

## Customer Satisfaction On Online Banking During Covid – 19 With Special Reference To Chengalpattu District

Dr. A. Thilagaraj<sup>1</sup>, Dr.V.Manohar<sup>2</sup>, Dr. S.Karthik<sup>3</sup>

<sup>1</sup>Assistant professor (Sr.G),  
Department of Commerce,  
Commerce

College of Science and Humanities, VHNSN College  
Academy of SRM Institute of Science &Technology, Virudhunagar  
and Education

Kattankulathur, Chengalpattu, Tamil Nadu, India

Tamil Nadu, India [manohar@vhnsnc.edu.in](mailto:manohar@vhnsnc.edu.in) krishnankoil, Virudhunagar,

[thilagaa@srmist.edu.in](mailto:thilagaa@srmist.edu.in)

<sup>2</sup>Associate Professor  
Department of Commerce

<sup>3</sup> Associate Professor  
Department of

Kalasalingam  
Research

(deemed to be university)

Tamil Nadu, India

[Karthikpgp2011@gmail.com](mailto:Karthikpgp2011@gmail.com)

[m](#)

---

### ABSTRACT

Today in India the greater part of the Government's administrations are made accessible electronically by worked on online framework and by expanding Internet network or making the nation carefully enabled in the field of innovation. Online frameworks where the info information enter the PC straightforwardly from the starting place (typically a terminal or workstation) or potentially in which yield information are communicated straightforwardly to that terminal starting place. In prior towards within into web based financial framework, we should know slight about the Indian financial framework. The financial area advancement can be partitioned into three stages **Phase I:** The Early Phase which lasted from 1770 to 1969, **Phase II:** The Nationalization Phase which lasted from 1969 to 1991 and **Phase III:** The Liberalization or the Banking Sector Reforms Phase which began in 1991 and continues to flourish till date. Fundamentally the banks are grouped into ordered into four classes that are Commercial banks, Small money banks, Payment banks and Co-employable banks. Today the customary financial framework in India is currently changing and moving towards the web based financial frameworks (modernization). In this view, this paper accentuation on consumer loyalty on internet banking during Covid – 19, this investigation was led in Chengalpattu locale. Tests of 50 respondents were chosen to this investigation and the information's

gathered through Google structures review techniques on working experts and understudies. The gathered information has been dissected through SPSS and the discoveries are shows that the exchange of internet banking is more advantageous than branch banking. Lastly this investigation may additionally leads with enormous example size on different areas.

**Keywords:** Online banking, customer satisfaction during Covid-19, service quality, technology development and modernisation of banking systems in India.

---

## **INTRODUCTION**

Banking is an industry that handles cash, credit, and other financial trades. Banks give a secured spot to store extra cash and credit. They offer speculation accounts, supports of store, and monetary records. Banks use these stores to make progresses. Electronic financial grants a customer to oversee money related trades through the Internet. Electronic banking is generally called Internet banking or web banking. Web banking offers customers practically every help commonly open through a close by office including stores, moves, and online bill portions. Basically every monetary association has some kind of electronic banking, open both on workspace interpretations and through flexible applications. Electronic financial abatements a person's bank visits and manual work, close by saving time. The COVID-19 pandemic has accelerated the connection of cutting edge banking due for its different potential benefits. Wireless use has achieved an additional flood in cutting edge banking during the COVID-19 pandemic. Likewise, speedy trades, the entire day, consistently banking workplaces, and smooth flexible banking have succeeded the Online monetary industry.

