

**“A STUDY ON CUSTOMER PERCEPTION TOWARDS
THE USE OF E-BANKING SERVICES WITH SPECIAL
REFERENCE TO TALIPARAMBA MUNICIPALITY”**

A PROJECT REPORT

Submitted by

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In partial fulfillment for the award of Bachelor degree in
COMMERCE



**MARY MATHA ARTS & SCIENCE COLLEGE, ALAKODE
OF KANNUR UNIVERSITY**

MARCH - 2025

KANNUR UNIVERSITY

BONAFIDE CERTIFICATE

This is to certify that the project report entitled, 'A STUDY ON CUSTOMER PERCEPTION TOWARDS THE USE OF E-BANKING SERVICES WITH SPECIAL REFERENCE TO TALIPARAMBA MUNICIPALITY' is the bonafide work of who JOSHUA S

THUNIYAMPRAL carried out the project work (from 1-01-2025 to 15-03-2025) under my supervision

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DECLARATION

I, JOSHUA S THUNIYAMPRAL hereby declare that the project work entitled “A STUDY ON CUSTOMER PERCEPTION TOWARDS THE USE OF E-BANKING SERVICES WITH SPECIAL REFERENCE TO TALIPARAMBA MUNICIPALITY” has been prepared by us and submitted to Kannur University in partial fulfillment of requirements for the award of Bachelor of commerce, is a record of original work done by us under the supervision of Mrs. PRAJEESHA S.NAIR, Assistant Professor in commerce, department of commerce, Mary Matha Arts & Science College.

I also declare that this project work has not been submitted by me wholly or partially for the award of any Degree, Diploma, title or Recognition before.

Place: Alakode

MA22BR0038

Date:

ACKNOWLEDGEMENT

At the completion of my final project, i am deeply grateful to many people who extended me their helping hand. First of all i raise my heart and mind I thanks to the Almighty God who is always leading and guiding us in all my endeavors.

I express our heartfelt gratitude to Dr. SHAJIMON. Principal of the college, for giving us an opportunity to carry out the project on this topic.

I express my thanks to Mrs.PRAJEESHA S.NAIR., Assistant Professor in Commerce who provided us the opportunity to do my project under his guidance and i express my sincere gratitude to his for valuable guidance, encouragement and suggestion throughout the period of our study.

I would like to record my gratitude to all those who helped us in one way or other, also like to express my thanks too.

JOSHUA S THUNIYAMPRAL

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CHAPTER I

INTRODUCTION

1.1 INTRODUCTION

1.2 STATEMENT OF THE PROBLEM

1.3 THE OBJECTIVE OF THE STUDY

1.4 RESEARCH AND METHODOLOGY

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1.9 CHAPTER SCHEME

1.1 INTRODUCTION

Online banking, also known as internet banking, E-Banking, or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.

To access a financial institution's online banking facility, a customer with internet access would need to register with the institution for the service, and set up a password and other credentials for customer verification. The credentials for online banking are normally not the same as for telephone or mobile banking. Financial institutions now routinely allocate customer numbers, whether or not customers have indicated an intention to access their online banking facility. Customer numbers are normally not the same as account numbers, because several customer accounts can be linked to one customer number. Technically, the customer number can be linked to any account with the financial institution that the customer controls, though the financial institution may limit the range of accounts that may be accessed to, say, check, savings, loan, credit card, and similar accounts.

The customer visits the financial institution's secure website and enters the online banking facility using the customer number and credentials previously set up. The types of financial transactions in which a customer transacts through online banking are determined by the financial institution but usually include obtaining account balances, a list of the recent transactions, electronic bill payments, and funds transfers between customers or other accounts. Most banks also enable the customer to download copies of bank statements, which can be printed at the customer's premises (some banks charge a fee for mailing hard copies of bank statements). Some banks also enable customers to download transactions directly into the customer's accounting software. The facility may also enable the customer to order a checkbook, and statements, report loss of credit cards, stop payment on a cheque, advise a change of address, and other routine actions.

1.2 STATEMENT OF THE PROBLEM

The point of investigation that is explored in this research is electronic banking in general and electronic banking in India in particular. Electronic banking as it has demonstrated the velocity of its growth is incredibly fast and efficient. It has allowed individuals including companies to perform their banking businesses from their homes or offices in a very cost-effective way. Studies have shown that with this new technology, it has become possible for both the banks and customers to have an immediate insight into the status and operations of their accounts.

We will examine how e-banking will affect productivity & efficiency, and the profitability of banks. The research aims to identify the important challenges to the development of electronic banking in India. With the help of the various models, we shall explore some possible implications of both opportunities and challenges that may arise as a result of the introduction of the e-banking system.

So in this context present study is about “A STUDY ON CUSTOMER PERCEPTION TOWARDS THE USE OF E-BANKING SERVICES WITH SPECIAL REFERENCE TO TALIPARAMBA MUNICIPALITY”.

1.3 OBJECTIVES OF THE STUDY

- ☒ To understand the Socio-economic profile of the respondents
- ☒ To understand awareness about e-banking services
- ☒ To understand the Usage of the e-banking services
- ☒ To understand the types of services and reasons for using e-banking service
- ☒ To understand the purpose of using e-banking services

1.4 RESEARCH METHODOLOGY

The present study is descriptive and analytical. The work is limited to studying the customer perception of E-Banking services

Research design

Research design refers to the plan or strategy that a researcher develops to conduct a study. It outlines the structure and methodology of the research, including the methods for data Collection and analysis. A well designed research study ensure that the data collected will effectively address the research questions or hypotheses. Research design typically includes: Research Questions or Hypotheses, variables, sampling strategy, Data collection methods, Data Analysis Techniques, Validity and Reliability, Ethical Considerations, Timeline and Budget .

Overall, a well-thought-out research design is essential for producing valid and reliable results that contribute to the body of knowledge in a particular field.

Sampling method

The people of Taliparamba municipality are considered as a sample unit in the study. Non– random sampling is purposive sampling used for the study

Sampling design

Sampling design refers to the technique or the procedure the researcher would adopt in selecting items for the sample

Sample size

The number of customers surveyed for research defines the sample size of the project. It helps in deriving the accuracy of the project. In this study sample size of 60 customers was taken.

Methods of Data collection

1. Primary data
2. Secondary data

The primary source of data collection

The primary data for the study is collected using a survey method through a questionnaire

The secondary source of data collection

Secondary data were collected from:

- * Journals
- * Books
- * Website

A well-structured questionnaire was used for data collection. The data was tabulated and Analyzed by using simple percentage analysis and statically tools

- *Chart
- *diagrams
- *tables

1.5 SCOPE OF THE STUDY

Now a day, banks have transformed their services from traditional banking to electronic banking. And so their main mantra is to attract and retain the customers by adopting the best available technique. Customers can carry out many of their banking needs without going to the bank at their convenient place and time. All these have led to an increase in usage of ATMs, mobile banking, etc.

1.6 SIGNIFICANCE OF RESEARCH

Today, the customers are very dynamic in their thinking. Then taste, need, and preference keeps on changing as per the changing situations. The banks have to keep a better customer relationship by satisfying them is an important factor for capturing the market and also retaining the existing ones.

1.7 LIMITATIONS OF THE STUDY

The analysis was based on the data collected with the help of questionnaires .

- ☒ The period given for the study was very limited
- ☒ Lack of getting enough primary data leads to depends on more secondary data

1.8 PERIOD OF THE STUDY

The time given for completing the project work was 01/01/2025 to 15/03/2025

1.9 CHAPTER SCHEME

This study contains five chapters

- ☒ The first chapter deals with introduction.
- ☒ The second chapter includes review of literature.
- ☒ The third & fourth chapter includes data analysis and interpretation.
- ☒ The fifth chapter includes finding suggestions & conclusion.

CHAPTER II

REVIEW OF LITERATURE

Rakesh H M & Ramya T J (2014) In their research paper titled “A Study on Factors Influencing Consumer Adoption of Internet Banking in India” tried to examine the factors that influence internet banking adoption. Using PLS, a model is successfully proved and it is found that internet banking is influenced by its perceived reliability, Perceived ease of use, and Perceived usefulness. In the marketing process of internet banking services, marketing experts should emphasize these benefits its adoption provides and awareness can also be improved to attract consumers’ attention to internet banking services.

Amruth Raj Nippatlapalli (2013)

In his research paper “A Study on Customer Satisfaction of Commercial Banks: Case Study on State Bank of India”. This paper presents Customer satisfaction, a term frequently used in marketing, as a measure of how products and services supplied by a company meet or surpass customer expectations. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals." Banking in India originated in the last decades of the 18th century. The first banks were The General Bank of India, NOW which started in 1786, and the Bank of Hindustan, which started in 1790; both are now defunct. The oldest bank in existence in India is the State Bank of India, which originated in the Bank of Calcutta in June 1806 and almost immediately became the Bank of Bengal. This was one of the three presidency banks, the other two being the Bank of Bombay and the Bank of Madras, all three of which were established under charters from the British East India Company. For many years the Presidency banks acted as quasi-central banks, as did their successors. The three banks merged in 1921 to form the Imperial Bank of India.

