

“A study on customer service provided through E-banking”

Submitted in partial fulfillment of the requirements for the award of

Bachelor of Commerce

by

Ashwin K M

(40740034)



**DEPARTMENT OF BUSINESS ADMINISTRATION
SCHOOL OF MANAGEMENT STUDIES**

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)**

**Accredited with Grade “A” by NAAC | 12B Status by UGC | Approved by AICTE
JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI - 600 119**

APRIL 2023



SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)

Accredited "A" Grade by NAAC | 12B Status by UGC | Approved by AICTE

www.sathyabama.ac.in

DEPARTMENT OF BUSINESS ADMINISTRATION

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the Bonafede work of Mr. Ashwin K M (40740034) who carried out the Project Training at "TNSC BANK" under our supervision for a period of 3 months from January 2023 to March 2023.

Dr. Velumoni

Dr. Velumoni, MBA, M.Phil., NET, SET, Ph.d.,

Internal guide

Mr. K.Sathish

External Guide

Bhuvan
SCHOOL OF MANAGEMENT STUDIES
SATHYABAMA
INSTITUTE OF SCIENCE AND TECHNOLOGY
(Deemed to be University)
Ippiaar Nagar, Rajiv Gandhi Sala
Chennai-600 119
Dr. BHUVANESWARI. G, MBA., Ph.D.
Dean – School of Management Studies

Submitted for Viva Voce Examination held on 08.05.2023

Vinitha

Internal Examiner

Arundh

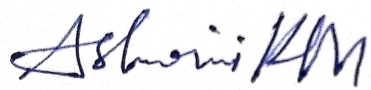
External Examiner

DECLARATION

I Ashwin K M (40740034) hereby declare that the Project work done by me under the guidance of **Dr. Velumoni, MBA, M.Phil., NET, SET, Ph.d.**, (Internal) and **Mr. K.Sathish** (External) at TNSC BANK Velachery is submitted in partial fulfillment of the requirements for the award of Bachelor of Commerce.

DATE: 29.04.2023

PLACE: CHENNAI

A handwritten signature in blue ink, appearing to read 'Ashwin KM', is written over a light blue rectangular stamp.

SIGNATURE OF THE CANDIDATE

ACKNOWLEDGEMENT

I am pleased to acknowledge my sincere thanks to Board of Management of **SATHYABAMA** for their kind encouragement in doing this project and for completing it successfully. I am grateful to them.

I convey my thanks to **Dr. G. Bhuvaneswari, MBA., Ph.D., Dean - School of Management Studies and Dr. A. Palani, M.Com., M.Phil., M.B.A., Ph.D., Head of the Department, Dept. of Business Administration** for providing me necessary support and details at the right time during the progressive reviews.

I would like to express my sincere and deep sense of gratitude to my Project Guide **Dr. Velumoni, MBA, M.Phil., NET, SET, Ph.d.,** for her valuable guidance, suggestions and constant encouragement paved way for the successful completion of my project work.

I wish to express my thanks to all Teaching and Non-teaching staff members of the **Department of Business Administration** who were helpful in many ways for the completion of the training.

ASHWIN K M

ABSTRACT

The paper fills significant gaps in knowledge about the consumer's perspective of Internet banking, trace its present growth and project the likely scenario. The paper presents the data, drawn from a survey of Internet banking consumers and the services providers (banks) that offer Internet banking and develops a functional model for maximizing value to the consumers, which the banks may choose to adopt Internet banking strategically. The paper identifies the weaknesses of conventional banking and explores the consumer awareness, use patterns, satisfaction and preferences for Internet banking vis-à-vis conventional form of banking and also highlights the factors that may affect the bank strategy to adopt Internet banking. It also addresses the regulatory and supervisory concerns of Internet banking. Internet banking has attracted the attention of banks, securities trading firms, brokerage houses, insurance companies, regulators and lawmakers in developing nations since the late 1990s. With the rapid and significant growth in electronic commerce, it is obvious that electronic (Internet) banking and payments are likely to advance. Researches show that impact of Internet banking on cost savings, revenue growth and increased customer satisfaction on Industry is tremendous and can be a potential tool for building a sound strategy. However, it has raised many public policy issues before the banking regulators and government agencies. Interestingly, reliable and systematic information on the scope of Internet banking in Indian context is still not sufficient, particularly what it means to the consumers and the bankers.

TABLE OF CONTENTS

CHAPTER NO.	TITLE	PAGE NO.
	ABSTRACT	V
	LIST OF ABBREVIATIONS	X
1	INTRODUCTION	1
	1.1 Introduction about the topic	1
	1.2 Industry profile	10
	1.3 Company profile	12
	1.4 Product profile	15
	1.5 Need for the Study	16
	1.6 Scope of the Study	16
	1.7 Objectives of the Study	16
	1.8 Limitations of the Study	16
2	2.1 REVIEW OF LITERATURE	17
3	RESEARCH METHODOLOGY	21
	3.1 Research Design	21
	3.2 Sources of Data	22
	3.3 Structure of Questionnaire	22
	3.4 Sample size	22
	3.5 Sampling technique	23
	3.6 Period of the Study	23
	3.7 Analytical Tools	23
4	DATA ANALYSIS AND INTERPRETATION	24
	4.1 Percentage Analysis	15-41
5	FINDINGS, SUGGESTIONS AND CONCLUSION	42
	5.1 Findings of the Study	42
	5.2 Suggestions	42
	5.3 Conclusion	43

	REFERENCES	44
	ANNEXURE (Questionnaire)	45

LIST OF TABLES

TABLE NO.	PARTICULARS	PAGE NO.
4.1.1	Gender of respondents	25
4.1.2	Age of respondents	26
4.1.3	Marital status of respondents	27
4.1.4	Educational qualification of respondents	28
4.1.5	Occupation of respondents	29
4.1.6	Monthly income of respondents	30
4.1.7	How often do you use E-banking	31
4.1.8	Internet banking service is less costly than other banking services. (branch, atm, mobile banking)	32
4.1.9	Internet banking transaction procedures are simple and straight forward	33
4.1.10	E-banking transaction are complicated	34
4.1.11	Bank officer should be in front of me during the process	35
4.1.12	E-banking is more effective than branch banking about time saving.	36
4.1.13	It is convenient because it eliminates the risk of carrying cash.	37
4.1.14	Website are safe that offer e-banking services.	38
4.1.15	If I have any problem about internet banking service ,banks provide support.	39
4.1.16	Banks give enough information about the internet banking service.	40
4.1.17	My personal data is protected during the e-banking process.	41

LIST OF CHARTS/FIGURES

CHART NO.	PARTICULARS	PAGE NO.
1.3.1	Company Profile	12
1.3.2	TNSC Bank Logo	13
4.1.1	Gender of respondents	25
4.1.2	Age of respondents	26
4.1.3	Marital status of respondents	27
4.1.4	Educational qualification of respondents	28
4.1.5	Occupation of respondents	29
4.1.6	Monthly income of respondents	30
4.1.7	How often do you use E-banking	31
4.1.8	Internet banking service is less costly than other banking services. (branch, atm, mobile banking)	32
4.1.9	Internet banking transaction procedures are simple and straight forward	33
4.1.10	E-banking transaction are complicated	34
4.1.11	Bank officer should be in front of me during the process	35
4.1.12	E-banking is more effective than branch banking about time saving.	36
4.1.13	It is convenient because it eliminates the risk of carrying cash.	37
4.1.14	Website are safe that offer e-banking services.	38
4.1.15	If I have any problem about internet banking service ,banks provide support.	39
4.1.16	Banks give enough information about the internet banking service.	40
4.1.17	My personal data is protected during the e-banking process.	41

LIST OF ABBREVIATIONS

S.NO.	PARTICULARS	PAGE NO.
1.	State bank of India (SBI)	14
2.	State Co- operative Banks (SCBs),	16
3.	District Central Co-operative Banks (DCCBs)	16
4.	Primary Agricultural Credit Societies (PACS)	16
5.	State co-operative banks (STCBs)	16
6.	Industrial Finance Corporation (IFCI)	18
7.	Industrial Development Bank of India (IDBI)	18
8.	Industrial Investment Bank of India (IIBI)	18
9.	Industrial Credit and Investment Corporation of India (ICICI)	18
10.	Small Industries Development Bank of India (SIDBI)	18
11.	National Bank for Agriculture and Rural Development (NABARD) National Housing Bank	18
12.	Reserve Bank of India (RBI)	20
13.	Public Sector Banks (PSBS)	20
14.	Non-Performing assets (NPAs)	20
15.	Credit Information Bureau (India) Ltd. (CIBIL)	20
16.	Total Branch Automation (TBA)	20
17.	Automated Clearing House (ACH)	24
18.	Electronic Funds Transfer (EFT)	32
19.	Automated Teller Machine (ATM)	33
20.	Personal Identification Number (PIN)	33
21.	National Financial Switch (NFS)	33
22.	Institute for Development and Research in Banking Technology (IDRBT)	33
23.	Dispute Management System (DMS)	33
24.	Discover Financial Service (DFS)	33
25.	Japan Credit Bureau (JCB)	33
26.	China UnionPay International (CUPI)	33

27.	Fraud Risk Management (FRM)	33
28.	Interoperable Cash Deposit (ICD)	34
29.	Mobile Banking Registration (MBR)	34
30.	Card-to-Card Fund Transfer(C2C)	34
31.	Cheque Book Request (CBR)	34
32.	Statement Request (SR)	34
33.	Aadhar Number Seeding (ANS)	34
34.	Interoperable Cash Deposit (ICDE)	34
35.	National Electronic Fund Transfer (NEFT)	39
36.	Real Time Gross Settlement (RTGS)	40
37.	Legal Entity Identifier (LEI)	41
38.	Local Operating Units (LOUS)	41
39.	Global Legal Entity Identifier Foundation (GLEIF)	41
40.	Legal Entity Identifier India Ltd. (LEIL)	41

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

The Reserve Bank of India (RBI), as the central bank of the country, closely monitors developments in the whole financial sector. The banking is dominated by Scheduled Commercial Banks (SCBS). As at end-March 2002, there were 296 Commercial banks operating in India. This included 27 Public Sector Banks (PSBS), 31 Private, 42 Foreign and 196 Regional Rural Banks. Also, there were 67 scheduled co-operative banks consisting of 51 scheduled urban co-operative banks and 16 scheduled state co-operative banks.

The Public-Sector Banks (PSBs), which are the base of the Banking sector in India account for more than 78 Percent of the total banking industry assets. Unfortunately, they are burdened with excessive Non-Performing assets (NPAs), massive manpower and lack of modern technology. On the other hand, the Private Sector Banks are making tremendous progress. They are leaders in Internet banking, mobile banking, phone banking. ATMs. As far as foreign banks are concerned they are likely to succeed in the Indian Banking Industry.

Higher provisioning norms, tighter asset classification norms, dispensing with the concept of 'past due for recognition of NPAs, lowering of ceiling on exposure to a single borrower and group exposure etc., are among the measures in order to improve the banking sector. Retail Banking is the new mantra in the banking sector. The home loans alone account for nearly two-third of the total retail portfolio of the bank. According to one estimate, the retail segment is expected to grow at 30-40% in the coming years.

Net banking, phone banking, mobile banking. ATMs and bill payments are the new buzz words that banks are using to trap customers. With a view to provide an institutional mechanism for sharing of information on borrowers /potential borrowers by banks and Financial Institutions, the Credit Information Bureau (India) Ltd. (CIBIL) was set up in August 2000. The Bureau provides a framework for collecting, processing and sharing credit Information on borrowers of credit institutions. SBI and AXIS are the promoters of the CIBIL.

