

A STUDY ON CUSTOMER SATISFACTION TOWARDS E-BANKING SERVICE WITH SPECIAL REFERENCE TO ERODE DISTRICT

Submitted in partial fulfillment of the requirement for the awarded of

Bachelor of commerce

By

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DECLARATION

I ELAKKIYA.R(39740020). Hereby declare that the Project Report entitled “**A STUDY ON CUSTOMER SATISFACTION TOWARDS E-BANKING SERVICE WITH SPECIAL REFERENCE TO ERODE DISTIRCT.**” done by me under the guidance of Dr. MATHAN .N, MBA, M.phil, PhD. Assistant Professor, School of Business Administration is submitted in partial fulfillment of the requirements for the award of Bachelor of Commerce administration.

DATE :

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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 sincere thanks to Dr. BHUVANESWARI G., Dean, School of Business Administration and Dr. PALANI A., Head, School 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. MATHAN .N, Assistant Professor of the Department, School of Management for his 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 School of Business Administration who were helpful in many ways for the completion of the project.

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ABSTRACT

Banking sector operate as the backbone of contemporary industry. Progress of any country primarily depends upon the banking structure. It is associate electronic payment system that facilitates customers of the bank or alternative money establishments to try and do a range of monetary transactions in the entire time the financial establishment web site. It has attracted interest from policy makers, researchers and bankers. Electronic payment has assumed importance in the back drop of rapid technological changes, influence of market forces and regulatory developments. Efforts are being made to make electronic payments affordable and integrated. It is a new phenomenon contributing greatly toward growth of banking sector. E-Banking is the result of E-commerce and information technology. This study throws light on the factors influencing the customer satisfaction on E-Banking services.

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CHAPTER-1
INTRODUCTION

1.1 INTRODUCTION

The online banking system will naturally connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers right to use banking services. The types of financial transactions which a customer may transact in the course of online banking are resolute by the financial institutions, but usually include get account balances, a list of the recent transactions, electronic bill payment and funds transfer between one customer to another customers account. Today, many banks are internet-only institutions. These “virtual banks” have lower over heads cost than their brick-and-mortar counterparts. In the United States, many online banks are insured by the Federal Deposit Insurance Corporation (FDIC) and can offer the same level of protection for the customers fund as traditional bank. Various developments have taken place in Indian Banking. Among the various developments, technology has influenced the way customer interacts with the banks. Electronic channels and products such as ATM's, cards, internet banking and mobile banking are offer along with traditional bank channel. Difference in the practice of channels exists between developed countries and emergent countries.

HISTORY OF E-BANKING

The evolution process of latest service delivery mechanism through internet emanated during 1980s and late came to be popularly known as e-banking. Moreover, e-banking was referred to a banking medium of using a terminal, keyboard and monitor to access the banking system through a phone line. Further, this was also called as 'Home Banking' where the customers were using a numeric keypad to send tones down a phone line with instructions to the bank. In 1981, e-banking has been introduced in New York with offering home banking service using videotex system by Citi Bank, Chase Manhattan Bank, Chemical Bank and Manufacturers' Hanover Bank. However, due to failure of videotex system, Home Banking was not able to gain popularity except in France and UK. In 1983, the Bank of Scotland has provided first home online banking service of United Kingdom to the banking customers of Nottingham Building Society. The respective online banking service was based on Prestel system of UK and has used a computer like BBC Micro or keyboard connected to the telephone and television system.

1.2 INDUSTRY PROFILE

Electronic banking aids users to get access to their funds through an electronic medium, thereby, eliminating the requirement for the banks' customers to visit the bank to do financial transactions. Since a greater number of customers are now using the internet for a host of their daily activities, this digital medium of banking makes banking far accessible and convenient for users. Electronic banking is also known with the names, like, e-banking, virtual banking, online banking, or internet banking. In simple words, the electronic banking is the use of electronic and telecommunications network for delivering different sort of banking products and services. Moreover, a customer can easily access his bank account and carry transactions by using his computer or mobile phone with the help of e-banking.

1.3 COMPANY PROFILE

The internet banking is a component of e-banking and is primarily carried out by means of the Internet. The term transactional e-banking is generally used to demarcate the use of banking services from the mere provision of information. In simple words, Electronic banking or e-

banking, takes under its gamut, the provision of retail and small value banking products and services through electronic banking channels as well as large value electronic payments and such sort of wholesale banking services delivered electronically. Now-a-days, banks offer various types of services through electronic banking platforms. The basic level of services banks offer through their websites. The banks offer information about its products and services to customers through this service. Beside this, some banks receive and reply to queries through e-mail as well. Secondly, banks allow their customers to submit instructions or applications for different services, check their account balance, etc. However, banks do not allow their customers to carry any fund-based transactions on their accounts. Moreover, banks allow their customers to operate their accounts for funds transfer, bill payments, and purchase and redeem securities, etc.

1.4 OBJECTIVE OF THE STUDY

- * To identify the factors influencing the adoption and usage of E-Banking services in Erode District.
- * To identify the satisfaction level of customers in E-Banking services.
- * To study the impact of E-Banking services provided by the banking sector.

1.5 SCOPE OF THE STUDY

The study helps in knowing how far the modern banking services are used by the customers. The study further extends and helps to develop an increasing association with the customers through modern services. Today the customer demands the banking services for 24 hours. In the modern age, the entire banking structure has been changed due to widespread internet technology. Now all the aspects of economy such as commerce, trade, import, export, purchase and sale of goods is relying upon electronic banking services. E-Banking has opened the doors for all the customers, to operate beyond boundaries.