Mr. Vijay Prakash Gupta & Dr. P. K. Agarwal (2013)

In their research paper “Comparative Study of Customer Satisfaction in Public Sector and Private Sector Banks in India”. This paper gives with the introduction of liberalization policy and RBI's easy norms several private and foreign banks have entered the Indian banking sector which has given birth to cut-throat competition

amongst banks for acquiring a large customer base and market share. Banks have to deal with many customers and render various types of services to their customers and if the customers are not satisfied with the services provided by the banks then they will defect which will impact the economy as a whole since the banking system plays an important role in the economy of a country, also it is very costly and difficult to recover a dissatisfied customer.

Since the competition has grown manifold in recent times it has become a herculean task for organizations to build loyalty, the reason being that the customer of today is spoilt for choice. It has become imperative for both public and private sector banks to perform to the best of their abilities to retain their customers by catering to their explicit as well as implicit needs. Many times it happens that the banks fail to satisfy their customer which can cause huge losses for banks and there the need for this study arises. The purpose of this research article is to examine the customer satisfaction among a group of customers in the public sector & private sector banking industries in India. The study is cross-sectional and descriptive. The researcher tries to make an effort to clarify Customer Service satisfaction in the Indian banking sector. A descriptive research design is used for this study, where the data is collected through a questionnaire. The information is gathered from the different customers of the two banks, viz., PNB and HDFC Bank located in the Meerut Region, Uttar Pradesh. Hundred bank respondents from each bank were contacted personally to seek fair and frank responses on the quality of service in banks. The service quality model developed by Zeithamal, Parsuraman, and Berry (1988) has been used in the present study. The analysis clearly shows that there exists a wide perceptual difference among Indian (public sector) banks regarding overall service quality with their respective customers when compared to Private sector banks. Whereas the said perceptual difference in private banks is narrow.

Ms. Nisha Malik & Mr. Chand Prakash Saini (Jul 2013)

In their research titled “Private Sector Banks Service Quality and Customer Satisfaction” An Empirical Study two Private Sector Banks”. This research paper is an effort to examine the relationship between service quality and customer satisfaction of two private sectors bank in India. Service quality has been described as a form of attitude that results from the comparison of prospects with a recital (Cronin and Taylor, 1992, Parasuraman et al, 1985). Gronroos 1982) argued that customers, while evaluating the quality of service, compare the service they expect with perceptions of the services they receive. Since financial products offered by the various bank are similar by nature then why any particular bank of the product of any bank is preferred over others is a matter of interest for academicians as well as the banking industry. They may be a difference between customers of public and private sector banks, but why are two banks of one sector being preferred differently by customers. This research study is an effort to find out the answer to these questions.

Vijay M. Kumbhar (2011) In his research paper “Factors Affecting the Customer satisfaction In E-Banking: Some pieces of evidence Form Indian Banks”. This study evaluates major factors (i.e. service quality, brand perception, and perceived value) affecting customers’ satisfaction in e- banking service settings. This study also evaluates the influence of service quality on brand perception, perceived value, and satisfaction in e-banking. Required data was collected through customers’ surveys. For conducting a customers’ survey liker scale- based questionnaire was developed after a review of literature and discussions with bank managers as well as experts in customer service and marketing. Collected data were analyzed using the principle component (PCA) using SPSS 19.0. A result indicates that Perceived Value, Brand Perception, Cost Effectiveness, Ease of Use, Convenience, Problem Handling, Security/Assurance, and Responsiveness are important factors in customer satisfaction in e-banking explaining 48.30 percent of

the variance. Contact Facilities, System Availability, Fulfillment, Efficiency, and

Compensation are comparatively less important because these dimensions explain 21.70 percent of the variance in customers' satisfaction. Security/Assurance, Responsiveness, Ease of Use, Cost-Effectiveness, and Compensation are predictors of brand perception in e-banking, and Fulfillment, Efficiency, Security/Assurance, Responsiveness, Convenience, Cost Effectiveness, Problem Handling, and Compensation are predictors of perceived value in e-banking.

Pooja Malhotra & Balwinder SINGH (2009) In their research paper "The Impact of Internet Banking on Bank Performance and Risk: The Indian Experience". The paper describes the current state of Internet banking in India and discusses its implications for the Indian banking industry. Particularly, it seeks to examine the impact of Internet banking on banks' performance and risk. Using information drawn from the survey of 85 scheduled

Kartikeya bolar (2014)

In their research paper "End-user Acceptance of Technology Interface In Transaction-Based Environment "This paper presents Creators and investors of technology need information about the customers' assessment of their technology interface based on the features and various quality dimensions to make strategic decisions in improving technology interfaces and compete on various quality dimensions. The research study identifies the technology interface dimensions as perceived by the end-users in a transaction-based environment (viz. Internet banking) in India, using exploratory factor analysis. The influence of these dimensions on the utility of the technology interface and hence the usage is examined by Structural Equation Modeling. The moderating role of user demographics and technology comfort is also tested. Managerial implications are discussed.

Dorra Gherib (2014) In their research paper titled "Adoption and diffusion of internet banking: the case of the Tunisian banking sector "tried to observe the embracing of Internet banking in the

Tunisian banking industry. The aim is to make out factors that accelerate or slow down the implementation process. The literature review enables identifying a set of variables: organizational, individual, and structural. The research methodology used within this study is the case study. Five case studies in the banking sector were executed. The sample is shaped by banks that adopted Internet Banking as a modernization. The analysis allowed the willpower of the related dimensions of the aforesaid variables (competition, perceived benefits, and organizational compatibility). Indeed, this research has exposed some variables that hamper the implementation of technological innovations.

Sathye (1997) Examined Australia's internet banking situation. Only two of the 52 banks studied had begun offering internet banking services. He believes that education is critical to the expansion of internet banking in Australia. Customers who are convinced of the benefits of internet banking will begin to request it from their banks, putting pressure on banks to implement it.

Filotto et al. (1997)

Young users were more likely to utilize ATMs, according to the study. Furthermore, according to Barnett (1998), younger consumers are more comfortable with e-banking. Males were more likely than females to use e-banking, according to Katz and Aspden (1997). Internet banking is quickly becoming widespread in India, according to Mookerji (1998). Nonetheless, it is still in the early stages of development. They believe that in the future, a massive, sophisticated, and fiercely competitive internet banking market will emerge.

Joseph et al. (1999) The impact of the internet on the delivery of banking services was investigated.

The researchers discovered six primary dimensions of e-banking service quality: convenience and accuracy, feedback and complaint management, efficiency, queue management, accessibility, and customization.

Mols (1999)

Recognized that internet banking is a novel distribution channel that provides shorter wait times and greater spatial convenience than traditional branch banking while also having a much cheaper cost structure than traditional delivery methods. Internet banking helps the bank save money on operations while also increasing client happiness and retention. As a result, internet banking appeals to both banks and consumers, who are more open to new technology.

CHAPTER III

THEORITICAL FRAMEWORK

3.1 Technology Acceptance Model

3.2 Unified Theory of Acceptance and Use of Technology

3.3 Service Quality Theory

3.4 Information Systems Success Model

3.5 Customer Relationship Management

3.6 Diffusion of Innovation Theory

3.7 Trust Theory

3.8 Customer Behavior Theories

3.1 Technology Acceptance Model (TAM)

TAM is widely used to understand users' acceptance and adoption of technology. It posits that perceived usefulness and perceived ease of use influence users' attitudes and intentions toward using e-banking services.

3.2 Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT extends TAM by incorporating additional factors such as social influence, facilitating conditions, and behavioral intention to explain technology adoption and usage behaviors.

3.3 Service Quality Theory

This theory focuses on the dimensions of service quality, including reliability, responsiveness, assurance, empathy, and tangibles, to evaluate customers' perceptions and satisfaction with e-banking services.

3.4 Information Systems Success Model

This model assesses the success of information systems, including e-banking platforms, based on factors such as system quality, information quality, service quality, user satisfaction, and net benefits.

3.5 Customer Relationship Management (CRM)

CRM theory emphasizes building and maintaining strong relationships with customers through personalized services, effective communication, and customer satisfaction, which are crucial for e-banking service providers to retain customers and enhance loyalty.

3.6 Diffusion of Innovation Theory

This theory explores the process by which new innovations, such as e-banking services, are adopted and diffused within a population, considering factors like relative advantage, compatibility, complexity, trialability, and observability.

3.7 Trust Theory

Trust is a critical factor in e-banking services, influencing customers' willingness to conduct financial transactions online. Trust theories examine how trust is formed, maintained, and influenced by factors such as security, reliability, privacy, and familiarity.

