

A Study on Digital Banking Services in Indian Bank with Special Reference to Coimbatore City

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Abstract- Digital banking has become an important part of the modern banking system due to rapid technological development. This study focuses on digital banking services provided by Indian Bank in Coimbatore city. The main objective is to analyse customer awareness, usage, and satisfaction towards digital banking services. The study is based on primary data collected from 100 respondents using a structured questionnaire. The findings reveal that most customers prefer digital banking due to convenience and timesaving, but some face issues such as security concerns and technical problems. The study concludes that improving awareness and security measures can enhance customer satisfaction and digital banking usage.

Keywords: Digital Banking, Indian Bank, Customer Satisfaction, Mobile Banking, Internet Banking, UPI, Coimbatore City.

I. INTRODUCTION

Banking is the process of accepting deposits and providing financial services to customers. It plays an important role in the economic development of a country. Banks help individuals and businesses manage their financial activities efficiently. Banking includes services such as deposits, loans, and fund transfers. It supports savings and investment in the economy.

Banks also act as intermediaries between depositors and borrowers. They ensure smooth functioning of trade and commerce. Modern banking has developed with the help of technology. Today, banks provide both traditional and digital services. Banking helps with economic growth and financial stability. Overall, banking is essential for the development of the country.

Digital Banking: -

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Indian Bank: -

Indian Bank is one of the leading public sector banks in India. It was established in 1907 and provides a wide range of banking services. The bank offers

services such as deposits, loans, and investment facilities.

Indian Bank also provides digital banking services like mobile banking, internet banking, ATM services, and UPI transactions. These services help customers perform banking activities quickly and easily. The bank focuses on customer satisfaction and secure banking services. It plays an important role in promoting digital banking.

Digital Banking in Coimbatore: -

Coimbatore is a major industrial and commercial city in Tamil Nadu. Due to increasing use of smartphones and internet services, digital banking has grown rapidly in this region. Many customers prefer digital banking for their daily transactions.

Customers use mobile banking and UPI for payments, money transfer, and bill payments. Businesses also use digital banking for financial transactions. However, some customers still face challenges such as lack of awareness and security concerns. Therefore, studying digital banking in Coimbatore is important.

II. REVIEW OF LITERATURE

- Saravana Kumar (2009): Studied customer satisfaction towards e-banking in Coimbatore. The study found that customers were satisfied

due to convenience and timesaving, but security issues and technical errors affected satisfaction.

- Nagamani and Asha (2016): Examined customer adoption of internet banking in Coimbatore. The study revealed that convenience and flexibility encouraged usage, while security concerns reduced customer confidence.
- D. Anitha and R. Sathya (2018): Analyzed adoption of online payment systems. The study showed that convenience and speed increased usage, but security concerns affected trust among customers.
- Angelin J.S. (2022): Studied usage of e-banking in suburban Coimbatore. The findings indicated increasing adoption and suggested improving digital literacy for better usage.

Objectives Of The Study:

- To analyse the usage and awareness of digital banking services among customers
- To examine the level of customer satisfaction towards digital banking services
- To identify the problems faced by customers while using digital banking services

III. STATEMENT OF THE PROBLEM

Customers in Coimbatore are increasingly using digital banking services, but many of them are not fully aware of all the features available. Even though digital banking is convenient, some customers hesitate to use it due to security concerns and fear of fraud.

There are also issues such as transaction failures, network problems, and lack of technical knowledge. Some customers use only basic services without understanding full benefits. Therefore, it is necessary to study customer awareness, usage, and satisfaction towards digital banking services.

Scope Of The Study:

The study focuses on understanding digital banking services among Indian Bank customers in Coimbatore city. It examines how customers use digital banking services for transactions and communication. The study covers aspects like awareness, usage, satisfaction, and problems faced

by customers. It also analyses the effectiveness of digital banking as a convenient banking method. However, the study is limited only to selected customers in Coimbatore city.

IV. RESEARCH METHODOLOGY

1. Research Design:

This study follows a descriptive research design to understand digital banking usage. It helps in collecting detailed information from respondents.

2. Area of the Study:

The study is conducted in Coimbatore city. Digital banking is widely used in this area.

3. Sample Size:

The sample size consists of 100 respondents. These respondents are selected from small businesses. The size is suitable for basic analysis. It helps with easy data interpretation.

4. Source of the Data:

Both primary and secondary data are used in this study. Primary data is collected through structured questionnaires from respondents. Secondary data is collected from books, journals, and websites. This helps in gaining a better understanding of the study and supports accurate analysis and interpretation.

- Primary Data

Primary data is collected directly from respondents. It is gathered through questionnaires and interviews. This data is original and first-hand information. It is very useful for accurate research results.

- Secondary Data

Secondary data is collected from already available sources. It includes books, journals, websites, and articles. This data supports the primary data. It helps in understanding the topic clearly.

V. DATA ANALYSIS AND INTERPRETATION

Awareness of Digital Banking Services:

Response	No. of Respondents	Percentage
Yes	82	82%
No	18	18%
Total	100	100%

Mode of Digital Banking Used:

Mode	Respondents	Percentages
Mobile Banking	50	50%
Internet Banking	25	25%
ATM	15	15%
UPI	10	10%

Satisfaction Level of Customers:

Response	Respondents	Percentage
Satisfied	70	70%
Neutral	20	20%
Dissatisfied	10	10%

Problems Faced in Digital Banking:

Problem	Respondents	Percentage
Security Issues	40	40%
Network Issues	30	30%
Technical Errors	20	20#
Lack of Knowledge	10	10%

Findings:

The study reveals that most customers are aware of digital banking services and use them regularly. Mobile banking is the most commonly used service. Customers are generally satisfied with digital banking due to its convenience and speed. However, security issues and technical problems are the major challenges faced by users.

Suggestion:

Customers should be educated about digital banking services. Banks should improve security systems and provide better technical support. Proper awareness programs should be conducted. Applications should be user-friendly. Special support should be given to elderly customers.

VI. CONCLUSION

The study concludes that digital banking plays an important role in modern banking. It provides convenience, speed, and efficiency to customers. Most customers prefer digital banking services for daily transactions. However, proper awareness and

security improvements are necessary. Overall, digital banking supports customer satisfaction and banking development.

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