## **STATEMENT OF THE PROBLEM**

Monetary globalization, information advancement revolt, changing customer necessities and growing challenge have addressed a huge load of troubles to the current monetary region in India. The banks at present fight with one another to offer worth added organizations to customer to expand their client bases. Advancement assisted things with enjoying ATMs, retail store contraptions, Anywhere Banking, Smart Cards, Online Banking and WAP Banking have given the customers to pick his channel of getting considered his necessities. As of now the huge objective of both private and public region banks is to attract a colossal customer base by offering more transport channels, giving more importance to customer associations. Web Banking is gaining popularity as a transport channel. The customers advantage by saving time at the counter of the branch moving toward hard cash at some irregular purpose for time, having the alternative to check their records from wherever, similarly as saving trade cost to the bank. The both private and nationalized banks give Online Banking truly. Its objective was to give financial assistance to dejected

ventures. Regardless, as of now it endeavored monetary organizations and non-banking organizations as well. It is in this setting that this examination has been done to find the level of satisfaction of customers on Online Banking organizations.

### **SCOPE OF THE STUDY**

This assessment is required to offer appropriate data about various pieces of Online Banking organizations. It will be of gigantic use to know the need of Online Banking in light of the fact that, in future all monetary activities will change to Internet banking and each and every individual should think about this change. This particular assessment about Customer Preferences and Satisfaction towards Online monetary will make us comprehend the value of this subject by looking at the update level of banks in Chengalpattu which have accepted Online Banking Services. This examination is an undertaking to evaluate the significant necessities and look at the implies that ought to be taken to measure and follow customer tendencies and level of satisfaction.

### **OBJECTIVES OF THE STUDY**

To study the customer satisfaction towards the online banking services of both private and public sector banks the following objectives are framed.

- To identify the factors those are influencing the customer's satisfaction in online banking.
- To study the level of satisfactions of the customers using online banking.
- To know the purpose of using online banking services.

### **REVIEW OF LITERATURE**

**Dr. S. Sangeetha et al (2020)** Banking region function as the establishment of contemporary industry. Progress of any country primarily depends on the monetary plan. It is accomplice electronic portion structure that works with customers of the bank or elective money establishments to endeavor to do an extent of cash related trades in the entire time the financial establishment site. **Dr.Kiran.G et al (2020)** At present the monetary business all through the planet has been going through a fast change. The creating of information development has worked with better after and fulfillment of obligations, various transport channels for online customers and faster objective of issues. **Jyotsna Sharma et al (2020)** The Multiple backslide strategy has been used to evaluate the effect on help quality estimation on the shopper reliability. The paper examines the overall strength of every estimation impacting shopper reliability. It has been found that the overall backslide model has been a reasonable fit and there is a quantifiably tremendous connection between organization quality estimation and buyer faithfulness.

**N. Saravanan et al (2020)** Today's existence is bound together with developing the web induction to organizations. One piece of this which is growing rapidly is web banking. Buyer unwaveringness is fundamental for the ceaseless perseverance of any affiliation all through the planet. Reason – This assessment hopes to give an examination of the customer mindset and purchaser dependability toward three monetary organizations developments to be explicit, motorized teller machines (ATMs), versatile banking and (web) banking. Nandana Gopal R et al (2020) Mobile phones and their various developments has become an unavoidable piece of people from one side of the planet to the next. On account of the outrageous change in headways and regular advancements in PDAs, programming designers of PDAs are going with weighty musings that are making the presence of people smoother and easier.

**SC Vetrivel et al (2020)** This paper perceives the parts of web banking organization quality and the effect on customer dependability. The assessment relies upon a speculative model which includes five web bank organization quality estimations and one exogenous variable. The data have been accumulated from 250 bank customers. MR. Hammer babu cherukur et al (2020) online banking is dynamically turning out to be notable taking into account convenience and versatility. The current paper explores the essential issue responsible for web banking reliant upon respondents' understanding on various web applications. It moreover gives an arrangement of the segments which are taken to assess the web banking acumen. The monetary business has been rapidly encouraging the usage of web banking as a viable and possible gadget to make customer regard.

