CHAPTER - 6

Data Analysis & Interpretation

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CHAPTER: 6
DATA ANALYSIS AND INTERPRETATION

Introduction:

The result of the survey conducted as a part of the research study has been presented and analyzed in this chapter. Descriptive statistics of the survey respondents has been presented first which includes demographic profile of the respondents and the cross tabulation of the various demographic profile of the respondents. In the second part of this chapter measure of central tendency and measure of variation has been found for each attributes. Third part of this chapter contained the factor analysis of 6 different factors with its attributes. Fourth part of this chapter represents the regression analysis between dependent and independent variables. Fifth and last part of this chapter includes the hypothesis testing and concluded with the summary of this chapter.

Table - 6.1 explain the Demographic Profile of the respondents. The first component of Demographic Profile is Gender. Out of total 1200 respondents, 936 are Male while 264 are Female. Percentage of male respondents is 78 while the percentage of female is 22 only. The respondents belong to the selected city of Western Indian state as per the detail given in the sample size break up.

Second component of the demographic profile as shown in table - 6.1 is the age of the respondents. Total 1200 respondents are divided into four categories as far as their age is concern. The first category of age is 15 years to 30 years, which is the most dominant category among the four. Total 672 respondents belong to this category and their percentage is 56. The second category of age is 30 years to 45 years. Total 264 respondents are belonging to this category and their percentage is 22 out of 1200 respondents. This category has the second highest number of

respondents as far as their age is concern. The third category of age is 45 years to 60 years. Total 168 respondents (22%) out of 1200 belong to this category. The last category of age is 60 years and above. Total 96 respondent out of 1200 belongs to this category while the percentage weightage of this category is 8% only.

Table - 6.1: Demographic Profile of the Respondents			
		Frequency	**Percent**
Gender	Male	936	78.0
	Female	264	22.0
	Total	**1200**	**100.0**
Age (in Years)	15 - 30	672	56.0
	30 - 45	264	22.0
	45 - 60	168	14.0
	60 - Above	96	8.0
	Total	**1200**	**100.0**
Qualification	HSC	72	6.0
	Graduate	672	56.0
	Post Graduate	336	28.0
	Professional	120	10.0
	Total	**1200**	**100.0**
Profession	Job in Public Sector	264	22.0
	Job in Private Sector	840	70.0
	Business Entrepreneur	96	8.0
	Total	**1200**	**100.0**
Gross Monthly Income	0 - 20000	192	16.0
	20001 - 40000	792	66.0
	40001 - 60000	192	16.0
	60001 - Above	24	2.0
	Total	**1200**	**100.0**
Residential Area	Urban	624	52.0
	Semi Urban	96	8.0
	Rural	480	40.0
	Total	**1200**	**100.0**
Family type	Joint Family	192	16.0
	Single Family	1008	84.0
	Total	**1200**	**100.0**
Number of other earning	One	456	38.0

member in a family	Two	552	46.0
	Three - More	192	16.0
	Total	**1200**	**100.0**
How long have you been using bank services	0 - 5	264	22.0
	5 - 10	840	70.0
	10 - above	96	8.0
	Total	**1200**	**100.0**
How long have you been using internet banking	1 - 2	336	28.0
	2 - 3	648	54.0
	3 - Above	216	18.0
	Total	**1200**	**100.0**
Tick the type of a bank in which you have bank account	Private	600	50.0
	Public	312	26.0
	Foreign	240	20.0
	Cooperative	48	4.0
	Total	**1200**	**100.0**

The third component of demographic profile is educational qualification of the respondents. Total respondents are divided into four categories of qualification i.e. up to higher secondary, graduate, Post Graduate and professional. 672 (56%) respondents are graduates while 336 (28%) respondents are Post Graduate. 120 respondents (10%) stand in professional category and the last, which have the lowest number of respondents stands in the category of higher secondary i.e. 72 (6%) respondents only.

The fourth component of demographic profile is the profession of the respondents. There are four categories of profession i.e. Unemployed, Public Sector job, Private Sector job and Business Entrepreneur. Majority of the respondents (70%) are working in the Private sector as shown in the table 6.1 while only (8%) respondents have their own business set up and (22%) respondents are working in the public sector. No any respondents belong to the unemployed category as shown in table - 6.1 above.

The fifth component of the demographic profile of respondents is gross monthly income. The majority (66%) respondents earn 20,000 - 40,000 per month while only 2% respondents earn 60,000 and above monthly. The percentage of respondents who earn zero to 20,000 and 40,000 to 60,000 monthly are same i.e. 16% of the total respondents.

The sixth component of the demographic profile of respondents is their residential area. This component consists of four categories i.e. Urban, Semi Urban, Rural and Slum area. The Urban area has the highest number of respondents i.e. 624 (52%) of the total respondents. While on the other hand there are no respondents belonging to the slum area. Percentage of rural respondents are (40%) while the Semi Urban percentage is only (8%) of the total respondents.

The seventh component of the demographic profile of respondents is their family type. Respondents belong to the two types of family i.e. joint family and single family. 84% respondents belong to the single family background while 16% respondents belong to the joint family background as shown in the table above.

The eighth component of the demographic profile of the respondents is the number of other earning members in a family. This component of demographic profile is divided into four categories i.e. Zero, One, Two and Three or more. 38% respondents have only one more earning member excluding the respondent in their family while 46% respondents have two other earning members in their family. Only 16% respondents told that they have three or more other earning members in their family as shown in above table.

The ninth components of the demographic profile of the respondents are, they have a bank account or not. This study only considered those customers who have bank account and using internet banking. So ultimately 100% respondents have their bank account and using internet banking services provided by their respective bank branches.

The tenth component of the demographic profile of the respondents is types of their bank account i.e. saving account or current account. 100% respondents told that they have saving bank account.

The eleventh component of the demographic profile of the respondents is purpose of their bank account operation. This component is further divided into two categories i.e. personal purpose and business purpose. 100% respondents opted having bank account which is being for their personal purposes not for any business. Table - 6.1 excludes the ninth, tenth and eleventh components of the demographic profile of the respondents because all the three components have 100% respondents in a single category.

The twelve component of the demographic profile of the respondents is; how long they have been using banking services? This component of the demographic profile further classified into four groups i.e. less than five year, five to ten year, ten to fifteen year and fifteen year or above. Majority (70%) of the respondents have been using their banking services from 5 to ten year, while 22% respondents have been using their banking services from zero to five years. Only (8%) respondents have opted that they have been using their banking services since last ten to fifteen years category. None of the customers/respondents are belonging to the category of fifteen years or more.

The thirteenth component of the demographic profile of the respondents is that; how long they have been using internet banking services. This component consist of four categories i.e. less than one year, one to two year, two to three year and three and above year. 54% respondents have been using their internet banking services since last two to three years, while 28% respondents have been using their internet banking services since one year or less. 18% respondents are using their internet banking services since last three years or more as shown in the above table.

Finally, the last and fourteenth component of the demographic profile of the respondents is which types of bank respondents have their bank account. This component is divided into four categories i.e. private bank, nationalized bank, foreign bank and cooperative bank. Half (50%) of the respondents are having their bank account in private bank, while 26% respondents have their bank account in public bank. 20% respondents are having their bank account in foreign bank and only 4% respondents having their bank account in cooperative bank. (*As shown in the above table number – 6.1*).

Table - 6.2 : Cross Tabulation Age Versus How long have you been using internet banking							
			Age				Total
			< - 30	30 - 45	45 - 60	60 - >	
How long have you been using internet banking	1 -2 (Year)	Count	216	96	24	0	336
		% within How long have you been using internet banking	64.3%	28.6%	7.1%	0.0%	100.0%
		% within Age	32.1%	36.4%	14.3%	0.0%	28.0%
		% of Total	18.0%	8.0%	2.0%	0.0%	28.0%
	2 - 3 (Year)	Count	288	144	120	96	648
		% within How long have you been using internet banking	44.4%	22.2%	18.5%	14.8%	100.0%
		% within Age	42.9%	54.5%	71.4%	100.0%	54.0%
		% of Total	24.0%	12.0%	10.0%	8.0%	54.0%
	3 - Above (Year)	Count	168	24	24	0	216
		% within How long have you been using internet banking	77.8%	11.1%	11.1%	0.0%	100.0%
		% within Age	25.0%	9.1%	14.3%	0.0%	18.0%
		% of Total	14.0%	2.0%	2.0%	0.0%	18.0%
Total		Count	672	264	168	96	1200
		% within How long have you been using internet banking	56.0%	22.0%	14.0%	8.0%	100.0%
		% within Age	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	56.0%	22.0%	14.0%	8.0%	100.0%

Table - 6.2 shows the cross tabulation output between age group and since how long respondents have been using internet banking services. Total 336 respondents

have been using internet banking services since two year or less but more than one year out of which (64.3%) 216 respondents are below 30 year of age while (28.6%) 96 respondents are in 30 - 45 year age category and (7.1%) 24 respondents are in the age group of 45 - 60 year. Not any respondent belongs to 60 and above years of age and use internet banking services since last two year or less.

Total 672 respondents are below the age of 30 years out of which 216 (32.1%) respondents have been using internet banking services since last two years or less but more than one year. While 18% of total 1200 respondents are those who are below 30 years of age and use internet banking services since last two years or less but more than one year.

Total 264 respondents are within the age group of 30 - 45 years out of which 96 (36.4%) respondents have been using internet banking services since last two years or less but more than one year. only 8% of total (1200) respondents are in the age group of 30 - 45 years and have been using internet banking services since last two years or less but more than one year.

Total 168 respondents are within the age group of 45 - 60 years out of which 24 (14.3%) respondents have been using internet banking services since last two years or less but more than one year. Only 2% of total (1200) respondents are in the age group of 45 - 60 years and have been using internet banking services since last two years or less but more than one year.

Total 96 respondents are in the age group of 60 and above years out of which not any (0%) respondent have been using internet banking services since last two years or less but more than one year.

Total 648 respondents have been using internet banking services since less than three years but not less than two years out of which (44.44%) 288 respondents are below 30 year of age while (22.2%) 144 respondents are in 30 – 45 year age category and (18.5%) 120 respondents are in the age group of 45 – 60 year. 96 (14.8%) respondents belongs to 60 and above years of age and have been using internet banking services since less than three years but not less than two years.

Total 672 respondents are below the age of 30 years out of which 288 (42.9%) respondents have been using internet banking services since last two years or less but more than one year. Only 24% of total (1200) respondents are those who are below 30 years of age and have been using internet banking services since last two years or less but more than one year.

Total 264 respondents are within the age group of 30 – 45 years out of which 144 (54.5%) respondents have been using internet banking services since last two years or less but more than one year. While 12% of total (1200) respondents are those who are within the age group of 30 - 45 years of age and using internet banking services since last two years or less but more than one year.

Total 168 respondents are within the age group of 45 – 60 years out of which 120 (71.4%) respondents have been using internet banking services since last two years or less but more than one year. Only 10% of total (1200) respondents are those who are within the age group of 45 - 60 years of age and have been using internet banking services since last two years or less but more than one year.

Total 96 respondents are within the age group of 60 – above years out of which 96 (100%) respondents have been using internet banking services since last two years or less but more than one year. 100% of total (1200) respondents are those who are within the age group of 45 - 60 years of age and have been using internet banking services since last two years or less but more than one year.

Total 216 respondents have been using internet banking services since last three years or more out of which (77.8%) 168 respondents are below 30 year of age while (11.1%) 24 respondents are in 30 - 45 year of age category and (11.1%) 24 respondents are in the age group of 45 - 60 year. Zero (0%) respondents belongs to 60 and above years of age and have been using internet banking services since last three years or more.

Total 672 respondents are below the age of 30 years out of which 168 (25%) respondents have been using internet banking services since last three years or more. Only 14% of total (1200) respondents are those who are below 30 years of age and have been using internet banking services since last three years or more.

Total 264 respondents are within the age group of 30 - 45 years out of which 24 (9.1%) respondents have been using internet banking services since last three years or more. Only 2% of total (1200) respondents are those who are within the age group of 30 - 45 years of age and have been using internet banking services since last three years or more.

Total 168 respondents are within the age group of 45 - 60 years out of which 24 (14.3%) respondents have been using internet banking services since last three tears or more. Only 2% of total (1200) respondents are those who are within the age group of 45 - 60 years of age and have been using internet banking services since last three years or more. Total 96 respondents are within the age group of 60 - above years out of which Zero (0%) respondents have been using internet banking services since last three years or more.