INDIAN BANKING KEY DEVELOPMENTS

1969	Government acquires ownership in major banks Almost all banking operation in manual mode Some banks had nit record Machine of IBM for IBR & Pay roll
1970-1980	Unprecedented expansion in geographical coverage, staff, business & transaction volumes and directed lending to agriculture, SSI & SB sector Manual system struggle to handle exponential rise in transection volumes- Outsourcing of data processing to service bureau begins Back office system only in Multinational (MNC) bank's offices
1981-1990	Regulator (RBI) led IT introduction in Banks Product level automation on standalone PCs at branches (ALPMS) In-house EDP infrastructure with UNIX boxes, batch processing in COBOL for MIS Mainframes in corporate office
1991-1995	Expansion slows down Banking sector reforms resulting in progressive de- regulation of banking, introduction of prudential banking norms entry of new private sector banks Total Branch Automation (TBA) in Govt. owned and old private banks begins New private banks are set up with CBS/TBA from the start

CHALLENGES & ADVANTAGES IN BANKING SECTOR:

The banking system is exposed to various risks & challenges few of them are under:

1. Improving Risk Management System

RBI had issued guidelines on asset liability management and Risk Management Systems in Banks in 1999 and Guidance Notes on Credit Risk Management and Market Risk Management in October 2002 and the Guidance note on Operational Risk Management in 2005. Though Basel II focuses significantly on risks its implementation cannot be seen as an end in itself. The current business environment demands an integrated approach to risk management. It is no longer sufficient to manage each Risk Independently. Banks in India are moving from the individual segment system to an enterprise wide Risk on Management System. This is placing greater demands the Risk Management skill in Banks and has brought to the forefront, the need for capacity building, while the first priority would be risk integrating across the entire Bank, the desirability of Risk aggregation across the Group will also need attention. Banks would be required to allocate significant resources towards this objective over the next few years.

2. Rural Coverage

Indian local banks specially state bank groups having a good coverage and many branches in rural areas. But that is quite lacking technical enhancement. The services available at cities are specifically not available to rural branches, which are necessary if banks want to compete now a day.

3. Technological Problems

That is true that Indian banks were already started computerized workings and so many other technological up gradations done but is this sufficient? In metro cities Indian local banks are having good comparable technology but that cannot be supported and comparable by the whole network of other cities and village branches.

4. Corporate Governance

Banks not only accept and deploy large amount of uncollateralized public funds in fiduciary capacity, but they also leverage such funds through credit creation. Banks are also important for smooth functioning of the payment system. Profit motive cannot be

the sole criterion for business decisions. It is a significant challenge to banks where the priorities and incentives might not be well balanced by the operation of sound principles of Corporate Governance. If the internal imbalances are not rebalanced immediately, the correction may evolve through external forces and may be painful costly to all stakeholders.

5. Customer Service

There are concerns in regard to the Banking practices that tend to exclude vast sections of population, in particular pensioners, self employed and those employed in unorganized sector. Banks are expected to oblige to provide Banking services to all segments of the population, on equitable basis. Further, the consumers interests are at times not accorded full protection and their grievances are not properly attended to by Banks. Banks are expected to encourage greater degree of financial inclusion in the country setting up of a mechanism for ensuring fair treatment of consumers and effective redressed of customer grievance.

6. Branch Banking

Traditionally Banks have been looking to expansion of their Branch Network to increase their Business. The new private sector banks as well as the foreign banks have been able to achieve business expansion through other means. Banks are examining the potential benefits that may accrue by tapping the agency arrangement route and the outsourcing route. While proceeding in this direction banks ought not to lose sight of the new risks that they might be assuming in outsourcing. Hence they have to put in place appropriate strategies and systems for managing these new risks.

7. Competition

With the ever-increasing pace and extent of globalization of the Indian economy and the systematic opening up of the Indian Banking System to global competitive, banks need to equip themselves to operate in the increasingly competitive Environment. This will make it imperative for Banks to enhance their systems and procedures to international standards and also simultaneously fortify their financial position.

8. Transparency and Disclosures

In order to bring about meaningful disclosure of the true financial position of banks to enable the users of financial statements to study and have a meaningful comparison of

their positions, a series of measures were initiated by RBI. It covered a No. of aspects such as capital adequacy, asset quality, profitability, country risk exposure, risk exposures in derivatives, segment reporting and related party disclosures etc. With a view to moving closer towards international best practices and International Accounting Standards and the disclosure need under Base III, RBI has proposed enhanced disclosures of certain qualitative aspects.

ADVANTAGES OF BANKING INDUSTRY

1) Convenience

One of the biggest advantages of online banking technology is that it allows you to handle transactions and monitor bank statements anytime, anywhere and anyplace. You can access your account on your computer or smart phone 24/7 when it's most convenient for your schedule.

2) Fewer bank visits

Another great advantage is a new technology known as Remote Deposit Capture. It's an online service that lets you scan and deposit checks from your home, office or other locations without having to go to your bank. It lets you make deposits faster, with less time spent driving to your bank.

3) Faster transaction

When you conduct your banking online, your transactions are processed almost instantly. For example, you can make purchases or make payments with a debit card instead of a check, and the transactions shows up on your account almost immediately. This gives you more control of timing for transactions. and a better, more accurate view of your current account balance.

4) Fund transfers

Many small businesses and entrepreneurs have multiple bank accounts - personal accounts, company accounts, savings accounts etc. You often need to transfer funds from one account to another, and ACH (Automated Clearing House) transfers lets you do it relatively quickly. This can be a huge help in paying bills, meeting payroll deadlines and managing cash flow.

5) Fast payment option

ACH gives you the ability to make payments from your business account to any external account. The most common uses for ACH are direct deposit payroll, vendor payments and membership or monthly dues. Business Online Bill Pay is another payment option that is commonly used by businesses to pay regular bills, such as utilities and credit card payments. Finally, wire transfers can also be initiated online, when transfers to external accounts need to be made the same business day.

EXECUTIVE SUMMARY OF BANKING

Globally the story of banking has much in common as it evolved with the money lenders accepting deposits and issuing receipts in their place

the pre-independence period was largely characterized by the existence of private banks organized as joint stock companies. Most banks were small and had private shareholding of the closely held variety. They were largely localized and many of them failed. They came under the purview of the reserve bank that was established as a ventral bank for the country in 1935. But the process of regulation and supervision was limited by the provisions of the reserve bank of India Act, 1934 and the companies Act, 1913. The indigenous bankers and moneylenders had remained mainly isolated from the institutional part of the system. The usurious network was still rampant and exploitative. Co-operative credit was the only hope for credit but the movement was successful only in a few regions.

The early years of independence (1947 to 1967) posed several challenges with an underdeveloped economy presenting the classic case of market failure in the rural sector, where information asymmetry limited the foray of banks. Further, the non-availability of adequate assets made it difficult for people to approach banks. With the transfer of undertaking of imperial bank of India to State bank of India (SBI) and its subsequent massive expansion in the under-banked and unbanked centers spread institutional credit into regions which were un-banked heretofore. Proactive measures like credit guarantee and deposit insurance promoted the spread of credit and savings habits to the rural areas.

The period from 1967 to 1991 was characterized by major development, viz, social control on banks in 1967 and nationalization of 14 banks in 1969 and six more in 1980. The nationalization of banks was an attempt to use the scarce resources of the banking system for the purpose of planned development.

The course of evolution of the banking sector in India since 1969 has been dominated by the nationalization of banks.

The period beginning from the early 1990s witnessed the transformation of the banking sector as a result of financial sector reforms that were introduced as a part of structural reforms initiated in 1991.

The first Indian owned bank was the Allahabad Bank set up in Allahabad in 1865, the second, Punjab National Bank was set up in 1895 in Lahore, and the third. Bank of India was set up in 1906 in Mumbai. All these banks were founded under private ownership. The Swadeshi Movement of 1906 provided a great impetus to joint stock banks of Indian ownership and many more Indian commercial banks such as Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were established between 1906 and 1913. By the end of December 1913, the total number of reporting commercial banks in the country reached 56 comprising 3 Presidency banks, 18 Class A banks (with capital of greater than Rs.5 lakh), 23 Class 'B' banks (with capital of Rs. 1 lakh to 5 lakh) and 12 exchange banks. Exchange banks were foreign owned banks that engaged mainly in foreign exchange business in terms of foreign bills of exchange and foreign remittances for travel and trade. Class A and B were joint stock banks.

The Swadeshi Movement also provided impetus to the co-operative credit movement and led to the establishment of a number of agricultural credit societies and a few urban co-operatives. The evolution of co-operative banking movement in India could be traced to the last decade of the 19th Century. The late Shri Vithal L. Kavthekar pioneered the urban co-operative credit movement in the year 1889 in the then princely State of Baroda. The first registered urban co-operative credit society was the Conjeevaram Urban Co-operative Bank, organised in Conjeevaram, in the then Madras Presidency. The idea of setting up of such a co- operative was inspired by the success of urban co-operative credit institutions in Germany and Italy. The second urban co-operative bank was the Peoples' Co- operative Society in 1905 in Bangalore city in the princely State of Mysore.

BANKING IN THE EARLY YEARS OF INDEPENDENT INDIA - 1947 TO 1967

When the country attained independence, Indian banking was entirely in the private sector. In addition to the Imperial Bank, there were five big banks, each holding public deposits aggregating Rs.100 crore and more, viz., Central Bank of India Ltd., Punjab

National Bank Ltd., Bank of India Ltd., Bank of Baroda Ltd. And United Commercial Bank Ltd. All other commercial banks were also in the private sector and had a regional character: most of them held deposits of less than Rs.50 crore. Interestingly, the Reserve Bank was also not completely State owned until it was nationalized in terms of the Reserve Bank of India (transfer to Public Ownership) Act, 1948.

The nationalization of banks also led to a considerable reorientation of bank lending to accelerate the process of development, especially of the priority sectors of the economy, which had not previously received sufficient attention from the commercial banks.

Bank nationalization in India marked a paradigm shift in the focus of banking as it was intended to shift the focus from class banking to mass banking.

At the end of March 2021 there are 12 Public Sector Banks (e.g.) State Bank of India, Canara Bank, Bank of Baroda, PNB etc.). 21 Private sector banks (ICICI BANK City Union Bank, HDFC Bank etc) and 45 Foreign banks (e.g., CITI Bank, HSBC etc).

Amongst the rural co-operatives, short term institutions comprising State Co- operative Banks (SCBs), District Central Co-operative Banks (DCCBs) and Primary Agricultural Credit Societies (PACS) were established to provide short-term crop loans and working capital loans to farmers and rural artisans. State co-operative banks (STCBs) are the apex institutions in the rural co- operative structure and as such they are responsible for providing liquidity and technical assistance to the other two tiers. Initially formed to provide short-term

Crop loans, short-term rural co-operatives have been diversifying their operations to cover the non-farm sector, term lending to allied sectors, and personal and housing loans, among others. Currently, 20 states have a three-tier structure, with STCBS at the state level. DCCBs at the district level and PACS functioning at the village level. Among them, Jharkhand and Kerala 12 have only one DCCB while the rest were amalgamated with the respective STCBS. In 9 states and 5 union they are arranged in a two-tier structure, consisting of only STCBS and PACS.

1.2 BANKING INDUSTRY

The banking industry includes systems of financial institutions called banks that help people store and use their money. Banks offer clients the opportunity to open accounts for different purposes, like saving or investing their money. The banking industry is also valuable to the economy, as it provides resources for individuals, families and organizations to use for transactions and investments. One way that the banking industry does this is by organizing and distributing loans for applicants that they can use for purposes like purchasing property, starting a business or financing a college education. Banks as financial intermediaries are party to a transfer of funds from the ultimate saver to the ultimate user of funds. Often, banks usefully alter the terms of the contractual arrangement as the funds move through the transfer process in a manner that supports and promotes economic activity. By issuing tradable claims (bank deposits) against itself, the bank can add a flexibility to the circulating media of exchange in a manner that enhances the performance of the payments system. These deposits may support the extension of personal credit to consumers (retail banking) or short-term credit to nonfinancial businesses (commercial banking).

PUBLIC SECTOR BANK

- State Bank of India and its associated banks called the state bank group
- 20 nationalized banks
- Regional rural Bank mainly sponsored by public sector banks

PRIVATE SECTOR BANK

- Old generation private bank
- New generation private bank
- Foreign banks in India
- Scheduled co-operation banks
- Non-scheduled banks

CO OPERATIVE SECTOR

The co-operative banking sector has been developed in the country to supplement the village money lender. The co-operative banking sector in India is divided into 4 components:

- State co-operative bank
- Central co-operative bank
- Primary agriculture credit societies
- Land development banks
- Urban co-operative banks
- Primary Agricultural development banks
- Primary land development banks
- State land development banks

DEVELOPMENT BANKS

- Industrial Finance Corporation (IFCI)
- Industrial Development Bank of India (IDBI)
- Industrial investment Bank of India (IIBI)
- Industrial credit and investment Corporation of India (ICICI)
- Small Industries Development Bank of India (SIDBI)
- National Bank for Agriculture and Rural Development (NABARD) National housing bank.

