



**SCHOOL OF BUSINESS,  
CHHATRAPATI SHAHU INSTITUTE OF BUSINESS EDUCATION  
AND RESEARCH (CSIBER)**

**" The Role of Internet Banking in Enhancing Operational  
Efficiency And Customer Experience at AU Small Finance Bank: A  
Special Reference to Kolhapur Branch "**

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**“Submitted in Fulfilment of the Requirement for Master of Business  
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## **ABSTRACT**

The objective of this research, entitled "The Role of Internet Banking in Enhancing Operational Efficiency and Customer Experience at AU Small Finance Bank: A Special Reference to Kolhapur Branch," is to examine how internet banking has influenced the operation of banks as well as the customers' satisfaction. Technology-fueled, banks such as AU Small Finance Bank to the Internet Banking experience of users have allowed banks and programs to be more secure and innovative rather than traditional and ineffective. This study discusses these movements and their effect on both the employees and users.

The study population was composed of 150 customers and 50 employees from the Kolhapur branch. Data was collected through the use of questionnaires that inquired about the use of internet banking. Besides, software development languages such as Python and SPSS were utilized to analyze the data. Besides, the results indicate that the connection with internet banking has decreased time needed for transactions, and improved accessibility and security. These changes, in fact, have gone a long way in bringing better customer satisfaction and higher efficiency among bank employees.

On the contrary, the study also reports some problems faced by customers. Many customers have not yet been converted to digital banking due to tolerance or resistance exerted by them. What can be done to get past these issues? Well, customers can be made more confident about the security systems and the benefits of internet banking, and technology and infrastructure can be enhanced to make the experience smoother.

The advantages of this study are that AU Small Finance Bank can utilize the findings of the study to better understand the needs of its customers and improve the quality and security of its internet banking services. By dealing with the challenges experienced, the bank can form healthier client relationships and motivate more people to do online banking, thus guaranteeing development and prosperity in the digital banking era.

## **Declaration**

I declare that the research project report entitled **“The Role of Internet Banking in Enhancing Operational Efficiency and Customer Experience at Au Small Finance Bank: A Special Reference to Kolhapur Branch”**, under the guidance of **“Dr. Krishnat H. Chougale”** is the result of my own individual efforts and that it confirms to the university, school and course regulations regarding cheating and plagiarism. No material contained within Research Deissertation has been used in any other submission, by the author, for an academic award.

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## **Certificate of Internship**

This is to certify that **Mr. Vivek Dinkar Khavare** student at Chhatrapati Shahu Institute of Business Education and Research, Kolhapur has undergone Internship at AU Small Finance Bank, from **3<sup>rd</sup> June 2024** to **3<sup>rd</sup> August 2024**.

He has successfully completed a summer internship at AU Small Finance Bank. During this period, he held the position of **Finance Intern** at our **Kolhapur** branch.

During the Internship, we found him to be self-starter who is motivated, duty bound and hard working.

We wish him all success in his academic endeavor and life.

Yours sincerely,

**For AU SMALL FINANCE BANK LIMITED**



**Authorized Signatory**

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## **Certificate**

This is to certify that the project report entitled “**The Role of Internet Banking in Enhancing Operational Efficiency and Customer Experience At AU Small Finance Bank: A Special Reference To Kolhapur Branch**” is a Bonafide work prepared by **Mr. Vivek Dinkar Khavare** as a partial fulfilment for the award of degree of Master of Business Administration, submitted to **Chhatrapati Shahu Institute of Business Education And Research (CSIBER), Kolhapur**, has been completed under my supervision and guidance.

To the best of my knowledge and belief, the work reported in this report is authentic and is not reproduced from any source.

**Date:**

**Place:** Kolhapur

**Dr. Krishnat H. Chougale**

**Project Guide**

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**Place: Kolhapur**

**Date:**

**Mr. Vivek Dinkar Khavare**

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# **Chapter I**

## **Introduction and Research Methodology**

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## Chapter – I

### Introduction & Research Methodology

#### 1.1 Introduction

With the start of the ICT era, innovation in the 21st century has been witnessed in quite a number of good industries like the economy, finance, medicine, engineering, law, agriculture, and education. Internet banking changed the face of traditional banking completely by giving users the facility to facilitate financial transactions online; it was first offered in India by ICICI Bank in 1996. Now, through Internet banking, customers can know their account balance and statement, order checks, pay for utilities, transfer money, and eventually make online investments.

Internet banking services have developed a specified connection between consumers and banking institutions for the supply of banking goods and services by electronic means, usually identified as "e-banking". Financial institutions today offer an integrated range of banking goods and services designed to meet the needs of consumers by employing the internet and mobile technologies and, in turn, keep superiority for cost minimization and capitalizing on consumer convenience. Technologically aware Internet users can access banking services on other alternative channels: automated teller machines, internet banking, and mobile banking. This move from wired to wireless alongside banking services available on mobile phones has further expanded the reach and convenience towards availing banking services.

The IT revolution was adopted in the banking industry in India in the 1980s in step with the recommendations of the Rangarajan Committee report. Computerization of all the branches of banks, implementation of ECS, NEFT, RTGS, new delivery channels like ATM, online banking and mobile banking took off in full swing. These developments further accelerated the rate of technological adoption and interconnectivity in the banking industry. The privately owned sector banks, basically technology-driven came into being during the early 1990s after India's economic reforms, and public sector banks were under great pressure. This pressure pushed public-sector banks to initiate their own technology up-gradation process. By March 2010, 97.8 percent of nationalized bank branches were computerized; the State Bank of India was fully computerized. Technological advancements in banking, such ATMs, online banking, and mobile banking, reduced the requirement for customers to physically visit the bank, therefore reducing this need. The first ATM was put in place in India by HSBC Bank in 1985, and ICICI Bank launched internet banking there in 1996. As per the yearly report of IDC, more than two million people in India registered for online banking by 2012. This indicates that the primary reason for the growing popularity of online banking is its 24/7 accessibility, with convenience being the primary

objective. This is because mobile banking services were introduced by banks in India during the late 2000s subsequent to the announcement of RBI guidelines in 2008, which have enabled consumers to conduct financial transactions anywhere and at any time through a mobile device. Mobile banking will be particularly beneficial in rural areas where access to the internet is very limited but cellphone service is very good since it offers one potential method of providing financial services.

Even with this improvement, a greater number of consumers are still unaware about or distrustful of online banking services. It has also been realized that the knowledge and perception that customers have with the technology can also be influential in the use of the online banking services. Even though online banking has grown tremendously since its launch in the mid-1990s, many consumers still prefer traditional banking methods. Therefore, it is essential to learn about and understand how customers are using online banking and how this affects operational effectiveness and customer experience, especially within specific branches such as the AU Small Finance Bank Kolhapur branch.

The way of providing banking services has seen a major changes in today's digital world due to technological advancement and customization. The development is best shown by AU Small Finance Bank's AU 0101 Net Banking. Customers may conveniently bank from the comfort of their homes using it, since it offers a user-friendly interface and customized solutions. AU 0101 Net Banking meets individual needs by combining financial services into a lifestyle platform in a smooth manner. This includes managing investment portfolios and applying for loans and initial public offerings (IPOs).

This study is to find out how online banking at AU Small Finance Bank may improve customer satisfaction and operational efficiency, with a focus on the Kolhapur branch. Through an analysis of staff and customer points of view, this study will provide understanding of the advantages and difficulties of online banking and make suggestions for enhancing customer happiness and service quality.

### **Internet Banking:**

Banks is marketing their various products and services over websites using internet which permits customers to accomplish a different types of banking transactions electronically. Internet banking performed secured electronic transactions with the asynchronous technology's development. However, banks have initiated to use internet banking with performing common banking service transactions such as transfer of funds, writing the cheques, paying utility bills, printing account statements and inquiring the account balances. World of electronic commerce can be sustained for long- term with the internet banking services. The financial institutions, who failed to respond

to the need of internet banking services, are losing their customer base. Internet banking will help banks to present a potentially low-cost substitute to brick-and-mortar division banking. Internet banking delivers a very convenient and effective approach from the consumers' perspective, to manage one's finances as it is easily accessible 24 hours a day and seven days a week. A classy cash management packages obtainable through internet banking provides them with up to the minute info, allowing for timely funds management decisions for corporate customers.

**Internet Banking in Indian Context:**

The Government of India passed the IT Act, 2000 and This act was implemented from the 17th of October, 2000. In the banking context, e-commerce finds its legal recognition for performing electronic transactions according to the act. The working group set by Reserve Bank of India, has been working as a watchdog on the different aspects of the Internet Banking. ICICI bank was the pioneer bank to use internet banking for some of its services, in India. ICICI bank and a lot of other Indian banks use the internet banking system to provide internet banking, slowly but steadily. Most of the big India banks like SBI, HDFC, BOB and BOI etc. have providing internet banking services. A deeper understanding of how customers evaluate these services and grow digital loyalty appears to be necessary. One of the main factors of the success or failure of internet commerce is service quality (Santos, 2003). Because practitioners have mostly concentrated on usability and usage measurement concerns, automated service quality has tended to lag behind (Al-Hawar, 2005). Consequently, the success of a bank is greatly influenced by the quality of its services. This study's primary goal is to determine how online banking services affect both banks and customers.

**Impact of Information Technology on Banking:**

Information Technology is crucial for Indian banks, transforming how they operate. At AU Small Finance Bank, especially in the Kolhapur branch, IT has ushered in a new era where technology is widely used across all banking services, making the separation between front and back offices less significant. Previously, IT was used mainly for internal purposes, but now it has brought about significant changes in banking operations. New software has made banking services more convenient for customers, allowing them to perform transactions anytime and anywhere. This shift to internet banking has greatly enhanced operational efficiency and improved the overall customer experience at the bank.

**Factors influencing the awareness of Internet Banking:**

Following are the factors which influence the awareness about internet banking and it significant to take these factors in to account while study internet banking services.

**a) Awareness of Service:**

According to previous studies, an important factor preventing customers from being interested in online banking is a lack of knowledge about it. The market and business relationships between companies and individuals have been changed by the rapid growth of Internet applications and usage, which has increased demand for online banking services across all industries. In today's rapidly expanding digital economy, using online banking services has become practically required for both people and companies.

**b) Security:**

The fact that more and more customers are doing their banking online is a big aspect, yet reliability and safety while conducting online banking is an important factor. Because online banking is more at risk to fraud than traditional banking, customers avoid clear of it. According to study conducted in 1990 under the direction of Sathaye, 73% of customers were unaware of online banking. In addition, Sathye originated the idea that easy banking methods, like as online banking, would not be accepted until the customer's specific needs were fulfilled.

**c) Quality of the Internet connection:**

For any internet-based system to function well, a superior internet connection is an essential component. It is only possible to use Internet banking with a working connection. While having a strong connection is important for online banking, a bad connection could affect the speed, reliability, and clarity of the process.

**d) Trust:**

While customer perceptions regarding online banking are mostly influenced by trust, internet banking significantly contributes to its increased utility. The opposition to internet banking comes from issues related to trust in online financial transactions, which include sensitive information and involve access to important documents and data exchanged across the internet.

**e) Financial Income:**

Income has been shown to potentially strong effect on the adoption and diffusion of technology. The study has shown that income has a significant impact on customer's attitude towards using Internet banking.

**f) Educational Level:**

Education also plays a significant role with regards to attitude towards technology use. Internet or Internet banking is more probable using by higher educated customers such as university graduates are more contented in using technology. Level of internet knowledge is often positively correlated with an individual education.

## 1.2 Statement of the Problem

The study "The Role of Internet Banking in Enhancing Operational Efficiency and Customer Experience at AU Small Finance Bank: A Special Reference to Kolhapur Branch" attempts to address some of the pivotal issues related to Internet banking. Most of the literature has essentially focused on the usage of Internet banking services, even though these are now heavily used worldwide. Many of the factors that discourage consumers from adopting online banking haven't been well observed, however. The objective of this study is to understand the impact of Internet banking on banks and their customers, identify the root causes of its underutilization, and suggest strategies to enhance its uptake. Banks may be able to increase transactions and avoid expenditures by doing this.

The impact of Internet banking on banks and customers will be explored in this study. In order to determine if customers can accept new technologies, it will evaluate their familiarity with information and communication technology (ICT). We'll look at the things that encourage and discourage customers from using internet banking. The amount to which customers use Internet banking for transactions will be revealed by this study.

By comparing the opinions of Internet banking between customers and employees in rural and semi-urban areas of Kolhapur, we hope to provide a more complete understanding of its impact. The study will also examine the ways in which Internet banking use is influenced by demographic variables including income, gender, and level of education. Prior studies have given more attention to the technology than to the users of the technology. We feel that increasing customer proficiency is going to result in a higher use of online banking services.

## 1.3 Significance of the Study

### 1) Operational Efficiency Enhancement:

Internet banking has changed the way financial institutions work. This study can provide valuable insights into improving resource allocation, reducing expenses, and streamlining operations by examining the impact on operational efficiency.

Analyzing the impact of internet banking on transaction processing certain moments, error rates, and resource use may provide insightful suggestions for improving operational effectiveness.

### 2) Customer Experience Improvement:

In the modern era of technology, customer experience is most important. Customer connections with the bank are immediately impacted by internet banking.

This study may address elements such as user-friendly utilization, accessibility, ability to respond and individual attention offered through internet banking. By being aware of these components, AU Small Finance Bank can improve customer satisfaction.



### 3) Making strategic decisions:

The findings of this study can help AU Small Finance Bank make strategic decisions. As an example, should the bank increase its infrastructure investment for internet banking?

How can the bank encourage different customer segments to use internet banking?

Which features need to come first in order to improve the user experience?

These strategic implications can guide the bank's long-term vision and competitiveness.

## 1.4 Scope of the Study

**A] Geographical Scope:** The study will focus on AU Small Finance Bank's Kolhapur Branch, situated in the rural and semi-urban area. We aim to get information about the impact of internet banking services in the local environment by looking at this specific region.

**B] Topical Scope:** We will thoroughly examine a range of online banking topics in our study, such as:

**Services Offered by AU Small Finance Bank:** Thus, the research will focus on the range of services offered by the Kolhapur branch of AU Small Finance Bank in the sphere of online banking.

**Factors Affecting Internet Banking Usage:** We will find out what encourages and discourages users to employ internet banking facilities.

**Effect on Banking Operation and Customer Experience:** In this research, a quantitative study will be conducted to assess the roles played by the internet banking towards a general evaluation of all banking functions, the satisfaction level of the customers, and the efficiency of the operations.

**C] Analytical Scope:** We will use a variety of tools for data analysis and visualization. **Microsoft Excel** will help with basic data organization, trend analysis, and visualization. **Python** and **Google Colab** will be used for hypothesis testing and calculating Cronbach's Alpha. For advanced statistical analysis, we will use **SPSS**, and for creating interactive dashboards and visualizations, **Power BI** will be utilized. These tools together ensure accurate analysis and effective presentation of results.

**D] Functional Scope:** Our research work will dwell on promotional opportunities toward increasing internet banking usages through rural and semi-urban customers at AU Small Finance Bank's Kolhapur Branch. Next come alternative electronic delivery channels such as internet

banking and mobile banking. Finally, we will link our research methods and instruments with actionable recommendations to enhance customer experience and operational efficiency.

### 1.5 Objectives of the study

1. To study the impact of Internet Banking Services on the operations of AU Small Finance Bank and its customers.
2. To study the effect of Internet Banking Services on customer satisfaction and the comfort of AU Small finance Bank Staff in their office space.
3. To study the customer perception towards the Internet Banking Services provided by AU Small Finance Bank
4. To find out the relationship between demographic factors and the usage of Internet Banking Services at AU Small Finance Bank
5. To study the present internet banking services provided by AU Small Finance Bank.

### 1.6 Hypothesis of the study

**H1:** There is significant relationship between age of employee and satisfaction of employees towards use of internet banking technology implemented at AU Small Finance Bank.

**H2:** There is significant relationship between age of customer and satisfaction of customer towards use of internet banking technology implemented at AU Small Finance Bank.

**H3:** There is significant relationship between qualification of customer and satisfaction of customer towards use of internet banking technology implemented at AU Small Finance Bank.

### 1.7 Research methodology

#### Research Design: Exploratory Study

The purpose of the study is to explore how AU Small Finance Bank's customer experience and operational efficiency are impacted by internet banking.

Using an exploratory method allows us to examine this topic in depth.

#### Sample size and Sample Selection:

##### Sample Size:

- AU Small Finance Bank's customers (150 respondents).
- Bank employees at the Kolhapur branch (50 respondents).

**Sampling Frame** – AU Small Finance Bank, Kolhapur Branch.

#### Sampling Technique: Simple Random Sampling

As per the above table, 150 customers and 50 employees of AU Small Finance Bank have been selected for the final sample size of the study.

**Data Collection:**

The task of data collection begins after the research problem has been defined and research design. While deciding the method of data collection to be used for the study, the researcher should keep in mind two types of data viz. Primary and secondary data.

The data collection can be grouped under two types:

- Primary data
- Secondary data

**A] PRIMARY DATA:** - Primary data are those which are the first time. They are original in character. They are collected by the research for the first time for his own use. Primary data are firsthand information and are collected from various source like:

**Questionnaire Survey**

- Provide an organized survey to customers who use internet banking.
- Employees of banks involved in internet banking activities.

The questionnaire should cover elements related to operational efficiency and customer experience.

**B] SECONDARY DATA:** - Secondary data are those which have already been collected by others. When it is not possible to collect data in primary form, the researcher may take the help of Secondary data; they are those which have already been collected with some other view in mind. They are collected for serving the objects other than what the researcher might have in his mind. The source of secondary data includes:

- Articles • Websites • Journals • Banking commission report • RBI bulletin • Annual reports

**1.8 Limitations of the Study**

Limited Geographic Scope:

The study is confined to the Kolhapur branch of AU Small Finance Bank, which may not represent the experiences and operational efficiencies of other branches.

**Sample Size Constraints:**

A sample of 150 customers and 50 employees may not fully capture the diversity of perspectives across the bank's entire customer and employee base.

**Self-Reported Data:**

The reliance on survey responses introduces potential biases, as participants may provide socially desirable answers or misinterpret questions.

**Evolving Technology:**

The rapid advancements in internet banking technology may cause findings to become outdated over time.

**Focus on Specific Banking Services:**

By concentrating on internet banking, the study may overlook the impact of other channels like mobile banking or in-branch services on operational efficiency and customer experience.

**1.9 Chapter Scheme**

Chapter scheme of the research thesis will be as follows.

**Chapter I: Introduction and Research Methodology**

This chapter will deal with the introduction, entire research design and methodology adopted for the study undertaken. It includes introductory part of the study along with the statement of the problem, objectives of the study, methodology adopted for the study, sources of data collection, sampling design, scope of the study.

**Chapter II: Review of Literature**

This chapter covers the information about the organization and the organization products, services, history, financial position and future plan. It also contains Organization structure.

**Chapter III: Company Profile**

This chapter covers the information of research topic. The researcher will undertake extensive literature survey relating to the problem.

**Chapter IV: Theoretical Background of the Subject**

This chapter covers the basic concepts and the sub concept of the study. This chapter discusses the overall information about the study.

**Chapter V: Data Analysis and Interpretation**

This topic deals with the presentation of the data collected and its interpretations. Collected data will be presented in tabular form with percentage scores, pie diagram and graphs. Interpretation will be given for generalization of finding under the study.

**Chapter VI : Finding, Conclusion and Suggestions**

This chapter presents overall findings and observations of the project made by the researcher. Various findings drawn from the earlier chapters will be presented logically in this chapter.

## **Chapter II**

### **Review of Literature**

## Chapter - II

### Review Of Literature

#### 2.1 Review Of Research Papers

- i. **Hamid, Alabsy, Mukhtar (2018)** revealed that there are statistical differences amongst the online banking services which have been offered by Sudanese banks and customer satisfaction. Additionally, there are statistically significant differences between the real performance of online banking services and the expectations of customers on quality dimensions. The report came to the conclusion that customers were becoming more content with the excellence of online, ATM, and mobile banking services.
- ii. The study by **Hammoud, Bizri, and Baba (2018)** examined the impact of electronics banking service quality on customer satisfaction in the Lebanese banking sector. The findings suggest reliability as a key predictor of customer satisfaction. The study aims to understand how Lebanese banks can improve information technologies to meet customer needs.
- iii. **Shendge, Shelar and Kapase (2017)** the Research paper focus on impact and significance of cashless strategy in India like taxation, transparency and accountability, tracking of expenses and its impact on Business process, education process, economic growth and impact of IT in cashless economy. India is witnessing a transformation in money transactions, with e-payment services gaining momentum. Businesses and street vendors are accepting electronic payments, encouraging people to learn cashless transactions at a faster pace than ever before, according to RBI bulletin.
- iv. **Firdous, Farooqi (2017)** aims to make a unique contribution to the present knowledge by examining the influence of internet banking facility superiority on customer satisfaction in New Delhi. The various dimensions of the internet banking service quality that were taken into consideration while making the study were: Efficiency, System Availability, Fulfilment, Responsiveness, Privacy, Contact and website design. Paper is revealed that there is a direct relationship between internet banking service quality dimensions and customer satisfaction in the banking industry.
- v. **Al-Hawary & Hussien (2017)** revealed that technological revolution that contributed to a direct influence on the banks activities, and financial systems worldwide through the great development of computers and the widespread of the Internet and appearance of innovation in banking services. E-banking offers cost-effective, time-saving services to customers, attracting more customers. Factors affecting customer acceptance include ease of use, privacy, website design, accessibility, and cost, which can lead to customer loyalty.

