CUSTOMER SATISFACTION IN ONLINE BANKING

Dissertation submitted to St. Teresa's College (Autonomous) Ernakulam,

Affiliated to Mahatma Gandhi University in partial completion of

PGDM – BUSINESS ANALYTICS

Submitted by GAYATHRI ANAND Reg no: SM22PGDM003

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COLLEGE WITH POTENTIAL FOR EXCELLENCE

Nationally Re-Accredited At 'A++' Level (Fourth Cycle)

Affiliated to Mahatma Gandhi University Kottayam-686560

December 2023

ST. TERESA'S COLLEGE (AUTONOMOUS), ERNAKULAM

CERTIFICATE

This is to certify that the dissertation entitled " **CUSTOMER SATISFACTION IN ONLINE BANKING**" is a bona-fide record of the project work carried out By GAYATHRI ANAND (Reg: SM22PGDM003) final year student **of PGDM - Business Analytics** under my supervision and guidance during the academic year 2022-2024. The project report represents the work of the candidate and is hereby approved for submission.

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DECLARATION

I hereby declare that the project entitled "**CUSTOMER SATISFACTION IN ONLINE BANKING**" submitted to St. Teresa's College (Autonomous), Ernakulam, is a record of an original work done by me under the guidance of **Ms. Parvathy P S, St. Teresa's College, Ernakulam,** and this project work is submitted in the partial fulfilment of the requirement of the award of the Degree of **PGDM-Business Analytics.** The result embodied in this project report has not been submitted to any other University or Institute for the award of any Degree or Diploma.

GAYATHRI ANAND

Place: Ernakulam

Date:

ACKNOWLEDGEMENT

An undertaking of work life - this is never an outcome of a single person; rather it bears the imprints of some people who directly or indirectly helped me in completing the present study. I would be failing in my duties if I don't say a word of thanks to all those who made my training period educative and pleasurable one. First of all, I thank almighty God for his mercy and love which kept me in good health and sound mind and helped me to complete the project work successfully, and gave me strength and inspiration I am grateful to **Mrs. Dr Anu Raj**, Head of the Department of Management Studies, and all other members of the faculty of the Department for all the support and help given to me in the preparation of this project. I must also thank my faculty guide **Ms. Parvathy P S**, St. Teresa's College, Ernakulam, for her continuous support, mellow criticism, and able directional guidance during the Project. Finally, I would like to thank all lecturers, friends, and my family for their kind support and all who have directly or indirectly helped me in preparing this project report. And at last, I am thankful to all divine light and my parents, who kept my motivation and zest for knowledge always high through the tides of time.

GAYATHRI ANAND

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CHAPTER 1
INTRODUCTION

1.1 OVERVIEW

Customer satisfaction is a critical factor in the success of online banking services, where convenience and user experience play pivotal roles. This study aims to identify the primary factors influencing customer satisfaction in online banking and examines the relationship between customer demographics (age, income, education) and satisfaction levels. Through a comprehensive analysis of customer feedback and data, this research reveals key drivers of satisfaction and unveils the impact of demographic variations. The findings emphasize the significance of factors such as ease of use, security, customer support, and transaction experience in shaping satisfaction. Moreover, the study identifies demographic-specific nuances in satisfaction, allowing for the development of targeted strategies. Recommendations and actionable insights are provided to guide financial institutions in enhancing their online banking services, ultimately strengthening customer loyalty and competitiveness in the digital banking landscape. This research underscores the importance of continuous monitoring and adaptation to meet evolving customer preferences and expectations.

1.2 STATEMENT OF PROBLEM

The project aims to analyse customer satisfaction in the context of online banking and identify key factors that influence satisfaction levels and provide insights that can help financial institutions to enhance their online banking services and improve overall customer satisfaction.

1.3 LITERATURE REVIEW

Sarokolaei, Rahimipoor, Nadimi & Taheri (2012)

Reviewed the literature to decipher four categories of draw backs of e-banking related infrastructure i.e. professional and technical barriers, legal and social barriers, strategic barriers, and financial and economic barriers. They investigated about these four draw backs in e- banking industry in Iran. They collected data from 100 e-banking professionals through questionnaires. Their statistical analysis revealed that except financial and economic limitations; other barriers are as an obstacle to the development of e- banking.

Murli & Subbakrishna,

2012 Cash is the focal point of the fund flow in every business. However, cash has been used as a narrow term representing currency notes or coins only. Therefore, to overcome this deficiency Reserve Bank of India introduced number of e-banking initiatives to develop paperless payment and the new settlement systems like Electronic Clearing System (Credit/Debit), Electronic Fund Transfer (EFT), National Electronic Fund Transfer (NEFT), Real Time Gross Settlement System (RTGS) etc. Now customers use internet banking facility as information point and as counter of a bank as well.

Kumar, 2010

Other coin side of e-banking is that it's susceptible to risks related to governance, legal, operational and reputational matters. Therefore, policy matters have modified their regulatory rules to achieve basic goals of: ensuring safety and soundness of banking, market discipline protecting customer rights and public trust in e-banking systems

1.4 SIGNIFICANCE OF STUDY

The significance of the study on customer satisfaction in online banking is multifaceted and holds paramount importance in the modern digital age. First and foremost, online banking has become an integral part of everyday financial transactions, making it essential to understand the factors that influence customer satisfaction. Moreover, as online banking continues to evolve and expand, it directly impacts customer trust and loyalty. A thorough examination of customer satisfaction in this context can provide insights into the elements that foster trust and encourage customers to maintain long-term relationships with their banks.

