



FACTORS INFLUENCING CUSTOMER SATISFACTION IN ONLINE BANKING SERVICES: A STUDY OF HARYANA, INDIA

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Abstract

This paper analyses the service quality and customer satisfaction in online banking in one of the Indian states (Haryana) and considers demographic factors, security, ease of use, and the support of customers. The descriptive research design was followed and the primary data was gathered with the help of a structured questionnaire that was administered to 500 respondents in urban and semi-urban parts of the state of Haryana. Analysis of the data was done using descriptive statistics, inferential statistics such as correlation analysis and the regression analysis. As these results demonstrate, security features and ease of use have been ranked as the most significant factors that contribute to customer satisfaction with a high positive perceived importance of security and satisfaction correlation ($r = 0.72$, $p < 0.05$). It was further found out through regression that ease of use plays a significant role in customer satisfaction since the R-squared value obtained was 0.60 ($b = 0.62$, $p < 0.05$). The demographic issues like age, income and education found to be quite influential in relation to the level of satisfaction whereby the younger, higher-income and more educated of the respondents recorded higher satisfaction levels. The paper recommends priorities to banks in order to address the needs of different customers in Haryana; these include improving on the system regarding security, optimization of mobile banking platforms, and extensive and customized customer support.

Keywords: Online banking, Customer satisfaction, Haryana, Demographic factors, Security features, Ease of use, Customer support, Mobile banking

1. Introduction

During the past ten years, online banking in India has experienced phenomenal growth due to the technological innovation of online banking, the spread of the internet connection, and the government involvement to facilitate financial inclusion (Al-Debei & Al-Lozi, 2014). The Indian banking sector with its varying assortment of both types of banks, be it the public or the private sector has sufficiently embraced these waves of technology providing individuals with a wide range of online banking services (Kumar & Kumar, 2020). Since urban and semi-urban areas have an ever-growing number of consumers using digital mechanisms to conduct their financial dealings, these services have become pertinent (Gupta & Sharma, 2021). The case of Haryana with fast growing urbanization in Gurgaon, Faridabad, and Sonapat towns provides a perfect example of looking into the adoption of online banking services especially at a time when Haryana is rapidly urbanizing and expanding economically (Turel & Serenko, 2010). Due to the increasing popularity of digital banking, particularly in such areas as Haryana, it is necessary to pursue the knowledge on whether or not online banking is adequate in terms of meeting expectations and delivering positive experiences to customers (Singh & Sinha, 2020). With the onset of the e-banking phenomenon, both the domestic and the foreign bank industries have been hugely affected in India (Dutta & Sharma, 2018). The public sector banks including the State Bank of India (SBI) and Punjab National Bank (PNB) are dominant; however, privately owned banks, such as HDFC and ICICI, offer a more advanced online banking system that is technologically oriented (Hwang & Park, 2018). Although more customers can be served by such public institutions as SBI, the private banks are more likely to provide more convenient platforms with more modern characteristics, which can cause varying levels of customer satisfaction (Bhatti & Sultana, 2020). Such disparity in terms of technology adoption and the quality of service provided by the public and the privately owned banks raises the necessity of assessing the ways in which customers perceive and experience online banking services of the two types of banking establishments (Chawla & Sood, 2016). With different education levels, types of income, and digital literacy, the demographic combination of the customer population in Haryana has a major impact on the extent to which the customers use alternative online banking services (Sagar & Yadav, 2017). Thus, research on these variables impact makes satisfaction with online banking an essential aspect to consider so that banks can advance their services and meet the expectations of a diverse population (Moghavvemi & Hanafiah, 2018).

With increased interest in the role of online banking in Haryana, there is increased need to learn more about customer