- vi. **AL-Adwan & AL-Tarawneh (2017)** presented that the independent variable of E-Banking services quality level is high and the analysis result showed that security dimension was in the primary place in demand to relative position between the extents of the independent variable. The study shows how important privacy is to E-Banking services since it protects customer privacy and data from theft or other illegal access. The fact that customer satisfaction is at the top suggests that Jordanian banks should concentrate on meeting customer demands and offering affordable services.
- vii. **Sanjay & Lekh Raj (2017)** observed that banks need to restructure the platform of net banking to inspire more people towards net banking. Artificial intelligence, high level of computerization is prerequisite for the banks to inspire more customers for net banking facilities as insertion of latest technologies. A customer can access his banking facilities even without internet connection likewise banks have to think for a way out to develop applications on android and window platforms.
- viii. **Salamah (2017)** the researcher expected that the usage of electronic services by the Saudi banks leads to the productivity and quality of the services provided to clients, raise of the percentage of clients and growing their satisfaction over the services delivered by the bank. To verify the accuracy of this supposition, researcher has carried out the study for the expressions forming and number of expressions both clients and officials. The integration of electronic system in banks has impacted positively on the banks transaction procedure and raises the efficiency of execution suitable services to the employees. Customer satisfaction has also impacted absolutely and the growth of trust has influenced the corporate client tendency for use the electronic banking system.
- ix. **Chauhan & Choudhary (2015)** presents the overview of internet banking in Indian context. Discussion adopted various challenges about internet banking such as security risk, privacy risk, trust factor and less awareness among consumers. Opportunities for internet banking increasing through internet users and computer literacy by 168% in 2014 as compared to 2010 and its emergence growth ensued because of initiatives taken by government agencies for financial literacy. Scenario of Internet banking in Indian context found consequent emergence changes in numbers of E-banking delivery channel, in percentage of transactions through E-banking delivery channel and NEFT & RTGS transactions from 2010 to 2014.
- x. **Reddy and Reddy (2015)** were exploring that Perception & satisfaction towards E-banking in the present skill civilization, maximum banking customer prefer & switch to e- banking facilities. Particular results and discussion measured based on the relationship between family income & awareness level of e-banking. Banker may give more convenient facilities,

- royalty to customers and their retention by increasing awareness of other family income and focused on the factors contributing customer satisfaction.
- xi. **Singh & Kumar (2014)** paper is clear that although there is considerable publicity, Internet banking has not latched on to consumers as fast as projected. Many banks struggle to integrate their internet banking platform with their processes, despite the cost. To maintain customer relationships, banks should prioritize customer needs over cost reduction. As consumers become more mobile and knowledgeable, they demand greater access to services. To ensure continuous growth in online banking, banks must anticipate consumer needs and provide suitable services.
- xii. **Sharma & Malviya (2014)** studied the impact in Indore about internet banking service quality on customer satisfaction. Besides, the study illustrates that Website comfort of usage, ease, accessibility, sureness and responsiveness are the major integral factors of internet banking services quality. The empirical results express that there is a direct relationship amongst internet banking service quality dimensions and customer satisfaction in the banking industry. An understanding of the factors recognized in this study permits bank executives and policy makers to direct efforts and resources in the most effective and efficient way to rise bank business in the long run and inspire new customers to adopt internet banking.
- xiii. **R. Tasmin, Abubakar, Aliyu, Norazlin & Takala (2013)** the key research objective is online banking in Malaysia toward effective customer service delivery is to study the behavior factors, such as cost, convenience and security on how they influence. This paper examines how internet banking frameworks may enhance the quality of customer service provided by banks. It shows that important factors affecting efficient customer service delivery are cost, convenience, and security. The research is supported by the paper's use of Kano's Model.
- xiv. **Ramakrishnan and Varadharajulu (2012)** Internet banking is a topic of significant interest in the banking sector and regulatory bodies. This study analyzes the present condition of internet banking and its influence on the banking sector. It studies the distribution channels used by banks, such as online and mobile banking, as well as the economics of these services. To collect data on their products and services, the research conducts a survey of respectable banks that offer Internet banking services and conducts a questionnaire. The findings indicate a strong positive connection between Internet banking and customer satisfaction.
- xv. **Malhotra, Singh (2009)** review the literature on Internet Banking, comparing and contrasting conclusions of previous research to describes the data and current status of Internet banking in India. The study reveals a financial gap between Internet and non-Internet



banks in India, using balance-sheet data from regulatory authorities. Internet banks are larger, profitable, and operationally efficient, with higher asset quality and better management. They rely heavily on deposits for financing.

## 2.2 Review Of Research Articles

- i. **H.M.S. Priyanath (2018)** conducted research on customer satisfaction to find out how online banking is effective, readily available safe, and secure, as well as to evaluate how flexible it is and how much compensation it provides. The study examines the aspects of online banking service effect that are related to awareness and service quality of these services and further enhance bank customer satisfaction.
- ii. **Ditto (2017)** research study discovered that there is a relationship between the demographic information provided by the respondents and the level of satisfaction consumers have with internet banking. This research study also highlighted how customers feel and think about internet banking. According to the study, industry expansion and online banking improvement will happen in the coming years as a result of newly developed products, newly adopted technology, and communication channels that banks effectively use to raise customer understanding of banking products and change their perceptions.
- iii. The goal of the study by **Mathangi, Latasri, and Miencha (2017)** is to show how digital banking may lead to opportunities for better goods and services. The Information Technology Act of 2000 states that regular physical activity and appropriate security procedures are necessary to strengthen digital banking. Increased digital payment quantity, control over cybercrime numbers, and the expertise of cyber police officers are all necessary. Judges in civil courts should have cyber fraud training in the appropriate vs. safety model so that problems relating to cyber scams may be solved. The goal is to digitalize India and create a cashless, suitably safe economy where customers can conduct business on digital platforms with the greatest possible privacy and safety.
- iv. **Sharma's (2016)** article covers effective problems in a growing nation where the financial sector must be strong, healthy, and significant for economic success. Banking is being changed by improvements using information technology. The future of banking will be improved, and it is certain that the processes, products, and services provided to customers will be consistent, dependable, and efficient. It has been displayed that online banking will grow far, as it has the potential to raise the customer knowledge of the internet, the expansion of banking services, and internet grasp, all of which need global players to enter the banking sector and carry out world-class internet banking ability.

- v. **Khanna and Gupta (2015)** found that 67 percent of respondents saw reliability in acceptance as new and adaptable technology. In the Exploratory Factor Analysis, 72 percent of respondents reported reliability in safety and security. Customers consider dependability in availability and user openness as preferred factors, with 76 and 69 percent of respondents agreed. Availability is viewed as a standard criterion by 50% of respondents, whereas 29% believe they have it. This study finds that recommended factors include current modified technology, safety, security, availability, and simple to use.
- vi. **Sali Bakare's (2015)** research discovered that the banking sector has experienced good changes as a result of the development of information technology. E- banking is a unique concept for offering financial products and services. E-banking has an impact on the banking business, as shown by various studies. E-banking has a favorable impact on the banking business. Banks should build plans to address the related issues in order to increase profitability and minimize expenses in e-banking.
- vii. The **Hawari (2006)** demographic may potentially have an impact on Internet Banking adoption trends. It is considered that female respondents still do not completely engage in Internet purchases. As a result, increasing service performance awareness is the most important factor in gaining an advantage in the marketplace. Service quality has gotten a lot of attention due to its clear relationship with financial performance, customer satisfaction, and loyalty.
- viii. **Meihami and Varmaghani's (2013)** article on the use of IT in banking states that by adopting each IT tool, we may reduce the number of banking transactions. It is hoped that by adopting E-banking instead of traditional banking systems, we may reduce charges. Using IT in banking reduces security risks, saves time, and improves risk management. According to study findings, there is a strong link between E-banking and bank income, and employing E-bank is a must for banks to survive in the face of intense competition. As a result, banking specialists and researchers must be better understanding of this issue.
- ix. **Long & McMellon (2004)**, a detailed study done in 2001 by the Customers Bankers Association, suggests that the use of internet banking remained unchanging from 1996 to 1998, with fewer than 10% of the market accepting the transition, has launched on the era of 'anytime, anywhere' banking. In reality, previous academics have shown that automated services are still in early stages, and there is no commonly accepted theoretical approach to online banking.
- x. **Ahmad & Bansal (2013)** aim to measure the degree of awareness and its impact on customers' attitude regarding e-banking. The findings show that knowledge has an important impact on customers' attitudes about their perceived usefulness, ease of use, privacy and

safety, and risk when using e-banking. Pearson's Correlation was employed in this study, and it was discovered that the degree of awareness had an important relationship with the dependent variables when correlated separately. According to the findings, Perceived Ease of Use is the most important variable in terms of level of awareness. This study found that all four investigated variables (PU, PEOU, PSP, and PR) were significant in the Result of Hypotheses test.

## **Chapter III**

### **Company Profile**

## Chapter - III

### Company Profile

#### 3.1 Introduction

AU Small Finance Bank (AU SFB) is a significant player in India's banking sector, known for its customer-centric and innovative approach. The bank was founded in 1996 by Mr. Sanjay Agarwal, who envisioned creating an institution that empowers underserved communities. Initially established as a non-banking financial company (NBFC), AU primarily focused on asset financing, particularly vehicle loans. Over time, it expanded its services to cater to diverse financial needs.

The pivotal moment in AU's history came in 2017, when it transitioned into a Small Finance Bank (SFB) under the Reserve Bank of India (RBI) guidelines. This transformation allowed AU SFB to broaden its offerings, enabling it to accept deposits and provide an extensive range of banking services. The bank's operations are guided by the principles of transparency, customer satisfaction, financial inclusivity, and innovation. These core values have helped AU establish itself as a trusted name among individuals and businesses alike.

AU SFB's mission is to empower individuals by improving their access to financial resources, thereby driving economic progress in India. Its focus on technology-driven banking solutions ensures that customers experience seamless, efficient, and secure services.

#### 3.2 History

The history of AU Small Finance Bank is a tale of resilience, innovation, and growth, spanning over two decades.

##### Formation and Early Days (1996-2004)

AU Small Finance Bank began its journey in 1996 under the name L.N. Finco Gems Private Limited, with a primary focus on financing vehicles. Operating as an NBFC, the company addressed a significant gap in the market by providing loans to individuals and businesses who found it challenging to secure financing from traditional banks.

In 2000, the company received RBI certification to operate as a non-banking financial institution. This certification marked the beginning of AU's journey toward becoming a key player in India's financial landscape.

**Expansion and Diversification (2005-2016)**

**2005:** The company rebranded itself as AU Financiers (India) Private Limited, signifying its intent to expand into diversified financial services. It partnered with HDFC Bank to facilitate vehicle financing, strengthening its portfolio and market presence.

**2006-2009:** AU entered new markets, including Maharashtra and Gujarat, diversifying its customer base.

**2010:** The RBI classified AU Financiers as a Systemically Important Non-Deposit Taking Asset Finance Company (NBFC-ND-AFC).

**2011-2016:** The company attracted significant investments, such as ₹35 crores from IFC and ₹150 crores from Redwood, bolstering its financial position and enabling further expansion.

**Transformation into a Small Finance Bank (2015-2017)**

In 2015, AU received in-principle approval from the RBI to transition into a Small Finance Bank. This decision was part of the RBI's initiative to enhance financial inclusion by encouraging specialized banks to serve underserved segments. AU officially became AU Small Finance Bank Limited in 2017. Its Initial Public Offering (IPO) in the same year garnered an overwhelming response, with oversubscription reaching 54 times.

**3.3 Activities/Products of the Company**

AU Small Finance Bank offers a comprehensive suite of financial products and services, designed to meet the diverse needs of its customers.

**Banking Products****Deposit Products**

**Savings Accounts:** Offer competitive interest rates, easy online access, and zero-balance options for specific customer segments.

**Fixed Deposits (FDs):** Provide attractive returns with flexible tenures, catering to both individual and business customers.

**Recurring Deposits (RDs):** Encourage disciplined savings by allowing customers to deposit small amounts regularly.

**Loan Products**

**Vehicle Loans:** One of AU's flagship offerings, helping individuals and businesses purchase commercial and personal vehicles.

**SME Loans:** Provide credit to small and medium enterprises, enabling them to expand and thrive.

**Home Loans:** Offer affordable rates and flexible repayment options to customers aspiring to own a home.

**Microfinance Loans:** Focused on supporting rural entrepreneurs, helping them establish and grow their businesses.

**Insurance and Mutual Fund Services**

AU SFB has partnered with leading insurers to offer health, life, and general insurance products, ensuring comprehensive coverage for customers.

Mutual funds are also available, enabling customers to grow their wealth through systematic investment plans and other options.

**Digital Banking**

The bank leverages technology to provide seamless banking experiences:

**Internet Banking:** A secure platform for tasks like fund transfers, bill payments, and account management.

**Mobile Banking:** Features include remote deposit, online loan applications, and investment options, making banking accessible anytime, anywhere.

**Special Programs**

**SIDBI Joint Financing Program:** In partnership with the Small Industries Development Bank of India (SIDBI), AU supports MSMEs by providing tailored financing solutions.

**3.4 Organization Structure of the Company**

AU Small Finance Bank's organizational structure is designed for efficiency, innovation, and customer satisfaction.

**Leadership and Governance**

The bank is led by Mr. Sanjay Agarwal, the Managing Director and CEO, supported by a team of experienced executives who oversee strategic planning and operations. The leadership team ensures that the bank's activities align with its mission of financial inclusion and technological advancement.

**Operational Network**

AU SFB has established a vast network to reach customers across India:

**306 Bank Branches:** Strategically located in urban, semi-urban, and rural areas.

**291 ATMs:** Providing 24/7 banking services to customers.

**500+ Touchpoints:** Including branches, asset centers, and offices to ensure accessibility.

**Workforce**

AU employs over 10,000 people, making it one of the most significant employers in the financial sector. Its workforce is trained to deliver personalized services, ensuring customer satisfaction at every touchpoint.

**3.5 Achievements of the Company**

AU Small Finance Bank has garnered numerous accolades and achievements that underscore its growth and impact on the financial sector:

**Financial Milestones**

Ranked 479th in Fortune India 500, reflecting its robust financial performance.

Achieved a market capitalization of ₹17,000 crores, showcasing its value and investor confidence.

Its stock price surged by 51% on the first day of trading after its IPO.

**Technological Innovations**

AU has successfully integrated cutting-edge technology into its operations, offering digital banking platforms that include features like remote deposits, automated loan processing, and virtual investment tools.



The bank's mobile banking app and internet banking portal have made banking convenient and accessible for its customers.

### **Strategic Partnerships**

Collaborated with Aditya Birla Health Insurance and other insurers to provide comprehensive financial products.

Signed an MoU with SIDBI to support MSMEs through joint financing initiatives.

### **Community Development and Financial Inclusion**

Opened 71 new rural outlets in unbanked areas to bring banking services to underserved communities.

Conducted financial literacy programs in remote regions, educating individuals about savings, loans, and investments.

### **Community Impact and CSR Initiatives**

AU Small Finance Bank is committed to social responsibility, focusing on programs that uplift communities:

**Education Initiatives:** Provides scholarships and support for underprivileged children.

**Skill Development:** Offers vocational training programs to empower youth and women.

**Healthcare Support:** Organizes health camps and provides financial assistance for medical emergencies in rural areas.

### **Future Outlook**

AU Small Finance Bank aims to continue its trajectory of growth and innovation. The bank plans to:

**Expand its Network:** Establish more branches in rural and semi-urban areas to reach a broader customer base.

**Innovate with Technology:** Introduce AI-driven banking solutions to enhance customer experiences and operational efficiency.

**Focus on Sustainability:** Implement green banking practices to promote environmental sustainability.

# **Chapter IV**

## **Theoretical Background**

## Chapter – IV

### Theoretical Background

#### 4.1 Internet Banking

The concept of internet banking revolutionized the banking industry by providing unparalleled convenience and efficiency to users. The journey began in December 1980, when United American Bank launched the first home banking service. Collaborating with Radio Shack, the bank introduced a secure modem designed for the TRS-80 computer, enabling customers to access account information remotely. This service included features like electricity bill payments, account status views, loan applications, and budget calculators. Customers willingly paid a subscription fee of \$25-30 per month for these services, highlighting the demand for digital banking even in its infancy.

By the late 1980s, as technology evolved, the term 'online banking' gained traction. The banking system transitioned to allow customers to use telephone lines, keyboards, and monitors to perform financial transactions. This marked the beginning of a new era in banking.

In India, the digital banking revolution began in 1998, when ICICI Bank introduced online banking services. Since then, the concept, also known as digital banking, web banking, or e-banking, has grown immensely. It enables customers to perform financial transactions such as transferring money, paying bills, and managing accounts through secure online platforms.

For AU Small Finance Bank, internet banking is a cornerstone of its strategy to enhance operational efficiency. By reducing dependence on physical branches, the bank lowers operational costs while offering customers greater flexibility. Customers can conduct transactions outside traditional banking hours, saving time and travel costs. This convenience improves customer satisfaction and reinforces AU Small Finance Bank's position as a modern, forward-thinking financial institution.

The bank's internet banking services include:

Checking account balances and viewing transaction history.

Generating and downloading account statements.

Transferring funds between accounts.

Paying utility bills and making online purchases.

At the Kolhapur branch, these services play a crucial role in meeting the dynamic needs of customers. They not only streamline financial management but also position AU Small Finance Bank as a leader in digital banking innovation.

## 4.2 Mobile Banking

Mobile banking is another transformative development in the financial sector. It allows users to perform financial transactions using mobile devices like smartphones and tablets. Unlike internet banking, which is typically accessed via web browsers, mobile banking relies on dedicated apps, providing seamless 24/7 access.

AU Small Finance Bank's mobile banking app empowers customers by offering a wide range of features, such as:

**Account Management:** Customers can check balances, view statements, and download transaction details.

**Fund Transfers:** Facilitates inter-account and peer-to-peer (P2P) payments.

**Bill Payments:** Covers utility bills, postpaid mobile bills, and DTH recharges.

**Remote Deposit:** Using the phone's camera, customers can digitally submit cheques for processing, eliminating the need to visit a branch.

The app is designed with robust security features, ensuring that all transactions are safe and secure. It also offers flexibility by supporting non-cash transactions, thereby reducing branch visits and transaction handling costs for the bank.

One of the standout features is the remote deposit option, which simplifies the cheque deposit process. Customers can use their device cameras to capture cheque images and submit them digitally. This innovation underscores AU Small Finance Bank's commitment to making banking simpler and more efficient for its customers.

## 4.3 Other Online Services

AU Small Finance Bank offers a variety of online services that enhance customer convenience and promote a cashless economy. These services cater to diverse financial needs, making banking simpler and more accessible:

**i. Account Balance Check**

The mobile and internet banking platforms allow customers to check their account balances instantly and for free. Customers can also use the missed call banking facility, which supports vernacular languages for wider accessibility. Additionally, the app provides a branch locator, enabling users to find nearby branches effortlessly.

**ii. View Bank Statements**

Through its e-statement system, AU Small Finance Bank enables customers to view and download account statements. This paperless process is environmentally friendly and eliminates the need to visit branches, saving time for customers.

**iii. Utility Bill Payment**

The bank's app simplifies bill payments, supporting services like electricity, gas, water, telecom, and DTH recharges. Customers can pay bills anytime, anywhere, fostering a culture of digital transactions.

**iv. Electricity Bill Payment**

The app supports payments for major electricity providers across India. Customers can set up automatic bill payments and receive reminders whenever a bill is generated.

**v. Gas Bill Payment and Booking**

AU Small Finance Bank facilitates hassle-free gas bill payments and LPG bookings. Customers can complete transactions from the comfort of their homes and receive reminders for new bills.

**vi. Postpaid Bill Payment**

The app allows users to pay postpaid mobile bills for major operators like BSNL, Airtel, VI, and Jio. Timely reminders ensure that customers never miss a payment.

**vii. Rent Payment**

Customers can pay or transfer rent payments directly using their credit cards. Transactions above ₹25,000 are credited securely within 24 hours, offering reliability and convenience.

**viii. Insurance Premium Payment**

The app supports premium payments for top insurance providers, such as LIC, Max Life Insurance, and SBI Life Insurance. Customers can easily renew policies from their homes.

**ix. Water Bill Payment**

Customers can pay water bills for providers like New Delhi Municipal Corporation and Hyderabad Metropolitan Water Supply Board through the app or website.

**x. Start a Deposit**

The Recurring Deposit (RD) feature helps customers save regularly. With a minimum deposit of ₹1,000 per month, customers can build a financial corpus conveniently.

**xi. Open/Close a Fixed Deposit**

The bank enables customers to open, renew, or close Fixed Deposit accounts through its digital channels. This eliminates the need for branch visits, streamlining the process.

**xii. Make Merchant Payments**

Customers can make secure payments to merchants using online banking. The platform supports various payment providers, ensuring flexibility for businesses.

**xiii. Issuance of Cheque Books**

Customers can request cheque books online for savings, current, or cash credit accounts. The cheque books are delivered within three working days, adding to customer convenience.

**xiv. Virtual Investments**

AU Small Finance Bank offers a platform for customers to invest in instruments like mutual funds, fixed-income securities, and bonds. The portal provides safety, convenience, and tax benefits.

**xv. General and Life Insurance**

Through its digital channels, the bank provides a range of insurance products, including motor insurance, health insurance, and home insurance. Competitive rates and easy access enhance customer satisfaction.

**xvi. Recharge Mobile/DTH**

The app supports prepaid recharges for mobiles and DTH services. Transactions are quick, safe, and hassle-free.

**xvii. Check Mortgages and Loans**

The bank's digital systems streamline loan applications and property mortgage assessments. This reduces fraudulent transactions and enhances operational efficiency.

**xviii. Manage Online Account Details**

Customers can update their mobile numbers, email IDs, and addresses through internet banking by uploading KYC documents. This eliminates the need for physical branch visits.

**xix. Book Online Tickets**

Customers can book tickets for rail, bus, flights, and movies through the bank's app. This service consolidates multiple booking platforms into one convenient interface.

**xx. Other Services**

The bank offers additional online services, including:

Opening PPF accounts and Sukanya Samriddhi accounts (SSA).

Locating nearby ATMs and branches.

Enrolling in government schemes like PMJJBY and PMSBY.

Applying for loans, lockers, debit/credit cards, and EMI conversions.

Resetting login or transaction PINs and creating UPI IDs.

**4.4 Integration of Internet and Mobile Banking at AU Small Finance Bank**

The integration of internet banking and mobile banking has been a game-changer for AU Small Finance Bank. It allows the bank to provide seamless services, ensuring that customers can access financial solutions anytime and anywhere. By leveraging these technologies, the bank has improved its operational efficiency, reduced costs, and enhanced customer satisfaction.

**4.5 Conclusion**

The digital banking services offered by AU Small Finance Bank demonstrate the institution's commitment to innovation and customer-centricity. Whether it is internet banking, mobile banking, or other online services, the bank has consistently worked to make financial transactions easier, safer, and more accessible. These efforts align with its broader goal of fostering financial inclusion and empowering communities across India.