1.6 NEED FOR THE STUDY

In the present globalised scenario, everywhere there is the use of technology. In the banking sector also, including the technology play dominate role. If the customers use the E-banking services, It is easy to transfer the fund. It ensures convenience (24 hours), user friendliness, safe and secure. Advertisement plays a major role in making people aware of e-banking like Ad in newspaper, Ad in television, Notice etc. There e-banking is considered a powerful tool for promoting the business. Hence, the researcher made an attempt to study the customer awareness of e-banking in the erode district.

1.7 LIMITATIONS OF THE STUDY

Every research is carry out under some limit and this research is not an exemption. Limitation of the study are summarized An follows,

- The sample size of only 100 respondents was taken from the large population.
- The inferences apply only to the respondents of Coimbatore City.

It is not applicable to any other place and cannot be generalized. Many people are away from net banking on the assumption that it is more expensive than the traditional method of dealing with bank transaction.

CHAPTER 2

LITERATURE OF REVIEW

2.1 LITERATURE OF REVIEW

Uday Singh Rajput (2015), studies the customers satisfaction on online banking services and its impacts on banks. This paper focuses on appraising the customer perception about E-Banking services. The data was collected through questionnaire and analyzed descriptively using percentages and ANOVA. It was discovered that customers adopting E-Banking services such as ATM, home banking, use of payment cards to mention but a few. It can be concluded that people around 45% people have positive perception and are satisfactory with E-Banking. Frequently used E-Banking services are ATM, bill payments and getting the bank statements. Vikas Chauhan and Vipin Choudhary (2015), discusses the challenges and opportunities associated with the internet banking in Indian context. The discussion concludes that the concept of internet banking is slowly gaining acceptance in Indian scenario and efforts are being made by government agencies to make it more popular among consumers. The challenges such as security risks, privacy risk, trust factor and less awareness among consumers about E-Banking or acting as hurdle in the adoption of E-Banking facilities. Considering the challenges and risk related to E-Banking, the government of India along with various government agencies is making an effort to make E-Banking more safe, secure and reliable. Starts that the way banks used to operate has changed due to advent of internet in banking institutions. The implementation of internet in banking organization has modernized banks. Implementation of internet banking benefited both the banks as well as consumer. Amutha. D (2016), deals the consumers perception towards E-Banking system related to customer awareness towards E-Banking system related to consumer awareness towards E-Banking system. Data for this investigation were collected from primary as well as secondary sources. The study reveals that, the opinion of customers on future expectation. Out of the total respondents, majority 58.89% of the sample respondents have mentioned that they would like operate their banking transaction in a core banking environment which is free from neither technical intervention such as computer connecting nor 23.33% of the samples respondents expect the bank will provide security. The main difficulty for using the E-Banking facility is less knowledge about the

operations of banking facility (50%). Respondents also feel the services of E-Banking too complex to use (30%) and respondents also believe the E-Banking to be risky (12.22%). The research report is based on primary data. According to the study, the researcher concludes that the most of the bank customers are aware about all the banking services. The banks further have to take necessary steps to educate the customers regarding the new technology and other services offered by the banks. Caroline Priyanka Koorses & Kavitha (2016), indicates that the banking sector is the dominant sector which is considered as the key to savings for the local public and for the government, a source of GDP. The study conducted is based on secondary data. The tools used in the study include trend and compound Annual Growth Rate (AGR). The study states that E-Banking is both a boon and bane and the banking sector can overcome all the challenges in the years to come. Raghavendra. B and Sravan Kumar (2016), focused on selected public sector banks and customer opinion from one region which have common social background resulted that the prompt response, confidentiality, web design and ease of use factors that affect customer satisfaction. Customer's gender, age, education, and income levels influence the customer satisfaction. The usage of up to data information technologies for customers' communication enhance the customer satisfaction. The study is limited to exploring customer satisfaction on internet banking services provided by banks and effect of demographics on satisfaction. Future studies can focus on mobile banking; support services provided by banks and include private banks for exploration. Contents that core banking solutions permitted Indian banks offer excellent experience to customers. Internet technologies are paving innovative way of banking with efficiency. ATM's introduced in a big way is to avoid customers queues and to bank flexibly and usage of biometric technology. Now a days public sector banks are well equipped with tools and technologies to meet their customers' needs. The tools used in this study are ANOVA, coefficient and variance.

CHAPTER 3
RESEARCH METHODOLOGY

RESEARCH METHODOLOGY

3.1 METHODOLOGY

Research methodology simply refers to the practical “how” of any given piece of research. It’s about how a researcher systematically designs a study to ensure valid and reliable results that address the research aims and objectives.

3.2 RESEARCH DESIGN

The man of science should decide the approach of choosing a sample or what's popularly referred to as sample style. Samples may be either chance samples or non-probability samples. In this study, we used non-probability samples

3.3 SOURCES OF DATA COLLECTION

The data required for the study is collected from both primary data and secondary data.

- ❖ **PRIMARY DATA:** Questionnaire is main tool for collecting primary data. Questionnaire has been designed in a systematic manner covering adequate and relevant questions which covers all aspects of the study. It is the foremost extensively used methodology in varied economic and business surveys.
- ❖ **SECONDARY DATA:** The background of the present study was collected from various sources which include Books, journals, website and other related research work.