3.8 Customer Behavior Theories

Various theories from consumer behavior, such as the Theory of Planned Behavior, Theory of Reasoned Action, and Behavioral Economics, provide insights into customers' decision-making processes, attitudes, perceptions, and behaviors toward using e-banking services.

By integrating these theoretical frameworks, researchers and practitioners can gain a comprehensive understanding of the factors influencing the adoption, usage, and success of e-banking services, thereby informing the development of effective strategies for service improvement and customer engagement in the digital banking environment.

CHAPTERS IV

DATA ANALYSIS AND

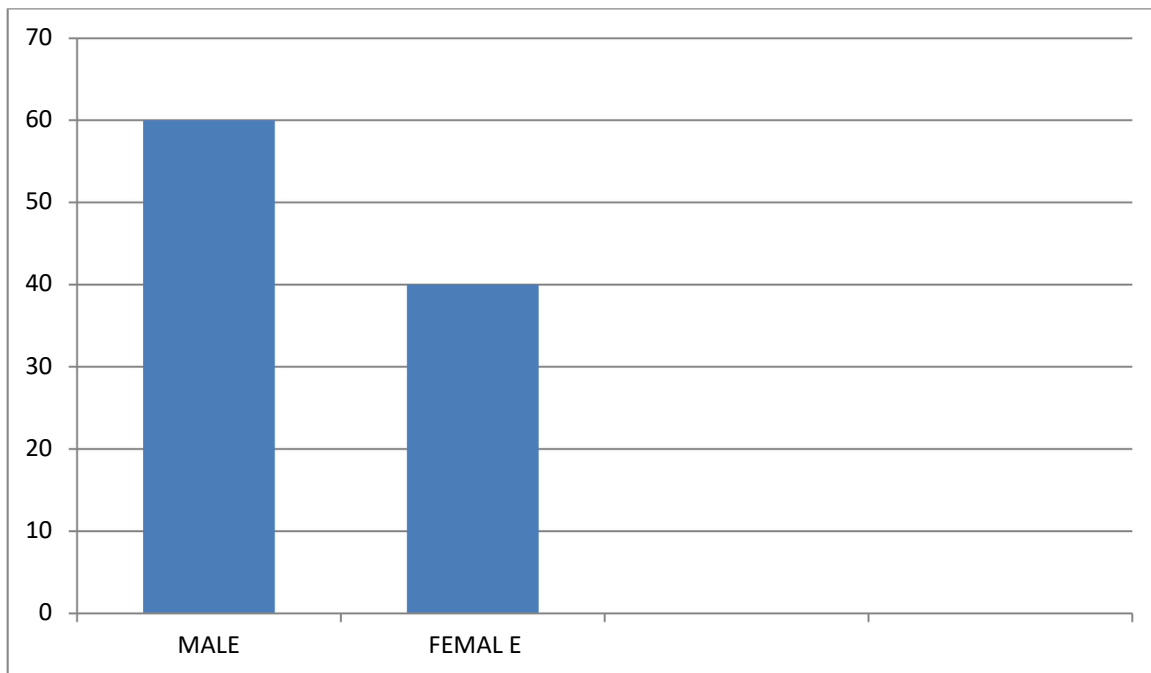
INTERPRETATION

Table NO:4.1
Gender Of The Respondents

Particulars	No of respondent	Percentage
Male	36	60
Female	24	40
Total	60	100

Source: primary data

Figure NO:4.1
Gender Of The Respondents



Interpretation

The above table shows that 60 percent of the respondents are male and 40% are female.

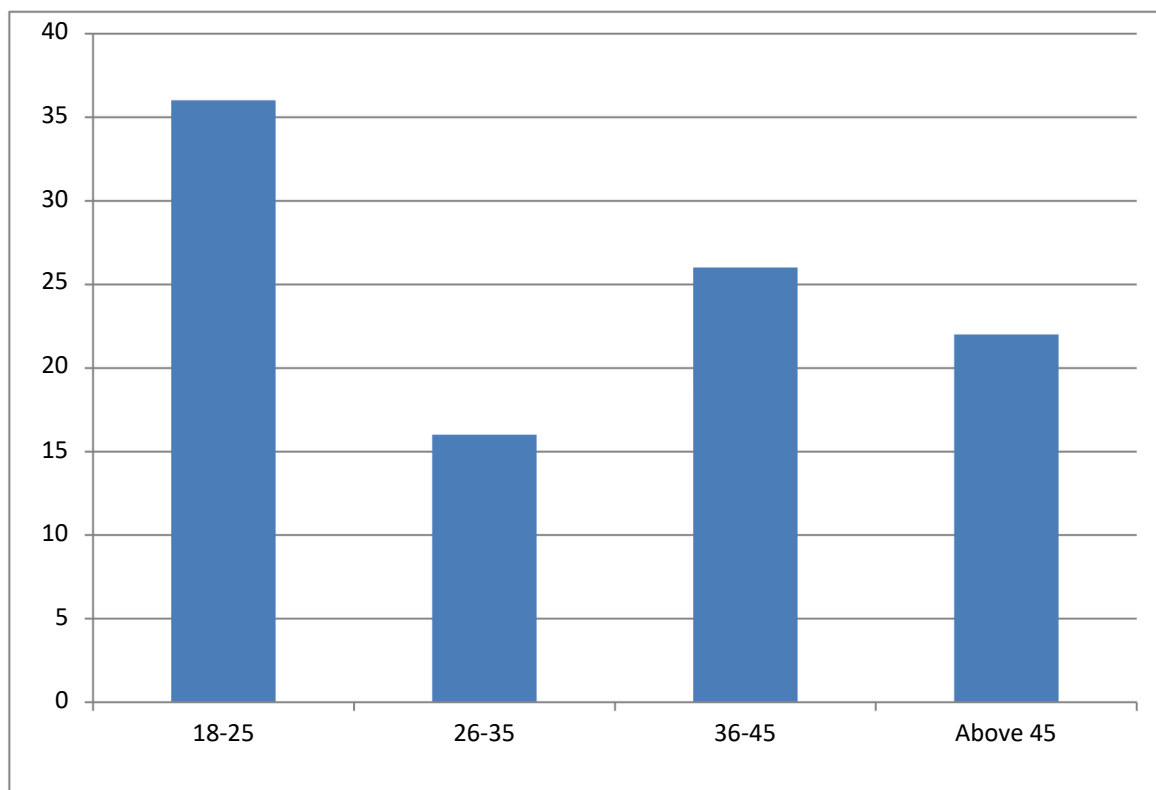
Table NO:4.2
Age Of The Respondents

Particulars	No. Of respondent	Percentage
18-25	22	36
26-35	10	16
36-45	15	26
Above 45	13	22
Total	60	100

Source: primary data

Figure NO:4.2

Age Of The Respondents



Interpretation

Table 2 shows that 36 % of the respondents are in the age group of 18-25 years

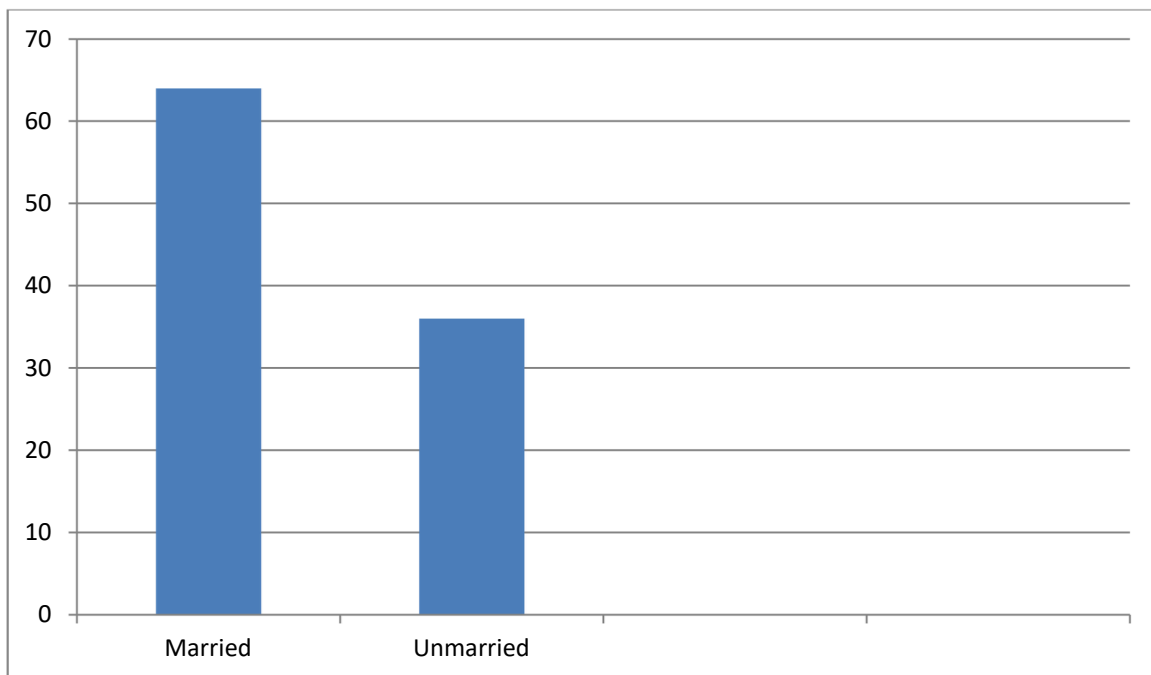
And 16% belong to the age group of 26-35 years. 36 to 45 year age group are 26% and the rest of 22% above 45 years.

