

## CUSTOMER SERVICE IN INTERNET BANKING AT INDUSIND BANK

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**ABSTRACT:** This inquiry looks into the customer service given by Indusind Bank in the arena of internet banking. It investigates the elements that influence user service, including the dependability, security, usability, and responsiveness of online services. The research uses questionnaires and other methods to gather input on consumers' opinions and emotions. It focuses on the positives and disadvantages of the bank's online banking system. The inquiry also looks into the effect of service quality on customer loyalty and retention. Statistical approaches are used to analyze the data collected. Indusind Bank performs well in some industries but has to improve in others. There are suggestions about how to improve service quality and user experience.

**Keywords:** *Online Customer Support, Service Quality, User Experience (UX), Website Usability, Transaction Security, Response Time*

### I. INTRODUCTION

The electronic delivery of banking services over the internet is also known as internet banking, online banking, or e-banking. Customers can conduct their banking transactions online, via a bank's mobile application or website. This indicates that they are not required to visit a physical branch. Consumers must register with their bank to acquire a secure login, which will allow them to manage their accounts from any location at any time, as well as transmit money, pay bills, and examine check statements.

The phrase "customer service" refers to the extent to which digital banking services meet or surpass client expectations in the context of online banking. This is dependant on the internet platform's dependability, security, efficiency, and usability. Online banking provides great customer service, which increases brand retention and loyalty. Nonetheless, the

bank's reputation may suffer due to a lack of use, trust, or service quality.

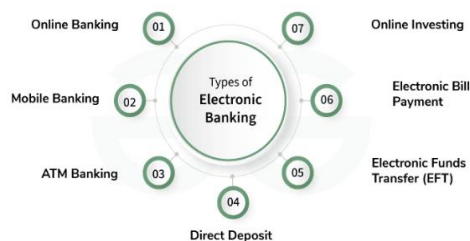
E-banking is the automated delivery of new and existing products to consumers. E-banking allows individuals and businesses to access their accounts, conduct business, transmit money, acquire information, have money debited and credited, and execute a range of other operations. Long lineups and limited hours at banks are no longer a barrier to consumers' everyday schedules. Banking transactions are now simple to execute with a few keystrokes and are always available on both PCs and mobile devices.

In just fifteen years, conventional banking has undergone significant transformation. Customer service is currently the most important factor in the world, as technology and e-banking have replaced the sector. Customers' attitudes are shifting from apathy to satisfaction as institutions continue to incorporate new technologies.

Customer service in online banking is now critical for institutions to be competitive in the digital age. As technology advances, banks today provide a wide range of online services such as account management, investing, money transfer, and bill payment. These services are designed to make it easier, faster, and more convenient for clients to get information, lowering the frequency with which they visit physical branches. Customers now have substantially higher expectations than in the past. As a result, service is an important factor of the bank's performance and customer loyalty.

Internet banking simplifies and safeguards the overall banking experience by providing individualized services. A satisfied consumer is more likely to continue using online banking, recommend it to others, and trust the bank with increasingly important financial decisions. As a result, banks must continue to improve their digital platforms by prioritizing usability, security, and timely client support. Understanding the qualities of great customer service in online banking allows institutions to better fulfill their clients' evolving expectations and develop long-term, strong relationships.

## II. TYPES OF ELECTRONIC BANKING



**Online Banking:** Online banking allows clients to easily manage their accounts via online platforms. This simplifies the process of accessing accounts, completing

transactions, paying bills, and transferring funds. It is secure, user-friendly, and convenient, with a wide range of services such as bill payment, account management, and online transactions. Customers may effortlessly manage their accounts and expenditures via internet banking.

**Mobile Banking:** Users can use their mobile devices, such as cellphones, to check their accounts, examine transactions, transfer money, and pay. Mobile banking is a practical alternative for people who are constantly on the go. Mobile applications allow you to quickly access financial services from anywhere, at any time. Furthermore, mobile banking includes features such as biometric authentication, which improves security and gives consumers piece of mind.

**ATM Banking:** Automated teller machines (ATMs) allow customers to easily access their accounts, view transactions, make payments, and transfer money. ATM networks provide basic financial services 24 hours a day, seven days a week, including cash withdrawals, deposits, and account checks. Mobile connectivity and cardless withdrawals make ATM banking even more convenient.

**Direct Deposit:** Direct deposit allows you to transfer your salary, government benefits, or other revenue into your bank account on a regular basis, making money management easier. It streamlines financial transactions by automatically depositing recurring funds without the need for checks. Furthermore, direct deposit reduces the probability of cheque theft or loss while ensuring timely payment.

**Electronic Funds Transfer (EFT):** EFT services enable consumers to safely

manage their money by facilitating financial transfers between accounts or institutions and providing electronic payments. It enables the quick and secure transfer of funds by using cards or codes to access online accounts. Furthermore, EFT services give tools to help you manage your funds more effectively, such as transaction alerts and quicker transfers.