3.4 AREA OF STUDY

The study has been undertaken only in erode district .

3.5SAMPLE SIZE

A sample size of 100 respondents has been taken for the study by applying convenience sampling techniques.

3.5 SAMPLING METHOD

The man of science should decide the approach of choosing a sample or what's popularly referred to as sample style. Samples may be either chance samples or non-probability samples. In this study, we used non-probability samples.

3.6 PERIOD OF STUDY

This is one-time research where the research is conducted only for one-time and that the project is based on the responses derived from a definite period of time. The period of study for the project of about 30 days project is based on the responses collected from the 70 participants.

3.7 HYPOTHESIS OF STUDY

Hypothesis is typically thought-about because the principle instrument in analysis. It main operate is to counsel new experiments and observations. There are two types of hypothesis they are, Null Hypothesis and Alternate Hypothesis. In our study we considered null hypothesis as there is no significant relationship between given factors.

3.8 SATISTICAL TOOLS USED

The following statistical tools have been used to analyses and interpret the data

- ❖ Percentage analysis
- ❖ Analysis of variance (ANOVA)- One way

3.10 STRUCTURE OF THE QUESTIONNAIRE

The questionnaire follows a simple and basic layout. It is made easy for the participants to respond to the questionnaire without any delay or confusion. The set of question and the answer options present in the questionnaire are predetermined and are constructed by myself based on general questions regarding the main topic. The structure of questionnaire used in this project is as follows.

3.11 STATEMENT OF THE PROBLEM

Earlier while traditional banking was the only option, the customers had to go to the bank in person to conduct any banking transaction such as money transfer, withdrawal, deposits etc. Then emerged the concept of Electronic banking which provides various services to the customers. Electronic banking services include Internet banking, Automated Teller Machines, Debit/Credit cards, e-cheque, smart cards, RTGS, NEFT etc. These services help to manage and use one's bank account such as verifying balance of the accounts, transfer of more from money.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

The following consist of the data analysis and interpretation of my questionnaire.

4.1 Percentage analysis

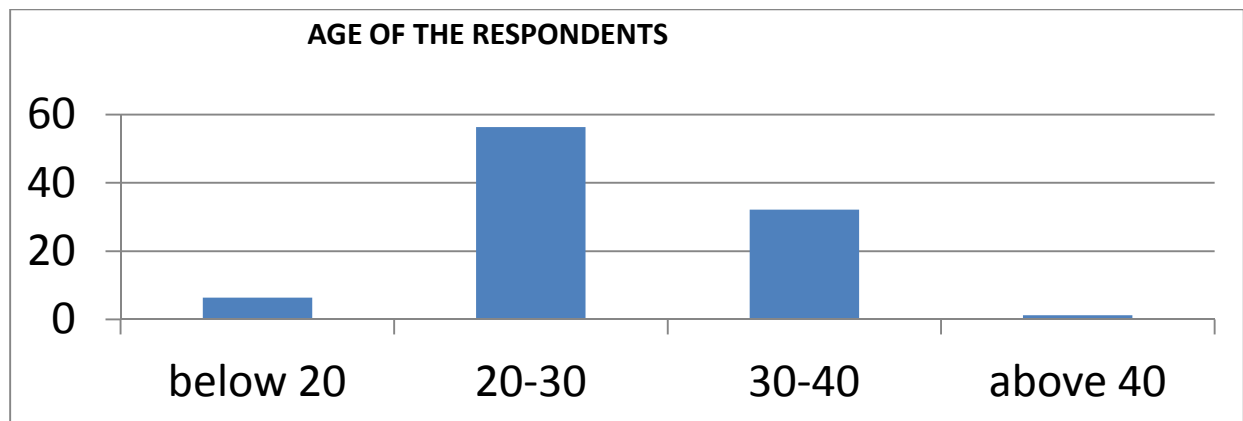
Table No.4.1

AGE	NO.OF RESPONDENT	PERCENTAGE
Below 20	14	6.3%
20 -30	46	56.4%
30 – 40	20	32.2%
Above 40	10	5.1%
Total	90	100%

Interpretation

From the above table, it is interpreted that 6.3 % of respondents are of age group below 20, 56.4% of them belong to age group 20-30, 32.2 % of them belong to the age group 30-40 and 5% belong to the group above 40.

Chart No.4.1



Inference

Majority (56.4%) of the respondents of my questionnaire belong to the age group 20-30.

Table No.4.2

Gender wise classification of respondents

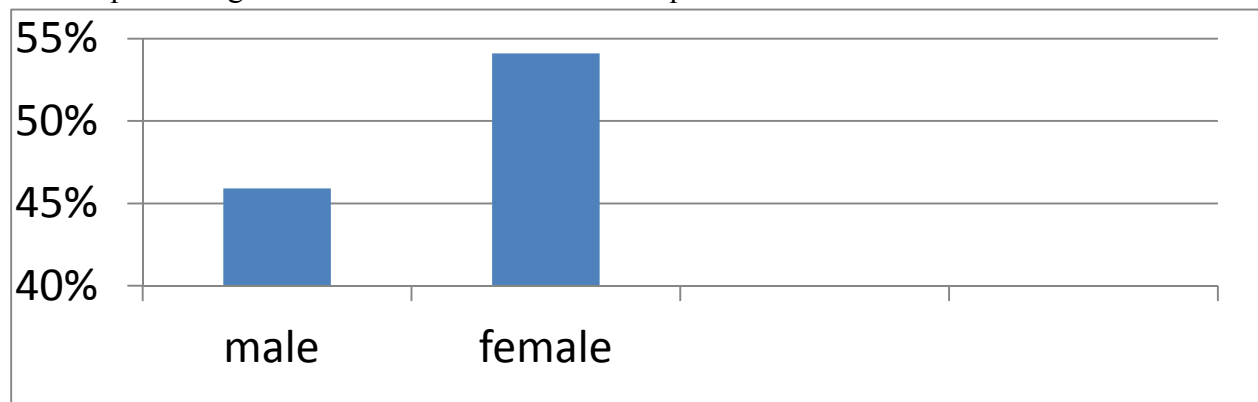
GENDER	NO OF RESPONDENTS	PERCENTAGE
Male	32	45%
Female	58	54.1%
Total	90	100%