Table – 6.3 : Cross Tabulation
City Versus How long have you been using internet banking

			City									Total
			1	2	3	4	5	6	7	8	9	
How long have you been using internet banking	1 – 2 (Year)	Count	55	44	56	28	55	57	14	12	15	336
		% within How long have you been using internet banking	16.4 %	13.1 %	16.7 %	8.3 %	16.4 %	17.0 %	4.2 %	3.6 %	4.5 %	100.0%
		% within City	27.5 %	29.3 %	28.0 %	28.0 %	27.5 %	28.5 %	28.0 %	24.0 %	30.0 %	28.0%
		% of Total	4.6%	3.7 %	4.7 %	2.3 %	4.6 %	4.8 %	1.2 %	1.0 %	1.3 %	28.0%
	2 – 3 (Year)	Count	111	82	110	54	112	104	25	26	24	648
		% within How long have you been using internet banking	17.1 %	12.7 %	17.0 %	8.3 %	17.3 %	16.0 %	3.9 %	4.0 %	3.7 %	100.0%
		% within City	55.5 %	54.7 %	55.0 %	54.0 %	56.0 %	52.0 %	50.0 %	52.0 %	48.0 %	54.0%
		% of Total	9.3%	6.8 %	9.2 %	4.5 %	9.3 %	8.7 %	2.1 %	2.2 %	2.0 %	54.0%
	3 – Above (Year)	Count	34	24	34	18	33	39	11	12	11	216
		% within How long have you been using internet banking	15.7 %	11.1 %	15.7 %	8.3 %	15.3 %	18.1 %	5.1 %	5.6 %	5.1 %	100.0%
		% within City	17.0 %	16.0 %	17.0 %	18.0 %	16.5 %	19.5 %	22.0 %	24.0 %	22.0 %	18.0%
		% of Total	2.8%	2.0 %	2.8 %	1.5 %	2.8 %	3.3 %	.9%	1.0 %	.9%	18.0%
Total		Count	200	150	200	100	200	200	50	50	50	1200
		% within How long have you been using internet banking	16.7 %	12.5 %	16.7 %	8.3 %	16.7 %	16.7 %	4.2 %	4.2 %	4.2 %	100.0%
		% within City	100.0 %	100. 0%	100. 0%	100. 0%	100. 0%	100. 0%	100. 0%	100. 0%	100. 0%	100.0%
		% of Total	16.7 %	12.5 %	16.7 %	8.3 %	16.7 %	16.7 %	4.2 %	4.2 %	4.2 %	100.0%

1 = Ahmadabad, 2 = Vadodara, 3 = Surat, 4 = Vapi, 5 = Mumbai, 6 = Pune, 7 = Silwas, 8 = Dadar & Nagar Haweli, 9 = Goa

Table – 6.3 shows the cross tabulation output between selected city of western Indian state and since how long respondents have been using internet banking services. Total 336 respondents have been using internet banking services since two year or less but more than one year. Among the selected city of Gujarat state, Surat

Table – 6.4 : Cross Tabulation Gender Versus How long have you been using internet banking					
			Gender		Total
			Male	Female	
How long have you been using internet banking	1 – 2 (Year)	Count	288	48	336
		% within How long have you been using internet banking	85.7%	14.3%	100.0%
		% within Gender	30.8%	18.2%	28.0%
		% of Total	24.0%	4.0%	28.0%
	2 – 3 (Year)	Count	528	120	648
		% within How long have you been using internet banking	81.5%	18.5%	100.0%
		% within Gender	56.4%	45.5%	54.0%
		% of Total	44.0%	10.0%	54.0%
	3 – Above (Year)	Count	120	96	216
		% within How long have you been using internet banking	55.6%	44.4%	100.0%
		% within Gender	12.8%	36.4%	18.0%
		% of Total	10.0%	8.0%	18.0%
Total		Count	936	264	1200
		% within How long have you been using internet banking	78.0%	22.0%	100.0%
		% within Gender	100.0%	100.0%	100.0%
		% of Total	78.0%	22.0%	100.0%

Table 6.4 depicts the cross tabulation between Gender versus How long have you been using internet banking services. There is a huge variation in using internet banking service in 1 – 2 years category. Among the total respondents, 336 (28%) respondents belong to this category. Percentage of male users are very high, 288 (24%) of total respondents in comparison to female 48 (4%) only in this category. Within this period approximately 86% respondents are male while female respondents are 14% only.

Among the total respondents, 648 ((54%) belong to the second category i.e. 2 - 3 years of internet banking service uses. The duration of this period has same trend as the one in previous duration. Male plays a dominant role as far as the number of users is concern. There are 528 (44%) of male users in this category while female are 120 (10%) only.

In the third category of internet banking service users i.e. 3 year and above, table depicts the continuation of trend. 216 (18%) respondents belong to this category in which 120 (10%) are male and 96 (8%) are female out of the total respondents.

Over all more than one third, 936 (78%) respondents are male while on the other side 96 (22%) respondents are female only. On the basis of above interpretation more focus should be given to the male users in comparison to the female.

Table - 6.5 : Cross Tabulation
Qualification Versus How long have you been using internet banking

			Qualification				Total
			HSC	Graduate	PG	Prof.	
How long have you been using internet banking	1 - 2 (Year)	Count	48	168	120	0	336
		% within How long have you been using internet banking	14.3%	50.0%	35.7%	0.0%	100.0%
		% within Qualification	66.7%	25.0%	35.7%	0.0%	28.0%
		% of Total	4.0%	14.0%	10.0%	0.0%	28.0%
	2 - 3 (Year)	Count	24	336	192	96	648
		% within How long have you been using internet banking	3.7%	51.9%	29.6%	14.8%	100.0%
		% within Qualification	33.3%	50.0%	57.1%	80.0%	54.0%
		% of Total	2.0%	28.0%	16.0%	8.0%	54.0%
	3 - Above (Year)	Count	0	168	24	24	216
		% within How long have you been using internet banking	0.0%	77.8%	11.1%	11.1%	100.0%
		% within Qualification	0.0%	25.0%	7.1%	20.0%	18.0%
		% of Total	0.0%	14.0%	2.0%	2.0%	18.0%
Total		Count	72	672	336	120	1200
		% within How long have you been using internet banking	6.0%	56.0%	28.0%	10.0%	100.0%
		% within Qualification	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	6.0%	56.0%	28.0%	10.0%	100.0%

Qualification and the duration of using Internet Banking services varied significantly as shown in table - 6.5. Graduates are more in numbers than post graduates, professionals and under graduate. 336 (28%) respondents belong to this category i.e. 1 - 2 year of using internet banking, out of which 168 (14%) are graduates, 120 (10%) post graduates and 48 (4%) under graduates. Not any respondent belong to professional category in this duration of services use among

the total respondents. Among the total respondents, 648 (54%) who have been using internet banking since last 2-3 year, 336 (28%) are graduates, 192 (16%) are post graduates, 96 (8%) are professionals and 24 (2%) are under graduates out of the total respondents.

216 (18%) respondents belong to the third category that have been using internet banking services since last three years or more. Within this category, 168 (78%) respondents are graduates while post graduates and professionals are only 24 (11%) and 24 (11%) respectively. There are no any respondents belonging from the under graduate category who have been using internet banking since last three years and above.

The respondents whose qualification is Professionals or undergraduates contributed very less and still less adopted the internet banking in comparison to graduates and post graduate. So there is a need to take initiative to create awareness among professionals or undergraduates respondents about various types of internet banking services available through internet, Cost and time saving with the use of internet banking and other benefits related to internet banking services.

Table - 6.6 : Cross Tabulation Profession versus How long have you been using internet banking						
			Profession			Total
			Pub Sec	Pvt Sec	BE	
How long have you been using internet banking	1 - 2 (Year)	Count	72	264	0	336
		% within How long have you been using internet banking	21.4%	78.6%	0.0%	100.0%
		% within Profession	27.3%	31.4%	0.0%	28.0%
		% of Total	6.0%	22.0%	0.0%	28.0%
	2 - 3 (Year)	Count	192	384	72	648
		% within How long have you been using internet banking	29.6%	59.3%	11.1%	100.0%
		% within Profession	72.7%	45.7%	75.0%	54.0%
		% of Total	16.0%	32.0%	6.0%	54.0%
	3 - Above (Year)	Count	0	192	24	216
		% within How long have you been using internet banking	0.0%	88.9%	11.1%	100.0%
		% within Profession	0.0%	22.9%	25.0%	18.0%
		% of Total	0.0%	16.0%	2.0%	18.0%
Total		Count	264	840	96	1200
		% within How long have you been using internet banking	22.0%	70.0%	8.0%	100.0%
		% within Profession	100.0%	100.0%	100.0%	100.0%
		% of Total	22.0%	70.0%	8.0%	100.0%

Profession and the duration of using internet banking differ as the period become longer. In 1 - 2 year category, there are 336 (28%) respondents. In this time frame the respondents who are working in private sector lead among others. Within this category, private sector job holders are 264 (79%) in number while public sector job holder are 72 (21%). But when we look as a total, the respondents who belongs to private sector category are (22%) of total respondents while the public sector respondents are (6%) only. A major issue of concern for the purpose of research is that in this time frame not a single business entrepreneur is using internet banking services.

The 2-3 year period which is having 648 (54%) respondents, out of which 192 (16%) belongs to public sector category while 384 (32%) respondents belong to private sector category. Only 72 (6%) respondents belong to the business entrepreneur category.

In the third category i.e. three year and above of internet banking use 216 (18%) respondents belongs to this category out of which 192 (16%) respondents are working in a private sector while only 24 (2%) respondents are business entrepreneur. There are no respondents belonging to the public sector category who have been using internet banking services since last three year and above.

The respondents from public sector and business entrepreneur are less in number in the three categories as far as the duration of internet banking services is concerned in comparison to the private sector. So there is a need to check the reasons why they are not using the internet banking services.

Table - 6.7 : Cross Tabulation Income Versus How long have you been using internet banking							
			Gross Monthly Income				Total
			Below - 20000	20001 - 40000	40001 - 60000	60001 - Above	
How long have you been using internet banking	1 - 2 (Year)	Count	48	264	24	0	336
		% within How long have you been using internet banking	14.3%	78.6%	7.1%	0.0%	100.0%
		% within Gross Monthly Income	25.0%	33.3%	12.5%	0.0%	28.0%
		% of Total	4.0%	22.0%	2.0%	0.0%	28.0%
	2 - 3 (Year)	Count	120	336	168	24	648
		% within How long have you been using internet banking	18.5%	51.9%	25.9%	3.7%	100.0%
		% within Gross Monthly Income	62.5%	42.4%	87.5%	100.0%	54.0%
		% of Total	10.0%	28.0%	14.0%	2.0%	54.0%
	3 - Above (Year)	Count	24	192	0	0	216
		% within How long have you been using internet banking	11.1%	88.9%	0.0%	0.0%	100.0%
		% within Gross Monthly Income	12.5%	24.2%	0.0%	0.0%	18.0%
		% of Total	2.0%	16.0%	0.0%	0.0%	18.0%
Total		Count	192	792	192	24	1200
		% within How long have you been using internet banking	16.0%	66.0%	16.0%	2.0%	100.0%
		% within Gross Monthly Income	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	16.0%	66.0%	16.0%	2.0%	100.0%

Table - 6.7 shows the cross tabulation output between income and since how long respondents have been using internet banking services. Total 336 respondents have been using internet banking services since two year or less but more than one year, out of which 48 (14.3%) respondents earn 20,000 or less monthly 264 (78.6%)

respondents earn 20001 to 40000 monthly and 24 (7.1%) respondents earn 40001 to 60000 monthly and not any respondents belong to 60001 and above category and have been using internet banking services since last two year or less.

In 2 - 3 year category there are 648 (54%) of total respondents using internet banking services. 120 (18.5) respondents within this category use internet banking since last 2 - 3 years and have a monthly income of 20,000 or below. 336 (51.9%) respondents within this category are using internet banking services since last 2 - 3 years and have a monthly income of Rs. 20,001 - 40,000. 168 (25.9%) respondents within this category are using internet banking services since last 2 - 3 years and have a monthly income of Rs. 40,001 - 60,000. Only 24 (3.7%) respondents within this category and have been using internet banking since last 2 - 3 years and having a monthly income of 60,001 and above.

In three or more year category there are 216 (18%) respondents out of 1200. Within this category 24 (11.1%) respondents have been using internet banking since last 2 - 3 years and have a monthly income of 20,000 or below. 192 (88.9%) respondents within this category are using internet banking services since last 2 - 3 years and have a monthly income of Rs. 20,001 - 40,000. In 40001 - 60000 and 60001 and above, there are no respondents who are using internet banking service since last three years or more.

Out of the total 1200 respondents 192 (16%) respondents are using internet banking since last 1-2 year and have a monthly income of Rs. 20000 and below. Total 792 (66%) respondents are using internet banking since last 2-3 year and have a monthly income of Rs. 20001 - 40000. 192 (16%) respondents are using internet banking since last 3-above year and have a monthly income of Rs. 40001 - 60000.

