customers the freedom to manage their finances without visiting physical bank branches, saving time and effort. Internet banking platforms are continuously evolving, integrating new features and technologies to improve user experience and accessibility. Moreover, internet banking has become particularly crucial in recent years with the rise of mobile banking applications. These apps enable users to perform banking tasks directly from their smartphones or tablets, further enhancing convenience and accessibility.

Customer experience is crucial for business owners as it provides a clear metric to manage and improve their services. For instance, the mobile banking menu is user-friendly and easy to navigate, offering faster services, which enhances customer experience. Factors like usefulness and ease of use significantly influence customer experience, and financial institutions should focus on these areas to improve their offerings. However, it's essential to also consider customer expectations and needs, as highlighted by Ashvini Sanjay Khot in 2019. Customer satisfaction, on the other hand,

is vital for both marketers and business owners as it impacts the overall management and profitability of a company. Many studies emphasize the importance of customer satisfaction, especially in the service sector. Customers may not understand or use the new features, leading to decreased satisfaction. These elements are essential for creating a positive customer experience and ensuring satisfaction. Therefore, it's important for financial institutions to focus not only on adding new features but also on simplifying and customizing their services to meet customer expectations effectively.Among the demographic cohorts embracing these changes are quadragenarians (individuals aged 40-49) and quinquagenarians (those aged 50-59), who are increasingly turning to mobile banking apps and online platforms for their financial needs. This shift reflects not only the technological advancements shaping the financial sector but also the changing preferences and behaviors of consumers in managing their finances. Understanding and optimizing Internet banking customer experience has become a strategic imperative for banks and financial institutions aiming to enhance customer satisfaction, loyalty, and retention in a highly competitive market.

However, achieving a superior Internet banking customer experience is not without its challenges. It requires addressing complex issues such as interface design, security concerns, regulatory compliance, and the seamless integration of digital and traditional banking channels. Moreover, the preferences and expectations of quadragenarian and quinquagenarian customers may differ from younger demographics, necessitating tailored approaches to meet their unique needs and preferences. By analyzing user perceptions, preferences, and behaviors, this study aims to uncover insights that can inform strategic decisions and best practices for enhancing Internet banking customer experience in an increasingly digital-centric financial landscape.

To encourage more customers to use internet banking, banks should provide user-friendly tools and offer support to help customers understand and navigate these services. This approach can help bridge the gap for those who are less familiar with technology, making the transition to online banking smoother and more accessible for everyone.

1.1 Internet Banking Guidelines in India by RBI

One of the primary roles of the RBI in internet banking is to establish standards and norms for banks and financial institutions to follow when offering online banking services. These standards encompass security measures, customer authentication protocols, data protection, and risk management practices. By setting these guidelines, the RBI aims to protect the interests of customers and maintain the integrity of the financial system. Additionally, the RBI monitors and supervises banks' compliance with these Internet banking regulations through regular inspections and audits. It also collaborates with other regulatory bodies and law enforcement agencies to address cyber threats, fraud, and other risks associated with online banking. Overall, the RBI's involvement in internet banking is instrumental in fostering trust and confidence among users, promoting innovation in digital financial services, and ensuring a resilient and robust banking infrastructure in India.

A Working Group on Internet Banking was established by the Reserve Bank of India to look into various Internet banking-related topics. The Group concentrated on three main aspects of I-banking: legal, regulatory, and supervisory matters; technological and security challenges; and other issues. In light of this, the RBI released instructions on June 14, 2001, for banks to follow. According to the initial criteria for online banking, every bank that wanted to provide transactional services via the Internet had to get RBI approval first. Nevertheless, this prohibition was lifted on July 20, 2005, meaning that providing Internet banking services no longer requires Reserve Bank of India approval in advance.

Among the rules for online banking are:

- Along with the RBI's recommendations, the bank must also present a security policy and an independent auditor's certificate attesting to the fulfillment of the minimal standards.
- Every security system and procedure breach or failure shall be reported by banks to the RBI.
- Respecting the RBI's rules on Risks and Controls in Computers and Telecommunications is important.

- Every settlement ought to occur within a day and, where feasible, in real-time. The minimal degree of security required for interbank payment gateways is SSL / 128-bit encryption and the ability to handle both net and gross settlement.
- Banks that conduct business online are required to disclose to their clients obligations.
- Banks are required to guarantee adherence to KYC regulations.
- In addition to local currency products, banks are allowed to provide Internet-based foreign exchange services for approved underlying transactions. Only reporting and the beginning of foreign exchange-related transactions should be allowed on an internet-based platform for dealing in foreign exchange; actual trade transactions should only be allowed following the verification of hard copy documentation. When it comes to directives pertaining to cross-border transactions, banks must abide by FEMA laws.
- Banks are allowed to conduct online transactions on Rupee Vostro Accounts held by exchange houses or banks outside of India, as long as the Indian banks guarantee that their software will prohibit any unauthorized transactions.
- Without the RBI's previous approval, all licensed StCBs, DCCBs, UCBs, and RRBs that have migrated to IPv6 and installed Core Banking Solution (CBS) may provide their customers with Internet Banking (View only). Cooperative banks that provide their clients with Internet Banking (View only) should make sure that the service is limited to non-transactional functions, such as checking and viewing balances, downloading account statements, requesting the provision of checkbooks, etc.; online fund-based transactions are not permitted.

1.2 MEASUREMENT PROCEDURE

Independent Variables :

Ease of Use of Internet Banking:

This variable refers to how easy or difficult it is for quadragenarian and quinquagenarian users (individuals in their forties and fifties, respectively) to navigate and use internet banking services. It includes factors like the user interface

design, simplicity of account management, clarity of instructions, and overall user experience.

Efficiency:

Efficiency in the context of internet banking pertains to how quickly and effectively users can perform transactions and access banking services online. It involves factors such as the speed of transactions, availability of key features (e.g., fund transfers, bill payments), and responsiveness of the banking platform.

Security:

Security refers to the protection measures implemented by internet banking systems to safeguard users' sensitive information and financial transactions. This includes encryption protocols, authentication mechanisms (e.g., passwords, two-factor authentication), anti-fraud measures, and overall data security practices.

Challenges & Issues:

This variable encompasses the difficulties, problems, or barriers that quadragenarian and quinquagenarian users may encounter while using internet banking services. It can include technical issues (e.g., system crashes, compatibility problems), usability challenges, customer support responsiveness, and any other factors that may hinder a smooth banking experience.

Dependent variable :

Customer Satisfaction:

Customer satisfaction measures the level of contentment and fulfillment that quadragenarian and quinquagenarian users experience with internet banking services. It reflects their overall perception of the usability, efficiency, security, and resolution of challenges/issues when using online banking platforms. High customer satisfaction indicates that users find the internet banking experience positive and valuable.