Interpretation

From the above table, it is interpreted that 45% of respondents are of male category and 54.1% of them belong to female category.

Chart No.4.2

Chart representing Gender wise classification of respondents



Inference

Majority (54.1%) of the respondents of my questionnaire are female

Table No.4.3

Occupation of the respondents

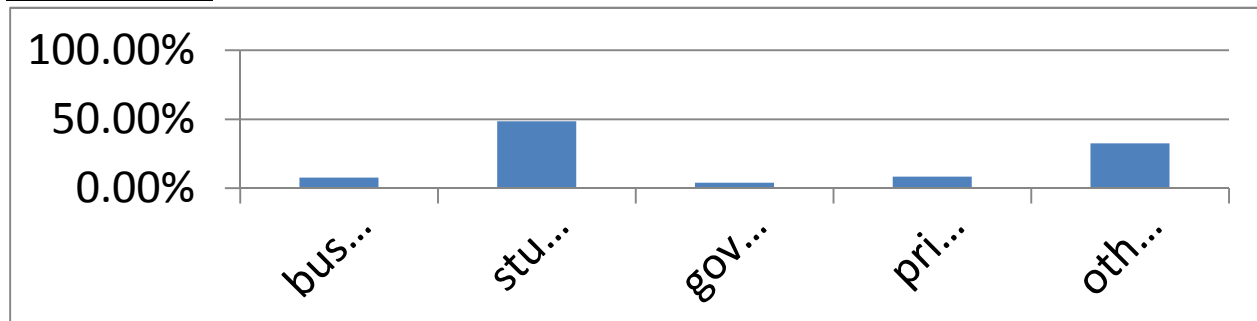
OCCUPATION	NO OF RESPONDENTS	PERCENTAGE
Business	10	7.6%
Government employed	5	4%
student	33	48.5%
private sector	12	8.4%
others	30	32.5%
Total	90	100%

Interpretation.

From the above table, it can be interpreted that out of the option given 7.6% of respondents are business person, 4% of the respondents are government employed, 48.5% of respondents are

students, 8.4% of the respondents are private sector, 32.5% of the respondents are doing other works.

Chart No.4.3



Inference

Majority (48.5%) of the respondents are students.

Table No.4.4

Question based respondents

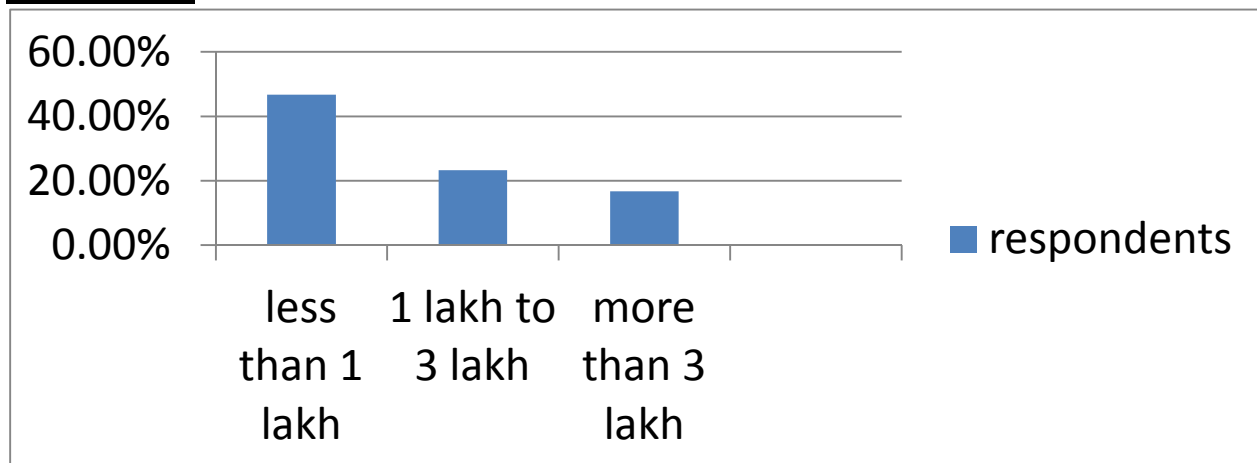
Which income group dp you belong to (annual)

OPTION	NO OF RESPONDENTS	RERCENTAGE
L ess than Rs 1 lakh	45	60%
Rs 1lakh to 3 lakh	28	23.3%
More than Rs 3 lakh	17	16.7%
Total	90	100%

Interpretation

From the above table, it is interpreted that 60% of the respondents annual income less than Rs 1 lakh, 23.3% of the respondents income level Rs 1 lakh to 3 lakh and 16.7% of the respondents income level more than Rs 3 lakh.