Table - 6.8 : Cross Tabulation
Residential Versus How long have you been using internet banking

			Residential Area			
			Urban	Semi Urban	Rural	Total
How long have you been using internet banking	1 - 2 (Year)	Count	240	24	72	336
		% within How long have you been using internet banking	71.4%	7.1%	21.4%	100.0%
		% within Residential Area	38.5%	25.0%	15.0%	28.0%
		% of Total	20.0%	2.0%	6.0%	28.0%
	2 - 3 (Year)	Count	216	72	360	648
		% within How long have you been using internet banking	33.3%	11.1%	55.6%	100.0%
		% within Residential Area	34.6%	75.0%	75.0%	54.0%
		% of Total	18.0%	6.0%	30.0%	54.0%
	3 - Above (Year)	Count	168	0	48	216
		% within How long have you been using internet banking	77.8%	0.0%	22.2%	100.0%
		% within Residential Area	26.9%	0.0%	10.0%	18.0%
		% of Total	14.0%	0.0%	4.0%	18.0%
Total		Count	624	96	480	1200
		% within How long have you been using internet banking	52.0%	8.0%	40.0%	100.0%
		% within Residential Area	100.0%	100.0%	100.0%	100.0%
		% of Total	52.0%	8.0%	40.0%	100.0%

Total 336 respondents are using internet banking services since 1-2 years out of which 240 are in urban area, 24 in semi urban and 72 lives in rural areas.

Out of 624 respondents, 52% those who live in urban areas and have been using internet banking services. There are only 14% who have been using internet banking since more than three years while majority 20% respondents who live in urban areas and have been using internet banking services since last 1-2 years. Out of 96 suburban respondents no one use internet banking service since last three years or more. 72 respondents have been using internet banking services since last 2-3 years and only 24 since last 1-2 years.

There are 648 respondents who have been using internet banking services since 2-3 years out of which 360 live in rural areas and 216 live in urban areas.

Total 216 respondents have been using internet banking services since last three years or more in which 168 live in urban areas and 48 live in rural areas while none of the respondents belong to suburban areas in this category.

Out of 480 rural respondents, there are 360 respondents who have been using internet banking services since last 2-3 years and only 48 respondents have been using internet banking services since last three years or more and 72 respondents since last 1-2 years.

Out of total 1200 respondents, 624 live in urban areas while 480 respondents lives in rural areas. Out of total, 648 respondents have been using internet banking services since last 2-3 years and 336 respondents have been using internet banking services since last 1-2 years.

Table - 6.10 : Cross Tabulation
Number of Earning members in a family versus How long have you been using internet banking

			Number of other earning member in a family			Total
			One	Two	Three & More	
How long have you been using internet banking	1 - 2 (Year)	Count	144	72	120	336
		% within How long have you been using internet banking	42.9%	21.4%	35.7%	100.0%
		% within Number of other earning member in a family	31.6%	13.0%	62.5%	28.0%
		% of Total	12.0%	6.0%	10.0%	28.0%
	2 - 3 (Year)	Count	288	288	72	648
		% within How long have you been using internet banking	44.4%	44.4%	11.1%	100.0%
		% within Number of other earning member in a family	63.2%	52.2%	37.5%	54.0%
		% of Total	24.0%	24.0%	6.0%	54.0%
	3 - Above (Year)	Count	24	192	0	216
		% within How long have you been using internet banking	11.1%	88.9%	0.0%	100.0%
		% within Number of other earning member in a family	5.3%	34.8%	0.0%	18.0%
		% of Total	2.0%	16.0%	0.0%	18.0%
Total		Count	456	552	192	1200
		% within How long have you been using internet banking	38.0%	46.0%	16.0%	100.0%
		% within Number of other earning member in a family	100.0%	100.0%	100.0%	100.0%
		% of Total	38.0%	46.0%	16.0%	100.0%

In 1 - 2 year duration of internet banking use, 336 respondents belong to this category out of the total respondents. Within this category, 144 respondents are having only one earning member in their family while 72 respondents are having

two earning members in their family and 120 respondents are having three and more earning members in their family.

In 2 - 3 year duration of internet banking use, 648 respondents belong to this category out of the total respondents. Within this category, 288 respondents are having only one earning member in their family while 288 respondents are having two earning members in their family and 72 respondents are having three and more earning members in their family.

In 3 - above year duration of internet banking use, 216 respondents belongs to this category out of the total respondents. Within this category, 24 respondents are having only one earning member in their family while 192 respondents are having two earning members in their family and no respondents are having three and more earning members in their family.

Out of the total, 456 respondents are having only one earning member in their family and have been using internet banking services irrespective of the duration. 552 respondents are having two earning members in their family and have been using internet banking services irrespective of the duration. 192 respondents are having three or more earning members in their family and have been using internet banking services irrespective of the duration.

Table - 6.11 : Cross Tabulation
Type of a bank Versus How long have you been using Internet Banking

			Tick the type of a bank in which you have bank account				Total
			Pvt.	Public	Foreign	Co-op.	
How long have you been using internet banking	1 - 2 (Year)	Count	144	72	96	24	336
		% within How long have you been using internet banking	42.9%	21.4%	28.6%	7.1%	100.0%
		% within Tick the type of a bank in which you have bank account	24.0%	23.1%	40.0%	50.0%	28.0%
		% of Total	12.0%	6.0%	8.0%	2.0%	28.0%
	2 - 3 (Year)	Count	288	216	120	24	648
		% within How long have you been using internet banking	44.4%	33.3%	18.5%	3.7%	100.0%
		% within Tick the type of a bank in which you have bank account	48.0%	69.2%	50.0%	50.0%	54.0%
		% of Total	24.0%	18.0%	10.0%	2.0%	54.0%
	3 - Above (Year)	Count	168	24	24	0	216
		% within How long have you been using internet banking	77.8%	11.1%	11.1%	0.0%	100.0%
		% within Tick the type of a bank in which you have bank account	28.0%	7.7%	10.0%	0.0%	18.0%
		% of Total	14.0%	2.0%	2.0%	0.0%	18.0%
Total		Count	600	312	240	48	1200
		% within How long have you been using internet banking	50.0%	26.0%	20.0%	4.0%	100.0%
		% within Tick the type of a bank in which you have bank account	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	50.0%	26.0%	20.0%	4.0%	100.0%

The output of the above table shows that 600 (50%) respondents are using internet banking services irrespective of the duration of use and having a bank account in private banks. 312 (26%) respondents are using internet banking services irrespective of the duration of use and have a bank account in public banks. 240 (20%) respondents are using internet banking services irrespective of the duration of use and have a bank account in foreign banks. 48 (4%) respondents are using internet banking services irrespective of the duration of use and have a bank account in cooperative banks.

Table - 6.12: Descriptive Statistics Dependent & Independent Variables		
Variables	**Mean**	**SD**
Efficiency		
The speed of log in of your account	3.80	.980
Availability of the important information on the bank website	3.10	.749
User friendly website	3.30	.749
Availability of appropriate instructions and guidelines	3.60	.800
Server efficiency during transaction	3.40	.800
The speed of logout of your account	3.40	.800
Rate above Criteria to measure efficiency of a Bank	5.00	0.000
Reliability		
Reliability of Webpage	2.80	.400
Service Beyond the Banking Hours	3.40	1.201
Message about Completion of Transaction	3.20	.980
Page Download facilities	3.40	.490
Accuracy of Information	3.00	1.096
Information Contents and Text Understanding	2.40	1.020
Satisfaction Level of Service in comparison of Charges	2.80	1.601
Easiness of Transaction money to Branched/Banks	3.40	1.357
Convenient ATM Location	3.60	1.357
Maximum Withdrawal Criteria for ATM	4.00	.895
Account Statement Through SMS/E-mail Services	3.20	.400
Reputation of Bank	2.40	.490
Maintaining Error free Records	2.40	.800
Rate Above Criteria to Measure the Reliability of a Bank	2.60	1.020
Service Delivery System		
Promptness of Bank response at the time of occurrence of the Problem	2.20	.400
Promptness in problem Solving	3.20	1.470
Online Customer Service Representative Connectivity	2.80	.749

Customer Service Representative on Telephone	4.20	.749
Variables	**Mean**	**SD**
Bank Initiative to Educate Customer	2.40	.800
Bank Response to Complain	2.20	.749
Ability of Bank Representative	2.20	.400
Behavior and Attitude of Employee/Customer Service Representative	2.80	1.167
Rate Above Criteria to Measure the Service Delivery System of a Bank	3.20	.980
Expectation of a Customer		
Confirmation Message for the Service Availed	2.80	1.167
Online Purchase Facility	2.20	.400
Fulfillment of Customer Instructions	3.00	1.674
Rate Above Criteria to Measure the Expectation of a Customer	3.00	1.674
Secrecy of Customer		
Secrecy of a Personal Information	3.00	.633
Protection of a Cookies to collect information	3.00	.633
Secrecy of your credit card Information	2.60	.800
Reliability of bank undertaking for not sharing the information	3.40	.490
Rate Above Criteria to Measure the Secrecy of a Customer	2.80	.980
Tangibles		
Technological Advancement	2.40	.800
Visually appealing physical facilities	3.19	.751
Smart Employee	2.80	.749
Visually appealing material associated with service	2.60	.490
Bank Modify their home page Occasionally	3.20	.749
Rate Above Criteria to Measure Tangibles	3.40	1.020
Overall Satisfaction	**3.02**	**.29**

Table 6.12 shows the outcome of descriptive statistics of all the variables included in the study. The table gives an idea about the level of satisfaction of all independent

variables included to measure the over all satisfaction of internet banking users. One of the important independent variable for measuring the satisfaction level of internet banking users has been used in this study has been considered as Efficiency. To find out the overall efficiency, six different attributes were used on the basis of literature review and mentioned in the previous chapter. Among six attributes of efficiency the speed of log in of your account has the highest mean value i.e. 3.80 with a standard deviation of 0.98 with minimum value 2 and maximum value 5 which is close to good on five point scale. 98% variation observed among the respondents as far as the level of satisfaction with internet banking is concern.

Availability of information on bank website has the lowest mean among all six attributes to measure efficiency i.e. 3.1 out of 5 which is just above average with a standard deviation of 0.749 with a lowest value of 2 and highest value of 4. 74% variations have been observed among the respondents as far as the level of satisfaction with internet banking is concern. Rest of the attributes had almost the same value in between 3 and 4 out of 5. None of the attributes have a mean value of 4 and above which indicate that efficiency of a bank may be improved with a technical advancement and a continuous technical improvement. Among the six attributes in efficiency, availability of the important information on bank's website needs to be updated. Bank should keep all the important information on their website for improving the satisfaction level of customer. The website is designed in such a way that each and every customer uses it easily and understands its usefulness. There is also need to improve in log out speed for customer greater satisfaction level. The attributes identified to measure the efficiency 100% respondents' rate 5 out of 5 which means modal is best fitted as far as the expectation of a customer is concern.

The second important independent variables for this study is Reliability, which has 13 attributes to find out the over all reliability of a customer. Respondents are well satisfied with the maximum withdrawal criteria from ATM with a mean value of 4 and standard deviation 0.895. But the attributes from which majority of the respondents are dissatisfied are reliability of web page, information contents and text understanding, satisfaction level of service in comparison to charges, reputation of a Bank maintaining error free record.

Maintaining error free records, reliability of a web page and reputation of a bank has the lowest mean 2.4 out of 5. Which indicate that these three attributes among all, need more attention for improving the satisfaction level of the respondent. Bank should keep the reliable information on their website and avoid unnecessary documentation on the website. Respondents are dissatisfied with text understanding so banks need to check the simplicity of text and contents. For better understanding bank should keep the simple and easy to understand sentence and avoid the phrase and abbreviation. Respondents are dissatisfied with service charge of a bank so bank need to modify their charges as per the customer expectation. Finally to improve the over all reliability of a customer, bank need to focus on these dissatisfied attributes to enhance the satisfaction level of internet banking users.

Service Delivery System the third important independent variable for this study has an eight attributes. Among these attributes customer service representative on telephone has the highest mean value 4.20 which is good enough and the bank response to complain has the lowest mean value 2.2. The major attribute from which respondents are dissatisfied are behavior and attitude of employee, ability of bank representative, bank response to complain, bank initiative to educate customer, connection with online service customer representative and the promptness of bank response at the time of occurrence of problem. In this section

Tangible is the last important factor to measure the satisfaction level of internet banking users. There are five attribute identified in this section which is important to measure the satisfaction of the internet banking users. Among these attributes respondents are dissatisfied with technological advancement and smart employee with a mean of 2.4 and 2.8 respectively as shown in table 6.12. Banks need to adopt the new and latest technology for the better satisfaction level of their customer. Smartness of employees where the customers of a bank are dissatisfied need to be hire some smart employee to attract customer in this competitive global scenario.

