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Determinants of Customer Satisfaction in Internet Banking: A Study of Functional and Demographic Influences in Haryana

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Abstract

This study investigates the key factors influencing customer satisfaction in internet banking within Haryana, India, focusing on functional elements such as reliability, website efficiency, and transaction security, along with demographic variables including age, gender, occupation, and residential location. Drawing on data from 600 respondents across urban and rural areas, the research uses correlation, regression, and ANOVA analyses to explore the relationships between service quality dimensions and user satisfaction. The findings reveal that while reliability and website efficiency are considered essential, they do not significantly impact overall satisfaction. In contrast, transaction security demonstrates a statistically significant positive association with customer loyalty, underscoring its critical role in user trust and long-term engagement. The study also highlights notable demographic trends—such as higher satisfaction among younger, urban users and differing satisfaction drivers across gender and occupation—which suggest the need for personalized digital banking strategies. These insights provide valuable guidance for banks aiming to enhance digital service delivery, bridge the urban-rural digital divide, and foster long-term customer relationships. The study concludes by recommending security-focused, inclusive design and educational initiatives to improve internet banking adoption and satisfaction across Haryana's diverse population.

Keywords: Internet banking, customer satisfaction, transaction security, reliability, website efficiency, demographic influences, Haryana, digital banking.

1. Introduction

The rapid evolution of technology has significantly transformed the banking sector, with internet banking emerging as a key service in India. As internet connectivity and smartphone usage have surged, online banking has evolved from a niche offering to an essential service accessible to millions of Indians. Haryana, a state with a diverse socio-economic demographic, reflects this shift vividly as residents increasingly adopt internet banking for convenience, efficiency, and enhanced financial control. Banks in the region have responded by integrating digital services that enable customers to perform transactions, access account information, and manage financial products without visiting a physical branch. This trend highlights a substantial shift in banking behavior, primarily driven by digital literacy initiatives and the availability of user-friendly mobile banking applications. While internet banking offers numerous benefits, customer satisfaction remains critical for long-term success and loyalty, as satisfied customers are more likely to continue using online services and even recommend them to others.

Customer satisfaction in internet banking is influenced by multiple factors, including the reliability of banking services, website or app efficiency, and the perceived security of online transactions. These elements collectively impact the user experience, affecting the likelihood of continued usage and customer loyalty. Additionally, demographic factors—such as age, gender, education, and income—play a crucial role in shaping expectations and satisfaction levels in internet banking. For instance, younger users, who are more digitally inclined, may expect seamless, efficient services, while older users might prioritize security and ease of navigation. Similarly, urban users with higher internet access may have different satisfaction drivers compared to rural users who may face connectivity challenges. Understanding these dynamics is essential for banks to create a positive and inclusive internet banking experience that resonates across diverse customer segments.

The objectives of this study are:

1. To investigate the impact of key functional factors—reliability, website efficiency, and transaction security—on customer satisfaction in internet banking within Haryana.
2. To analyze the influence of demographic factors, such as age, gender, and occupation, on the satisfaction levels of internet banking users in the region.

By examining these objectives, the study aims to provide actionable insights for banks to tailor their digital offerings, ultimately enhancing customer satisfaction and loyalty in a competitive market.”

2. Literature Review

Customer Satisfaction in Internet Banking

Customer satisfaction is a critical measure of success in the realm of internet banking, as satisfied customers are more likely to continue using digital banking services and exhibit loyalty to the platform. Several studies highlight that satisfaction in internet banking is linked not only to convenience and accessibility but also to the perceived value and ease of use. According to Chatterjee (2016), customer satisfaction is driven by the overall quality of digital service, including ease of navigation and accessibility. Das (2016) further emphasizes that the speed and efficiency of digital transactions are key to fostering satisfaction, as users increasingly rely on online banking to avoid time-consuming branch visits. Anand (2022) discusses how high-speed internet connectivity has accelerated satisfaction levels among internet banking users, as uninterrupted access enables a smoother digital experience. In contrast, Banerjee (2018) explores regional disparities in satisfaction between Haryana and Kolkata, underscoring that satisfaction is influenced by local factors, including digital literacy and service outreach. These studies collectively illustrate that customer satisfaction in internet banking hinges on delivering seamless, secure, and user-friendly experiences.