1.5 SCOPE OF THE STUDY

The scope of the study on customer satisfaction in online banking encompasses an in-depth investigation of various factors influencing customer experiences, perceptions, and preferences within the realm of digital banking services. This research will include an examination of transaction security, ease of navigation, response time, customer support, and the overall quality of services provided by online banking platforms.

1.6 OBJECTIVES OF THE STUDY

- To identify the primary factors influencing customer satisfaction in online banking.
- To examine the relationship between customer demographics (age, income, education) and satisfaction levels in online banking.
- To provide recommendations and targeted strategies to financial institutions based on the research findings.

1.7 RESEARCH METHDOLOGIES

The methodology or a research work provides the outline and framework of how the work is conducted. It is the systematic and scientific way to solve the research problem. This study uses both primary and secondary data. The source of primary data is Questionnaires, designed in the google forms to respondents over their emails and phone numbers. The source of secondary data is journals, articles, research papers and websites of online and offline education website. The sample size for this research is one hundred and sixty-seven respondents. For the analysis of data, Chi-Square test and Factor analysis is used. SPSS and Excel research tools have been used to analyse the data.

1.8 TOOLS USED FOR ANALYSIS

FACTOR ANALYSIS

Factor analysis is also known as latent variable which attempts to group together inter correlated variable under more general underlying variables. Factor analysis is important in descriptive statistics and social science. It has an impact on industries such as business marketing, finance, machine learning and product management. Eigen value is a term which means the measure of the variance. When the eigen value is greater than 1, the factor solution shows more variance. Data summarization and data reduction are the main objectives of the factor analysis. The correlation matrix which shows the inter correlation between the studied variables, serves as the starting point for the factor analysis. The variables with high inter correlation may will measure one underlying variable which is referred to as factor.

SCREE PLOT

The scree plot is a straight forward line segment plot that displays the eigen values for each individual principle component. It displays the eigenvalues on the Y axis and number of factors on the X axis. It displays as a downward curve which is in the form of elbow shaped curve. Most have a similar shape, fall quickly and so on. This is because the first component typically explains the majority of the variability. The next few component explains the moderate amount and the final component explains only a small portion of the overall variable.

KMO AND BARTLETT'S TEST

KMO is referred to as Kaiser – Meyer – Olkin, which is a test used to determine the degree of partial correlation between the variable. KMO values closer to 1.0 which is considered as ideal, while values less than 0.5 it is considered as unacceptability. KMO is used to determine how well data is suited for factor analysis. The test assesses sampling adequacy for each variable in the model as well as for the entire model. This statistic is a measure of the proportion of variance that may be common variance among variable. Bartlett's sphericity test is used whether the correlation matrix is an identity matrix. It determines whether the data are a random sample from a multivariate normal population with a diagonal covariance matrix.

CHI-SQUARE TEST

A Chi-square test (symbolically represented as $\chi 2$) is basically a data analysis on the basis of observations of a random set of variables. Usually, it is a comparison of two statistical data sets. This test was introduced by Karl Pearson for categorical data analysis and distribution. So, it was mentioned as Pearson's chi-squared test.The chi-square test is used to estimate how likely the observations that are made would be, by considering the assumption of the null hypothesis as true. The chi-squared test helps to determine whether there is a notable difference between the normal frequencies and the observed frequencies in one or more classes or categories. It gives the probability of independent variables. The different values of p indicate the different hypothesis interpretation, are given below:

- $P \leq 0.05$; Hypothesis rejected
- $P > .05$; Hypothesis Accepted

1.9 SOFTWARE USED

SPSS SOFTWARE

SPSS is a widely used program for statistical analysis in social science. It is also used by market researchers, health researchers, survey companies, government, education researchers, marketing organizations, data miners, and others. In addition to statistical analysis, data management (case selection, file reshaping, creating derived data) and data documentation (a metadata dictionary is stored in the datafile) are features of the base software. SPSS datasets have a two-dimensional table structure, where the rows typically represent cases (such as individuals or households) and the columns represent measurements (such as age, sex, or 6 household income). The graphical user interface has two views which can be toggled by clicking on one of the two tabs in the bottom left of the SPSS Statistics window. The 'Data View' shows a spreadsheet view of the cases (rows) and variables (columns). The 'Variable View' displays the metadata dictionary where each row represents a variable and shows the variable name, variable label, value label(s), print width, measurement type, and a variety of other characteristics. Cells in both views can be manually edited, defining the file structure and allowing data entry without using command syntax. This may be sufficient for small datasets. Larger datasets such as statistical surveys are more often created in data entry software, or entered during computer-assisted personal interviewing, by scanning and using optical character recognition and optical mark recognition software, or by direct capture from online questionnaires. These datasets are then read into SPSS.

M S EXCEL

In Excel, charts are used to make a graphical representation of any set of data. A chart is a visual representation of the data, in which the data is represented by symbols such as bars in a bar chart or lines in a line chart. Excel provides you with many chart types and you can choose one that suits your data or you can use the excel recommended charts option to view charts customized to your data and select one of those. However, if your data analysis results can be visualized as charts that highlight the notable points in the data, the audience can quickly grasp. It also leaves a good impact on your presentation style.

1.10 LIMITATIONS OF THE STUDY

• The study has been limited to only respondents whom were aware about the online banking

• Due to time constraint the number of respondents was limited to 167.