Table NO:4.3
Marital Status Of The Respondents

Particulars	No. Of respondent	Percentage
Married	38	64
Unmarried	22	36
Total	60	100

Source: primary data.

Figure NO: 4.3
Marital Status Of The Respondents



Interpretation

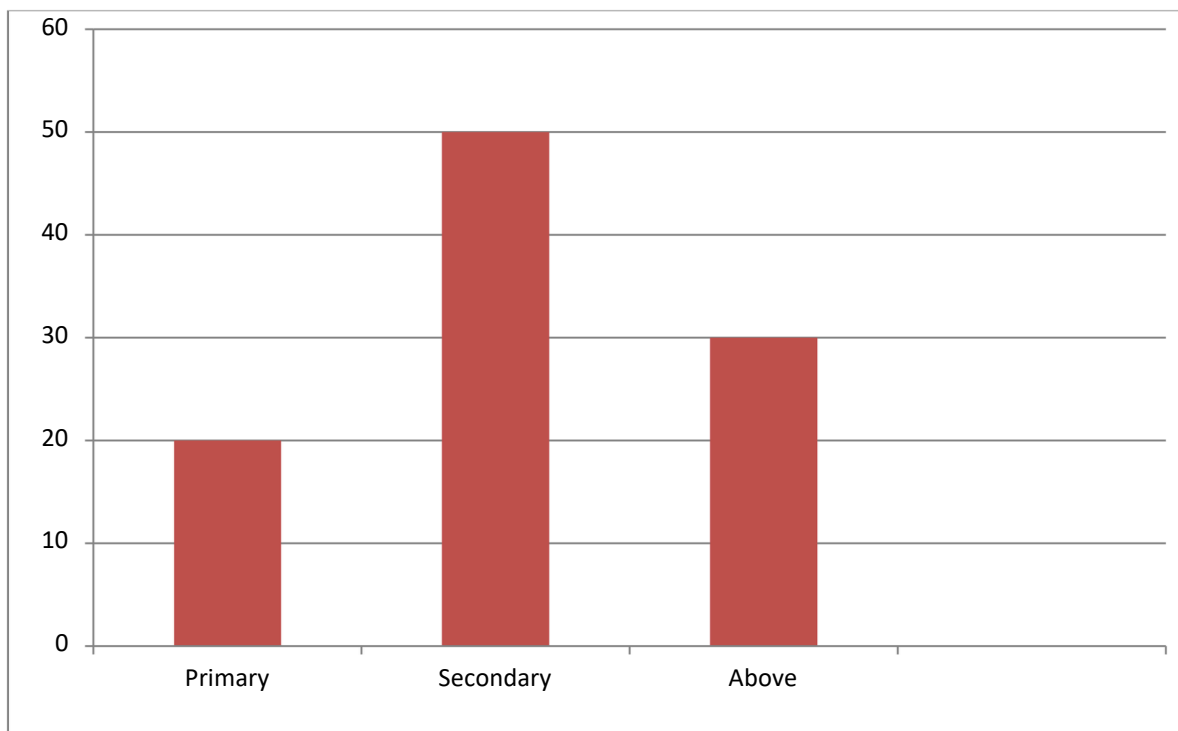
Table 3 indicates that 64 % of the respondents are married. The reaming 36% are unmarried.

Table NO: 4.4
Educational Qualification Of The Respondents

Particulars	No. Of respondents	Percentage
Primary	12	20
Secondary	30	50
Above	18	30
Total	60	100

Source: primary data

Figure NO: 4.4
Educational Qualification Of The Respondents



Interpretation

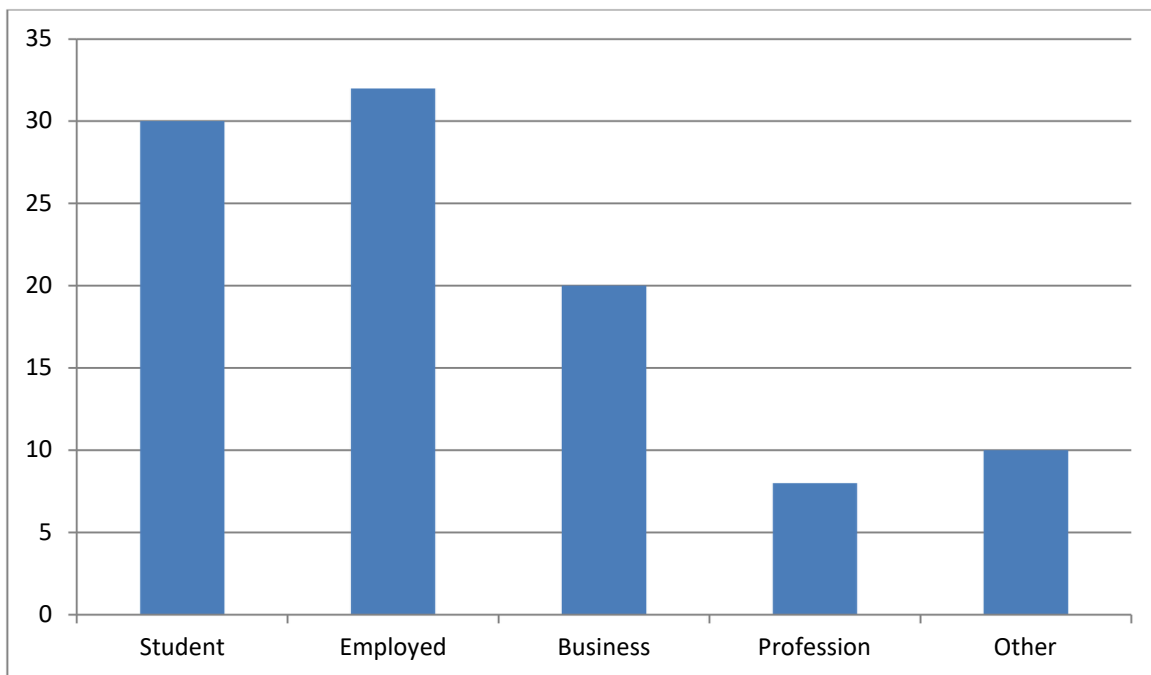
Table 4 represents that 20 % of respondents have primary level educational qualification and 50% respondents have secondary level educational qualification and others (30%) have above qualification

Table NO: 4.5
Occupational Status Of The Respondents

Particulars	No of respondent	Percentage
Student	18	30
Employed	19	32
Business	12	20
Profession	5	8
Other	6	10
Total	60	100

Source: primary data

Figure NO: 4.5
Occupational Status Of The Respondents



Interpretation

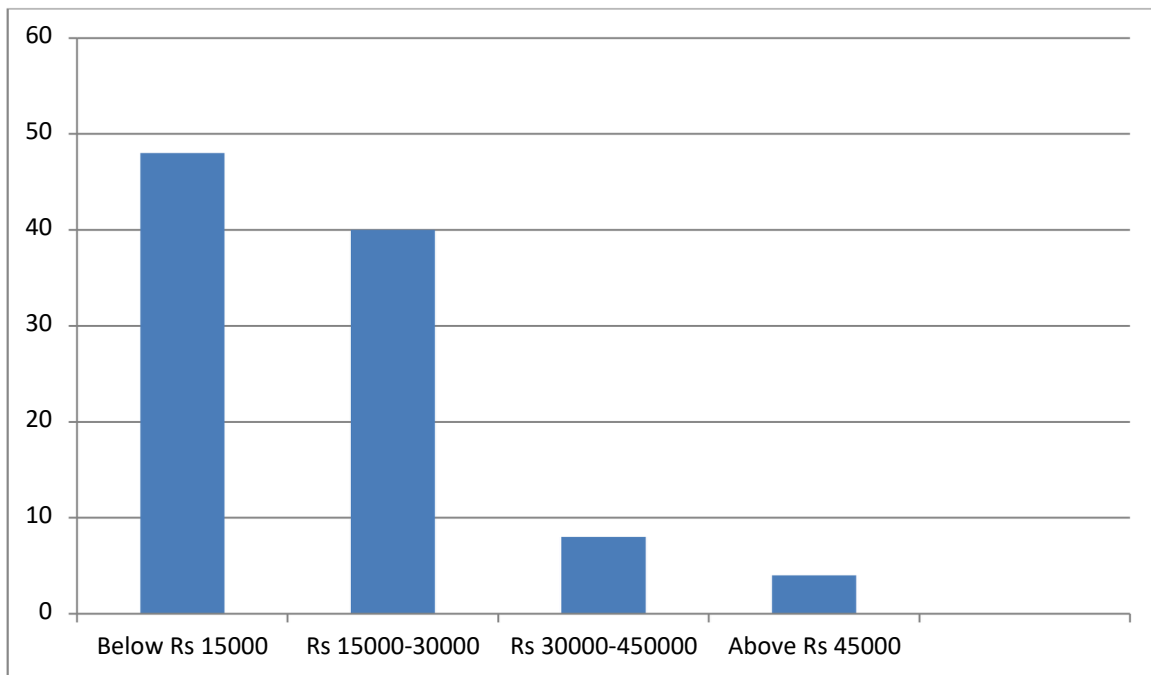
The above table portrays the occupational status of the respondents, 32 % of the respondents are employed and 30 % of the respondents are students. Among them, 20% represent business, and 8%, professionals. The rest of 10% are others.