1.3 COMPANY PROFILE



Figure 1.3.1

The Cooperative Banks functioning in Tamil Nadu are fulfilling the credit requirements of the farmers, weavers, rural artisans, consumers of urban area. These institutions are known as Cooperative Credit Institutions. The Coop. institutions are functioning under two Category. They are: long-term coop. credit institutions, short-term coop. credit institutions. The coop. credit institutions functioning under short-term credit structure are of three-tier in nature. At the grass root level, the Primary Agricultural Coop. Banks (PACBS) are functioning at village level. At the district level, the Central Coop. Banks (CCBs) are functioning with the headquarters at district capital and their branches in various places of the districts concerned. At the apex level, the Tamil Nadu State Apex Coop. Bank Ltd, (TNSC Bank) is functioning at Chennai which co-ordinates the entire short-term coop. credit structure. The Tamil Nadu State Apex Co-operative Bank Ltd., commenced its business during November 1905 as an Urban Coop. Bank. It was subsequently changed into a District Central Coop. Bank during July 1920. At present, the Bank is functioning at Chennai with 44 branches, an Extension Counter and H.O. TNSC Bank is guiding the Dist. Central Coop. Banks Primary Agricultural Coop. Banks in their functioning and it is playing a major role in the coop. movement of Tamil Nadu. TNSC Bank was formed in the year in which the coop. movement of Tamil Nadu was formed. As such, the Bank has been serving the people of Tamil Nadu for a centenary for their economic development. As far as Indian coop. movement is concerned, the Bank has commenced its business from the very next year of the formation of coop. movement in India. TNSC Bank is the first ever State Coop. Bank having the credit of celebrating the centenary year. TNSC Bank has got the license of Reserve Bank of

India to carry on the banking business. TNSC Bank is a Scheduled Coop. Bank and has been listed under the Second Schedule of RBI Act. TNSC Bank is a member of the Deposit Insurance and Credit Guarantee Corporation (DICGC) and is an insured coop. bank as per DICGC Act. TNSC Bank has got the privilege of having its share capital by the Government of Tamil Nadu. TNSC Bank has been under close supervision and monitoring of the higher financing agencies, viz., RBI, NABARD. Periodical inspection and supervision are done by NABARD as per RBI guidelines. Government of Tamil Nadu is reviewing the performance of the Bank periodically. Eminent Co-operators have contributed for the growth and development of the TNSC Bank. The financial growth of the Bank is in a commendable position.

TNSC Bank Logo



Figure 1.3.2

MAJOR PLAYERS

- HDFC BANK
- State bank of India
- ICICI limited
- Axis bank
- Kotak Mahindra bank
- IndusInd Bank
- Bank of Baroda
- Punjab National Bank etc...

MISSION

The Mission of the Bank is to mobilize resources, provide banking products and other professionalized services to the people, strengthen the affiliates, provide vibrant leadership to the co-operative banking system. achieve sustained growth and ultimately to attain prime position in the banking industry.

GROWTH OF TNSC

The Cooperative Banks functioning in Tamil Nadu are fulfilling the credit requirements of the farmers, weavers, rural artisans, consumers of urban area. These institutions are known as Cooperative Credit Institutions. Credit institutions functioning under short-term credit structure three-tier in nature. At the grass root level, the Primary Agricultural Coop. Banks (PACBS) functioning at village level. At the district level, the Central Coop. Banks (CCBs) functioning with the headquarters at district capital and their branches in various places of the districts concerned. At the apex level, the Tamil Nadu State Apex Coop Bank Ltd. functioning at Chennai which coordinates the entire TNSC Bank is a Schedule Coop. Bank and has been listed under the Second Schedule of RBI Act. TNSC Bank is a member of the Deposit Insurance and Credit Guarantee Corporation (DICGC) and is an insured coop. bank as per DICGC Act. TNSC Bank has got the privilege of having its share capital by the Government of Tamil Nadu. TNSC Bank has been under close supervision and monitoring of the higher financing agencies, viz., RBI, NABARD. Periodical inspection and supervision are done by NABARD as per RBI guidelines. Government of Tamil Nadu is reviewing the performance of the Bank periodically. Eminent Co-operators have contributed for the growth and development of the TNSC BANK.

1.4 PRODUCT PROFILE

TNSC Mobile Banking

TNSC BANK-MOBILE BANKING-USER GUIDE

TNSC Mobile Banking App is a user-friendly mobile application that enables easy operation of bank account using Android Mobile. The app can be downloaded from Google Play Store and installed in any Android Mobile having android version 4.2 or above. The User ID and Password used in TNSC Net banking application can be used to login to TNSC Mobile Banking app. In addition to user id and password additional authentication through One Time Password is also done automatically by the app to verify the customer. In case the app is being used in a Mobile Phone with mobile number other than the registered number or a Tablet then the OTP will be sent only to the registered number. OTP has to be entered manually in this case. As it is an extension of Net banking application, Mobile banking is being enabled for all customers having Net banking facility.

Google Play Games Apps Movies Books Kids

TNSC Mobile

TNSC Bank

3.0★ 10K+ Downloads Rated for 17+

[Install](#) [Add to wishlist](#)

This app is available for your device

Updated on May 6, 2021

Finance

Data safety

Developers can show information here about how their app collects and uses your data. [Learn more about data safety](#)

No information available

Ratings and reviews

3.0

284 reviews

[Developer contact](#)

- Website: <http://www.tnscbank.com>
- Email: tnscopen@gmail.com
- Privacy policy: <https://www.tnscbank.net/jsp/Privacy%20policy.pdf>

About this app

TNSC Mobile

The official Mobile Banking app of TNSC Bank.

TNSC MOBILE gives you access to your account on your Android phone. It is a way of Smart Banking from anywhere, anytime.

Developer review: rejendran goindarajan (July 29, 2022)

I am the account holder of purasawalkam branch I not able to open the Mobil app. When I sign in error message is showing access to the service is denied and get one transactions no. I already informed to the computers wing so far not rectified so very difficult to operate So I hereby request you to kindly rectify the same to your customer team . thank you

7 people found this review helpful

Did you find this helpful? [Yes](#) [No](#)

1.5 STATEMENT OF THE PROBLEM

There are immense opportunities for the retail banking in India, this project is on the issues and challenges in the retail banking because of the competition of the various banks and the customer satisfaction of the E- banking services which the banks are providing and at the same time to solve the complaints of the customer and maintaining the sound relationship for the future and by this way to estimate the future growth of the retail banking

1.6 NEED OF THE STUDY

- To determining growth direction of online banking services.
- Promoting e-banking services in banking industry
- Customer satisfaction will be taken into consideration about the internet banking.

1.7 SCOPE OF THE STUDY

- To identify the satisfaction level of customer towards E-banking service.
- To determining growth direction of online banking services.
- To provide suggestions to improve the customers perceptions on E- banking services.

1.8 OBJECTIVES OF STUDY

- To study operation and customer service provided through E- banking at TNSC BANK
- To identify the satisfaction level of customer towards E-banking service.
- To provide suggestions to improve the customers perceptions on E- banking services.

1.9 LIMITATION OF THE STUDY

- Research is only Based Within Chennai Area.
- Questionnaire is only Main Source for Research.
- Sample Size Is Only 100.

CHAPTER 2

THE MAIN THEME OF RESEARCH

2.1 REVIEW OF LITERATURE

Ms. Fozia (2013) The purpose of this paper is to determine this paper is to determine the customer's perception towards the e-banking services. A total of number of customer taken for the study is 196. Analysis of variance technique is employed to study the significant relationship between the occupation and customer perception of e-banking services and significant relationship between age and customer perception of e-banking services. The result of the study clearly shows that different age group of customer and different occupation group of customers have different perception towards the E-banking services. The result also propose that demographic factors impact significantly internet banking behavior, occupation and age. Finally, this paper suggests that an understanding the customer's perception regarding the e-banking services of public and private banks it will help to the banker to understand the customers need in better way.

Jayshree Chavan (2013) In his research paper "Internet Banking- Benefits and challenges in an Emerging Economy". This study New Information technology has taken imperative place in the future expansion of financial services, especially banking sector conversion are affected more than any other financial provider groups. Increased use of mobile services and use of internet as a new division channel for banking transactions and international trading requires more concentration towards e-banking security against deceptive activities. The development and the increasing progress that is being experienced in the Information and Communication Technology have brought about a lot of changes in almost all facets of life. In the Banking Industry, it has been in the form of online banking, which is now replacing the traditional banking practice. Online banking has a lot of benefits which add value to customers satisfaction in terms of better quality of service offerings and at the same time enable the banks gain more competitive gain over other competitors. This paper discusses some challenges in an economy.

Muhammad s. Alnsour & Al-Hyari (2011) In their research paper "Internet banking and Jordanian corporate customers: issues of security and trust". This paper research on the reception behavior of technology is sizeable. Yet it is relatively assorted and fragmented in the context of developing economies like Jordan. The paper tries to offer insights about two critical factors in acceptance behavior of Jordanian customers, namely, security and trust. This editorial puts together an integrated conceptual model for acceptance behavior of Jordanian Corporate customers that includes these two significant issues. Hypotheses are developed from present literature; these indicate possible associations among the constructs of the model. Based on input received from 353 corporate customers, the proposed model is empirically tested using structural equation modeling. Of the hypothesized associations examined, five were found to be statistically momentous and in the right direction. The results confirm most of the findings of previous research on the subject, while some fresh insights on the interrelationships of the constructs used are also revealed. The results of the study have serious implications for bankers, corporate online users, and business educators, who may use the empirically tested model as a diagnostic and monitoring tool in explaining the acceptance behavior of Jordanian business users of online banking. This paper concludes that safekeeping and trust should be integrated to alleged usefulness and alleged ease of use in explaining acceptance behavior of corporate customerS.

Sudhakar A. M., Suryanarayana, (2011) "Emerging mobile banking scenario and its adoption in India: a study", With broadband communication technological developments and mobile phones penetration (481 million by June 2009) into common have triggered major thrust in the Banking service sector of India. With Mobile Banking- a revolutionary approach to banking transactions has created a strong connectivity between customers and the banks as both will transact with minimum cost and in minimum time. It is a timely and its cost-effective services can deliver mobile money to non-banked poor people and will induce economic growth of the country. This article discusses the status of Mobile Banking in India and other countries with emphasis on data security and standards and its implication on banking sector.

Hernan E. Riquelme & Khalid A. Mekkaoui (2009) In their research titled on "internet Banking Customer Satisfaction and Online Service Attributes". The purpose of the study was to (a) identify which customer service and online attributes predict overall satisfaction, (b) to determine if satisfied customers use more on-line banking features than less satisfied customers and (e) to identify characteristics of less satisfied customers. The sample was drawn from one of the main banks in Kuwait, the Middle East. Multiple regression and discriminate analyses were used to analyze the data. The findings suggest that satisfaction can be generated through improving courtesy, content, timeliness and product and services offered. The latter being the most important factor in driving internet banking satisfaction. The findings suggest that the majority of the customers in the sample are satisfied or very satisfied with the service and online systems attributes. The investigation does not support previous findings that more satisfied customers tend to use more product and services or that using internet banking for a longer period is associated with higher levels of satisfaction. It appears that companies that offer a wide product portfolio and relevant website. content accompanied by prompt and courteous response create satisfaction online.

Pooja Malhotra & Bal winder Singh (2009) In their research "The Impact of Internet Banking on Bank Performance and Risk: The Indian Experience". The paper describes the current state of Internet banking in India and discusses its implications for the Indian banking industry. Particularly, it seeks to examine the impact of Internet banking on banks' performance and risk. Using information drawn from the survey of 85 scheduled commercial bank's websites, during period of June 2007, the results show that nearly 57 percent of the Indian commercial banks are providing transactional Internet banking service. The univariate analysis indicates that Internet banks are larger banks and have efficiency ratios and profitability as compared to non-Internet banks. Internet banks rely more heavily on core deposits for funding than non-Internet banks do. However, the multiple regression result reveal that the profitability and offering of Internet banking does not have any significant association. On the other hand, Internet banking has a significant and negative association with risk profile of the banks.

Rajesh Kumar Srivastava (2007) In his research paper "Customer's perception on usage of internet banking". This paper present to Internet banking is still at infancy stage in the world. Many studies focused on usage of internet banking but many factors on non-usage were overlooked. This research was carried out to validate the conceptual model of internet banking. The causes were identified and researched through correcting the causative factors so that internet banking can bus by more people. This will help the banking operations to be more cost effective. The research is focused on what are the customer's perceptions about internet banking and what are the drivers that drive consumers. How consumers have accepted internet banking and how to improve the usage rate were the focus of research area in this study. Qualitative exploratory research using questionnaire was applied. 500 respondents were selected for study after initial screening. They were all bank customers. The study revealed that education, gender, income plays an important role in usage of internet banking. Not much researches been done on these areas as they were focused more on the acceptance of technology rather than on people. The research corroborated the conceptual framework stating that if skills can be upgraded there will be greater will tousle internet banking by consumers. Inhibitory factors like trust, gender, education, culture, religion, security, and price can have minimal effect on consumer mindset towards internet banking.