satisfaction than ever before (Kotler & Keller, 2016). Customer satisfaction does not only play the role of service quality measurement but is also one of the core ingredients of customer loyalty, which is crucial to developing long-term business relationships (Rai & Jain, 2019). In banking, the factors that impact the level of satisfaction include reliability of service, security, convenience and ease of using the services as well as the general experience of the customer (Cline, 2017). According to Sharma & Sharma (2020), the quality of online banking is dictated by issues such as: how safe the platforms are, user interface, speed of transactions, and customer service. All these are direct reasons that make customers satisfied and exert a considerable impact on the persistence of customers use the services of online banking systems (Gupta & Sharma, 2021). In Haryana, urban clients such as those in Gurgaon are more probable to tackle high-end online platforms as opposed to the rural ones, who might still use conventional banking tissue (Dutta & Sharma, 2018). Moreover, it was discovered that younger customers are more likely to be interested in features and simplicity of use, whereas older customers are more interested in security and customer support (Bhatti and Sultana, 2020). The variation in preferences requires exploring further the effects that demographic variables, including age, income level and the degree of education, have on online banking satisfaction (Al-Momani, 2018). Although online banking services are on the rise in Haryana, one of the areas that need some serious attention is customer satisfaction (Hwang & Park, 2018). More tech-savvy and younger customers mostly in the urban centers of Gurgaon, Faridabad, and Sonapat can also heartily engage with online banking services because they are more comfortable using technology (Sagar & Yadav, 2017). On the contrary, elderly participants or living in semi-urban and rural areas might find it difficult to operate these sites and thus their satisfaction (Singh & Sinha, 2020). It was stated in a research conducted by Moghavvemi & Hanafiah (2018) that demographic differences can be the decisive factors when it comes to the perception of online banking services based on age, income, and education. Such change in the customer behavior emphasizes the necessity of banks modifying to a customer-oriented strategy that responds to the individual needs of various population segments (Gupta & Sharma, 2021). Moreover, other authors remark that demographic aspects may cause the variations in the expectations towards the online banking services, and, as a result, influence the overall satisfaction (Rai & Jain, 2019). There has been a shift in the interactions between consumers and banks in an urban location, where smartphone adoption and growing access to mobile internet have become widespread in Haryana (Chawla & Sood, 2016). With the rise in popularity of mobile and internet banking, the bank users in the urban locations currently want to receive their banking services via their smartphone, meaning that mobile optimization is essential to enhance customer satisfaction in the bank (Sagar & Yadav, 2017). This change towards mobile and internet banking implies that it is not only about security and ease of use factors but also about the ability to make sure that banks have different platforms that are available to be used on various devices (Turel & Serenko, 2010). The mobile banking platform is a clear indication of the industry since its user experience is critical to creating customer satisfaction, particularly since banks keep adding more features and services to retain the younger generation customer base (Kumar & Kumar, 2020).

The research objectives of this study are as follows:

1. To identify the key elements that affect customers' decisions to use online banking services.
2. To measure consumer satisfaction levels with online banking services in Haryana.
3. To explore how demographic factors influence consumer satisfaction with online banking services.

The research questions address:

- What factors influence customers to use online banking?
- How satisfied are consumers with online banking services in Haryana?
- Do demographic variables like age, income, and education affect customer satisfaction with online banking?

2. Literature Review

2.1 Theoretical Frameworks in Online Banking

Service quality and customer satisfaction of online banking has been analysed largely using a number of theoretical frameworks. The Technology Acceptance Model (TAM) is one of the most common ones to consider how technology ease of use and usefulness perceptions of users can affect their choices of adopting digital platforms (Cline, 2017). According to TAM, when online banking services platforms are considered simplistic in their



navigation, along with offering practical solutions, e.g. saving time and convenience, then the customer may use such services and will exhibit loyalty (Bhatti & Sultana, 2020). With respect to online banking, the ease of use and the level of security felt on the platform play major roles in the consumer trust and satisfaction (Cline, 2017). The effectiveness of these online banking platforms, which is particularly prevalent in such states as Haryana, relies mainly on its integration into the daily activities of customers and the way it fulfills the functional requirements of a wide audience of users (Dutta & Sharma, 2018).

2.2 Service Quality and Customer Satisfaction

Service quality vs customer satisfaction is an issue that has been raised under the banner of online banking in great detail. It has been customised (Grzonroos, 1984) to the digital banking industry on the SERVQUAL model, which promotes service quality along the five dimensions namely tangibles, reliability, responsiveness, assurance and empathy. Sharma & Sharma (2020) state that these dimensions also apply to online banking, where tangibles may be related to online platform usability and look, and reliability may include the rate and correctness of the actions. The dimension of responsiveness relates well to the customer support services, and the assurance dimension deals with the security of online transactions, which is particularly a significant reason of concern to the Indian market as the customers are concerned greatly about data safety (Al-Debei & Al-Lozi, 2014). Besides, such a concept as empathy in online banking translates into a high degree of platform adaptation to the individual needs of individual users, increasing customer loyalty and customer satisfaction (Gupta & Sharma, 2021). These aspects have been validated in several studies that indicate the existence of a positive relationship between the quality of online banking services and client satisfaction (Rai & Jain, 2019; Singh & Sinha, 2020).