Table NO:4.6
Income Level Of Respondent

Particulars	No of respondent	percentage
BELOW Rs 15000	29	48
Rs 15000-30000	24	40
Rs 30000-45000	5	8
ABOVE Rs 45000	2	4
TOTAL	60	100

Source: primary data

Figure NO:4.6
Income Level of Respondent



Interpretation

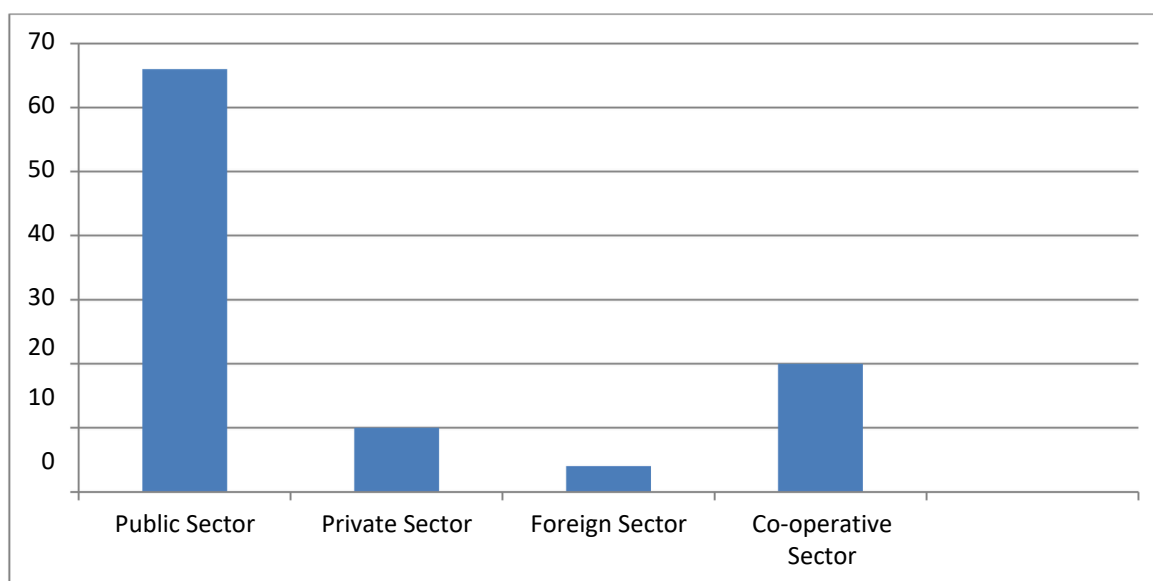
The above table shows that 48 % of the respondent's income is below Rs.15000 and 40 % of the respondents are between 15000-30000. The 8% of income groups are 30000-45000 and rest are earning more than Rs 45000

Table NO: 4.7
Nature Of The Bank

Particulars	No of respondent	percentage
Public sector	40	66
Private sector	6	10
Foreign sector	2	4
Co-operative sector	12	20
Total	60	100

Source: primary data

Figure NO: 4.7
Nature Of The Bank



Interpretation

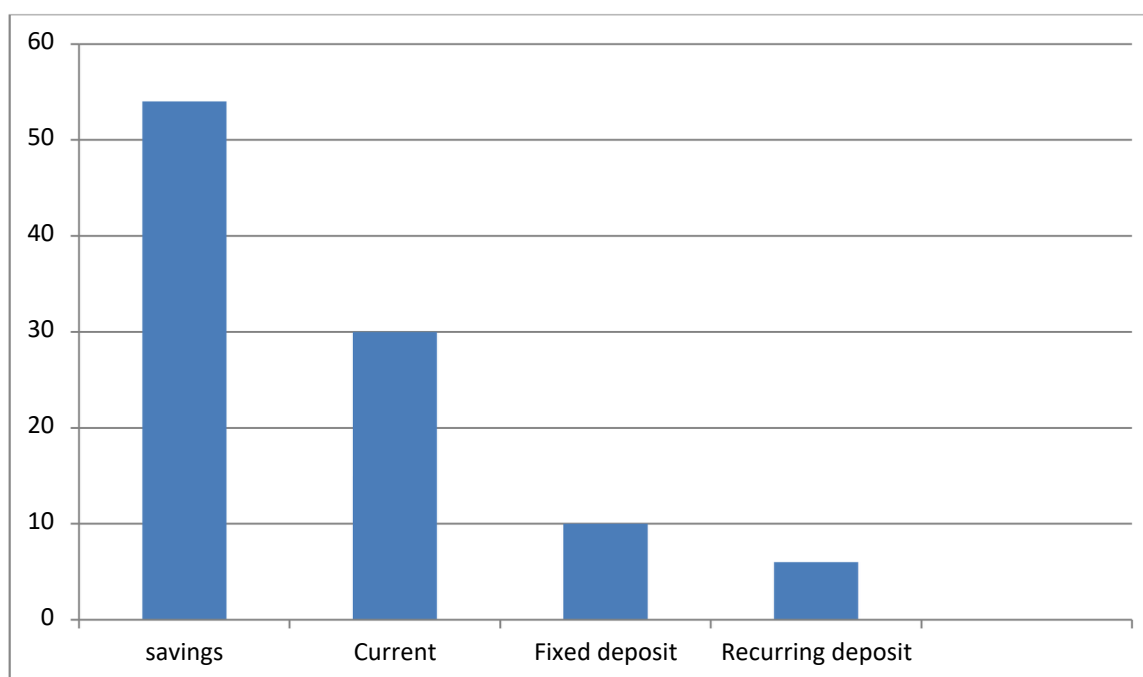
The above table shows that 66 % of the respondents have an account in the public sector and 10% in the private sector. 20 % of the respondents have an account in the co-operative sector and 4 % of the respondents in foreign bank.

Table NO: 4.8
Type Of Account

Particulars	No of respondent	percentage
Savings	32	54
Current	18	30
Fixed deposit	6	10
Recurring deposit	4	6
Total	60	100

Source: primary data

Figure NO: 4.8
Type Of Account



Interpretation

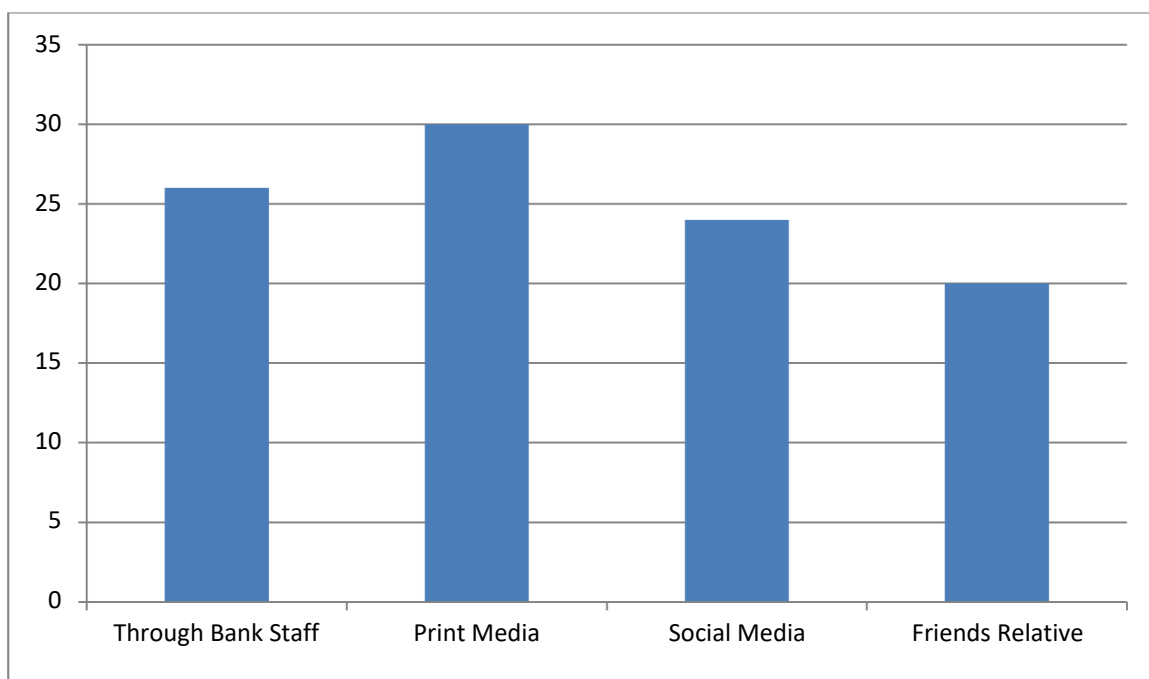
The above table shows that 54 % of the respondents have a savings account, 30 % have a current account, 10 % of the respondents have a fixed deposit and 6 % of the respondents have a recurring deposit account.