Table – 6.13 : Factor Analysis						
Communalities	Variables					
	F1	F2	F3	F4	F5	F6
The speed of log in of your account	.998					
Availability of the important information on the bank website	.996					
User friendly website	.996					
Availability of appropriate instructions and guidelines	.998					
Server efficiency during transaction	.999					
The speed of logout of your account	.999					
Reliability of Webpage		.998				
Service Beyond the Banking Hours		.998				
Message about Completion of Transaction		.996				
Page Download facilities		.996				
Accuracy of Information		.994				
Information Contents and Text Understanding		.999				
Satisfaction Level of Service in comparison of Charges		.999				
Easiness of Transaction money to Branched/Banks		.998				
Convenient ATM Location		.998				
Maximum Withdrawal Criteria for ATM		.986				
Account Statement Through SMS/E-mail Services		.991				
Reputation of Bank		.997				
Maintaining Error free Records		.998				
Promptness of Bank response at the time of occurrence of the Problem			.956			
Promptness in problem Solving			.938			
Online Customer Service Representative Connectivity			.953			
Customer Service Representative on Telephone			.965			
Bank Initiative to Educate Customer			.947			
Bank Response to Complain			.970			
Ability of Bank Representative			.942			

Extraction Method: Principal Component Analysis.

Construct validity seek agreement between a theoretical concept and a specific

F1 indicate the Efficiency of a bank, in which six attributes, the speed of log in of your account, availability of the important information on the bank website, user friendly website, availability of important instructions and guidelines, server efficiency during transaction and the speed of log out of account have been loaded and found to be more appropriate with Eigen value of more than .800 and hence no factor from this category has been excluded for this study.

F2 indicate the reliability of a bank, in which 13 attributes, reliability of webpage, service beyond the banking hours, message about the completion of transaction, page download facilities, accuracy of information, information contents and text understanding, satisfaction level of services in comparison to charge, easiness of transferring money to branches/bank, convenient ATM location, maximum withdrawal criteria for ATM, account statement through SMS/e-mail, reputation of bank and maintaining error free records have been loaded and found to be more appropriate with a Eigen value of more than .900 and hence no attributes have been excluded from this study.

F3 indicate the service delivery system of a bank, in which 8 attributes, promptness of bank response at the time of occurrence of problem, promptness in problem solving, online customer service representative connectivity, customer service representative on telephone, bank initiative to educate customer, bank response to complain, ability of bank representative and behavior and attitude of employee/customer service representative have been loaded and found to be appropriate for the inclusion of attribute in this study. Hence all attributes had been considered for the final analysis of the data.

F4 indicate the expectation of a customer, in which 3 attributes, confirmation message for the service availed; online purchase facility and fulfillment of customer instructions have been loaded in the factor analysis and found to be appropriate for

the inclusion of attributes in this study. Hence all attributes have been considered for the final analysis of the data.

F5 indicate the secrecy of a customer, in which 4 attributes, secrecy of personal information, protection against cookies to collect information, secrecy of your credit card information and reliability on bank undertaking for not sharing the information have been loaded in the factor analysis and found to be appropriate for the inclusion of attribute in this study. Hence all attribute have been considered for the final analysis of the data.

F6 indicate the tangibles of a bank, in which 5 attributes, Technological advancement, visually appealing physical facilities, smart employees, visually appealing materials associated with service and bank modify their home page occasionally have been loaded in the factor analysis and found to be appropriate for the inclusion of attribute in this study. Hence all attribute have been considered for the final analysis of the data.

The results of factor analysis shows that all the attributes has a value of more than .900 which is best fitted for statistical analysis and validate the construct of the study. Not any value is found below .400, hence not a single attribute has been dropped out from the study.

Regression Analysis [Efficiency]:

In this study the Efficiency has been used as the dependent variable and the six attributes used to measure the efficiency of a bank, namely the speed of log in of your account, availability of the important information on the bank websites, user friendly website, availability of the important instructions and guidelines, service efficiency during transactions and the speed of log out of account has been used as an independent variables. In this study, the OLS regression model has been used to determine the significance level of the attributes for the efficiency of a bank. The basic model used is as under:

Efficiency of a bank = f (the speed of log in of your account, availability of the important information on the bank websites, user friendly website, availability of the important instructions and guidelines, service efficiency during transactions and the speed of log out of account) Mathematically it can be written as:

$$[EB = \alpha + ß_1x_1 + ß_2x_2 + ß_3x_3 + ß_4x_4 + ß_5x_5 + ß_6x_6 + e]$$

Where,

EB = Efficiency of a Bank

X_1 = the speed of log in of account

X_2 = availability of the important information on the bank websites

X_3 = user friendly website

X_4 = availability of the important instructions and guidelines

X_5 = service efficiency during transactions

X_6 = speed of log out of account

The α is constant while $ß_s$ are coefficients of estimates and e is the error term.

Table 6.14 : Descriptive Statistics of Efficiency			
	N	Mean	Std. Deviation
The speed of log in of your account	1200	3.800	.9802
Availability of the important information on the bank website	1200	3.200	.7486
User friendly website	1200	3.200	.7486
Availability of appropriate instructions and guidelines	1200	3.600	.8003
Server efficiency during transaction	1200	3.400	.8003
The speed of logout of your account	1200	3.400	.8003
Over all Efficiency	1200	3.433	.7720
Valid N (list wise)	1200		

[Source: SPSS regression results of the primary data]

The Above table shows the mean value depicting the over all efficiency of a bank. As far as this descriptive statistics is concerned, over all efficiency of a bank is above average with a mean value of 3.43 on a 5 point likert scale. Respondents are fairly satisfied with speed of log in of account, appropriate instructions and guidelines, service efficiency, speed of log out. The respondents are less satisfied on user friendly website and availability of important information on bank website. However a regression analysis has been used as a tool to identify and to explain the attributes or independent variables affecting the level of over all efficiency of a bank.

The over all regression model and its ANOVA are summarized as follows:

Table 6.15 : Model Summary [Efficiency]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.995[a]	.991	.991	.0282011
a. Predictors: (Constant), The speed of logout of your account, The speed of log in of your account, User friendly website, Availability of appropriate instructions and guidelines				

[Source: SPSS regression results of the primary data]

Table 6.16 : ANOVA[a] [Efficiency]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	100.375	4	25.094	31552.617	.000[b]
	Residual	.950	1195	.001		
	Total	101.326	1199			
a. Dependent Variable: Overall Satisfaction						
b. Predictors: (Constant), The speed of logout of your account, The speed of log in of your account, User friendly website, Availability of appropriate instructions and guidelines						

[Source: SPSS regression results of the primary data]

It is clear from the ANOVA test that shows the table significance value 0.05 is greater than the calculated significance value .000. It reflects the null hypothesis at 5% level of significance. It means there was a significant correlation between dependent and Independent variables. Therefore over all efficiency of a bank depends on the identified attributes (independent variables) used in this research. But it does not mean that all identified attributes have significant correlation with over all efficiency of a bank.

The over all predictability of the model is shown in table 6.15. The adjusted R^2 value of .991 indicates that model explains 99% of the attributes are responsible for overall efficiency measures. The ANOVA table shows the significant F values which implies that the model and data are well fitted in explaining the over all efficiency of a bank. Based on the data found in the table 26 it can be interpreted that the independent variables or attributes such as user friendly websites and availability of appropriate instructions and guidelines have a strong impact on overall efficiency of a bank. Hence the other variables were dropped out from the final analysis based on 99% level of significance.

Table 6.17 : Regression Coefficients Analysis of the Model					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.672	.004		410.720	.000
The speed of log in of your account	-.230	.003	-.775	-89.326	.000
User friendly website	.212	.003	.545	82.171	.000
Availability of appropriate instructions and guidelines	.600	.003	1.651	208.373	.000
The speed of logout of your account	-.180	.003	-.494	-69.737	.000
a. Dependent Variable: Overall Satisfaction					

[Source: SPSS regression results of the primary data]

On the basis of above findings following regression model has been developed:

$$[EB = 1.672 + .212X_1 + .600X_2] \qquad \text{Where,}$$

EB = Efficiency of a bank
X_1 = User friendly website
X_2 = Availability of appropriate instructions and guidelines

Coefficient analysis shows the relationship between Dependent variable and each Independent variable. According to significance value, Efficiency of a bank and Availability of appropriate instructions and guidelines has a significant correlation with over all efficiency of a bank. Here table significance value is 0.05 which is greater than calculated significance value 0.000. So these factors have a greater positive impact on efficiency of a bank.

In regression coefficient analysis (table 6.17) Beta value of X_1 (User friendly website) is .545 which indicate that 100% change in user friendly website leads to 54.5% change in over all efficiency of a bank. While the Beta value of X_2 (Availability of appropriate instructions and guidelines) is 1.651 which indicate that 100% change in Availability of appropriate instructions and guidelines leads to 165% change in over all efficiency of a bank.

Regression Analysis [Reliability]

In this study the Reliability has been used as the dependent variable and the thirteen attributes/independent variables have been used to measure the reliability of a bank, namely the Reliability of Webpage, Service Beyond the Banking Hours, Message about Completion of Transaction, Page Download facilities, Accuracy of Information, Information Contents and Text Understanding, Satisfaction Level of Service in comparison of Charges, Easiness of Transaction money to Branched/Banks, Convenient ATM Location, Maximum Withdrawal Criteria for ATM, Account Statement Through SMS/E-mail Services, Reputation of Bank and Maintaining Error free Records. The author has run the OLS regression model to determine the significance level of the attributes for the Reliability of a bank. The basic model was as follows:

Reliability of a Bank = f(Reliability of Webpage, Service Beyond the Banking Hours, Message about Completion of Transaction, Page Download facilities, Accuracy of Information, Information Contents and Text Understanding, Satisfaction Level of Service in comparison of Charges, Easiness of Transaction money to Branched/Banks, Convenient ATM Location, Maximum Withdrawal Criteria for ATM, Account Statement Through SMS/E-mail Services, Reputation of Bank and Maintaining Error free Records) Mathematically it can be written as:

$$[RB = \alpha + ß_1x_1 + ß_2x_2 + ß_3x_3 + ß_4x_4 + ß_5x_5 + ß_6x_6 + ß_7x_7 + ß_8x_8 + ß_9x_9 + ß_{10}x_{10} + ß_{11}x_{11} + ß_{12}x_{12} + ß_{13}x_{13} + e]$$

Where,

RB = Reliability of a Bank
X_1 = Reliability of Webpage
X_2 = Service Beyond the Banking Hours
X_3 = Message about Completion of Transaction
X_4 = Page Download facilities

X_5 = Accuracy of Information
X_6 = Information Contents and Text Understanding
X_7 = Satisfaction Level of Service in comparison of Charges
X_8 = Easiness of Transaction money to Branched/Banks
X_9 = Convenient ATM Location
X_{10} = Maximum Withdrawal Criteria for ATM
X_{11}= Account Statement through SMS/E-mail Services
X_{12}= Reputation of Bank
X_{13}= Maintaining Error free Records
There α is constant while ß$_s$ are coefficients of estimates and e is the error term.

Table 6.18 : Descriptive Statistics [Reliability]

	N	Mean	Std. Deviation
Reliability of Webpage	1200	2.700	.5525
Service Beyond the Banking Hours	1200	3.155833	1.2400931
Message about Completion of Transaction	1200	3.109167	1.0048669
Page Download facilities	1200	3.273333	.7204546
Accuracy of Information	1200	2.94	1.129
Information Contents and Text Understanding	1200	2.483333	1.0514959
Satisfaction Level of Service in comparison of Charges	1200	2.800	1.6007
Easiness of Transaction money to Branched/Banks	1200	3.314167	1.3485726
Convenient ATM Location	1200	3.600	1.3570
Maximum Withdrawal Criteria for ATM	1200	3.708333	1.1019418
Account Statement Through SMS/E-mail Services	1200	3.200	.4002
Reputation of Bank	1200	2.483333	.5944325
Maintaining Error free Records	1200	2.319167	.8393766
Reliability of a Bank (Over all)	1200	3.023141	.5217574
Valid N (list wise)	1200		

[Source: SPSS regression results of the primary data]

Table 6.18 shows the mean value depicting the over all Reliability of a bank. As far as this descriptive statistics is concerned, over all reliability of a bank is above average with a mean value of 3.02 on a 5 point likert scale. Respondents are fairly satisfied with Service beyond the Banking Hours, Message about Completion of Transaction, Page Download facilities, Easiness of Transaction money to Branched/Banks, Convenient ATM Location, Maximum Withdrawal Criteria for ATM and Account Statement Through SMS/E-mail Services.