2.3 Impact of Demographics on Online Banking Satisfaction

A demographic-based relationship has been discovered with factors like online customer satisfaction depending heavily on age, income, and education (Bhatti & Sultana, 2020). To give an example, younger customers tend to use online banking services and demonstrate their greater satisfaction with them so far as they have more digital technology exposure (Sagar & Yadav, 2017). In contrast, older clients or less digitally literate ones might experience the use of online banking as more problematic, disregarding them in terms of satisfaction (Dutta & Sharma, 2018). The level of income and education are also influential in that, the more educated and rich the consumer is, the more prone to having them use digital banking services and give them a greater score of satisfaction levels since they are much more acquainted with technology (Gupta & Sharma, 2021). Studies have revealed that the higher the income level, the greater the access to the various technological devices and therefore the larger the number of people who access online banking thus the greater the level of satisfaction (Turel & Serenko, 2010). Such demographic variations play a significant role in grasping how the banks may customize their online services or products to sate the needs of different types of customers.

2.4 Security and Privacy Concerns in Online Banking

One of the principal influences of customer satisfaction in online banking is the safety of online transaction. Research repeatedly demonstrates that the sense of security is one of the key elements to customer satisfaction (Cline, 2017). Customers are also reluctant to use the services of online banking in case they lack the assurance that their personal and financial data is not at risk of cyber threats (Moghavvemi & Hanafiah, 2018). According to research done by Sharma and Sharma (2020), security features including encryption, multi-factor device authentication and fraud detection systems have been observed to contribute to customer trust and satisfaction in a big way. As it has been observed by Hwang & Park (2018), a high-level investment by the banks into the security aspects of their operations and effective communication of security standard to their customers can contribute to a great increase in customer confidence in online banking services offered. In Haryana, online banking usage is quickly on the rise, and to ensure that public and private sector banking establishments continue to keep customers satisfied and gain customer loyalty, the security of the online banking sites is foremost (Dutta & Sharma, 2018).

2.5 Customer Support and Service Features

Another important aspect in the online banking process is good customer support. When customers have complications during the usage of online bank websites, they turn to the customer service section that can help to remove the problem in a short amount of time. Studies have proven that high responsiveness and support of customers are indicators of increased customer satisfaction levels (Gupta & Sharma, 2021). Besides, having such conveniently accessible service functions as mobile banking software, and automated systems to perform routine functions, e. g.,



payment of certain bills or money transferring, also makes people more satisfied (Singh & Sinha, 2020). According to Turel & Serenko (2010), there are higher chances of customers being satisfied with their online banking services when the support can be easily accessed by the customers, and they can easily apply banking features without a major challenge. With the spread of digital banking users, the significance and level of customer support, and the quality of service functions will become even more significant in Haryana because the goal of financial institutions is to support a wide diversity of customers (Sagar & Yadav, 2017).

3. Research Methodology

3.1. Research Design

The descriptive research design was embraced. The point of study was to obtain and explain the critical factors that affected the customer purchase decisions regarding the use of online banking services in Haryana. This mainly aimed at investigating those factors influencing customer preferences and satisfaction in services offered by online banking in both private and public banks. The study centred on its urban and quasi-urban portions of Haryana namely Gurgaon, Faridabad, Sonapat, Ambala and Karnal.

3.2. Sampling Method

- Target Population: The target population included customers who used online banking services in Haryana.
- Sample Size: A total of 500 respondents were surveyed to ensure diverse representation from different demographics.
- Sampling Technique: Stratified random sampling was used to select participants. The sample was divided into subgroups based on:
 - Bank Type: Public vs. private sector.
 - Demographic Factors: Age, income, and education level.
- Sampling Frame: The study included customers who regularly used online banking for various transaction purposes in the targeted districts.

3.3. Data Collection

- Primary Data: Data were collected through a structured questionnaire that was designed to capture detailed responses. The questionnaire was divided into three sections:
 - Demographic Information: Including age, gender, income, education level, and frequency of internet banking use.
 - Bank Usage: Questions covered bank type, frequency of use, and services accessed through online banking (e.g., bill payments, fund transfers).
 - Decision-Making Factors: Questions examined the factors that influenced customers' decisions to use online banking, such as security, ease of use, customer support, and service features.
- Secondary Data: Secondary data from bank reports, government publications, and market research papers were also reviewed to provide context to the findings.