**Electronic Bill Payment:** Electronic bill payment makes it easier to manage payments by allowing you to pay invoices online or through mobile applications. It simplifies bill payment by allowing customers to pay their energy bills, credit card payments, loans, and other obligations online. Computerized bill payment systems often allow users to create automated payments and schedule invoices, greatly simplifying the procedure.

**Online Investing:** E-banking enables individuals to buy stocks, bonds, and mutual funds using online platforms. Individuals can now easily invest in financial markets thanks to user-friendly technological platforms. Furthermore, internet investing platforms offer consumers investment advice, portfolio monitoring capabilities, and research tools to help them make sound financial decisions.

### III. RELATED WORK

Mohammed Siamul Islam (2025): This research looks on the effect of e-service quality on electronic loyalty and customer service among e-banking users. Structural equation modeling was used to examine the answers of 400 e-banking consumers. The findings show that a better assessment of the quality of e-service has a direct positive impact on both e-service and e-

loyalty. E-service also serves as an intermediary; service quality is the major factor influencing loyalty. Assurance, timeliness, dependability, and other important aspects of service quality are highlighted. The authors argue that in order to improve customer service and retain customers, banks must devote resources to these qualitative characteristics in the context of digital banking.

M. A. I. Gazi (2024): The goal of this research is to evaluate the quality of e-banking services offered by Bangladeshi Islamic institutions in terms of customer service. The SERVQUAL framework is used to assess tangibility, dependability, certainty, responsiveness, and empathy. The findings indicate that dependability and clarity are the most critical criteria in how consumers evaluate Islamic banks' services. Tangibility and responsiveness are also beneficial, albeit not as important as assurance. Consumers place a high importance on the security and confidence provided by Islamic financial institutions. According to the report, it is critical to strike a balance between offering cutting-edge digital services and abiding to Shariah law. It also claims that customer service is determined by the quality of technical support and the dependability of banking operations.

Shamil, M. M., and Herath's (2023) : Sri Lankan research, the efficacy of e-banking services has an impact on customer service and loyalty. The SERVQUAL paradigm is used to explore security, assurance, responsiveness, and dependability in the research. The findings reveal that service quality is a significant element in attracting repeat business. It also suggests that the most important elements influencing service in Sri Lanka's banking business are

system effectiveness and problem solving. The results show that satisfied customers are more inclined to continue using a service, suggest it to others, and use it again. The research emphasizes that loyalty is fostered through the combination of trust-based services and digital innovation, rather than relying exclusively on technology.

Khan and Associates (2022): This research looks into the effects of e-banking service effectiveness on customer retention, with a focus on the mediating role of customer service. Using survey data and structural equation modeling, the authors show how aspects like transaction correctness, accessibility, and system efficiency may significantly improve customer service. The quality of service provided has a direct impact on customer loyalty and inclination to stay loyal to a firm. According to the research, delighted customers are more likely to overlook minor flaws and remain loyal to their organizations. According to the research, service serves as a link between long-term client connections and e-banking performance. The findings also highlight the importance of client-centered service enhancements in coexistence with technical advancements.

Waruwu, H. & Jainuri, J. (2021): This research investigates the relationship between the quality of e-services, client loyalty, and service among Indonesian online banking users. A survey-based research and statistical modeling show that improved service quality attributes such as reliability, responsiveness, and assurance significantly improve customer service. As a result, satisfied customers are more loyal and less likely to switch. The research reveals that service quality is an important factor in client retention over time since it

completely mediates the relationship between loyalty and service quality. Furthermore, the authors discover that Indonesian consumers place a premium on qualities that encourage trust and security. The findings highlight the necessity of providing consumers with consistent digital experiences in order to earn their trust.

Sardana (2020): This research looks into the effect of service quality on customer service in the e-banking sector. It prioritizes features like dependability, security, reactivity, and usability. Using survey data from online banking users, the research demonstrates that dependability and security are the most important factors in the establishment of confidence. Furthermore, timeliness and user-friendliness increase the overall client experience. The findings suggest that transactions must be secure, accurate, and simple in order to assure consumer happiness. The author highlights that the quality of e-banking services is dependent on both consumer trust and technology.

#### **IV. DATA ANALYSIS AND INTERPRETATION**

##### **INDUSIND BANK MOBILE BANKING TRANSACTION LIMIT**

| Transaction Type                          | Limit  |
|---|--|
| Overall Financial Transactions            | ₹2,00,000 per day  |
| Mobile and DTH Recharges                  | ₹5,000 per day   |
| New User Limit                            | ₹10,000 for the first 24 hours   |
| IMPS (Immediate Payment Service)          | Up to ₹5,00,000 per transaction  |
| NEFT (National Electronic Funds Transfer) | No upper limit   |
| RTGS (Real-Time Gross Settlement)         | Minimum ₹2,00,000; No upper limit  |
| UPI (Unified Payments Interface)          | ₹1,00,000 per day (standard); Up to ₹5,00,000 for specific categories                  |
| UPI Cash Withdrawal via ATM               | ₹10,000 per transaction  |
| Beneficiary Addition Limit                | Up to 5 beneficiaries/day for Current Account; 3 beneficiaries/day for Savings Account |
| Debit/Credit Card Transaction Limits      | Customizable via IndusMobile app   |