CHAPTER 3

RESEARCH METHODOLOGY

Fundamental to the success of any formal marketing research project is a sound research design. A good research design has the characteristics of problem definition, specific methods of data collection and analysis, time required for research project and estimate of expenses to be incurred. The function of a research design is to ensure that the required data are collected accurately and economically. A research design is purely and simply the framework or plan for an analysis of data. It is a blue print that is followed in completing a study. It resembles the architect's blue-print (map) for constructing a house. It may be worthwhile to mention here that a research design is nothing more than the framework for the study ensures that the study will be relevant to the problem and the study will employ economical procedures. Claire seltizetal defines Research Design as "Research design is a catalogue of the phases and facts relating to the formulation of a research effort. It is the arrangement of collection and analysis of data in a manner that aims to combine relevant to the research purpose with economy in procedure". Three important about research design are 1. The design of investigation should stem from the problem 2. Whether the designs are productive in a given problem setting depends on how imaginatively they are applied. An understanding of the basic design is needed so that they can be modified to suit specific purpose 3. The three basic designs are as follows i. Exploratory Research design ii. Descriptive Research design iii. Casual Research design The Research design used in the study is descriptive research design.

3.1 RESERARCH DESIGN

The present study was undertaken customer service provided through E-banking.

- I have used SPSS
- I will choose this research design because the main goal of the research design is to describe the data & features what being studied. Descriptive research design is a fact finding investigation with adequate interpretation. It focuses on particular aspect or dimension of the problem studied. It is designed to gather descriptive information.

3.2 SOURCES OF DATA

PRIMARY DATA

It is the data which is collected for once own research purpose. The primary data was collected through questionnaire & informal discussion & it is interpreted. The questions were framed so as to gain maximum firsthand knowledge from workers, which were analyzed in order to arrive at suitable conclusion.

SECONDARY DATA

Secondary data were collected from past records and manual of the company, books, internet etc. It is the data already collected, which is made available for reference purposes. In my research the secondary sources used are, various files and records maintained by organization, HR manual.

3.3 STRUCTURE OF QUESTIONNAIRE

Questionnaire was divided into two sections. First part designed to know the general information of the customers and the second part contains the impact and usage of customers on e-banking.

3.4 SAMPLE SIZE

It refers to the number of elements of the population to sample. The sample size chosen for the survey is 100 customers of TNSC BANK, VELACHERY.

3.5 SAMPLING TECHNIQUE

Collecting data about each and every unit of the population is called census method. The approach, where only a few units of population under study are considered for analysis is called sampling method. There are two main categories under which various sampling method can be put. The two categories are

1. Probability sampling
2. Non-probability sampling.

3.6 PERIOD OF THE STUDY

I have undergone an internship for the period from 06.02.2023 to 04.03.2023.

3.7 ANALYTICAL TOOLS

- The tools used in this study is percentage analysis.
- Percentage is calculated by taking the frequency in the category divided by the total number of participants and multiplying by 100.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

ANALYSIS OF CONCEPT

Data analysis simple means analysing the entire data collected for the study. Data collected for the study is financial data. So, analysis is also called financial analysis. Financial analysis refers to simplification of the financial data in the financial statement. It is the process of analysing the information contained in the financial statement to judge the profitability and financial soundness of the company. Financial analysis includes both analysis and interpretation. The term interpretation literally means to explain the meaning of. In the context of financial analysis interpretation means explaining the meaning of the data. This study uses ratio analysis and common size statement for the purpose of financial data analysis. Ratio analysis is an important technique of analysis of financial statement. It is the most widely used technique of financial analysis. Ratio analysis was perhaps the first financial tool developed to analysis and interpret the financial data analysis. Ratio analysis shows the numerical relationship between two figures. In this present study analysis had been done using ratio analysis. Liquidity ratio, solvency ratio, activity ratio, profitability ratio had been examined for the study. Liquidity ratio includes current ratio, quick ratio and super quick ratio. Solvency ratio includes debt equity ratio, proprietary ratio and leverage ratio. Activity ratio includes inventory turnover ratio, working capital turnover ratio and fixed asset turnover ratio. Profitability ratio includes gross profit ratio, operating profit ratio, net profit ratio, return investment and return on shareholder's fund. A common size financial statement displays items as a percentage of a common base figure, total sales revenue, for example. This type of financial statement allows for easy analysis between companies, or between periods, for the same company. A common size financial statement displays entries as a percentage of a common base figure rather than as absolute numerical figures.

4.1 Percentage Analysis

Table 4.1.1 Gender of respondents

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Female	44	44.0	44.0	44.0
Male	56	56.0	56.0	100.0
Total	100	100.0	100.0	

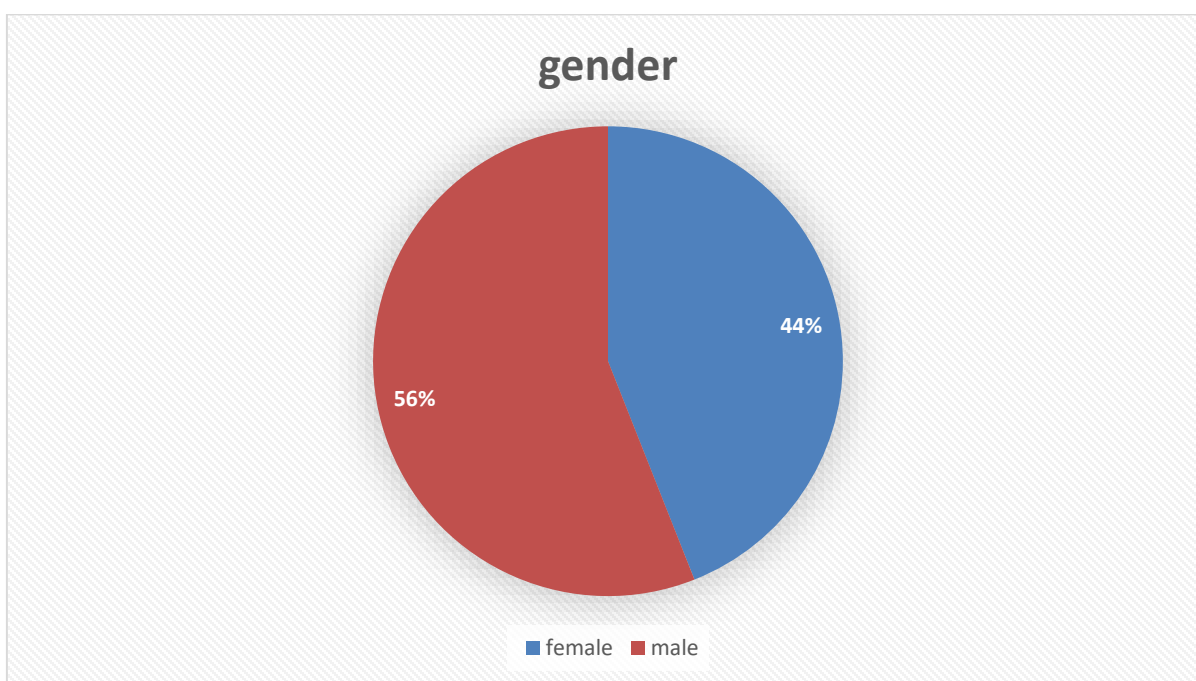


Chart 4.1.1

INTERPRETATION:

In showing the above chart for the respondent of the gender basis. We have to collect data from females also. They are interactive banking services. There are almost 44% of the female and approximately 56% of male respondent.

Table 4.1.2 Age of respondents

Age	Frequency	Percent	Valid Percent	Cumulative Percent
18-25	25	25.0	25.0	25.0
26-30	10	10.0	10.0	35.0
31-35	16	16.0	16.0	51.0
Above 35	49	49.0	49.0	100.0
Total	100	100.0	100.0	

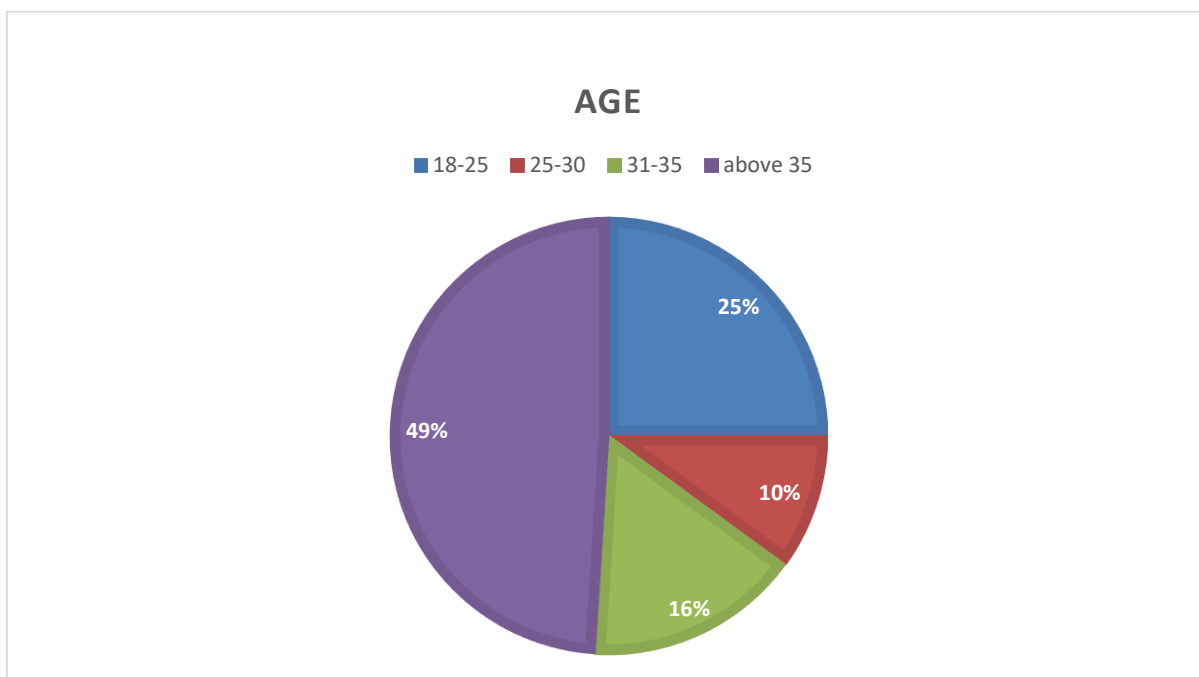


Chart 4.1.2

INTERPRETATION:

From the above data, we can see that the highest number of the respondent falls in the age group of Above 35. The lowest no. of respondent is 26-30 years age group. And remaining respondent age are almost similar no. of respondent.