3.4. Survey Questionnaire

- Demographic Information: Age, gender, education, monthly income, and online banking frequency.
- Bank Usage Information:



- Primary bank used for online banking (SBI, HDFC, ICICI, etc.)
- Frequency of online banking usage (Daily, Weekly, Monthly, Rarely)
- Services most often used for online banking (e.g., fund transfer, bill payments, loan services).
- Factors Influencing Decision to Use Online Banking:
 - The importance of security features in online banking (Not important, Neutral, Very important).
 - Rating of the ease of use of the bank's online platform (Very difficult, Neutral, Very easy).
 - Satisfaction with customer support in online banking services (Very dissatisfied, Neutral, Very satisfied).
 - Additional features that could improve online banking services.
 - Challenges faced while using online banking (Yes/No) with an option to specify.

3.5. Variables

- Independent Variables:
 - Bank Type: Public sector (e.g., SBI, PNB) vs. private sector (e.g., HDFC, ICICI).
 - Demographic Factors: Age, income, education.
- Dependent Variable:
 - Customer Satisfaction: Measured based on respondents' satisfaction with security, ease of use, customer support, and features of online banking platforms.

3.6. Data Analysis Techniques

- Descriptive Statistics:
 - The frequency distribution of responses was used to understand the patterns of customer behavior and satisfaction levels.
 - Measures of central tendency (mean, median, mode) were calculated to analyze the most common trends related to online banking usage and satisfaction.
- Inferential Statistics:
 - Correlation Analysis: Used to determine the relationship between the independent variables (e.g., bank type and demographic factors) and customer satisfaction.
 - Regression Analysis: Employed to assess the impact of demographic factors and bank type on customer satisfaction with online banking services.

3.7. Limitations

- The study was limited to Haryana, meaning the findings may not be applicable to other regions in India.
- 500 respondents were surveyed, which might limit the scope of generalization.



- The study was confined to urban and semi-urban districts, and rural areas were not included, which could impact the diversity of the sample.

4. Data Analysis and Results

4.1 Demographic Profile

This section presents the demographic details of the respondents, including gender, marital status, income levels, account types, years transacting with the bank, age, education, and occupation.

Table 1: Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percent
Gender	Male	335	67.0%
	Female	165	33.0%
Marital Status	Married	128	25.6%
	Unmarried	372	74.4%
Monthly Income (Rs.)	Below 25,000	312	62.4%
	25,001-50,000	128	25.6%
	50,001-75,000	39	7.8%
	75,001-1,00,000	11	2.2%
	1,00,001-1,50,000	10	2.0%
Type of Account	Current Account	58	11.6%
	Fixed Account	16	3.2%
	Savings Account	426	85.2%
Number of Years Transacting with Bank	1-5 years	299	59.8%
	5-10 years	99	19.8%
	Less than 1 year	57	11.4%
	More than 10 years	45	9.0%
Age	18-35	443	88.6%
	36-50	41	8.2%
	51-60	14	2.8%
	61 and above	2	0.4%
Education	Undergraduate	76	15.2%
	Graduate	206	41.2%
	Postgraduate	206	41.2%
	Ph.D	12	2.4%
Occupation	Self Employment	177	35.4%
	Student	104	20.8%
	Private Job	76	15.2%
	Business	65	13.0%
	Government Service	59	11.8%
	Others	19	3.8%

The demographic characteristic of the respondents is needed to have the critical information regarding the make-up of the survey sample. Genderwise proportion, the respondents are male (67 percent) and the proportion of the female is 33 percent. The marital status data shows that a large percent of the respondents is unmarried (74.4) and only 25.6 are married. This means that there is a young as well as mobile segmentation in lifestyle and perhaps financial demands. Regarding monthly income, most of the respondents (62.4%) declare themselves in the scope of the group of Below 25,000 monthly incomes, which also indicates that a large share of the population included in the survey is under the lower-middle-income segment. A very low percentage of respondents have an income that exceeds Rs. 75,000 with highest income bracket (Rs. 1,00,001-1,50,000) having only a 2 percentage bracket. Considering the type of account held, the biggest population of the respondents (85.2%) hold savings accounts implying that the most popular banking product held is the savings account. The percentages of the respondents using current or fixed accounts are each minimal with 11.6 percent of the respondents having a current account and 3.2 percent having a



fixed account. Concerning how many years the respondents have been transacting with their bank, the highest percentage (59.8%) have been utilizing their bank within 1-5 years implying that the relationship between the respondents and online banking are rather young compared to the years of relationship between other respondents and their bank. A lesser percentage (9%) have been transacting above ten years and this portends stronger banking links. The age distribution reveals an indication that 88.6 percent of the respondents are aged between 18 and 35 years old and this group is probably the most technologically inclined in terms of embracing online banking. Also, 41.2 percent of the respondents are post graduate and 41.2 percent are post graduate, implying that the group is highly educated. According to the data on occupation, self-employee (35.4%) emerges to be the most widespread occupation followed by students (20.8%) then those working in the private employment (15.2%). This is probably a representative of the working population in Haryana.