Key Satisfaction Factors

Among the essential factors impacting satisfaction in internet banking are reliability, website efficiency, and transaction security. Reliable internet banking services ensure that customers can access their accounts and perform transactions without interruptions, a factor that significantly impacts user trust and satisfaction. According to Iyer (2015), reliability is a foundational element of digital banking, as any perceived unreliability can lead to dissatisfaction and mistrust. Ahuja (2020) supports this view, emphasizing that consistent service without technical glitches enhances the perception of reliability. Website efficiency, including ease of navigation, responsiveness, and informative interfaces, also plays a crucial role in satisfaction. As Sharma (2019) notes, younger users are particularly sensitive to website efficiency, valuing speed and accessibility, especially on mobile platforms. Arora and Sharma (2018) add that a well-designed interface with clear instructions enhances user satisfaction, particularly for first-time users who might find digital banking intimidating. Prasad (2016) further suggests that interactive feedback features contribute positively to satisfaction by helping users navigate the banking platform confidently. Transaction security is perhaps one of the most significant satisfaction drivers in internet banking. The assurance of safe transactions is paramount, as security breaches or unauthorized access can severely damage customer trust. Dhillon (2022) highlights that customers are increasingly concerned with the privacy and security of their financial data, a trend echoed in Gupta and Agarwal's (2019) research, which reveals that robust security measures foster trust and encourage frequent usage. Venkataraman (2016) adds that cultural factors, such as trust in technology, further affect satisfaction; thus, security features tailored to the needs of a specific user base, like multi-factor authentication, are essential.

Demographic Influence on Satisfaction

Demographic factors, including age, gender, and occupation, have been shown to influence customer satisfaction levels in internet banking, as different groups exhibit varying expectations and comfort levels with digital services. According to Balasubramanian (2014), age significantly

affects satisfaction, with younger users (below 40) often being more adaptable to digital platforms and thus more likely to report high satisfaction. This is corroborated by Unnikrishnan (2019), who found that young users in urban areas of Haryana are more satisfied with internet banking services compared to older rural users, who may encounter connectivity or usability challenges. Gender also plays a role in satisfaction, as Pandey (2013) highlights the different preferences and concerns exhibited by male and female users in digital banking. Female users often prioritize accessibility and customer support, while male users might focus on security and technical features. Bhatia (2022) suggests that this distinction is especially relevant in Haryana, where gender roles influence how individuals interact with financial services, pointing to the need for banks to tailor their offerings to cater to these gendered expectations. Occupation affects satisfaction by shaping users' financial needs and usage patterns. According to Krishnamurthy (2018), working professionals tend to value efficiency and advanced financial tools, as they are likely managing complex financial portfolios. In contrast, homemakers and retirees, as noted by Zende (2021), might prefer simplicity and user-friendliness over technical features. Dinesh (2021) adds that in Haryana, rural users—often employed in agriculture or local businesses—have unique expectations that may not align with urban users' needs, further underscoring the need for location-sensitive digital solutions.

3. Methodology

Sample and Data Collection

This study focused on gathering data from a sample of 600 internet banking users residing in Haryana, India. The sample was carefully chosen to represent a diverse range of demographics, including age, gender, occupation, education level, and income. Participants were selected from both rural and urban areas to capture a comprehensive view of internet banking usage across different regions. The survey was designed to assess the users' satisfaction levels, perceptions of service quality, and various determinants that influence their satisfaction, such as website efficiency, transaction security, and reliability. Data was collected through structured

questionnaires distributed online and via physical forms to ensure inclusivity, given that some users in rural areas may have limited digital literacy or internet access. This approach aimed to obtain a balanced representation of users, covering diverse banking needs and comfort levels with digital services.

Key Variables

The study identified several key variables related to customer satisfaction in internet banking, measured through specific survey items to capture the breadth of user experience. The primary dependent variable was **customer satisfaction**, assessed through questions on the overall experience, ease of use, and likelihood of recommending internet banking services to others. Independent variables included:

1. **Reliability**: Measured by questions assessing users' perception of consistent service delivery without technical disruptions or downtime. Reliability indicates whether users feel they can depend on internet banking services to manage transactions effectively.

2. **Website Efficiency**: This variable focused on the responsiveness, design, and navigability of the internet banking platform, evaluated through questions about load times, clarity of information, and the ease of finding necessary banking functions.

3. **Transaction Security**: This crucial variable was measured by users' sense of data privacy, security during transactions, and confidence in the bank's protective measures (e.g., encryption, authentication procedures).

4. **Demographic Variables**: Age, gender, occupation, education level, income, and residential location (urban or rural) were also included as variables to examine how different demographic groups experience internet banking.

Each variable was measured using a Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), which allowed for nuanced data collection and better quantification of user satisfaction levels.

Statistical Tools

To analyze the data and test the relationships between the variables, several statistical tools were employed:

1. **Correlation Analysis**: This method was used to assess the strength and direction of relationships between independent variables (reliability, website efficiency, and transaction security) and the dependent variable, customer satisfaction. Correlation analysis helped identify which factors had the most significant impact on satisfaction."
2. **Analysis of Variance (ANOVA)**: ANOVA was applied to examine the differences in satisfaction levels across demographic groups, such as age, gender, and occupation. By comparing means, ANOVA provided insight into whether specific demographic segments had distinct satisfaction levels, highlighting areas where banks might tailor their services to address varying needs and expectations.
3. **Regression Analysis**: To understand the extent to which each independent variable (reliability, website efficiency, transaction security) predicted customer satisfaction, a regression model was employed. This analysis provided a more detailed view of how these factors, in combination, influence overall satisfaction, isolating the unique contribution of each variable.

4. Data Analysis

4.1 Demographic Profile

Tabe 4.1 Classification of the Respondents on the basis of their Demographic Profile

Category	Subcategory	Frequency	Percent	Valid Percent	Cumulative Percent
Age Group	Up to 20 years	162	27.0	27.0	27.0
	21-40 years	192	32.0	59.0	59.0
	41-60 Years	150	25.0	84.0	84.0
	Above 60 years	96	16.0	100.0	100.0
Gender	Male	180	30.0	30.0	30.0
	Female	420	70.0	100.0	100.0
Marital Status	Married	365	60.8	68.5	35.0
	Unmarried	210	35.0	95.8	73.0
	Divorced	25	4.2	100.0	100.0
Education	Illiterate	30	5	5	21.0
	10th Class	60	10	15	49.0
	12th Class	144	24	39	73.0
	Graduation	126	21	60	87.0
	Post Graduation	72	12	72	93.0
	Professional Degree/Diploma	168	28	100	100.0
Occupation	Self-Employed	96	16	16	17.0
	Government	72	12	28	37.0

	Private	90	15	43	57.0
	Student	78	13	56	68.0
	Retired	84	14	70	80.0
	Home Maker	90	15	85	94.0
	Any Other	30	5	90	100.0
	Unemployed	60	10	100	
Industry	IT Sector	300	50.0	50.0	7.0
	Education Sector	42	7.0	57.0	21.0
	Healthcare Sector	36	6.0	63.0	33.0
	Finance Sector	72	12.0	75.0	57.0
	Manufacturing Sector	57	9.5	84.5	76.0
	Retail Sector	93	15.5	100.0	100.0
Annual Income	Upto 100000	162	27.0	27.0	27.0
	100001-300000	156	26.0	53.0	53.0
	300001-500000	126	21.0	74.0	74.0
	More Than 500000	156	26.0	100.0	100.0
Residential Location	Rural	312	52.0	52.0	52.0
	Urban	288	48.0	100.0	100.0
Bank Account	Public	168	28.0	28.0	28.0

Type					
	Private	366	61.0	89.0	89.0
	Cooperative	66	11.0	100.0	100.0
Internet Usage	Less than 1 Hour	132	22.0	22.0	22.0
	1-4 Hours	210	35.0	57.0	57.0
	4-8 Hours	126	21.0	78.0	78.0
	8 -10 Hours	132	22.0	100.0	100.0

The demographic profile of the respondents provides a comprehensive overview of their characteristics. The majority of respondents (59%) fall within the age group of 21-40 years, followed by 25% in the 41-60 years category, 27% up to 20 years, and 16% above 60 years. Gender distribution reveals a higher proportion of female respondents (70%) compared to males (30%). In terms of marital status, 60.8% of the respondents are married, 35% are unmarried, and 4.2% are divorced. Educational qualifications indicate that 28% hold a professional degree or diploma, 24% have completed 12th grade, 21% are graduates, 12% hold a postgraduate degree, 10% completed 10th grade, and 5% are illiterate. Occupational distribution shows that 16% are self-employed, 15% work in the private sector, 14% are retired, 13% are students, 12% are in government jobs, 15% are homemakers, 10% are unemployed, and 5% belong to other professions. Industry-wise, the highest proportion of respondents (50%) work in the IT sector, followed by 15.5% in retail, 12% in finance, 9.5% in manufacturing, 7% in education, and 6% in healthcare. Annual income levels are evenly distributed, with 27% earning up to ₹100,000, 26% earning ₹100,001-₹300,000, 21% earning ₹300,001-₹500,000, and another 26% earning more than ₹500,000. Residential location data shows that 52% of respondents reside in rural areas, while 48% are from urban locations. Regarding bank account types, 61% hold accounts in private banks, 28% in public sector banks, and 11% in cooperative banks. Internet usage patterns reveal that 35% of respondents use the internet for 1-4 hours daily, 22% for less than 1 hour, 21%

for 4-8 hours, and 22% for 8-10 hours. These demographic insights provide a detailed understanding of the respondents' background, which plays a crucial role in shaping their perceptions and satisfaction with internet banking services.

4.2 Key Factor Analysis:

Table 4.2 Responses of Respondents on How Internet Banking Positively Impacts Their Self-Image Among Peers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	30	5.0	5.0	5.0
	Disagree	24	4.0	4.0	9.0
	Neutral	48	8.0	8.0	17.0
	Agree	258	43.0	43.0	60.0
	Strongly agree	240	40.0	40.0	100.0
	Total	600	100.0	100.0	

The data reveals that a majority of users—83%—believe that using internet banking positively influences their self-image among peers, with 43% agreeing and an additional 40% strongly agreeing with this sentiment. This perception underscores the social benefits associated with internet banking, as many users feel that engaging with digital banking platforms reflects positively on their modernity, financial management skills, and technological competence. For many, internet banking is more than just a convenience; it aligns with an aspirational lifestyle that values efficiency, control, and staying current with technological advancements. This positive association with self-image suggests that banks not only fulfill a practical need but also enhance customers' social status and confidence. Consequently, this perception is likely to foster

increased engagement and loyalty, as users are more inclined to continue using services that reinforce their self-identity and social standing.

Table 4.3 Responses of Respondents on the Availability and Clarity of Step-by-Step Guidance for Using Internet Banking Services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	12	2.0	2.0	2.0
	Disagree	18	3.0	3.0	5.0
	Neutral	120	20.0	20.0	25.0
	Agree	330	55.0	55.0	80.0
	Strongly agree	120	20.0	20.0	100.0
	Total	600	100.0	100.0	

The provision of step-by-step guidance on how to use the internet banking website is highly appreciated, with 75% of respondents agreeing or strongly agreeing that such information is available. This structured guidance is especially important for users who may be less familiar with digital banking platforms or those who require clear instructions to navigate complex financial services confidently. A well-structured website that includes guided navigation, tooltips, and FAQ sections simplifies the user experience and reduces the likelihood of errors or confusion. By offering comprehensive instructions, banks can make internet banking more accessible, empowering customers to take full advantage of the platform. This accessibility factor is crucial for fostering inclusivity, ensuring that users of varying technological proficiency can engage with the service comfortably. For banks, providing a straightforward, supportive user interface with detailed guidance reflects a customer-centric approach that enhances user satisfaction and encourages continued usage.

Table 4.4 Responses of Respondents on Feeling Secure While Conducting Financial Transactions Through Internet Banking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	30	5.0	5.0	4.0
	Disagree	36	6.0	11.0	8.0
	Neutral	54	9.0	20.0	15.0
	Agree	258	43.0	63.0	54.0
	Strongly agree	222	37.0	100.0	100.0
	Total	600	100.0	100.0	

Table evaluates respondents' feelings of security while conducting financial transactions through internet banking, based on a survey of 600 individuals. A significant majority of respondents, 43.0%, **agree** that they feel secure using internet banking, and an additional 37.0% **strongly agree**, indicating that 80.0% of the respondents have a positive perception of transaction security. Meanwhile, 9.0% remain **neutral**, expressing neither agreement nor disagreement about their sense of security. A smaller proportion, 6.0% **disagree** and 5.0% **strongly disagree**, together making up 11.0% of respondents who feel insecure about conducting financial transactions through internet banking. These findings demonstrate that most respondents have confidence in the security of internet banking transactions, while a minority expresses concerns or uncertainty, highlighting the importance of maintaining robust security measures to reassure all users.

4.2.3 Hypothesis Testing

Hypothesis I: Association Between Reliability of Internet Banking and Customer Satisfaction

- **Null Hypothesis (H0)**: There is no significant association between the reliability of internet banking and customer satisfaction.

Table No. 4.4: Descriptive Statistics for Reliability of Internet Banking and Customer Satisfaction

Descriptive Statistics			
	Mean	Std. Deviation	N
Reliability of Internet Banking	19.6000	3.39104	600
Customer Satisfaction	49.7300	4.75129	600

Table No. 4.4 presents the descriptive statistics for reliability of internet banking and customer satisfaction. The mean score for reliability of internet banking is 19.60, with a standard deviation of 3.39, indicating a relatively consistent perception of reliability among respondents. Customer satisfaction has a mean of 49.73 and a slightly higher standard deviation of 4.75, suggesting a moderate variance in satisfaction levels. The sample size for both variables is 600, which provides a robust dataset for analysis.

Table No. 4.5: Association Between Reliability of Internet Banking and Customer Satisfaction

Associations		
	Reliability of Internet Banking	Customer Satisfaction

Reliability of Internet Banking	Pearson Association	1	-.047
	Sig. (2-tailed)		.249
	N	600	600
Customer Satisfaction	Pearson Association	-.047	1
	Sig. (2-tailed)	.249	
	N	600	600

Table No. 4.5 shows the association between reliability of internet banking and customer satisfaction. The Pearson association coefficient is -0.047, which indicates a very weak and negative association between the two variables. The p-value of 0.249 (greater than 0.05) suggests that this association is not statistically significant. Therefore, reliability may not be a significant factor influencing customer satisfaction in this dataset.

Interpretation: Above hypothesis explored the connection between the reliability of internet banking services and customer satisfaction. The findings indicated a limited association, suggesting that while reliability is critical, other factors may also substantially influence overall satisfaction. Reliability of service alone may not be enough to ensure customer satisfaction, as customers likely expect a combination of reliability with features such as security, efficiency, and prompt support.

Hypothesis II: Association Between Website Efficiency and Customer Satisfaction

- **Null Hypothesis (H0)**: Website efficiency has no significant association with customer satisfaction.

Table No. 4.6: Descriptive Statistics for Website Efficiency and Customer Satisfaction

Descriptive Statistics			
	Mean	Std. Deviation	N
Customer Satisfaction	49.7300	4.75129	600
Website Efficiency	20.0000	2.33861	600

Table No. 4.6 displays descriptive statistics for website efficiency and customer satisfaction. The mean for customer satisfaction remains at 49.73 with a standard deviation of 4.75, indicating consistency in satisfaction levels across respondents. Website efficiency, with a mean of 20.00 and a lower standard deviation of 2.34, suggests a tighter clustering of responses, reflecting a general consensus on website efficiency.

Table No. 4.7: Association Between Website Efficiency and Customer Satisfaction

Associations			
		Customer Satisfaction	Website Efficiency
Customer Satisfaction	Pearson Association	1	.046
	Sig. (2-tailed)		.261
	N	600	600
Website Efficiency	Pearson Association	.046	1
	Sig. (2-tailed)	.261	
	N	600	600

The association between website efficiency and customer satisfaction in Table No. 4.7 shows a weak positive Pearson association coefficient of 0.046. The p-value of 0.261 indicates that this

association is not statistically significant ($p > 0.05$). Therefore, while website efficiency might be somewhat important, it does not appear to strongly influence overall customer satisfaction in this sample.

Interpretation: Above hypothesis investigated the impact of website efficiency on customer satisfaction. Results showed a weak association between website efficiency and customer satisfaction, pointing to the likelihood that customers see website efficiency as a baseline requirement rather than a differentiator. This suggests that while a functional, efficient website is necessary for a positive experience, customers also value additional dimensions, such as security and user support, to enhance their banking experience. Digital banking providers could consider going beyond functionality by enhancing usability and interactive features to make the platform more engaging and accessible.

Hypothesis III: Association Between Transaction Security and Customer Loyalty

- **Null Hypothesis (H0)**: Transaction security is not significantly associated with customer loyalty.

Table No. 4.8: Descriptive Statistics for Transaction Security and Customer Loyalty

Descriptive Statistics			
	Mean	Std. Deviation	N
Transaction Security	16.8400	2.05461	600
Customer Loyalty	25.1500	2.57265	600

Table No. 4.8 presents descriptive statistics for transaction security and customer loyalty. Transaction security has a mean of 16.84 and a standard deviation of 2.05, which indicates a narrow range of responses and suggests a general agreement among respondents about the importance of transaction security. Customer loyalty has a mean of 25.15 with a slightly higher

standard deviation of 2.57, showing moderate variance in loyalty perceptions among respondents.

Table No. 4.9: Association Between Transaction Security and Customer Loyalty

Associations			
		Transaction Security	Customer Loyalty
Transaction Security	Pearson Association	1	.116**
	Sig. (2-tailed)		.004
	N	600	600
Customer Loyalty	Pearson Association	.116**	1
	Sig. (2-tailed)	.004	
	N	600	600

****** indicates that the association is significant at the **0.01 level** ($p < 0.01$)

Table No. 4.9 shows a positive Pearson association coefficient of 0.116 between transaction security and customer loyalty, with a p-value of 0.004, indicating a statistically significant association. This result suggests that as transaction security increases, so does customer loyalty. Although the association is relatively weak, it still points to the importance of secure transactions in retaining loyal customers.

Interpretation: Above hypothesis looked into the role of transaction security in fostering customer loyalty. This study found a positive association between transaction security and customer loyalty, highlighting the importance of security measures in gaining customer trust and loyalty. Secure transaction protocols are essential as they directly impact users' confidence in the platform, making security one of the pivotal components in loyalty development. When

customers feel their data and financial information are protected, they are more likely to commit to long-term use of the service, which reinforces the importance of investing in robust security features for digital banking providers.

5. Discussion

The findings of this study provide a comprehensive understanding of the key factors influencing customer satisfaction in internet banking in Haryana. The results highlight that customer satisfaction is driven by multiple dimensions, including the reliability of services, website efficiency, transaction security, and demographic influences such as age, gender, and occupation. These factors collectively shape users' overall perception of internet banking and their likelihood of continued usage. The study also reveals that while reliability and website efficiency are important, transaction security plays a more significant role in fostering customer trust and long-term engagement. This aligns with the findings of Dhillon (2022), who emphasized that security concerns remain a primary consideration for internet banking users, particularly in regions where cyber threats and digital fraud incidents are on the rise. Ensuring robust security measures, such as multi-factor authentication and encryption, can contribute significantly to increasing user confidence and enhancing customer satisfaction levels.

Additionally, demographic factors have been found to play a crucial role in shaping internet banking experiences. Age-related differences in satisfaction were evident, as younger users (below 40) exhibited higher satisfaction levels with digital banking compared to older users, who often prioritize security and ease of use over advanced digital functionalities. These findings are consistent with Balasubramanian (2014), who noted that digital literacy and familiarity with online platforms significantly impact customer satisfaction, especially among older users. Furthermore, Unnikrishnan (2019) highlighted the urban-rural divide, where urban users with better internet connectivity and exposure to technology tend to have higher satisfaction rates compared to rural users, who may experience technical barriers and infrastructural limitations. This suggests that banks must tailor their digital services to accommodate different user needs,

particularly by offering localized support, user-friendly interfaces, and educational programs to help rural customers navigate online banking more efficiently.