**Rathi Meena et al (2020)** Banking region is placing enormous aggregate in cutting edge drives to maintain an upper hand and to pass on the most outrageous organizations to their customers. By getting digitalization, banking region offer refined kinds of help to their customers by wherever and at whatever point. In the circumstance of COVID 19, most banks in impacted countries have diminished the branches working hours and they propose their customer use progressed monetary organizations. B.Vignaneswari et al (2020) The e-banking has a gigantic proportion of focal centers which expands the appraisal of further foster customers satisfaction. The convenient banking was an optional in the pre-Covid times yet by and by in the lockdown Covid period, it is obliged the demonstration of e-banking. This paper looks at the clients knowledge on the e-banking, electronic banking and the flexible banking for making portions and receipts.

**Ms. Tammana Muzawar (2020)** the lockdown sway has unswervingly twisted into human disturbance. The pandemic is an unanticipated shock on all of the spaces of the economy. This examination has been done to choose the monetary profile of customers and analyze the critical issues in Mobile Banking organizations. As up close and personal banking isn't appropriate during

this unprecedented lockdown period of Covid-19 pandemic this has compelled people to use contactless portions and make an effort not to manage paper cash whatever amount as could be anticipated.

**Dr. Varsha Agarwal et al (2020)** RBI has likewise been advancing the computerized installments through Mobile Wallets during the Covid-19 pandemic as it would guarantee the social separating standards just as the progression of exchanges simultaneously without making any openness the infection Dr. Jain, A; Dr. Sarupia, A; Kothari, A (2020) After demonetization, the Covid-19 pandemic is the second biggest circumstance that has prompted a 5% development in the versatile banking simply in a time of 3 months from January to March 2020 (Statista) and is additionally expected to become significantly more. Thus this investigation is pointed towards distinguishing the development in the portable banking during Covid-19. The examination likewise expects to concentrate how altogether these online exchanges have helped during the Covid-19 pandemic. John Aliu (2019) web based banking and E-installment utilization have been working on clients' life by giving simplicity of installments to online exchanges. The impacts of aim, demeanor, seen handiness and convenience have for some time been perceived in web based banking. Nonetheless, not many examinations have inspected these ideas from the perspective COVID-19 pandemics. This current examination has planned a calculated model gotten from TAM to look at the effect of COVID-19 on clients' web based banking and e-installments use.

**Dr. Varsha Agarwal et al (2020)** The evaluation also desires to think how without a doubt these online exchanges have helped during the Covid-19 pandemic. John Aliu (2019) electronic banking and E-partition use have been managing clients' life by giving ease of segments to online exchanges. The impacts of point, demeanor, seen handiness and solace have for a long time been seen in internet banking. In any case, moderately couple of appraisals have examined these contemplations as indicated by the perspective COVID-19 pandemics. This current appraisal has organized a decided model gotten from TAM to look at the effect of COVID-19 on clients' electronic banking and e-partitions use.

**Hossam Deraz et al (2019)** This paper presents an orderly overview of the composition of 44 assessment articles appropriated customers' satisfaction in Internet banking some place in the scope of (2008 and 2017). This study intends to address this opening in the composition by perceiving the archetypes expecting purchaser dedication in Internet banking composing. S.Gomathinayagam et al (2019) this paper perceives and explores the components that accomplish influence customer's examination to use a specific kind of adaptable banking, and spotlights unequivocally on the appraisal of SMS based versatile banking in Tirunelveli city.