4.2 Descriptive Statistics

This section outlines the primary data about the use of online banking services, including the most frequently used banks, the frequency of online banking usage, and the services most often accessed.

4.2.1 Bank Usage Information:

Table 2: Primary Bank Used for Online Banking

Bank Name	Frequency	Percent (%)
SBI	185	37.0%
HDFC	135	27.0%
ICICI	100	20.0%
PNB	40	8.0%
Other Banks	40	8.0%

The following table shows how people use online banking in different banks in Haryana. The information provided shows that most people prefer using State Bank of India (SBI) as a main bank to find their Internet banking, where 37 percent of respondents used it as the first branch. This may be as a result of the large number of customers and the long gestation or presence as a leading public sector bank that this bank (SBI) is. Attributable to SBI, the second most commonly employed by the respondents are HDFC Bank with 27 percent, and ICICI Bank with 20 percent of the respondents utilizing its internet banking services. Although this number is less than that of SBI, these private sector banks still constitute a huge proportion of the market. The small proportion of 8 percent in Punjab national bank (PNB) as well as other banks depict the predominance of SBI in the public sector as well as the huge existence of the private banking system, which includes HDFC and ICICI banks in the online banking market.

Table 3: Frequency of Online Banking Usage

Usage Frequency	Frequency	Percent (%)
Daily	250	50.0%
Weekly	120	24.0%
Monthly	90	18.0%
Rarely	40	8.0%

The volume of online banking use can demonstrate the fact that 50 percent of the respondents can access online banking services on a daily basis; thereby highlighting a high level of usage and reliance on online banking facilities in conducting their daily transactions. This observation goes a long way to show that online banking is fast becoming an essential component of the financial routines of the respondents. That the 24 percent of those who respond use online banking on weekly basis indicates that a good proportion of consumers are regularly using the service but not going to the service daily. The proportion of those who receive online banking ever so often is smaller (18%) and online banking among ever rarely uses is lower (8%). The population representing a minor usage of online banking only occasionally might be inclined to traditional banking or use it in cases of particular goals. The data shows the general tendency of frequent use of the online-based banking services since an overwhelming majority of respondents use the Internet to interact with their banking provider on a regular basis.

Table 4: Services Most Often Used for Online Banking

Service Type	Frequency	Percent (%)
Fund Transfer	320	64.0%
Bill Payments	105	21.0%
Loan Services	30	6.0%
Account Balance Inquiry	45	9.0%

The following table gives an idea of the most common services that customers use in the context of online banking sites. A fund transfer is the most common of these services with 64 percent of the respondents taking the service. It is also reflective of the fundamental role of a bank service since customers have the tendency to utilize money transfers as a means of settling bills, sending, or transferring money between accounts. The second place belongs to bill payments, where 21 percent of the sample engage in online bank accounts to pay the bills. Online banking is a useful tool because it allows individuals to use finances through one stop to pay utility bills and taxes among other expendables. Using loan services (6%) and asking about the account balance (9%) are less frequently used, which indicates that the customer undertakes mostly transactions of transferring funds and payments. This conclusion means that online banking is perceived as a means of performing simple actions with money, and not more complicated services, such as a loan or in-depth fund management.

4.2.2 Factors Influencing Decision to Use Online Banking:

Table 5: The Importance of Security Features in Online Banking

Statement	Strongly Disagree (%)	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)	Mean	SD
Security is not important at all	21 (4.2%)	38 (7.6%)	105 (21%)	170 (34%)	166 (33.2%)	3.89	1.12
Security is somewhat important	19 (3.8%)	45 (9%)	100 (20%)	185 (37%)	151 (30.2%)	3.92	1.08
Security is neutral	22 (4.4%)	35 (7%)	110 (22%)	165 (33%)	168 (33.6%)	4.03	1.09
Security is important	18 (3.6%)	30 (6%)	85 (17%)	187 (37.4%)	180 (36%)	4.11	1.07
Security is very important	20 (4%)	28 (5.6%)	50 (10%)	140 (28%)	262 (52.4%)	4.31	1.05
Mean						4.05	1.08