• The main source of data for the study was respondents from which the primary data were collected through questionnaire. Hence, the chances of biased information are arisen.

CHAPTER 2

INDUSTRY PROFILE

GOOGLE PAY

Google Pay is a widely recognized digital payment platform developed by Google, designed to simplify and enhance the way individuals make payments and manage their finances. With its intuitive interface and strong security features, Google Pay has become a popular choice among users for making in-store and online transactions. By storing credit and debit card information, as well as loyalty cards and coupons, within a single app, it streamlines the payment process, offering both convenience and efficiency. Google Pay's versatility extends beyond retail transactions, allowing users to send money to friends and family, split bills, and even pay for app purchases and subscriptions. Moreover, the platform prioritizes security, using tokenization and encryption to protect users' financial data. As the digital payments landscape continues to evolve, Google Pay remains a significant player, catering to the evolving needs of users seeking a seamless and secure way to handle their financial transactions in the digital age.

AMAZON PAY

Amazon Pay is a digital payment service offered by the global e-commerce giant, Amazon. It allows users to make online transactions and payments seamlessly and securely. With Amazon

Pay, customers can make purchases on various third-party websites and mobile apps using the payment information stored in their Amazon accounts. The service aims to simplify the checkout process for consumers by eliminating the need to enter credit card details or personal information on different websites. It also provides a trusted and familiar payment option for users, enhancing their overall online shopping experience. Amazon Pay has gained popularity not only for its convenience but also for the added layer of security and customer trust associated with the Amazon brand. Additionally, it offers benefits like cashback offers and loyalty rewards, further incentivizing its use. As the e-commerce and online payment landscape continues to grow, Amazon Pay is well-positioned to play a prominent role in the digital payments sector, both for consumers and businesses.

NEFT

The National Electronic Funds Transfer (NEFT) is a widely-used electronic payment system in India that enables seamless and secure interbank fund transfers. Established and maintained by the Reserve Bank of India (RBI), NEFT has revolutionized the way financial transactions are conducted in the country. NEFT operates on a deferred net settlement basis, allowing individuals and businesses to transfer funds from one bank to another electronically. it can be used through various channels, including internet banking, mobile banking, ATMs, and in-person at bank branches. With its widespread acceptance and availability, NEFT has become an integral part of India's digital financial ecosystem, facilitating a broad range of transactions, from regular retail payments to high-value transactions, and contributing to the country's drive toward a cashless economy.

CHAPTER 3
DATA ANALYSIS AND INTERPRETATION

3.1 DESCRIPTIVE ANALYSIS

3.1.1 GENDER WISE CLASSIFICATION OF RESPONDENTS

GENDER	REPONDENTS	PERCENTAGE
MALE	95	57%
FEMALE	72	43%
TOTAL	167	100%

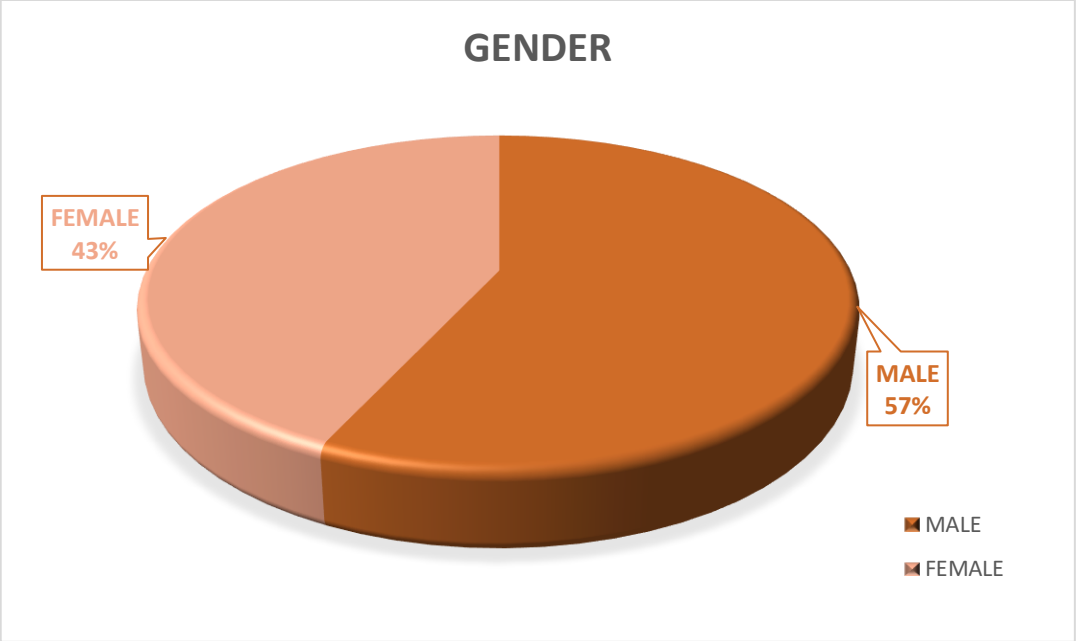

Fig 3.1

INTERPRETATION

From the above graph it is clear that among 167 respondents, 43% of them are female and 57% of them are male.