The respondents are less satisfied with the Reliability of Webpage, Accuracy of Information, Information Contents and Text Understanding, Satisfaction Level of Service in comparison of Charges, Reputation of Bank and Maintaining Error free Records. However a regression analysis is to run to identify and to explain the attributes or independent variables affecting the level of over all reliability of a bank. The over all regression model and its ANOVA are summarized as follows:

Table 6.19 : Model Summary [Reliability]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.996[a]	.992	.992	.0456495

a. Predictors: (Constant), Maintaining Error free Records, Reliability of Webpage, Account Statement Through SMS/E-mail Services, Message about Completion of Transaction, Maximum Withdrawal Criteria for ATM, Reputation of Bank, Service Beyond the Banking Hours, Page Download facilities, Accuracy of Information, Easiness of Transaction money to Branched/Banks, Information Contents and Text Understanding, Convenient ATM Location, Satisfaction Level of Service in comparison of Charges

[Source: SPSS regression results of the primary data]

Table 6.20 : ANOVA [Reliability]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	323.933	13	24.918	11957.467	.000[b]
	Residual	2.471	1186	.002		
	Total	326.405	1199			
a. Dependent Variable: Average						
b. Predictors: (Constant), Maintaining Error free Records, Reliability of Webpage, Account Statement Through SMS/E-mail Services, Message about Completion of Transaction, Maximum Withdrawal Criteria for ATM, Reputation of Bank, Service Beyond the Banking Hours, Page Download facilities, Accuracy of Information, Easiness of Transaction money to Branched/Banks, Information Contents and Text Understanding, Convenient ATM Location, Satisfaction Level of Service in comparison of Charges						

[Source: SPSS regression results of the primary data]

It is clear from the ANOVA test that shows the table significance value 0.05 is greater than the calculated significance value .000. It reflects the null hypothesis at 5% level of significance. It means that there was a significant correlation between dependent and Independent variables. Therefore, over all reliability of a bank depends on the identified attributes/independent variables used in this research. But it does not mean that all identified attributes have a significant correlation with the overall reliability of a bank.

The over all predictability of the model is shown in table 6.19. The adjusted R^2 value of .992 indicates that model explains 99% of the attributes are responsible for overall reliability measures. The ANOVA table shows the significant F values which implies that the model and data are well fitted in explaining the over all reliability of a bank. Based on the data found in the table 30 it can be interpreted that the independent variables or attributes such as Satisfaction Level of Service in comparison of Charges, Information Contents and Text Understanding, Easiness of Transaction money to Branched/Banks and Message about Completion of Transaction have a strong impact

on overall reliability of the bank. Each and every independent variable has some positive impact on reliability in this particular situation. Hence no any variables were dropped out from the final analysis based on 99% level of significance.

Table 6.21 : Regression Coefficients Analysis of the Model [Reliability]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-.154	.020		-7.762	.000
Reliability of Webpage	.104	.004	.110	26.659	.000
Service Beyond the Banking Hours	.068	.002	.161	35.286	.000
Message about Completion of Transaction	.104	.003	.199	33.315	.000
Page Download facilities	.072	.003	.100	24.626	.000
Accuracy of Information	.071	.002	.154	35.202	.000
Information Contents and Text Understanding	.106	.003	.213	34.165	.000
Satisfaction Level of Service in comparison of Charges	.076	.003	.234	24.908	.000
Easiness of Transaction money to Branched/Banks	.080	.002	.206	35.818	.000
Convenient ATM Location	.065	.003	.168	18.885	.000
Maximum Withdrawal Criteria for ATM	.051	.002	.108	29.618	.000
Account Statement Through SMS/E-mail Services	.130	.006	.100	20.250	.000
Reputation of Bank	.077	.004	.088	21.778	.000
Maintaining Error free Records	.062	.004	.099	17.124	.000
a. Dependent Variable: Average					

[Source: SPSS regression results of the primary data]

On the basis of the above findings following regression model have been developed:

$$[RB = -.154 + .104X_1 + .068x_2 + .104x_3 + .072x_4 + .071x_5 + .106x_6 + .076x_7 + .080x_8 + .065x_9 + .051x_{10} + .130x_{11} + .077x_{12} + .062x_{13}]$$

Where,

RB = Reliability of a Bank

X_1 = Reliability of Webpage

X_2 = Service Beyond the Banking Hours

X_3 = Message about Completion of Transaction

X_4 = Page Download facilities

X_5 = Accuracy of Information

X_6 = Information Contents and Text Understanding

X_7 = Satisfaction Level of Service in comparison of Charges

X_8 = Easiness of Transaction money to Branched/Banks

X_9 = Convenient ATM Location

X_{10} = Maximum Withdrawal Criteria for ATM

X_{11}= Account Statement through SMS/E-mail Services

X_{12}= Reputation of Bank

X_{13}= Maintaining Error free Records

Coefficient analysis shows the relationship between Dependent and Independent variable. According to significance value, Reliability of a bank and satisfaction level of service in comparison of charges, Information contents and text understanding, easiness of transaction money to branches/banks and message about completion of transaction. Here table significance value is 0.05 which is greater than the calculated significance value 0.000. So these factors have a greater positive impact on reliability of a bank.

In the regression coefficient analysis table 6.21, Beta value of X_1 (Reliability of web page) is .110 which indicate that 100% change in reliability of web page leads to 11% change in over all reliability of a bank. Beta value of X_2 (Service beyond the banking hours) is .161 which indicate that 100% change in Service beyond the banking hours leads to 16.1% change in over all reliability of a bank.

Beta value of X_3 (Message about completion of transaction) is .199 which indicate that 100% change in Message about completion of transaction leads to 19.9% change in over all reliability of a bank. Beta value of X_4 (Page download facilities) is .100 which indicate that 100% change in Page download facilities leads to 10% change in over all reliability of a bank. Beta value of X_5 (Accuracy of information) is .154 which indicate that 100% change in Accuracy of information leads to 15.4% change in over all reliability of a bank. Beta value of X_6 (Information Contents and Text Understanding) is .213 which indicate that 100% change in Information Contents and Text Understanding leads to 21.3% change in the overall reliability of a bank.

Beta value of X_7 (Satisfaction Level of Service in comparison of Charges) is .234 which indicate that 100% change in Satisfaction Level of Service in comparison of Charges leads to 23.4% change in the overall reliability of a bank. Beta value of X_8 (Easiness of Transaction money to Branched/Banks) is .206 which indicate that 100% change in Easiness of Transaction money to Branched/Banks leads to 20.6% change in the overall reliability of a bank. Beta value of X_9 (Convenient ATM Location) is .168 which indicate that 100% change in Convenient ATM Location leads to 16.8% change in the overall reliability of a bank. Beta value of X_{10} (Maximum Withdrawal Criteria for ATM) is .108 which indicate that 100% change in Maximum Withdrawal Criteria for ATM leads to only 10.8% change in the overall reliability of a bank.

Beta value of X_{11} (Account Statement through SMS/E-mail Services) is .100 which indicate that 100% change in Account Statement through SMS/E-mail Services leads to 10% change in the overall reliability of a bank. Beta value of X_{12} (Reputation of Bank) is .088 which indicate that 100% change in Reputation of Bank leads to 8.8% change in the overall reliability of a bank. Beta value of X_{13} (Maintaining Error free Records) is .099 which indicates that 100% change in Maintaining Error free Records leads to 8.8% change in the overall reliability of a bank.

Regression Analysis [Service Delivery System]:

In this study the Service Delivery System (SDS) has been used as the dependent variable and the eight attributes/independent variables used to measure the service Delivery System (SDS) of a bank namely Promptness of Bank response at the time of occurrence of the Problem, Promptness in problem Solving, Online Customer Service Representative Connectivity, Customer Service Representative on Telephone, Bank Initiative to Educate Customer, Bank Response to Complain, Ability of Bank Representative and Behavior and Attitude of Employee/Customer Service Representative. The author has run the OLS regression model to determine the significance level of the attributes for the Service Delivery System (SDS) of a bank. The basic model was as follows:

Service Delivery System (SDS) of a Bank = f (Promptness of Bank response at the time of occurrence of the Problem, Promptness in problem Solving, Online Customer Service Representative Connectivity, Customer Service Representative on Telephone, Bank Initiative to Educate Customer, Bank Response to Complain, Ability of Bank Representative and Behavior and Attitude of Employee/Customer Service Representative).

Mathematically it can be written as:

$$[SDS = \alpha + ß_1x_1 + ß_2x_2 + ß_3x_3 + ß_4x_4 + ß_5x_5 + ß_6x_6 + ß_7x_7 + ß_8x_8 + e]$$

Where,

SDS = Service Delivery System of a Bank

X_1 = Promptness of Bank response at the time of occurrence of the Problem

X_2 = Promptness in problem Solving

X_3 = Online Customer Service Representative Connectivity

X_4 = Customer Service Representative on Telephone

X_5 = Bank Initiative to Educate Customer

X_6 = Bank Response to Complain

X_7 = Ability of Bank Representative

X_8 = Behavior and Attitude of Employee/Customer Service Representative

The α is constant while $ß_s$ are coefficients of estimates and e is the error term.

Table 6.22 : Descriptive Statistics [Service Delivery System]			
	N	Mean	Std. Deviation
Promptness of Bank response at the time of occurrence of the Problem	1200	2.25	.5506
Promptness in problem Solving	1200	3.27	1.3177
Online Customer Service Representative Connectivity	1200	2.80	.7486
Customer Service Representative on Telephone	1200	3.52	1.3592
Bank Initiative to Educate Customer	1200	2.40	.8003
Bank Response to Complain	1200	1.99	.8966
Ability of Bank Representative	1200	2.20	.4001
Behavior and Attitude of Employee/Customer Service Representative	1200	2.02	1.1242
Service Delivery System of a Bank	1200	2.57	.4516
Valid N (list wise)	1200		

[Source: SPSS regression results of the primary data]

Table 6.22 shows the mean value depicting the over all Service Delivery System of a bank. As far as this descriptive statistics is concerned, over all Service Delivery System of a bank is below average with a mean value of 2.57 on a 5 point likert scale. Respondents are only satisfied with Promptness in problem Solving and Customer Service Representative on Telephone.

The respondents are dissatisfied with Promptness of Bank response at the time of occurrence of the Problem, Online Customer Service Representative Connectivity,

Bank Initiative to Educate Customer, Bank Response to Complain, Ability of Bank Representative and Behavior and Attitude of Employee/Customer Service Representative. However a regression analysis has been done to identify and to explain the attributes or independent variables affecting the level of overall Service Delivery System of a bank. The overall regression model and its ANOVA are summarized as follows:

Table 6.23 : Model Summary [SDS]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.994[a]	.987	.987	.0508154

a. Predictors: (Constant), Behavior and Attitude of Employee/Customer Service Representative, Bank Initiative to Educate Customer, Bank Response to Complain, Customer Service Representative on Telephone, Promptness of Bank response at the time of occurrence of the Problem, Promptness in problem Solving, Ability of Bank Representative, Online Customer Service Representative Connectivity

[Source: SPSS regression results of the primary data]

Table 6.24 : ANOVA [SDS]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	241.535	8	30.192	11692.290	.000[b]
	Residual	3.075	1191	.003		
	Total	244.611	1199			

a. Dependent Variable: Average

b. Predictors: (Constant), Behavior and Attitude of Employee/Customer Service Representative, Bank Initiative to Educate Customer, Bank Response to Complain, Customer Service Representative on Telephone, Promptness of Bank response at the time of occurrence of the Problem, Promptness in problem Solving, Ability of Bank Representative, Online Customer Service Representative Connectivity

[Source: SPSS regression results of the primary data]

It is clear from the ANOVA test that shows the table significance value 0.05 is greater than the calculated significance value 0.000. It reflects the null hypothesis at 5% level of significance. It means that there was a significant correlation between dependent and Independent variables. Therefore, overall Service Delivery System (SDS) of a bank depends on the identified attributes/independent variables used in this research. But it does not mean that all identified attributes have a significant correlation with over all Service Delivery System of a bank.

The over all predictability of the model is shown in table 6.23. The adjusted R^2 value of .987 indicates that model explains 98% of the attributes responsible for over all Service Delivery System measures. The ANOVA table shows the significant F values which implies that the model and data are well fitted in explaining the over all Service Delivery System of a bank. Based on the data found in the table 34 it can be interpreted that the independent variables or attributes such as Promptness in problem Solving, Customer Service Representative on Telephone, Bank Initiative to Educate Customer and Bank Response to Complain have a strong impact on the overall Service Delivery System of a bank. Each and every independent variable has some positive impact on the Service Delivery System in this particular situation. Hence the other variables with a low beta value such as Promptness of Bank response at the time of occurrence of the Problem and Ability of Bank Representative were dropped out from the final analysis based on 99% level of significance.