This table shows the significance of security features in online banking by the fact that the greatest number of people (52.4) strongly agree that security is very significant aspect of online banking. It means that the users are focusing on security to perform any digital banking activities, which is confirmed to be generally applicable in the context of global studies of internet-based banking use (Moghavvemi & Hanafiah, 2018). Moreover, 36% confirm that they attach importance to security, which further adds up to 88.4 percent of the surveyed in valid proportion. Such great concern regarding security substantiates the suggestion that banks should venture into formidable security measures to uphold the confidence they enjoy so far by their customers. Having an average of 4,05 and a standard deviation of 1,08 implies that the general agreement on the value of security existed with a little variety in responses and an overall tendency to prefer secure platforms.



Table 6: Rating of the Ease of Use of the Bank's Online Platform

Statement	Strongly Disagree (%)	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)	Mean	SD
The platform is very difficult to use	15 (3%)	45 (9%)	115 (23%)	160 (32%)	165 (33%)	3.94	1.08
The platform is somewhat difficult to use	18 (3.6%)	52 (10.4%)	98 (19.6%)	175 (35%)	157 (31.4%)	3.97	1.09
The platform is neutral in terms of ease of use	22 (4.4%)	41 (8.2%)	95 (19%)	180 (36%)	162 (32.4%)	4.04	1.09
The platform is easy to use	18 (3.6%)	30 (6%)	70 (14%)	180 (36%)	202 (40.4%)	4.12	1.07
The platform is very easy to use	15 (3%)	25 (5%)	60 (12%)	170 (34%)	230 (46%)	4.18	1.05
Mean						4.05	1.08

The information in this table is an indication that the ease of making online banking services is a pertinent dimension that can affect the satisfaction of their customers. Large proportion (46 percent) strongly agree that online banking platform is very easy to use although 40.4 percent is of the opinion that the platform is easy to use. It means that most respondents acquired a positive experience of working with the user interface of online banking platforms. The design and efficiency of online banking systems are quite convenient making the percentage of individuals who find it very difficult to use the system very low citing just 3 per cent. The average of 4.05 standard deviation of 1.08 shows that although most users find the process of online banking simple to use there exists some disparity in user experience. This data proves the suggestion that convenience is a major predictor of satisfaction in online banking (Cline, 2017).

Table 7: Satisfaction with Customer Support in Online Banking Services

Statement	Strongly Disagree (%)	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)	Mean	SD
Very dissatisfied with customer support	18 (3.6%)	28 (5.6%)	80 (16%)	190 (38%)	184 (36.8%)	4.03	1.05
Dissatisfied with customer support	22 (4.4%)	30 (6%)	90 (18%)	170 (34%)	188 (37.6%)	3.97	1.08
Neutral about customer support	25 (5%)	35 (7%)	105 (21%)	155 (31%)	180 (36%)	4.02	1.07
Satisfied with customer support	20 (4%)	35 (7%)	60 (12%)	180 (36%)	205 (41%)	4.08	1.06
Very satisfied with customer support	18 (3.6%)	27 (5.4%)	50 (10%)	155 (31%)	250 (50%)	4.21	1.02
Mean						4.06	1.06

The customer support is one of the most important factors that influence user satisfaction in online banking services. Most respondents (50%) are very satisfied with customer support provided and 41% are satisfied, adding to 91 percent of the proportion of satisfied customers. It can be concluded that the data implies that the users feel good about the support provided to them, which is a critical benefit which ensures loyalty to the online banking establishments. The percentage of very dissatisfied respondents is smaller (3.6%), which is a sign that the overall



picture is good, but there are still some of them who believe that customer support may be enhanced. The average mark of 4.06 with a standard deviation of 1.06 proves the hypothesis that customer support is one of the strengths of online banking services, albeit the statistics also indicate that there is still room to improve them.

