

CUSTOMER PERCEPTION ON E-BANKING SERVICES OF PUBLIC AND PRIVATE SECTOR BANKS IN HYDERABAD REGION

Submitted in partial fulfillment of the requirements for the award of
Master of Business Administration

by

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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**

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SCHOOL OF MANAGEMENT STUDIES

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **PAPUNUKA LAKSHMI 40410116** who carried out the project entitled “**CUSTOMER PERCEPTION ON E- BANKING SERVICES OF PUBLIC AND PRIVATE SECTOR BANKS IN HYDERABAD REGION**” under my supervision from January 2022 to March 2022.

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DECLARATION

I **PAPUNUKA LAKSHMI (40410116)** hereby declare that the Project Report entitled “**CUSTOMER PERCEPTION ON E- BANKING SERVICES OF PUBLIC AND PRIVATE SECTOR BANKS IN HYDERABAD REGION**” done by me under the guidance of Dr. THAMILSELVAN.R, M.Com.,M.B.A.,M.Phil.,B.Ed.,Ph.D., Department of Management Studies at SATHYABAMA INSTITUTE OF SCIENCE AND TECHNOLOGY, CHENNAI is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

Date:

Place:

PAPUNUKA LAKSHMI

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PAPUNUKA LAKSHMI

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ABSTRACT

"Paperless, faceless, cashless" is the recognized role and motto of the cashless economy. Various types of electronic payments are available as part of the promotion of cashless and paperless transactions and the transition of the economy to a cashless society and economy. Various types of electronic payment systems include electronic banking, debit cards, credit cards and electronic wallets. E-Banking is the use of electronic means in banker-customer and banker-company interactions and internal banking operations to simplify and improve banking services. Today, almost all banks are adopting ICT as a means of improving the quality of service of their banking services. Attempts have been made to evaluate the services provided by banks through electronic banking services. Electronic banking services offer a lot of convenience, customer orientation, enhanced quality of service and cost efficiency. We used a structured survey to collect relevant data from our customers. This report examines customer perception of electronic banking services provided by public and private banks in the Hyderabad region. The study sample size is 102. Data is collected from both primary and secondary information. This report uses non-stochastic sampling techniques and the most appropriate sampling method is used for the survey.

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CHAPTER – 1

INTRODUCTION

1.1 INTRODUCTION

In the prevailing situation online offerings have end up an introduced function withinside the banking sector. E-banking lets in clients to behavior economic transactions on a steady internet site. Credit is going to internet that supplied final ease to the clients at their door step. E-banking lets in human beings to carry out all of the banking associated sports along with cash transfer, beyond transactional statistics, coins withdrawals and deposits and so on with a simply one click on of a mouse. Clients can without problems take a look at the account stability each day simply through touring the internet site in their bank. This affords the location and time to people provided if one has Internet access. Electronic banking additionally gets rid of pointless waste, which an business enterprise incurs withinside the shape of workplace supplies. However, the usage of net for cash transaction is in no way been unfastened from risk. More importantly, safety is usually been a problem with Internet transactions. Despite numerous counter measures taken through the banks withinside the shape of statistics encryption, firewalls, encoding and so on however nevertheless reluctance prevails in relaying definitely at E-banking specially in growing international locations like India. The middle cause of this studies have a look at become to parent out the maximum vital elements having an effect on client notion toward Electronic banking in India with the assist of Technology Acceptance Model.

In Hyderabad city, a lot of banks introduce Electronic banking. By introducing Electronic banking, its assist to construct recognition and growing the clients closer to banks. Electronic banking, additionally called net banking, online banking or digital banking, is an digital price gadget that permits clients of a financial institution or different economic organization to behavior a number economic transactions through the economic organizations website. The electronic banking gadget will generally connect with or be a part of the middle banking gadget operated with the aid of using a financial institution and is in assessment to department banking which changed into the conventional manner clients accessed banking services. To get entry to a economic organization's electronic banking facility, a consumer with net get entry to will want to check in with the organization for the service, and installation

a password and different credentials for consumer verification. The credentials for e - banking is commonly now no longer similar to for cellphone or cellular banking. Financial establishments now robotically allocate clients numbers, whether or not or now no longer clients have indicated an aim to get entry to their e -banking facility. Customer numbers are commonly now no longer similar to account numbers, due to the fact some of customer money owed may be connected to the only customer wide variety. Technically, the customer wide variety may be connected to any account with the economic organization that the customer controls, alevin though the economic organization may also restriction the variety of money owed that can be accessed to, say, cheque, savings, loan, credit score card and comparable money owed.

1.2 INDUSTRY PROFILE: BANKING

Banks can also be financial institutions that provide banking and other cash management services to their clients. Banks are generally understood to be the entity that performs important financial controls such as business acceptance and advance payments. There are also non-bank institutions that issue banking administrations without fulfilling the legal implications of banks. Bank is a neighborhood of the money management industry. Banks, also known as bank-provided frameworks, fund supporters and disclose their records and portfolio shares for the day. The Indian banking industry needs to be not only problem-free, but also ready to face the challenges of the new in technology, which can counter external and internal variables. Surprisingly, over the last three decades, India's banking system has achieved some extraordinary results. Bank is a key member of India's economic system.

1.3 NEED OF THE STUDY

A solid and effective banking system is the backbone of the country's economy. Indian banks provide their clients with traditional and contemporary services, including electronic banking. Customers are important for all services, especially banking services. Measuring the quality of service of electronic banking services. This survey will also help you find out if the existing electronic services provided by your bank really meet your customers' needs. Measuring the quality of service of banks related to electronic services is an important strategic tool for the survival and

long-term success of banks. Providing high-quality service improves customer satisfaction, retention, and retention.

1.4 STATEMENT OF THE PROBLEM

Today, financial services, especially banking services, are experiencing rapid changes in information technology, the proliferation of the Internet and increasing use of smartphones for digital transactions, an unbalanced economic environment, and fierce public, private and foreign banks. Faced with competition, integration and merger of the public sector. Banking, tech-savvy clients, etc. are creating more challenges in the Indian banking industry. The financial services sector, especially the banking sector, faces problems and experiences not found in its history. It is not surprising that in such a turbulent environment of intensifying change, banking organizations are forced to change their market response in order to survive and prosper. Today, electronic banking is emerging as a competitive environment for future banking services, where banks are providing their customers with higher quality services with more features and lower costs than traditional banks. The purpose of this study is to maintain service to electronic services provided by public and private banks in the Indian banking industry by means of the quality aspects of electronic services, their impact on customer satisfaction. It's about identifying and analyzing your intentions. The percentage of electronic services is summarized by the banking sector. The practical input of this survey will help public and private sector banks improve the quality of their electronic banking services and increase their satisfaction and motivation to continue their services towards electronic banking services. The quality attributes identified in this survey can be used to improve the quality of electronic banking services, leading to improved customer satisfaction and customer retention. Therefore, this study is important to provide solutions related to the quality issues of electronic services, increase customer satisfaction, and increase the willingness to continue to serve public and private banking customers in the Hyderabad region.

1.5 OBJECTIVES OF THE STUDY

1.5.1 Primary objective

- 1) The primary objective of the study is “To examine the customer perception on e-banking systems related to public and private banks, particularly the banks located in Hyderabad.”

1.5.2 Secondary objectives

- 1) To study the impact of demographic variables on customers intention towards the use of electronic banking services.
- 2) To check the factors that influence the customer perception into e-banking system.
- 3) To gather and analyse the private and public bank customers' opinion on e-banking system.

1.6 SCOPE AND SIGNIFICANCE OF THE STUDY

The scope of the survey is an overview of the scope of the survey. The focus of the survey is on awareness and usage patterns of electronic banking services, customer awareness of various aspects of the quality of electronic banking services, customer satisfaction, and the continued use of electronic banking services by public banks.

1.7 LIMITATIONS OF THE STUDY

1. As the geographical area of the study is limited to Hyderabad area only, Hence the findings and conclusion has its own limitations.
2. A convenience sample method was used for the data collection, which makes the results not readily generalizable.

1.8 CHAPTER FRAMEWORK

CHAPTER-1 INTRODUCTION

This chapter consists of introduction about electronic banking services of public and private sector banks, industry profile, need of the study, problem statement, objectives of the study, scope of the study and limitations of the study.

CHAPTER-2 REVIEW OF LITERATURE

This chapter consists of research paper of authors who had been conducted research study on electronic banking services.

CHAPTER-3 RESEARCH METHODOLOGY

This chapter consists of research methodology, research design, sources of data, questionnaire development, sample size, sampling technique, period of the study, profile area of the study, hypothesis, tools for analysis.

CHAPTER-4 DATA ANALYSIS AND INTERPRETATION

This chapter consists of analysis of data and interpretation which is collected through questionnaire. Percentage analysis, chi square tests and anova is used as tools to analyse the data.

CHAPTER-5 FINDINGS, SUGGESTIONS AND CONCLUSION

This chapter consists of findings, suggestions and conclusion of the study.

CHAPTER – 2

REVIEW OF LITERATURE

2.1 Review of Literature

- Fozia, M. (2013), The aim of this paper is to determine the customer's perception toward the e-banking services. 196 customers were engaged for the study to derive the conclusions. Analysis of variance technique is used to study the significant relationship between the occupation and customer perception of e-banking services and significant relationship between the age and customer perception of E-Banking services. The result of the study shows that diverse age group of customer and different occupation group of customers have dissimilar perception toward the e-banking services. The results also show that the demographic factors have a significant impact on online banking behaviour, especially work and age. Finally, this article suggests that understanding customer perceptions of e-banking in commercial and private banks will help bankers better understand their customers needs.
- Madhava K (2020), A try has been made by evaluating the services concentrated by banks through the e-banking services. The e-banking service carries lot of convenience, customer centricity, increased service quality and cost effectiveness. This paper scrutinizes the patron satisfaction on the Electronic Banking Services of Public Sector and Private Sector Banks in Puducherry Region. The model size of the study is 478, the data is assembled from both the primary and secondary information. The outcome of the learning shows that customers of Public Sector Banks have lesser perception of the various dimensions of eservice quality compared with the private sector Banks. This paper recommends that the wider use of ICT based applications in banking services will make better banking solutions.
- Sawanth K (2016), This study was assumed by customers of two local and foreign banks in Oman. An effort has been made to learn and analyse the important factors affecting the service quality of banks in Oman. The major discoveries of the study are the level of customer satisfaction of local banks is better than the foreign banks in Oman. The eminence of service provided by local banks is better than foreign banks.

- Yogeswaran G (2015), this study was undertaken on topic customer perception towards amenities provided by public sector and private banks- A comparative study. The services of ICICI Bank and SBI Banks are taken into consideration. According to this study, public sector banks face tough competition from private sector banks for the quality of their services. Public sector banks should focus on providing their clients with up-to-date information on the new services they provide. The study also reveals that, public sector banks need to change their policies, customer service standards and service efficiency.
- Dhar K Ravi (2009), this study focuses on the opportunities and perceptions of customers for the quality of banking services in the public and private sectors. The study also identifies two factors that influence customer expectations and perceptions of the quality of banking services. Samples were collected from 400 Madhya Pradesh clients in India. As a result, it can be seen that there is a big difference between the expectations of the clients of commercial and private banks. The results also highlight a significant difference between in the perception of clients by public and private banks. The study also states that, public sector banks must focus on narrowing differences in perceptions of customer expectations and quality of service in order to compete in international markets.
- Singhal & Padhmanabhan (2008) examined the main factors responsible for internet banking based on consumers's perception on various internet applications. They also examined the future research which may include the importance of various factors and considered the impact of other demographic variables like education.
- Jalil et.al (2014) studied that customer trust was the main important variable that positively and significantly affected all the other variables. They examined the perception of Malaysian consumers towards online banking. The finding showed that security, trust and website itself had a significant relationship with the consumer's perception towards online banking in a Malaysia. The findings related to customer trust were somewhat inconsistent with prior studies that found a positive impact on customer intentions to use online banking (Chong et al., 2010; Eriksson et al., 2005). However, some studies found no significant relationship between a website and trust but

security did have a significant relationship with trust in terms of the use of online banking (Balasubramanian et al., 2003; Eriksson et al., 2005; Kenneth et al. 2010).