3.1.2 AGE WISE CLASSIFICATION OF RESPONDENTS

AGE GROUP	RESPONDENTS	PERCENTAGE
BELOW 18	2	1%
18 TO 25	135	81%
26 TO 35	21	13%
ABOVE 35	9	5%
TOTAL	167	100%

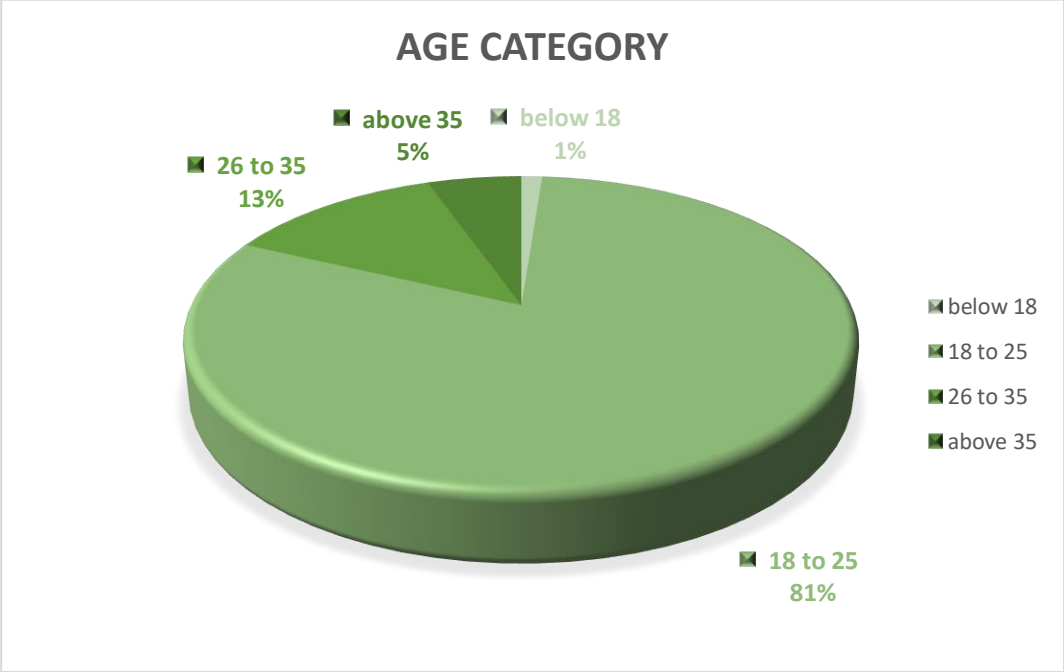

Fig 3.2

INTERPRETATION

From the above table and figure, it is clear that in this survey we have 2 respondents in the age group of below 18 which has a percentage of 1% and it is the lowest respondents. In the age group of 18 - 25 which has a percentage of 81% which is the highest respondents. In the age group of 26-35 it is 13% and in the age group of above 35 have a percentage of 5%. It is evident from the survey that the young generation has actively participated in the survey research.

3.1.3 NECESSITY OF ONLINE BANKING IN PRESENT LIFE

PARTICULARS	RESPONDENTS	PERCENTAGE
YES	165	99%
NO	2	1%
TOTAL	167	100%

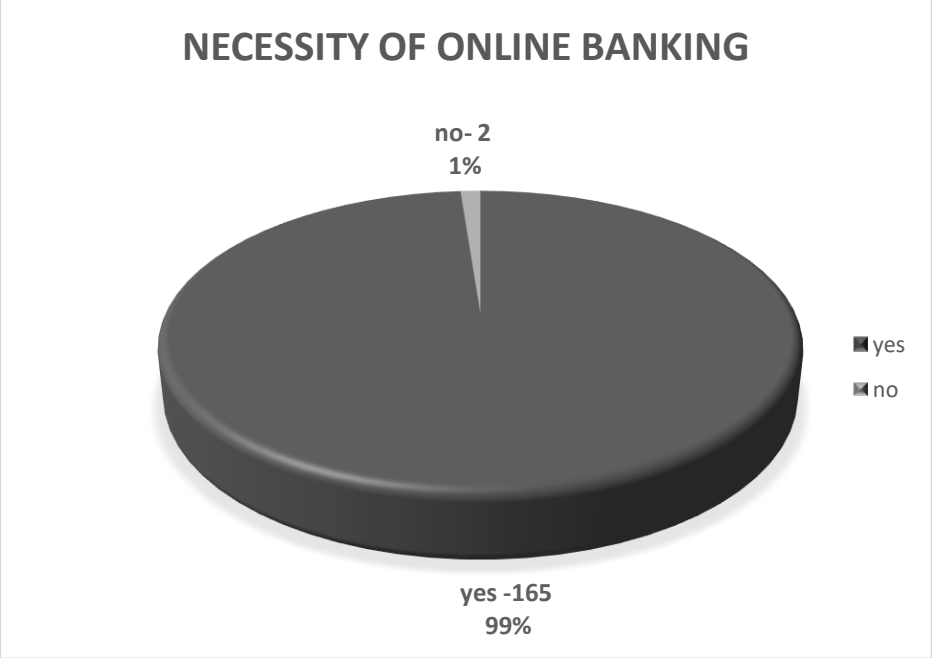

Fig 3.3

INTERPRETATION

From the above diagram 99% of the respondents agreed that online banking services are necessary in present life and only 1% of respondents are disagreed to this statement.