Demographic Variable

Gender, Age, educational qualification –are the three demographic variables for this study. Based on the literature

CHAPTER 2: LITERATURE REVIEW

A literature review is an essential part of research that provides a summary of key sources related to your topic. It follows an organized pattern, combining both summary and synthesis of information, often grouped into specific conceptual categories. Essentially, a literature review recaps important details from these sources, rearranging the information to shed light on how you plan to explore your research problem. This helps to frame your study within the context of existing knowledge and shows how your research will contribute to the field.

This chapter attempts to link an independent variable i.e. ease of use, challenges, security, efficiency to the dependent variable i.e. customer satisfaction to make project reports and testing. This would be followed by drawing up the conceptual framework for the study, which would guide the course of this study further.

We need banking, but we don't necessarily need traditional banks anymore. Digital technology offers a low-cost way for people, especially in developing countries, to send money to each other. With the widespread use of mobile banking in India, internet services have emerged as a promising alternative for the banking sector. Banks need to recognize this trend and adopt updated Internet banking methods. Various studies, such as those by Vyas (2009), have highlighted the necessity for banks to innovate and be creative in their offerings to gain a competitive edge.

Internet banking represents a new way of banking, making it easier for consumers to access their finances, even from remote areas. Through internet banking, people can access their bank accounts 24/7, optimizing their money management. This service is not bound by traditional banking hours or locations and delivers paperless statements directly to customers' email addresses, saving on printing, paper, and delivery costs, which is also more environmentally friendly—a significant advantage during the pandemic.

COVID-19 has reshaped daily life, with social distancing and reduced interactions leading to new approaches to tasks like money management. Mobile banking has become a vital tool, with a 70% increase in internet banking usage during the pandemic. Mobile banking services allow users to check account balances, view recent transactions, pay bills electronically, deposit checks remotely, make P2P payments,

and transfer funds. Real-time transaction updates and multi-level security features like OTP authentication help safeguard customer details.

According to Kahandawa and Wijayanayake, customer experience with mobile banking is influenced by factors like usefulness, ease of use, relative advantage, perceived risk, user lifestyle, and current needs. These factors have a positive relationship with customer satisfaction, highlighting areas banks should focus on to improve mobile banking services.

Another study by Hossain and Hossain identified the most influential factors on customer experience, such as reliability and responsiveness. This study used a simple random sampling method and revealed that customers desire consistent service quality. Key factors influencing customer experience in mobile banking include reliability, transaction speed, cost-effectiveness, usefulness, responsiveness, security and trust, system availability, convenience, and transaction accuracy.

Despite having over 900 million mobile users in India, only about 40 million people use mobile banking. This low adoption rate can be attributed to factors such as the need for better collaboration between banks and telecom companies, lack of accessibility, cost, and insufficient awareness about mobile banking apps. Banks must work on raising awareness about mobile banking, promoting its benefits, and demonstrating its effectiveness to increase adoption (Dr. Nidhi Singh and Neena Sinha, 2016)

Banks use internet banking as an innovative strategy to stay competitive in the market. It not only helps banks enhance their performance but also maintains their efficiency and customer satisfaction (Batiz-Lazo & Woldesenbet, 2006). One significant factor influencing mobile banking usage is cost, as highlighted by Sadi and Noordin (2011).

Vinayagamoorthy and Sankar (2012) explain that mobile banking allows customers to perform various functions using their mobile phones, such as checking account history, viewing mini statements, accessing card statements, receiving SMS alerts, and checking balances. Banks are continuously updating technology and striving to reach every customer, including those in rural areas, ensuring they have easy access to mobile banking services.

In January 2008, ICICI Bank launched the first mobile banking services in India, with SMS alerts starting as early as 2005-06 (Mr. V. Vaidyanathan, 2008; Alpesh Patel,

2013). Today, approximately 16.5% of wireless mobile phone subscribers use the internet on their mobile phones (Alpesh Patel, 2013). This growing trend underscores the importance of mobile banking as a tool for reaching a broader customer base and providing convenient, efficient banking services to all.

The evolution of internet banking has been a significant development in the financial services sector over the past few decades. Early studies in the late 1990s and early 2000s primarily focused on the adoption and diffusion of internet banking among consumers. These studies often examined factors influencing customer acceptance, such as perceived usefulness, ease of use, security concerns, and trust in online banking systems. For instance, research by Davis in 1989 proposed the Technology Acceptance Model (TAM), which has since been widely used to understand user acceptance of information technologies, including internet banking platforms. As internet banking matured, research shifted towards examining its impact on customer behavior, satisfaction, and loyalty. Studies by Reichheld and Schefter in the early 2000s explored the link between internet banking usage and customer retention, highlighting the potential of online channels to enhance customer relationships and reduce customer churn. Subsequent research delved into the role of service quality, convenience, and customization in driving customer satisfaction and loyalty in internet banking environments. The emergence of mobile banking further expanded the scope of research in this area. Studies in the mid-2000s began to investigate the adoption and usage patterns of mobile banking apps, with a focus on factors influencing mobile banking adoption, such as device compatibility, perceived usefulness of mobile features, and security concerns related to mobile transactions. Additionally, research explored the synergies between internet and mobile banking channels, examining how customers utilize these channels interchangeably and the implications for service delivery and customer experience.

A notable trend in recent years has been the integration of artificial intelligence (AI) and machine learning (ML) technologies into internet banking platforms. Studies have examined the use of AI chatbots for customer support, personalized recommendation systems for financial products, and fraud detection algorithms to enhance security in online transactions. Research in this domain often evaluates the effectiveness of AI-driven services in improving customer engagement, reducing operational costs, and mitigating risks associated with cyber threats and data breaches. Moreover, the advent

of blockchain technology has sparked interest in its potential applications in banking and finance. Studies have explored blockchain-based solutions for payments, smart contracts, and identity verification in the context of internet banking. Research in this area often addresses challenges such as scalability, interoperability, and regulatory compliance while assessing the benefits of blockchain in terms of transparency, security, and cost efficiency for financial institutions and their customers.

With the rapid advancements in technology, innovation, and telecommunications, the financial sector has seen the emergence of new distribution channels. These range from ATMs and telephone banking to the latest technological marvel, Internet Banking. According to Accenture (2005), Internet Banking was expected to revolutionize banking distribution. Banks invested heavily in developing this new channel, and Mols observed that Internet Banking has seen explosive growth in many countries, transforming traditional banking practices.

Internet Banking continues to revolutionize the traditional banking industry by enhancing customer services through better interaction, data mining, and customization. Kalakota and Whinston noted that online banking first emerged in the early 1980s, when consumers used application software on personal computers that connected to the bank via modem and telephone lines. However, the growth was initially slow due to the limited number of internet users and the high costs associated with online banking.

By the 1990s, internet banking made a significant comeback, becoming a popular service channel as the internet became more widespread and customers grew comfortable with online transactions. This resurgence made internet banking a crucial service delivery channel, simplifying transactions and other banking activities for customers.

Internet Banking is considered one of the most effective ways to reduce costs while maintaining or enhancing customer services. Banks aim to use internet banking to lower operational costs, improve customer service, retain existing customers, and expand their customer base. In India, ICICI Bank introduced internet banking in 1995, followed by HDFC Bank. The internet, being the cheapest delivery channel for banking products, allows banks to reduce the number of branches and staff.