- Vij et.al (2014) found that Electronic banking was considered a substantial impact on banks' performance. The major reason behind this success was that it can provide various benefits, both to the customers and banks of financial services. It can provide a large number of choices in terms of the channels they can use to perform their business and convenience in terms of where and when they can use E-banking. Many people are adapting to this technique and the banking industry is bound to develop.
- Mathivanan & Kavitha (2015) found that e-banking has become a necessary weapon for the survival of users. It was found that the click of the mouse offers various types of banking services to the consumers at a lower cost and empowers them with unique freedom in choosing for their financial service needs. They found that banks have to upgrade and thinking of new innovative customized packages and services to remain competitive.
- Rajput(2015) conducted this study with the objective of investigating customer's perception regarding e1banking. This study revealed that education, gender and income play a crucial role in the usage of online banking. It was found that the research was corroborated the conceptual framework stating that if skills can be upgraded there will be greater determination to use online banking by consumers.
- Sumathy & KP (2017) found that it is necessary to move away from the cash-based system to cashless (electronic) payment system. The results showed that it will provide several advantages like it reduces the currency management cost, track every transactions, frequently check tax avoidance or fraud etc., enhances financial inclusion and progressively integrate the parallel economy with the main stream. Furthermore, the usage of mobile wallets crosses the boundaries of big cities and gains popularity in villages also.
- Khan et.al (2017) examined that a better integration of online payment systems with the present financial and telecommunication infrastructure was needed for a prosperous future of this payment mode. They also found that

future work may be directed towards the legalisation of various factors responsible for contributing in the effective adoption of online payment systems all over the world.

- Abid (2016) has made an attempt to studied the e- payment system that has typically changed the traditional payment system in India. In this study the time period is taken for last five years only, i.e. from 2010-2011 to 2014-2015 and is based on secondary data sources. The paper talked about different electronic payment methods provided by Reserve Bank of India and Indian banks and their level of transactions in terms of value and volume. It was found that the e-payment systems registered high volumes in 2014-2015, following the determined efforts made by the RBI for movements to e-payments. Similarly, transactions processed by the paper-based clearing systems had shown a continuous decline both in terms of value and volume. Overall, the payment and settlement systems posted a higher growth of 27.1 percent in volume and a lower growth of 5.4 per cent in value in 2014-2015 in relation to the previous year.
- Qureshi, Zafar and Khan (2008) conducted a study to know the Customer Acceptance of Online Banking in Pakistan and found that perceived usefulness, and security and privacy are the predictor of customer acceptance.

CHAPTER – 3

RESEARCH METHODOLOGY

3.1 METHODOLOGY

The Study: This survey is exploratory in nature, and a self-designed survey-based survey was conducted to gain insight into customer perceptions of electronic banking services provided by public and private sector banks in the Hyderabad region. The purpose of exploratory research is simply to look up research questions, not to provide definitive and definitive solutions to existing problems. This type of investigation is usually done to investigate a problem that has not been explicitly investigated, but it helps the investigator to better understand the problem. Exploratory research is one of the most appropriate research designs specifically used in service marketing research such as banking and insurance. In service marketing research (as in this study), it is very important to analyze customer perception or satisfaction, which are based on qualitative nature. In order to statistically analyze the qualitative aspects and test the hypothesis, the Likert scale must be used to transform the qualitative aspects into quantitative aspects. The study will also be conducted to statistically analyze customer perceptions of electronic banking services provided by public and private sector banks and to test hypotheses.

3.2 RESEARCH DESIGN

Sample Size: Sample size is the number of respondents included in a research. The Sample Size of the present study is 102. The primary data is gathered from the Customers who are using electronic banking services of public and private sector banks in Hyderabad region.

Sampling technique

Convenience sampling method: A convenience sample is one of the main types of non-probability sampling methods. A convenience sample is made up of people who are easy to reach.

3.3 SOURCES OF DATA

Data collection is the term used to describe a process of preparing and collecting data. The primary data had been collected with the help of self-structured questionnaire. The questionnaire was based on how different users use different types of e-payment system which was based on five point likert scale. The secondary data had been collected from books, magazines, journals and articles.

3.4 QUESTIONNAIRE DEVELOPMENT

Questionnaire is an important part of any primary data-based research. Therefore, questionnaire design is the crucial part of survey research because validity and credibility of the data being collected during this research depend on the design and structure of the questionnaire. The present research is based on the primary data collection and therefore, a well-structured questionnaire is prepared in order to address the research objectives and goal. The basic requisite of any research study is the appropriate data which can be collected with the help of a schedule or questionnaire. questionnaire was prepared by using likert scale.

3.5 SAMPLE SIZE

The sample size is 102.

3.6 PERIOD OF STUDY

The period of study is from January 2022 – March 2022.

3.7 PROFILE AREA OF THE STUDY

Location & targeted people of study

Location of the study is at Hyderabad region. Targeted people of the study are the customers using electronic banking services of public and private sector banks.

3.8 HYPOTHESIS

Ho1: There is an impact of demographic variables on customers intention towards the use of electronic banking services.

Ho2: There are some factors like physical aspects, efficiency, reliability, security and privacy, trust which may influence the customer perception into the e-banking system.

Ho3: The private and public bank customers have positive opinion and promoting the e-banking systems to other customers.

3.9 TOOLS FOR ANALYSIS

The Tools for Data Analysis The MS Windows based Statistical Package of Social Science (SPSS 21.0) was used to analyze the collected data. Percentage analysis Research questions are always answered with a descriptive statistic: generally either percentage or mean. Percentage is appropriate when it is important to know how many of the participants gave a particular answer. Generally, percentage is reported when the responses have discrete categories.

CHAPTER – 4

DATA ANALYSIS AND INTERPRETATION

4.1 PERCENTAGE ANALYSIS

4.1.1 TABLE – AGE OF THE RESPONDENTS

AGE	NO. OF RESPONDENTS	PERCENTAGE
BELOW 20 YEARS	28	27.5
21-30 YEARS	55	53.9
31-40 YEARS	14	13.7
ABOVE 41 YEARS	5	4.9
	102	100

Source: Primary Data

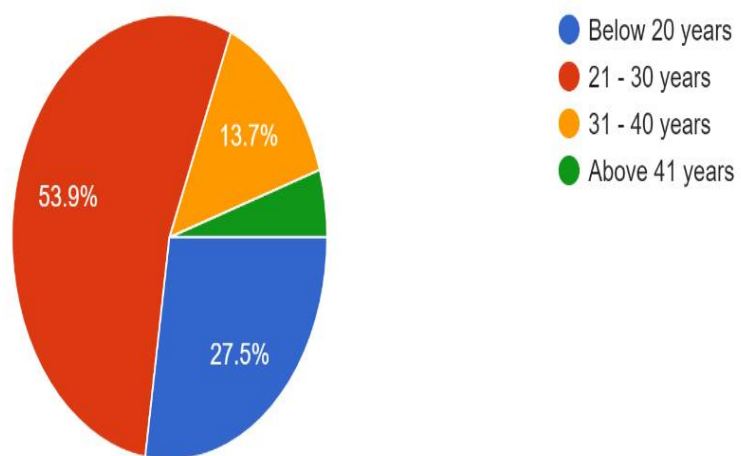
Interpretation

From the above table shows that age of the respondents below 20 years are 27.5%, 21-30 years are of 53.9%, 31-40 years are of 13.7% and above 40 years are of 4.9 %.

Inference

Majority of the respondents are from the age 21-30 years with 53.9%.

Age
102 responses



4.1.1 CHART – AGE OF THE RESPONDENTS

4.1.2 TABLE – GENDER OF THE RESPONDENTS

GENDER	NO. OF THE RESPONDENTS	PERCENTAGE
MALE	61	59.8
FEMALE	41	40.2
TOTAL	102	100

Source: Primary Data

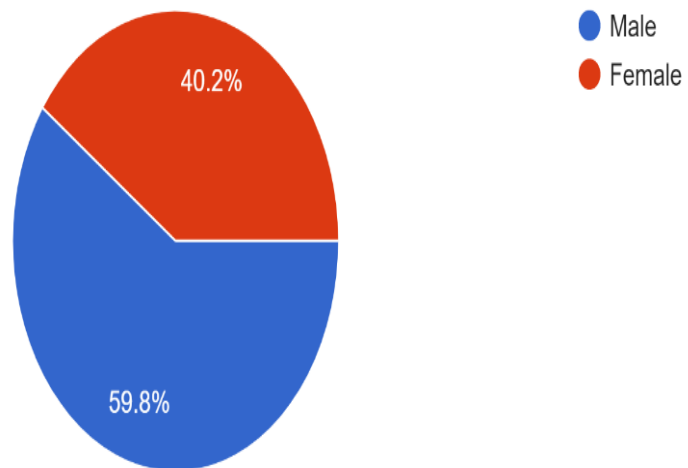
Interpretation

From the above table shows that gender of the respondents, male respondents are of 59.8% and female respondents are of 40.2 %.

Inference

Majority of the respondents are of gender male with 59.8%.

Gender
102 responses



4.1.2 CHART – GENDER OF THE RESPONDENTS

4.1.3 TABLE – EDUCATION OF THE RESPONDENTS

EDUCATION	NO. OF THE RESPONDENTS	PERCENTAGE
INTERMEDIATE	20	19.6
DEGREE	33	32.4
PG	40	39.2
M.PHIL/PH.D	9	8.8
TOTAL	102	100

Source: Primary Data

Interpretation

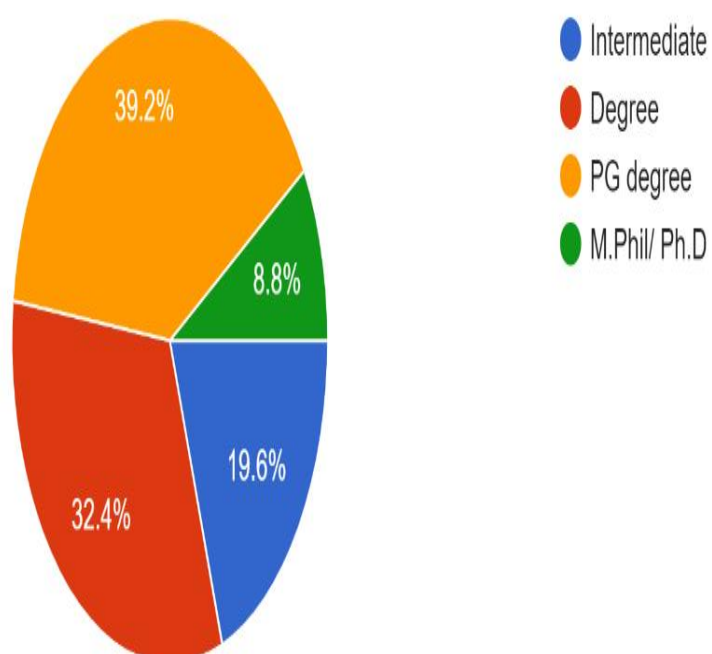
From the above table shows that education of the respondents with intermediate are of 19.6%, degree are of 32.4%, PG are of 39.2% and M.Phil./Ph.D. are of 8.8%.

Inference

Majority of the respondents are with education post-graduation with 39.2%.