Table NO: 4.9
Awareness Of The E-Banking Services

Particulars	No of respondent	percentage
Through bank staff	16	26
Print media	18	30
Social media	14	24
Friends relatives	12	20
Total	60	100

Source: primary data

Figure NO: 4.9
Awareness of the e-banking services



Interpretation

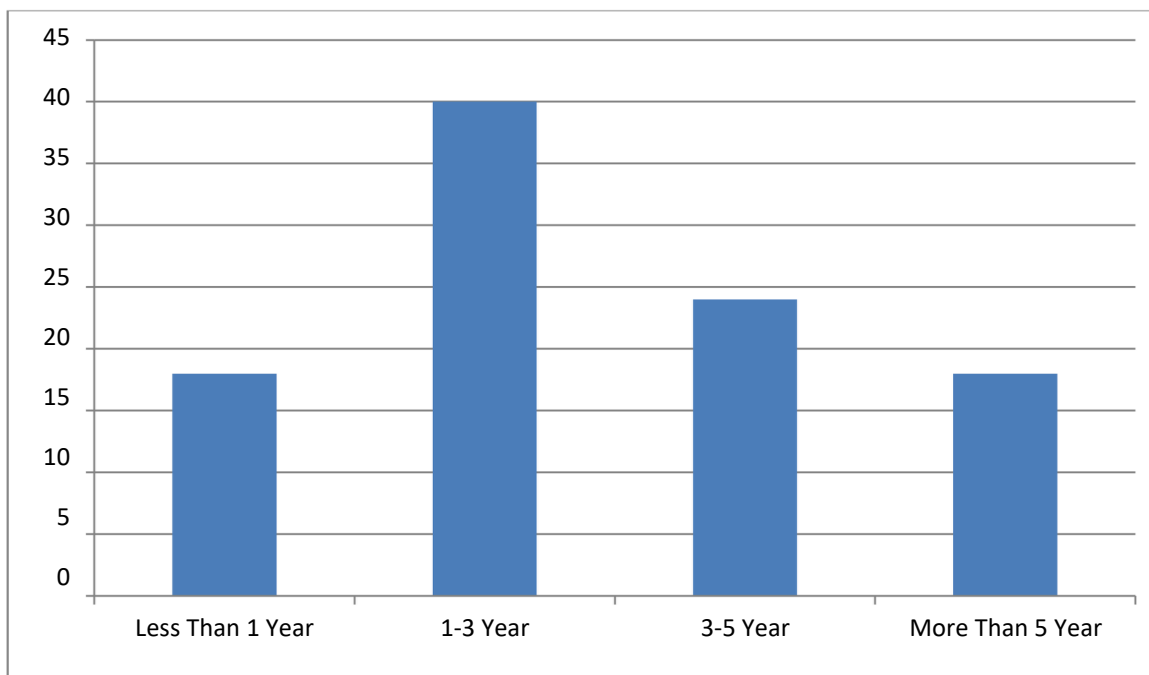
Table 9 shows the awareness of the respondents about e-banking services through the print media, 26 % through the bank staff, 24 % through the social media, and 20 % through friends and relatives. The remaining 30% are aware of print media

Table NO: 4.10
Usage Of The E-Banking Services

Duration of use	No of respondent	percentage
Less than one year	11	18
1-3 year	24	40
3-5year	14	24
More than 5 year	11	18
Total	60	100

Source: primary data

Figure NO: 4.10
Usage of the e-banking services



Interpretation

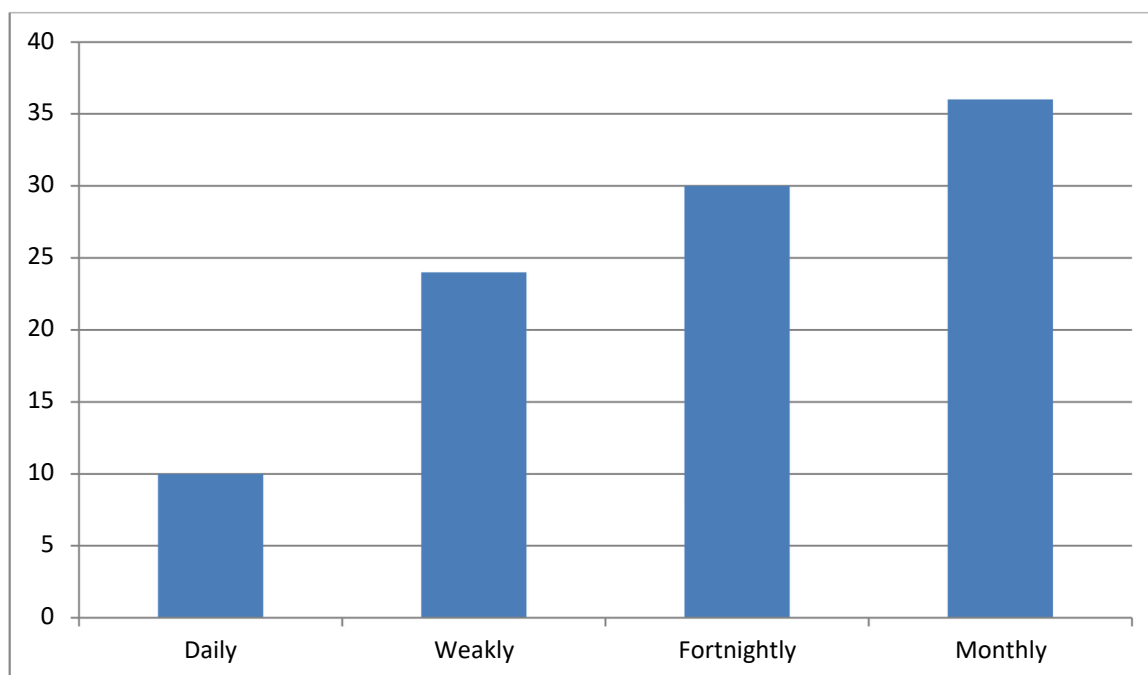
The duration given in the above table shows the usage of e-banking services. 40 % of the respondents are using e-banking services for 1-3 years and 18% of the respondents are using them for more than 5 years. 24% are used for the 3 to 4 years and less than 1 year used by 18% of people.

Table NO: 4.11
Frequency Of Using E-Banking Services

Particulars	No of respondent	percentage
Daily	6	10
Weakly	14	24
Fortnightly	18	30
Monthly	22	36
Total	60	100