### RESEARCH METHODOLOGY

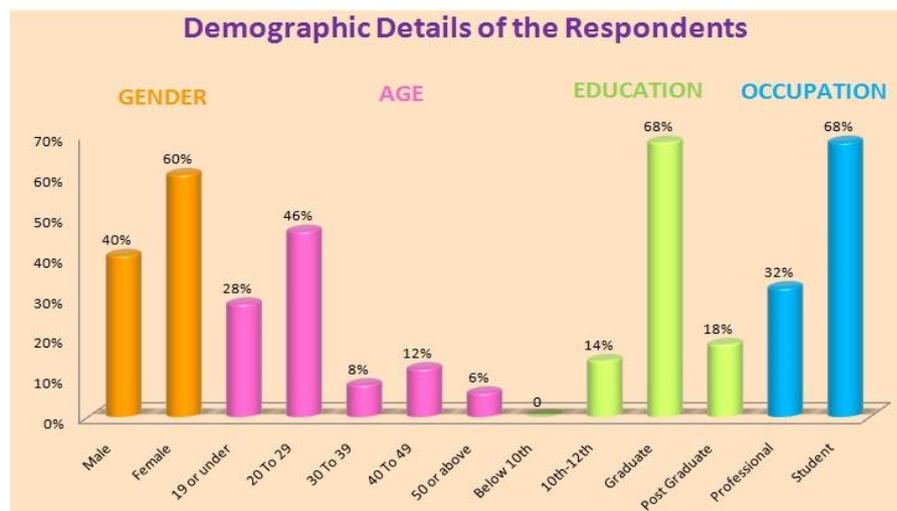
Information assortment is the way toward social event and estimating data on factors of interest, in a set up deliberate style that empowers one to address expressed exploration questions, test speculations, and assess results. The investigation was directed in Chengalpattu area. This alludes to the quantity of thing to be chosen from the universe to establish an example. An example of 50 respondents was chosen to this examination.

### DATA ANALYSIS AND INTERPRETATION

**Table – 1 Demographic details of the respondents**

	Details	No. of respondents	Percent
<b>Gender</b>	Male	20	40%
	Female	30	60%
<b>Age of the Respondents</b>	19 or under	14	28%
	20 To 29	23	46%
	30 To 39	4	8%
	40 To 49	6	12%
	50 or above	3	6%
<b>Education</b>	Below 10th	0	0
	10th-12th	7	14%
	Graduate	34	68%
	Post Graduate	9	18%
<b>Occupation</b>	Professional	16	32%
	Student	34	68%

**Chart - 1**



**Interpretation**

From the above table and chart it was inferred that 40% of male and 60% of female, 28% age of the respondents are 19 or under age, 46% the respondents are age 20-29, 8% of the respondents are age 30-39, 12% of the respondents are 40-49 and 6% of the respondents are 50 or above age and followed by education of the respondents from the above chart it was inferred that 0% of the respondents are below 10<sup>th</sup> and 14% of the respondents are 10<sup>th</sup> to 12<sup>th</sup>, 68% of the respondents are graduate and 18% of the respondents are post graduate. And followed by respondents' occupation it shows 32% of the respondents are professionals and 68% of the respondents are students.

**Table – 2 Details of Major Questions related to online Banking**

S. No	Major Questions related to online Banking	Details of Number of Responses					
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Percentage of Satisfaction
1	The bank respond to your request	5	24	20	1	0	14%
2	It is easy to find what you need on the websites	3	30	14	3	0	9%
3	Service provided on the Bank's website are quick	2	24	15	5	4	6%
4	Online banking is more convenient than branch banking	13	5	20	8	4	37%
5	Online banking is more reliable	4	19	15	10	2	11%

	and safe than branch banking						
6	I found it a user-friendly system	2	27	13	6	2	<b>6%</b>
7	I feel hesitation to wait in a queue for depositing/ withdrawing the cash	6	23	14	5	2	<b>17%</b>

Chart - 1



### Interpretation

From the above table and chart it shows the level of satisfaction on various online banking questions that is 37% of the respondents are accepted online banking is more convenient than branch banking, 17% of the respondents are feels hesitation to wait in a queue for depositing/withdrawing the cash, 14%of the respondents are acknowledged that the bank respond to the request, 11% of the respondents are recognized that online banking is more reliable and safe than branch banking, 9% of the respondents are agreed to it is easy to find what you need on the websites, and 6% ofthe respondents are accepted that the service provided on the Bank's website are quick and I found it a user-friendly system.

### Chi-Square Tests

H<sub>0</sub>: There is no significant association between gender and online banking is more reliable and safe than branch banking

H<sub>1</sub> : There is a significant association between gender and online banking is more reliable and safe than branch banking.