Education

102 responses



4.1.3 CHART – EDUCATION OF THE RESPONDENTS

4.1.4 TABLE – OCCUPATION OF RESPONDENTS

OCCUPATION	NO. OF RESPONDENTS	PERCENTAGE
STUDENT	50	49
PRIVATE EMPLOYEE	20	19.6
GOVT EMPLOYEE	16	15.7
BUSINESS	16	15.7
TOTAL	102	100

Source: Primary Data

Interpretation

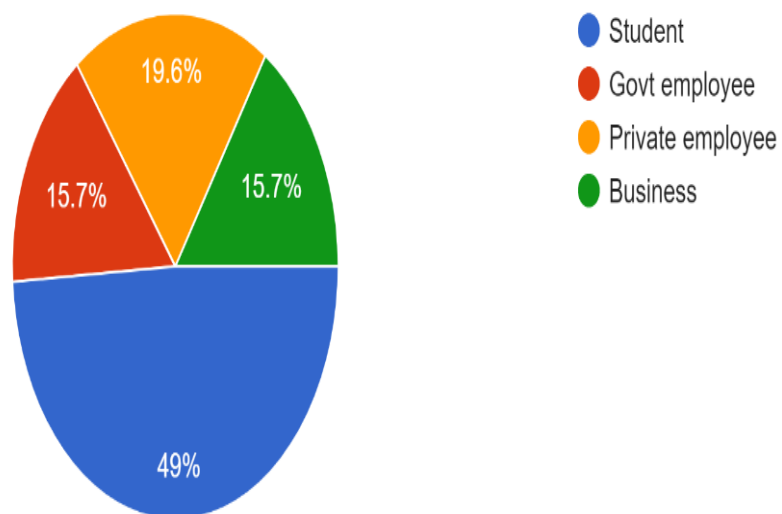
From the table above shows that occupation of the respondents , students are of 49%, private employees are of 19.6%, govt employees are of 15.7% and business are of 15.7%.

Inference

Majority of the respondents are students with 49%.

Occupation

102 responses



4.1.4 CHART – OCCUPATION OF RESPONDENTS

4.1.5 TABLE – INCOME OF THE RESPONDENTS

INCOME	NO. OF THE RESPONDENTS	PERCENTAGE
BELOW RS 20,000	47	46.1
RS 20,001 – 40,000	27	26.5
RS 40,001 – 60,000	12	11.8
RS 60,001 – 80,000	8	7.8
ABOVE RS 80,001	8	7.8
TOTAL	102	100

Source: Primary Data

Interpretation

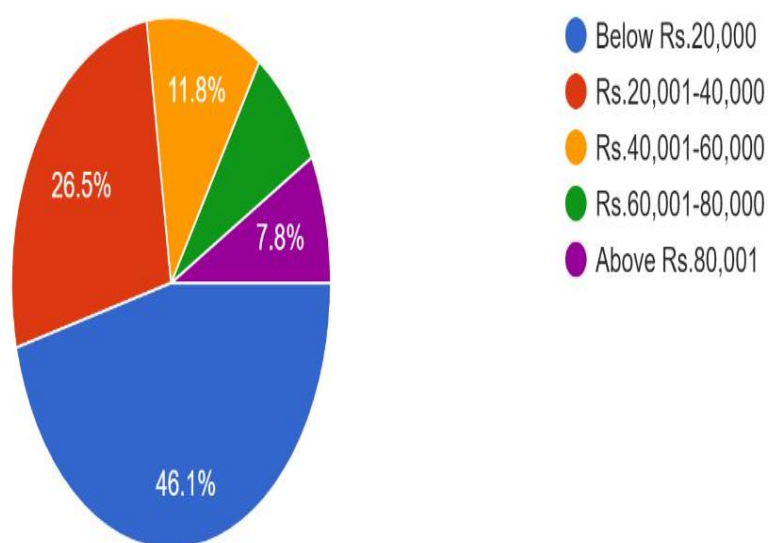
From the table above shows that income of the respondents with below rupees 20,000 are of 46.1%, between Rs. 20,001-40,000 are of 26.5%, Rs.40,001-60,000 are of 11.8%, Rs. 60,001-80,000 are of 7.8% and above Rs. 80,000 are of 7.8%.

Inference

Majority of the respondents are of below 20,000 with 46.1%.

Income for month (in rupees)

102 responses



4.1.5 CHART – INCOME OF THE RESPONDENTS

4.1.6 TABLE – TYPE OF BANK OF RESPONDENTS

TYPE OF BANK	NO. OF RESPONDENTS	PERCENTAGE
PUBLIC SECTOR BANK	58	56.9
PRIVATE SECTOR BANK	44	43.1
TOTAL	102	100

Source: Primary Data

Interpretation

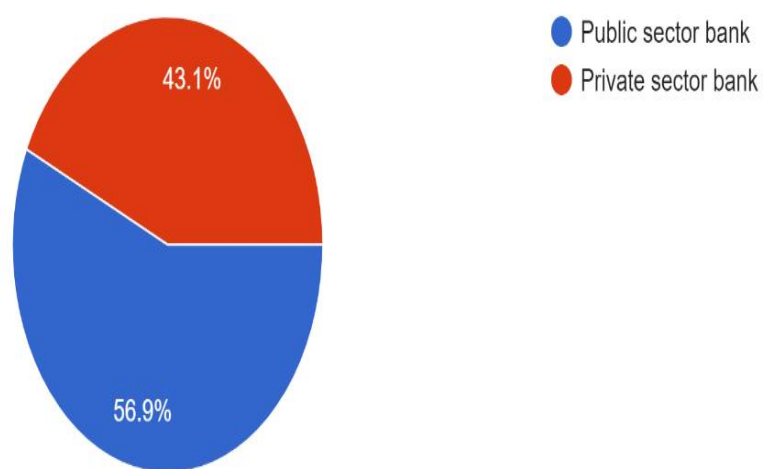
From the table above shows that type of bank of the respondents public sector bank are of 56.9% and private sector bank are of 43.1%.

Inference

Majority of the respondents are of public sector bank with 56.9%.

Type of Bank

102 responses



4.1.6 CHART – TYPE OF BANK OF RESPONDENTS

4.1.7 TABLE – TYPE OF ACCOUNT OF RESPONDENTS

TYPE OF ACCOUNT	NO. OF RESPONDENTS	PERCENTAGE
SAVINGS	82	80.4
CURRENT	16	15.7
FIXED DEPOSIT	3	2.9
DEMAT	1	1.0
TOTAL	102	100

Source: Primary Data

Interpretation

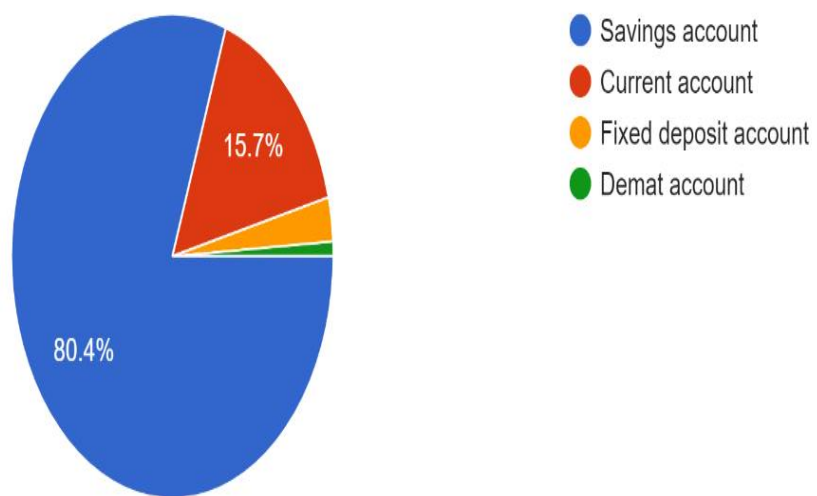
From the above table shows that type of account of the respondents savings are of 80.4%, current are of 15.7%, fixed deposit are of 2.9%, demat are of 1.0%.

Inference

Majority of the respondents use savings account with 80.4%.

Type of account

102 responses



4.1.7 CHART – TYPE OF ACCOUNT OF RESPONDENTS

4.1.8 TABLE – Period of usage of electronic banking services of the respondents.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
UPTO 1 YEAR	54	52.9
1 – 3 YEARS	22	21.6
3 – 6 YEARS	10	9.8
ABOVE 6 YEARS	16	15.7
TOTAL	102	100

Source: Primary data

Interpretation

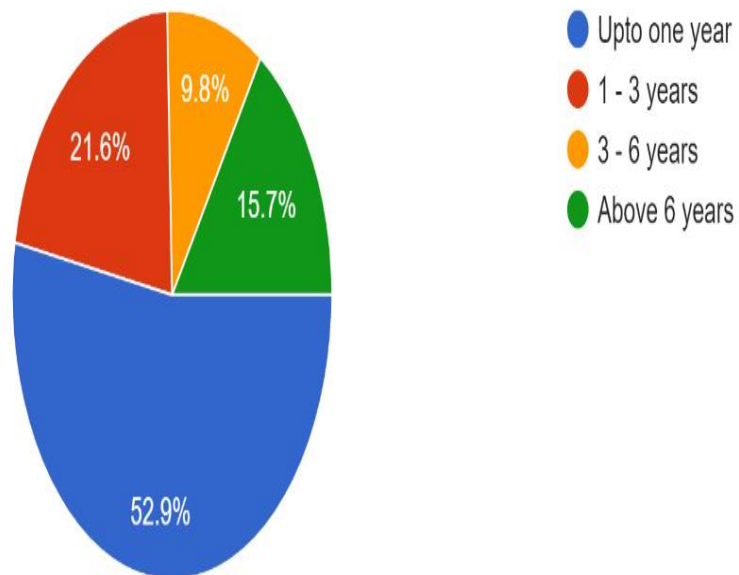
From the above table shows that period of usage of electronic banking services of the respondents upto 1 year are of 52.9%, 1-3 years are of 21.6%, 3-6 years are of 9.8% and above 6 years are of 15.7%.

Inference

Period of usage of electronic banking services of the respondents upto 1 year are with 52.9%.

Period of usage of electronic banking services of the bank

102 responses



4.1.8 CHART – Period of usage of electronic banking services of the respondents.

4.1.9 TABLE – Most used E-Banking services by customers

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
ATM	44	43.1
MOBILE BANKING	38	37.3
SMART CARDS	8	7.8
EFT	12	11.8
TOTAL	102	100

Source: Primary Data

Interpretation

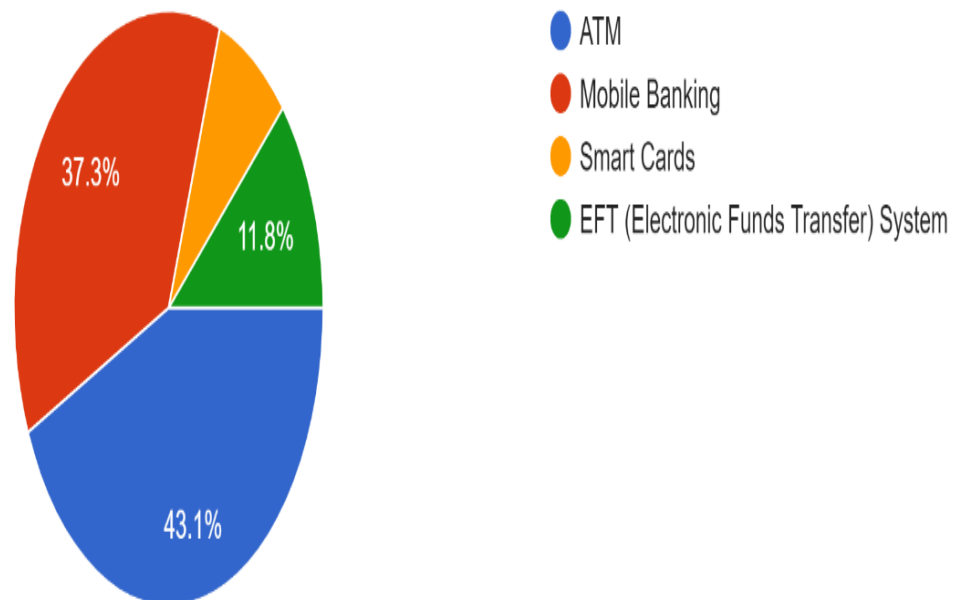
From the above table shows that most used e-banking services by customers are ATM are of 43.1%, mobile banking are of 37.3%, smart cards are of 7.8% and EFT are of 11.8%.