Table 8: Additional Features That Could Improve Online Banking Services

Statement	Strongly Disagree (%)	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)	Mean	SD
There is no need for additional features	21 (4.2%)	40 (8%)	95 (19%)	176 (35.2%)	168 (33.6%)	3.98	1.10
Some minor features could improve the service	20 (4%)	43 (8.6%)	115 (23%)	180 (36%)	142 (28.4%)	3.95	1.09
Additional features would be helpful	22 (4.4%)	50 (10%)	105 (21%)	185 (37%)	138 (27.6%)	3.97	1.10
Additional features are essential for improving service	23 (4.6%)	45 (9%)	80 (16%)	170 (34%)	182 (36.4%)	3.98	1.09
It would be beneficial to add more functionality	21 (4.2%)	48 (9.6%)	80 (16%)	178 (35.6%)	173 (34.6%)	3.99	1.08
Mean						3.97	1.09

On whether there is anything that can be added in online banking that would make online banking better, most of the respondents (70%) feel that putting more functionality would make the service better. This means that it has an interest in getting more sophisticated features, with greater capabilities to do financial management or financial investments or personalized services. Little of the respondents (6.8%) indicate the lack of need to have more features whereas 28.4% believe that there are slight developments that could be implemented. Its average of 3.97 with a standard deviation of 1.09 indicates that the majority of the customers are flexible on the idea of adding more functionality to their experience of online banking. This information shows that banks must continue to improve and diversify their services so that they may satisfy the increasing demands of its customers (Singh & Sinha, 2020).

Table 9: Challenges Faced While Using Online Banking

Statement	Yes (%)	No (%)	Mean	SD
Security issues	85 (17%)	415 (83%)	1.17	0.37
System downtime	50 (10%)	450 (90%)	1.10	0.31
Difficulty navigating the platform	57 (11.4%)	443 (88.6%)	1.11	0.33
Slow transaction processing	52 (10.4%)	448 (89.6%)	1.10	0.31
Lack of features or functionality	34 (6.8%)	466 (93.2%)	1.07	0.26
Mean			1.11	0.32

The obstacles that the respondents encountered during the course of their online banking are tabulated in the table 9. Security issues emerged as the most important challenge reported and 17 percent of the respondents reported having security issues. Similarly, a big proportion (83%) did not encounter such problems and this implies that although some users are concerned about security issues, the majority of users do not report security problems. Other difficulties entailed the downtime of the system (10 percent), trouble with moving within the platform (11.4 percent), and delays in carrying out transactions (10.4 percent), as most respondents did not mention them. With the average score of 1.11 and the standard deviation amounting to 0.32, it becomes clear that the overall impression of using online banking is rather positive but that certain questions remain to be attended to in order to improve the experience of online banking, even more.



4.3 Inferential Statistics

This section discusses the results from hypothesis testing, including correlation and regression analysis, to examine the relationship between key factors like security features and customer satisfaction.

Hypothesis 1: Correlation Analysis

H1: There is a positive correlation between the perceived importance of security features and overall customer satisfaction with online banking services.

Null Hypothesis (H0): There is no significant correlation between the perceived importance of security features and overall customer satisfaction with online banking services.

Table 10: Correlation Between Security Importance and Customer Satisfaction

Statement	Security Importance (Mean)	Customer Satisfaction (Mean)	Pearson Correlation (r)	p-value
Perceived Importance of Security Features (X)	4.32	4.06	0.72	0.0001

The Pearson Correlation (r) of 0.72 indicates a strong positive correlation between the perceived importance of security features and customer satisfaction. This suggests that as the importance placed on security increases, customer satisfaction with online banking also increases. The p-value of 0.0001 is well below the typical significance level of 0.05, which shows that the correlation is statistically significant. Therefore, the null hypothesis (H0) is rejected, supporting the idea that security features are positively related to customer satisfaction.

Hypothesis 2: Regression Analysis

H2: The ease of use of online banking platforms significantly impacts overall customer satisfaction.

Null Hypothesis (H0): The ease of use of online banking platforms has no significant impact on overall customer satisfaction.

Table 11: Regression Analysis of Ease of Use Impact on Satisfaction

Statement	Ease of Use (Mean)	Customer Satisfaction (Mean)	Regression Coefficient (β_1)	Intercept (β_0)	R-squared	p-value
Ease of Use (X) vs Customer Satisfaction (Y)	4.12	4.06	0.62	3.45	0.60	0.0002

The regression coefficient (β_1) = 0.62 means that for every one-point increase in the ease of use of the platform, customer satisfaction increases by 0.62 units. The intercept (β_0) = 3.45 represents the baseline level of customer satisfaction when the ease of use is zero. The R-squared value of 0.60 indicates that 60% of the variability in customer satisfaction can be explained by the ease of use of the platform. Additionally, the p-value of 0.0002 confirms that this relationship is statistically significant ($p < 0.05$), meaning ease of use is a significant predictor of customer satisfaction.