# **Chapter V**

## **Data Analysis and Interpretation**



## Chapter - V

### Data Analysis and Interpretation

#### 5.1 Introduction

This chapter signifies the analysis and interpretation of the data collected from the survey of various public, private and cooperative sector banks by taking view of customers and staff with respect to the various aspects on internet banking services.

#### 5.2 Bank Customers

##### 5.2.1 Reliability Statistics

Cronbach's Alpha reliability method was applied to check the reliability of all items in the customer questionnaire. The reliability coefficient value was significant, i.e., 0.714, indicating moderately high reliability of the customer questionnaire. The reliability test was conducted using Python, employing the variance-based method for calculating Cronbach's Alpha. The reliability statistics for the customer dataset are provided below:

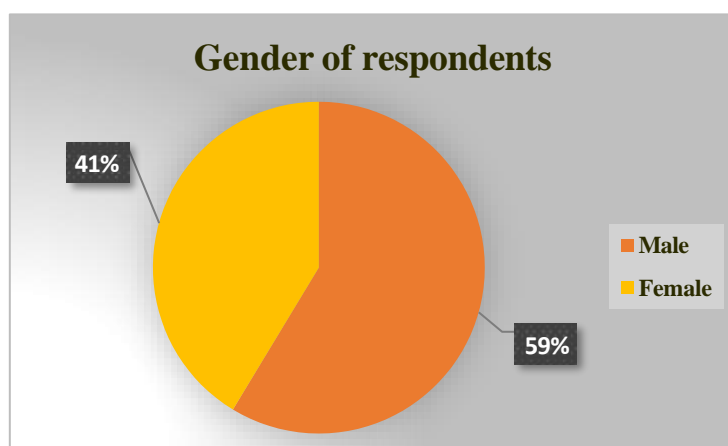
**Table 5.1: Reliability Statistics (Customers)**

Cronbach's Alpha	No of Items
0.714	14

This result confirms that the customer questionnaire demonstrates good internal consistency, suggesting that the items are reliable in measuring customer satisfaction with internet banking services.

**Demographic Information****1. Gender****Table 5.2: Gender of the Respondents'**

	<i>Frequency</i>	<i>Percent</i>
Male	88	58.7
Female	62	41.3
Total	150	100.0

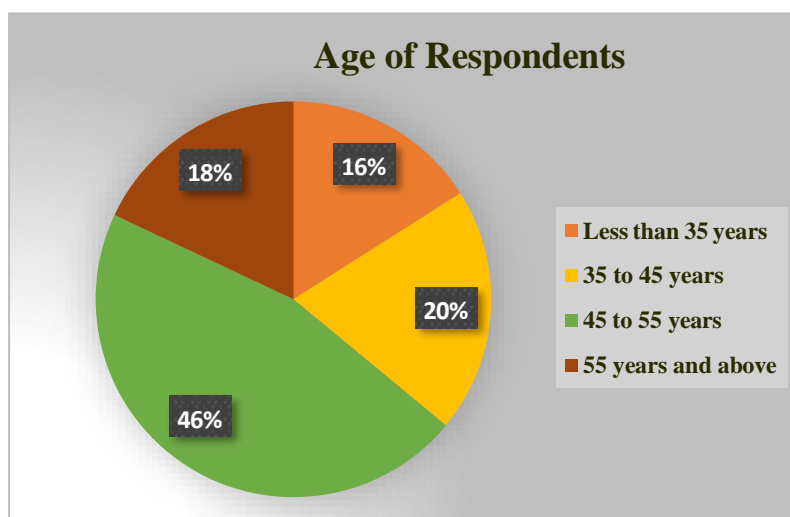
*Source: Primary Data***Graph No 5.1**

The demographic data indicates that there are almost 59 percent male respondents and 41 percent female respondents involved in this study whose opinions on different issues in view of the topic are considered while drawing inferences.

## 2. Age

**Table 5.3: Age of the Respondents'**

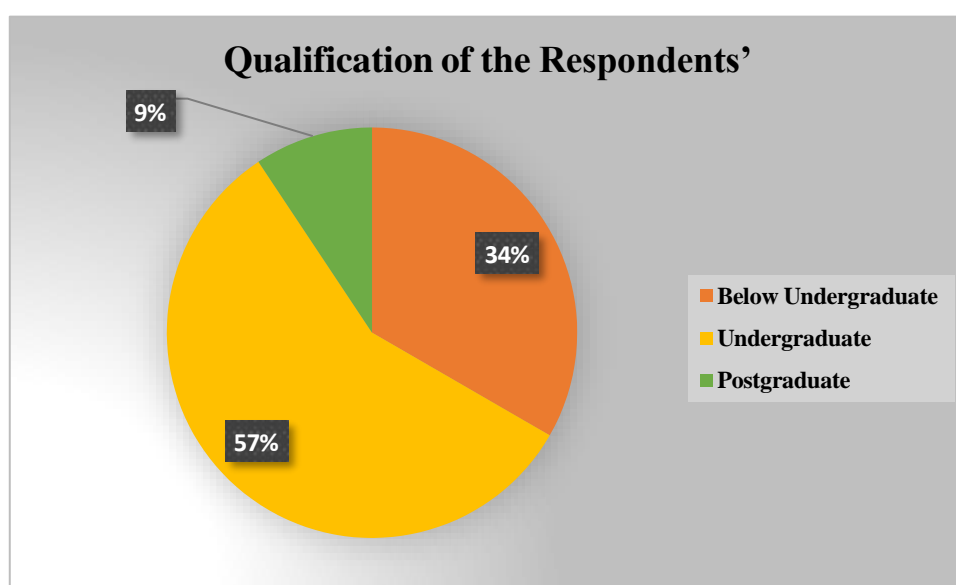
	<i>Frequency</i>	<i>Percent</i>
Less than 35 years	24	16
35 to 45 years	30	20
45 to 55 years	69	46
55 years and above	27	18
Total	150	100

*Source: Primary Data***Graph No 5.2**

Under 35 and above 55 y/o, the respondents\_data are from a separate age groups. According to the data, 46 percent of the total respondents belonged to the age group of 45 to 55 years and it constitutes 69 responses. Near to 20 per cent respondents were of the bracket of 35 to 45 years of age with 30 responses. Data also shows that 27 respondents were above 55 years of age and account for 18 percent of responses. Remaining 16 per cent come under the age group below 35 years and amounts to 24 responses.

**3. Qualification:****Table 5.4: Qualification of the Respondents'**

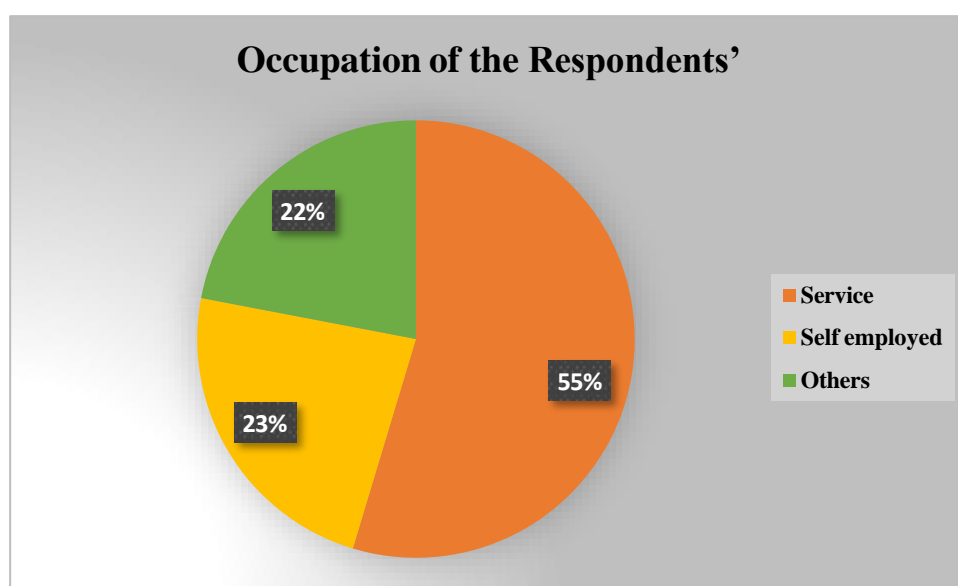
	<i>Frequency</i>	<i>Percent</i>
Below Undergraduate	50	33.5
Undergraduate	86	57.3
Postgraduate	14	9.3
Total	150	100

*Source: Primary Data***Graph No 5.3**

The respondents are duly qualified as far as their educational background is concerned. 57 percent of them hold undergraduate degrees and 9 percent possess postgraduate degrees and amounts to 86 and 14 responses respectively. Remaining 34 percent of respondents are below undergraduate level and account to 50 number of responses.

**4. Occupation:****Table 5.5: Occupation of the Respondents'**

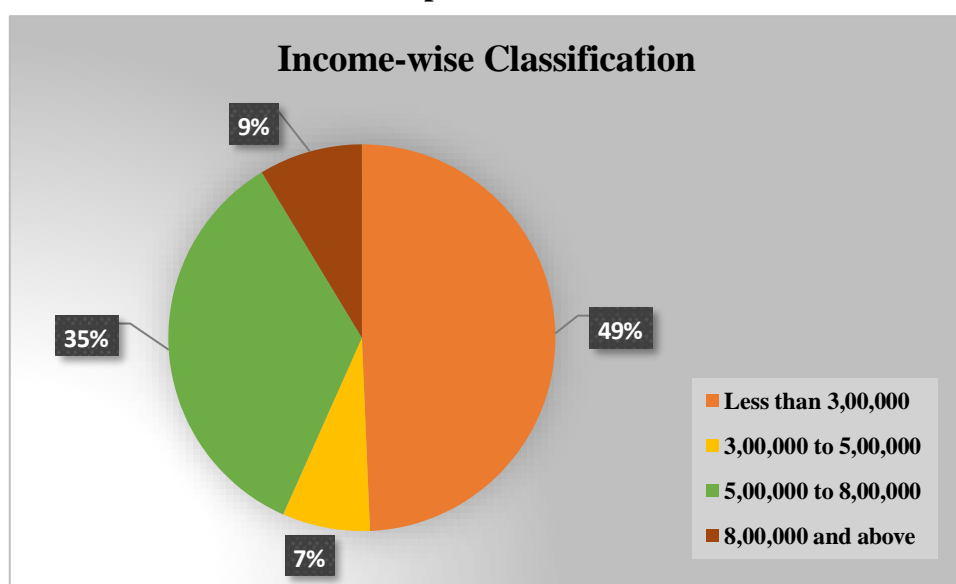
	<i>Frequency</i>	<i>Percent</i>
Service	82	54.7
Self employed	35	23.3
Others	33	22
Total	150	100

*Source: Primary Data***Graph No 5.4**

While knowing about the occupation of the respondents, all respondents fall into three categories: service, self-employed and others. Respondents fall under service category are maximum in numbers and amounts to 55 percent of response followed by 23 percent of respondents were self-employed, accounts to 82 and 35 responses respectively. Remaining 22 percent of respondents fall under other category of occupation, either house-wife, students, etc. and amounts to 33 responses.

**5. Income:****Table 5.6: Income-wise Classification**

	<i>Frequency</i>	<i>Percent</i>
Less than 3,00,000	74	49.3
3,00,000 to 5,00,000	11	7.3
5,00,000 to 8,00,000	52	34.7
8,00,000 and above	13	8.7
Total	150	100

*Source: Primary Data***Graph No 5.5**

Income-wise classification of respondents' is shown in the table above. Out of total respondents, 49 percent of respondents belong to income group less than 3 lakh and amounts to 74 responses. Likewise, 35 percent of respondents belong to income group of 5 to 8 lakh and accounts to 52 responses. Also, 7 percent of respondents belong to 3 to 5 lakh income group followed by 9 percent from 8 lakh and above income group.

**6. Type of Deposit Account:****Table 5.7: Type of Deposit Account**

	<i>Frequency</i>	<i>Percent</i>
Salary account	33	22
Saving account	88	58.7
Fix deposit / recurring account	19	12.7
Others	10	6.6
<b>Total</b>	150	100

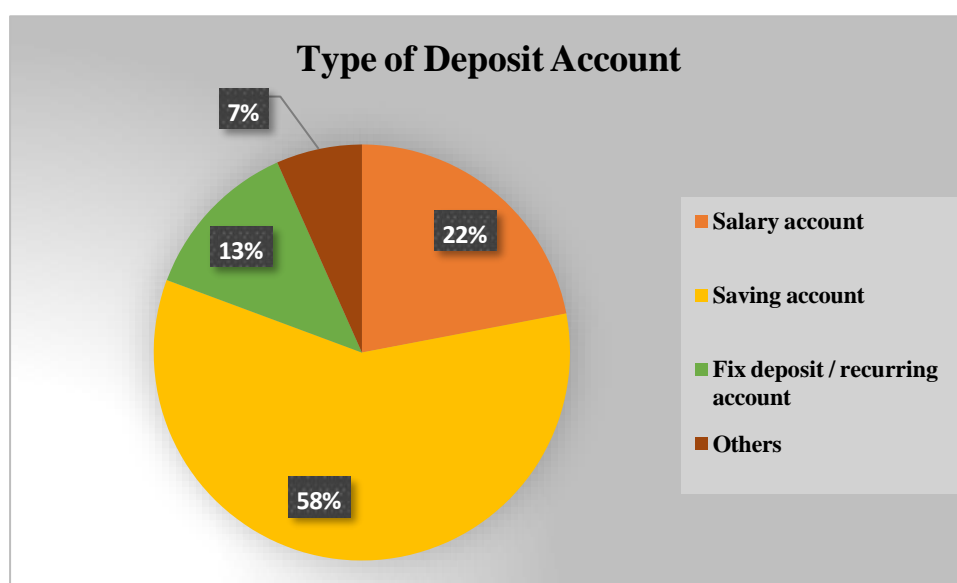
*Source: Primary Data***Graph No 5.6**

Table above reveals the type of accounts respondents hold. From the data it is observed that 58 percent of respondents hold saving accounts and amounts to 88 responses followed by 22 holding saving accounts and amounts to 33 responses. Out of total respondents, 13 percent hold fix deposit / recurring account and 7 percent hold other types of account and amounts to 19 and 10 number of responses respectively.

## STATEMENTS

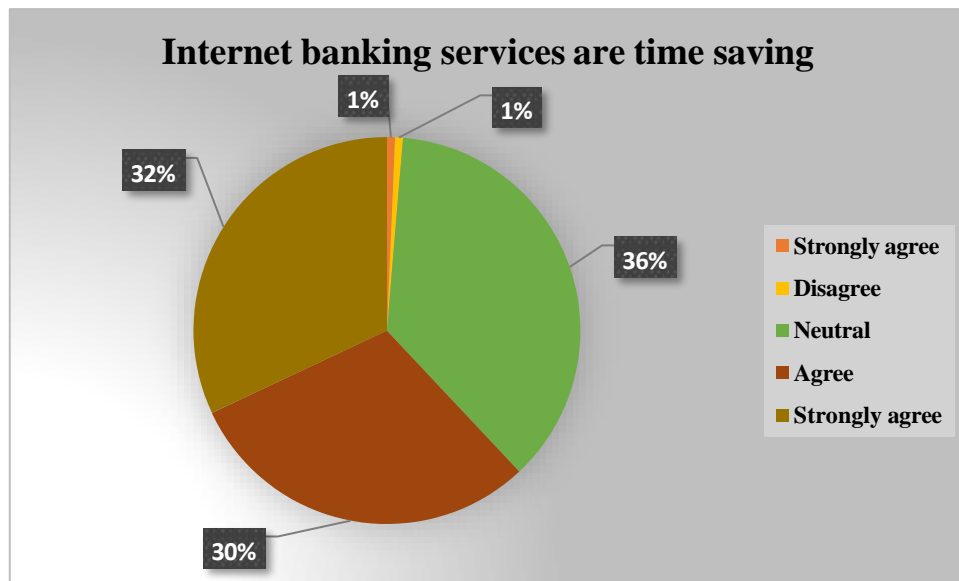
## 7. Internet banking services at AU Small Finance Bank are time-saving.

Table 5.8: Internet banking services are time saving

	<i>Frequency</i>	<i>Percent</i>
Strongly Disagree	1	0.67
Disagree	1	0.67
Neutral	55	36.67
Agree	45	30.00
Strongly agree	48	32.00
<b>Total</b>	150	100.00

*Source: Primary Data*

Graph No 5.7



The question which was used to gather the opinion of the respondents on whether the internet banking services of AU Small Finance Bank save time is expressed in a five-point-Likert scale ranging from strongly agree to strongly disagree. According to the data obtained, it is noticed that 48 (32.00%) of the respondents are in favor of the statement that the introduction of internet banking services will definitely reduce time. Despite this, 45 respondents accepted the same statement. Moreover, a major part of it, 55 respondents (36.67%), is impartial towards the problem of internet banking being a mass time-saving event. Nevertheless, just a few people, 0.67% each, said that one respondent either totally disagrees or disagrees in a simple manner with internet banking time efficiency.



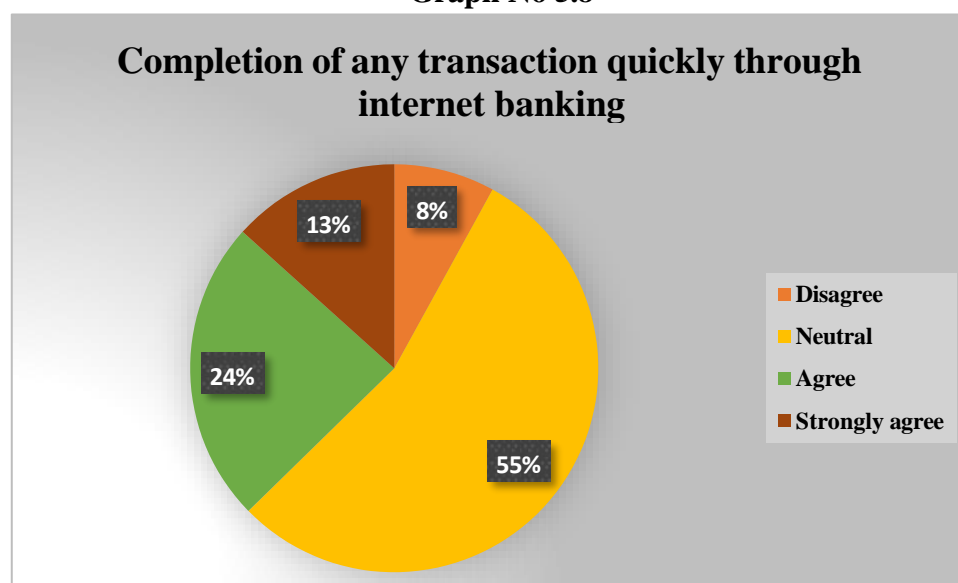
**8. I can complete any transaction quickly through AU Small Finance Bank's internet banking.**

**Table 5.9: Completion of any transaction quickly through internet banking**

	<i>Frequency</i>	<i>Percent</i>
Disagree	12	8.00
Neutral	82	54.67
Agree	36	24.00
Strongly agree	20	13.33
<b>Total</b>	150	100

*Source: Primary Data*

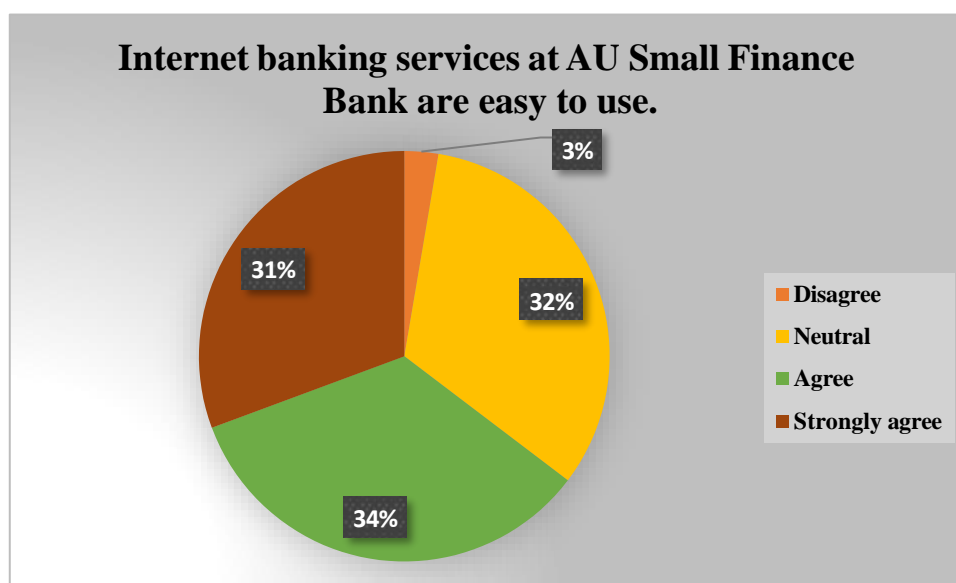
**Graph No 5.8**



The opinions of the respondents on their capacity to transact via the site of the bank have been captured through the five-point Likert scale. The data revealed that, out of the 20 respondents, which is 13.33... strongly disagree – in other words, they agree that they can perform any transaction through internet banking with the bank without any discomfort. 36 respondents, in addition, a total of 24.00 percent of the claimers, agree with the statement that they are able to perform any transaction either way from the bank's internet banking. Although the majority, 82 respondents, choose the statement which suggests that they are neutral about their capability of communicating any update of transaction rapidly through the Internet on the other hand, a larger percentage of the respondents, 8 or 12 respondents which only exhibit this statement they can carry out any transaction fast through the Internet banking site only.

**9. Internet banking services at AU Small Finance Bank are easy to use.****Table 5.10: Internet banking services are easy to use**

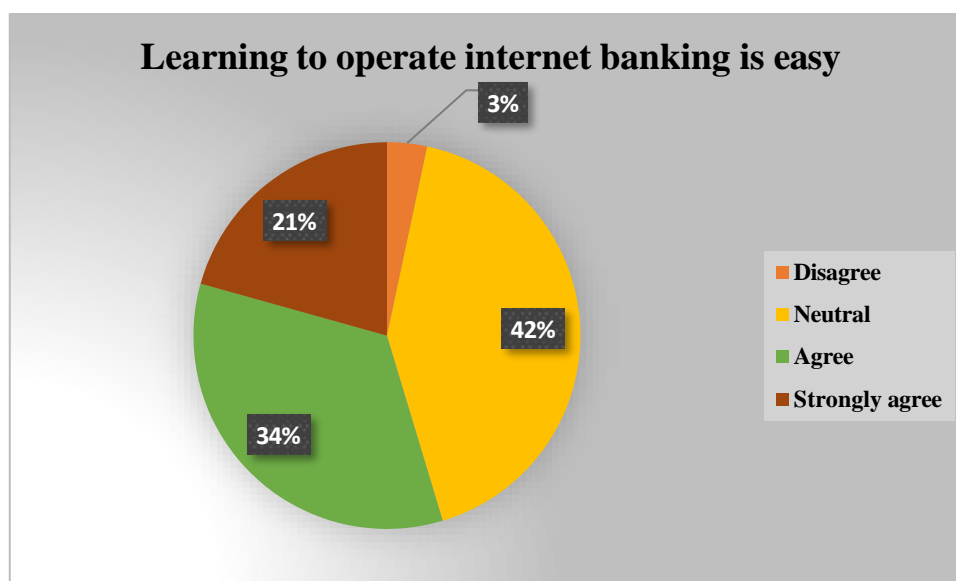
	<i>Frequency</i>	<i>Percent</i>
Disagree	4	2.67
Neutral	49	32.67
Agree	51	34.00
Strongly agree	46	30.67
<b>Total</b>	150	100.00

*Source: Primary Data***Graph No 5.9**

The views of the respondents regarding whether internet banking services at AU Small Finance Bank are easy to use are gauged through a five-point Likert scale ranging from strongly agree to strongly disagree. Quite manifestly in these data, 46 respondents strongly agree that internet banking services are convenient to use, accounting for 30.67 percent. On the other hand, 51 respondents agree with this statement at 34.00 percent. However, a fair number of them, 49 responses in all, were neutral to the fact that internet banking services were easy to use. A smaller number of those responding, 4 in all, or 2.67%, strongly disagree that Internet banking services are easy to use.

**10. Learning to operate AU Small Finance Bank's internet banking is easy for me.****Table 5.11: Learning to operate internet banking is easy**

	<i>Frequency</i>	<i>Percent</i>
Disagree	5	3.33
Neutral	63	42.00
Agree	51	34.00
Strongly agree	31	20.67
<b>Total</b>	<b>150</b>	<b>100.00</b>

*Source: Primary Data***Graph No 5.10**

The statement "Learning to operate internet banking of AU Small Finance Bank is easy" was measured on a five-point Likert scale, ranging from strongly agree to strongly disagree. It can be noted from the data that 31 respondents (20.67%) strongly agree that learning to operate internet banking is easy. Similarly, 51 respondents (34.00%) agree to this statement. However, a large number, 63 respondents of 42.00%, are neutral on the view that learning to operate internet banking is easy. Only a few, 3.33 percent, with 5 respondents, strongly disagree that learning to operate internet banking is easy.

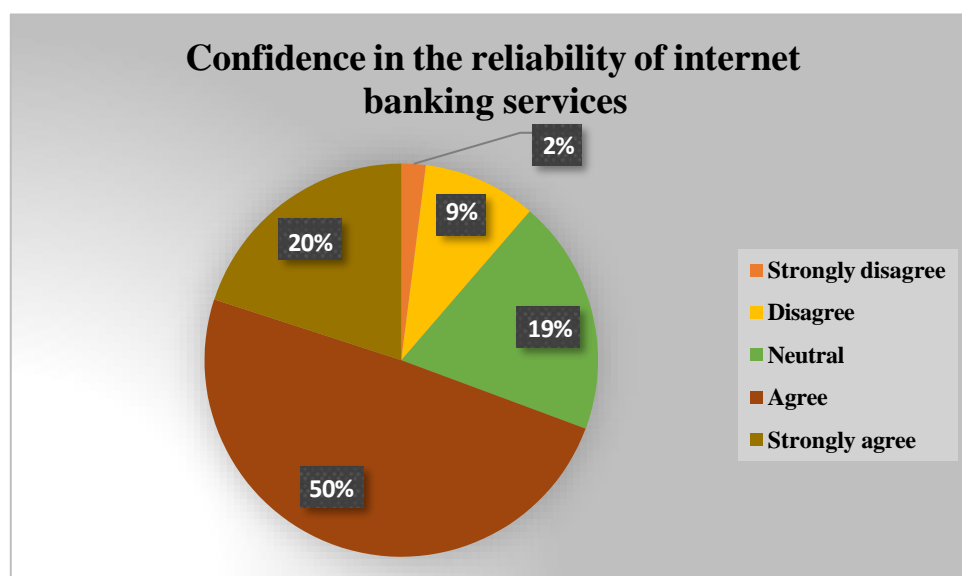
**11. I have high confidence in the reliability of AU Small Finance Bank's internet banking services.**

**Table 5.12: Confidence in the reliability of internet banking services**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	3	2.00
Disagree	14	9.33
Neutral	29	19.33
Agree	74	49.33
Strongly agree	30	20.00
<b>Total</b>	150	100.00

*Source: Primary Data*

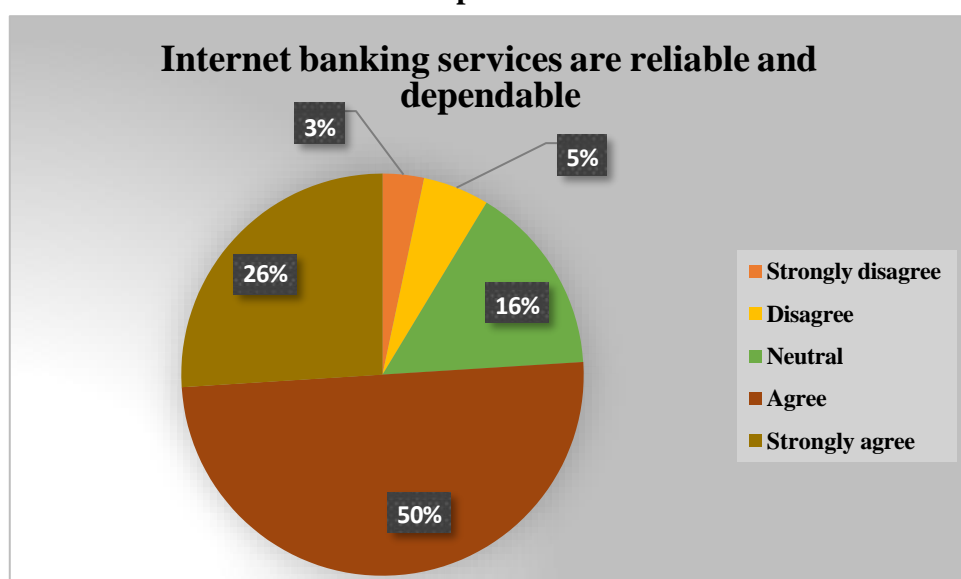
**Graph No 5.11**



To measure the opinion of respondents on their confidence in the reliability of AU Small Finance Bank's internet banking services, the researcher utilized a five-point Likert scale ranging from strongly agree to strongly disagree. From the data, it is observed that 30 respondents (20.00%) strongly agree that they have high confidence in the reliability of internet banking services. Likewise, 74 respondents (49.33%) agree with this statement. However, 29 respondents (19.33%) are neutral about their confidence in the reliability of internet banking services. A smaller percentage of respondents, 9.33% (14 respondents), disagree, and 2.00% (3 respondents) strongly disagree that they have high confidence in the reliability of internet banking services.

**12. AU Small Finance Bank's internet banking services are reliable and dependable.****Table 5.13: Internet banking services are reliable and dependable**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	5	3.33
Disagree	8	5.33
Neutral	23	15.33
Agree	75	50.00
Strongly agree	39	26.00
<b>Total</b>	150	100.00

*Source: Primary Data***Graph No 5.12**

To measure the opinion of respondents on whether AU Small Finance Bank's internet banking services are reliable and dependable, the researcher utilized a five-point Likert scale ranging from strongly agree to strongly disagree. From the data, it is observed that 39 respondents (26.00%) strongly agree that the internet banking services are reliable and dependable. Likewise, 75 respondents (50.00%) agree with this statement. However, 23 respondents (15.33%) are neutral about the reliability and dependability of the services. A smaller percentage of respondents, 5.33% (8 respondents), disagree, while 3.33% (5 respondents) strongly disagree that the internet banking services are reliable and dependable.

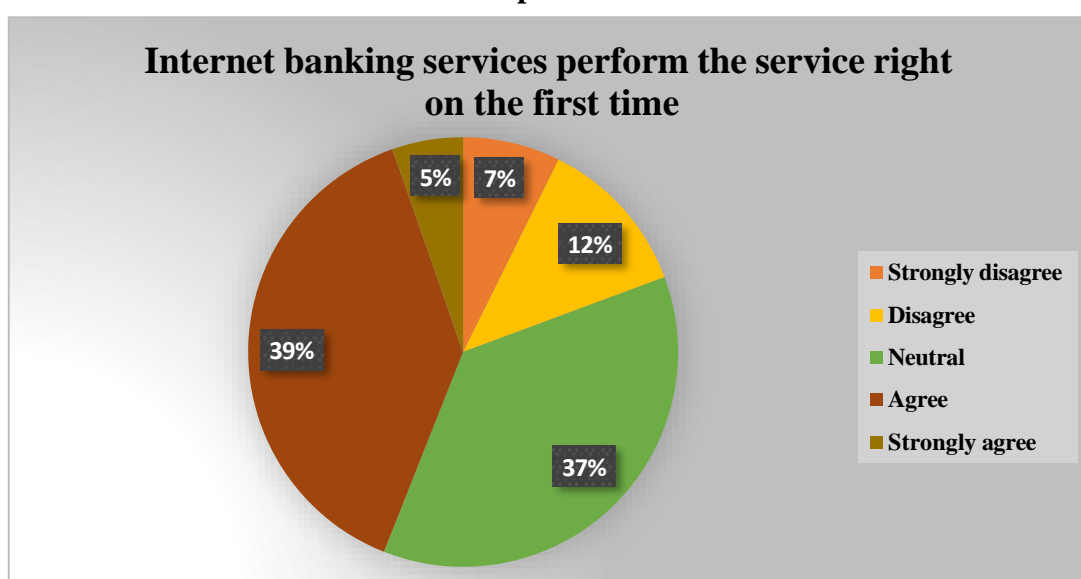
**13. AU Small Finance Bank's internet banking services perform the service right the first time.**

**Table 5.14: Internet banking services perform the service right on the first time**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	11	7.33
Disagree	18	12.00
Neutral	55	36.67
Agree	58	38.67
Strongly agree	8	5.33
<b>Total</b>	150	100.00

*Source: Primary Data*

**Graph No 5.13**



To measure the opinion of respondents on whether AU Small Finance Bank's internet banking services perform the service right the first time, the researcher utilized a five-point Likert scale ranging from strongly agree to strongly disagree. From the data, it is observed that 8 respondents (5.33%) strongly agree that the internet banking services perform the service right the first time. Likewise, 58 respondents (38.67%) agree with this statement. However, 55 respondents (36.67%) are neutral about whether the services are performed right the first time. A smaller percentage of respondents, 12.00% (18 respondents), disagree, while 7.33% (11 respondents) strongly disagree that the internet banking services perform the service right the first time.

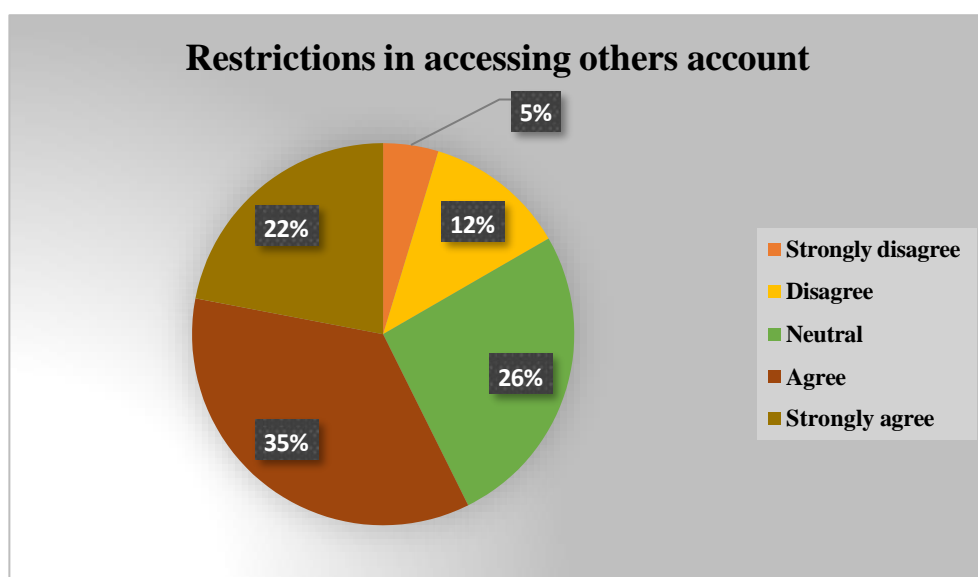
**14. AU Small Finance Bank's internet banking services do not allow others to access my accounts.**

**Table 5.15: Restrictions in accessing others account**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	7	4.67
Disagree	18	12.00
Neutral	39	26.00
Agree	53	35.33
Strongly agree	33	22.00
<b>Total</b>	150	100.00

*Source: Primary Data*

**Graph No 5.14**



To measure the opinion of respondents on whether AU Small Finance Bank's internet banking services do not allow others to access their accounts, the researcher utilized a five-point Likert scale ranging from strongly agree to strongly disagree. From the data, it is observed that 33 respondents (22.00%) strongly agree that the internet banking services do not allow others to access their accounts. Likewise, 53 respondents (35.33%) agree with this statement. However, 39 respondents (26.00%) are neutral about whether the services restrict others from accessing their accounts. A smaller percentage of respondents, 12.00% (18 respondents), disagree, while 4.67% (7 respondents) strongly disagree that the internet banking services prevent others from accessing their accounts.

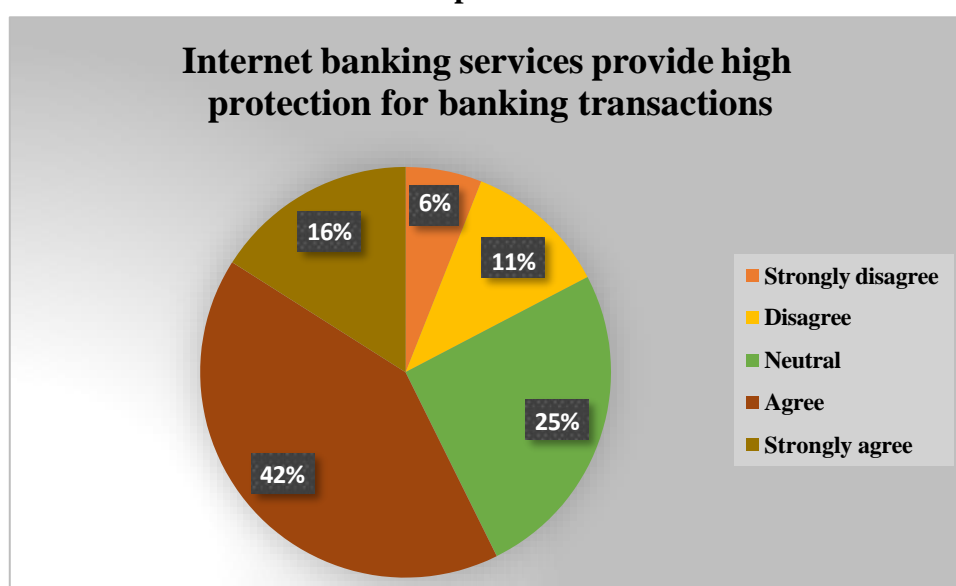
**15. AU Small Finance Bank's internet banking services provide high protection for my banking transactions.**

**Table 5.16: Internet banking services provide high protection for banking transactions**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	9	6.00
Disagree	17	11.33
Neutral	38	25.33
Agree	62	41.33
Strongly agree	24	16.00
<b>Total</b>	150	100.00

*Source: Primary Data*

**Graph No 5.15**

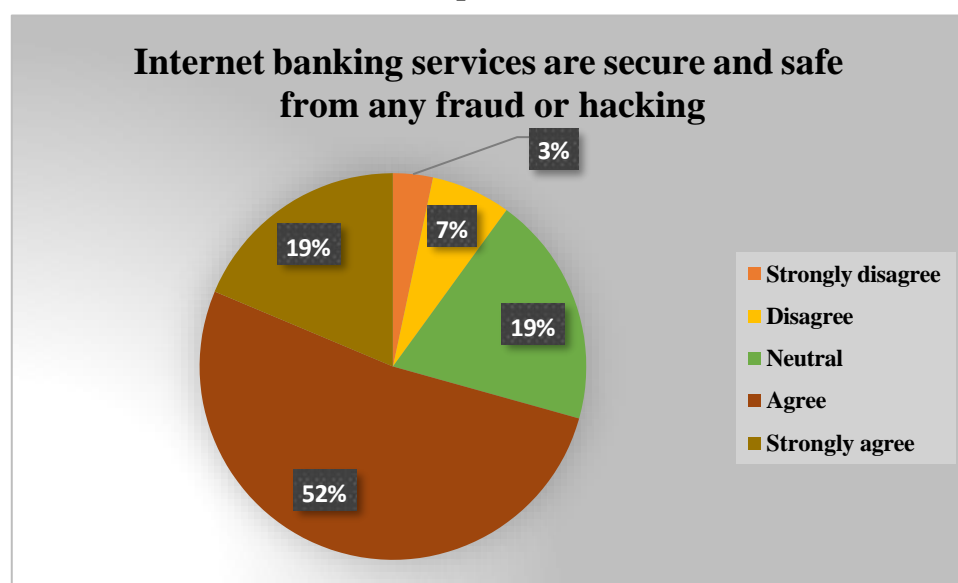


To measure the opinion of respondents on whether AU Small Finance Bank's internet banking services provide high protection for their banking transactions, the researcher utilized a five-point Likert scale ranging from strongly agree to strongly disagree. From the data, it is observed that 24 respondents (16.00%) strongly agree that the internet banking services provide high protection for their banking transactions. Likewise, 62 respondents (41.33%) agree with this statement. However, 38 respondents (25.33%) are neutral about whether the services provide high protection for their transactions. A smaller percentage of respondents, 11.33% (17 respondents), disagree, while 6.00% (9 respondents) strongly disagree that the internet banking services offer high protection for their banking transactions.



**16. AU Small Finance Bank's internet banking services are secure and safe from any fraud or hacking.****Table 5.17: Internet banking services are secure and safe from any fraud or hacking**

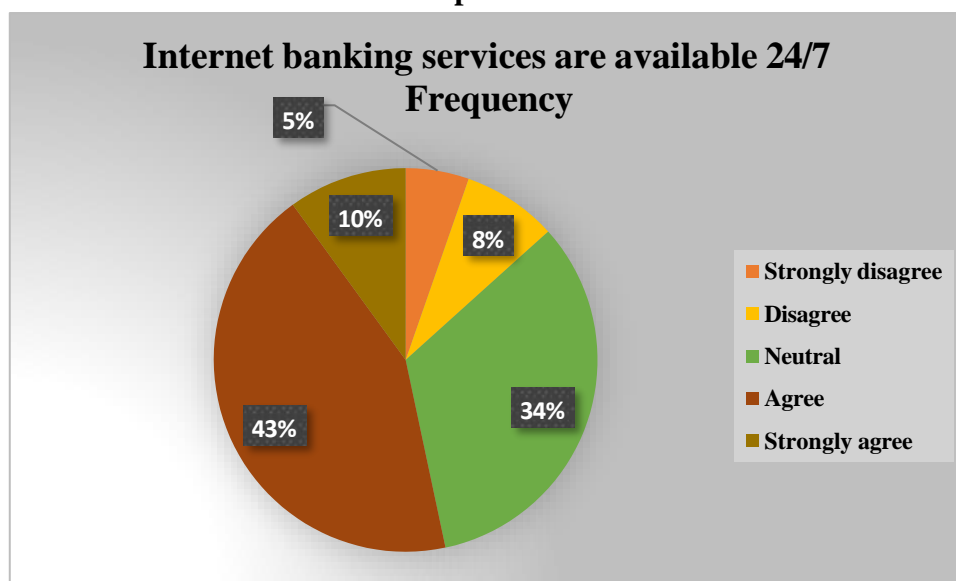
	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	5	3.33
Disagree	10	6.67
Neutral	29	19.33
Agree	78	52.00
Strongly agree	28	18.67
<b>Total</b>	150	100.00

*Source: Primary Data***Graph No 5.16**

To measure the opinion of respondents on whether AU Small Finance Bank's internet banking services are secure and safe from any fraud or hacking, the researcher utilized a five-point Likert scale ranging from strongly agree to strongly disagree. From the data, it is observed that 28 respondents (18.67%) strongly agree that the internet banking services are secure and safe from any fraud or hacking. Likewise, 78 respondents (52.00%) agree with this statement. However, 29 respondents (19.33%) are neutral about whether the services are secure and safe. A smaller percentage of respondents, 6.67% (10 respondents), disagree, while 3.33% (5 respondents) strongly disagree that the internet banking services are secure and safe from any fraud or hacking.

**17. AU Small Finance Bank's internet banking services are available 24/7.****Table 5.18: Internet banking services are available 24/7**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	8	5.33
Disagree	12	8.00
Neutral	50	33.33
Agree	65	43.33
Strongly agree	15	10.00
<b>Total</b>	150	100.00

*Source: Primary Data***Graph No 5.17**

To measure the opinion of respondents on whether AU Small Finance Bank's internet banking services are available 24/7, the researcher utilized a five-point Likert scale ranging from strongly agree to strongly disagree. From the data, it is observed that 15 respondents (10.00%) strongly agree that the internet banking services are available 24/7. Likewise, 65 respondents (43.33%) agree with this statement. However, 50 respondents (33.33%) are neutral about whether the services are available 24/7. A smaller percentage of respondents, 8.00% (12 respondents), disagree, while 5.33% (8 respondents) strongly disagree that the internet banking services are available 24/7.

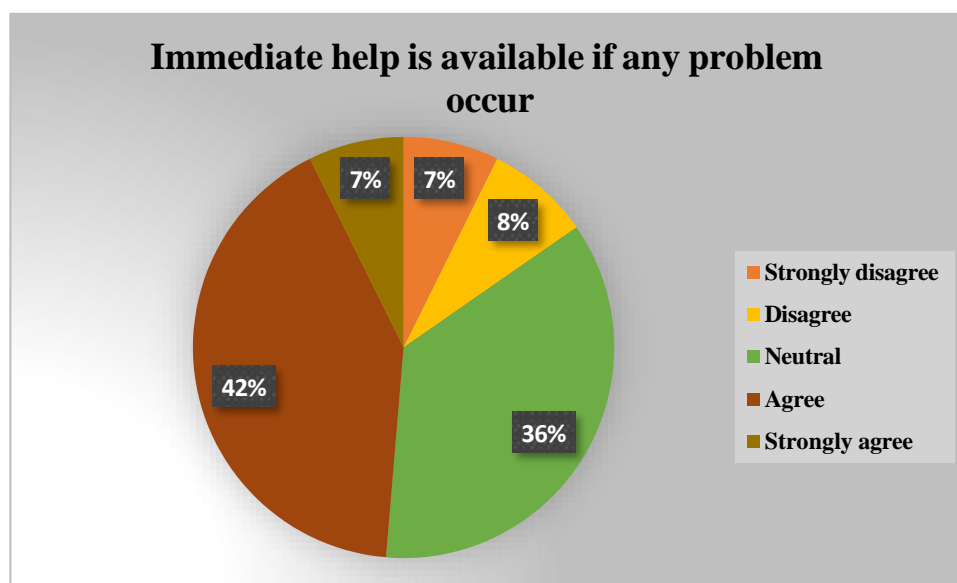
**18. Immediate help is available if any problem occurs with AU Small Finance Bank's internet banking services.**

**Table 5.19: Immediate help is available if any problem occurs**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	11	7.33
Disagree	12	8.00
Neutral	54	36.00
Agree	62	41.33
Strongly agree	11	7.33
<b>Total</b>	150	100.00

*Source: Primary Data*

**Graph No 5.18**



To measure the opinion of respondents on whether immediate help is available if any problem occurs while transacting online, the researcher utilized a five-point Likert scale ranging from strongly agree to strongly disagree. From the data, it is observed that 11 respondents (7.33%) strongly agree that immediate help is available if any problem occurs while using AU Small Finance Bank's internet banking services. Likewise, 62 respondents (41.33%) agree with this statement. However, 54 respondents (36.00%) are neutral about whether immediate help is available. A smaller percentage of respondents, 8.00% (12 respondents), disagree, while 7.33% (11 respondents) strongly disagree that immediate help is available if any problem occurs while transacting online.

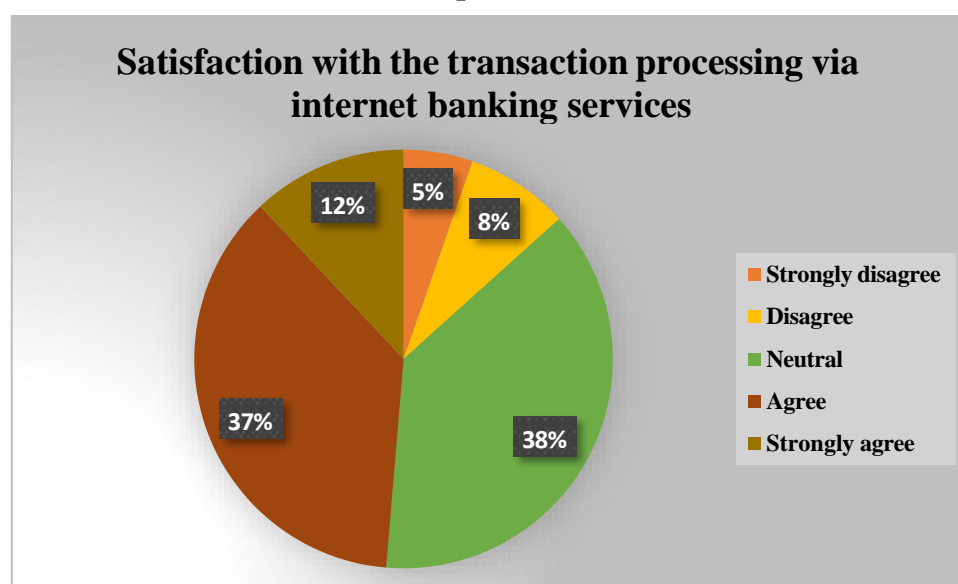
**19. I am satisfied with the transaction processing via AU Small Finance Bank's internet banking services.**

**Table 5.20: Satisfaction with the transaction processing via internet banking services**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	8	5.33
Disagree	12	8.00
Neutral	57	38.00
Agree	55	36.67
Strongly agree	18	12.00
<b>Total</b>	150	100.00

*Source: Primary Data*

**Graph No 5.19**



To measure the opinion of respondents on their satisfaction with transaction processing via internet banking services, the researcher utilized a five-point Likert scale ranging from strongly agree to strongly disagree. From the data, it is observed that 18 respondents (12.00%) strongly agree that they are satisfied with the transaction processing via AU Small Finance Bank's internet banking services. Additionally, 55 respondents (36.67%) agree with this statement. However, 57 respondents (38.00%) are neutral regarding their satisfaction with the transaction processing. A smaller percentage of respondents, 8.00% (12 respondents), disagree, while 5.33% (8 respondents) strongly disagree that they are satisfied with the transaction processing via AU Small Finance Bank's internet banking services.

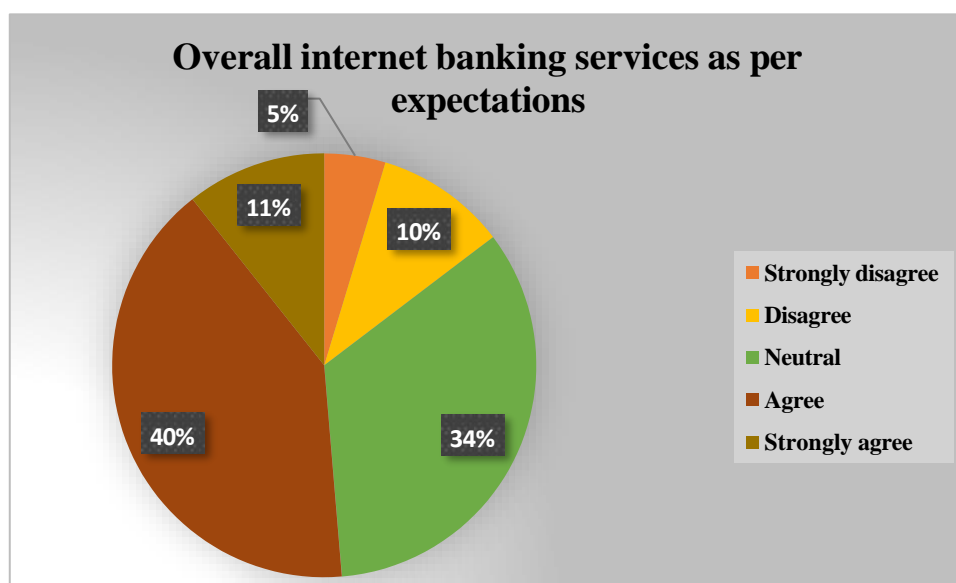
**20. Overall, AU Small Finance Bank's internet banking services exceed my expectations.**

**Table 5.21: Overall internet banking services as per expectations**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	7	4.67
Disagree	15	10.00
Neutral	51	34.00
Agree	61	40.67
Strongly agree	16	10.67
Total	150	100.00

*Source: Primary Data*

**Graph No 5.20**



To measure the opinion of respondents on whether AU Small Finance Bank's internet banking services exceed their expectations, the researcher utilized a five-point Likert scale ranging from strongly agree to strongly disagree. From the data, it is observed that 16 respondents (10.67%) strongly agree that the overall internet banking services exceed their expectations. Additionally, 61 respondents (40.67%) agree with this statement. However, 51 respondents (34.00%) are neutral regarding this matter. A smaller percentage of respondents, 10.00% (15 respondents), disagree, while 4.67% (7 respondents) strongly disagree that AU Small Finance Bank's internet banking services exceed their expectations.

## 5.3 BANK EMPLOYEES

### 5.3.1 Reliability Statistics

Cronbach's Alpha reliability method was applied to check the reliability of all items in the employee questionnaire. The reliability coefficient value was significant, i.e., 0.771, indicating moderately high reliability of the employee questionnaire. The reliability test was conducted using Python, employing the variance-based method for calculating Cronbach's Alpha. The reliability statistics for the employee dataset are provided below:

**Table 5.22: Reliability Statistics (Employees)**

<i>Cronbach's Alpha</i>	<i>N of Items</i>
0.771	17

This result confirms that the employee questionnaire demonstrates strong internal consistency, indicating that the items are reliable in assessing employee satisfaction with internet banking services.

### 5.3.2 Demographic Information

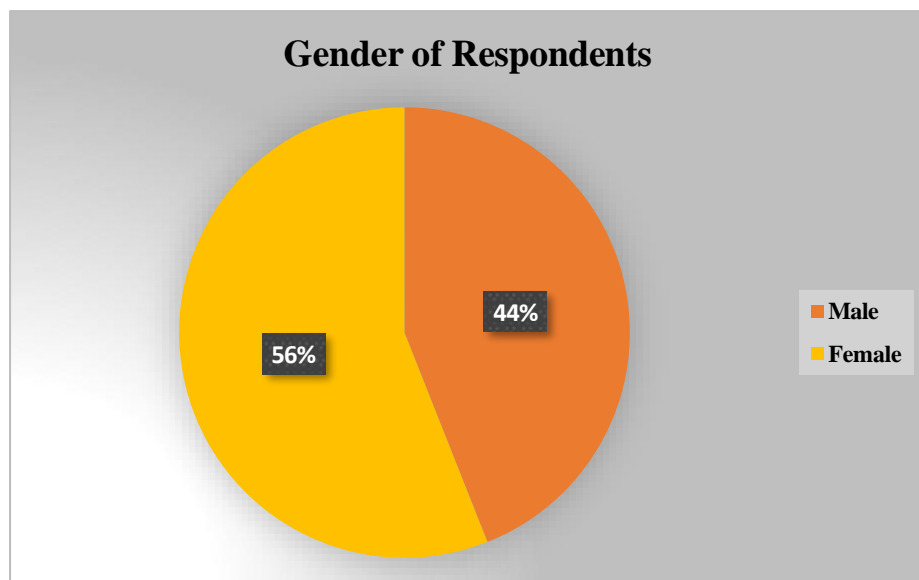
#### 1. Gender:

**Table 5.23: Gender of Respondents**

	<i>Frequency</i>	<i>Percent</i>
Male	22	44
Female	28	56
Total	50	100

*Source: Primary Data*

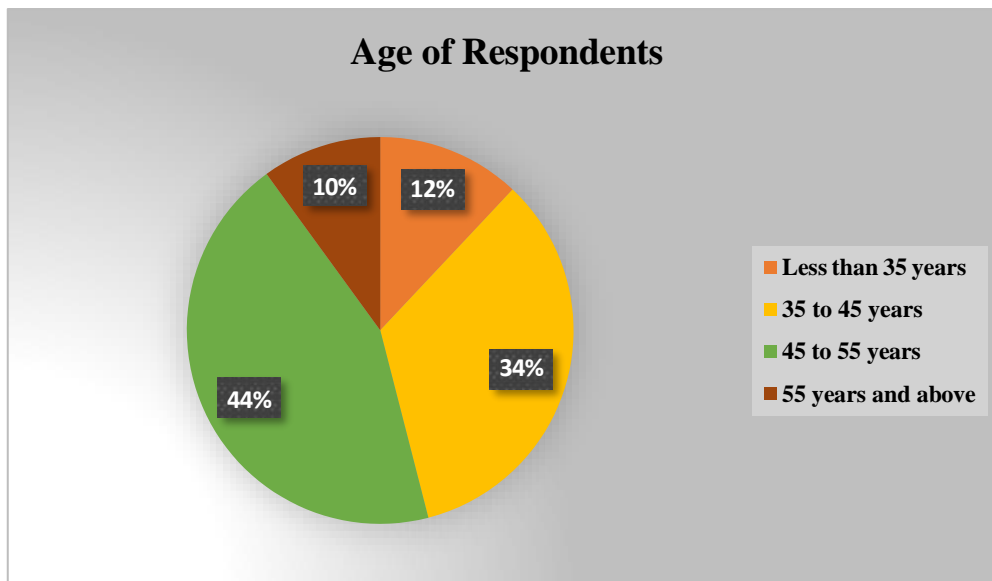
**Graph No 5.21**



The demographic data indicates that the study comprises a total of 50 respondents, with 22 male participants, accounting for 44 percent, and 28 female participants, representing 56 percent. This distribution shows a slight predominance of female respondents, which may influence the overall insights gathered regarding internet banking services. The opinions expressed by both male and female respondents are essential for understanding the various perspectives on the topic, and this gender composition will be taken into account when drawing inferences from the data.

**2. Age:****Table 5.24: Age of Respondents**

	<i>Frequency</i>	<i>Percent</i>
Less than 35 years	6	12
35 to 45 years	17	34
45 to 55 years	22	44
55 years and above	5	10
Total	50	100

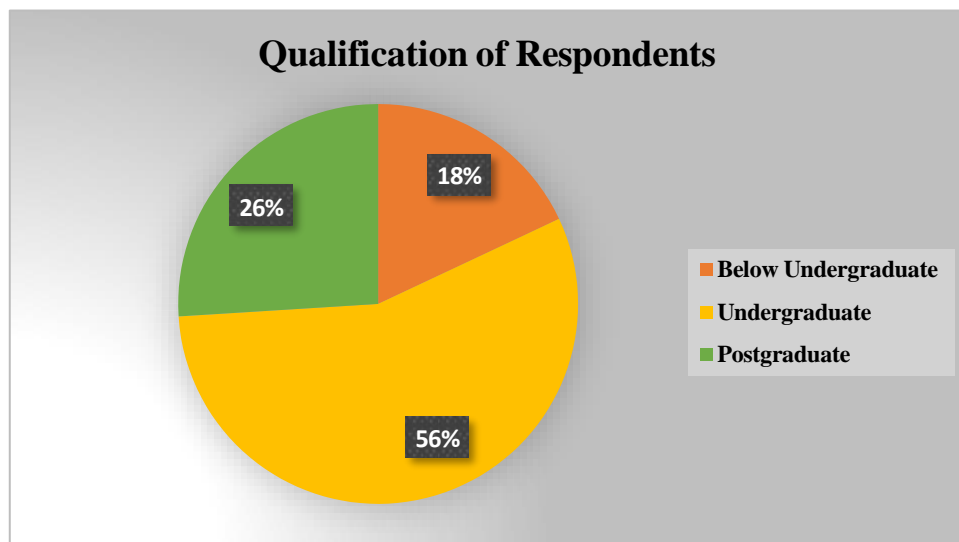
*Source: Primary Data***Graph No 5.22**

The age distribution of respondents in this study shows that 22 participants, or 44 percent, are aged 45 to 55 years, making this the largest group. Following this, 17 respondents, representing 34 percent, fall within the 35 to 45 years age range. Meanwhile, 6 respondents, or 12 percent, are under 35 years old, and 5 participants, accounting for 10 percent, are aged 55 and above. This distribution indicates a strong representation of middle-aged individuals, whose views on internet banking services are likely to shape the overall findings of the research.



**3. Qualification:****Table 5.25: Qualification of Respondents**

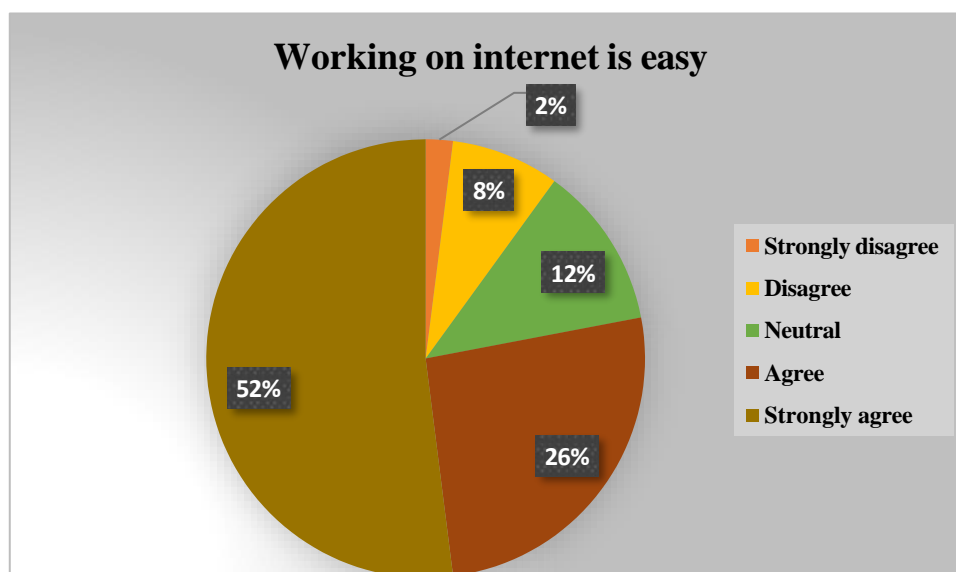
	<i>Frequency</i>	<i>Percent</i>
Below Undergraduate	9	18
Undergraduate	28	56
Postgraduate	13	26
Total	50	100

*Source: Primary Data***Graph No 5.23**

The educational qualifications of the respondents in this study indicate a well-educated sample. Among the 50 participants, 28 respondents, or 56 percent, hold undergraduate degrees, making this the largest group. Additionally, 13 respondents, representing 26 percent, possess postgraduate degrees. Meanwhile, 9 participants, accounting for 18 percent, are below the undergraduate level. This distribution highlights a strong presence of individuals with higher education, suggesting that their informed perspectives on internet banking services will contribute significantly to the research findings.

**STATEMENTS****4. I feel working on the internet is easy at AU Small Finance Bank.****Table 5.26: Working on internet is easy**

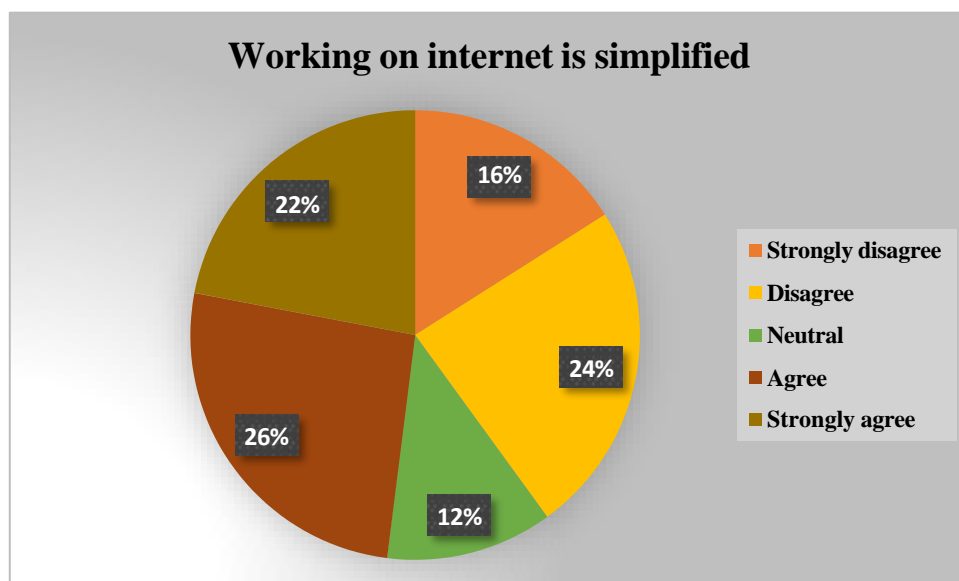
	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	1	2
Disagree	4	8
Neutral	6	12
Agree	13	26
Strongly agree	26	52
<b>Total</b>	50	100

*Source: Primary Data***Graph No 5.24**

The responses regarding the ease of working on the internet at AU Small Finance Bank indicate a generally positive sentiment among participants. Out of 50 respondents, 26 individuals, or 52 percent, strongly agree that they find working on the internet easy, while 13 respondents, representing 26 percent, agree with this statement. Conversely, a small portion of the respondents expressed disagreement, with 4 participants (8 percent) disagreeing and 1 respondent (2 percent) strongly disagreeing. Additionally, 6 respondents, or 12 percent, remained neutral on the issue. Overall, the data suggests that a significant majority of respondents feel positively about their experience working on the internet at AU Small Finance Bank.

**5. I feel working on the internet is simplified at AU Small Finance Bank.****Table 5.27: Working on internet is simplified**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	8	16
Disagree	12	24
Neutral	6	12
Agree	13	26
Strongly agree	11	22
<b>Total</b>	50	100

*Source: Primary Data***Graph No 5.25**

The responses regarding the perception of whether working on the internet is simplified at AU Small Finance Bank reveal a mixed sentiment among participants. Out of 50 respondents, 11 individuals, or 22 percent, strongly agree that they find the process simplified, while 13 respondents, representing 26 percent, agree with this statement. However, a notable portion of respondents expressed disagreement, with 12 participants (24 percent) disagreeing and 8 respondents (16 percent) strongly disagreeing. Additionally, 6 respondents, or 12 percent, remained neutral. This distribution indicates that while some respondents feel positively about the simplification of internet usage at AU Small Finance Bank, a significant number still have reservations or differing opinions on the matter.

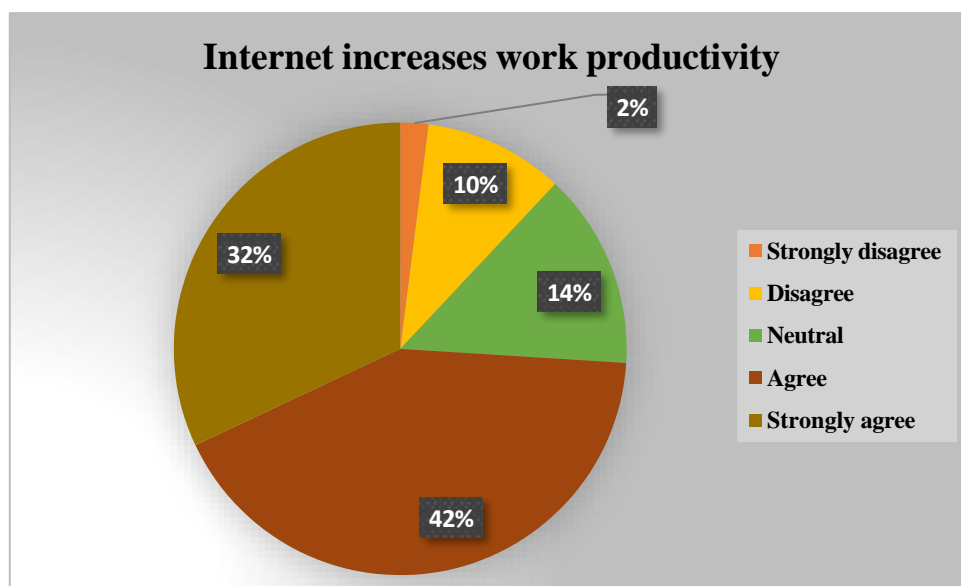
**6. I feel working on the internet increases my work productivity at AU Small Finance Bank.**

**Table 5.28: Internet increases work productivity**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	1	2
Disagree	5	10
Neutral	7	14
Agree	21	42
Strongly agree	16	32
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Primary Data*

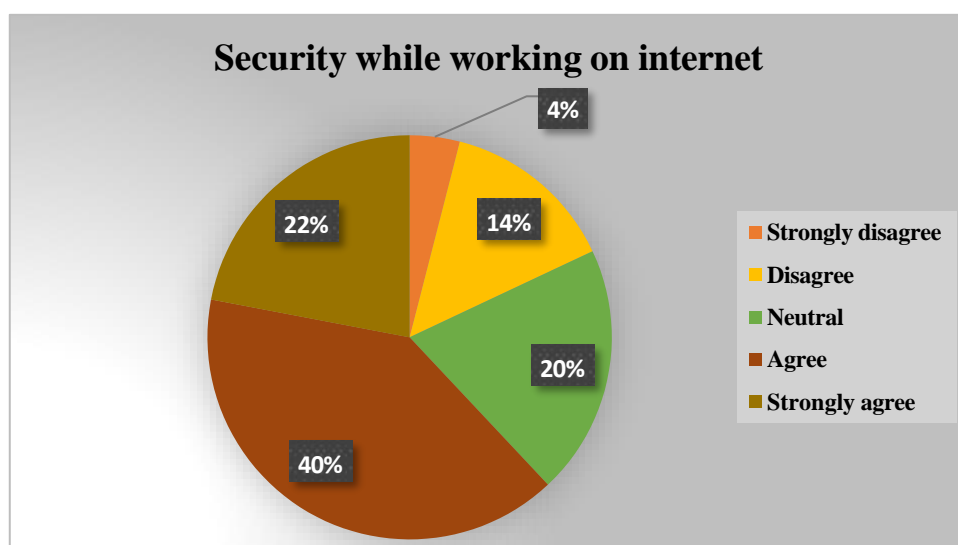
**Graph No 5.26**



The responses regarding whether working on the internet increases productivity at AU Small Finance Bank indicate a generally favorable view among participants. Out of 50 respondents, 16 individuals, or 32 percent, strongly agree that the internet enhances their work productivity, while 21 respondents, representing 42 percent, agree with this sentiment. Conversely, a smaller portion of respondents expressed disagreement, with 5 participants (10 percent) disagreeing and 1 respondent (2 percent) strongly disagreeing. Additionally, 7 respondents, or 14 percent, remained neutral on the issue. Overall, the data suggests that a significant majority of respondents believe that working on the internet positively influences their productivity at AU Small Finance Bank.

**7. I feel secure while working on the internet at AU Small Finance Bank.****Table 5.29: Security while working on internet**

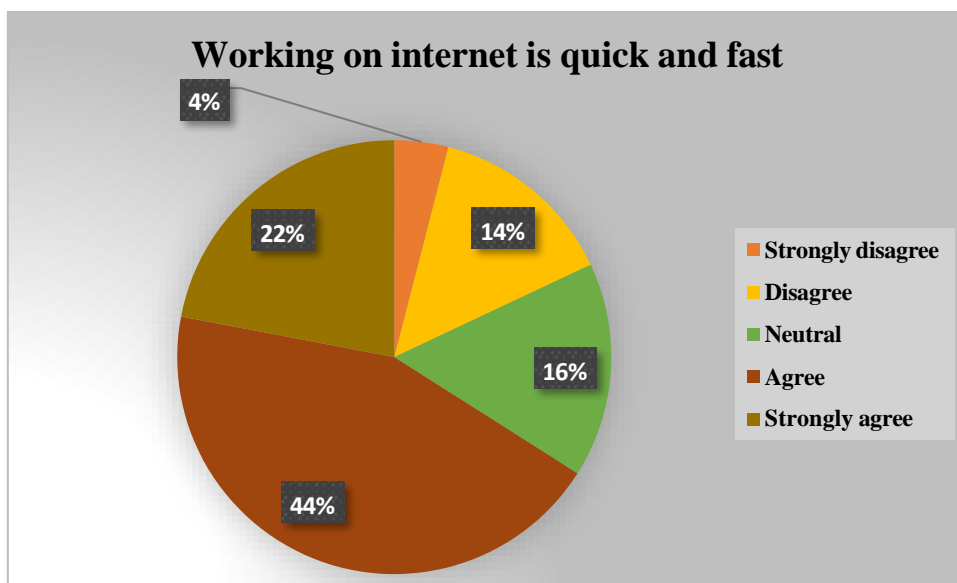
	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	2	4
Disagree	7	14
Neutral	10	20
Agree	20	40
Strongly agree	11	22
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Primary Data***Graph No 5.27**

The responses regarding the sense of security while working on the internet at AU Small Finance Bank reveal a generally positive sentiment among participants. Out of 50 respondents, 11 individuals, or 22 percent, strongly agree that they feel secure, while 20 respondents, representing 40 percent, agree with this statement. However, a portion of respondents expressed disagreement, with 7 participants (14 percent) disagreeing and 2 respondents (4 percent) strongly disagreeing. Additionally, 10 respondents, or 20 percent, remained neutral on the issue. This distribution indicates that while a majority of respondents feel secure while working on the internet at AU Small Finance Bank, a notable number still have reservations or differing opinions on the matter.

**8. I feel the internet is quick and fast at AU Small Finance Bank.****Table 5.30: Working on internet is quick and fast**

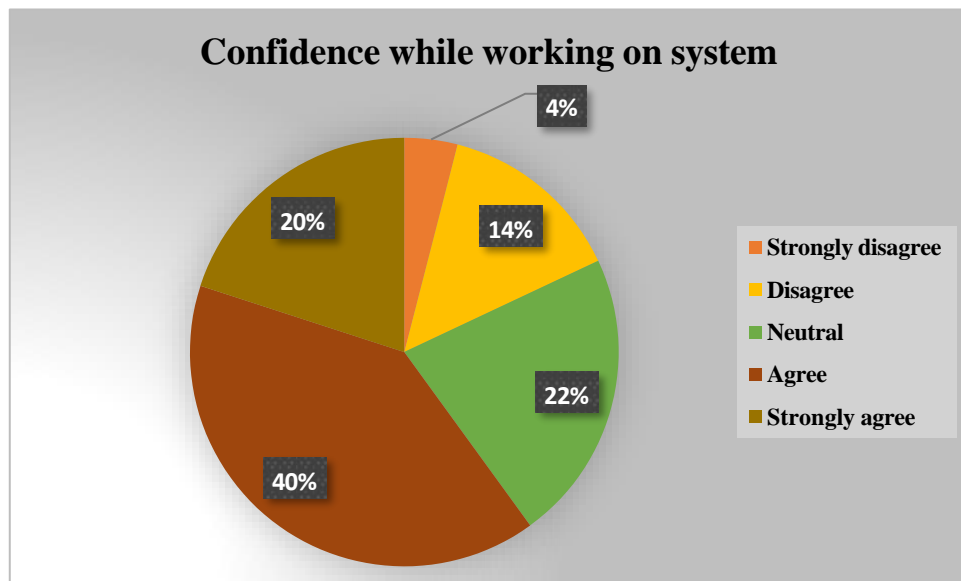
	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	2	4
Disagree	7	14
Neutral	8	16
Agree	22	44
Strongly agree	11	22
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Primary Data***Graph No 5.28**

The responses regarding whether the internet is quick and fast at AU Small Finance Bank show a generally favorable opinion among participants. Out of 50 respondents, 11 individuals, or 22 percent, strongly agree that the internet is quick, while 22 respondents, representing 44 percent, agree with this statement. Conversely, a smaller portion expressed disagreement, with 7 participants (14 percent) disagreeing and 2 respondents (4 percent) strongly disagreeing. Additionally, 8 respondents, or 16 percent, remained neutral on the issue. Overall, the data indicates that a significant majority of respondents perceive the internet as a quick and efficient tool for their work at AU Small Finance Bank.

**9. I feel confident while working on the system at AU Small Finance Bank.****Table 5.31: Confidence while working on system**

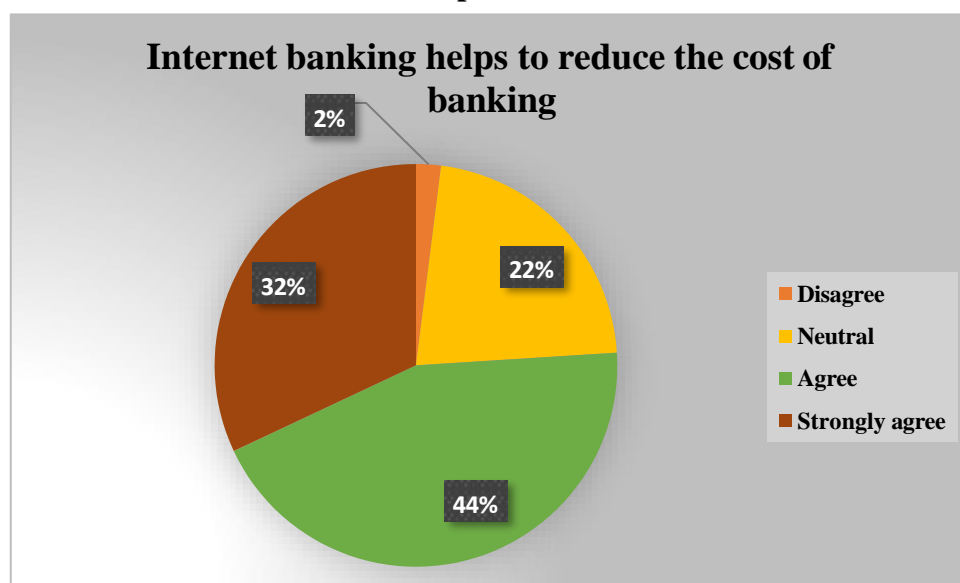
	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	2	4
Disagree	7	14
Neutral	11	22
Agree	20	40
Strongly agree	10	20
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Primary Data***Graph No 5.29**

The responses regarding confidence while working on the system at AU Small Finance Bank indicate a generally positive sentiment among participants. Out of 50 respondents, 10 individuals, or 20 percent, strongly agree that they feel confident using the system, while 20 respondents, representing 40 percent, agree with this statement. However, a notable portion expressed disagreement, with 7 participants (14 percent) disagreeing and 2 respondents (4 percent) strongly disagreeing. Additionally, 11 respondents, or 22 percent, remained neutral on the issue. This distribution suggests that while many respondents feel confident when working on the system, there are still some who have reservations about their confidence levels.

**10. I feel internet banking helps to reduce the cost of banking at AU Small Finance Bank.****Table 5.32: Internet banking helps to reduce the cost of banking**

	<i>Frequency</i>	<i>Percent</i>
Disagree	1	2
Neutral	11	22
Agree	22	44
Strongly agree	16	32
<b>Total</b>	50	100

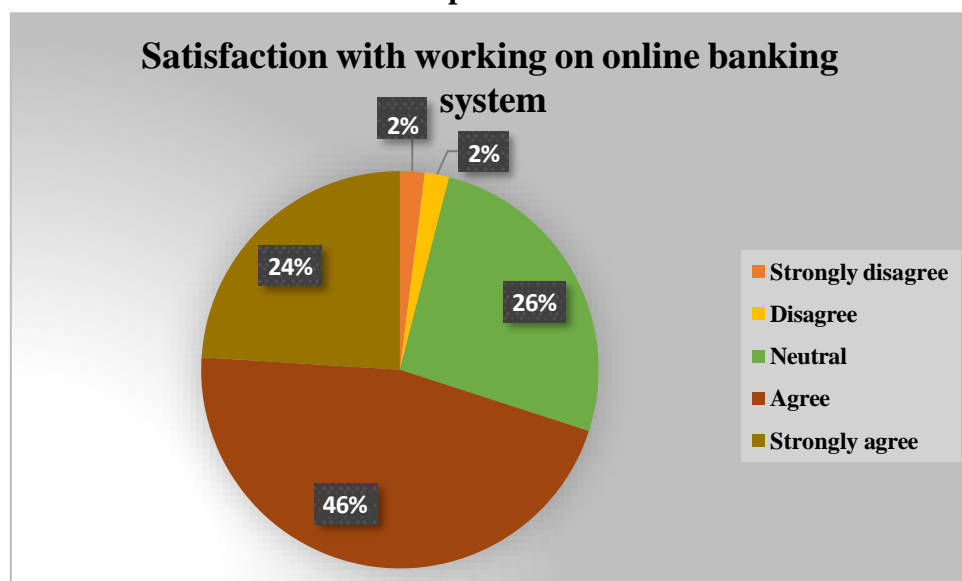
*Source: Primary Data***Graph No 5.30**

The responses regarding the perception that internet banking helps reduce the cost of banking at AU Small Finance Bank show a positive trend among participants. Out of 50 respondents, 16 individuals, or 32 percent, strongly agree that internet banking leads to cost reduction, while 22 respondents, representing 44 percent, agree with this sentiment. In contrast, only 1 participant (2 percent) expressed disagreement. Additionally, 11 respondents, or 22 percent, remained neutral on the issue. This distribution indicates that a significant majority of respondents believe that utilizing internet banking services at AU Small Finance Bank contributes to lowering the overall costs associated with banking transactions and services.



**11. I am satisfied with working on the online banking system at AU Small Finance Bank.****Table 5.33: Satisfaction with working on online banking system**

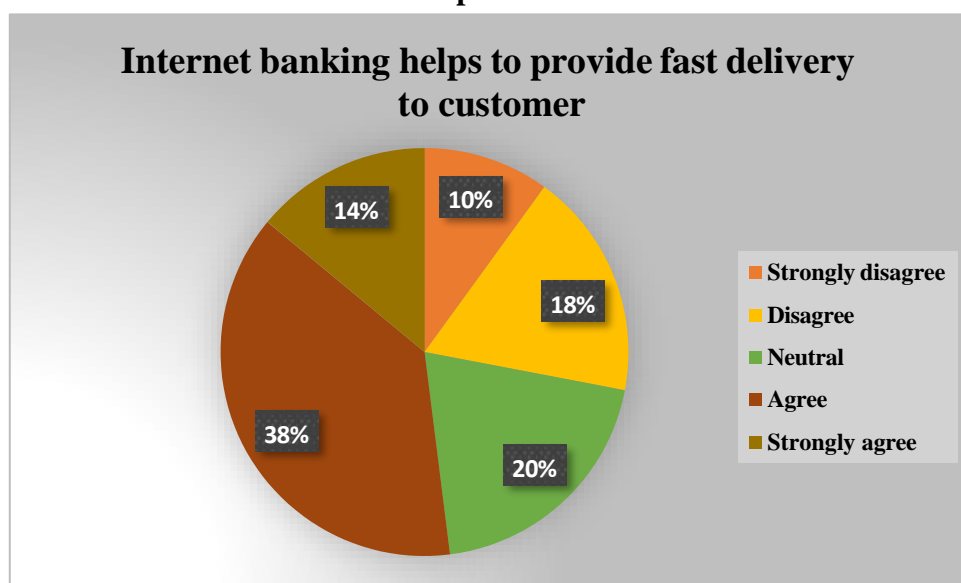
	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	1	2
Disagree	1	2
Neutral	13	26
Agree	23	46
Strongly agree	12	24
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Primary Data***Graph No 5.31**

The responses regarding satisfaction with the online banking system at AU Small Finance Bank indicate a generally positive sentiment among participants. Out of 50 respondents, 12 individuals, or 24 percent, strongly agree that they are satisfied with the online banking system, while 23 respondents, representing 46 percent, agree with this statement. Conversely, only 1 participant (2 percent) strongly disagrees, and another 1 respondent (2 percent) disagrees. Additionally, 13 respondents, or 26 percent, remained neutral on the issue. This distribution suggests that a significant majority of respondents express satisfaction with their experience using the online banking system at AU Small Finance Bank, although there is a small percentage of respondents who are either dissatisfied or neutral.

**12. Internet banking helps to provide fast delivery to customers at AU Small Finance Bank.****Table 5.34: Internet banking helps to provide fast delivery to customer**

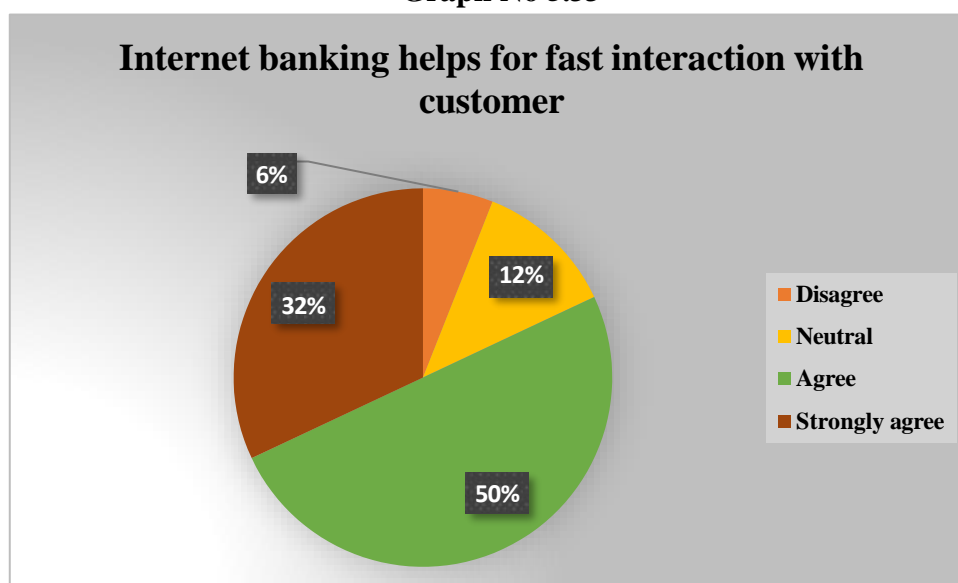
	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	5	10
Disagree	9	18
Neutral	10	20
Agree	19	38
Strongly agree	7	14
Total	50	100

*Source: Primary Data***Graph No 5.32**

The responses regarding whether internet banking helps provide fast delivery to customers at AU Small Finance Bank reflect a mixed sentiment among participants. Out of 50 respondents, 7 individuals, or 14 percent, strongly agree that internet banking enhances delivery speed, while 19 respondents, representing 38 percent, agree with this statement. However, a notable portion expressed disagreement, with 9 participants (18 percent) disagreeing and 5 respondents (10 percent) strongly disagreeing. Additionally, 10 respondents, or 20 percent, remained neutral on the issue. This distribution indicates that while a significant number of respondents believe that internet banking contributes to faster service delivery, there are still many who are uncertain or hold differing views on the matter.

**13. Internet banking helps for fast interaction with customers at AU Small Finance Bank.****Table 5.35: Internet banking helps for fast interaction with customer**

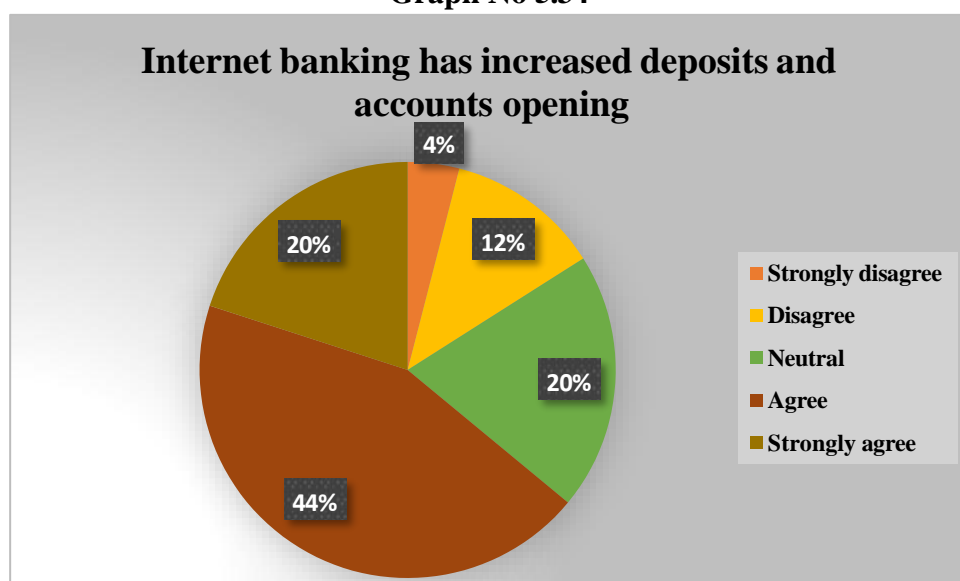
	<i>Frequency</i>	<i>Percent</i>
Disagree	3	6
Neutral	6	12
Agree	25	50
Strongly agree	16	32
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Primary Data***Graph No 5.33**

The responses regarding whether internet banking facilitates fast interaction with customers at AU Small Finance Bank indicate a positive sentiment among participants. Out of 50 respondents, 16 individuals, or 32 percent, strongly agree that internet banking enables fast customer interaction, while 25 respondents, representing 50 percent, agree with this statement. In contrast, only 3 participants (6 percent) expressed disagreement. Additionally, 6 respondents, or 12 percent, remained neutral on the issue. This distribution suggests that a significant majority of respondents believe that utilizing internet banking services at AU Small Finance Bank contributes to enhancing the speed and efficiency of customer interactions.

**14. Internet banking has increased deposits and account openings at AU Small Finance Bank.****Table 5.36: Internet banking has increased deposits and accounts opening**

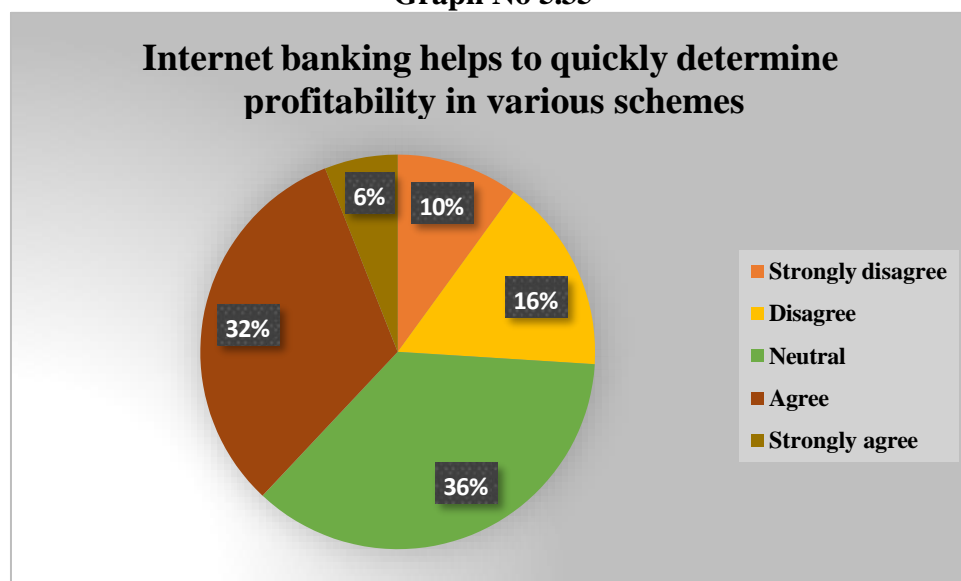
	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	2	4
Disagree	6	12
Neutral	10	20
Agree	22	44
Strongly agree	10	20
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Primary Data***Graph No 5.34**

The responses regarding whether internet banking has increased deposits and account openings at AU Small Finance Bank show a generally positive opinion among participants. Out of 50 respondents, 10 individuals, or 20 percent, strongly agree that internet banking has contributed to this increase, while 22 respondents, representing 44 percent, agree with the statement. Conversely, a smaller portion expressed disagreement, with 6 participants (12 percent) disagreeing and 2 respondents (4 percent) strongly disagreeing. Additionally, 10 respondents, or 20 percent, remained neutral on the issue. This distribution indicates that a significant majority of respondents believe that internet banking plays a key role in enhancing deposits and facilitating account openings at AU Small Finance Bank.

**15. Internet banking helps to quickly determine profitability in various schemes at AU Small Finance Bank.****Table 5.37: Internet banking helps to quickly determine profitability in various schemes**

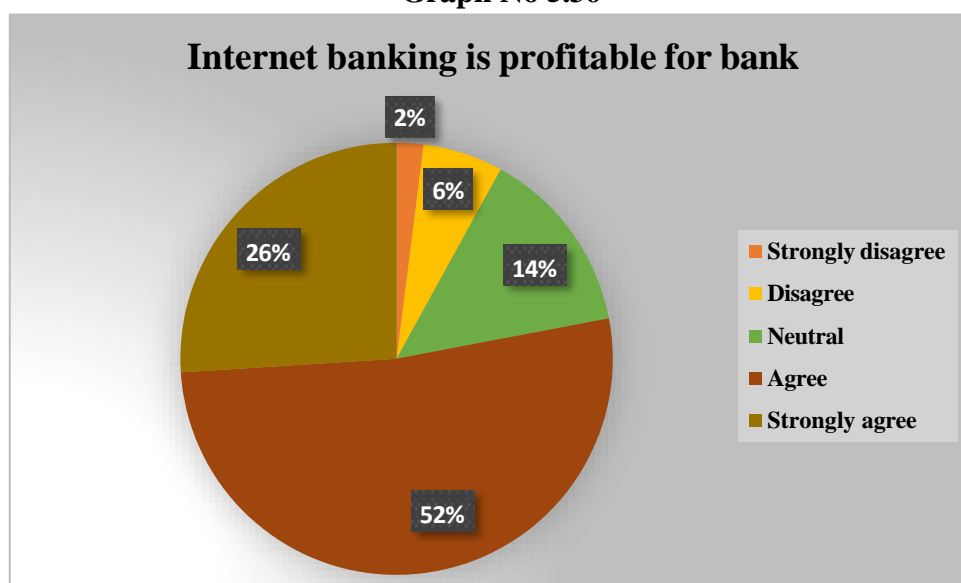
	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	5	10
Disagree	8	16
Neutral	18	36
Agree	16	32
Strongly agree	3	6
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Primary Data***Graph No 5.35**

The responses regarding whether internet banking helps quickly determine profitability in various schemes at AU Small Finance Bank reflect a mixed sentiment among participants. Out of 50 respondents, only 3 individuals, or 6 percent, strongly agree that internet banking facilitates this process, while 16 respondents, representing 32 percent, agree with the statement. However, a notable portion expressed disagreement, with 8 participants (16 percent) disagreeing and 5 respondents (10 percent) strongly disagreeing. Additionally, 18 respondents, or 36 percent, remained neutral on the issue. This distribution suggests that while some respondents see value in internet banking for assessing profitability, a significant number are either undecided or do not feel strongly about its effectiveness in this regard.

**16. I feel internet banking is profitable for AU Small Finance Bank.****Table 5.38: Internet banking is profitable for bank**

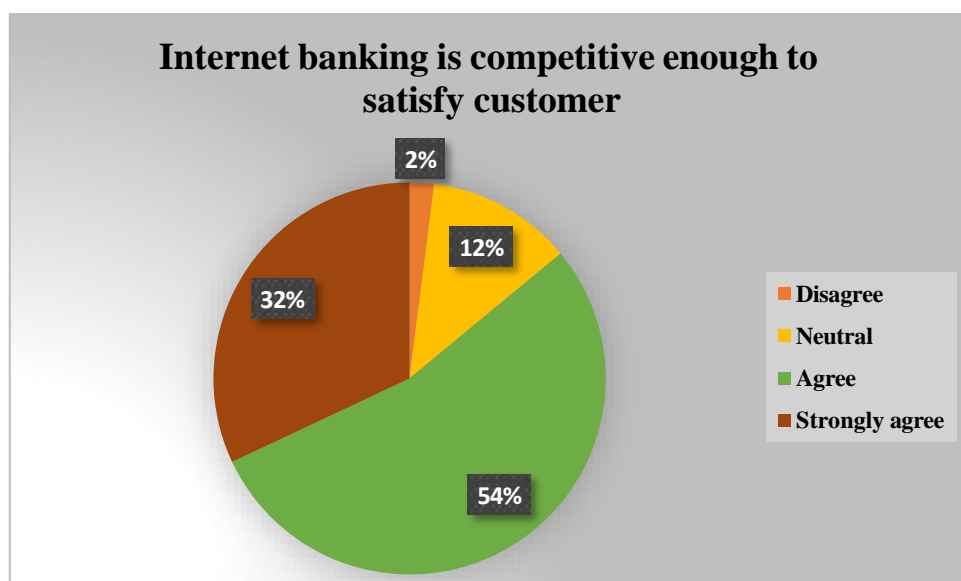
	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	1	2
Disagree	3	6
Neutral	7	14
Agree	26	52
Strongly agree	13	26
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Primary Data***Graph No 5.36**

The responses regarding whether internet banking is profitable for AU Small Finance Bank indicate a generally positive sentiment among participants. Out of 50 respondents, 13 individuals, or 26 percent, strongly agree that internet banking is beneficial for the bank, while 26 respondents, representing 52 percent, agree with this statement. In contrast, only 3 participants (6 percent) expressed disagreement, and 1 respondent (2 percent) strongly disagreed. Additionally, 7 respondents, or 14 percent, remained neutral on the issue. This distribution suggests that a significant majority of respondents believe that internet banking contributes positively to the profitability of AU Small Finance Bank.

**17. Internet banking of AU Small Finance Bank is competitive enough to satisfy customers.****Table 5.39: Internet banking is competitive enough to satisfy customer**

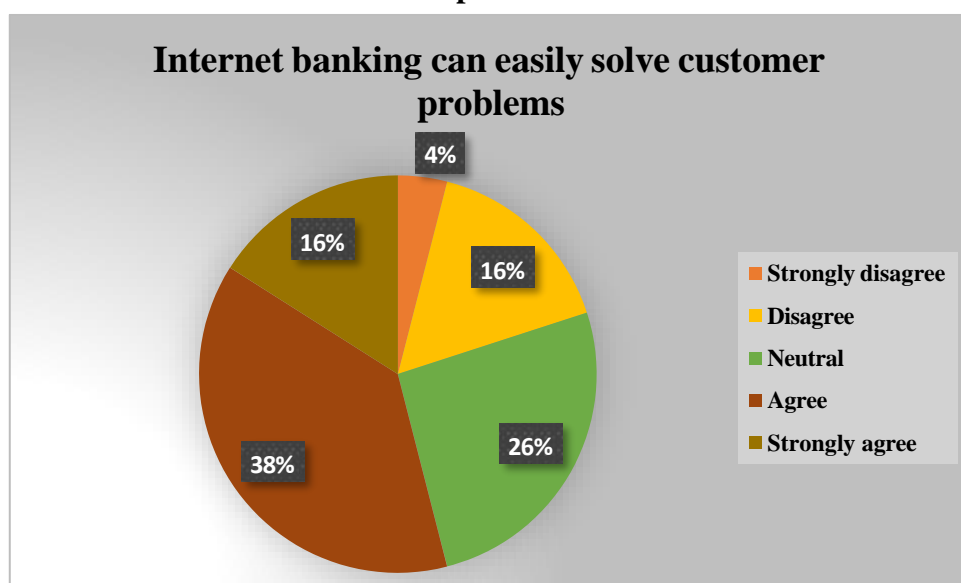
	<i>Frequency</i>	<i>Percent</i>
Disagree	1	2
Neutral	6	12
Agree	27	54
Strongly agree	16	32
<b>Total</b>	50	100

*Source: Primary Data***Graph No 5.37**

The responses regarding whether AU Small Finance Bank's internet banking is competitive enough to satisfy customers indicate a positive sentiment among participants. Out of 50 respondents, 16 individuals, or 32 percent, strongly agree that the bank's internet banking services are competitive and satisfactory, while 27 respondents, representing 54 percent, agree with this statement. In contrast, only 1 participant (2 percent) expressed disagreement. Additionally, 6 respondents, or 12 percent, remained neutral on the issue. This distribution suggests that a significant majority of respondents believe that AU Small Finance Bank's internet banking offerings are competitive and effective in meeting customer expectations and satisfaction levels.

**18. Internet banking can easily solve customer problems at AU Small Finance Bank.****Table 5.40: Internet banking can easily solve customer problems**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	2	4
Disagree	8	16
Neutral	13	26
Agree	19	38
Strongly agree	8	16
<b>Total</b>	<b>50</b>	<b>100</b>

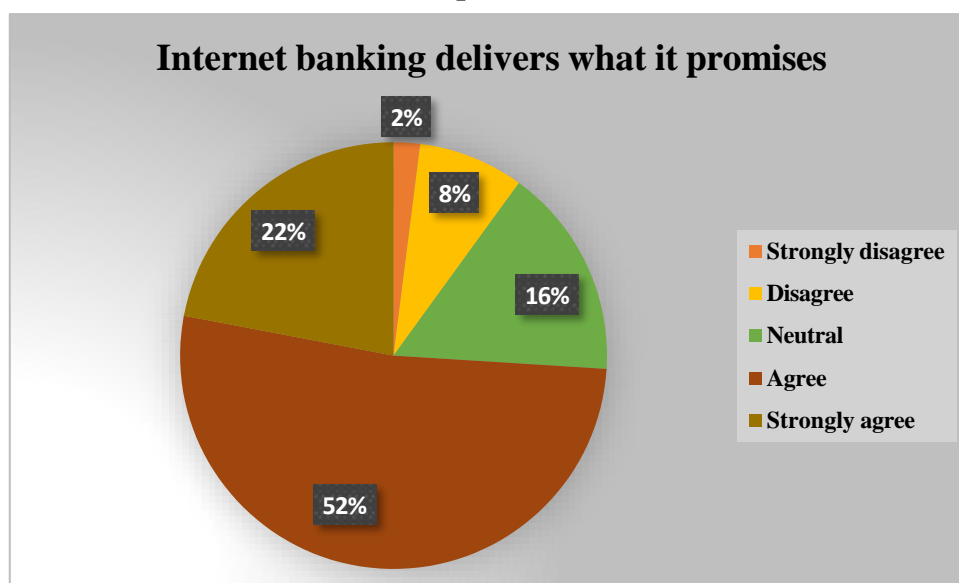
*Source: Primary Data***Graph No 5.38**

The responses regarding whether internet banking can easily solve customer problems at AU Small Finance Bank reflect a mixed sentiment among participants. Out of 50 respondents, 8 individuals, or 16 percent, strongly agree that internet banking is effective in resolving customer issues, while 19 respondents, representing 38 percent, agree with this statement. However, a notable portion expressed disagreement, with 8 participants (16 percent) disagreeing and 2 respondents (4 percent) strongly disagreeing. Additionally, 13 respondents, or 26 percent, remained neutral on the issue. This distribution indicates that while a significant number of respondents believe that internet banking helps solve customer problems, there are still many who are uncertain or hold differing views on the matter.



**19. Internet banking delivers what it promises at AU Small Finance Bank.****Table 5.41: Internet banking delivers what it promises**

	<i>Frequency</i>	<i>Percent</i>
Strongly disagree	1	2
Disagree	4	8
Neutral	8	16
Agree	26	52
Strongly agree	11	22
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Primary Data***Graph No 5.39**

The responses regarding whether internet banking delivers what it promises at AU Small Finance Bank indicate a generally positive sentiment among participants. Out of 50 respondents, 11 individuals, or 22 percent, strongly agree that internet banking meets their expectations, while 26 respondents, representing 52 percent, agree with this statement. In contrast, only 4 participants (8 percent) expressed disagreement, and 1 respondent (2 percent) strongly disagreed. Additionally, 8 respondents, or 16 percent, remained neutral on the issue. This distribution suggests that a significant majority of respondents believe that AU Small Finance Bank's internet banking services are reliable and fulfill their promises to customers.

## 5.4 VALIDATION OF HYPOTHESES

In this section, we present the results of the statistical analysis used to validate the hypotheses. Spearman's rank correlation coefficient was employed to test the relationships between variables, and the significance level was set at 0.05. The results are summarized in Table below.

**Summary of Hypothesis Testing Results**

Hypothesis	Correlation Coefficient	p-value	Decision
<b>H1: Age of Employee and Satisfaction</b>	0.495	0.000256	Reject Null Hypothesis
<b>H2: Age of Customer and Satisfaction</b>	0.211	0.0092	Reject Null Hypothesis
<b>H3: Qualification of Customer and Satisfaction</b>	0.0404	0.623	Fail to Reject Null Hypothesis

**H1: There is significant relationship between age of employee and satisfaction of employees towards use of internet banking technology implemented at AU Small Finance Bank.**

The first hypothesis tested whether there is a significant relationship between the age of employees and their satisfaction with the use of internet banking technology at AU Small Finance Bank.

**Result:** The Spearman correlation coefficient between employee age and mean satisfaction response was found to be 0.495, with a p-value of 0.000256.

**Interpretation:** Since the p-value is less than 0.05, we reject the null hypothesis and accept the alternative hypothesis. The positive correlation (0.495) indicates that as the age of employees increases, their satisfaction with the internet banking technology also increases significantly.

**H2: There is significant relationship between age of customer and satisfaction of customer towards use of internet banking technology implemented at AU Small Finance Bank.**

The second hypothesis examined whether there is a significant relationship between the age of customers and their satisfaction with the use of internet banking technology.

**Result:** The Spearman correlation coefficient between customer age and mean satisfaction response was 0.211, with a p-value of 0.0092.

**Interpretation:** The p-value is below 0.05, so we reject the null hypothesis and accept the alternative hypothesis. The positive correlation (0.211) suggests a modest but statistically significant relationship between the age of customers and their satisfaction with internet banking technology.

**H3: There is significant relationship between qualification of customer and satisfaction of customer towards use of internet banking technology implemented at AU Small Finance Bank**

The third hypothesis explored whether there is a significant relationship between the qualification of customers and their satisfaction with the use of internet banking technology.

**Result:** The Spearman correlation coefficient between customer qualification and mean satisfaction response was 0.0404, with a p-value of 0.623.

**Interpretation:** The p-value is greater than 0.05, indicating that we fail to reject the null hypothesis. There is no statistically significant relationship between the qualification of customers and their satisfaction with internet banking technology.

## 5.5 CONCLUSION

In this chapter, the researcher has presented the data collected from employees and customers of AU Small Finance Bank, analyzed it from multiple perspectives, and provided interpretations for each concept aimed at enhancing the performance of internet banking services. The researcher has tested the set hypotheses using statistical tests, including Spearman's rank correlation. The next chapter presents the findings and conclusions of the research study. Additionally, the researcher offers various suggestions for improving internet banking services at AU Small Finance Bank, with a special reference to the Kolhapur branch.

# **Chapter VI**

## **Findings, Conclusion and Suggestions**

## Chapter - VI

### Findings, Conclusions & Suggestions

#### 6.1. Introduction

In this chapter, the findings, conclusions, and suggestions are presented based on the previous chapters. The study focused on the impact of internet banking services on the operations of AU Small Finance Bank and its customers, specifically in the Kolhapur branch. The data collected in the earlier chapters was gathered, analyzed, and interpreted to draw meaningful insights. These findings are based on a survey conducted among customers and employees of AU Small Finance Bank at the Kolhapur branch, as well as observations of the bank's services in rural and semi-urban areas of Kolhapur.

#### 6.2. Findings Of The Study

The current study focuses on the internet banking services offered by AU Small Finance Bank in rural and semi-urban areas, specifically in the Kolhapur branch. The researcher set clear objectives and conducted a survey to explore key aspects of internet banking in this region.

To make the study more effective, two separate questionnaires were used. The first questionnaire was directed at the bank's customers who were actively using their accounts during the survey period. The second questionnaire was aimed at the bank's employees, who are responsible for providing internet banking services to customers. After analyzing the responses from both groups, the researcher identified important insights about the internet banking services provided in the Kolhapur branch.

##### 6.2.1. Findings w.r.t. Bank Customers

###### i. Demographic Data

Total 150 respondents were identified for survey.

1. **Gender:** Out of 150 respondents, 58.7% were male, while the remaining 41.3% were female. [Ref: Table No. 5.1]
2. **Age:** Out of 150 respondents, 46% belonged to the age group between 45 and 55 years, 20% were in the 35 to 45 age group, 18% were 55 years and above, while the remaining 16% were less than 35 years old. [Ref: Table No. 5.2]

3. **Qualification:** Out of the total respondents, the majority, 57.3%, were undergraduates, while 33.5% were below the undergraduate level. Only 9.3% of respondents had completed post-graduation. [Ref: Table No. 5.3]
4. **Occupation:** It was observed that 54.7% of respondents were employed in salaried jobs, 23.3% were self-employed and running their own businesses, while the remaining 22% fell into other categories, such as professionals and other occupations. [Ref: Table No. 5.4]
5. **Income:** It was noted that 49.3% of the total respondents had an annual income of less than ₹3,00,000. Additionally, 34.7% earned between ₹5,00,000 and ₹8,00,000 per year, while 7.3% fell into the income range of ₹3,00,000 to ₹5,00,000. The remaining 8.7% earned ₹8,00,000 and above annually. [Ref: Table No. 5.5]
6. **Type of Deposit Account:** Out of the total respondents, 58.7% had savings accounts with their banks, while 22% had salary accounts. Additionally, 12.7% operated fixed deposit or recurring accounts, and the remaining 6.6% used other types of accounts. [Ref: Table No. 5.6]

## ii. Findings

7. **Internet Banking as a Time-Saving Process:** According to the responses, 32% of respondents strongly agreed that internet banking services are time-saving, while 30% agreed with this statement. In contrast, 0.67% of respondents strongly disagreed, and another 0.67% disagreed. Additionally, 36.67% of respondents remained neutral on the time-saving aspect of internet banking. [Ref: Table No. 5.7]
8. **Transaction Completion:** According to the respondents, 13.33% strongly agreed that internet banking offers quick transaction completion, while 24% agreed with this statement. In contrast, 8% disagreed, and 54.67% remained neutral on the matter. [Ref: Table No. 5.8]
9. **Internet Banking Services: Easy to Use:** Approximately 30.67% of respondents strongly agreed that the process of internet banking was easy to use, while 34% agreed with this statement. Only 2.67% disagreed, and 32.67% were neutral regarding the ease of use of internet banking services. [Ref: Table No. 5.9]
10. **Learning to Operate Internet Banking:** According to the respondents, 20.67% strongly agreed that learning to operate internet banking is easy, while 34% agreed with this statement. Only 3.33% reported having difficulty in learning to use internet banking, and 42% remained neutral on the ease of the learning process. Overall, the results suggest that most people find it easy to learn how to operate internet banking. [Ref: Table No. 5.10]

- 11. Confidence in Internet Banking Reliability:** It was found that 49.33% of respondents agreed that internet banking services are reliable, while 20% strongly agreed. On the other hand, 9.33% disagreed, and 2% strongly disagreed, expressing doubts about the reliability of internet banking. Additionally, 19.33% of respondents remained neutral. Overall, the findings suggest that most people have confidence in the reliability of internet banking services. [Ref: Table No. 5.11]
- 12. Reliability and Dependability of Internet Banking Services:** According to 50% of respondents, internet banking services are reliable and dependable, while 26% strongly agreed with this statement. However, 5.33% disagreed, and 3.33% strongly disagreed regarding the reliability of these services. Additionally, 15.33% of respondents were neutral. Overall, the findings indicate that most people trust the reliability of internet banking services and are willing to depend on them. [Ref: Table No. 5.12]
- 13. First Time Performance of Internet Banking:** According to 38.67% of respondents, their first-time experience with internet banking was successful, while 5.33% strongly agreed with this statement. However, 12% disagreed, and 7.33% strongly disagreed, reporting unsuccessful first attempts. Additionally, 36.67% of respondents were undecided about their first-time experience. Overall, the data suggests that the majority of respondents had a successful initial experience with internet banking. [Ref: Table No. 5.13]
- 14. Restrictions in Accessing Others' Accounts:** According to 35.33% of respondents, there are sufficient restrictions in place to prevent unauthorized access to others' accounts through internet banking, with 22% strongly agreeing. However, 12% disagreed, and 4.67% strongly disagreed, believing that such restrictions are not adequate. Additionally, 26% of respondents remained neutral on this issue. Overall, the majority agree that internet banking has effective restrictions in place to avoid misuse and enhance security. [Ref: Table No. 5.14]
- 15. High Protection for Internet Banking Transactions:** According to 41.33% of respondents, internet banking provides high protection for transactions, with 16% strongly agreeing. However, 11.33% disagreed, and 6% strongly disagreed, expressing concerns about the security of internet banking transactions. Additionally, 25.33% of respondents were neutral on the matter. Overall, the majority of respondents believe that internet banking transactions are well protected. [Ref: Table No. 5.15]
- 16. Security and Safety from Fraud or Hacking:** According to 52% of respondents, internet banking transactions are secure and safe from fraud or hacking, with 18.67% strongly

agreeing. However, 6.67% disagreed, and 3.33% strongly disagreed, expressing concerns about security. Additionally, 19.33% of respondents remained neutral on the matter. Overall, the majority of respondents believe that internet banking transactions are secure and well-protected against fraud and hacking. [Ref: Table No. 5.16]

**17. Availability of Internet Banking Services for 24x7:** According to the data, 43.33% of respondents agreed that their banks offer 24x7 internet banking services, with an additional 10% strongly agreeing. On the other hand, 8% disagreed, and 5.33% strongly disagreed with this claim. Meanwhile, 33.33% of respondents remained neutral on the matter. Overall, a significant portion of respondents accepted that internet banking services are available to them round-the-clock. [Ref: Table No. 5.17]

**18. Availability of Immediate Help in Critical Issues:** According to the data, 41.33% of respondents agreed that they were able to get immediate help in case they faced any problems with internet banking transactions, with an additional 7.33% strongly agreeing. Conversely, 8% disagreed, and another 7.33% strongly disagreed with this claim. Furthermore, 36% of respondents remained neutral on the matter. Overall, it appears that immediate assistance is provided to customers encountering issues during internet banking transactions. [Ref: Table No. 5.18]

**19. Satisfaction with Transaction Processing:** According to the data, 36.67% of respondents reported being satisfied with the Internet Banking transaction processing, while an additional 12% strongly agreed with this sentiment. However, 5.33% strongly disagreed, and 8% disagreed with the notion of satisfaction regarding transaction processing. A significant portion, 38%, remained neutral on this issue. Overall, it can be concluded that a majority of respondents expressed satisfaction with the transaction processing in Internet Banking. [Ref: Table No. 5.19]

**20. Overall Expectation from Internet Banking Services:** The data indicates that 40.67% of respondents agreed that their experience with Internet Banking Services met their expectations, while an additional 10.67% strongly agreed. Conversely, 10% of respondents disagreed, and 4.67% strongly disagreed, indicating they did not find the services satisfactory. A notable 34% of respondents remained neutral on this matter. Overall, it can be concluded that a majority of respondents felt that Internet Banking services aligned with their expectations. [Ref: Table No. 5.20]



### 6.2.2. Findings w.r.t. Bank Employees

The researcher selected 50 respondents who were employed by AU Small Finance Bank. The following were the major findings based on the responses given by this group.