Inference

Majority of the respondents use ATM with 43.1%.

What is most used E-Banking services by you ?

102 responses



4.1.9 CHART – Most used E-Banking services by customers

4.1.10 TABLE – PHYSICAL ASPECTS : Transfer of funds and other transactions are through electronic banking is faster than traditional banking system.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	54	52.9
AGREE	35	34.3
NEITHER AGREE NOR DISAGREE	8	7.8
DISAGREE	1	0.9
STRONGLY DISAGREE	4	3.9
TOTAL	102	100

Source: Primary Data

Interpretation

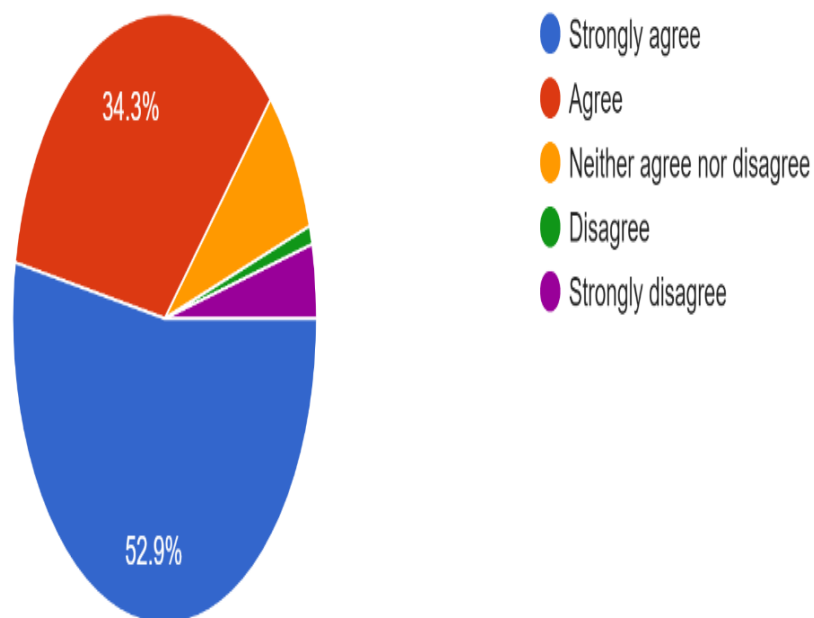
From the above shows that transfer of funds and other transactions are through electronic banking is faster than traditional banking system of respondents strongly agree are of 52.9%, agree are of 34.3%, neither agree nor disagree are of 7.8%, disagree are of 0.9% and strongly disagree are of 3.9%.

Inference

Most of the respondents strongly agree for transfer of funds and other transactions are through electronic banking is faster than traditional banking system are with 52.9%.

PHYSICAL ASPECTS : Transfer of funds and other transactions are through electronic banking is faster than traditional banking system.

102 responses



4.1.10 CHART – PHYSICAL ASPECTS : Transfer of funds and other transactions are through electronic banking is faster than traditional banking system.

4.1.11 TABLE – Electronic Banking provides greater flexibility and faster than traditional banking services.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	46	45.1
AGREE	42	41.2
NEITHER AGREE NOR DISAGREE	6	5.8
DISAGREE	3	2.9
STRONGLY DISAGREE	5	4.9
TOTAL	102	100

Source: Primary Data

Interpretation

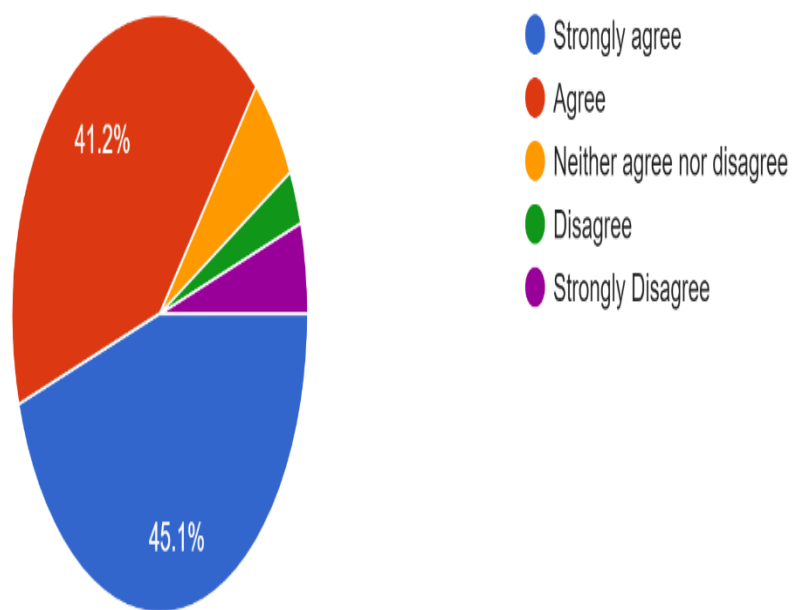
From the above shows that Electronic Banking provides greater flexibility and faster than traditional banking services of respondents strongly agree are of 45.1%, agree are of 41.2%, neither agree nor disagree are of 5.8%, disagree are of 2.9% and strongly disagree are of 4.9%.

Inference

Most of the respondents strongly agree for Electronic Banking provides greater flexibility and faster than traditional banking services with 45.1%.

Electronic Banking provides greater flexibility and faster than traditional banking services.

102 responses



4.1.11 CHART – Electronic Banking provides greater flexibility and faster than traditional banking services.

4.1.12 TABLE – Electronic banking provides more punctuality, transparency and accountability.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	37	36.3
AGREE	39	38.2
NEITHER AGREE NOR DISAGREE	16	15.7
DISAGREE	6	5.8
STRONGLY DISAGREE	4	3.9
TOTAL	102	100

Source: Primary Data

Interpretation

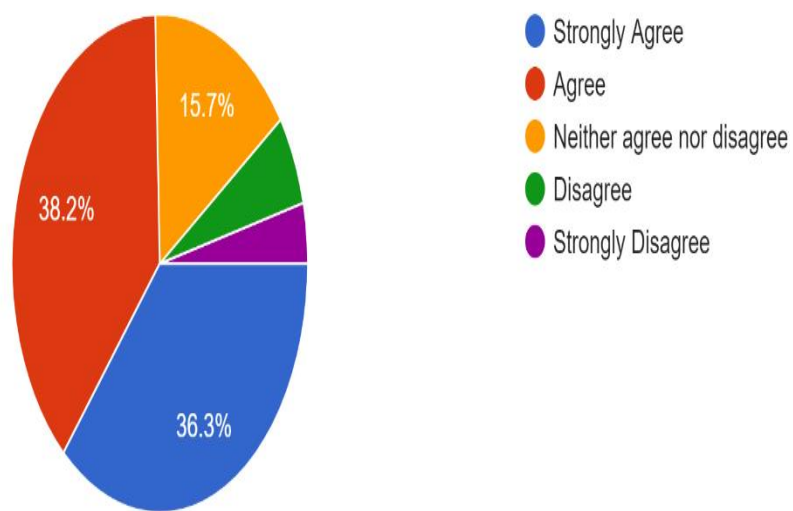
From the above shows that Electronic banking provides more punctuality, transparency and accountability of respondents strongly agree are of 36.3%, agree are of 38.2%, neither agree nor disagree are of 15.7%, disagree are of 5.8% and strongly disagree are of 3.9%.

Inference

Most of the respondents agree for Electronic banking provides more punctuality, transparency and accountability are with 38.2%.

Electronic banking provides more punctuality, transparency and accountability.

102 responses



4.1.12 CHART – Electronic banking provides more punctuality, transparency and accountability.

4.1.13 TABLE – I can bank anytime anywhere, check my balance and access my bank statements.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	43	42.2
AGREE	39	38.2
NEITHER AGREE NOR DISAGREE	13	12.7
DISAGREE	5	4.9
STRONGLY DISAGREE	2	2.0
TOTAL	102	100

Source: Primary Data

Interpretation

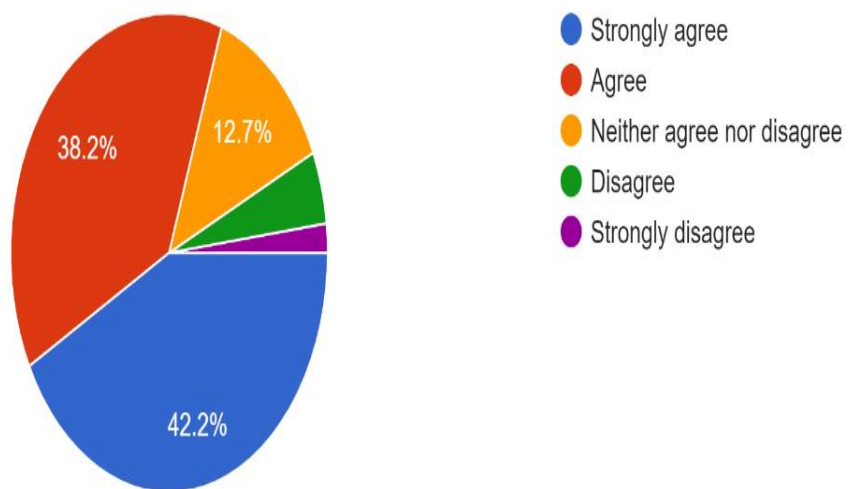
From the above shows that I can bank anytime anywhere, check my balance and access my bank statements of respondents strongly agree are of 42.2%, agree are of 38.2%, neither agree nor disagree are of 12.7%, disagree are of 4.9% and strongly disagree are of 2%.

Inference

Most of the respondents strongly agree for I can bank anytime anywhere, check my balance and access my bank statements are with 42.2%.

I can bank anytime anywhere, check my balance and access my bank statements.

102 responses



4.1.13 CHART – I can bank anytime anywhere, check my balance and access my bank statements.

4.1.14 TABLE – I can easily interact with my bank; express my opinions and grievances without visiting the branch.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	29	28.4
AGREE	42	41.2
NEITHER AGREE NOR DISAGREE	15	14.7
DISAGREE	6	5.9
STRONGLY DISAGREE	10	9.8
TOTAL	102	100

Source: Primary Data

Interpretation

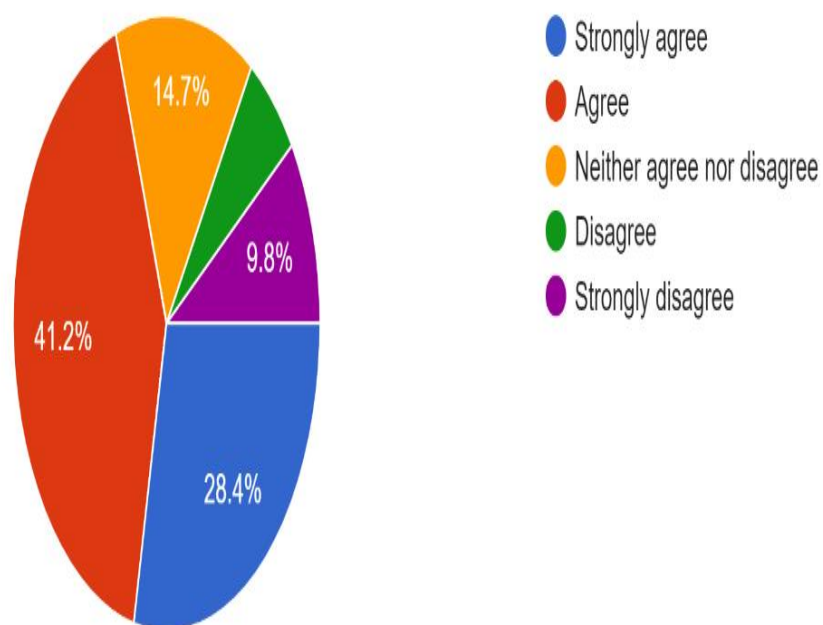
From the above shows that I can easily interact with my bank; express my opinions and grievances without visiting the branch of respondents strongly agree are of 28.4%, agree are of 41.2%, neither agree nor disagree are of 14.7%, disagree are of 5.9% and strongly disagree are of 9.8%.