Table 6.25 : Regression Coefficients: Analysis of the Model [SDS]					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.147	.018		8.111	.000
Promptness of Bank response at the time of occurrence of the Problem	.099	.004	.121	26.276	.000
Promptness in problem Solving	.123	.003	.358	48.110	.000
Online Customer Service Representative Connectivity	.104	.007	.172	14.668	.000
Customer Service Representative on Telephone	.118	.001	.354	89.828	.000
Bank Initiative to Educate Customer	.152	.004	.269	35.443	.000
Bank Response to Complain	.126	.005	.251	26.825	.000
Ability of Bank Representative	.106	.006	.094	16.755	.000
Behavior and Attitude of Employee/Customer Service Representative	.119	.001	.297	79.501	.000
a. Dependent Variable: Average					

[Source: SPSS regression results of the primary data]

On the basis of above findings following regression model can be developed:

$$[SDS = .147 + .123X_1 + .104x_2 + .118x_3 + .152x_4 + .126x_5 + .119x_6]$$

Where,

SDS = Service Delivery System of a Bank

X_1 = Promptness in problem Solving

X_2 = Online Customer Service Representative Connectivity

X_3 = Customer Service Representative on Telephone

X_4 = Bank Initiative to Educate Customer

X_5 = Bank Response to Complain

X_6 = Behavior and Attitude of Employee/Customer Service Representative

Coefficient analysis shows the relationship between Dependent and Independent variables. According to significance value, Service Delivery System (SDS) of a bank and Promptness in problem Solving, Online Customer Service Representative Connectivity, Customer Service Representative on Telephone, Bank Initiative to Educate Customer, Bank Response to Complain and Behavior and Attitude of Employee/Customer Service Representative have a high degree of association with the Dependent variable. Here the table significance value is 0.05 which is greater than calculated significance value 0.000. So these factors have a greater positive impact on the Service Delivery System (SDS) of a bank.

In regression coefficient analysis (table 6.25) Beta value of X_1 (Promptness in problem Solving) is .358 which indicate that 100% change in Promptness in problem Solving leads to 35.8% change in over all Service Delivery System (SDS) of a bank. Beta value of X_2 (Online Customer Service Representative Connectivity) is .172 which indicate that 100% change in Online Customer Service Representative Connectivity leads to 17.2% change in over all Service Delivery System (SDS) of a bank.

Beta value of X_3 (Customer Service Representative on Telephone) is .354 which indicate that 100% change in Customer Service Representative on Telephone leads to 35.4% change in over all Service Delivery System (SDS) of a bank. Beta value of X_4 (Bank Initiative to Educate Customer) is .269 which indicate that 100% change in Bank Initiative to Educate Customer leads to 26.9% change in over all Service Delivery System (SDS) of a bank. Beta value of X_5 (Bank Response to Complain) is .251 which indicate that 100% change in Bank Response to Complain leads to 25.1% change in over all Service Delivery System (SDS) of a bank. Beta value of X_6 (Behavior and Attitude of Employee/Customer Service Representative) is .297 which indicate that 100% change in Behavior and Attitude of Employee/Customer Service Representative leads to 29.7% change in over all Service Delivery System (SDS) of a bank.

Regression Analysis [Expectation of a Customer]:

In this study the Expectation of a Customer (EC) has been used as the dependent variable and the three attributes/independent variables used to measure the Expectation of a Customer (EC) namely Confirmation Message for the Service Availed, Online Purchase Facility and Fulfillment of Customer Instructions. The author has run the OLS Regression model to determine the significance level of the attributes for the Expectation of a Customer (EC). The basic model was as follows:

Expectation of a Customer (EC) = f (Confirmation Message for the Service Availed, Online Purchase Facility and Fulfillment of Customer Instructions). Mathematically it can be written as:

$$[EC = \alpha + ß_1x_1 + ß_2x_2 + ß_3x_3 + e]$$

Where,

EC = Expectation of a Customer

X_1 = Confirmation Message for the Service Availed

X_2 = Online Purchase Facility

X_3 = Fulfillment of Customer Instructions

The α is constant while $ß_s$ are coefficients of estimates and e is the error term.

Table 6.26 : Descriptive Statistics [EC]

	N	Mean	Std. Deviation
Confirmation Message for the Service Availed	1200	2.96	1.245
Online Purchase Facility	1200	2.23	.419
Fulfillment of Customer Instructions	1200	3.20	1.447
Expectation of a Customer (Over all)	1200	2.79	.7933509
Valid N (list wise)	1200		

[Source: SPSS regression results of the primary data]

Table 6.26 shows the mean value depicting the overall Expectation of a Customer. As far as this descriptive statistics is concerned, overall Expectation of a Customer is below average with a mean value of 2.79 on a 5 point likert scale. Respondents are only satisfied with fulfillment of Customer Instructions.

The respondents are dissatisfied with Confirmation message for service availed and Online purchase facility. However a regression analysis has been used as a tool to identify and explain the attributes or independent variables affecting the level of over all Expectations of a Customer. The over all regression model and its ANOVA are summarized as follows:

Table 6.27 : Model Summary [EC]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.991[a]	.983	.983	.1045311

a. Predictors: (Constant), Fulfillment of Customer Instructions, Confirmation Message for the Service Availed, Online Purchase Facility

[Source: SPSS regression results of the primary data]

Table 6.28 : ANOVA [EC]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	741.589	3	247.196	22623.041	.000[b]
	Residual	13.068	1196	.011		
	Total	754.657	1199			

a. Dependent Variable: Average

b. Predictors: (Constant), Fulfillment of Customer Instructions, Confirmation Message for the Service Availed, Online Purchase Facility

[Source: SPSS regression results of the primary data]

It is clear from the ANOVA test that shows the table significance value 0.05 is greater than the calculated significance value 0.000. It reflects the null hypothesis at 5% level of significance. It means that there was a significant correlation between dependent and Independent variables. Therefore over all Expectation of a Customer (EC) depends on the identified attributes/independent variables used in this research. But it does not mean that all identified attributes have a significant correlation with the overall Expectation of a Customer.

The over all predictability of the model is shown in table 6.27. The adjusted R^2 value of .983 indicates that model explains 98% of the attributes are responsible for overall Expectation of a Customer measure. The ANOVA table shows the significant F values which implies that the model and data are well fitted in explaining the over all Expectation of a Customer. Based on the data found in the table 6.29 it can be interpreted that the independent variables or attributes such as Confirmation Message for the Service Availed and Fulfillment of Customer Instructions have strong impact on overall Expectation of a Customer. Each and every independent variable has some positive impact on Expectation of a Customer in this particular situation. Hence no any variables were dropped from the final analysis based on 99% level of significance.

Table 6.29 : Regression Coefficients Analysis of the Model [EC]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.127	.023		5.521	.000
	Confirmation Message for the Service Availed	.319	.003	.500	101.814	.000
	Online Purchase Facility	.267	.010	.141	25.627	.000
	Fulfillment of Customer Instructions	.350	.003	.639	110.722	.000
a. Dependent Variable: Expectation of a Customer						

[Source: SPSS regression results of the primary data]

On the basis of above findings following regression model can be developed:

$$[EC = .127 + .319X_1 + .267x_2 + .350x_3]$$

Where,

EC = Expectation of a Customer

X_1 = Confirmation Message for the Service Availed

X_2 = Online Purchase Facility

X_3 = Fulfillment of Customer Instructions

Coefficient analysis shows the relationship between Dependent and Independent variable. According to significance value, Expectation of a Customer and Confirmation Message for the Service Availed, Fulfillment of Customer Instructions has a high degree of association with the Dependent variable. Here the table significance value is 0.05 which is greater than calculated significance value 0.000. So these factors have a greater positive impact on the Expectation of a Customer (EC).

In regression coefficient analysis (table 6.29) Beta value of X_1 (Confirmation Message for the Service Availed) is .500 which indicate that 100% change in Confirmation Message for the Service Availed leads to 50% change in the overall Expectation of a Customer (EC). Beta value of X_2 (Online Purchase Facility) is .141 which indicate that 100% change in Online Purchase Facility leads to 14.1% change in the overall Expectation of a Customer (EC).

Beta value of X_3 (Fulfillment of Customer Instructions) is .639 which indicate that 100% change in Fulfillment of Customer Instructions leads to 63.9% change in the overall Expectation of a Customer (EC).

Regression Analysis [Secrecy of a Customer]:

The author has used the Secrecy of a Customer as the dependent variable and the four attributes used to measure the over all Secrecy of a Customer namely Secrecy of the Personal Information, Protection of the Cookies to collect information, Secrecy of credit card Information and Reliability of bank undertaking for not sharing the information. The author has run the OLS regression model to determine the significance level of the attributes for the Secrecy of a Customer. The basic model was as follows:

Secrecy of a Customer (SC) = f (Secrecy of a Personal Information, Protection of a Cookies to collect information, Secrecy of you credit card Information and Reliability of bank undertaking for not sharing the information) Mathematically it can be written as:

$$[SC = \alpha + ß_1x_1 + ß_2x_2 + ß_3x_3 + ß_4x_4 + e]$$

Where,

SC = Secrecy of a Customer

X_1 = Secrecy of a Personal Information

X_2 = Protection of a Cookies to collect information

X_3 = Secrecy of you credit card Information

X_4 = Reliability of bank undertaking for not sharing the information

There α is constant while $ß_s$ are coefficients of estimates and e is the error term.

Table 6.30 : Descriptive Statistics [SC]			
	N	Mean	Std. Deviation
Secrecy of a Personal Information	1200	2.84	.798
Protection of a Cookies to collect information	1200	3.00	.628
Secrecy of you credit card Information	1200	2.59	.809
Reliability of bank undertaking for not sharing the information	1200	3.36	.571
Secrecy of a Customer (Over all)	1200	2.96	.532
Valid N (list wise)	1200		

[Source: SPSS regression results of the primary data]

Table 6.30 shows the mean value depicting the over all Secrecy of a Customer. As far as this descriptive statistics is concerned, over all Secrecy of a Customer is below average with a mean value of 2.96 on a 5 point likert scale. But still respondents are fairly satisfied with Protection of the Cookie to collect information and Reliability of the bank undertaking for not sharing the information.

The respondents are dissatisfied with Secrecy of the Personal Information and Secrecy of you credit card Information. However a regression analysis has been used as a tool to identify and to explain the attributes or independent variables affecting the level of overall efficiency of a bank.

The over all regression model and its ANOVA are summarized as follows:

of a Customer measure. The ANOVA table shows the significant F values which implies that the model and data are well fitted in explaining the over all Secrecy of a Customer. Based on the data found in the table 6.33 it can be interpreted that the independent variables or attributes such as Secrecy of your personal information, Secrecy of your credit card and Protection of the Cookies to collect information have a strong impact on the overall Secrecy of a Customer. Hence the other variables were dropped out from the final analysis based on 99% level of significance.

Table 6.33 : Regression Coefficients Analysis of the Model [SC]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.498	.019		25.777	.000
	Secrecy of a Personal Information	.255	.003	.383	81.749	.000
	Protection of a Cookies to collect information	.195	.004	.230	47.985	.000
	Secrecy of you credit card Information	.366	.005	.556	76.369	.000
	Reliability of bank undertaking for not sharing the information	.062	.006	.066	9.818	.000
a. Dependent Variable: Secrecy of a Customer						

[Source: SPSS regression results of the primary data]

On the basis of above findings following regression model can be developed:

$$[SC = .498 + .255X_1 + .195X_2 + .366X_3]$$

Where,

SC = Secrecy of a Customer

X_1 = Secrecy of a Personal Information

X_2 = Protection of a Cookies to collect information

X_3 = Secrecy of you credit card Information

Coefficient analysis shows the relationship between Dependent variable and each Independent variable. According to significance value Secrecy of a Personal Information, Protection of the Cookie to collect information and Secrecy of credit card Information has a significant correlation with the overall Secrecy of a Customer. Here the table significance value is 0.05 which is greater than calculated significance value 0.000. So these factors have a greater positive impact on the Secrecy of a Customer.

In regression coefficient analysis (table 6.33) Beta value of X_1 (Secrecy of a Personal Information) is .383 which indicate that 100% change in Secrecy of a Personal Information leads to 38.3% change in over all Secrecy of a Customer.

Beta value of X_2 (Protection of a Cookies to collect information) is .230 which indicate that 100% change in Protection of a Cookies to collect information leads to 23% change in the overall Secrecy of a Customer.

Beta value of X_3 (Secrecy of you credit card Information) is .556 which indicate that 100% change in Secrecy of you credit card Information leads to 55.6% change in the overall Secrecy of a Customer.

Regression Analysis [Tangibles]:

In this study Tangibles has been used as the dependent variable and the five attributes/ Independent variables used to measure tangible, namely Technological Advancement, Visually appealing physical facilities, Smart Employee, Visually appealing material associated with service and Bank Modify their home page occasionally. The author has run the OLS regression model to determine the significance level of the attributes for the Tangibles. The basic model was as follows:

Tangibles (T) = f (Technological Advancement, Visually appealing physical facilities, Smart Employee, Visually appealing material associated with service and Bank Modify their home page Occasionally) Mathematically it can be written as:

$$[T = \alpha + ß_1x_1 + ß_2x_2 + ß_3x_3 + ß_4x_4 + ß_5x_5 + e]$$

Where,

T = Tangibles

X_1 = Technological Advancement

X_2 = Visually appealing physical facilities

X_3 = Smart Employee

X_4 = Visually appealing material associated with service

X_5 = Bank Modify their home page occasionally

The α is constant while $ß_s$ are coefficients of estimates and e is the error term.