Source: primary data

Figure NO: 4.11
Frequency Of Using E-Banking Services



Interpretation

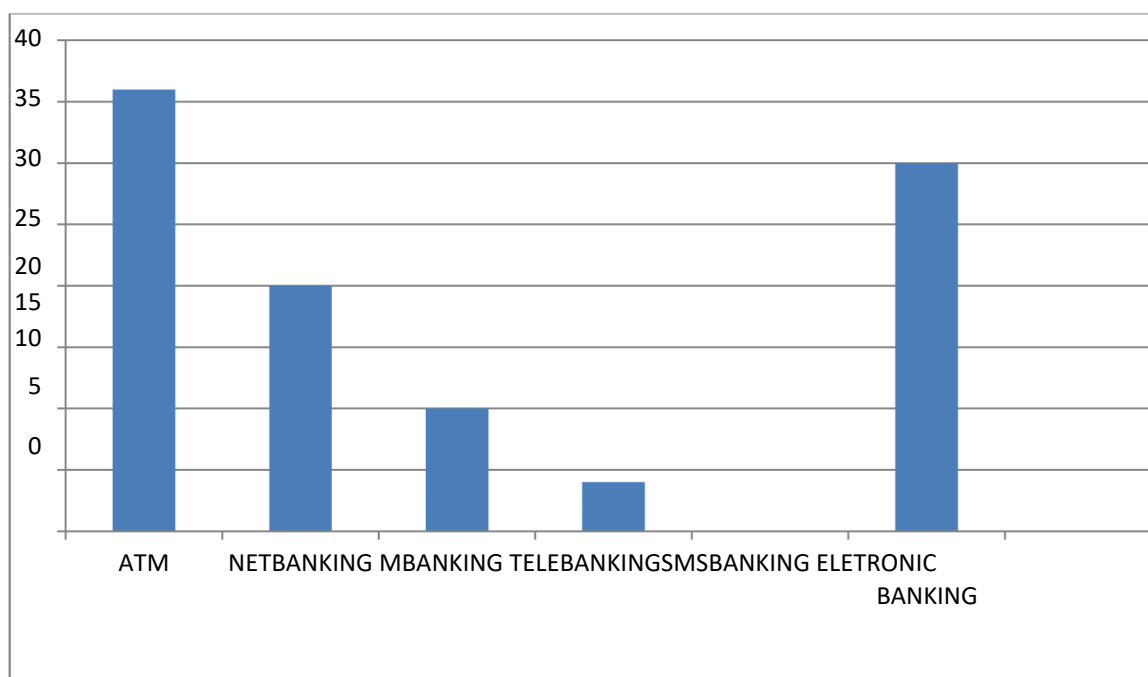
Table 11 reveals the frequency of using e-banking services by the respondents. 10 % of the respondents are using the e-banking services daily and 24 % are weakly and 30% are using fortnightly and the rest 36 % are using monthly

Table NO: 4.12
Types Of E-Banking Services

Particulars	No of respondent	percentage
ATM	22	36
Net banking	12	20
Mob banking	6	10
Tele banking	2	4
Electronic card(debit / credit card)	18	30
Total	60	100

Source: primary data

Figure NO: 4.12
Types Of E-Banking Services



Interpretation

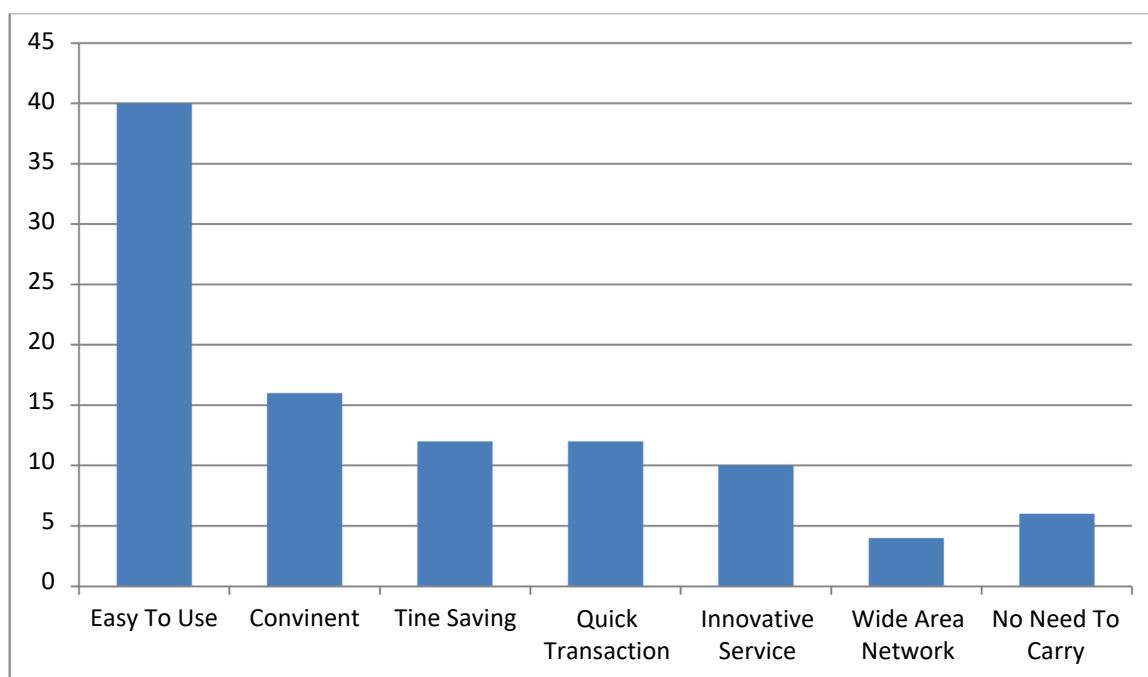
Table 12 indicates the types of e-banking services used by the respondents. 36% of the respondents are using ATM facilities, 30 % are using electronic cards like credit/debit cards, 20 % of the respondents are using NET banking, 10 % of the respondents are using mobile banking, and 4 % are using phone banking.

Table NO: 4.13
Reasons For Using E-Banking Services

Particulars	No of respondent	percentage
Easy to use	24	40
Convenient	10	16
Tine saving	7	12
Quick transaction	7	12
Innovative service	6	10
Wide area network	2	4
No need to carry cash	4	6
Total	60	100

Source: Primary data

Figure NO: 4.13
Reasons For Using E-Banking Services



Interpretation

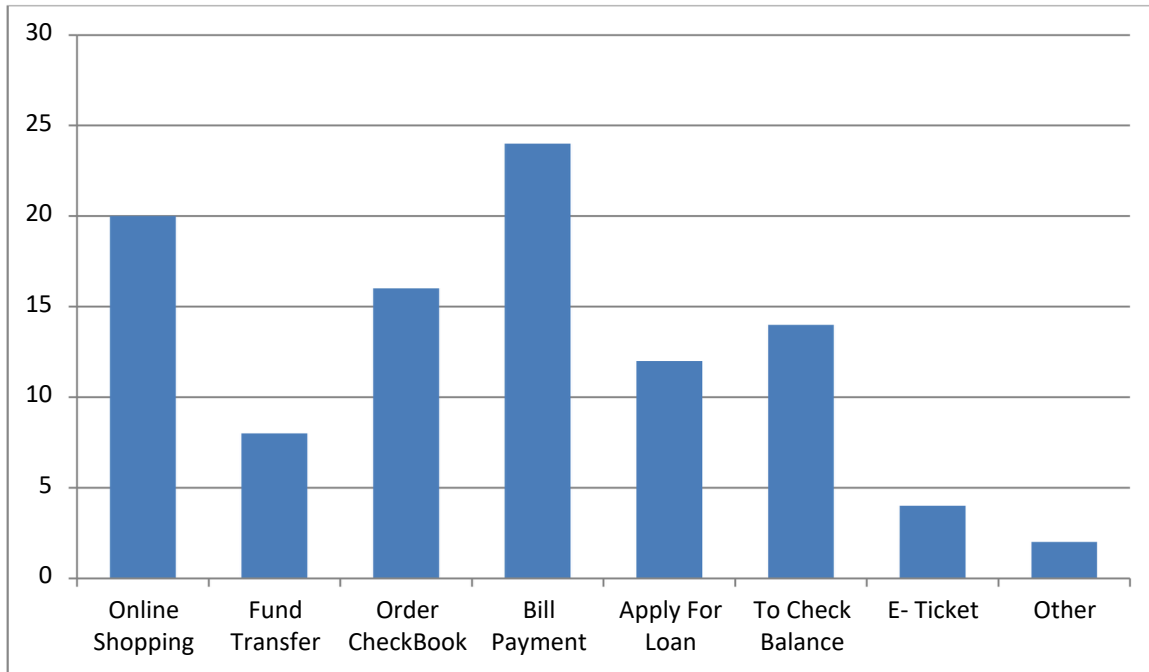
Table 13 reveals the reason for using e-banking services the respondents. 40% of the respondents have the opinion of ease to use of e-banking services, 16 % of the respondents felt it is convenient, 12 % it saves time and 10 % felt it is innovative service and 6 % felt no need to carry cash 4% felt wide area network.

