1.1 INTRODUCTION

Electronic payments have gained importance in the context of rapid technological change and the impact on business and construction management. Studies to make electricity payments affordable and integrated. This is a new phenomenon that contributes to the growth of the banking sector. E-banking is a product of e-commerce and information technology. This study reveals the factors affecting customer satisfaction with e-banking services. Online banking systems are always connected to or become part of the main financial institutions operated by banks, unlike traditional banking systems where customers log in to banking services. The type of financial transactions a customer can make while trading online is determined by the financial institution, but typically includes receiving balances, recording forms of recent transactions, utility bills, and money transfers from one customer to another. Nowadays, many banks are institutions that provide only online services. These “virtual banks” have lower management fees than physical banks. In the United States, many online banks accept insurance from the Federal Deposit Insurance Corporation (FDIC), which can provide customers with the same protection for their money as traditional banks. There have been many developments in the Indian financial sector. Among many developments, technology has also affected customers' interaction with banks. In addition to traditional banking, it also offers electronic devices and products such as ATMs, debit cards, internet banking and mobile banking. There are differences in terms of access between developed and developing countries.

Users of online banking services can access their account information from anywhere in the world! This is especially useful for businesses. Online banking has become more popular as businesses' reach becomes more global. Businessmen can now access their accounts even when traveling abroad. For this reason, internet banking is very popular. One of the unique features of online commerce is the ability to make electronic payments. With minimal setup, customers can fill out invoices (or choose to receive electronic invoices) and complete payments all at once, all on one screen.

1.2 SIGNIFICANCE OF THE STUDY

In today's globalization environment, technology is ubiquitous. Technology also plays an important role in the financial sector. Customers can easily transfer money if they use electronic banking services. It makes it easy (24 hours), user friendly, safe and reliable. Press releases, TV commercials, reminders, etc. Advertisements such as these play an important role in making people aware of e-banking. Electronic banking is considered a powerful tool for business promotion. For this purpose, the researcher has tried to examine customer awareness of e-banking in Kottayam city.

1.3 STATEMENT OF THE PROBLEM

In the early days, banking was the only option and customers had to go to the merchant's bank for transfers, withdrawals, deposits and other transactions. Later, the idea of e-commerce emerged to provide various services to customers. E-banking services include online banking, ATMs, debit/credit cards, e-checks, smart cards, RTGS, NEFT, etc. takes place. These services help manage and use bank accounts, such as checking account balances and transferring more money from them.

1.4 OBJECTIVES OF THE STUDY

Primary objective:

- The purpose of this study is to investigate the effect of e- banking on customer satisfaction.

Secondary objectives:

- To examine the effect of electronic banking information on customer satisfaction examine the effect of electronic banking privacy and security problems on customer satisfaction
- To examine the effect of electronic banking privacy and security problems on customer satisfaction
- To examine the effect of electronic banking privacy and security problems on customer satisfaction impact on customer satisfaction pressure
- Benefits of electronic banking for customer satisfaction
- Identify problems with electronic banking.

1.5 SCOPE OF THE STUDY

This study focuses on evaluating the impact of privacy and security issues in electronic banking on customer satisfaction in Kottayam Town. The scope is limited to the customers of various public and private sector banks operating within the town who actively use electronic banking services such as internet banking, mobile banking, and ATM services. The study aims to explore how concerns related to data privacy, unauthorized access, fraud, system failures, and personal data misuse influence customer trust and overall satisfaction. It will analyze customer perceptions, experiences, and expectations regarding the safety and confidentiality of their financial information when using e-banking platforms.

1.7 LIMITATION OF THE STUDY

- The time required to complete the project is never enough.
- Due to lack of experience, he could not support this idea because the study wa s limited to a few banks in Kottayam city.
- The generosity of the participants in answering the questions is less**.**

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