**Table -3**

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	42.500 <sup>a</sup>	4	.000
Likelihood Ratio	54.298	4	.000
Linear-by-Linear Association	33.361	1	.000
N of Valid Cases	50		
a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is 1.60.			

H<sub>0</sub>: There is no significant association between gender and I found it a user-friendly system

H<sub>1</sub> : There is a significant association between gender and I found it a user-friendly system

**Table -4**

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.000 <sup>a</sup>	4	.000
Likelihood Ratio	32.929	4	.000
Linear-by-Linear Association	18.797	1	.000
N of Valid Cases	50		
a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .80.			

The above chi-square tests table 3 and 4 shows the level of significant between the gender and online banking is more reliable and safe than branch banking and compared with the responses on user-friendly system. As a result the two tables illustrate that the p-value that is less than significant level, it shows that there is a significant association between the gender and online banking is more reliable and safe than branch banking and also found that the online banking is user-friendly system to all the respondents.

**T-test analysis Hypothesis Testing - Two independent Sample**

$H_0$  = There is no significant relationship between gender and The bank respond to your request and Online banking is more convenient than branch banking

$H_1$  = There is a significant relationship between gender and The bank respond to your request and Online banking is more convenient than branch banking

**Table -5 Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
The bank respond to your request	Equal variances assumed	.812	.372	6.924	48	.000	.98333	.14201	.69780	1.26887
	Equal variances not assumed			7.151	45.011	.000	.98333	.13752	.70636	1.26030
Online banking is more convenient than branch banking	Equal variances assumed	.330	.568	10.119	48	.000	2.08333	.20589	1.66937	2.49730
	Equal variances not assumed			10.248	42.605	.000	2.08333	.20330	1.67323	2.49343

Independent groups mean that the two samples taken are independent, that is, sample values selected from one population are not related in any way to sample values selected from the other population. In the above table -5 it shows that the significantly less different between age of the respondents and the bank respond to your request Online banking is more convenient than branch banking. These parameters tested using independent groups are either population means and

resulting in a significant are above .05,throughthe Levene's Test for Equality of Variances and its significant shows that (.372) and as a result it state that there is a no significant difference between gender and The bank respond to your request. And considering the significantlevel of gender and online banking is more convenient than branch banking its shows (.568) this establish that there is a more significant relations between the two variables. As a result the t-test for Equality of Means is greater that Sig. (2-tailed) and also less p value. Finally the p value is less in both significant so the Null hypothesis rejected and the alternative hypothesis is accepted.

**Table -6 Multiple Regressions Analysis**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.873 <sup>a</sup>	.763	.723	.26039
a. Predictors: (Constant), I feel hesitation to wait in a queue for depositing/withdrawing the cash, Online banking is more convenient than branch banking, The bank respond to your request, It is easy to find what you need on the websites, Service provided on the Bank's website are quick, Online banking is more reliable and safe than branch banking, I found it a user-friendly system				

**Table -7**

Multiple Regression <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.152	7	1.307	19.283	.000 <sup>b</sup>
	Residual	2.848	42	.068		
	Total	12.000	49			
a. Dependent Variable: Gender						

b. Predictors: (Constant), I feel hesitation to wait in a queue for depositing/withdrawing the cash, Online banking is more convenient than branch banking, The bank respond to your request, It is easy to find what you need on the websites, Service provided on the Bank's website are quick, Online banking is more reliable and safe than branch banking, I found it a user-friendly system

The table –6 and 7 show the Multiple Regressions by means of the dependent variable and constant variable on the respondents feel hesitation to wait in a queue for depositing/withdrawing the cash, Online banking is more convenient than branch banking, Online banking is more convenient than branch banking, The bank respond to your request, It is easy to find what you need on the websites, Service provided on the Bank's website are quick Online banking is more reliable and safe than branch banking, and online banking found it a user-friendly system. As the result shows that the value of Sig 0.000 and the mean square residual value is 0.068 the level of significance at 0.5 as the results should that significance at 0.068, so 95% of the respondents are accepting the online banking system and the customers are satisfied with banking services.