Inference

Most of the respondents agree for I can easily interact with my bank; express my opinions and grievances without visiting the branch are with 41.2%.

I can easily interact with my bank; express my opinions and grievances without visiting the branch.

102 responses



4.1.14 CHART – I can easily interact with my bank; express my opinions and grievances without visiting the branch.

4.1.15 TABLE – EFFICIENCY : Electronic banking provides its services at the time it promises to do so.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	39	38.2
AGREE	42	41.2
NEITHER AGREE NOR DISAGREE	13	12.7
DISAGREE	1	0.9
STRONGLY DISAGREE	7	6.8
TOTAL	102	100

Source: Primary Data

Interpretation

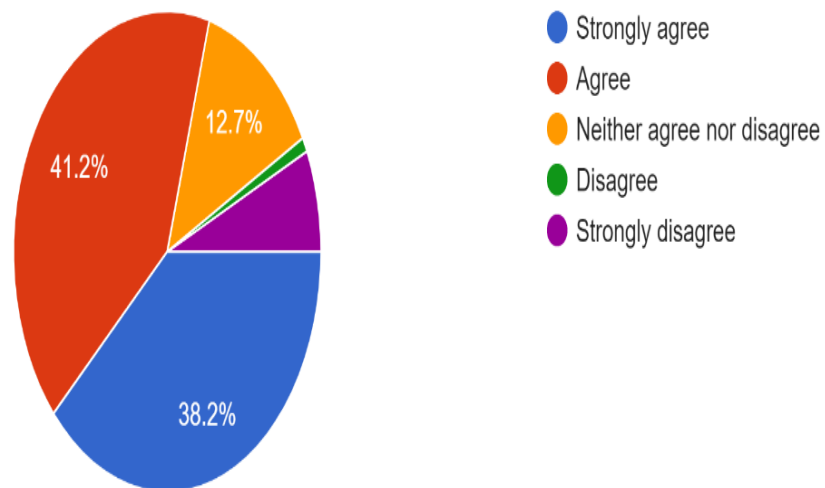
From the above shows that Electronic banking provides its services at the time it promises to do so, of respondents strongly agree are of 38.2%, agree are of 41.2%, neither agree nor disagree are of 12.7%, disagree are of 0.9% and strongly disagree are of 6.8%.

Inference

Most of the respondents agree for Electronic banking provides its services at the time it promises to do so are with 41.2%.

EFFICIENCY : Electronic banking provides its services at the time it promises to do so.

102 responses



4.1.15 CHART – EFFICIENCY : Electronic banking provides its services at the time it promises to do so.

4.1.16 TABLE –Electronic banking transactions are accurate and error-free.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	31	30.4
AGREE	36	35.3
NEITHER AGREE NOR DISAGREE	24	23.5
DISAGREE	6	5.9
STRONGLY DISAGREE	5	4.9
TOTAL	102	100

Source: Primary Data

Interpretation

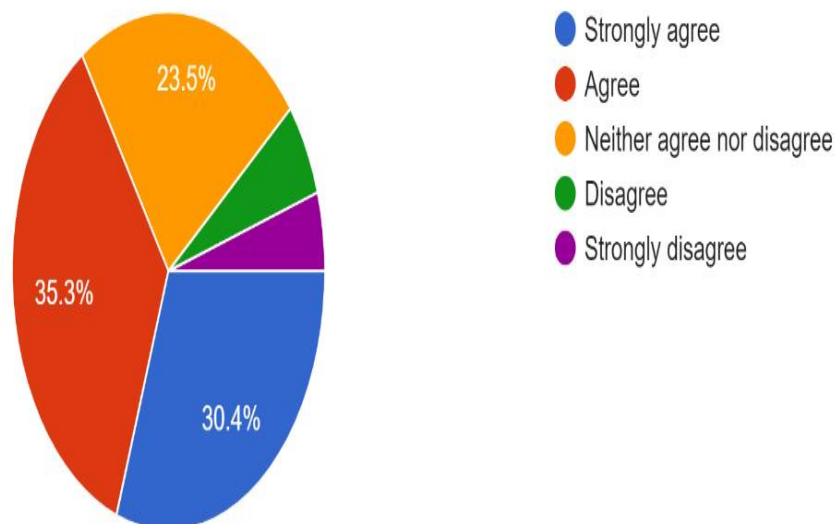
From the above shows that Electronic banking transactions are accurate and error-free of respondents strongly agree are of 30.4%, agree are of 35.3%, neither agree nor disagree are of 23.5%, disagree are of 5.9% and strongly disagree are of 4.9%.

Inference

Most of the respondents agree for Electronic banking transactions are accurate and error-free are with 35.3%.

Electronic banking transactions are accurate and error-free.

102 responses



4.1.16 CHART -Electronic banking transactions are accurate and error-free.

4.1.17 TABLE – Electronic banking services are more dependable.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	23	22.5
AGREE	35	34.3
NEITHER AGREE NOR DISAGREE	37	36.3
DISAGREE	2	2.0
STRONGLY DISAGREE	5	4.9
TOTAL	102	100

Source: Primary Data

Interpretation

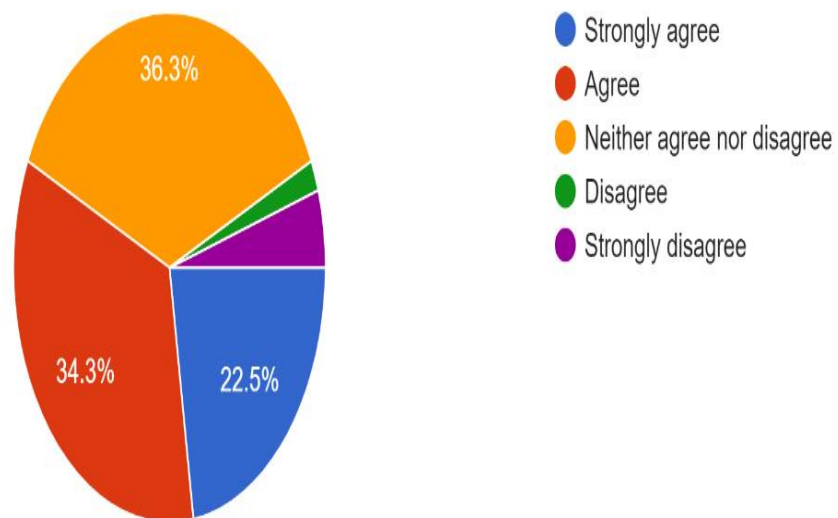
From the above shows that Electronic banking services are more dependable of respondents strongly agree are of 22.5%, agree are of 34.3%, neither agree nor disagree are of 36.3%, disagree are of 2% and strongly disagree are of 4.9%.

Inference

Most of the respondents neither agree nor disagree for Electronic banking services are more dependable are with 36.3%.

Electronic banking services are more dependable.

102 responses



4.1.17 CHART – Electronic banking services are more dependable.

4.1.18 TABLE – The website of the bank is more trustworthy.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	24	23.5
AGREE	48	47.1
NEITHER AGREE NOR DISAGREE	20	19.6
DISAGREE	9	8.8
STRONGLY DISAGREE	1	1.0
TOTAL	102	100

Source: Primary Data

Interpretation

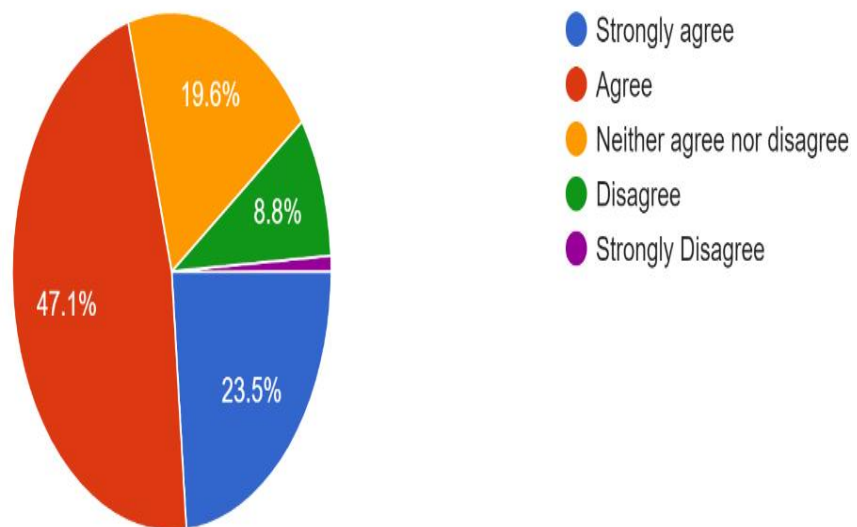
From the above table shows that the website of the bank is more trustworthy of respondents strongly agree are of 23.5%, agree are of 47.1%, neither agree nor disagree are of 19.6%, disagree are of 8.8% and strongly disagree are of 1%.

Inference

Most of the respondents agree for the website of the bank is more trustworthy are with 47.1%.

The website of the bank is more trustworthy.

102 responses



4.1.18 CHART –The website of the bank is more trustworthy.

4.1.19 TABLE – Electronic banking ensures the ability to fulfil the requirement of the customers.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	28	27.5
AGREE	41	40.3
NEITHER AGREE NOR DISAGREE	19	18.6
DISAGREE	7	6.8
STRONGLY DISAGREE	7	6.8
TOTAL	102	100

Source: Primary Data

Interpretation

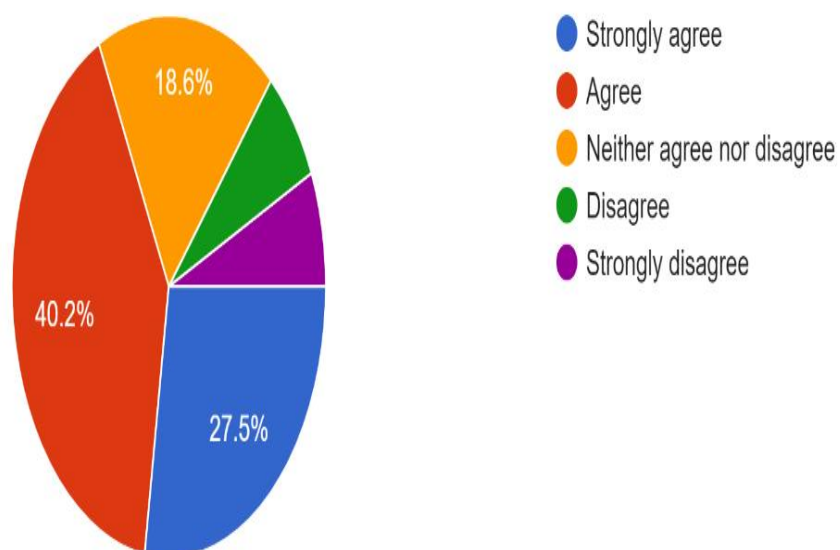
From the above table shows that Electronic banking ensures the ability to fulfil the requirement of the customers of respondents strongly agree are of 27.5%, agree are of 40.3%, neither agree nor disagree are of 18.6%, disagree are of 6.8% and strongly disagree are of 6.8%.

Inference

Most of the respondents agree for Electronic banking ensures the ability to fulfil the requirement of the customers are with 40.3%.

Electronic banking ensures the ability to fulfill the requirement of the customers.