3.1.4 ONLINE BANKING FAMILIARITY

PARTICULARS	RESPONDENTS	PERCENTAGE
VERY FAMILIAR	87	52.1%
MODERATELY FAMILIAR	65	38.9%
SOMEWHAT FAMILIAR	13	7.8%
NOT FAMILIAR AT ALL	2	1.2%
TOTAL	167	100%

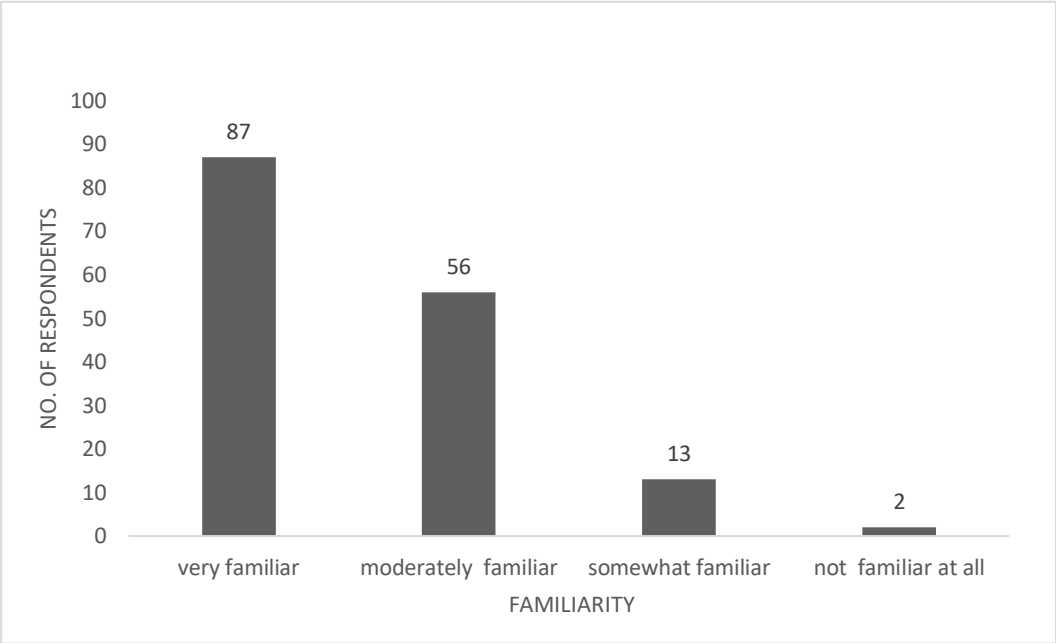

Fig 3.4

INTERPRETATION

The above figure shows that 87 respondents out of 167 are very familiar with online banking services, 56 are moderately familiar, 13 are somewhat familiar only 2 of them are less familiar.

3.1.5 MOSTLY PREFERRED PLATFORMS

PARTICULARS	RESPONDENTS	PERCENTAGE
NET BANKING	60	35.9%
UPI APPS	140	83.8%
WALLETS	22	13.2%
DEBIT/CREDIT CARDS	70	41.9%
TOTAL	167	100%

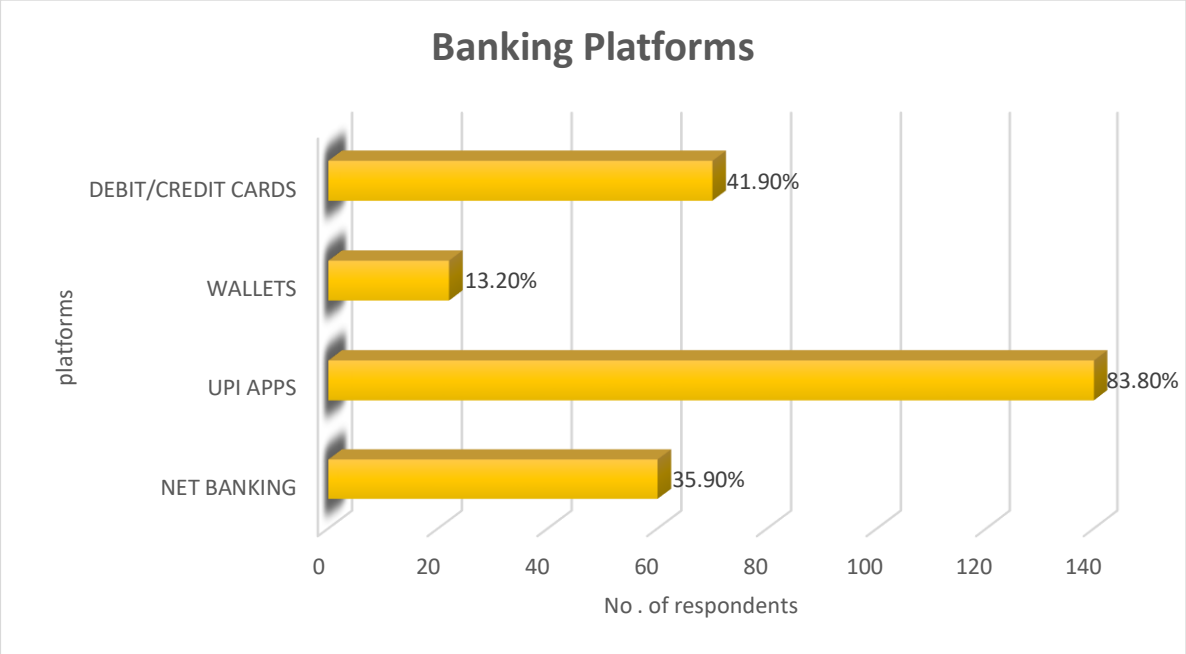

Fig 3.5

INTERPRETATION

Here the above table and figure shows that most of the respondents use UPI Apps about 35.9%. some of them use debit/credit cards and netbanking about 41.9% and 35.9% respectively.