#### i. Demographic Data

**1. Gender:** Out of the total respondents, 44 per cent were male employees, while 56 per cent were female employees. These 50 employees from AU Small Finance Bank contributed to this study. [Ref: Table No. 5.21]

**2. Age Group:** Out of the total respondents, 44 per cent belonged to the age group between 45 and 55 years. Additionally, 34 per cent of respondents were between 35 and 45 years. Meanwhile, 12 per cent of respondents were below the age of 35, and 10 per cent were aged 55 years and above. These findings are based on the responses of 50 employees from AU Small Finance Bank. [Ref: Table No. 5.22]

**3. Qualifications:** Out of the total respondents, 56 per cent had completed their undergraduate degrees. Meanwhile, 26 per cent of respondents held postgraduate degrees, and 18 per cent were below the undergraduate level of education. These results reflect the educational qualifications of 50 employees from AU Small Finance Bank. [Ref: Table No. 5.23]

#### ii. Findings

**4. Working on Internet:** According to the data, 52 per cent of respondents strongly agreed that it was easy to work on Internet Banking, while an additional 26 per cent agreed. However, 8 per cent disagreed with the ease of using Internet Banking, and 12 per cent remained neutral. Overall, it was found that the majority of bank employees found working on the internet to be easy. [Ref: Table No. 5.24]

**5. Working on Internet is Simplified:** According to the data, 26 per cent of employee respondents agreed that working on the internet is a simplified process, while 22 per cent strongly agreed. However, 24 per cent disagreed, and 16 per cent strongly disagreed, indicating that they do not find it simplified. Additionally, 12 per cent of respondents remained neutral. Overall, there is a mixed perception among employees of AU Small Finance Bank regarding the simplification of working on the internet. [Ref: Table No. 5.25]

**6. Internet Increases Work Productivity:** According to the responses, 42 per cent of employee respondents agreed that the internet increases work productivity, and 32 per cent strongly agreed with this claim. On the other hand, 10 per cent disagreed, and 2 per cent

strongly disagreed, expressing scepticism about the internet's role in boosting productivity. Additionally, 14 per cent of respondents remained neutral. Overall, a majority of AU Small Finance Bank employees believe that the internet is beneficial for increasing work productivity. [Ref: Table No. 5.26]

**7. Security While Working on the Internet:** Out of the total respondents in the employee category, 40 per cent agreed that they feel secure while working on the internet, and 22 per cent strongly agreed with this statement. However, 14 per cent disagreed, and 4 per cent strongly disagreed, expressing concerns about online security. Additionally, 20 per cent of respondents remained neutral on the issue. Overall, the majority of AU Small Finance Bank employees feel secure while working on the internet. [Ref: Table No. 5.27]

**8. Working on the Internet is Quick and Fast:** According to the responses, 44 per cent of the employees agreed that working on the internet is quick and fast, with 22 per cent strongly agreeing. However, 14 per cent disagreed, and 4 per cent strongly disagreed with this notion. Additionally, 16 per cent remained neutral on the issue. Overall, a significant portion of AU Small Finance Bank employees find working on the internet to be a quick and fast process. [Ref: Table No. 5.28]

**9. Confidence while Working on the System:** Based on the responses, 40 per cent of employees agreed that they feel confident while working on the internet system for banking purposes, and 20 per cent strongly agreed. On the other hand, 14 per cent disagreed, and 4 per cent strongly disagreed with this statement. Additionally, 22 per cent of respondents remained neutral. Overall, a majority of AU Small Finance Bank employees feel confident while working on the internet system for their office tasks. [Ref: Table No. 5.29]

**10. Internet Banking Helps to Reduce the Cost of Banking:** According to the survey, 44 per cent of respondents agreed that Internet banking helps their bank reduce costs in several areas, and 32 per cent strongly agreed with this statement. Meanwhile, only 2 per cent of respondents disagreed, and 22 per cent remained neutral without providing a definitive opinion. Overall, it was observed that AU Small Finance Bank employees largely believe that their bank is able to minimize operational costs by utilizing Internet banking services. [Ref: Table No. 5.30]

**11. Satisfaction with Working on Online Banking System:** Based on the responses, 46 per cent of employees agreed that they were satisfied with working on the online banking system, while 24 per cent strongly agreed. Only 2 per cent of respondents expressed dissatisfaction, with another 2 per cent strongly disagreeing. Additionally, 26 per cent of the

respondents remained neutral. Overall, it was observed that the majority of AU Small Finance Bank employees are satisfied with working on the bank's online systems. [Ref: Table No. 5.31]

**12. Internet Banking Helps to Provide Fast Delivery to Customers:** According to the data, 38 per cent of respondents agreed that Internet Banking helps provide fast service delivery to customers, while 14 per cent strongly agreed. On the other hand, 18 per cent of respondents disagreed, and 10 per cent strongly disagreed with this claim. Additionally, 20 per cent of respondents remained neutral. Overall, a mixed response was observed, with a notable portion of employees believing that Internet Banking contributes to faster service delivery, but a significant proportion remained undecided or disagreed. [Ref: Table No. 5.32]

**13. Internet Banking Helps for Fast Interaction with Customers:** According to the responses, 50 per cent of respondents agreed that Internet Banking facilitates fast interaction with customers, while 32 per cent strongly agreed. In contrast, 6 per cent of respondents disagreed, and 12 per cent remained neutral. Overall, a significant majority of bank employees believed that Internet Banking enhances customer interaction speed, with only a small percentage expressing disagreement or uncertainty. [Ref: Table No. 5.33]

**14. Internet Banking Has Increased Deposits and Account Openings:** The data reveals that 44 per cent of respondents agreed that Internet Banking has significantly contributed to the increase in deposits and account openings, while 20 per cent strongly agreed. However, 12 per cent disagreed with this assertion, and 20 per cent remained neutral on the issue. Overall, it is evident that a majority of bank employees recognize the positive impact of Internet Banking on increasing deposits and account openings, despite some expressing uncertainty or disagreement. [Ref: Table No. 5.34]

**15. Internet Banking Helps to Quickly Determine Profitability in Various Schemes:** The findings indicate that 32 per cent of respondents agreed that Internet Banking facilitates the quick determination of profitability in various schemes, while 6 per cent strongly agreed. Conversely, 16 per cent disagreed with this assertion, and 10 per cent strongly disagreed. Additionally, 36 per cent remained neutral on the matter. Overall, the data suggests a division in opinion, with a notable percentage of bank employees uncertain about the effectiveness of Internet Banking in quickly assessing profitability in different schemes. [Ref: Table No. 5.35]

**16. Internet Banking is Profitable for AU Small Finance Bank:** According to the responses, 52 per cent of banking employee respondents agreed that Internet Banking is profitable for AU Small Finance Bank, with an additional 26 per cent strongly agreeing with this assertion. However, 6 per cent disagreed and 2 per cent strongly disagreed. Additionally, 14 per cent of respondents remained neutral on the topic. Overall, the data indicates a strong consensus among banking staff that Internet Banking is beneficial and contributes to the profitability of AU Small Finance Bank. [Ref: Table No. 5.36]

**17. Internet Banking is Competitive Enough to Satisfy Customers at AU Small Finance Bank:** Based on the responses, 54 per cent of respondents agreed that Internet Banking is competitive enough to satisfy customers, with an additional 32 per cent strongly agreeing with this statement. However, 2 per cent disagreed, and 12 per cent remained neutral regarding this claim. Overall, it can be concluded that Internet Banking at AU Small Finance Bank is viewed as competitive in meeting the needs of its banking customers. [Ref: Table No. 5.37]

**18. Internet Banking Can Easily Solve Customer Problems at AU Small Finance Bank:** According to the responses, 38 per cent of respondents agreed that Internet Banking can easily solve customer problems, while 16 per cent strongly agreed with this statement. Conversely, 16 per cent disagreed, and 26 per cent remained neutral regarding this claim. Ultimately, it was observed from the opinions of bank employees at AU Small Finance Bank that Internet Banking has the capability to effectively address customer problems. [Ref: Table No. 5.38]

**19. Internet Banking Delivers What It Promises at AU Small Finance Bank:** According to the responses from the bank employees, 52 per cent agreed that Internet Banking delivers what it promises to customers, while 22 per cent strongly agreed with this statement. Only 8 per cent of respondents disagreed, and 16 per cent remained neutral. It is evident from the feedback that the staff at AU Small Finance Bank believe that Internet Banking effectively fulfils its commitments to customers. [Ref: Table No. 5.39]

### 6.2.3. Findings of the Overall Study

**1. To study the impact of Internet Banking Services on the operations of AU Small Finance Bank and its customers.**

The study found that Internet Banking significantly enhances the operations of AU Small Finance Bank. Employees reported that online banking processes are easy and quick, leading to improved productivity. A majority of respondents felt confident using the system, and many believed it helps reduce operational costs. Overall, Internet Banking has positively impacted the bank's efficiency and service delivery.

**2. To study the effect of Internet Banking Services on customer satisfaction and the comfort of AU Small finance Bank Staff in their office space.**

The research indicated that Internet Banking services positively influence customer satisfaction and the comfort of AU Small Finance Bank staff. Most employees expressed satisfaction with online banking systems, highlighting their ease of use. Additionally, respondents felt that Internet Banking facilitates quick interactions with customers, contributing to a more comfortable and efficient working environment.

**3. To study the customer perception towards the Internet Banking Services provided by AU Small Finance Bank.**

The findings reveal that customers generally have a positive perception of the Internet Banking services provided by AU Small Finance Bank. Many respondents believe that these services are competitive and fulfill their banking needs effectively. However, some concerns about security and the speed of service delivery were noted, indicating room for improvement.

**4. To find out the relationship between demographic factors and the usage of Internet Banking Services at AU Small Finance Bank.**

The study showed a notable relationship between demographic factors, such as age and education, and the usage of Internet Banking services at AU Small Finance Bank. Younger and more educated employees tend to use online banking more frequently and feel more confident in its use. This suggests that demographic characteristics influence how staff engage with Internet Banking services.

**5. To study the present internet banking services provided by AU Small Finance Bank.**

The research findings reveal that AU Small Finance Bank offers a comprehensive range of Internet banking services designed to meet the needs of its customers. These services include:

- 1. Buying General Insurance:** Customers can conveniently purchase general insurance policies online, making it easy for them to secure their assets and manage risks.
  - 2. Cheque Book Requests:** Customers have the option to apply for a cheque book through Internet banking, eliminating the need for physical visits to the bank.
  - 3. Account Balance Inquiry:** Customers can check their bank balance anytime and from anywhere, providing them with real-time access to their finances.
  - 4. Investment Monitoring:** The bank allows customers to keep track of their investments linked to their bank accounts, enabling them to manage their portfolios effectively.
  - 5. Loan and Mortgage Management:** Customers can easily monitor their mortgages, loans, and savings accounts associated with their bank accounts, ensuring they stay informed about their financial obligations and assets.
  - 6. Bill Payments and Fund Transfers:** AU Small Finance Bank offers facilities for making bill payments and transferring funds to other accounts, providing customers with convenience and flexibility in managing their payments.
  - 7. Secure Access:** All online services are protected with a unique ID and password, ensuring that customer data is secure and confidential.
  - 8. Recurring Payments:** Customers can set up or cancel automatic recurring payments and standing orders, simplifying their financial management by automating regular transactions.
- Overall, the study indicates that AU Small Finance Bank has effectively integrated these Internet banking services to enhance customer convenience, security, and overall banking experience. Customers appreciate these offerings as they save time and effort while managing their banking needs online.

**6.3. Conclusions**

The researcher conducted this study to examine the impact of internet banking services on the operations of AU Small Finance Bank and its customers in the Kolhapur district. The results of the study confirm the initial assumptions. It was found that most customers are aware of the internet banking services offered by AU Small Finance Bank, but they tend to use only the services that are easy for them. Many customers are not fully aware of all the

different types of internet banking services available on the bank's website or mobile app. However, those who are informed about the services usually know how to use them. While the majority of users from rural and semi-urban areas see the need for internet banking services, they do not use them regularly.

Internet banking services are time-saving, quick, easy to use, clear, and flexible, making them accessible for customers to learn. Customers express a high level of confidence in the reliability of AU Small Finance Bank's internet banking services, noting that these services are dependable, performed correctly the first time, and operate smoothly. They also feel secure about their privacy and trust that the bank keeps their data safe.

Customers appreciate that AU Small Finance Bank is responsive and communicates effectively by offering 24/7 service, providing immediate help for any issues, and answering questions promptly.

Employees at AU Small Finance Bank feel that working with internet banking is easy, secure, quick, and efficient, which increases their productivity and reduces banking costs. They recognize that internet banking facilitates fast interactions with customers and effectively addresses customer needs. Employees agree that AU Small Finance Bank delivers on its promises to customers. With the help of internet banking, the bank has seen an increase in deposits and account openings. Internet banking also allows for online sales of various banking products, such as insurance, credit cards, and loans. Overall, employees believe that internet banking is profitable for AU Small Finance Bank.

#### **6.4. Suggestions**

This study has shown that AU Small Finance Bank, like many other banks, is providing internet banking or some form of digital banking services. To stay competitive in today's digital world, it is important for the bank to develop a strong online banking strategy that goes beyond just offering "good enough" services.

The study provides specific suggestions to enhance AU Small Finance Bank's internet banking services and create a better overall digital experience for customers. These suggestions aim to ensure that customers have a delightful experience while using the bank's online services.



**6.4.1. Suggestions For Financial Institutions**

- I. Account holders expect a pleasant and dependable experience at every interaction. Therefore, AU Small Finance Bank should try to offer all of its services online, even the more complicated ones.
- ii. The bank should explore technologies like co-browsing, which allows staff to help customers remotely with their banking services.
- iii. AU Small Finance Bank should create a mobile application that works well in low bandwidth areas. This is important because many customers in rural areas face challenges when completing banking transactions.

**6.4.2. Suggestions For Banking Regulators****i. Artificial Intelligence (AI) Driven Applications:**

AU Small Finance Bank should include digital AI assistants in its online apps to help customers have a smoother experience. Many current digital assistants make customers switch between different apps, which can be frustrating and time-consuming. A user-friendly chatbot that provides clear answers to customer questions would be beneficial. Additionally, pop-up messages like “Need Help?” that respond to voice commands can guide customers for a hassle-free experience.

**iii. Customer Connect:**

It has been noted that chatbot services and answers to Frequently Asked Questions (FAQs) often lack a wide range of questions. Each customer may have unique issues that the bank might not anticipate. To improve digital banking, the bank can send questionnaires via email or have customers fill out surveys when they open the app on their phone. This would provide valuable information to tailor the bank’s digital services better.

**iv. Digital Marketing:**

Currently, AU Small Finance Bank mainly uses its digital banking services to give customers access to their accounts. However, this platform should also be used to promote new products and services, such as personal loans, home loans, credit cards, and auto loans (up-selling). Additionally, the bank could provide information about life insurance, general insurance, mutual funds, and stock trading (cross-selling). By doing this, the bank can grow while enhancing the digital experience for its customers. It’s also essential for the bank to regularly update its digital banking services.



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# Questionnaire

## Bank Customers

### I. Demographic Information

#### 1. Gender:

Male ☐

Female ☐

#### 2. Age:

Less than 35 years ☐

35 to 45 years ☐

45 to 55 years ☐

55 years and above ☐

#### 3. Qualification:

Below Undergraduate ☐

Undergraduate ☐

Postgraduate ☐

#### 4. Occupation:

Service ☐

Self Employed ☐

Others ☐

#### 5. Income:

Less than 3,00,000 ☐

3,00,000 to 5,00,000 ☐

5,00,000 to 8,00,000 ☐

8,00,000 and above ☐

#### 6. Type of Deposit Account:

Salary Account ☐

Saving Account ☐

Fixed Deposit/Recurring Account ☐

Other ☐

You are required to indicate your opinions by selecting one of the five options in any given cell in response to the statements that are provided. Please respond to each item as there is no right or wrong answer.

**SA: Strongly Agree; A: Agree; Neutral; D: Disagree; SD: Strongly Disagree**

Sr. No	STATEMENTS	SA	A	N	D	SD
7.	Internet banking services at AU Small Finance Bank are time-saving.					
8.	I can complete any transaction quickly through AU Small Finance Bank's internet banking.					
9.	Internet banking services at AU Small Finance Bank are easy to use.					
10.	Learning to operate AU Small Finance Bank's internet banking is easy for me.					
11.	I have high confidence in the reliability of AU Small Finance Bank's internet banking services.					
12.	AU Small Finance Bank's internet banking services are reliable and dependable.					
13.	AU Small Finance Bank's internet banking services perform the service right the first time.					
14.	AU Small Finance Bank's internet banking services do not allow others to access my accounts.					
15.	AU Small Finance Bank's internet banking services provide high protection for my banking transactions.					
16.	AU Small Finance Bank's internet banking services are secure and safe from any fraud or hacking.					
17.	AU Small Finance Bank's internet banking services are available 24/7.					
18.	Immediate help is available if any problem occurs with AU Small Finance Bank's internet banking services.					
19.	I am satisfied with the transaction processing via AU Small Finance Bank's internet banking services.					
20.	Overall, AU Small Finance Bank's internet banking services exceed my expectations.					
		SA	A	N	D	SD

Thank you for your time and valuable feedback.

# Questionnaire

## Bank Employees

### I. Demographic Questions:

#### 1. Gender:

Male ☐

Female ☐

#### 2. Age:

Less than 35 years ☐

35 to 45 years ☐

45 to 55 years ☐

55 years and above ☐

#### 3. Qualification:

Below Undergraduate ☐

Undergraduate ☐

Postgraduate ☐

You are required to indicate your opinions by selecting one of the five options in any given cell in response to the statements that are provided. Please respond to each item as there is no right or wrong answer.

**SA: Strongly Agree; A: Agree; Neutral; D: Disagree; SD: Strongly Disagree**

Sr. No	STATEMENTS	SA	A	N	D	SD
4.	I feel working on the internet is easy at AU Small Finance Bank.					
5.	I feel working on the internet is simplified at AU Small Finance Bank.					
6.	I feel working on the internet increases my work productivity at AU Small Finance Bank.					
7.	I feel secure while working on the internet at AU Small Finance Bank.					
8.	I feel the internet is quick and fast at AU Small Finance Bank.					

9.	I feel confident while working on the system at AU Small Finance Bank.					
10.	I feel internet banking helps to reduce the cost of banking at AU Small Finance Bank.					
11.	I am satisfied with working on the online banking system at AU Small Finance Bank.					
12.	Internet banking helps to provide fast delivery to customers at AU Small Finance Bank.					
13.	Internet banking helps for fast interaction with customers at AU Small Finance Bank.					
14.	Internet banking has increased deposits and account openings at AU Small Finance Bank.					
15.	Internet banking helps to quickly determine profitability in various schemes at AU Small Finance Bank.					
16.	I feel internet banking is profitable for AU Small Finance Bank.					
17.	Internet banking of AU Small Finance Bank is competitive enough to satisfy customers..					
18.	Internet banking can easily solve customer problems at AU Small Finance Bank.					
19.	Internet banking delivers what it promises at AU Small Finance Bank.					
		<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>

Thank you for your time and valuable feedback.