102 responses



4.1.19 CHART – Electronic banking ensures the ability to fulfill the requirement of the customers.

4.1.20 TABLE – RELIABILITY : Electronic Banking Services provides enhanced level of security and limited possibility of loss.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	32	31.4
AGREE	46	45.2
NEITHER AGREE NOR DISAGREE	15	14.7
DISAGREE	5	4.9
STRONGLY DISAGREE	4	3.8
TOTAL	102	100

Source: Primary Data

Interpretation

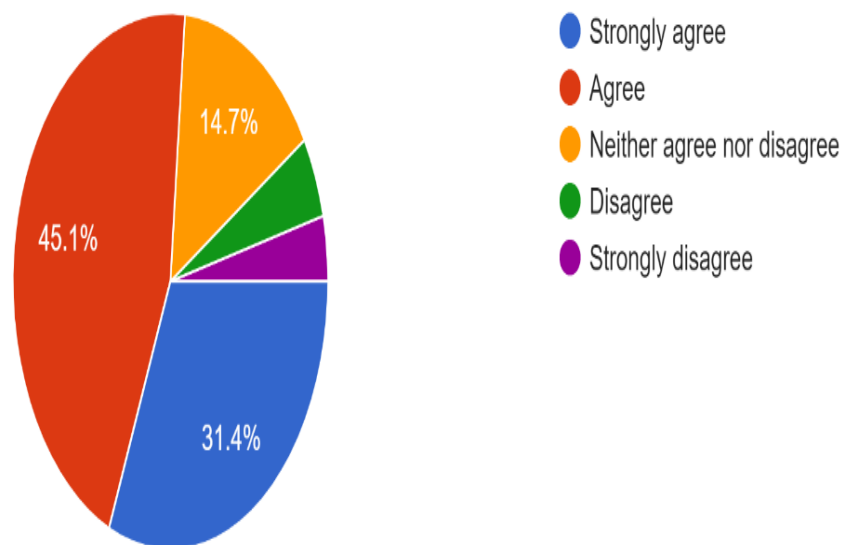
From the above table shows that Electronic Banking Services provides enhanced level of security and limited possibility of loss of respondents strongly agree are of 31.4%, agree are of 45.2%, neither agree nor disagree are of 14.7%, disagree are of 4.9% and strongly disagree are of 3.8%.

Inference

Most of the respondents agree for Electronic Banking Services provides enhanced level of security and limited possibility of loss are with 45.2%.

RELIABILITY : Electronic Banking Services provides enhanced level of security and limited possibility of loss.

102 responses



4.1.20 CHART – RELIABILITY : Electronic Banking Services provides enhanced level of security and limited possibility of loss.

4.1.21 TABLE – Electronic Banking protects the customers personal and financial information and not shared with other websites.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	30	29.4
AGREE	43	42.2
NEITHER AGREE NOR DISAGREE	20	19.6
DISAGREE	2	2.0
STRONGLY DISAGREE	7	6.8
TOTAL	102	100

Source: Primary Data

Interpretation

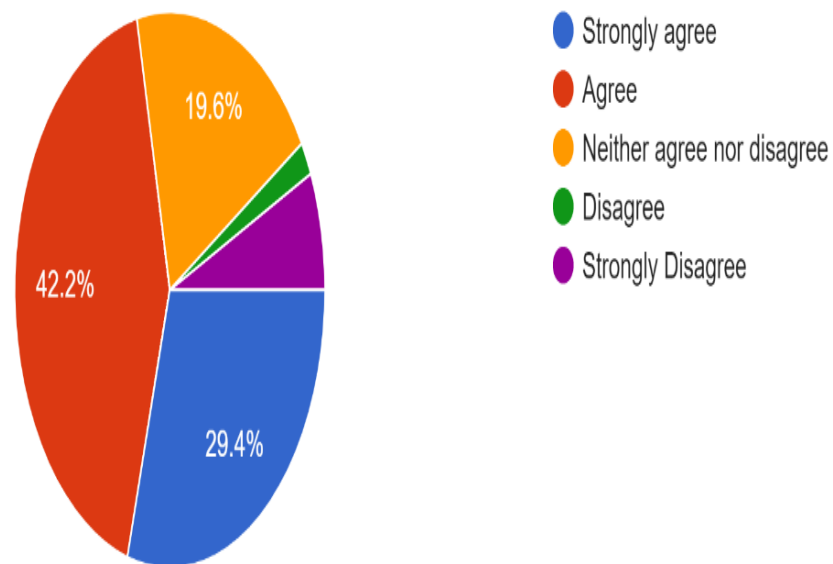
From the above table shows that Electronic Banking protects the customers personal and financial information and not shared with other websites of respondents strongly agree are of 29.4%, agree are of 42.2%, neither agree nor disagree are of 19.6%, disagree are of 2% and strongly disagree are of 6.8%.

Inference

Most of the respondents agree for Electronic Banking protects the customers personal and financial information and not shared with other websites are with 42.2%.

Electronic Banking protects the customers personal and financial information and not shared with other websites.

102 responses



4.1.21 CHART –Electronic Banking protects the customers personal and financial information and not shared with other websites.

4.1.22 TABLE – Electronic Banking gives high priority for the privacy of the customers.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	20	19.6
AGREE	45	44.1
NEITHER AGREE NOR DISAGREE	28	27.5
DISAGREE	5	4.9
STRONGLY DISAGREE	4	3.9
TOTAL	102	100

Source: Primary Data

Interpretation

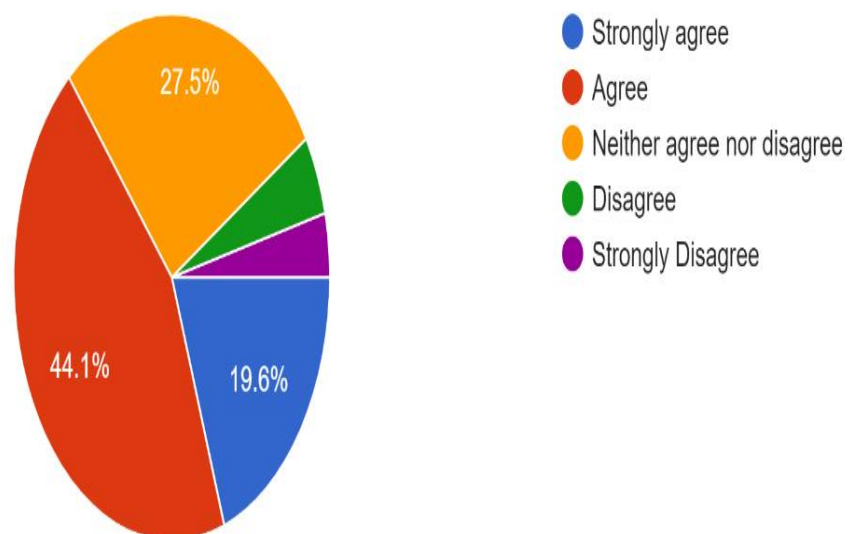
From the above table shows that Electronic Banking gives high priority for the privacy of the customers of respondents strongly agree are of 19.6%, agree are of 44.1%, neither agree nor disagree are of 27.5%, disagree are of 4.9% and strongly disagree are of 3.9%.

Inference

Most of the respondents agree for Electronic Banking gives high priority for the privacy of the customers are with 44.1%.

Electronic Banking gives high priority for the privacy of the customers.

102 responses



4.1.22 CHART – Electronic Banking gives high priority for the privacy of the customers.

4.1.23 TABLE – Electronic Banking is just as secure as conventional banking.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	32	31.4
AGREE	43	42.2
NEITHER AGREE NOR DISAGREE	15	14.7
DISAGREE	7	6.8
STRONGLY DISAGREE	5	4.9
TOTAL	102	100

Source: Primary Data

Interpretation

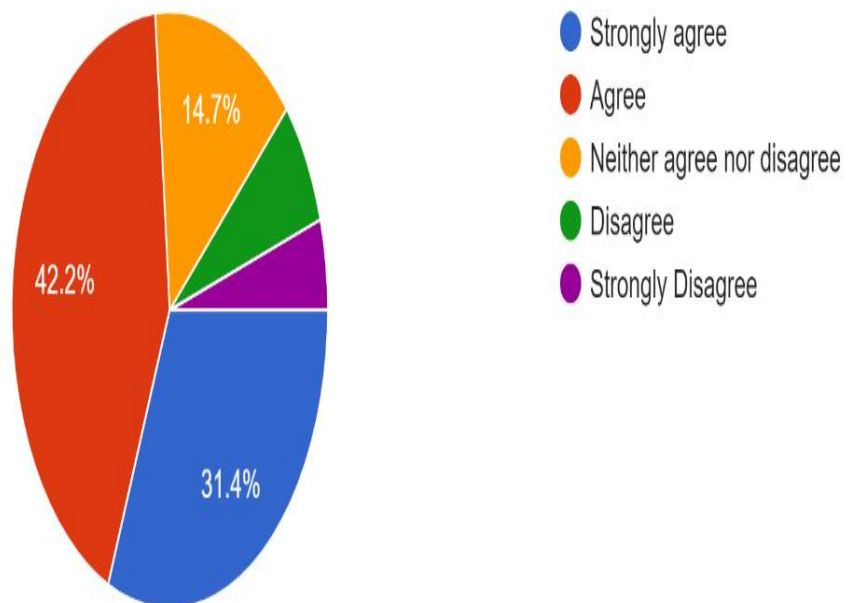
From the above table shows that Electronic Banking is just as secure as conventional banking of respondents strongly agree are of 31.4%, agree are of 42.2%, neither agree nor disagree are of 14.7%, disagree are of 6.8% and strongly disagree are of 4.9%.

Inference

Most of the respondents agree for Electronic Banking is just as secure as conventional banking are with 42.2%.

Electronic Banking is just as secure as conventional banking.

102 responses



4.1.23 CHART – *Electronic Banking is just as secure as conventional banking.*

4.1.24 TABLE – Electronic Banking provides the latest encryption technology to prevent unauthorized intrusion.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	40	39.2
AGREE	34	33.3
NEITHER AGREE NOR DISAGREE	18	17.6
DISAGREE	1	1.0
STRONGLY DISAGREE	9	8.8
TOTAL	102	100

Source: Primary Data

Interpretation

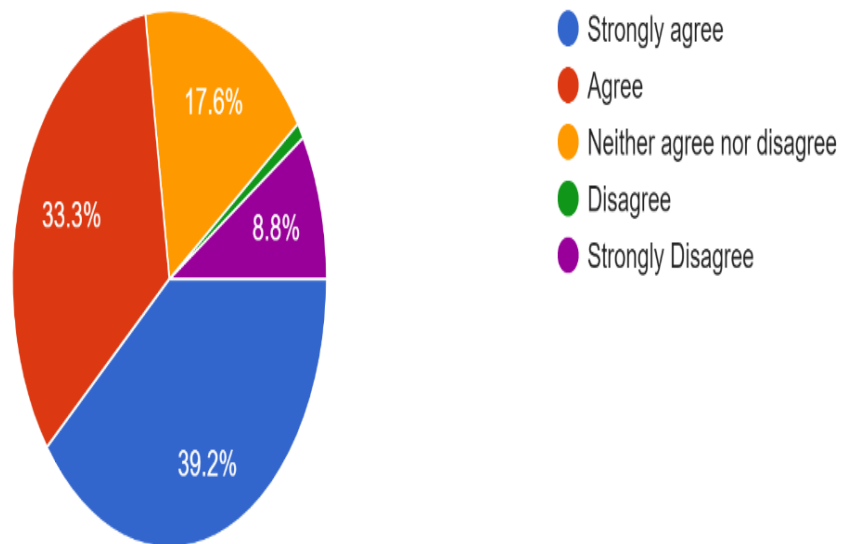
From the above table shows that Electronic Banking provides the latest encryption technology to prevent unauthorized intrusion of respondents strongly agree are of 39.2%, agree are of 33.3%, neither agree nor disagree are of 17.6%, disagree are of 1% and strongly disagree are of 8.8%.