Qureshi et al. defined Internet Banking as an innovation that enables customers to handle their banking transactions without visiting bank tellers. Recent evidence suggests that an internet-based consumer banking strategy can be highly effective, leading to more profitable, loyal, and committed customers compared to those using traditional banking methods (ABA, 2004; Fox, 2005). As a result, Gartner concluded that banks now regard the internet as equally important as traditional channels like branches, ATMs, telephone banking, and call centers. In the modern banking environment, Internet Banking is increasingly seen as an operational activity and a key component of a multi-channel strategy, as observed by Black et al.

By embracing Internet Banking, banks can offer more convenient, efficient, and cost-effective services, meeting the evolving needs of their customers in a digital age.

Gronroos emphasizes that customer satisfaction is crucial in evaluating a shopping, consumption, or product/service usage experience, playing a vital role in long-term consumer responses. Oliver defines customer satisfaction as a judgment that a product or service feature, or the product or service itself, provides (or is providing) a pleasurable level of consumption-related fulfillment, whether it meets or exceeds expectations.

Muffatto et al. consider customer satisfaction one of the most important competitive factors and the best indicator of a company's profitability. High levels of customer satisfaction can enhance a company's reputation and image, reduce customer defection, and ensure a stronger focus on customer needs. This, in turn, creates barriers to switching and improves business relationships with customers.

Service quality is recognized as a dominant factor in maintaining competitive advantage and sustaining satisfying relationships with customers. In the context of internet banking, service quality significantly boosts customer satisfaction by offering access to a wide range of financial transactions conveniently.

Yang, Jun, and Peterson identified five crucial dimensions of online service quality—responsiveness, reliability, competence, access, and security—and their impact on customer satisfaction. Similarly, Wolfinbarger and Gilly observed that reliability and fulfillment play key roles in predicting customer satisfaction. Liu and Arnett highlighted the importance of information quality, emphasizing that relevant, accurate,

timely, customized, and complete information is a priority for online service satisfaction.

Johnston identified attentiveness, responsiveness, care, and friendliness as sources of satisfaction in banking services, whereas integrity, reliability, availability, and functionality are sources of dissatisfaction. Khalil and Pearson found that trust significantly influences attitudes toward Internet banking, underscoring the need for strategies to enhance customer trust in technology.

Other factors affecting online service satisfaction include quick response times, assurance, follow-up, empathy, security, correct transactions, customer control, order tracking, and privacy. Joseph and McClure studied the impact of the internet on banking services, identifying six dimensions of E-banking service quality: convenience, accuracy, feedback management, efficiency, queue management, accessibility, and customization.

Jun and Cai identified 17 service quality dimensions in Internet banking, including reliability, responsiveness, competence, courtesy, credibility, access, communication, customer understanding, collaboration, continuous improvement, content, accuracy, ease of use, timeliness, aesthetics, security, and diverse features. They emphasized that dimensions like responsiveness, reliability, and access are critical for both traditional and internet banks.

Overall, these studies highlight the multifaceted nature of online service quality and its profound impact on customer satisfaction in the banking sector. Factors such as responsiveness, reliability, information quality, trust, security, and convenience are paramount in shaping customer experiences and driving adoption of internet banking services.

CHAPTER 3 RESEARCH METHODOLOGY

This chapter delves into the research process that underpins this work, starting with a discussion on research strategy and the implications of conducting process research. It then outlines methods for data collection, qualitative software for data management, and data analysis in management research.

Research is defined as the systematic study of a particular concern or problem using scientific methods. The philosophical stance of the researcher plays a crucial role in determining the research method to be adopted. There are two main research paradigms: positivist and phenomenological.

The positivist approach focuses on numerical data collection to understand human behaviors. It seeks to explain and predict social phenomena by identifying regularities and causal relationships through objective values. Quantitative research is suitable for gathering data on the frequency of phenomena occurrences.

On the other hand, qualitative research is concerned with descriptive data collection to understand human behaviors. It takes a phenomenological, subjective, or non-positivist approach to reality. Qualitative research aims to gain a deep understanding of human behaviors, values, interpretive schemes, and belief systems. It employs interpretive methods for data collection as an alternative to positivism.

Both research paradigms offer valuable insights into understanding human behaviors, with quantitative research focusing on objective data and regularities, while qualitative research delves into subjective experiences and interpretations. The choice between these paradigms depends on the research objectives and the nature of the phenomenon being studied.

3.1 Objectives of the Study

This research aims to uncover the intricate relationship between Ease of Use, Efficiency, Security, Challenges & Issues, and Customer Satisfaction in the realm of Internet banking. The study is guided by several key objectives:

Investigate the perceived level of risk associated with using Internet banking and assess its overall security.

Explore the impact of customer satisfaction on Internet banking services, understanding how satisfied customers are with their online banking experiences.

Analyze if there are variations in mean values of customer experience and Internet banking across demographic factors such as gender, age, and educational qualification, shedding light on how different groups perceive and interact with online banking.

Evaluate the efficiency of using Internet banking, aiming to understand if it streamlines banking processes and enhances overall user experience.

3.2 Hypotheses of the Study

To understand and interpret the relationship between the independent and the dependent variables following hypotheses have been prepared for the study.

Ease of Use (Variable 1):

Null Hypothesis (H0): There is no significant relationship between the ease of use of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

Alternative Hypothesis (H1): There is a significant positive relationship between the ease of use of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

Efficiency (Variable 2):

Null Hypothesis (H0): There is no significant relationship between the efficiency of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

Alternative Hypothesis (H1): There is a significant positive relationship between the efficiency of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

Security (Variable 3):

Null Hypothesis (H0): There is no significant relationship between the security of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

Alternative Hypothesis (H1): There is a significant positive relationship between the security of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

Challenges and Issues (Variable 4):

Null Hypothesis (H0): The challenges and issues faced in using internet banking systems do not significantly impact customer satisfaction among quadragenarian and quinquagenarian users.

Alternative Hypothesis (H1): The challenges and issues faced in using internet banking systems significantly impact customer satisfaction among quadragenarian and quinquagenarian users.

Customer Satisfaction (Variable 5) :

Null Hypothesis (H0): Customer satisfaction does not vary with Age

Alternative Hypothesis (H1): Customer satisfaction varies with Age

Null Hypothesis (H0): Customer satisfaction does not vary with Educational Qualification

Alternative Hypothesis (H1): Customer satisfaction varies with Educational Qualification

Null Hypothesis (H0): Customer satisfaction does not vary with From how many years a person is using Internet Banking.

Alternative Hypothesis (H1): Customer satisfaction varies with From how many years a person is using Internet Banking.

3.3 Research Approach for this Study

This research study focuses on measuring the relationship between independent and dependent variables. It began by extensively reviewing existing literature and developing a conceptual framework for empirical examination. Based on this conceptual approach and supported by relevant theories, hypotheses were formulated to investigate the relationships between independent and dependent variables.