#### **FINDINGS, LIMITATION AND SCOPE FOR FURTHER THE STUDY**

This investigation has been confirmations for consumer loyalty on internet banking during Coronavirus – 19. It has been discovered that among seven significant factors. The bank react to your solicitation, It is not difficult to track down what you need on the sites, Service gave on the Bank's site are speedy, Online banking is more helpful than branch banking, Online banking is more dependable and protected than branch banking, I thought that it was an easy to use framework and I feel dithering to sit tight in a line for keeping/pulling out the money. People in general and private banks should more focus on the above elements to improve and upgrading the online administrations is generally critical to the bank advancement it will be more easy to understand to all exchanges cycle in further. Nonetheless, for certain limits the examination has been completed, the example taken with the end goal of study includes just banks in Chengalpattu locale, just significant items and administrations of internet banking are contemplated, the web based financial items and administrations utilized for this investigation are not finishing up, a few respondents were wondering whether or not to give genuine reactions and the information was gathered inside multi month time span. Further, this examination can be leads with a few components among huge example size on different areas.

## **SUGGESTION**

The banks ought to give ordinary interchanges to clients in regards to security highlights and subtleties of the furthest down the line exchanges to forestall the abuse of client's protection data. Banks online interfaces should centre the data and route ventures for smooth exchange. Banks should zero in on the huge contrasts of the clients their segment foundation when new items are carried out. Banks should win clients certainty by giving them direction in regards to support charges, administrations charge, loan cost, punishment assuming any, and so forth, at a beginning phase. Internet banking administrations need to determine the whole issue rapidly that client face in the online exchange. The bank ought to orchestrate the show programs for the customers to partake in the administrations appropriately. Current innovation and development are needed in each part of banking framework. To foster the social financial climate, bank authorities ought to keep up with great connection with the clients.

Speedy reaction can build consumer loyalty; individual contact can set up great relationship and trust with client. It is suggested that the banks can offer live help over the web rather than help through messages. Banks should construct clients acknowledgment of web banking stress the benefits of web banking administrations, for example efficient, minimal expense administrations, and accommodation and data accessibility. Banks should screen the changing purchaser conduct and in like manner, acquire change item, cost and channel in order to offer incredible item and redid administration on proceeding with premise.

## **CONCLUSION**

In this examination about 45% individuals having their record in State Bank of India and remaining level of individuals having account in different banks. The greater part of individuals utilizing their web based financial administrations just a single time in a month. According to the examination the online administrations given by the banks are acceptable. Anyway the people groups think human contact is more significant for client and banking relationship. Yet, individuals favor the web based financial administrations to save their occasions, to stay away from lines for the storing/pulling out the money and simple to discover their requirements from their bank sites. For cash exchange a large portion of individuals favor the Google pay application. Fulfilled clients are the significant key components for dependable achievement worried to internet Banking. The lone downside felt by individuals are moderate speed in working while at the same time utilizing on the web administrations. In the event that the banks offer their online types of assistance with no blunder, the client will build step by step. Conveying quality administrations to clients is must for acquiring

most noteworthy fulfilment among the clients and for progress and endurance in the present cutthroat financial climate.