### IMPS DETAILS AT INDUSIND BANK

| Transaction Amount       | IMPS Charges (excluding taxes) |
|--------------------------|--------------------------------|
| Up to Rs 10,000          | Rs. 2.50                       |
| Rs. 10,000 - Rs. 1 lakh  | Rs. 5                          |
| Rs. 1 lakh – Rs. 2 lakhs | Rs. 15                         |

### NEFT DETAILS AT INDUSIND BANK

| Transaction Limit & Charges                   | Account Type          |               |                       |                      |
|---|-----------------------|---------------|-----------------------|----------------------|
|   | Indus Comfort Regular | Indus Comfort | Indus Comfort Premium | Indus Comfort Maxima |
| NEFT Charges (exclusive of taxes)             |                       |               |                       |                      |
| Up to Rs 10,000                               | Rs. 2.50              | Rs. 2.50      | Rs. 2.50              | Free                 |
| Rs. 10,000 – Rs. 1 lakh                       | Rs. 5                 | Rs. 5         | Rs. 5                 | Free                 |
| Rs. 1 lakh – Rs. 2 lakhs                      | Rs. 15                | Rs. 15        | Rs. 15                | Free                 |
| Rs. 2 lakhs – Rs. 5 lakhs                     | Rs. 25                | Rs. 25        | Rs. 25                | Free                 |
| Above Rs. 5 lakhs                             | Rs. 50                | Rs. 50        | Rs. 50                | Free                 |
| NEFT Inward                                   | Free                  | Free          | Free                  | Free                 |
| Average balance of previous month > Rs.20,000 | Free                  | Free          | Free                  | Free                 |

### RTGS DETAILS AT INDUSIND BANK

| Transaction Limit & Charges                       | Account Type          |               |                       |                      |
|---|-----------------------|---------------|-----------------------|----------------------|
|   | Indus Comfort Regular | Indus Comfort | Indus Comfort Premium | Indus Comfort Maxima |
| RTGS Charges (exclusive of taxes)                 |                       |               |                       |                      |
| Rs. 2 lakhs – Rs. 5 lakhs                         | Rs. 25                | Rs. 25        | Rs. 25                | Free                 |
| Above Rs. 5 lakhs                                 | Rs. 50                | Rs. 50        | Rs. 50                | Free                 |
| RTGS Inward                                       | Free                  | Free          | Free                  | Free                 |
| The average balance of previous month > Rs.20,000 | Free                  | Free          | Free                  | Free                 |

### FINANCIAL PERFORMANCE ANALYSIS OF INDUSIND BANK CARDS (CREDIT & DEBIT)

| Card Type                      | Avg Monthly Spend (₹) | Card Count | Annual Transaction Value (₹ Cr) | Interchange Revenue (1%) (₹ Cr) | Annual Fees (₹ Cr) | Net Revenue (₹ Cr) |
|--------------------------------|-----------------------|------------|---------------------------------|---------------------------------|--------------------|--------------------|
| Legend Credit Card             | 50,000                | 2,00,000   | 12,000                          | 120                             | 0                  | 90                 |
| Platinum Visa Credit Card      | 1,50,000              | 50,000     | 9,000                           | 90                              | 0                  | 67.5               |
| EazyDiner Credit Card          | 50,000                | 1,00,000   | 6,000                           | 60                              | 0                  | 45                 |
| Club Vistara Explorer          | 1,50,000              | 25,000     | 4,500                           | 45                              | 0                  | 33.75              |
| Nexxt Credit Card              | 1,50,000              | 20,000     | 3,600                           | 36                              | 0                  | 27                 |
| Signature Exclusive Debit Card | 40,000                | 1,00,000   | 4,800                           | 48                              | 1.5                | 44.7               |
| Platinum Premier Debit Card    | 40,000                | 1,50,000   | 7,200                           | 72                              | 0                  | 64.8               |

### V. CONCLUSION

To summarize, the quality of customer service given in online banking has a considerable impact on the development of trust, loyalty, and strong connections between banks and their customers. A user-friendly, secure, and efficient digital platform streamlines operations and encourages regular use. Personalized services, round-the-clock support, and timely updates all help to gain and maintain consumer trust. Banks should ensure that their services meet their customers' shifting expectations by requesting feedback and resolving concerns on a proactive basis. The ease with which banking can be linked to other digital financial instruments simplifies and expands its benefits. The maintenance of confidence and the prevention of disservice are dependent on the deployment of a strong security system and an effective system. When users are aware of the platform's capabilities, it becomes easier to use and produces fewer errors. Ultimately, the bank obtains a competitive advantage, increases the quality of its services, and encourages repeat business by prioritizing the client. To stay current in the rapidly changing landscape of digital banking, new concepts must be developed and adapted on a regular basis.

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