Table 6.34 : Descriptive Statistics [Tangible]			
	N	Mean	Std. Deviation
Technological Advancement	1200	2.47	.84
Visually appealing physical facilities	1200	3.19	.75
Smart Employee	1200	2.80	.74
Visually appealing material associated with service	1200	2.60	.49
Bank Modify their home page Occasionally	1200	3.20	.74
Tangible	1200	2.84	.55
Valid N (list wise)	1200		

[Source: SPSS regression results of the primary data]

Table 6.34 shows the mean value depicting the Tangibles of a bank. As far as this descriptive statistics is concerned, tangible of a bank is below average with a mean value of 2.84 on a 5 point likert scale. But still respondents are fairly satisfied with visually appealing physical facility and Bank modifies their home page occasionally. The respondents are dissatisfied with Technological advancement, Smart Employee and visually appealing materials associated with service. However a regression analysis has been used as a tool to identify and to explain the attributes or independent variables affecting the level of the overall Tangibles score. The overall regression model and its ANOVA are summarized as follows:

Table 6.35 : Model Summary [Tangible]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.999[a]	.998	.998	.0251388
a. Predictors: (Constant), Bank Modify their home page Occasionally, Smart Employee, Technological Advancement, Visually appealing physical facilities, Visually appealing material associated with service				

[Source: SPSS regression results of the primary data]

Table 6.36 : ANOVA[a] [Tangible]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	369.993	5	73.999	117093.911	.000[b]
	Residual	.755	1194	.001		
	Total	370.747	1199			
a. Dependent Variable: Tangibles						
b. Predictors: (Constant), Bank Modify their home page Occasionally, Smart Employee, Technological Advancement, Visually appealing physical facilities, Visually appealing material associated with service						

[Source: SPSS regression results of the primary data]

It is clear from the ANOVA test that shows the table significance value 0.05 is greater than the calculated significance value 0.000. It reflects the null hypothesis at 5% level of significance. It means that there was a significant correlation between dependent and Independent variables. Therefore Tangibles depends on the identified attributes. But it does not mean that all identified attributes have a significant correlation with Tangibles. The overall predictability of the model is shown in table 35. The adjusted R^2 value of .998 indicates that the model explains 99% of the attributes responsible for Tangible measures.

The ANOVA table shows the significant F values which implies that the model and data are well fitted in explaining the tangibles of a bank. Based on the data found in the table 6.37 it can be interpreted that the independent variables or attributes such as Smart Employee, Visually appealing physical facilities and Bank Modify their home page occasionally have a strong impact on the tangibles of a bank. Remaining independent variables are not associated with the Dependent variable or have a less association in comparison to the others. Hence the other variables were dropped out from the final analysis based on 99% level of significance.

Table 6.37 : Regression Coefficients Analysis of the Model [Tangible]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.116	.008		-14.558	.000
	Technological Advancement	.025	.002	.038	12.471	.000
	Visually appealing physical facilities	.353	.003	.476	128.667	.000
	Smart Employee	.407	.005	.549	80.528	.000
	Visually appealing material associated with service	-.062	-.011	-.055	-5.452	.000
	Bank Modify their home page Occasionally	.247	.005	.332	49.526	.000
a. Dependent Variable: Tangibles						

[Source: SPSS regression results of the primary data]

On the basis of above findings following regression model can be developed:

$$[T = -.116 + .353X_1 + .407X_2 + .247X_3]$$

Where,

T = Tangible

X_1 = Visually appealing physical facilities

X_2 = Smart Employee

X_3 = Bank Modify their home page occasionally

Coefficient analysis shows the relationship between Dependent variable and each Independent variable. According to significance value, visually appealing physical facilities, Smart Employee and Bank Modify their home page occasionally has a significant correlation with Tangibles of a bank. Here the table significance value is 0.05 which is greater than the calculated significance value 0.000. So these factors have a greater positive impact on the Tangibles of a bank.

In regression coefficient analysis (table 6.37) Beta value of X_1 (Visually appealing physical facilities) is .476 which indicates that 100% change in visually appealing physical facilities leads to 47.6% change in the Tangibles score.

Beta value of X_2 (Smart Employee) is .549 which indicate that 100% change in Smart Employee leads to 54.9% change in change in the Tangibles score.

Beta value of X_3 (Bank Modify their home page occasionally) is .332 which indicate that 100% change in Bank Modify their home page occasionally leads to 33.2% change in the Tangibles score.

Regression Analysis [Customer Satisfaction, Internet Banking]:

In this study the Customer Satisfaction of Internet Banking has been used as the dependent variable and the six independent variables used to measure the Customer Satisfaction of Internet Banking, Efficiency, Reliability, Service Delivery System, Expectation of Customer, Secrecy of Customer and Tangible. To establish the relationship between dependent and independent variables the author has run the OLS regression model to determine the significance level of the independent variables for the Customer Satisfaction of Internet Banking. The basic model was as follows:

Customer Satisfaction of Internet Banking (CSIB) = f (Efficiency, Reliability, Service Delivery System, Expectation of Customer, Secrecy of Customer and Tangible). Statistically Regression equation can be written as:

$$[CSIB = \alpha + ß_1x_1 + ß_2x_2 + ß_3x_3 + ß_4x_4 + ß_5x_5 + ß_6x_6 + e]$$

Where,

CSIB = Customer Satisfaction of Internet Banking

X_1 = Efficiency

X_2 = Reliability

X_3 = Service Delivery System

X_4 = Expectation of a Customer

X_5 = Secrecy of a Customer

X_6 = Tangibles

The α is constant while $ß_s$ are coefficients of estimates and e is the error term.

Table 6.38 : Descriptive Statistics [CSIB]			
	N	**Mean**	**Std. Deviation**
Efficiency	1200	3.43	.6617
Reliability	1200	3.04	.4622
Service Delivery System	1200	2.57	.8319
Expectation of a Customer	1200	2.75	1.037
Secrecy of a Customer	1200	2.96	.5854
Tangibles	1200	2.93	.5217
Over all Satisfaction	1200	2.95	.2907036
Valid N (list wise)	1200		

[Source: SPSS regression results of the primary data]

Table 6.38 shows the mean value depicting the over all Customer Satisfaction of Internet Banking users. As far as this descriptive statistics is concerned, over all Customer Satisfaction of Internet Banking users is below average with a mean value of 2.95 on a 5 point likert scale. But the respondents are fairly satisfied with Efficiency and Reliability.

The respondents are dissatisfied with Service Delivery System, Expectation of a Customer, Secrecy of a Customer and Tangibles. However a regression analysis has been applied to identify and explain the independent variables affecting the level of over all customer satisfaction of internet banking users.

The over all regression models and its ANOVA are summarized in the following table number 39 & 40:

Table 6.39 : Model Summary [CSIB]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.996[a]	.991	.991	.0272931
a. Predictors: (Constant), Tangibles, Efficiency, Service Delivery System, Expectation of a Customer, Reliability, Secrecy of a Customer				

[Source: SPSS regression results of the primary data]

Table 6.40 : ANOVA[a] [CSIB]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	100.437	6	16.740	22471.711	.000[b]
	Residual	.889	1193	.001		
	Total	101.326	1199			
a. Dependent Variable: Over all Satisfaction						
b. Predictors: (Constant), Tangibles, Efficiency, Service Delivery System, Expectation of a Customer, Reliability, Secrecy of a Customer						

[Source: SPSS regression results of the primary data]

It is clear from the ANOVA test that shows the table significance value 0.05 is greater than the calculated significance value 0.000. It reflects the null hypothesis at 5% level of significance. It means that there was a significant correlation between dependent and Independent variables. Therefore the overall customer satisfaction of internet banking depends on the six identified independent variables in either way. But it does not mean that all identified independent variables have a significant correlation with overall customer satisfaction of internet banking users.

The over all predictability of the model is shown in table 6.39. The adjusted R^2 value of .991 indicates that model explains 99% of independent variables are responsible for overall Customer Satisfaction of Internet Banking users. The ANOVA table shows the significant F values which implies that the model and data are well fitted in explaining the Customer Satisfaction of Internet Banking users. Based on the data found in the table 6.41 it can be interpreted that the independent variables such as Reliability, Expectation of a Customer, Secrecy of a Customer and Tangibles have a strong impact on the overall Customer Satisfaction of Internet Banking Users. Hence the other variables were dropped out from the final analysis based on 99% level of significance and lower beta value in comparison to the other independent variables.

Table 6.41: Coefficients [CSIB]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.144	.203		.708	.479
	Efficiency	-.264	.069	-.601	-3.832	.000
	Reliability	.540	.045	.859	12.015	.000
	Service Delivery System	.009	.001	.025	7.695	.000
	Expectation of a Customer	.194	.006	.693	33.871	.000
	Secrecy of a Customer	.387	.069	.780	5.646	.000
	Tangibles	.170	.034	.305	5.018	.000
a. Dependent Variable: Over all Satisfaction						

[Source: SPSS regression results of the primary data]

On the basis of above findings following regression model has been developed:

$$[SCSIB = .144 + .540X_1 + .194X_2 + .387X_3 + .170X_4]$$

Where,

CSIB = Customer Satisfaction of Internet Banking

X_1 = Reliability

X_2 = Expectation of a Customer

X_3 = Secrecy of a Customer

X_4 = Tangibles

Coefficient analysis shows the relationship between Dependent variable and each Independent variable. According to significance value Reliability, Expectation of a Customer, Secrecy of a Customer and Tangibles has a significant correlation with the overall Customer Satisfaction of Internet Banking Users. Here the table significance

value is 0.05 which is greater than the calculated significance value 0.000. So these factors have a greater positive impact on the overall Customer Satisfaction of Internet Banking Users.

In regression coefficient analysis (table 6.41 Beta value of X_1 (Reliability) is .859 which indicate that 100% Reliability leads to 85.9% change in the overall Customer Satisfaction of Internet Banking Users.

Beta value of X_2 (Expectation of a Customer) is .693 which indicate that 100% change in Expectation of a Customer leads to 69.3% change in the overall Customer Satisfaction of Internet Banking Users.

Beta value of X_3 (Secrecy of Customer) is .780 which indicate that 100% change in Secrecy of customer leads to 78% change in the overall Customer Satisfaction of Internet Banking users.Beta value of X_4 (Tangibles) is .305 which indicate that 100% change in Tangibles leads to 30.5% change in the overall Customer Satisfaction of Internet Banking users.

Hypothesis Testing:

Sr. No.	HYPOTHESIS	VARIABLES		Beta Value	T Value	P Value	Decision
		Independent	Dependent				
$H0_1$	Bank treats the customer as individual and provides comparative advantage to the customers [Efficiency of a Bank]	Efficiency of a bank	Satisfaction level of Internet Banking Users	-.601	-3.83	.000	Rejected
$H0_{1a}$	There is no significant relationship between the speed of login of account and the satisfaction level of Internet banking users.	Speed of log in of Account	Satisfaction level of Internet Banking Users	.788	44.30	.000	Rejected

Sr. No.	HYPOTHESIS	VARIABLES		Beta Value	T Value	P Value	Decision
		Independent	Dependent				
$H0_{1b}$	There is no significant relationship between the user friendly bank's website and the satisfaction level of Internet banking users.	User friendly bank's website	Satisfaction level of Internet Banking Users	.643	37.43	.000	Rejected
$H0_2$	Bank has the ability to deliver on the promise [Reliability]	Reliability of a Bank	Satisfaction level of Internet Banking Users	.859	12.02	.000	Rejected
$H0_{2a}$	There is no correlation between bank website running time and the satisfaction level of Internet banking users.	Bank's website running time	Satisfaction level of Internet Banking Users	.943	98.30	.000	Rejected
$H0_{2b}$	Service Charge and the satisfaction level of internet banking users are independent from each other.	Service Charge	Satisfaction level of Internet Banking Users	.600	25.78	.000	Rejected
$H0_{2c}$	There is no significant relationship between Account statement through SMS/ E-mail services and the satisfaction level of Internet banking users.	Account statement through SMS/ E-mail	Satisfaction level of Internet Banking Users	.384	14.41	.000	Rejected
$H0_3$	Bank has the willingness to help the clients [Service Delivery System].	Service Delivery System	Satisfaction level of Internet Banking Users	.025	7.695	.000	Rejected
$H0_{3a}$	There is no significant relationship between the banks provides appropriate information to customers when a problem occurs and the customer satisfaction of Internet banking.	Banks provides appropriate information to customers when a problem occurs	Satisfaction level of Internet Banking Users	.352	13.01	.000	Rejected