The research methodology employed in this study follows a quantitative approach for both data collection and analysis. A cross-sectional study design and a descriptive design were utilized. The cross-sectional design is appropriate when data is collected only once, as it allows for the observation of proximate and ultimate variables relevant to the study (Babbie, 1989; Malhotra et al., 1996). This approach was chosen to ensure a comprehensive examination of the variables under study within a specific timeframe.

3.4 Research Design

This study delves into the impact of independent variables such as Ease of Use of Internet Banking, Efficiency, Security, and Challenges & Issues on the dependent variable, which is customer satisfaction. The initial phase involved an in-depth review of existing literature to identify gaps in research and gain a comprehensive understanding of the investigation domain.

To structure the research systematically, a research design was developed, outlining the step-by-step approach for the study. While a research design helps in defining the study's scope, setting, type of investigation, unit of analysis, and other pertinent research issues, Hussey and Hussey (1997) stressed the importance of making informed choices in designing research processes for success.

The research design employed in this study follows the hypothetical deductive method. This method begins with a thorough literature review, establishment of a theoretical framework, formulation of hypotheses, and logical deductions drawn from study results (Sekaran, 2006). The research journey commenced with an extensive literature review to gain awareness and understanding of the research domain. Identifying gaps in existing literature and developing a conceptual model paved the way for the intended empirical research.

3.5 Research Instrument and Measurement Scale

The data was collected from people who use internet banking services. By a survey questionnaire In survey questionnaire Likert scale is used to measure. By applying a survey questionnaire, a large amount of people can be involved in the research because it is an easy and economical tool for data collect For this study, data was gathered from individuals who actively utilize internet banking services. A survey questionnaire was employed, utilizing the Likert scale for measurement. This scale offers a straightforward and effective way to gauge respondents' opinions and perceptions.

Using a survey questionnaire allowed for the involvement of a significant number of participants in the research. This approach is not only convenient but also cost-effective, making it an accessible tool for collecting data from a diverse range of individuals.ion.

3.6 Developing a Research Questionnaire

In conducting this study, a questionnaire served as the primary research instrument. Many of the questions were adapted from existing questionnaires, tailored to fit the specific context of this research. This approach ensured that the survey items directly related to the variables under investigation and were instrumental in developing and analyzing the study hypotheses.

The design of the research allowed for the extraction of information about a large population from responses gathered from a smaller group of participants. This methodological choice facilitated a comprehensive analysis while optimizing resources.

While most items focused on variables central to the hypotheses, some questionnaire sections also gathered background information such as demographics. This holistic approach ensured a thorough understanding of both the variables of interest and the characteristics of the study participants.

3.7 Population and Sampling

In this study, samples were carefully selected from the population to ensure that the collected data could represent the entire target population. Sampling involves choosing a subset of subjects from a larger population, providing insights into the characteristics of the whole group. This method allows for detailed information to be gathered from a manageable number of units.

For this empirical study, random sampling was employed to select individuals aged 40 and above who regularly use internet banking services. The sample included individuals using internet banking services from various banks, ensuring diversity and reducing data bias. A total of 110 samples were initially collected, out of which 103 were deemed suitable for analysis, ensuring the reliability and validity of the data collected.

3.8 Outliers

In dataset comprising 110 samples, we identified approximately 7 outliers. Outliers are data points that stand out from the rest of the dataset, and they can influence statistical measures like the mean and standard deviation. It's important to note that outliers aren't inherently good or bad; they simply represent distinct characteristics within the data. However, they can potentially skew calculations of central tendency and variability, which is why they're often carefully examined and, in some cases, addressed during data analysis.

CHAPTER 4 DATA ANALYSIS

This chapter is dedicated to analyzing and understanding the relationships between independent and dependent variables, aligning with the defined research objectives. To achieve this, a range of statistical tools—both descriptive and inferential—are utilized for data analysis.

The utilization of descriptive statistics, including frequencies, mean, mode, median, and standard deviation, offers a thorough picture of the central patterns and variability of the data. These resources provide information about the distribution and properties of the variables being examined.

In addition to descriptive statistics, inferential statistical tools are utilized for deeper analysis. Techniques like t-tests, ANOVA (Analysis of Variance), correlation analysis, stepwise regression, and path analysis are applied to uncover patterns, relationships, and predictive factors within the data. These inferential tools help in drawing meaningful conclusions and testing hypotheses based on the collected data.

4.1 Normality Test

Within the field of statistics, the concept of normalcy pertains to the uniform distribution of data, which serves as a foundational premise for assessing the variability of variables. Many techniques are used, such as P-P plots, Q-Q plots, Kurtosis, and Skewness, to assess whether data is normally distributed.

P-P plots, or Probability-Probability plots, depict the cumulative probability of a variable against that of a known distribution. They offer a visual comparison to assess how closely the data aligns with an expected distribution, such as the normal distribution (Field, 2009).

In contrast, Q-Q plots, or Quantile-Quantile plots, showcase the quantiles of the dataset against those of a theoretical distribution. Unlike P-P plots that focus on cumulative probabilities, Q-Q plots concentrate on individual data points, aiding in evaluating the fit to an anticipated distribution.

Kurtosis and Skewness are statistical measures that evaluate the shape and symmetry of a dataset. Kurtosis indicates the peakedness or flatness of a distribution, while Skewness assesses the asymmetry of the distribution's tail.

These tools collectively provide valuable insights into the distribution characteristics of data, aiding researchers in making informed decisions regarding statistical analyses and interpretations.

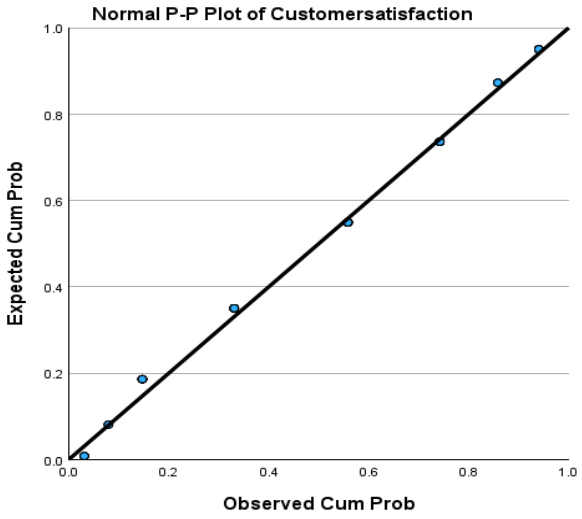

Fig. 1 Normal P-P Plot of Customer Satisfaction

PP graph plots the actual score against the expected score in case of normally distributed data; in case of normally distributed data, points would lie on the diagonal line with some deviations. It shows that the data for customer satisfaction is normally distributed, as data points lie along the diagonal line of the P-P plot.

Fig. 2 Normal Q-Q Plot of Customer Satisfaction

Q-Q chart plots the actual values against the expected values for normal distribution. Data is normally distributed in this case.