Table NO: 4.14
Purpose For Using E-Banking Services

Particulars	No of respondent	percentage
Online shopping	12	20
Fund transfer	5	8
Order checkbook	10	16
Bill payment	14	24
Apply for loans	7	12
To check balance	7	14
e-ticket	2	4
others	1	2
Total	60	100

Source: primary data

Figure no: 4.14
Purpose For Using E-Banking Services



Interpretation

Table 14 illustrates the purpose of using e-banking services. 24% of the respondents are using the e-banking services for bill payment, 20% for online shopping, 16% to order a cheque book, 14% to check their account balance, 12% for applying for loans, 8% for fund transfer, 4% for ticket booking and 2% of the respondents are using e-banking services for other purposes

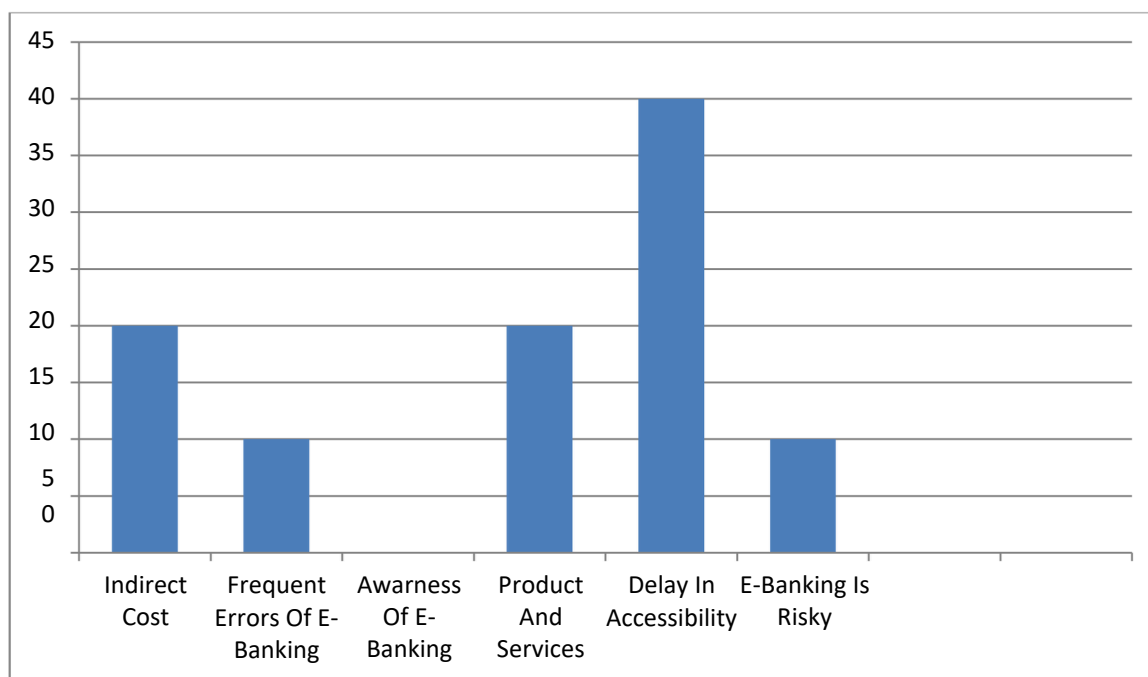
Table no: 4.15
Dissatisfaction With E-Banking Services

Particulars	No of respondent	percentage
Indirect cost	12	20
Frequent errors of e-banking	6	10
Awareness of e-banking	0	0
Product & services	12	20
Delay in Accessibility	24	40
e-banking is risky	6	10
Total	60	100

Source: primary data

Table 15 reveals the reason why respondents were not satisfied with various e-banking services offered by the banks. 40 percent of the respondents were not satisfied due to data inaccessibility. 20% of the respondent were not satisfied due to indirect cost and unawareness of the e-banking product offered. 10% of respondents were not satisfied because e-banking is risky and frequent errors occurred in e-banking services.

Figure no: 4.15
Dissatisfaction With E-Banking Service



Interpretation

Table 15 reveals the reason why respondents were not satisfied with various e-banking services offered by the banks. 40 percent of the respondents were not satisfied due to data inaccessibility. 20% of the respondent were not satisfied due to indirect cost and unawareness of the e-banking product offered. 10% of respondents were not satisfied because e-banking is risky and frequent errors occurred in e-banking services

CHAPTER V

FINDINGS, SUGGESTIONS & CONCLUSION

5.1 FINDINGS OF THE STUDY

5.2 SUGGESTIONS

5.3 CONCLUSION

5.1 Findings of the study

The summary of the major findings that emerged from the analysis are given in the following heads:

1. Socio-economic profile of the respondents

- ☐ The majority of the respondents (60 percent) are male.
- ☐ The majority of the respondents (36 percent) are in the age group of 18-25 years.
- ☐ 50 percent of the respondents are married.
- ☐ The majority of the respondents (47 percent) are employed.
- ☐ The majority of the respondents (48 percent) are earning a monthly income of
- ☐ below rs.15000
- ☐
- ☐
- ☐

2. Awareness of e-banking services

- ☐ 66 percent of the respondents have an account in public sector banks.
- ☐ The majority of the respondents (54 percent) have a savings account.
- ☐ The majority of the respondents (30 percent) know about e-banking services through print media.

3. Usage of the e-banking services

- ☐ The majority of the respondents (40 percent) are using e-banking services for one year to three years.
- ☐ 36 percent of the respondents are using the e-banking services once a month

and 10 percent are using this service regularly.

4. Types of services and reasons for using e-banking service

- 36 percent of the respondents are using Automatic Teller Machine(ATM) service, 30 percent are using Debit/Credit cards and 20 percent are not using net banking.
- The majority of the respondents (40 percent) felt the e-banking services are easy to use and 16 percent felt it is convenient and 12 percent felt it is time-saving.

5. Purpose for using e-banking services

- 24 percent of the respondents are using the e-banking service for bill payment, 20 percent for online shopping, and 16 percent to order checkbooks.

5.2 SUGGESTIONS

Based on the findings of the study, the following recommendations are given:

- Banks should ensure that online banking is safe and secure for financial transactions like traditional banking.
- Banks should organize seminars and conferences to educate the customer regarding the uses of online banking as well as the security and privacy of their accounts.
- Some customers are hindered by a lack of computer skills. They need to be educated on the basic skills required to conduct online banking.
- Banks must emphasize the convenience that online banking can provide to

people, such as avoiding long queues, to motivate them to use it.

- Banks must emphasize the cost-saving that online can provide to the people, such as reducing transaction costs through the use of online banking.
- Employees should be trained on technical and behavioral aspects so that banks can deliver quick and prompt services.
- Banks should create awareness among customers about e-banking through various means.
- The bank should be transparent about the charges and interest rates of the e-channels.
- The banks should invest in technology research to provide the service at a lower cost.
- The banks can carry out awareness and promotion campaigns to educate clients about the feasibility and advantages of e-banking services.

5.3 CONCLUSION

Banking has come a long way from the time of ledger cards and another manual filing system. Today bank has an electronic system to handle daily tasks of information, retrieval, storage, and processing. It provides various facilities to customers and they were satisfied with various facilities provided by banks as it makes their lives more convenient and more comfortable.

The study was based on customers' perceptions of e-banking services. It was found that all respondents were satisfied and have aware of the use of e-banking. Among all e-banking services offered by the banks, ATM was the most popular channel, followed by electronic credit/debit cards and internet banking.

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QUESTIONNAIRE

- 1) Name :
- 2) Sex : ☐ Male ☐ Female
- 3) Age : ☐ 18-45 ☐ 25-35
☐ 36-45 ☐ Above 45
- 4) Marital status : ☐ Married ☐ Unmarried
- 5) Educational : ☐ Primary ☐ Secondary
qualification ☐ Above
- 6) Occupational status: ☐ Student ☐ Employed
☐ Business ☐ Profession
☐ Other
- 7) Monthly income : ☐ Below 15000 ☐ 15001-30000
☐ 30001-45000 ☐ Above 45000
- 8) Do you have a bank account?
☐ Yes ☐ NO
- 9) In which bank do you have an account?
☐ Public sector bank ☐ Private sector banks
☐ Foreign bank ☐ Co-operative banks
- 10) What is the type of account you have?
☐ Savings a/c ☐ current a/c

☐

Fixed deposit a/c

☐

Recurring deposit a/c

11) Do you know about the e-banking service offered by a bank?

☐

Yes

☐

No

If yes, how do you know about the e-banking service?

☐

Through bank staff

☐

Print media

☐

Social media

☐

Friends & relatives

Are you using an e-banking service?

☐

Yes

☐

No

12) If yes how many years have you been using e-banking service?

☐

Less than one year

☐

1-3 year

☐

3-5 years More than 5

☐

years

13) How frequently you are using e-banking services?

☐

Daily

☐

Weekly

☐

Fortnightly

☐

Monthly

14) What are the banking services you use?

☐

ATM

☐

Net banking

☐

Mobile banking

☐

Tele banking

☐ SMS banking

☐ Electronic card (Debit/ credit card)

15) What are the purposes for which you use e-banking services

☐

Online shopping

☐

fund transfer

☐

Order cheque book

☐

bill payment

☐

Apply for loans

☐

to check balance

☐

E-ticket

☐

others

16) Which of the following reason influence you to e-banking?

☐

Easy to use

☐

convenient

☐

Time saving

☐

quick transaction

☐

Innovative services

☐

wide area network

☐

No need to carry cash

☐

Privacy is maintained

17) Are you satisfied with the e-banking services offered by your bank?

Yes

☐☐

no

18) If no, state the reason?

☐

Indirect cost

☐

Frequent errors of e-banking

☐

Unawareness of e-banking products & services

☐

E-banking is risky