Table 4.1.3 Marital status of respondents

Marital status	Frequency	Percent	Valid percent	Cumulative percent
Married	74	74.0	74.0	74.0
Unmarried	26	26.0	26.0	26.0
Total	100	100.0	100.0	

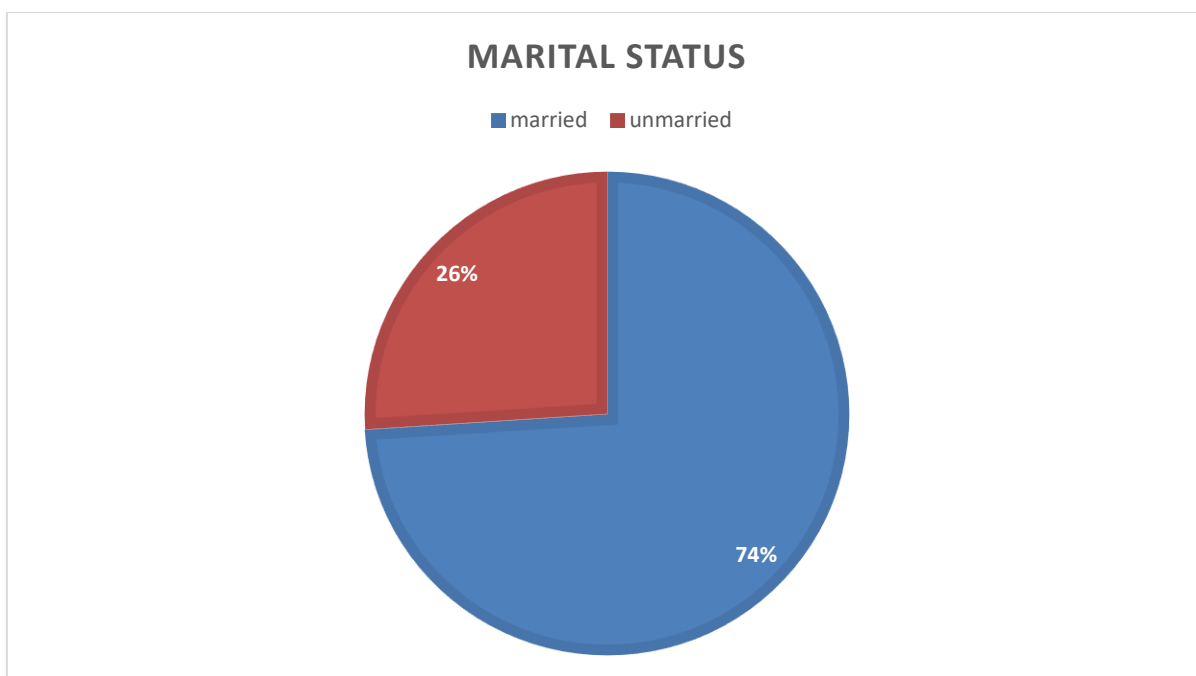


Chart 4.1.3

INTERPRETATION:

In Showing the above chart for the respondent of marital status. There are 74% of the respondent is married and 26% of the respondent is unmarried. So unmarried respondent is using e-banking very strongly according to the data.

Table 4.1.4 Educational qualification of respondents

Education	Frequency	Percent	Valid Percent	Cumulative Percent
10th	3	3	3	3
Diploma	4	4	4	7
Graduate	40	40	40	47
Post Graduate	53	53	53	100
Total	100	100	100	

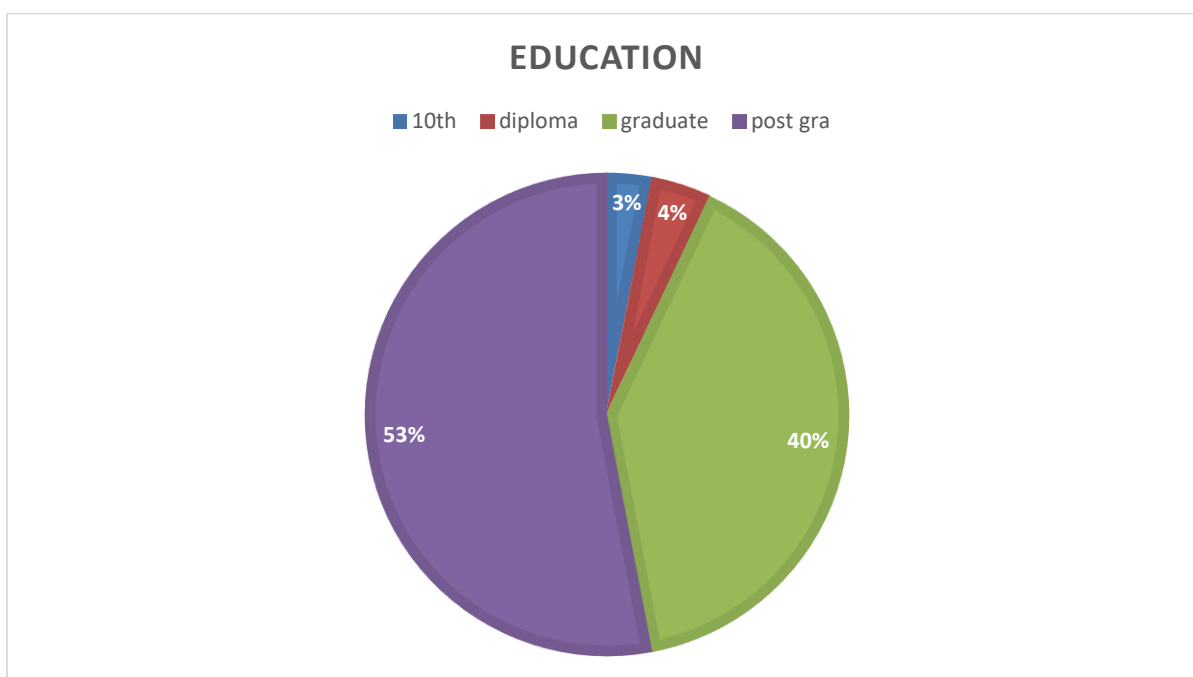


Chart 4.1.4

INTERPRETATION:

Based on the analysis, it can be conclude that following qualification wise respondents who have participated in these study. There are 3%, 4%, 40%, 53% are 10th, Diploma, Graduate, Post graduate, and other respectively.

Table 4.1.5 Occupation of respondents

Occupation	Frequency	Percent	Valid Percent	Cumulative Percent
Rtd.co	1	1	1	84
Software	1	1	1	85
Student	13	13	13	98
TNSC Bank	2	2	2	100
Total	100	100	100	

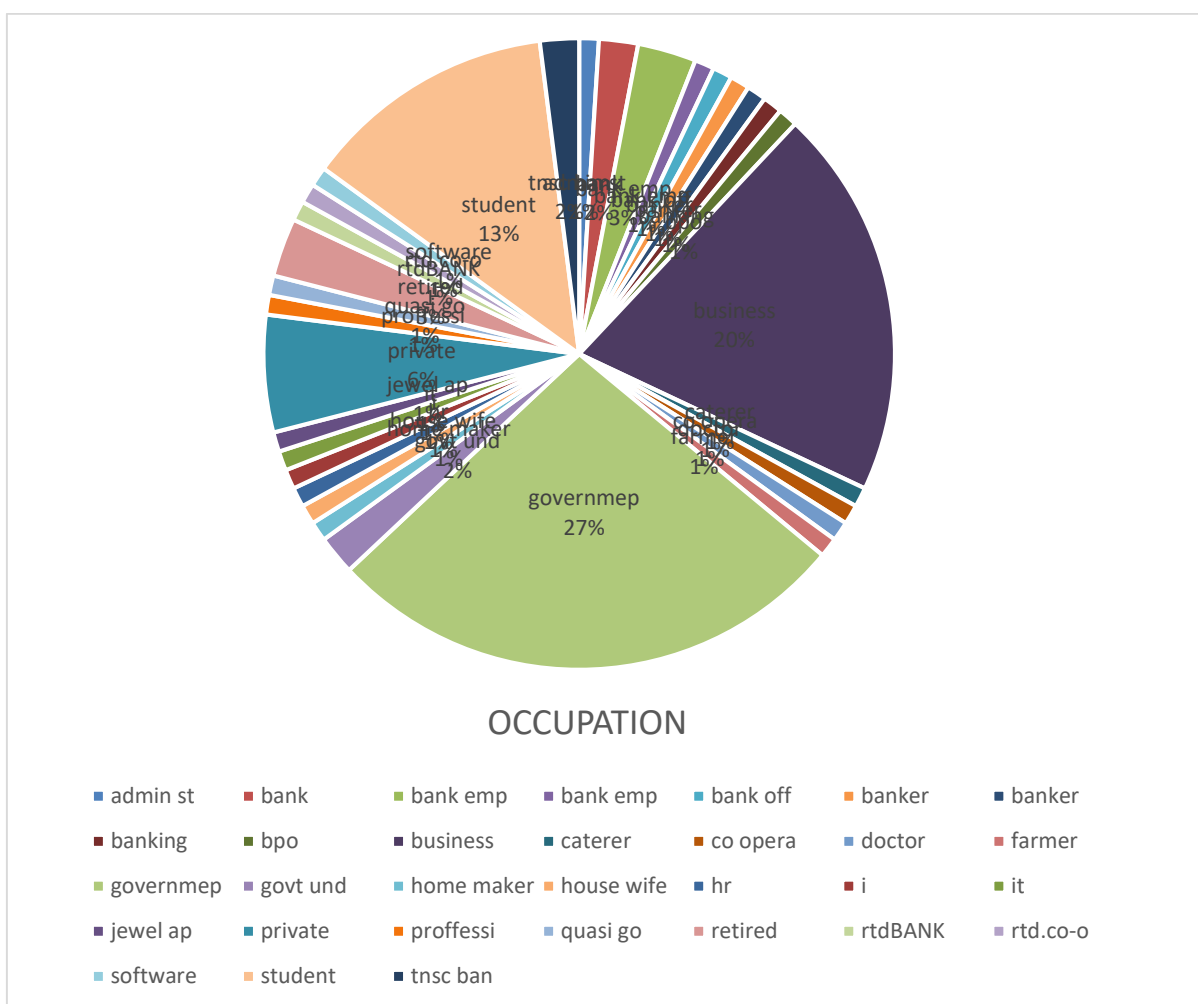


Chart 4.1.5

INTERPRETATION:

In the above chart, it shows that 60% of the customer are Government Staff And second 26.5% of the respondent is businessman. Remaining are student.

Table 4.1.6 Monthly income of respondents

Monthly Income	Frequency	Percent	Valid Percent	Cumulative Percent
20001-30000	23	23	23	37
30001-40000	13	13	13	50
Above 40000	44	44	44	94
Below 10000	6	6	6	10
Total	100	100	100	

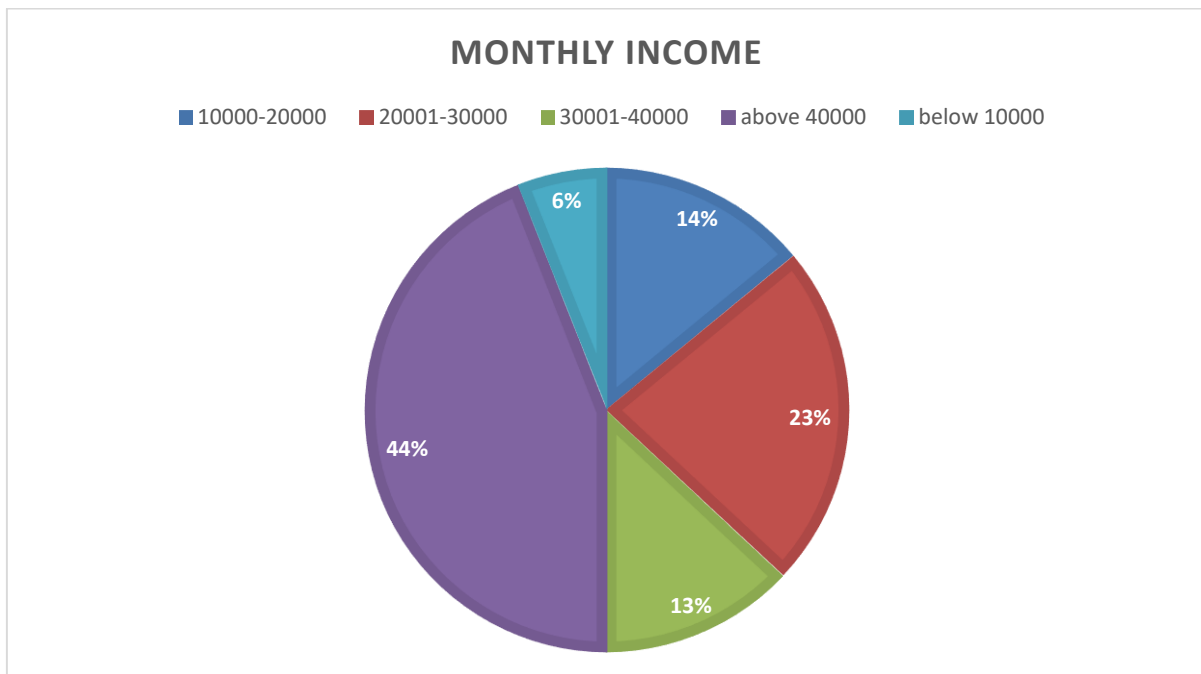


Chart 4.1.6

INTERPRETATION:

The above chart shows that the maximum person's income is Above 40,000 It includes all potential & non potential customer. It also shows that 23% respondent income is more than 20,001-30,000. And 13% income is 30,001 - 40,000.

Table 4.1.7 How often do you use E-banking?