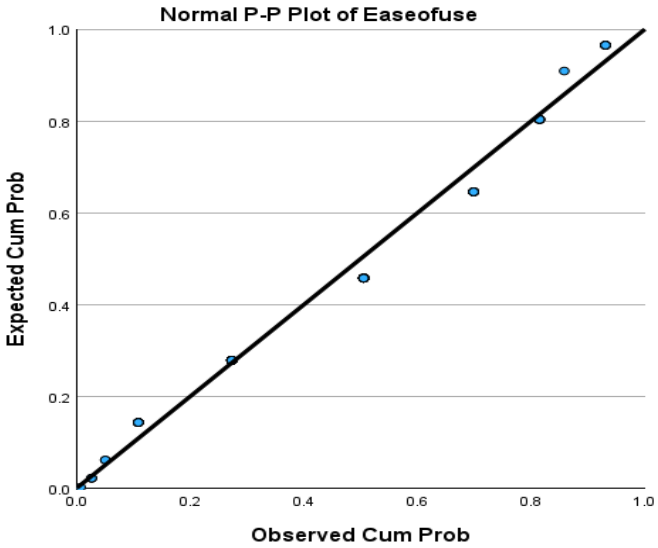

Fig. 3 Normal P-P Plot of Ease of Use

PP graph plots the actual score against the expected score in case of normally distributed data; in case of normally distributed data, data points would lie on the diagonal line with some deviations. It shows that the data for ease of use is not normally distributed, as data points do not lie along the diagonal line of the P-P plot.

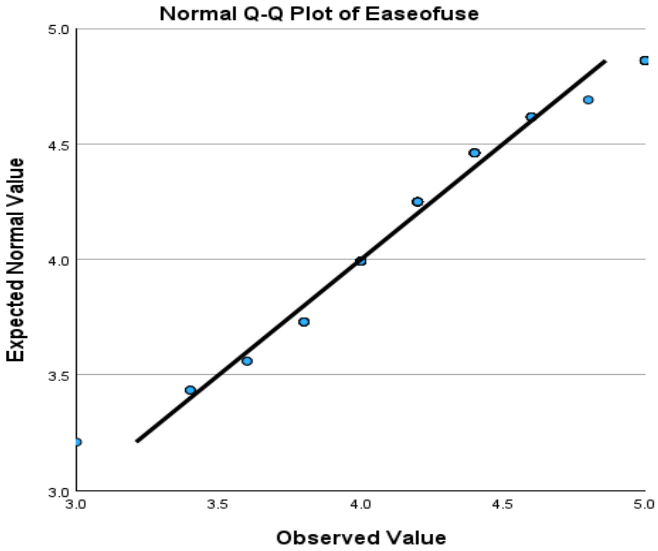

Fig. 4 Normal Q-Q Plot of Ease of Use

Q-Q chart plots the actual values against the expected values for normal distribution. Data is not normally distributed in this case.

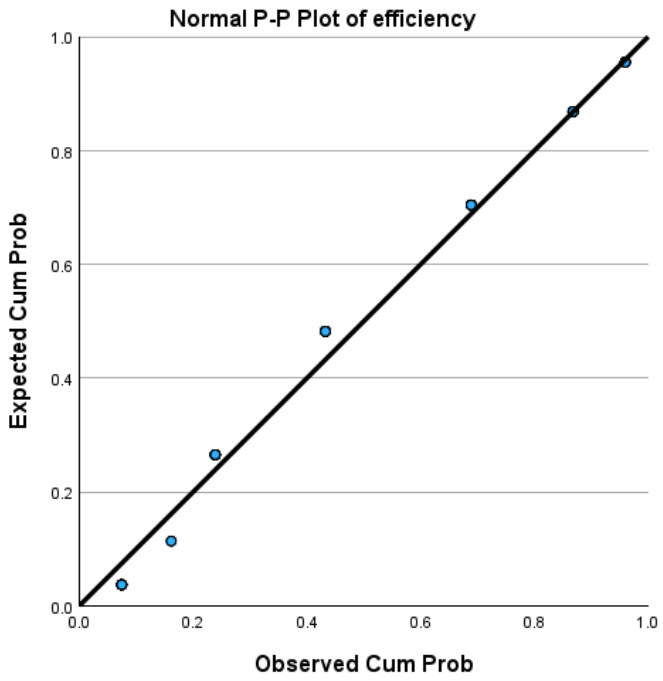

Fig. 5 Normal P-P Plot of Efficiency

In this case, also data is not normally distributed, as data points do not lie along the diagonal line of the P-P plot.

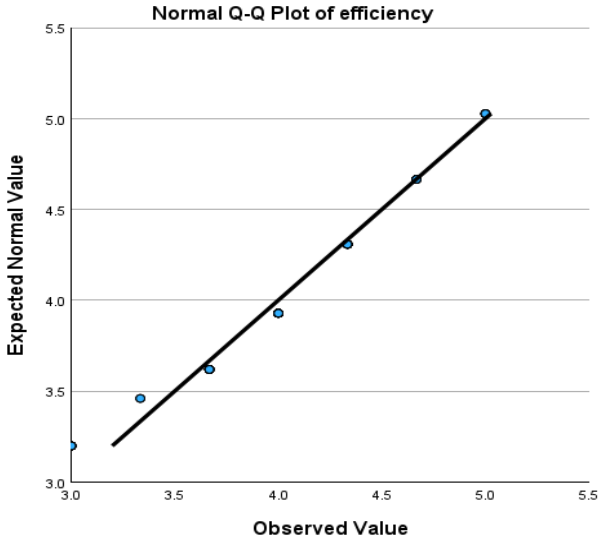

Fig. 6 Normal Q-Q Plot of Efficiency

In the Q-Q plot of efficiency Data is normally distributed but has some deviations.

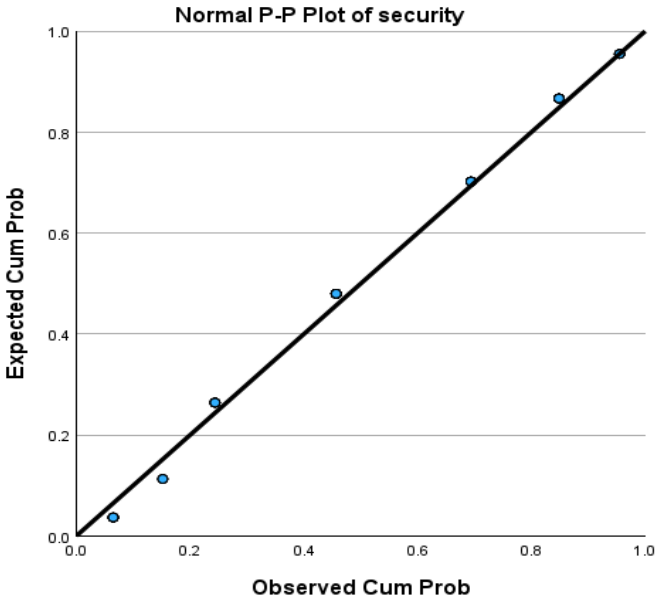

Fig. 7 Normal P-P Plot of Security

It shows that the data for security is normally distributed, as data points lie along the diagonal line of the P-P plot.