Inference

Most of the respondents strongly agree for Electronic Banking provides the latest encryption technology to prevent unauthorized intrusion are with 39.2%.

Electronic Banking provides the latest encryption technology to prevent unauthorized intrusion.

102 responses



4.1.24 CHART – Electronic Banking provides the latest encryption technology to prevent unauthorized intrusion.

4.1.25 TABLE – SECURITY AND PRIVACY : Electronic banking gives prompt responses to the customers" requests by e-mail or other ways.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	34	33.3
AGREE	44	43.1
NEITHER AGREE NOR DISAGREE	17	16.7
DISAGREE	5	4.9
STRONGLY DISAGREE	2	2.0
TOTAL	102	100

Source: Primary Data

Interpretation

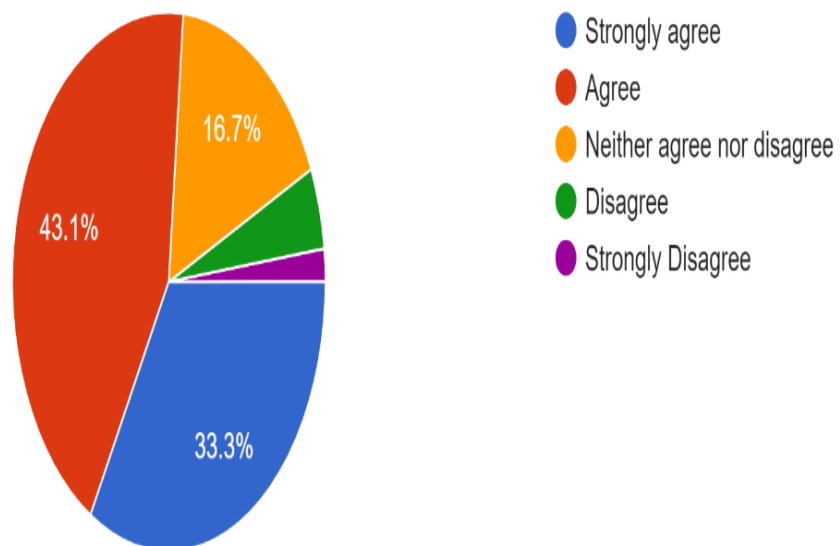
From the above table shows that Electronic banking gives prompt responses to the customers" requests by e-mail or other ways of respondents strongly agree are of 33.3%, agree are of 43.1%, neither agree nor disagree are of 16.7%, disagree are of 4.9% and strongly disagree are of 2%.

Inference

Most of the respondents agree for Electronic banking gives prompt responses to the customers" requests by e-mail or other ways are with 43.1%.

SECURITY AND PRIVACY : Electronic banking gives prompt responses to the customers" requests by e-mail or other ways.

102 responses



4.1.25 CHART – SECURITY AND PRIVACY : Electronic banking gives prompt responses to the customers" requests by e-mail or other ways.

4.1.26 TABLE – The responses of Electronic banking are accurate, appropriate and relevant.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	24	23.5
AGREE	57	55.9
NEITHER AGREE NOR DISAGREE	14	13.7
DISAGREE	4	3.9
STRONGLY DISAGREE	3	3.0
TOTAL	102	100

Source: Primary Data

Interpretation

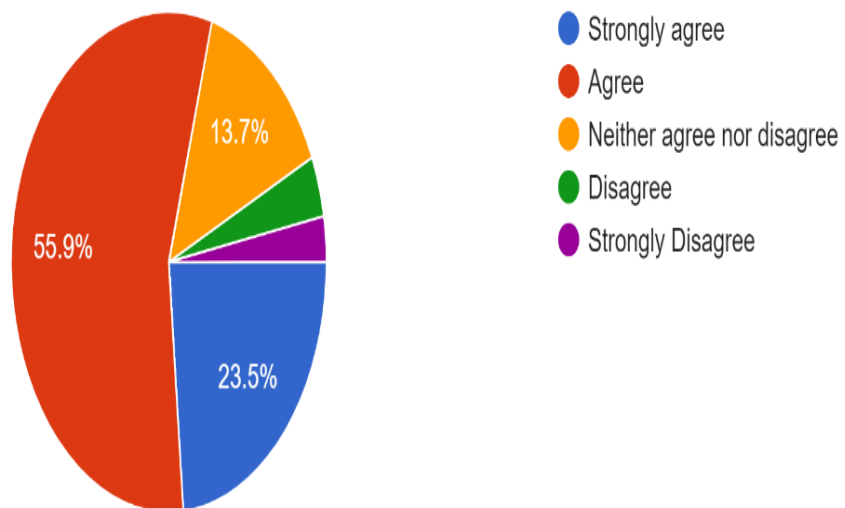
From the above table shows that The responses of Electronic banking are accurate, appropriate and relevant of respondents strongly agree are of 23.5%, agree are of 55.9%, neither agree nor disagree are of 13.7%, disagree are of 3.9% and strongly disagree are of 3%.

Inference

Most of the respondents agree for The responses of Electronic banking are accurate, appropriate and relevant are with 55.9%.

The responses of Electronic banking are accurate, appropriate and relevant.

102 responses



4.1.26 CHART – The responses of Electronic banking are accurate, appropriate and relevant.

4.1.27 TABLE – Electronic banking Keeps its customers informed about when services will be performed.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	24	23.5
AGREE	48	47.2
NEITHER AGREE NOR DISAGREE	20	19.6
DISAGREE	6	5.8
STRONGLY DISAGREE	4	3.9
TOTAL	102	100

Source: Primary Data

Interpretation

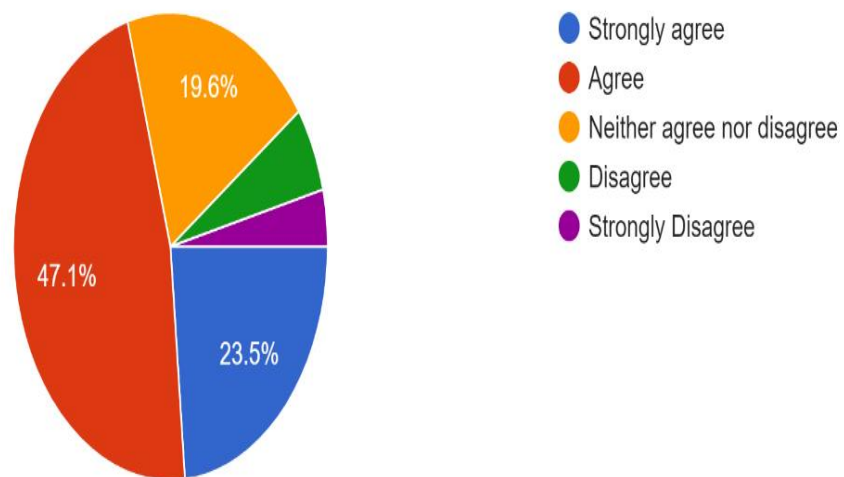
From the above table shows that Electronic banking Keeps its customers informed about when services will be performed of respondents strongly agree are of 23.5%, agree are of 47.2%, neither agree nor disagree are of 19.6%, disagree are of 5.8% and strongly disagree are of 3.9%.

Inference

Most of the respondents agree for Electronic banking Keeps its customers informed about when services will be performed are with 47.2%.

Electronic banking Keeps its customers informed about when services will be performed.

102 responses



4.1.27 CHART – Electronic banking Keeps its customers informed about when services will be performed.

4.1.28 TABLE – Banks website allows information to be readily accessible.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	24	23.5
AGREE	48	47.1
NEITHER AGREE NOR DISAGREE	13	12.7
DISAGREE	8	7.9
STRONGLY DISAGREE	9	8.8
TOTAL	102	100

Source: Primary Data

Interpretation

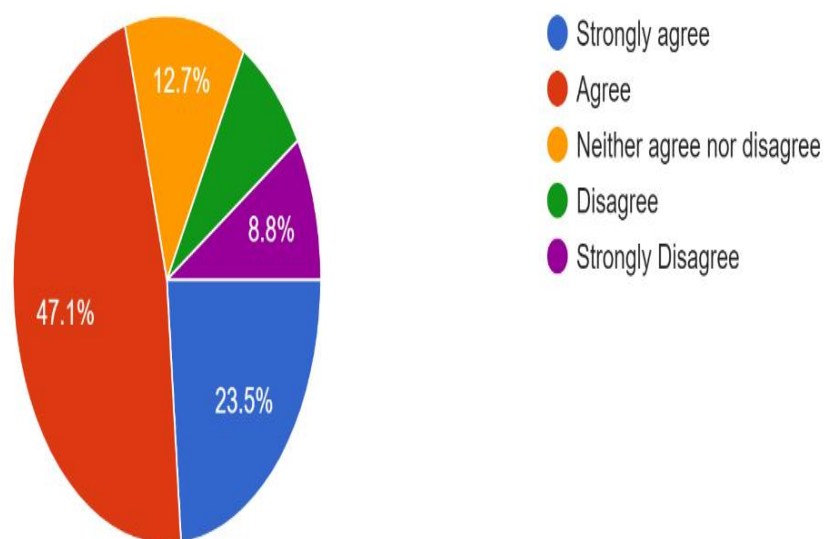
From the above table shows that Banks website allows information to be readily accessible of respondents strongly agree are of 23.5%, agree are of 47.1%, neither agree nor disagree are of 12.7%, disagree are of 7.9% and strongly disagree are of 8.8%.

Inference

Most of the respondents agree for Banks website allows information to be readily accessible are with 47.1%.

Banks website allows information to be readily accessible.

102 responses



4.1.28 CHART – Banks website allows information to be readily accessible.

4.1.29 TABLE – Electronic banking is readily available to help the customers.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
STRONGLY AGREE	24	23.5
AGREE	54	52.9
NEITHER AGREE NOR DISAGREE	16	15.8
DISAGREE	4	3.9
STRONGLY DISAGREE	4	3.9
TOTAL	102	100

Source: Primary Data

Interpretation

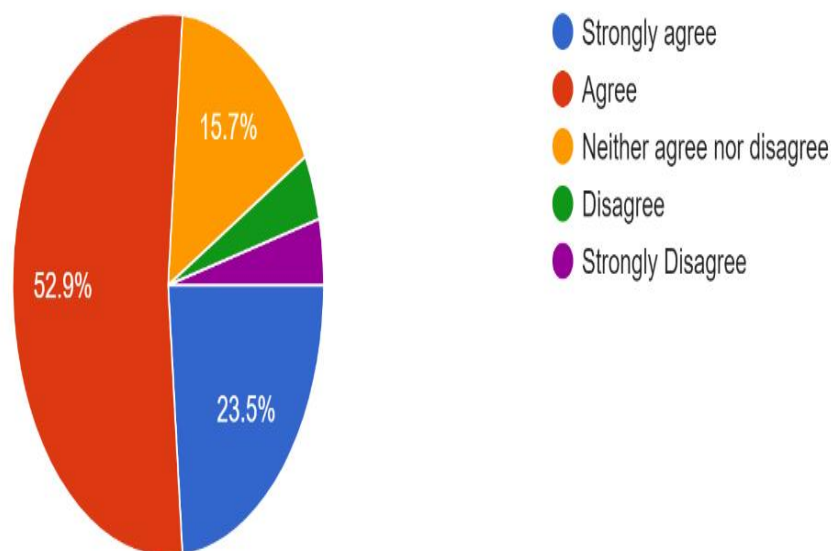
From the above table shows that Electronic banking is readily available to help the customers of respondents strongly agree are of 23.5%, agree are of 52.9%, neither agree nor disagree are of 15.8%, disagree are of 3.9% and strongly disagree are of 3.9%.

Inference

Most of the respondents agree for Electronic banking is readily available to help the customers are with 52.9%.

Electronic banking is readily available to help the customers.

102 responses



4.1.29 CHART – Electronic banking is readily available to help the customers.

4.2 CHI SQUARE

Hypothesis

Ho1: There is an impact of demographic variables on customers intention towards the use of electronic banking services.