3.1.6 SATISFACTION IN ONLINE BANKING SERVICES

SATISFACTION LEVEL	RESPONDENTS	PERCENTAGE
EXTREMELY SATISFIED	37	22.25
SATISFIED	115	68.9%
NEUTRAL	15	9%
DISSATISFIED	0	0%
TOTAL	167	100%

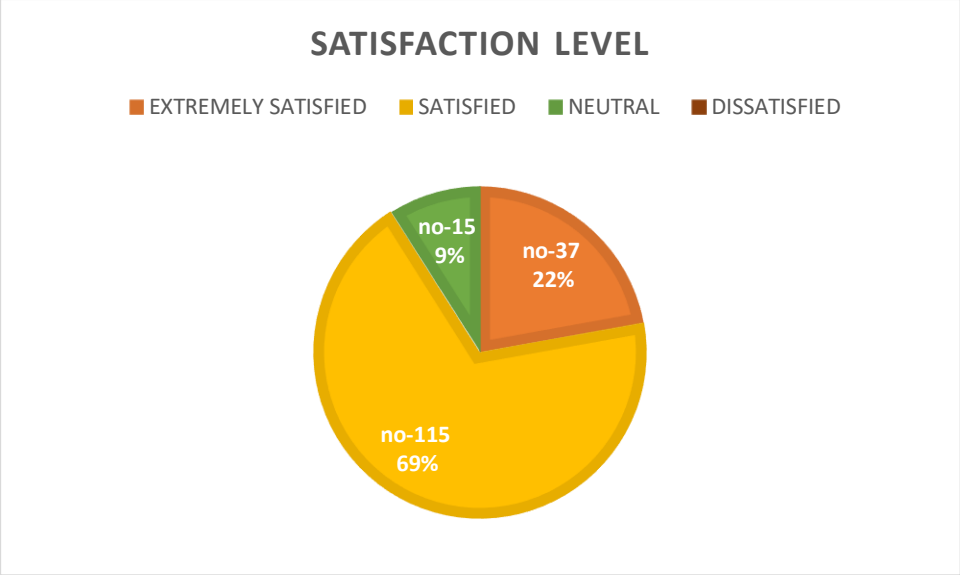

Fig 3.6

INTERPRETATION

It's clearly shows that 69% of respondents are satisfied in the online banking services (115 out of 167). From 167 ,37 respondents are extremely satisfied that is 22%. The greatest win is that no one is dissatisfied by the services provided by the online banking platforms.

3.1.7 TECHNICAL GLITCHES DURING TRANSACTIONS

PARTICULARS	RESPONDENT	PERCENTAGE
YES	137	82%
NO	30	18%
TOTAL	167	100%

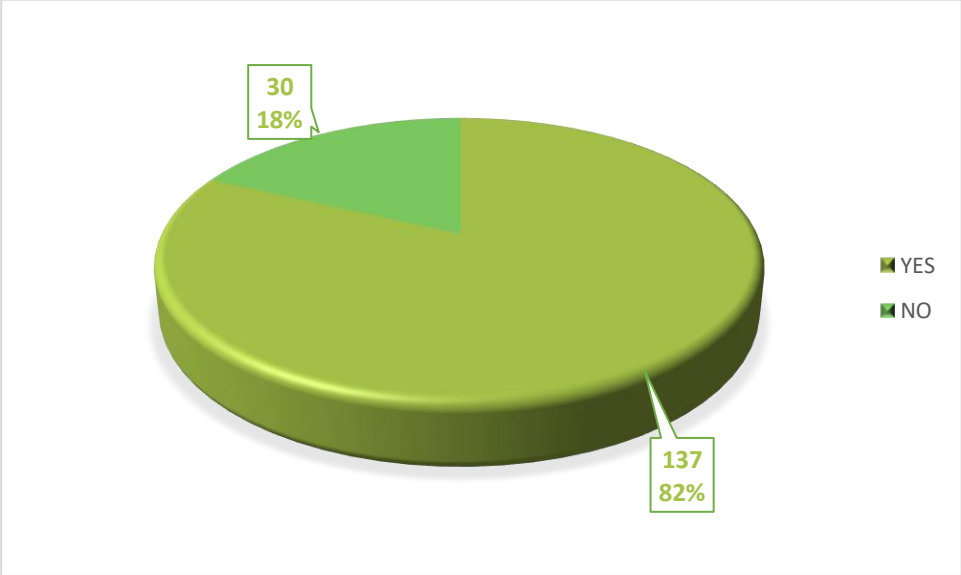

Fig 3.7

INTERPRETATION

This data shows whether the respondents have felt any errors during transactions through online platforms. Majority of the respondents like 82% faced technical glitches or errors while performing online transactions.