E-Banking	Frequency	Percent	Valid Percent	Cumulative Percent
Daily	34	34	34	34
Monthly	14	14	14	48
Weekly	50	50	50	98
Yearly	2	2	2	100

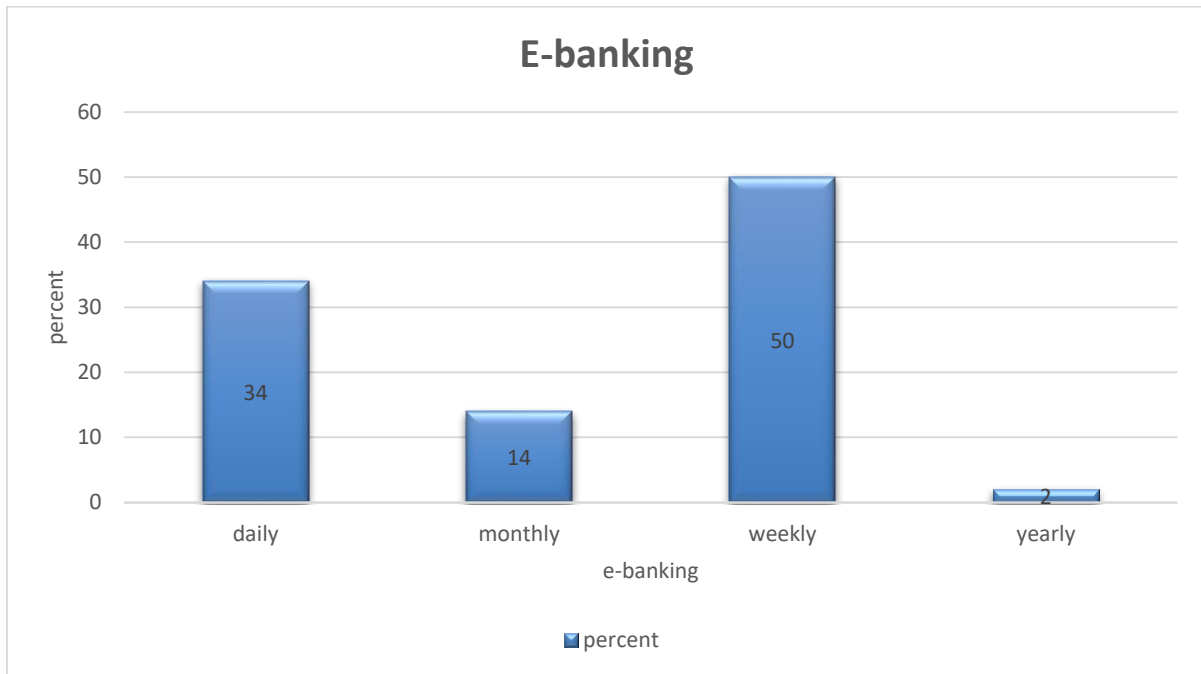


Chart 4.1.7

INTERPRETATION:

In showing the above chart we are identifying that there are 34% of the respondent is using e-banking in daily basis. And the lowest no. of the respondent using yearly basis. Almost 50% respondent is using weakly

Table 4.1.8 Internet banking service is less costly than other banking services.

E-Banking	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	58	58	58	58
Disagree	1	1	1	59
Neutral	16	16	16	75
Strongly Agree	23	23	23	98

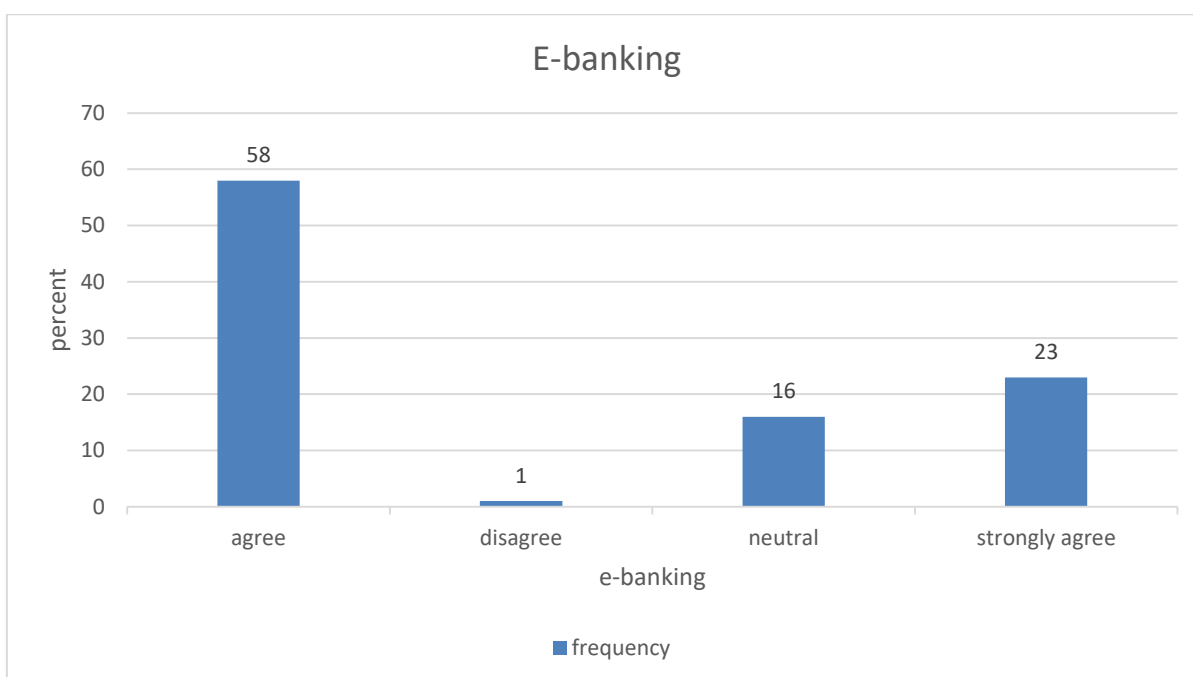


Chart 4.1.8

INTERPRETATION

Above graph shows that e-banking less costly than other banking service. where, 58% are agree with this and almost 1% are disagree with service.

Table 4.1.9 Internet banking transaction procedures are simple and straight forward.

E- Banking	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	61	61	61	61
Neutral	11	11	11	72
Strongly	28	28	28	100
Total	100	100	100	

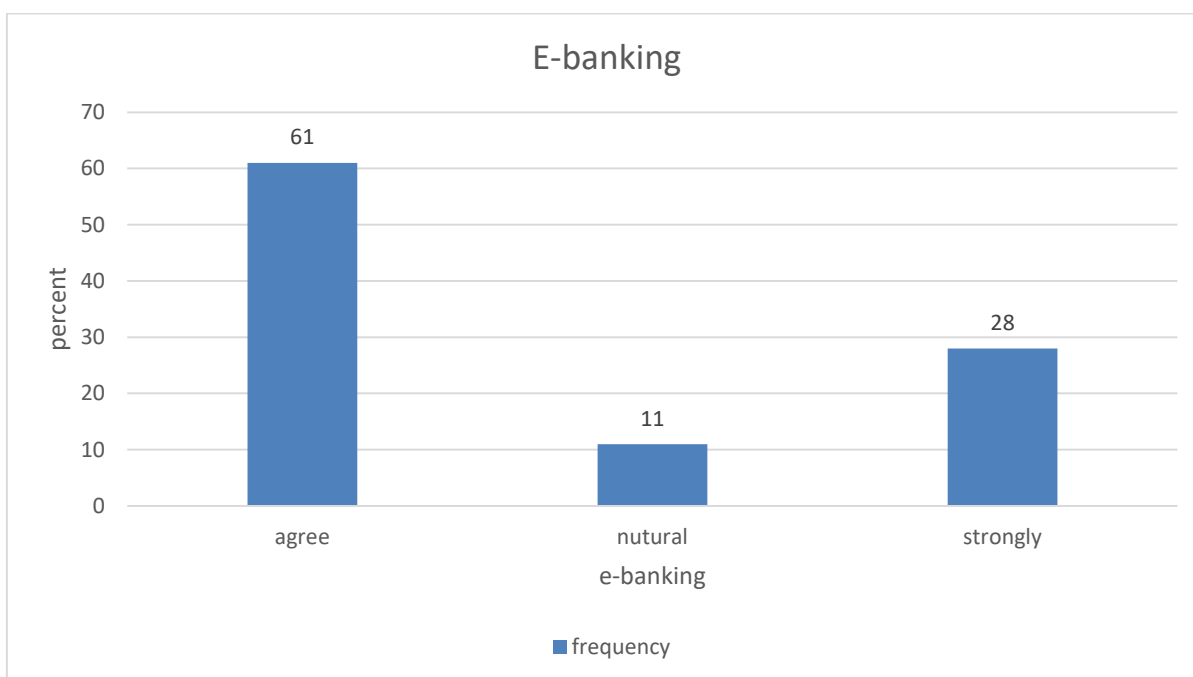


Chart 4.1.9

INTERPRETATION

Above graph shows that 61% says that e-banking is simple and straightforward. And 28% are Strongly agree with the service. There no neutral, disagree And Strongly disagree.

Table 4.1.10 E-banking transaction are complicated

E-Banking	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	15	15	15	15
Disagree	46	46	46	61
Neutral	22	22	22	83
Strongly	17	17	17	100
Total	100	100	100	

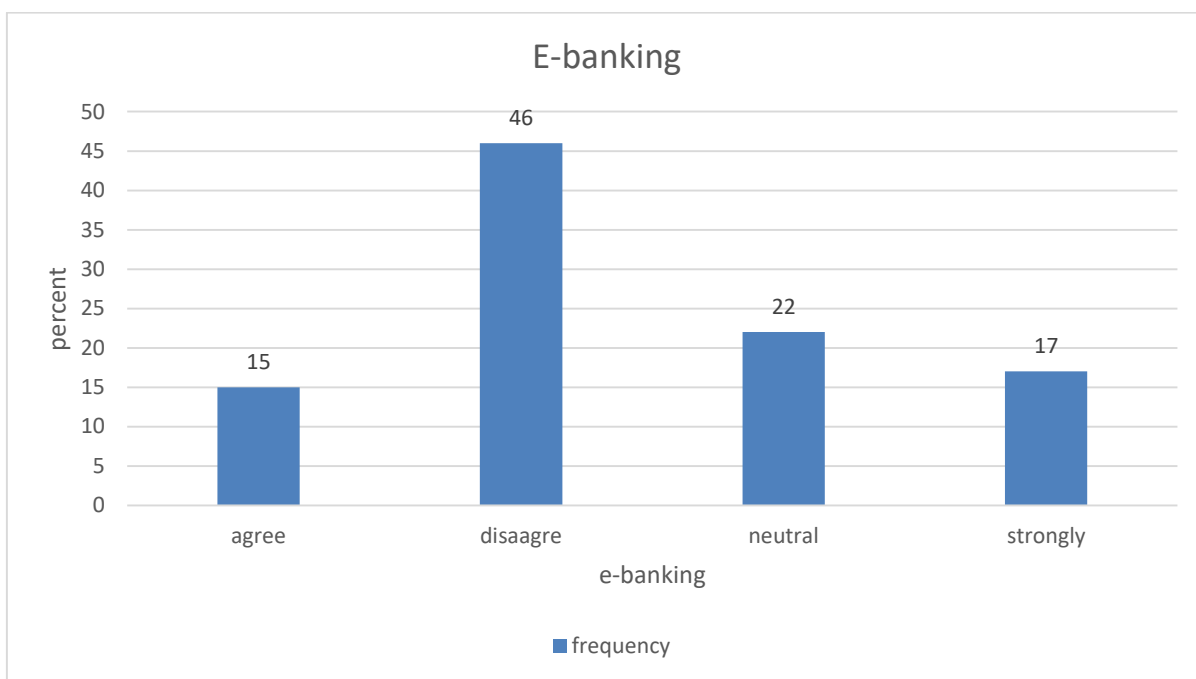


Chart 4.1.10

INTERPRETATION

Above graph shows that 15% says that e-banking is complicated. And 15% are Strongly agree with the service. There no neutral, disagree And Strongly disagree.

Table 4.1.11 bank officer should be in front of me during the process.