Ha: There is no impact of demographic variables on customers intention towards the use of electronic banking services.

Case Processing Summary

		Valid		Missing		Total	
		N	Percent	N	Percent	N	Percent
Age	*	102	100.0%	0	0.0%	102	100.0%
most_used_EBanking_s							
ervices_by_you_							

Age * most_used_EBanking_services_by_you_ Crosstabulation

Count

			most_used_EBanking_services_by_you_				Total
			Mobile Banking	ATM	Smart Cards	EFT (Electronic Funds Transfer) System	
Age	Below 20 years		9	14	4	1	28
	21 - 30 years		23	22	3	7	55
	31 - 40 years		5	7	0	2	14
	Above 41 years		1	1	1	2	5
Total			38	44	8	12	102

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.144 ^a	9	.266
Likelihood Ratio	11.212	9	.261
Linear-by-Linear Association	1.663	1	.197
N of Valid Cases	102		

a. 9 cells (56.3%) have expected count less than 5. The minimum expected count is .39.

Interpretation

Since p value 0.39 is greater than 0.05, null hypothesis is accepted and alternate hypothesis is rejected.

4.3 CHI SQUARE 2

Ho2: There are some factors like physical aspects, efficiency, reliability, security and privacy, trust which may influence the customer perception into the e-banking system.

Ha: The factors doesnot influence the customer perception into e- banking system.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Income_for_month_*	102	100.0%	0	0.0%	102	100.0%
Type_of_account_						

Income_for_month_ * Type_of_account_ Crosstabulation

Count

		Type_of_account_				
		Savings account	Current account	Fixed deposit account	Demat account	Total
Income_for_ month_	Below Rs.20,000	45	1	1	0	47
	Rs.20,001- 40,000	21	5	1	0	27
	Rs.40,001- 60,000	5	7	0	0	12
	Rs.60,001- 80,000	5	2	1	0	8
	Above Rs.80,001	6	1	0	1	8
Total		82	16	3	1	102

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	39.024 ^a	12	.000
Likelihood Ratio	29.678	12	.003
Linear-by-Linear Association	10.426	1	.001
N of Valid Cases	102		

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .08.

Interpretation

Since p value 0.08 is greater than 0.05, null hypothesis is accepted and alternate hypothesis is rejected.

4.4 ANOVA

Ho3: The private and public bank customers have positive opinion in promoting the e-banking systems to other customers.

Ha: The private and public bank customers doesnot have a positive opinion in promoting the e- banking system to other customers.

ANOVA

Gender

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.912	4	.228	.937	.446
Within Groups	23.608	97	.243		
Total	24.520	101			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Gender

Tukey HSD

(I)	(J)				95% Confidence Interval	
Electronic_ban_kingservices_ar_e_moredependable_	Electronic_ban_kingservices_ar_e_moredependable_	Mean Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
Strongly agree	Agree	-.024	.132	1.000	-.39	.34
	Neither agree nor disagree	-.058	.131	.992	-.42	.31
	Disagree	-.152	.364	.993	-1.16	.86
	Strongly disagree	-.452	.243	.347	-1.13	.22
Agree	Strongly agree	.024	.132	1.000	-.34	.39
	Neither agree nor disagree	-.034	.116	.998	-.36	.29
	Disagree	-.129	.359	.996	-1.13	.87
	Strongly disagree	-.429	.236	.370	-1.08	.23
Neither agree nor disagree	Strongly agree	.058	.131	.992	-.31	.42
	Agree	.034	.116	.998	-.29	.36
	Disagree	-.095	.358	.999	-1.09	.90
	Strongly disagree	-.395	.235	.452	-1.05	.26
Disagree	Strongly agree	.152	.364	.993	-.86	1.16
	Agree	.129	.359	.996	-.87	1.13
	Neither agree nor disagree	.095	.358	.999	-.90	1.09
	Strongly disagree	-.300	.413	.950	-1.45	.85
	Strongly agree	.452	.243	.347	-.22	1.13

Strongly disagree	Agree	.429	.236	.370	-.23	1.08
	Neither agree nor disagree	.395	.235	.452	-.26	1.05
	Disagree	.300	.413	.950	-.85	1.45

Homogeneous Subsets

Gender

Tukey HSD^{a,b}

Electronic_banking services_are_more dependable_	N	Subset for alpha = 0.05 1
Strongly agree	23	1.35
Agree	35	1.37
Neither agree nor disagree	37	1.41
Disagree	2	1.50
Strongly disagree	5	1.80
Sig.		.488

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.257.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Interpretation

Since p value 0.448 is greater than 0.05, null hypothesis is accepted and alternate hypothesis is rejected.

CHAPTER – 5

FINDINGS,SUGGESTIONS AND CONCLUSION

5.1 FINDINGS OF THE STUDY

- 53.9% of the respondents are from the age 21-30 years.
- 59.8%. of the respondents are of gender belongs to male.
- 39.2% of the respondents are with education post-graduation.
- 49% of the respondents are students.
- 46.1% of the respondents are of below 20,000.
- 56.9% of the respondents are of public sector bank.
- 80.4% of the respondents use savings account.
- 52.9% of the respondents Period of usage of electronic banking services upto 1 year.
- 43.1% of the respondents use ATM.
- 52.9% of the respondents strongly agree for transfer of funds and other transactions are through electronic banking is faster than traditional banking system.
- 45.1% of the respondents strongly agree for Electronic Banking provides greater flexibility and faster than traditional banking services.
- 38.2% of the respondents agree for Electronic banking provides more punctuality, transparency and accountability.
- 42.2% of the respondents strongly agree for I can bank anytime anywhere, check my balance and access my bank statements.
- 41.2% of the respondents agree for I can easily interact with my bank; express my opinions and grievances without visiting the branch.
- 41.2% of the respondents agree for Electronic banking provides its services at the time it promises to do so.
- 35.3% of the respondents agree for Electronic banking transactions are accurate and error-free.
- 36.3% of the respondents neither agree nor disagree for Electronic banking services are more dependable.
- 47.1% of the respondents agree for the website of the bank is more trustworthy.

- 40.3% of the respondents agree for Electronic banking ensures the ability to fulfill the requirement of the customers.
- 45.2% of the respondents agree for Electronic Banking Services provides enhanced level of security and limited possibility of loss.
- 42.2% of the respondents agree for Electronic Banking protects the customers personal and financial information and not shared with other websites.
- 44.1% of the respondents agree for Electronic Banking gives high priority for the privacy of the customers.
- 42.2% of the respondents agree for Electronic Banking is just as secure as conventional banking.
- 39.2% of the respondents strongly agree for Electronic Banking provides the latest encryption technology to prevent unauthorized intrusion.
- 43.1% of the respondents agree for Electronic banking gives prompt responses to the customers" requests by e-mail or other ways.
- 55.9% of the respondents agree for The responses of Electronic banking are accurate, appropriate and relevant.
- 47.2% of the respondents agree for Electronic banking Keeps its customers informed about when services will be performed.
- 47.1% of the respondents agree for Banks website allows information to be readily accessible.
- 52.9% of the respondents agree for Electronic banking is readily available to help the customers.
- Chi-square test crosstabulation between age and most used e-banking services by customers, since p value 0.39 is greater than 0.05, null hypothesis is accepted and alternate hypothesis is rejected.
- Chi-square test crosstabulation between income of the month and type of account, since p value 0.08 is greater than 0.05, null hypothesis is accepted and alternate hypothesis is rejected.
- ANOVA test crosstabulation between gender and electronic banking services are more dependable, since p value 0.448 is greater than 0.05, null hypothesis is accepted and alternate hypothesis is rejected.

5.2 SUGGESTIONS AND RECOMMENDATIONS

Current efforts are aimed at analyzing customer service behavior towards e-banking services of public and private sector banks. This is an analytical search of that would be a useful contribution. However, to achieve any generalization, we are eager to perform more analytical studies of this kind. The scope of the study was limited to customer usage behavior for selected public and private sector banks in the Hyderabad region. Similar study can also be conducted in other parts of India for comparison. A comparative study can also be done on the service quality of Indian and foreign banks in the same or other regions of India.

5.3 CONCLUSION

Now days, E-banking services have become a major weapon for survival of banking industries. The major theme of the research was to study the customer perception on E-banking services towards public and private sector banks in the Hyderabad region. Customer delight and customer support shipping are key detail for banks to envision purchaser acquisition, retention and growth financial institution profitability. New technology enabled banks to serve and help customers now no longer best in branches. With the benefit of virtual channels, customers are travelling branches much less regularly and that they use e- banking for his or her banking desires greater regularly. Online and electronic banking are developing rapid even as department significance decline rapidly. Nevertheless, department banking remains desired through customers in relation to getting banking advice. Although the net and cell does now no longer absolutely update different channels, they have got turn out to be recently the dominant method for customers to have interaction with their banks. Thus, there's absolute confidence that withinside the close to destiny digital banking will undeniably conquer conventional banking. From the research it is concluded that electronic banking culture is spreading rapidly among the customers. The factors like physical aspects, reliability, security and privacy, efficiency will influence the customer perception towards electronic banking services. There is a positive opinion on electronic banking system and their services by public and private sector banks and to promote this among the others.

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ANNEXURE-I
QUESTIONNAIRE

- 1) Name
- 2) Gender
 - Male
 - Female
- 3) Age
 - 20-30 years
 - 31-40 years
 - 41-50 years
 - Above 50 years
- 4) Educational qualification
 - Intermediate
 - Degree
 - PG degree
 - M.Phil/Ph.D
- 5) Occupation
 - Student
 - Govt employee
 - Private employee
 - Business
- 6) Income for month
 - Below Rs.20,000
 - Rs.20,001-40,000
 - Rs.40,001-60,000
 - Rs.60,001-80,000
 - Above Rs.80,001
- 7) Name of the bank
- 8) Type of bank
 - Public sector bank
 - Private sector bank
- 9) Type of account
 - Savings account

- Current account
- Fixed deposit account
- Demat account

10) Period of usage of electronic Banking services of the bank.

- Up to one year
- 1-3 years
- 3-6 years
- Above 6 years

11) What is the most used e-banking services by you?

- ATM
- Mobile banking
- Smart cards
- EFT (Electronic Funds Transfer)

12) PHYSICAL ASPECTS : Transfer of funds and other transactions are through electronic banking is faster than traditional banking system.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

13) Electronic Banking provides greater flexibility and faster than traditional banking services.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

14) Electronic banking provides more punctuality, transparency and accountability.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree

- Strongly disagree
- 15) I can bank anytime anywhere, check my balance and access my bank statements.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 16) I can easily interact with my bank; express my opinions and grievances without visiting the branch.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 17) EFFICIENCY : Electronic banking provides its services at the time it promises to do so.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 18) Electronic banking transactions are accurate and error-free.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 19) Electronic banking services are more dependable.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree

- Strongly disagree
- 20) The website of the bank is more trustworthy.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 21) Electronic banking ensures the ability to fulfill the requirement of the customers.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 22) RELIABILITY : Electronic Banking Services provides enhanced level of security and limited possibility of loss.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 23) Electronic Banking protects the customers personal and financial information and not shared with other websites.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 24) Electronic Banking gives high priority for the privacy of the customers.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree

- Strongly disagree
- 25) Electronic Banking is just as secure as conventional banking.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 26) Electronic Banking provides the latest encryption technology to prevent unauthorized intrusion.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 27) SECURITY AND PRIVACY : Electronic banking gives prompt responses to the customers' requests by e-mail or other ways.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 28) The responses of Electronic banking are accurate, appropriate and relevant.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
- 29) Electronic banking Keeps its customers informed about when services will be performed.
- Strongly agree
 - Agree
 - Neither agree nor disagree

- Disagree
- Strongly disagree

30) Banks website allows information to be readily accessible.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

31) Electronic banking is readily available to help the customers.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree