

Impact of Digital Banking Services offered by Uttarakhand Gramin Bank- A Comparative Study of Garhwal and Kumaun Region

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ABSTRACT

Purpose: The purpose of this Research is to enhance understanding in the field of electronic banking services offered by Uttarakhand Gramin Bank. The existing knowledge will help the banks and the policy framers to have better understanding of the dimensions and their contribution towards the satisfactions of the customers. As after demonetization the practices adopted by the government have motivated people to go for cashless transactions and transform India into Digital India.

Design/Methodology/Approach: An exploratory survey with the help of Likert based questionnaire was conducted to examine the satisfaction level of the customers towards the E-banking services offered by Uttarakhand Gramin Bank. Sampling technique used for the research purpose is Judgmental sampling and convenient sampling.

Data Collection: data collection from Garhwal and Kumaun region - 250 respondents from each region.

Findings: The result implicated that the internet banking service quality dimensions have a significant impact on the customer satisfaction of internet banking customers of both the regions, T-test have been applied to test the result of Hypothesis.

Practical Implications: The research will help the managers of the banks and the policy makers to focus on these factors that tend to have a dominating impact on satisfying the customers. This will result in a better internet banking service quality provided by the banks and that in turn will help retain the existing customers and also gaining the new ones.

Keywords: - Internet Banking, Uttarakhand Gramin Bank, Regional Rural Banks, Digital India, Customer Satisfaction.