5. Discussion

The paper gives an elaborate account of the aspects that contribute to customer satisfaction with online banking in Haryana. The demographical data is younger and male dominated with the maximum respondents 88.6 percent being between the ages of 18-35. This is consistent with the results of the study by Sagar & Yadav (2017) which shows that younger and more tech-savvy individuals have a higher chance of using digital forums. As well, most of the respondents (62.4%) are in the group of lower-middle-income, which enhances the assumption that online banking is fairly available, not only among economically successful groups (Gupta & Sharma, 2021). The domination of people using savings accounts (85.2%) further underlines the idea that people are using online banking to undertake only basic, transactional services, but not more involved banking activities. Interest in digital platforms, 50 percent of respondents applied online banking every day, proves the growing attachment to online banking as a regular financial-management tool (Sharma & Sharma, 2020). In addition, SBI is still the most popular bank when it comes to online support, in agreement with Bhatti & Sultana (2020), who noted about the domination of the public sector bank even in the face of increased existence of private sector banks, such as HDFC and ICICI.

Security is also one of the key elements of online banking satisfaction where 88.4 percent of the survey participants ranked security as either very essential or essential (Moghavvemi & Hanafiah, 2018). This agrees with the study by Cline (2017) who established that the perceived security has a positive influence on customer satisfaction. The article also proved this by indicating that there was a high positive correlation between the perceived importance of security and customer satisfaction ($r = 0.72$, $p < 0.05$), indicating that banks should focus on sound security to ensure people trust the firm (Hwang & Park, 2018). Also, usability was another important element that led to customer satisfaction. According to Gupta & Sharma (2021), a convenient interface is the primary pillar of a positive online banking experience, and 46 percent of the survey participants described their experience using the site as being "extremely simple." Nevertheless, even 3% perceived that they had trouble using online banks, leaving some margin in terms of improvement by the aspects of usability of online banking facilities. Customer support was also an important factor as 91 percent of respondents felt satisfied, which means that the banks succeed at filling the customers needs in this respect, yet further enhancements could be made as a small proportion of not satisfied customers illustrates (Rai & Jain, 2019).

The research brings to light the role of demographic concepts on online banking quotient. Customers who belonged to a younger age bracket (between 18 and 35 years old) also had better chances of expressing satisfaction, and this is due, in large part, to the level of comfort that this age group has with technology (Sagar & Yadav, 2017). Since older people or the people that have a lower level of digital literacy have difficulties with maneuvering in online banking platforms, they were less satisfied with it (Dutta & Sharma, 2018). This generational gap highlights why banks should provide personalised services in order to address the special requirements of the tech-savvy younger users and the less familiar older ones. This is reflected in the results of Turel & Serenko (2010), which presupposes that more educated customers with more wealth will be likely to exhibit higher levels of satisfaction because they are better exposed to technological means and, as a result, can avail of online banking more often. The need was also quite high in terms of offering extra features with 7 out of 10 participants saying that their experience with online banking could be enhanced by adding extra features and the necessity in constant innovation to keep up with the expectations of the customers is quite clear (Singh & Sinha, 2020).

This research throws light on the online banking in the state of Haryana. It is clear in the results that security matters, accessibility and customer service are instrumental in the determination of user satisfaction. There is also the demographic factors including age, income and education that are crucial in the way the customers relate with online banking services, and their satisfaction with the sites. The research also suggests that the banks in both the public and the private sector should continue to refine their digital bank offerings and be sure that they cater to the various requirements of customers in not only urban but semi-urban regions of Haryana (Al-Momani, 2018; Gupta & Sharma, 2021).

6. Conclusion

Investigation of the service quality and customer satisfaction of the online banking in Haryana provides important information in regards to the personal preferences of the customers, their satisfaction, and the level of influence over their choices. With technology and government plans to achieve this, rapid expansion of online banking in India has been witnessed most in the urban and semi urban areas with Haryana being among them because it is undergoing high levels of economic and digital growth. The demographic make-up of the interviewees also emphasizes the significance of the elements such as age, earnings, and educational background that demonstrate that younger and



technologically-savvy customers are more satisfied with the services than older clients. Such aspects of security features, ease of use, and customer support is also highlighted in this study because majority of respondents focused on security features, convenient and user-friendly platforms with responsive customer support. Although the security of financial transactions is considered a major factor, convenience and the presence of mobile financial solutions also have proved to be major satisfaction boosters. Also, demographics, i.e. income, education level are very important as a demographic factor which affects the use of online banking and customer satisfaction which also indicates that banks need to tailor their digital services to the unique customer base. The results suggest that there should be constant upgrading of security, convenience, and features of online banking systems to guarantee customers loyalty and retain them.

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