3.1.8 SATISFACTION IN CUSTOMER SUPPORTS

SATISFACTION LEVEL	RESPONDENTS	PERCENTAGE
VERY SATISFIED	26	15.60%
SATISFIED	58	34.70%
MODERATELY SATISFIED	68	40.70%
NEUTRAL	12	7.20%
DISSATISFIED	3	1.8%
TOTAL	167	100%

Fig 3.8

INTERPRETATION

The above data shows that only 34.70% of respondents are satisfied with the customer support provided by online banking platforms. Most of the respondents are moderately satisfied

3.2 HYPOTHESIS TESTING

3.2.1 CHI-SQUARE TEST: LEVEL OF SATISFACTION ASSOCIATED WITH SECURITY OF ONLINE BANKING PLATFORMS.

CHI-SQUARE TEST

H_0 :There is no association between customer satisfaction in online banking and security of banking platforms.

H_1 :There is a association between customer satisfaction in online banking and security of banking platforms

The table below 3.9 shows level of satisfaction associated with security of online banking platforms

			satisfaction level 1-very dissatisfied, 5-very satisfied					
			1	2	3	4	5	Total
security over online banking platforms	Neutral	Count	1	0	22	18	0	41
		Expected Count	1.0	.5	10.1	21.1	8.3	41.0
	Somewhat secure	Count	1	1	18	49	16	85
		Expected Count	2.0	1.0	20.9	43.8	17.3	85.0
	Very insecure	Count	0	0	0	1	0	1
		Expected Count	.0	.0	.2	.5	.2	1.0
	Very secure	Count	2	1	1	18	18	40
		Expected Count	1.0	.5	9.8	20.6	8.1	40.0
Total		Count	4	2	41	86	34	167
		Expected Count	4.0	2.0	41.0	86.0	34.0	167.0

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	47.912[a]	12	.000
Likelihood Ratio	55.333	12	.000
N of Valid Cases	167		

Fig 3.9

INTERPRETATION

Since the p-value 0.000 is lesser than our chosen significance level $\alpha = 0.05$, we reject the null hypothesis. Therefore, we conclude that there is an association between customer satisfaction in online banking and security of banking platforms.

3.2.2 FACTOR ANALYSIS:WHAT TYPE OF TRANSACTION IS PERFORMED MORE

FACTOR ANALYSIS

Factor analysis is a statistical method used to describe variability among observed, correlated variables in terms of a potentially lower number of unobserved variables called factors. A common rationale behind factor analytic methods is that the information gained about the interdependencies between observed variables can be used later to reduce the set of variables in a dataset. Factor analysis was done using 6 variables and as a result we got the 1 factor ; which is the type of transaction primarily used by the most of the customers.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.812	46.864	46.864	2.812	46.864	46.864
2	.904	15.071	61.936			
3	.757	12.618	74.554			
4	.624	10.394	84.948			
5	.528	8.803	93.751			
6	.375	6.249	100.000			

Fig 3.10

Initial Eigenvalues: All the factors included in the data set are listed in the first three columns. There are a total of 6 factors in this scenario since factor analysis always extracts the same number of factors as there are variables. You may find out how much of the variance in the dataset each factor can account for by looking at the percent of variance column.

Extraction Sums of Squared Loadings: Because we instructed SPSS to apply an extraction criterion of eigenvalues greater than 1, this section only shows the elements that satisfy it.The Total column displays the eigenvalue for the factor (before to rotation). rotation).

SCREE PLOT

A scree plot is a line plot showing the eigenvalues of factors or principal components in an investigation in multivariate statistics. The number of factors to keep in exploratory factor analysis is decided using the scree plot. The 6 eigenvalues for our factors are shown on this graph. This can make it easier to see which elements to preserve. These plots frequently depict

an area on the curve (or “elbow”) where the eigenvalues level out and begin to decline. The eigenvalues above this point might still be significant enough to be kept, while the others might not.

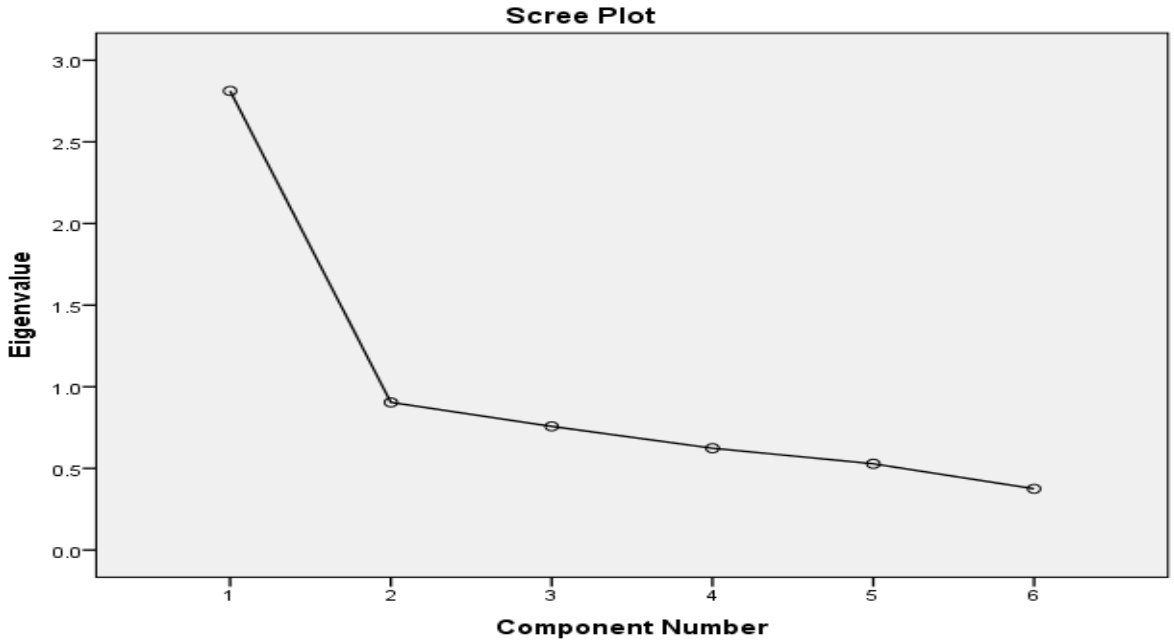

Fig3.9

Component Matrix[a]