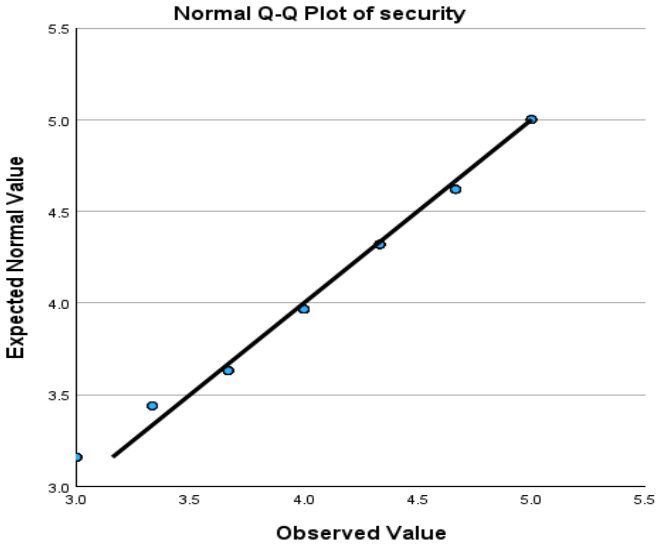

Fig 8 Normal Q-Q Plot of Security

In the Q-Q plot of security Data is normally distributed but has some deviations.

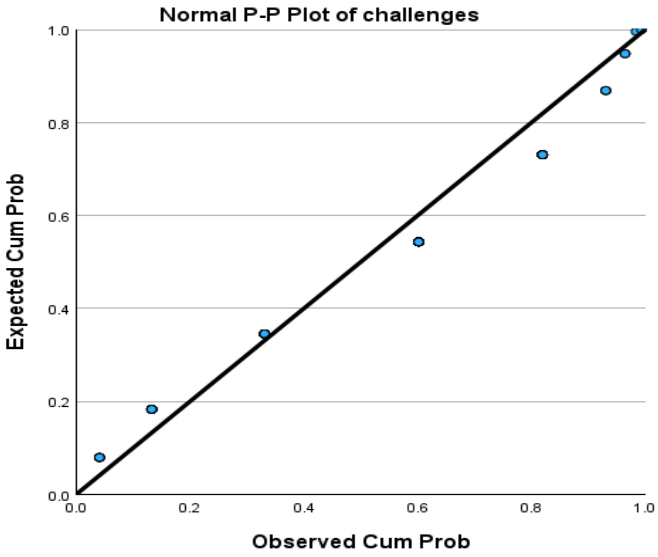

Fig.9 Normal P-P Plot of Challenges

It shows that the data for challenges is not normally distributed, as data points do not lie along the diagonal line of the P-P plot.

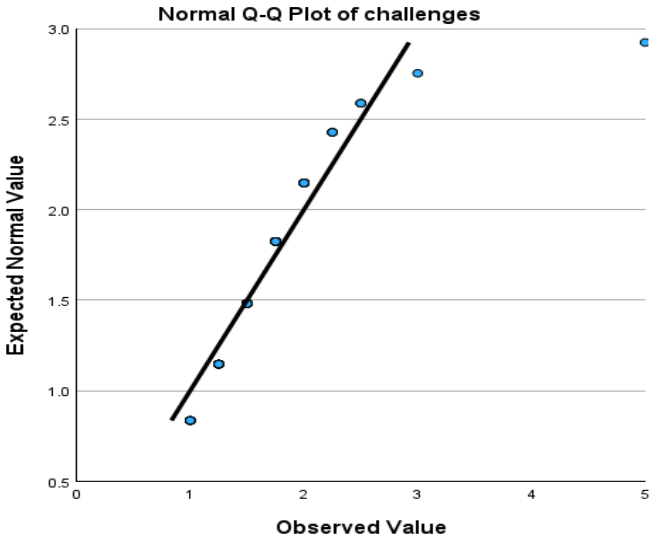

Fig. 10 Normal Q-Q Plot of Challenges

In the Q-Q plot of challenges, Data is not normally distributed.

4.2 Descriptive Statistics

Descriptive statistics is a field of statistics that focuses on summarizing, arranging, and presenting data in a meaningful and succinct manner. It emphasizes on characterizing and analyzing a dataset's key traits and characteristics without drawing any broad generalizations or assumptions about a larger population.

a. Multiple modes exist. The smallest value is shown

The table shows descriptive statistics of the total sample for five variables. Based on the results the mean scores for Customer satisfaction, Ease of use, Efficiency, Security, and Challenges are 4.1893, 4.2447, 4.0259, 4.0291, 1.6966, and Standard Deviation for the same are 0.49193, 0.41627, 0.57297, 0.57377, 0.49340.

Table 1 Descriptive Statistics

Statistics

		Customersatisfaction	Easeofuse	efficiency	security	challenges
N	Valid	103	103	103	103	103
Mean		4.1893	4.2447	4.0259	4.0291	1.6966
Median		4.2500	4.2000	4.0000	4.0000	1.7500
Mode		4.00	4.00[a]	4.00	4.00	1.50
Std. Deviation		.49193	.41627	.57297	.57377	.49340
Variance		.242	.173	.328	.329	.243
Range		2.00	2.00	2.00	2.00	4.00

4.3 Inferential Statistics

Table 2 Test of Homogeneity of Variance

Tests of Homogeneity of Variances

		Levene Statistic	df1	df2	Sig.
Customersatisfaction	Based on Mean	1.694	4	98	.158
	Based on Median	1.413	4	98	.235
	Based on Median and with adjusted df	1.413	4	69.179	.239
	Based on trimmed mean	1.739	4	98	.148
Easeofuse	Based on Mean	3.206	4	98	.016
	Based on Median	2.769	4	98	.031
	Based on Median and with adjusted df	2.769	4	84.076	.032
	Based on trimmed mean	3.413	4	98	.012
efficiency	Based on Mean	.795	4	98	.531
	Based on Median	.504	4	98	.733
	Based on Median and with adjusted df	.504	4	91.116	.733
	Based on trimmed mean	.792	4	98	.533
security	Based on Mean	2.143	4	98	.081

	Based on Median	1.578	4	98	.186
	Based on Median and with adjusted df	1.578	4	96.805	.186
	Based on trimmed mean	2.093	4	98	.087
challenges	Based on Mean	.736	4	98	.570
	Based on Median	.797	4	98	.530
	Based on Median and with adjusted df	.797	4	50.654	.533

Table 3 Beta

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.286	.599		2.146	.034
	Easeofuse	.357	.108	.302	3.317	.001
	efficiency	.154	.079	.180	1.953	.054
	security	.108	.080	.126	1.355	.178
	challenges	.195	.092	.195	2.121	.036

a. Dependent Variable: Customersatisfaction

ANOVA (Analysis of Variance) is a statistical technique that tests for differences in the means of several groups. Here significance level in ANOVA table is greater than or equal to 0.05 so there is no need to do POST HOC Test.