Website efficiency was another critical determinant of satisfaction, though its impact was not as strong as security and reliability. The study found that a well-designed, easy-to-navigate banking website positively influenced user satisfaction, but it was perceived as a basic requirement rather than a unique differentiator. Sharma (2019) supported this view, emphasizing that younger, tech-savvy users expect fast, seamless online experiences, and any deviation from this standard can lead to dissatisfaction. Arora and Sharma (2018) also pointed out that a structured, user-friendly interface significantly improves customer engagement, particularly among first-time users who may find digital banking intimidating. However, while website efficiency is necessary for a positive experience, it alone does not determine customer satisfaction. As seen in the findings of Prasad (2016), features such as interactive feedback options and personalized assistance can further enhance the digital banking experience, making users feel more supported and confident in their online interactions.

A particularly interesting finding of the study was the relationship between transaction security and customer loyalty. The results demonstrated that users who felt secure while conducting online transactions were more likely to remain loyal to their internet banking service providers. The Pearson correlation analysis confirmed a statistically significant association between transaction security and customer loyalty, reinforcing the idea that digital security measures directly influence trust and retention rates. This supports the research of Gupta and Agarwal (2019), who found that robust security features, such as real-time fraud detection and biometric authentication, enhance trust and encourage frequent usage of internet banking services. Venkataraman (2016) also highlighted the role of cultural factors in shaping perceptions of digital security, suggesting that users from regions with lower trust in online platforms may require additional reassurance through visible security measures. To address these concerns, banks must invest in advanced security technologies and communicate their security policies

effectively to customers, ensuring that users feel protected while engaging with online banking services.

The study also examined the role of gender and occupation in influencing customer satisfaction. The findings indicated that female users were more likely to prioritize accessibility and customer support, whereas male users often focused on security and technical aspects of online banking. This aligns with the research of Pandey (2013), who found that gender differences in digital banking preferences require banks to adopt a more personalized approach in designing their services. Similarly, occupation was found to impact satisfaction, with working professionals valuing efficiency and financial tools, while homemakers and retirees preferred simplicity and ease of access. Krishnamurthy (2018) noted that different occupational groups have varying expectations from internet banking, emphasizing the need for banks to develop customized solutions that cater to diverse financial management needs. Dinesh (2021) further added that rural customers, particularly those engaged in agriculture or small businesses, have unique financial requirements that differ from urban customers, necessitating banking solutions that address their specific transactional behaviors and challenges.

6. Conclusion

This research highlights the essential importance of dependability, website performance, and transaction safety in shaping customer contentment within the realm of online banking in Haryana. Among these factors, the security of transactions stood out as the paramount concern, with users placing a higher value on the protection of their financial dealings than on other service characteristics. Individuals who experience a sense of safety during online banking demonstrate enhanced confidence and allegiance to digital banking services, underscoring the necessity of establishing strong security measures, including multi-factor authentication, encryption, and fraud detection mechanisms. Moreover, demographic elements significantly influence the levels of satisfaction experienced. The research revealed that younger individuals and those residing in urban areas exhibit higher levels of satisfaction with internet banking,

attributed to their comfort with technology and superior internet access. In contrast, older adults and rural inhabitants frequently encounter obstacles linked to security issues and ease of use. The results indicate that financial institutions should prioritise initiatives aimed at enhancing digital literacy and develop tailored banking solutions to address the disparity between urban and rural areas in terms of digital access. Moreover, although the effectiveness and dependability of a website are essential anticipations, they by themselves do not greatly influence overall contentment. Rather, clients perceive these characteristics as fundamental requirements instead of distinguishing factors. Financial institutions aiming to elevate client satisfaction ought to explore engaging design elements, immediate assistance, and tailored financial resources to boost overall contentment. In summary, this research offers practical guidance for financial institutions to improve their online approaches, elevate customer satisfaction, boost retention levels, and foster enduring trust among clients. By tackling these crucial factors, financial institutions can secure ongoing expansion in the competitive realm of online banking, especially within an emerging market such as Haryana.

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