Sr. No.	HYPOTHESIS	VARIABLES		Beta Value	T Value	P Value	Decision
		Independent	Dependent				
$H0_{3b}$	There is no significant relationship between Banks is Educating Customers time to time and the customer satisfaction of Internet banking.	Banks is Educating Customers	Satisfaction level of Internet Banking Users	-.430	-16.46	.000	Rejected
$H0_{3c}$	There is no significant relationship between informing customers when services will be performed and the customer satisfaction of Internet banking.	Informing customers after services performed	Satisfaction level of Internet Banking Users	.253	9.034	.000	Rejected
$H0_4$	Bank has ready to fulfill its customer expectation [Expectation of a Customer]	Customer Expectation	Satisfaction level of Internet Banking Users	.693	33.87	.000	Rejected
$H0_{4a}$	Online purchase facilities and Satisfaction level of Internet Banking Users are independent from each other	Online purchase facilities	Satisfaction level of Internet Banking Users	.384	14.41	.000	Rejected
$H0_5$	Bank has the ability to inspire trust and confidence in the clients [Privacy]	Secrecy of a Bank	Satisfaction level of Internet Banking Users	.780	5.65	.000	Rejected
$H0_{5b}$	There is no significant relationship between the bank's website is secure for credit card information and the customer satisfaction of Internet banking.	Bank's website security for credit card information	Satisfaction level of Internet Banking Users	.264	9.457	.000	Rejected
$H0_6$	Bank has the ability to represent the service physically {Tangibles}	Tangibles	Satisfaction level of Internet Banking Users	.305	5.02	.000	Rejected

Sr. No.	HYPOTHESIS	VARIABLES		Beta Value	T Value	P Value	Decision
		Independent	Dependent				
$H0_7$	There is no significant relationship between age and customer satisfaction of internet banking users	Age of a Respondents	Satisfaction level of Internet Banking Users	-.074	-2.22	.026	Rejected
$H0_8$	There is no significant relation between profession of customer and customer satisfaction of internet banking users.	Profession of a Respondents	Satisfaction level of Internet Banking Users	.034	1.176	.240	Accepted
$H0_9$	Factor determining the satisfaction level of respondents are independent from duration of uses (in year) of internet banking services.	Duration of Internet Banking Uses	Satisfaction level of Internet Banking Users	-.004	-.121	.904	Accepted
$H0_{10}$	Satisfaction levels of respondents are independent from the geographic location of the respondents.	Geographic Location (Selected City of western India)	Satisfaction level of Internet Banking Users	-.025	-.851	.395	Accepted
$H0_{11}$	There is no association between qualification of a respondents and the customer satisfaction of internet banking users.	Qualification of the Respondents	Satisfaction level of Internet Banking Users	-.048	-1.662	.097	Accepted
$H0_{12}$	There is no association between number of earning members in a family of a respondents and the satisfaction level of internet banking users.	Number of earning members in a family of the respondents	Satisfaction level of Internet Banking Users	.033	1.121	.262	Accepted
$H0_{13}$	There is no association between income of a respondents and the satisfaction level of internet banking users.	Income of a respondents	Satisfaction level of Internet Banking Users	.116	4.040	.000	Rejected

Hypothesis $H0_1$, that *Bank treats the customer as individual and provides comparative advantage to the customers is rejected* ($ß = -.601$, $t = -3.83$ *and* $p < .005$). The result is not expected and is a confirmation of technology acceptance model (Ishaq 2011). Previous studies also came with the same findings (Parasuraman et al 1985, Johnston 1995, Jun & Cai 2001, Yang & Fang 2004). It means that the respondents did not feel that bank treat them as individual and provide comparative advantage to the respondents.

Hypothesis $H0_{1a}$, that *there is no significant relationship between the speed of login of account and the satisfaction level of Internet banking users is rejected* ($ß = .788$, $t = 44.30$, $p < 0.05$). This result confirms that TAM model could be used to explain the Internet Banking adoption among customers. From a practical view point we could expect the speed of log in account to make it easier to operate the internet banking and motivate customers to bank online in a much faster way.

Hypothesis $H0_{1b}$, that *there is no significant relationship between the user friendly bank's website and the satisfaction level of Internet banking users is rejected* ($ß = .643$, $t = 37.43$ *and* $p < 0.005$). The relationship between variables is positive with a high degree of correlation indicating that the respondents are highly satisfied with internet banking operations if the website of a bank is user friendly. Therefore the perception of ease of use of internet banking service should increase the satisfaction level of customers which would lead to make more loyal customer and loyalty leads to attract new customer to operate banking services online.

Hypothesis $H0_2$, that *Bank has the ability to deliver on the promise (Customer Satisfaction is totally independent from reliability of a bank) is rejected* ($ß = .859$, $t = 12.02$ *and* $p < 0.005$). The outcome of the study indicates that Customer satisfaction of internet banking users and bank ability to deliver on the promises has strong positive associations which indicate that the bank should deliver the services as per their promises to the customers. Every thing should be open and known to all the customers.

Hypothesis $H0_{2a}$, that *there is no correlation between bank website running time and the satisfaction level of Internet banking users is rejected(ß = .943, t = 98.30 and p < 0.005).* The result is expected and is a confirmation of flexi working policy (Santos 2003). Previous studies on Customer Satisfaction on Internet Banking also came with the same finding (Parasuraman et al 1985 and Jun & Cai 2001). In Indian scenario, most of the banks provide net banking facility up to 7:00 pm but some of the banks provide round the clock service facility to the customers. The perception has been justified with a fact that Customers are strongly satisfied if the banks provide flexibility in operation in terms of timing.

Hypothesis $H0_{2b}$, that *Service Charge and the satisfaction level of internet banking users are independent from each other is rejected (ß = .600, t = 25.78 and p <0.005).* This result is unexpected but confirms that no free lunch is available in this world. Better quality service needs higher amount of cost and service charges. If some one wants to enjoy a superior facility they must go with a greater service charge. Outcomes of the study also shows that there is a strong positive association between service charge and the satisfaction level of internet banking users which indicate that high level of satisfaction needs greater service charge.

Hypothesis $H0_{2c}$, that *there is no significant relationship between Account statement through SMS/ E-mail services and the satisfaction level of Internet banking users is rejected (ß = .384, t = 14.41 and p <0.005).* The outcome of the study shows that there is a moderate positive association between the satisfaction level of internet banking users and the account statement through SMS/e-mail. The result is expected and similar with the finding of Oppewal and Veriens 2000. With the technological advancement customer always prefer to receive an account statement on their mobile or e-mail rather than visit every time physically for such a small service.

Hypothesis $H0_3$, that *Bank has the willingness to help the clients [Customer Satisfaction are independent from Service Delivery System is rejected (ß = .025, t = 7.695 and p <0.005).* The result of the study shows that there is a low positive association between Service Delivery System and the Satisfaction level of Internet Banking users. Beta value indicates that 100% variations in Service Delivery System only affect 2% over all Satisfaction of Internet Banking Users. The respondents feel that internet banking service delivery system have not much attractive features. This attribute has greater influence in physical/traditional banking not in internet banking.

Hypothesis $H0_{3a}$, that *there is no significant relationship between the banks provides appropriate information to customers when a problem occurs and the customer satisfaction of Internet banking is rejected (ß = .352, t = 13.012 and p < 0.05).* Internet banking users have high risk when they performed service through internet so security threat can hampered the overall satisfaction of internet banking users. To improve this risk bank needs to provide appropriate information to customers if they face any problem to keep them better satisfied. The variable shows the moderate positive association between them.

Hypothesis $H0_{3b}$, that *there is no significant relationship between Banks is Educating Customers time to time and the customer satisfaction of Internet banking is rejected (ß = .430, t = 16.46 and p < 0.05).* The result of the study shows that there is a moderate positive correlation between variables. 100% improvement in customer awareness leads to 43% increase in satisfaction level internet banking users. Users with a less awareness do not know the pros and cons of using internet banking and hence they become hesitant to use banking services through internet. So bank should enhance awareness program for the better satisfaction level of respondents.

Hypothesis $H0_{3c}$, that *there is no significant relationship between informing customers when services will be performed and the customer satisfaction of Internet banking is rejected (ß =*

.253, t = 9.034 and p < 0.05). The result shows a moderate positive association between variable. Higher the information about service performed leads to better satisfaction of internet banking users.

Hypothesis $H0_4$, that *Bank has ready to fulfill its customer expectation (Satisfaction Level of Internet Banking Users are Independent from Customer expectation) is rejected (ß = .693, t = 33.87 and p < 0.05).* The result shows that higher the level of fulfilling the customer expectation greater will be the satisfaction level of internet banking users. Expectation of a customer and the satisfaction level of internet banking users have a high positive association between them.

Hypothesis $H0_{4a}$, that *online purchase facilities and Satisfaction level of Internet Banking Users are independent from each other is rejected (ß = .384, t = 14.41 and p < 0.05).* The result of the study indicates that there is a moderate positive association between online purchase facility and the satisfaction level of internet banking users.

Hypothesis $H0_5$, that *Bank has the ability to inspire trust and confidence in the clients (Satisfaction level of respondents are independent from the secrecy of a Bank) is rejected (ß = .780, t = 5.65 and p < 0.05).* The result of the study indicates that secrecy of information and customer satisfaction of internet banking users has a high positive association between them. Enhancement in 100% secrecy level leads to 78% improvement in the overall satisfaction of internet banking users.

Hypothesis $H0_{5a}$, that *there is no significant relationship between the bank's website is secure for credit card information and the customer satisfaction of Internet banking is rejected (ß = .264, t = 9.457 and p < 0.05).* The outcome of the study shows that website is secure for credit card information is a low positive association with customer satisfaction of internet banking users. Greater the security for credit card leads to the better satisfaction level of internet banking users. In these days people are frequently using

plastic money in various types of services but with a high level of misuse chances. Bank should provide strong security checks for online credit card users to enhance the satisfaction of internet banking users.

Hypothesis $H0_6$, that *Bank has the ability to represent the service physically (Satisfaction level of internet banking users are independent from the tangibles) is rejected* ($\beta = .305$, $t = 5.02$ *and* $p < 0.05$). Confirmation of this hypothesis holds a great significance in the context of developing countries like India. The satisfaction of internet banking among Indian customer is bound to increase when the quality of infrastructure / Tangibles will be improved. There is a positive moderate association between these two variables. Beta value indicates that 100% improvement in Tangibles leads to 30% increase in customer satisfaction of internet banking users.

Hypothesis $H0_7$, that *there is no significant relationship between age and customer satisfaction of internet banking users is rejected* ($\beta = -.074$, $t = -2.225$ *and* $p < 0.05$). The result of the study shows that there is a low negative association between the age of the respondents and the satisfaction level of the respondents. The outcome indicates that higher the age lower will be the satisfaction level of internet banking users. A number of reasons might be there behind these phenomena. One of the important reason may be that older people are not well aware about the use of computer than younger people so their satisfaction level is low than younger one.

Hypothesis $H0_8$, that *there is no significant relation between profession of customer and customer satisfaction of internet banking users is accepted* ($\beta = .003$, $t = 1.17$ *and* $p > 0.05$). The result of the study shows that customer satisfaction of internet banking users are independent from their profession. Profession does not have any role to play in determining the satisfaction level of internet banking users.

Hypothesis $H0_9$, that *factor determining the satisfaction level of respondents are independent from duration (in year) of internet banking services use is accepted (ß = -.004, t = -.121 and p > 0.05)*. The result of the study shows that there in no association between the duration of internet banking use and the customer satisfaction of internet banking users. The perception has been proved wrong that the respondents who are using internet banking since long period has a greater satisfaction in comparison to the newer one. The period of use has no influence on over all satisfaction level of internet banking users.

Hypothesis $H0_{10}$, that *satisfaction levels of respondents are independent from the geographic location of the respondents are accepted (ß = -.002, t = -.851 and p > 0.05)*. The result of the study shows that there is no association between geographical region (selected city of western Indian states) and the customer satisfaction of internet banking users. Satisfaction levels of respondents are totally independent from the geographical area. General perception has proved wrong through this finding that city with a high profile and technical advancement had a greater satisfaction. Beta value shows a .2% negative impact of geographical region on customer satisfaction of internet banking users.

Hypothesis $H0_{11}$, that *there is no association between qualification of a respondents and the customer satisfaction of internet banking users is accepted (ß = -.048, t = -.1.66 and p > 0.05)*. The result of the study shows that satisfaction levels of respondents are independent from their educational qualification. The negligible negative value of beta shows that more qualified people are less satisfied than the lower qualified respondents.

Hypothesis $H0_{12}$, that *there is no association between number of earning members in a family of a respondents and the satisfaction level of internet banking users is accepted (ß = .003, t = 1.121 and p > 0.05)*. The result of the study shows that satisfaction levels of respondents are independent from the earning members in a family of respondents.

Hypothesis $H0_{13}$, that *there is no association between income of a respondents and the satisfaction level of internet banking users are rejected ($ß = .116$, $t = 4.04$ and $p < 0.05$).* There is a low positive association between income of a respondent and the satisfaction level of a respondent. Greater the income higher will be the satisfaction level of the respondent.