	Component
	1
1.Send money to friends	.575
2.Pay utility bills	.668
3.Recharge mobile/DTH	.605
4.online shopping	.705
5.Pay at office	.762
6.others	.770

Fig 3.11

Component Score Covariance Matrix

Component	1
1	1.000

INTERPRETATION

As in the above table, the type of transaction that primarily performed by the respondents are sending money to friends and family, which is the factor having the highest value, they can be considered for further analysis. The Pearson correlations between items and components or "Factors", are contained in the component matrix. These are referred to as factor loadings, as they help us decipher which characteristics our components might represent. The most significant table in our output is this one. Since the highest value derived is "The sending money to friends and family".

CHAPTER 4
INFERENCES

SUMMERY OF FINDINGS

- This study shows that majority of people are faimilar with online banking services.
- 81% of respondents belongs to 18 to 25 age category, which shows that students and working professionals are more comfortable with digital banking rather than traditional.
- From the study it's clearely understood that 99% of respondents agreed that online banking services are necessary in daily life.
- This study also shows that 52.1% of respondents are very familiar with the services provided by online banking platforms and only 1.2% are not familiar at all.
- 22.25% of respondents are extremely satisfied and 68.9% are satisfied with the online banking services and no one is dissatisfied.
- From the study we can conclude that the technical glitches or errors are very common while performing online transactions, which is the main reason for less number of satisfaction.

SUGGESTIONS

- Prompt dealing with permanent customers and speedy transaction without harassing the customers.
- Give proper training to customers for using e-banking.
- Create a trust in mind of customers towards security of their accounts
- Provide a platform from where the customer can access different account at single time without extra charge.
- Find ways to avoid technical glitches and other internet connectivity problems.

CONCLUSIONS

This study provides valuable insights into the dynamic landscape of modern banking services. As the digital era continues to shape the way we manage our finances, understanding and enhancing customer satisfaction in the online banking sphere has become a critical priority for financial institutions. Through rigorous research, this project has shed light on the factors affecting customer satisfaction, from the usability and security of online platforms to the quality of customer support. It is evident that a seamless and secure online banking experience, coupled with efficient support services, can significantly influence customer perceptions. As the online banking sector continues to evolve, this research contributes to the ongoing conversation about improving and tailoring services to meet the ever-changing needs and expectations of customers

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QUESTIONNAIRE

1. Name of the respondent:

2. Gender:
    i. Male
    ii. Female
    iii. Other
3. Age:
    i. Below 18
    ii. 18 to 25
    iii. 26 to 35
    iv. 35 above
4. Do you think online banking services are necessary in present life:
    i. Yes
    ii. no
5. How familiar are you with online banking:
        i. Very familiar
        ii. Moderately familiar
        iii. Somewhat familiar
        iv. Not familiar at all
6. Which platforms do you use most :
    i. Net banking
    ii. Upi apps
    iii. Wallets
    iv. Debit/credit cards
7. How frequently do you use online banking services:
    i. Daily
    ii. Several times a week
    iii. Once a week
    iv. Rarely

8. What type of transactions do you primarily perform using online banking platforms:

    i. Send money to friends and family
    ii. Pay utility bills (water,electricity,etc.)
    iii. Recharge mobile/DTH
    iv. Pay for online shopping
    v. Pay at offline stores(shops,restaurant,etc.)
    vi. Others

9. Which feature of the online banking services contributed the most to your engagement:
    i. Flexibility
    ii. Design
    iii. Reduced transaction time
    iv. All the above

10. How satisfied are you with the online banking services:
    i. Extremely satisfied
    ii. Satisfied
    iii. Neutral
    iv. Dissatisfied

11. How confident are you in the security measures provided by the online banking platform:
    (Scale: 1-5, with 1 being not confident and 5 being very confident)

12. Have you ever encountered any security issues while using the UPI platform:
    i. Yes
    ii. No

13. How secure do you feel when performing transactions through the online banking platform?

    i. Very secure
    ii. Somewhat secure
    iii. Neutral
    iv. Very insecure

14. What factors would discourage you from using online banking:
    i. Internet connectivity
    ii. Loss or damage of data by hackers
    iii. Data privacy and confidentiality
    iv. Lack of knowledge on the usage

15. How satisfied are you with the transaction speed of the UPI platform:
    (Scale: 1-5, with 1 being very dissatisfied and 5 being very satisfied)

16. Have you faced any technical glitches or errors during transactions:
    i. Yes
    ii. No

17. How satisfied are you with the customer support provided by the online banking platform:
    i. Very satisfied
    ii. Satisfied
    iii. Neutral
    iv. Dissatisfied

18. Are there any additional features you would like to see in the online banking platform or UPI platforms:

19. Would you recommend the platform to others:
    i. Yes
    ii. No

20. How satisfied are you with the online banking platform that you currently use:
    (Scale: 1-5, with 1 being very dissatisfied and 5 being very satisfied)