Table 4 ANOVA

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Customersatisfaction	Between Groups	1.807	4	.452	1.935	.111
	Within Groups	22.877	98	.233		
	Total	24.683	102			
Easeofuse	Between Groups	.690	4	.173	.996	.414
	Within Groups	16.984	98	.173		
	Total	17.675	102			
efficiency	Between Groups	1.424	4	.356	1.088	.367
	Within Groups	32.062	98	.327		
	Total	33.487	102			
security	Between Groups	2.030	4	.508	1.576	.187
	Within Groups	31.549	98	.322		
	Total	33.579	102			
challenges	Between Groups	3.469	4	.867	3.978	.005
	Within Groups	21.362	98	.218		
	Total	24.831	102			

4.4 Correlation

It is a statistical measure that measures the relationship between two variables Value of correlation coefficient varies from -1 to +1 indicating that a correlation may vary from a perfectly negative to perfectly positive. Correlation analysis establish the relationship between dependent and independent variables.

Table 5 Correlation

Correlations

		Customersatisfaction	Easeofuse	efficiency	security	challenges
Customersatisfaction	Pearson Correlation	1	.339**	.177	.221*	.234*
	Sig. (2-tailed)		<.001	.074	.025	.017
	N	103	103	103	103	103
Easeofuse	Pearson Correlation	.339**	1	-.019	.120	.126
	Sig. (2-tailed)	<.001		.852	.226	.204
	N	103	103	103	103	103
efficiency	Pearson Correlation	.177	-.019	1	.170	-.096
	Sig. (2-tailed)	.074	.852		.086	.334
	N	103	103	103	103	103
security	Pearson Correlation	.221*	.120	.170	1	.141

	Sig. (2-tailed)	.025	.226	.086		.155
	N	103	103	103	103	103
challenges	Pearson Correlation	.234*	.126	-.096	.141	1
	Sig. (2-tailed)	.017	.204	.334	.155	
	N	103	103	103	103	103

*. Correlation is significant at the 0.05 level (2-tailed).

4.5 Regression

Regression analysis is used for prediction and forecasting. Regression analysis is a reliable method of identifying which variables have impact. The process of performing a regression allows us to confidently determine which factors matter most, which factors can be ignored, and how these factors influence each other. Regression analysis is being carried out on the entire sample of 103.

Table 6 Model Summary of Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.456[a]	.208	.175	.44672

a. Predictors: (Constant), challenges, efficiency, Easeofuse, security

R is the strength of the correlation between our two variables. In our case, there is a weak correlation of .456 whereas, ***R* Square** tells us how much of the variance in the dependent variable is explained by the independent variable our R square is 20.8%,

Also **Adjusted *R* Square** adjusts ***R* Square** based on our sample size. In this, the **Adjusted *R* Square** of .175 is similar to the ***R* Square** of .208.

Table 7 Regression Table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.126	4	1.282	6.422	<.001[b]
	Residual	19.557	98	.200		
	Total	24.683	102			

a. Dependent Variable: Customersatisfaction

b. Predictors: (Constant), challenges, efficiency, Easeofuse, security

Our **Sig.** value of < .001 is less than .05, indicating that our regression model is significant.

4.6 Implications of the study

The findings of this research study have significant implications for both the banking industry and the target demographic of quadragenarians and quinquagenarians. Firstly, the high level of satisfaction reported by respondents regarding the ease of use, security, efficiency, and overall customer satisfaction with internet banking highlights the success of banks in catering to the digital needs of older adults. This suggests that banks should continue to invest in user- friendly interfaces, robust security measures, and efficient services to maintain and enhance customer satisfaction among this demographic.

Secondly, the positive correlation between Independent and Dependent variable underscores the importance of continuous improvements in digital banking platforms. Banks should prioritize user experience enhancements, such as intuitive design features, personalized services, and accessible customer support, to further elevate customer satisfaction levels and strengthen customer loyalty among quadragenarians and quinquagenarians.

Thirdly, the research findings can guide marketing strategies aimed at attracting and retaining older customers in the digital banking space. Banks can leverage the insights

gained from this study to tailor promotional campaigns, educational materials, and product offerings that resonate with the preferences and priorities of older adults, thereby expanding their customer base and market share in this segment.

4.7 Limitations of the study

Despite the valuable insights obtained from this research, it is important to acknowledge certain limitations that may impact the generalizability and interpretation of the findings. One limitation is the reliance on self-reported data from a questionnaire, which may introduce response biases or inaccuracies due to social desirability or recall errors. Future studies could consider incorporating objective measures or observational data to supplement self-reported information and enhance the reliability of results.

Furthermore, the results may not be as applicable to larger groups of quinquagenarians and quadragenarians due to the sample size and responder demographics. It is crucial to understand that different people may have different preferences for and experiences with online banking depending on things like technology literacy, social level, geography, and cultural backgrounds. Consequently, care should be taken when extending the findings to other age groups or circumstances.

Additionally, the study only examined usability satisfaction with online banking; it neglected to investigate other variables that can affect consumer behavior or preferences, like attitudes toward online transactions, financial literacy, or perceptions of digital security. To obtain a more thorough picture of the dynamics influencing customer happiness and engagement in the digital banking landscape, future research endeavors may investigate these additional aspects limitations and opportunities for further exploration to enrich our understanding of digital banking experiences and strategies for enhancing customer engagement across diverse demographic segments.

CHAPTER 5 CONCLUSION

In order to better understand the complex relationship between Internet Banking Usability and Customer Satisfaction, the research focused on a number of criteria, including security, efficiency, obstacles, and overall satisfaction, among adults in the quadragenarian and quinquagenarian age groups. After a thorough examination of questionnaire data collected from a varied sample, a number of significant conclusions and discoveries have been identified.

First, among quadragenarians and quinquagenarians, the study discovered a significant positive connection between dependent and independent variables. The majority of respondents were quite satisfied with how easy it was to use online banking services, emphasizing how convenient and easily accessible they are, particularly when it comes to doing financial transactions from a distance.

Ease of use emerged as a pivotal factor influencing customer satisfaction. The intuitive design and user-friendly interfaces of internet banking platforms were key contributors to a positive user experience. Participants valued the simplicity of navigation, quick access to essential services, and the ability to perform transactions seamlessly, leading to increased satisfaction levels.

Another important factor that had a big impact on consumer happiness was security. In order to foster trust and confidence in online banking platforms, participants underlined the significance of strong security features like multi-factor authentication, encryption protocols, and fraud detection systems. Sustaining high levels of satisfaction required ensuring secure transactions and protecting personal data.

Efficiency in service delivery was also highlighted as a key determinant of customer satisfaction. The speed and accuracy of transactions, prompt resolution of queries or issues, and the availability of round-the-clock customer support were instrumental in enhancing the overall experience for quadragenarian and quinquagenarian users.