E-Banking	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	23	23	23	23
Disagree	34	34	34	57
Neutral	13	13	13	70
Strongly	30	30	30	100
Totally	100	100	100	

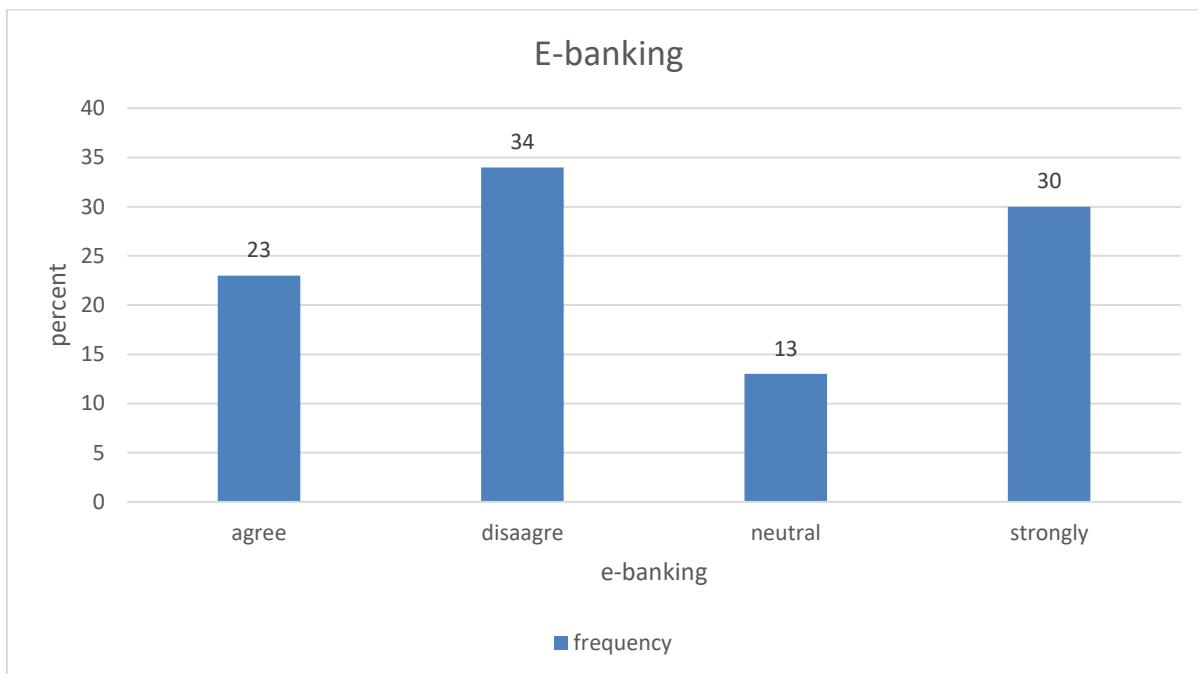


Chart 4.1.11

INTERPRETATION

Above graph show that 34% people are disagree with that officer should be in front me during the process. And 23% are Agree with the question. And 30% are strongly disagree that point and remaining are neutral.

Table 4.1.12 E-banking is more effective than branch banking about time saving.

E-Banking	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	52	52	52	52
Disagree	2	2	2	54
Neutral	11	11	11	65
Strongly	35	35	35	100
Total	100	100	100	

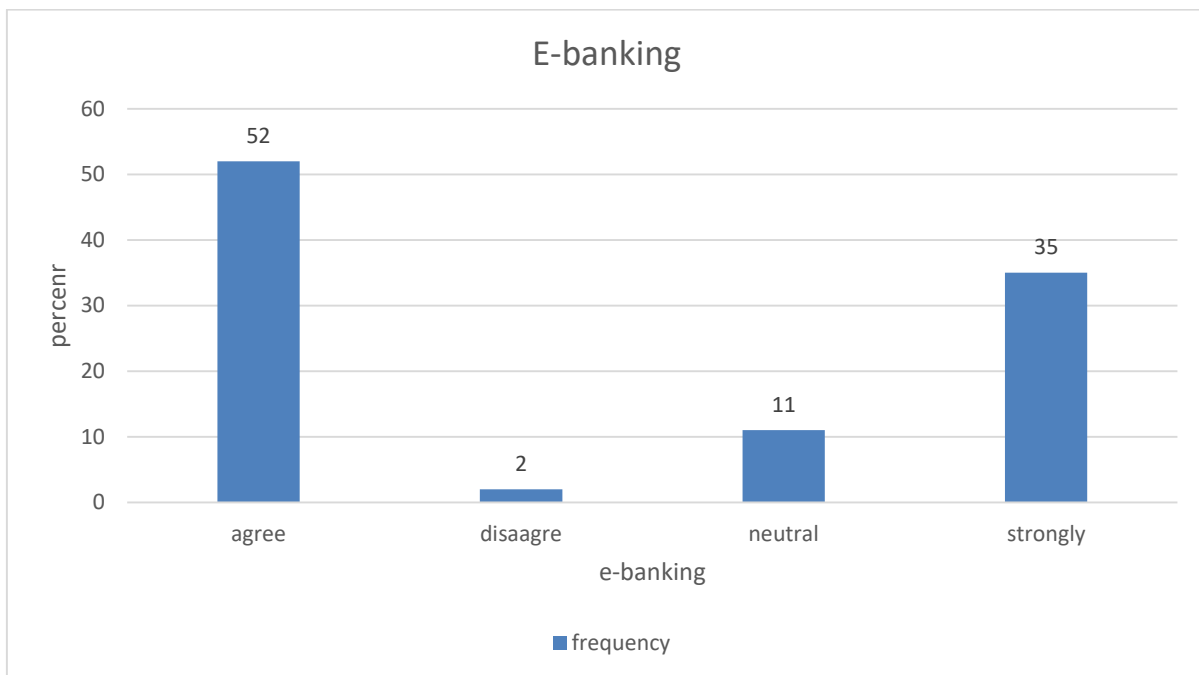


Chart 4.1.12

INTERPRETATION

Above graph says that highest percentage of people with 52% agree that E- banking is more effective. And almost similar that strongly agree with 35%. And remaining are neutral, disagree or Strongly disagree

Table 4.1.13 It is convenient because it eliminates the risk of carrying cash.

E- Banking	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	59	59	59	59
Neutral	3	3	3	3
Strongly	38	38	38	100
Total	100	100	100	

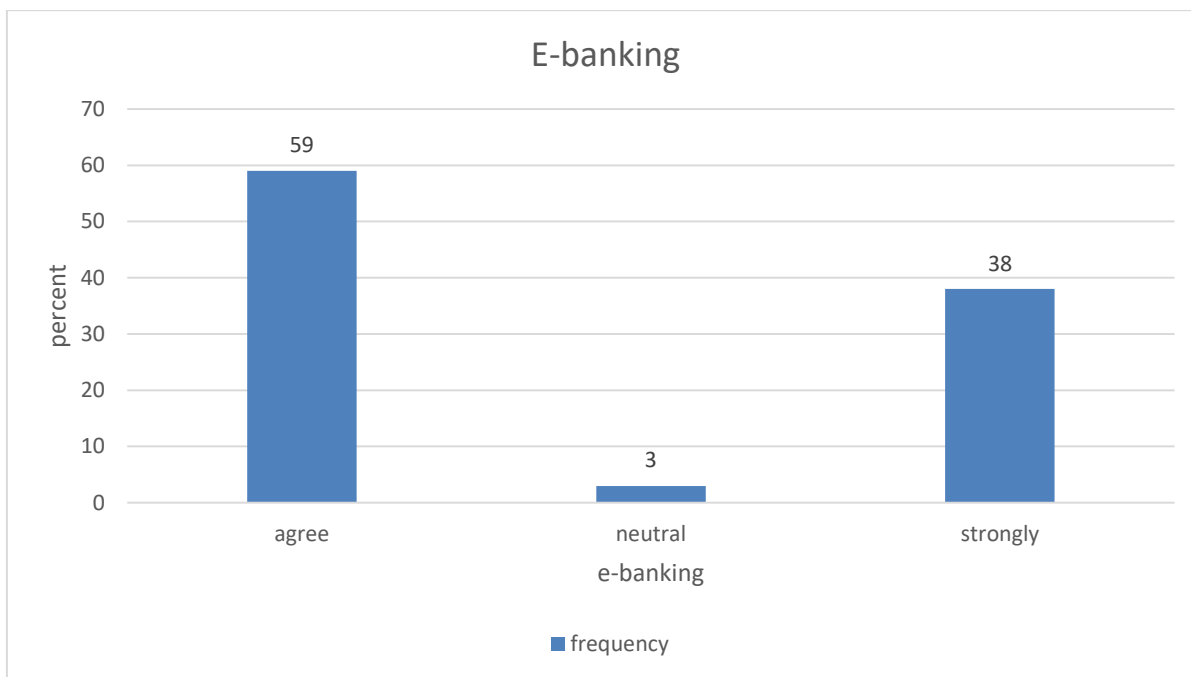


Chart 4.1.13

INTERPRETATION

Above graph shows that, more person are convenient way for e-banking. Where 59% are agree. While almost 3% Neutral and 38% answer is Strongly agree. There is no Strongly disagree,

Table 4.1.14 Website are safe that offer e-banking services.

E-Banking	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	47	47	47	47
Disagree	3	3	3	50
Neutral	32	32	32	82
Strongly	18	18	18	100
Total	100	100	100	

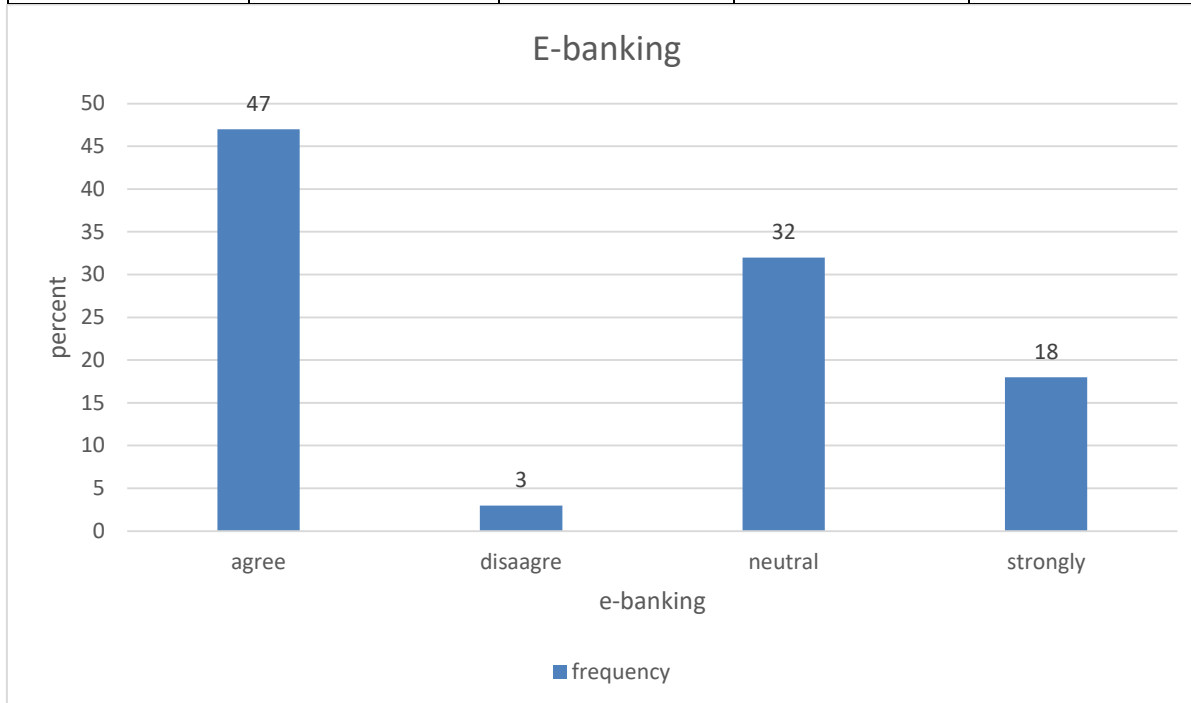


Chart 4.1.14

INTERPRETATION

Above graph shows that website are safe for the e-banking service, where 47% are agree with that website are safe for using e-banking service. And almost 3% are disagree for the website are not safe. And last remaining are neutral.

Table 4.1.15 If I have any problem about internet banking service ,banks provide support.