## REFERENCES

1. **Samundeswari R (2019)**, "Customer satisfaction towards internet banking services in Thoothukudi" researchgate, page no 230-245.
2. **Dr. M. Abdul Hakkeem and Y. Moydheen Sha (2015)** "An Empirical Study towards Customer Satisfaction in Internet Banking services with special reference to Tiruchirappalli District", IJSR - International Journal Of Scientific Research, Volume : 4, Issue : 5, May 2015, ISSN No 2277 — 8179.
3. **Vandana Tandon Khannal & Neha Gupta (2015)** "Customer's Perception about Banks Technology for Innovative Delivery Channels of Public Sector Banks (PSBs) of India", International Journal of Business and Management; Vol. 10, No. 2; 2015 ISSN 1833-3850 E-ISSN 1833-8119.
4. **A.Samsunisa (2015)** "A Study On Customers' Perception Towards Internet Banking Services At Chengalpattu", Research Journal of Commerce and Behavioural Science, Volume: 04, Number: 12, October-2015, ISSN:2251 1547.
5. **Tavishi and Santosh Kumar (2013)**, An empirical Study on Technology Adoption by Indian Banks, Global Journal of Management and Business Studies, ISSN 2248-9878 Volume 3, Number 10 (2013), pp. 1169 - 1172.
6. **Sabita Paul, (2013)** The Adoption Of Electronic Banking (E-Banking) In Odisha, India, International Journal Of Scientific & Technology Research Volume 2, Issue 5, May 2013, PP No. 258 — 262.76
7. **Rupanjali Nath, Kanika T Bhal, and Geetika T Kapoor, (2013)** Factors influencing IT Adoption by Bank Employees: An Extended TAM Approach, VIKALPA , Volume 38 , No 4 October - December 2013, PP No. 83 — 96

8. **Bartel, A. P., and Sicherman, N.** "Technological change and the skill acquisition of young workers." *Journal of Labor Economics*, 16(4) 1998, pp.718-755 K.D. (1999) *Managing Services Marketing*, 4th edn. London: Dryden Press.
9. **Broerick, A Vachirapornpuk, S. (2002).** Service quality in Internet banking: the importance of customer role. *Marketing Intelligence & Planning*, 20, (6), 327 – 335.
10. **Balachandher KG, Santha Rajendra P (2001)** *Electronic Banking in Malaysia: A Note on Evolution of*. pp: 135
11. **Beh, Y.Y. (2009).** A Study on the Determinants of Customer Loyalty Using Internet Banking Website in Malaysia.
12. **Jamal and Nasser (2002).** Customer satisfaction and retail banking. An assessment of some of the key antecedents of customer satisfaction in retail banking. *International Journal of Bank Marketing* 20 (4) 146-160.
13. **Lovelock, C and Writz, J (2007).** *Services Marketing - People Technology, Strategy* Pearson-Prentice Hall 6th Ed.
14. **Dr Bhavesh P. Joshi(2018),**"A Study on Customer Satisfaction Towards Online Banking Services" *International Journal of Trend in Scientific Research and Development* ISSN No: 2456-6470, vol-3, issue-1, page no 1082-1093.
15. **Baskar, S. & Ramesh. M (2010),** Linkage between online banking service quality and customers, *Perspectives of Innovations, Economics & Business*, 6(3), pp.45-51.
16. **Cronin, J. and Taylor, S. (1992),** Measuring service quality: a re-examination and extension, *Journal of Marketing*, 56, pp.55-68.

#### WEB REFERENCES

1. <https://libguides.wits.ac.za/c.php?g=693518&p=4914913>
2. [https://en.wikipedia.org/wiki/Secondary\\_data](https://en.wikipedia.org/wiki/Secondary_data)
3. [https://ori.hhs.gov/education/products/n\\_illinois\\_u/datamanagement/dctopic.html](https://ori.hhs.gov/education/products/n_illinois_u/datamanagement/dctopic.html)

4. <https://www.emerald.com/insight/content/doi/10.1108/02652320510629250/full/html>
5. [https://en.wikipedia.org/wiki/Online\\_banking](https://en.wikipedia.org/wiki/Online_banking)
6. <https://www.paisabazaar.com/banking/e-banking-services/>
7. <https://bankingdigests.com/blog/types-of-customers-in-banks/>
8. <https://www.piggy.co.in/blog/banking-in-india-types-of-banks/>
9. <https://www.gobankingrates.com/banking/banks/disadvantages-advantages-of-online-banking/>
10. <https://www.saveallmoney.com/15-reasons-why-use-online-internet-banking/>