Chart No.4.4



Inference: majority (46.7%) of the respondents annual income less than rs 1 lakh.

Table No.4.5

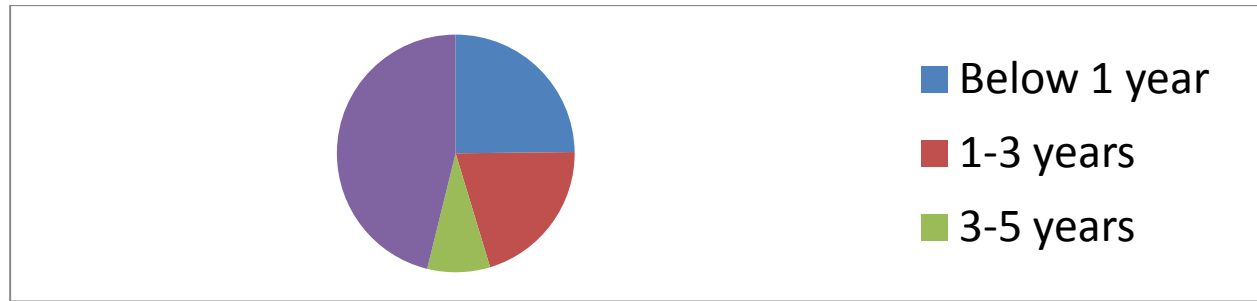
Q. how long have account in bank?

OPTIOANPE	NO OF RESPONDENTS	PERCENTAGE
Below 1 year	20	25%
1-3 year	12	20.7%
3-5 year	10	8.6%
Above 5 year	48	46.5%
Total	90	100%

Interpretation

Form the above table, it is interpreted that 25% of the respondents are below 1 year have account in bank, 20.7% of the respondents are 1-3 year have account in bank, 8.6% of the respondents are 3-5 years have account in bank and 46.5% of the respondents are above 5 years have account in bank.

Chart No.4.5



Inference

Majority (46.5) of the respondents are above 5years have account in bank.

Table No.4.6

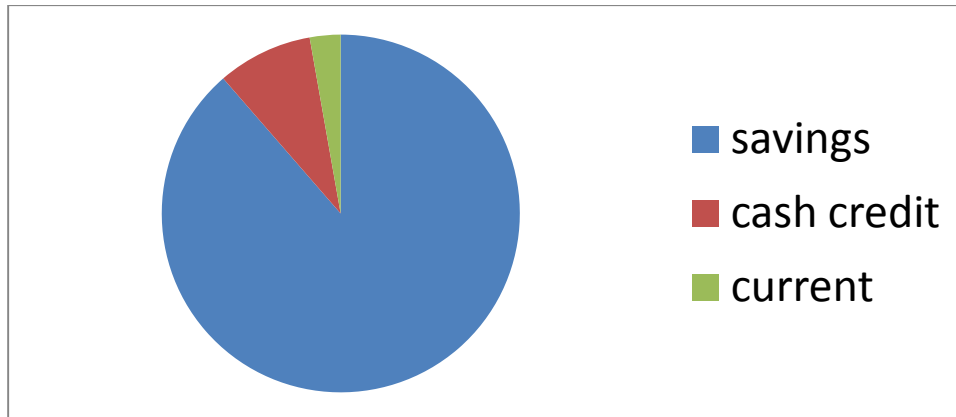
Q. What type of account you have in bank

OPTION	NO OF RESPONDENTS	PERCENTAGE
Savings	78	88.6%
Cash credit	3	8.6%
Current	9	2.8%
Term deposits	0	0%
Others	0	0%
Total	90	100%

Interpretation

From the above table, it is interpreted that 88.6% of the respondents are using savings account, 8.6% of the respondents are using cash credit account, and 2.8% of the respondents are using the current account in bank.

Chart No.4.6



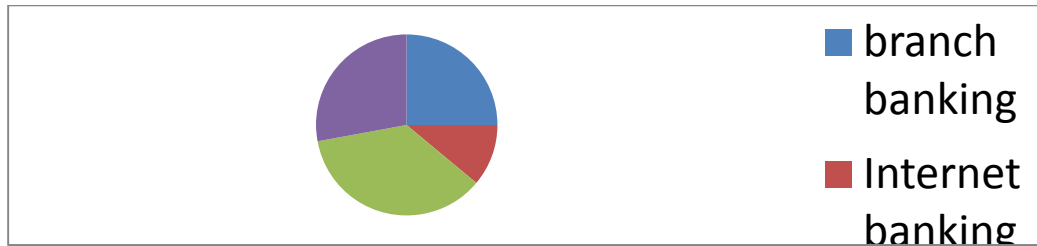
Inference: majority (88.6%) of the respondents use savings accounts in bank.

Table No.4.7

Q. According to you which is more convenient way for banking

OPTION	NO OF RESPONDENTS	PERCENTAGE
Branch banking	12	25%
Internet banking	8	11.1%
Mobile banking	46	36.%
ATM	24	27.9
Total	90	100%

Chart No.4.7



Interpretation

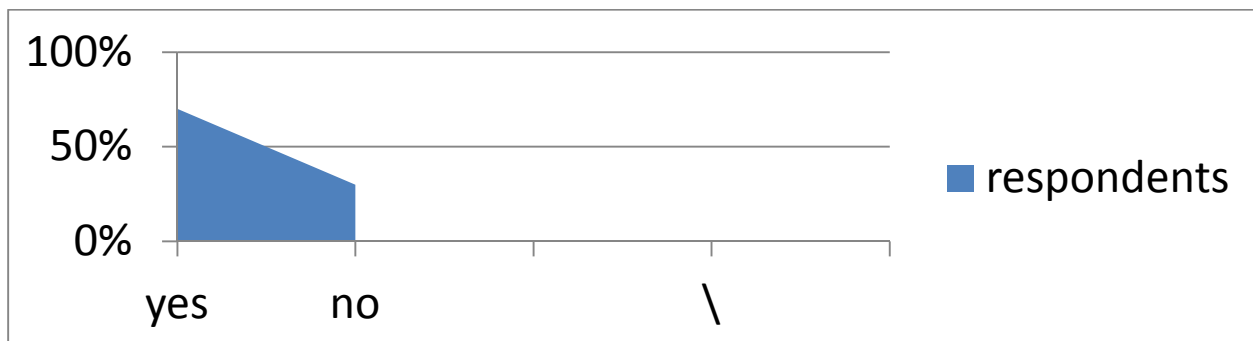
Majority (36%) of the respondents are using mobile banking service.

Table No.4.8

Q. Are you aware of internet banking service?

OPTION	NO OF RESPONDENTS	PERCENTAGE
Yes	75	70.0%
No	15	30.0%
Total	90	100%

Chart No.4.8



Inference

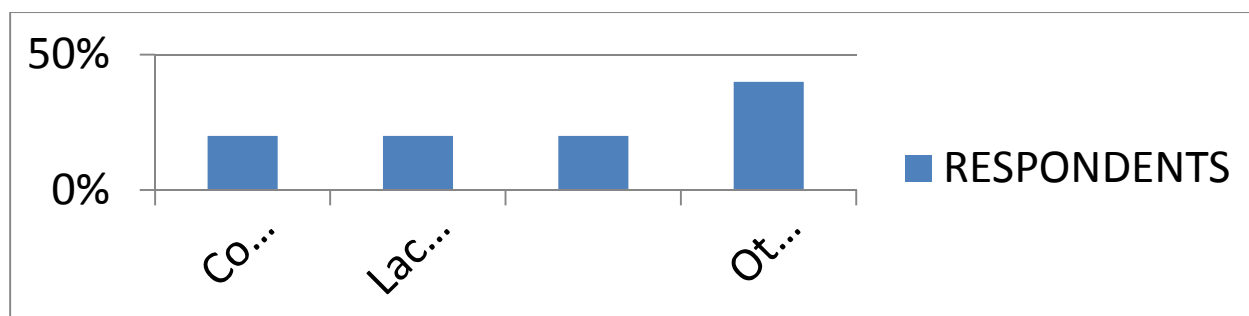
Majority (70%) of the respondents says yes, for they are aware of internet banking.

Table No.4.9

Q. Reason for or not using internet banking facility?

OPTION	NO OF RESPONDENTS	PERCENTAGE
Confusing	15	20%
Lack of information	15	20%
Fear of security	15	20%
Others	45	40%
Total	90	100%

Chart No.4.9



Interpretation

Majority (40%) of the respondents are says others reason for not using internet banking facility.

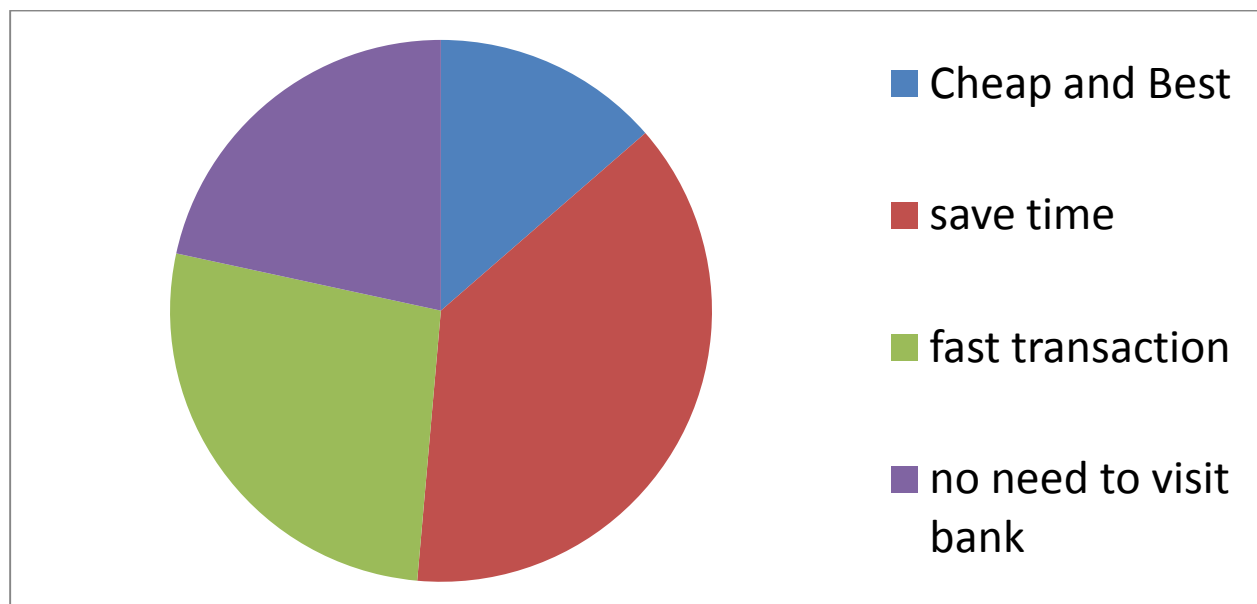
Table No.4.10

Q. Mention your satisfaction towards the internet banking services

OPTION	NO OF RESPONDENTS	PERCENTAGE
Cheap and best	15	13.6%

Save time Consumption	34	37.8%
Fast transaction	22	27%
No need to visit bank often	19	21.6%
Total	90	100%

Chart No.4.10



Interpretation

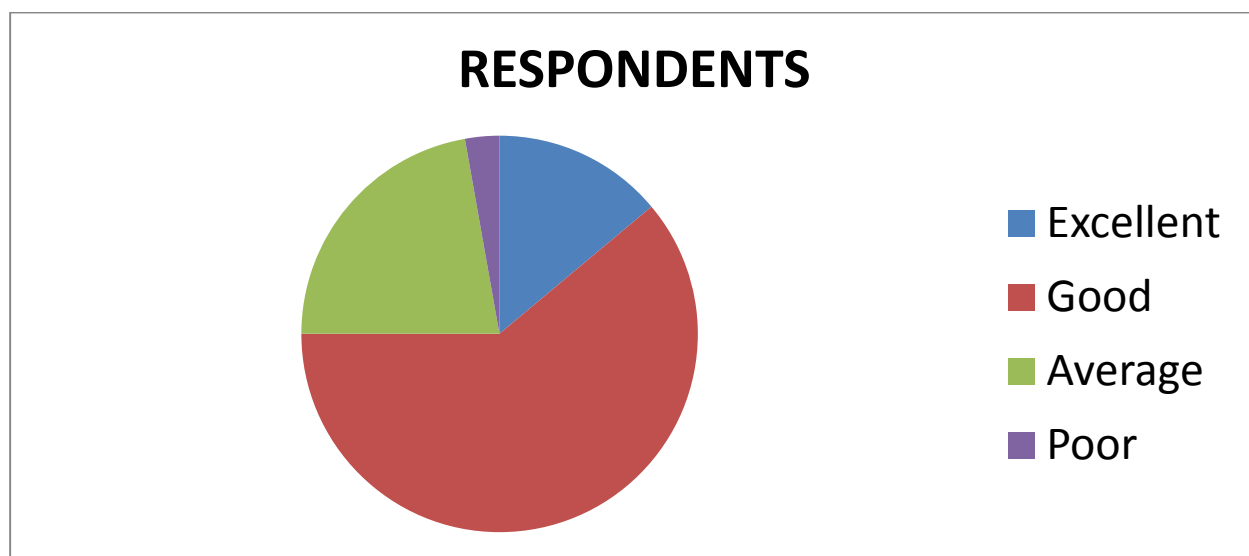
Majority (37.8%) of the respondents of my questionnaire says save time and consumption reason for satisfied the internet banking service.

Table No.4.11

Q. What is your overall opinion about internet banking?

OPTION	NO OF RESPONDENT	PERCENTAGE
Excellent	12	13.9%
Good	55	61.1%
Average	16	22.2%
Poor	7	2.8%
Total	90	100%

Chart No.4.11



Interpretation

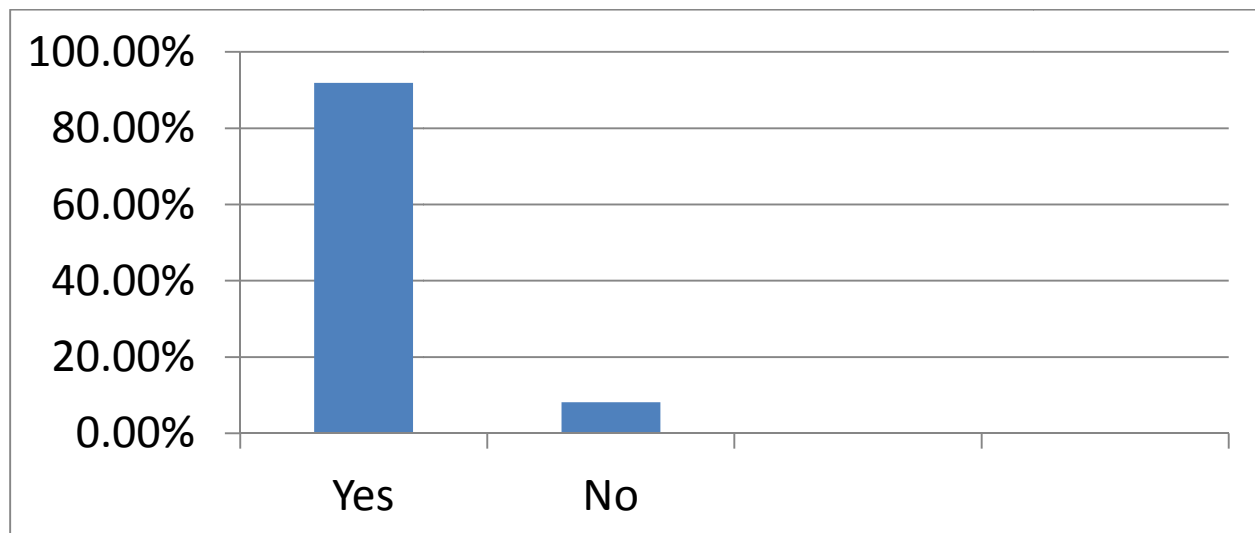
Majority (61.1%) of the respondents overall opinion about internet banking is good.

Table No.4.12

Q. Based on your satisfaction level will you recommend this service to your friends/relatives?

OPTION	NO OF RESPONDENTS	PERCENTAGE
Yes	78	91.9%
No	12	8.1%
Total	90	100%

Chart No.4.12



Interpretation

Majority (91.9%) of the respondents are satisfied with the E- banking service, and they are says yes for recommend by this service to others.

HYPOTHESIS TESTING

Table No.4.13

Correlations

		Satisfaction	procedure
--	--	--------------	-----------

Satisfaction	Person correlation	1	.274**
	Sig (2-tailed)		.006
	N	100	100
Procedure	Person correlation		1
	Sig (2-tailed)	.274**	
	N	.006	
		100	100

** . Correlation is significant at the 0.01 level (2-tailed).

Interpretation

It is interpreted that the association between the satisfaction level and the service procedure are positively correlated and the significant value is .006 which is less than 0.05. It means there is a relation between satisfaction level and the service procedure.

CHAPTER 5

FINDINGS, SUGGESTIONS, CONCLUSION

5.1 FINDINGS

- Majority (56.4%) of the respondents of my questionnaire belong to the age group 20-30.
- Majority (54.1%) of the respondents of my questionnaire are female.
- Majority (48.5%) of the respondents are students.
- Majority (46.7%) of the respondents of my questionnaire annual income level less than Rs 1 lakh.
- Majority (46.5%) of the respondents are above 5 years have account in bank.
- Majority (88.6%) of the respondents are use savings account in bank.
- Majority (36%) of the respondents are using mobile banking service.
- Majority (70%) of the respondents says yes for they are aware of internet banking.
- Majority (40%) of the respondents are says other reasons for not using internet banking facility. Majority (61.1%) over all opinion about internet banking is good.
- Majority (37.8%) of the respondents are says save time for satisfied the internet banking service.
- Majority (91.1%) of the respondents are satisfied with the E-banking service, and they are recommend by this service to others.

5.2 SUGGESTIONS

There is lack of awareness about E-Banking usage among rural people. Banks should take necessary steps to create awareness

among them about the various services of E-Banking that are available and also the advantages of using such services. Demonstration of E-Banking should be provided to the customers to promote Electronic banking.

The banks should focus on the security issues regarding the confidential credentials which are under the risk of hacking in the cyber world. The cost involved in using the Internet Banking services can be minimized in order to increase the number of users of Internet banking.

5.3 LIMITATION OF THE STUDY

Every research is carry out under some limit and this research is not an exemption. Limitation of the study are summarized as follows,

- The sample size of only 100 respondents was taken from the large population.
- The inferences apply only to the respondents of Coimbatore City. Many people are away from net banking on the assumption that it is more expensive than the traditional method of dealing with bank transaction.

5.4 CONCIUSION

Electronic Banking technology is useful to customers as well as banks and other organizations. To increase efficiency, service quality of banks, safety, integrity, E-Banking can be used in a rightful way. Based on the results, there is no significant difference between personal factors like age, profession, annual income and category of the bank chosen and the satisfaction level of the customers. Also there is no significant difference between personal factors like age, profession, annual income and category of the bank chosen and the problems of E-Banking services. The result of the

study shows that customers' are using only few facilities of various E-Banking services available.

ANNEXURE

1. Name
2. Age
 - (a) Bellow 20
 - (b) 20-30
 - (c) 30-40
 - (d) 40-50
 - (e) Above 50
3. Gender
 - (a) Male
 - (b) Female
4. Occupation
 - (a) Business
 - (b) Govt job
 - (c) Retired
 - (d) Private sector
 - (e) Others
5. How long you have account in bank
 - (a) Bellow 1 year
 - (b) 1-3 year
 - (c) 3-5 year
 - (d) Above 5 years
6. What type of account you have in bank
 - (a) Savings
 - (b) Cash credit
 - (c) Current
 - (d) Team deposits

7. According to you which is more convenient way for banking
 - (a) Branch banking
 - (b) Internet banking
 - (c) Mobile banking
 - (d) ATM
8. Are you used this facility
 - (a) Yes
 - (b) No
9. If yes which transaction you have made
 - (a) Balance enquiry
 - (b) Mini statement
 - (c) Tax payment
 - (d) Fund transfer
10. Reason for not using internet banking facility
 - (a) Confusing
 - (b) Lack of information
 - (c) Fear of security
 - (d) Others
11. How long you are using this internet banking facility
 - (a) Not used
 - (b) 1-2 year
 - (c) Less than 1 year
 - (d) Above 2 years
12. Mention your reason for satisfaction towards the internet banking services
 - (a) Cheap and best
 - (b) Save time consumption
 - (c) Fast transaction
 - (d) No need to visit bank often
13. What do you think of the facilities offered by bank for internet banking
 - (a) Excellent

- (b) Very good
- (c) Good
- (d) Average
- (e) Poor

14. How many times you have used this facility till now ?

- (a) Very frequently
- (b) Frequently
- (c) Rarely
- (d) Occasionally

15. what is your overall opinion about internet banking

- (a) good
- (b) average
- (c) poor

16. based on your satisfaction level will you recommend this service to your friends/relatives

- (a) yes
- (b) no

THANK YOU!!!