Despite the overall positive sentiment towards internet banking, challenges were noted, albeit to a lesser extent. Technical glitches, occasional service disruptions, and concerns about data privacy were among the challenges reported by a minority of respondents. However, the proactive approach of banking institutions in addressing

these challenges and continuously improving their services contributed to mitigating these concerns and maintaining high levels of customer satisfaction.

In conclusion, the research underscores the vital role of Internet Banking Usability in shaping Customer Satisfaction among quadragenarian and quinquagenarian users. The findings highlight the significance of prioritizing ease of use, robust security measures, efficient service delivery, and proactive resolution of challenges to cultivate a positive user experience and foster long-term customer loyalty in the digital banking landscape.

5.1 Future Scope of the Study

Future directions for research and analysis pertaining to the relationship between customer satisfaction and internet banking usability in the context of quadragenarian and quinquagenarian populations abound. Firstly, delving deeper into the specific aspects of internet banking usability that contribute most significantly to customer satisfaction could be a fruitful area of focus. This could involve conducting more detailed surveys or interviews to understand which features or functionalities users find most beneficial and how these aspects impact their overall satisfaction levels.

Second, investigating how cutting-edge technologies like blockchain and artificial intelligence (AI) might improve online banking experiences may be a fascinating area for further study. Examining the ways in which these technologies might be applied to enhance security, optimize workflows, and customize user experiences may yield important insights into how online banking will develop in the future.

Furthermore, considering the evolving demographic trends and digital literacy levels among older age groups, studying the impact of educational interventions or user training programs on enhancing internet banking adoption and satisfaction among quadragenarians and quinquagenarians could be an important area of study. This could involve designing and implementing targeted interventions to assess their effectiveness in improving users' ease of use, confidence in security measures, and overall satisfaction with internet banking services.

Additionally, conducting longitudinal studies to track changes in internet banking usage patterns, preferences, and satisfaction levels over time could offer valuable insights into the evolving dynamics of digital banking among older age groups. Understanding how these trends evolve and adapt to technological advancements and

market developments could inform strategic decision-making for banks and financial institutions aiming to cater to the needs of older customers effectively.

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ANNEXURE

Ease of Use (Variable 1):

Null Hypothesis (H0): There is no significant relationship between the ease of use of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

HYPOTHESIS ACCEPTED

Alternative Hypothesis (H1): There is a significant positive relationship between the ease of use of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

HYPOTHESIS REJECTED

Efficiency (Variable 2):

Null Hypothesis (H0): There is no significant relationship between the efficiency of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

HYPOTHESIS ACCEPTED

Alternative Hypothesis (H1): There is a significant positive relationship between the efficiency of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

HYPOTHESIS REJECTED

Security (Variable 3):

Null Hypothesis (H0): There is no significant relationship between the security of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

HYPOTHESIS ACCEPTED

Alternative Hypothesis (H1): There is a significant positive relationship between the security of internet banking systems and customer satisfaction among quadragenarian and quinquagenarian users.

HYPOTHESIS REJECTED

Challenges and Issues (Variable 4):

Null Hypothesis (H0): The challenges and issues faced in using internet banking systems do not significantly impact customer satisfaction among quadragenarian and quinquagenarian users.

HYPOTHESIS REJECTED

Alternative Hypothesis (H1): The challenges and issues faced in using internet banking systems significantly impact customer satisfaction among quadragenarian and quinquagenarian users.

HYPOTHESIS ACCEPTED

Customer Satisfaction (Variable 5) :

Null Hypothesis (H0): Customer satisfaction does not vary with Age

HYPOTHESIS REJECTED

Alternative Hypothesis (H1): Customer satisfaction varies with Age

HYPOTHESIS ACCEPTED

Null Hypothesis (H0): Customer satisfaction does not vary with Educational Qualification

HYPOTHESIS REJECTED

Alternative Hypothesis (H1): Customer satisfaction varies with Educational Qualification

HYPOTHESIS ACCEPTED

Null Hypothesis (H0): Customer satisfaction does not vary with From how many years a person is using Internet Banking.

HYPOTHESIS REJECTED

Alternative Hypothesis (H1): Customer satisfaction varies with From how many years a person is using Internet Banking.

HYPOTHESIS ACCEPTED

Analyzing the Relationship Between Internet Banking Usability and Customer Satisfaction Among quadragenarian and quinquagenarian

* Indicates required question

1. Name

_____

2. Gender *

Mark only one oval.

- ◯ Female
- ◯ Male
- ◯ Prefer not to say

3. Age *

Mark only one oval.

- ◯ 40-45
- ◯ 46-50
- ◯ 51-55
- ◯ 56-60
- ◯ Above 60

4. Educational Qualification *

Mark only one oval.

- Undergraduate
- Postgraduate
- Diploma
- PhD
- Other

5. Are you using Internet banking service *

Mark only one oval.

- Yes
- No

6. From how many years you are using mobile banking service? *

Mark only one oval.

- Less than a year
- 1-3 years
- 4-6 years
- More than 6 years

Untitled Section

7. **Ease of Use** *

Mark only one oval per row.

	1- Strongly Disagree	2- Disagree	3- Neutral	4- Agree	5- Strongly Agree
The internet banking platform is easy to navigate.					
I can find the features I need quickly and easily.					
Completing tasks on the internet banking platform is straightforward.					
The layout of the internet banking platform is user-friendly.					
I am confident using the internet banking platform without assistance.					

8. **Efficiency** *

Mark only one oval per row.

	1- Strongly Disagree	2- Disagree	3- Neutral	4- Agree	5- Strongly Agree
The internet banking platform allows me to complete tasks quickly.					
It takes minimal time to find the information I need on the internet banking platform.					
The internet banking platform minimizes the number of steps required to complete tasks.					

9. **Security** *

Mark only one oval per row.

	1- Strongly Disagree	2- Disagree	3- Neutral	4- Agree	5- Strongly Agree
I feel secure using the internet banking platform for my financial transactions.	◯	◯	◯	◯	◯
The internet banking platform has strong security measures in place to protect my information.	◯	◯	◯	◯	◯
I am confident that my online banking transactions are safe.	◯	◯	◯	◯	◯

10. **Challenges and Issues** *

Mark only one oval per row.

	1- Strongly Disagree	2- Disagree	3- Neutral	4- Agree	5- Strongly Agree
Navigating the internet banking platform is confusing.					
The mobile app does not offer all the features available on the desktop platform.					
The internet banking platform is slow to load or respond.					
I frequently experience technical glitches while using internet banking					

11. **Customer Satisfaction** *

Mark only one oval per row.

	1- Strongly Disagree	2- Disagree	3- Neutral	4- Agree	5- Strongly Agree
I am satisfied with the ease of use of the internet banking platform	◯	◯	◯	◯	◯
Using internet banking saves me time compared to traditional banking methods	◯	◯	◯	◯	◯
I feel confident and secure while using the internet banking platform.	◯	◯	◯	◯	◯
I would recommend internet banking from my bank to others.	◯	◯	◯	◯	◯

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