E-Banking	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	51	51	51	51
Disagree	9	9	9	60
Neutral	16	16	16	76
Strongly	24	24	24	100
Total	100	100	100	

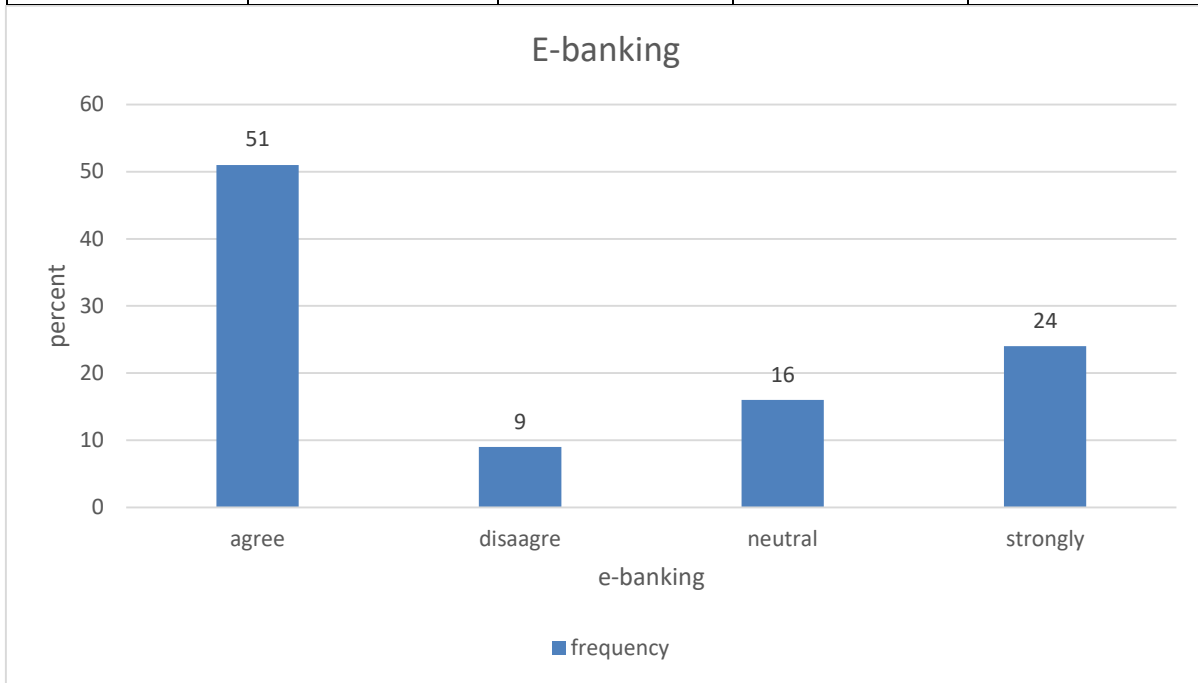


Chart 4.1.15

INTERPRETATION

According to this data customer are agree with 51% that bank provide support when you are in problem in e-banking services. Second 24% are Strongly Agree in this graph for e-banking service. And last 9-12% are disagree with the service.

Table 4.1.16 Banks give enough information about the internet banking service.

E-Banking	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	55	55	55	55
Disagree	7	7	7	62
Neutral	20	20	20	82
Strongly	18	18	18	100
Total	100	100	100	

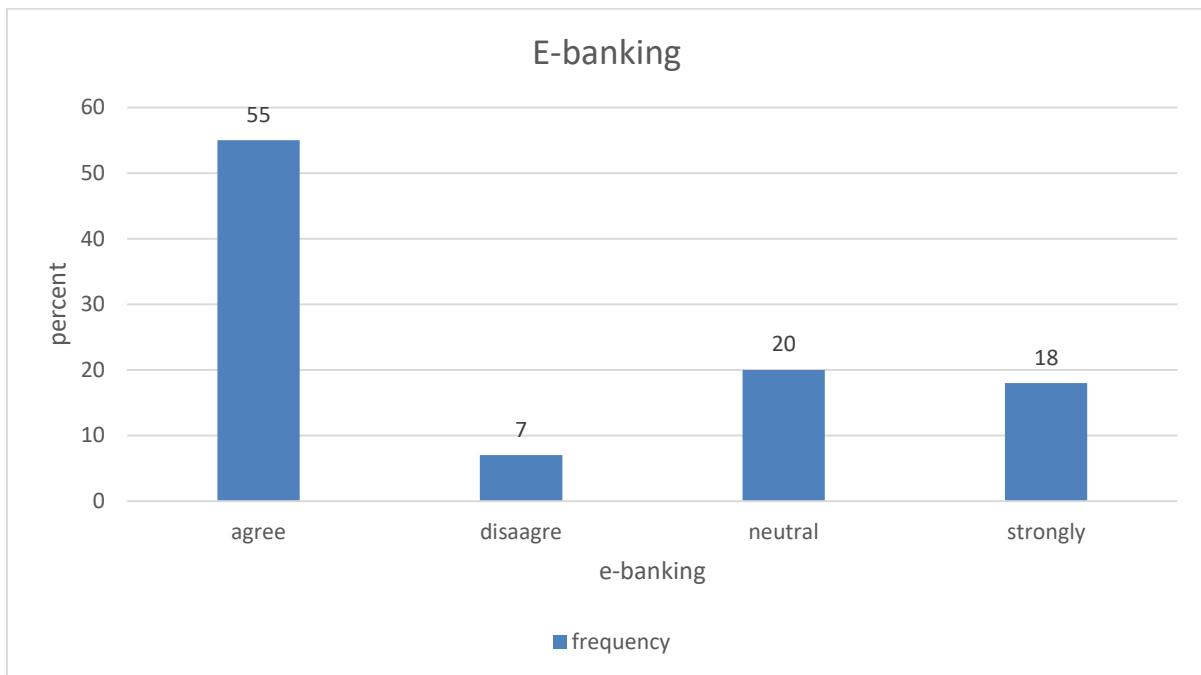


Chart 4.1.16

INTERPRETATION

Above graph says that in this data 55% customer are saying that bank provide enough e-banking service information you need. And similar that 20% customer Neutral with that bank will not provide information about the e-banking.

Table 4.1.17 My personal data is protected during the e-banking process.

E-Banking	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	62	62	62	62
Disagree	2	2	2	64
Neutral	20	20	20	84
Strongly	16	16	16	100
Total	100	100	100	

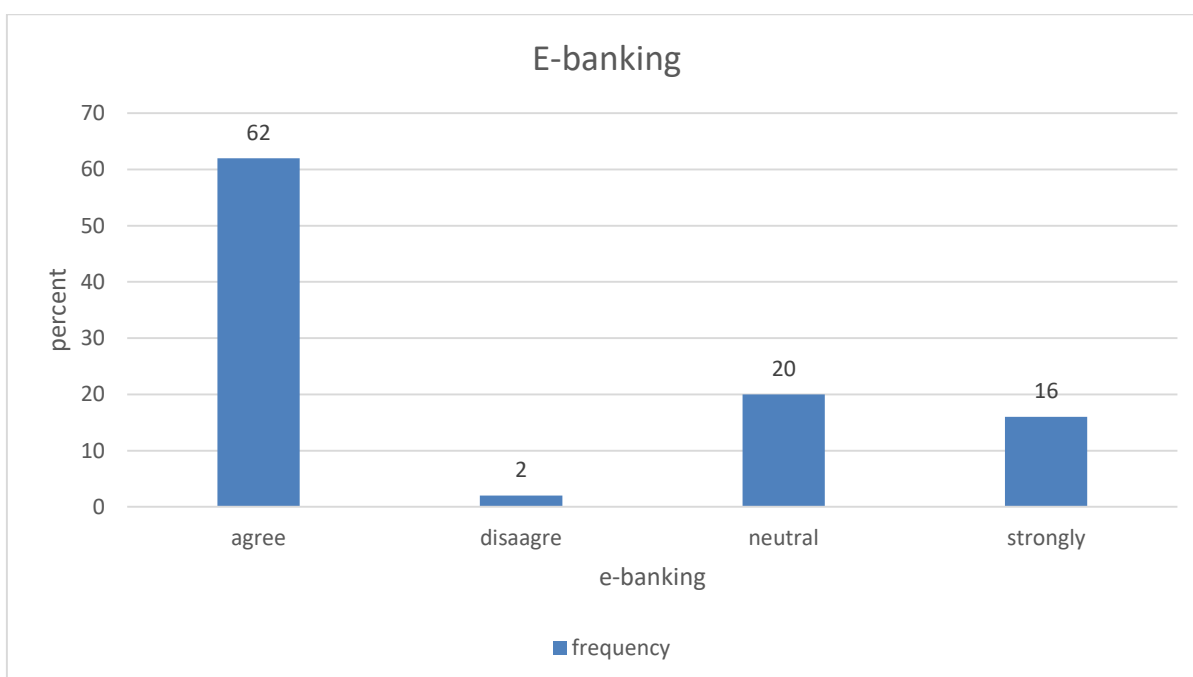


Chart 4.1.17

INTERPRETATION

So Above graph says that 62% are agree with that people are aware about their data is protected during the process. With 20% are neutral during the process of e-banking. And 16-20% people are disagree about the data is protected during the process.

CHAPTER 5

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 Findings of the study

- As per the survey. Most of the people are using e-banking services for time saving and transaction and Viewing statement of accounts.
- In Chennai area, most of the customers are using internet and aware about the e-banking services
- Customers are satisfied with the e-banking because the all the transaction will be fast & cheap. And also, time is saving.
- All the people are not well educated so they cannot easily trust towards e-banking facility because they have lack of information and confuse how to the use E-banking services.
- More businessmen prefer ATM facility for their daily transaction because they can withdraw the money at any place or anywhere.

5.2 SUGGESTION

- Arrange the meeting for customer to defecate and to meet their expectation so that they can satisfy with services.
- Employee should note the problems which are faced by the customer, So they can easily help the customers.

- To encourage customer that e-banking is totally safe precautionary like protect your password from other.
- To provide more training to the employee and customer about the handling of the e-banking procedures.
- Technology & security related issues should be given priority while providing services through customers care services.
- There should be a Board on every Desk which can specify the work and it can be helpful to the customer.
- They should to give knowledge of e-banking to the customer.
- By giving suggestion on the precaution to be taken by the customer while doing on-line transactions, like not to disclose or share the OTP user ID, PWD to anybody.
- Customer education is must as and when there is upgradation of e-banking application.

5.3 CONCLUSION

I had great experience to work on this project and learned a lot in this time of project. The study identified the main objectives of the code and conduct and e-banking for customer. Research is also draw an important conclusion from research that customer are interested in E-banking. And according my opinion that you have some awareness about the E-banking.

REFERENCES

1. Rajesh Kumar Srivastava (2007)

In his research paper "Customer's perception on usage of internet banking".

2. Hernan E. Riquelme & Khalid A. Mekkaoui (2009)

In their research titled on "internet Banking Customer Satisfaction and Online Service Attributes".

3. Pooja Malhotra & Bal winder Singh (2009)

In their research "The Impact of Internet Banking on Bank Performance and Risk: The Indian Experience".

4. Muhammad s. Alnsour & Al-Hyari (2011)

In their research paper "Internet banking and Jordanian corporate customers: issues of security and trust". This paper research on the reception behavior of technology is sizeable.

ANNEXURE (QUESTIONNAIRE)

"A study on customer service provided through E-banking"

1) Name of the respondents _____

2) Gender

Male

female

3) Age

☐ 18-25, ☐ 26-30, ☐ 31-35, ☐ Above 35

4) Marital status

☐ Married

☐ Unmarried

5) Education

☐ Graduate ☐ Post Graduate ☐ Diploma

☐ Other

6) Occupation

- ☐ Government employee
- ☐ Business
- ☐ Farmer
- ☐ Other

7) Monthly Income

- ☐ Below 10,000
- ☐ 10000-20000
- ☐ 20001-30000
- ☐ 30001-40000
- ☐ Above 40000

8) how often do you see e-banking?

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Yearly

➤ **Service quality dimensions**

1. **Agree**
2. **Strongly agree**
3. **Neutral**
4. **Disagree**
5. **Strongly disagree**

NO.		Agree	Strongly Agree	Neutral	Disagree	Strongly disagree
1	Internet banking service is less costly Than other banking services. (Branch, atm, mobile banking)					
2	Internet banking transaction procedures are simple and straight forward.					
3	E-banking transaction are complicated					
4	Bank officer should be in front of me during the process					
5	e-banking is more effective than branch banking about time saving.					
6	It is convenient because it eliminates the risk of carrying cash.					
7	Website are safe that offer e-banking services.					
8	If I have any problem about internet banking service, banks provide support.					
9	Banks give enough information about the internet banking service.					
10	My personal data is protected during the E-banking process.					