

A STUDY ON CUSTOMER PERCEPTION TOWARDS INTERNET BANKING IN CHENNAI

Submitted in partial fulfillment of the requirements for the award of

Master of Business Administration

By,

KEERTHANA A
Register No. 39410095



SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

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

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

Jeppiaar Nagar, RAJIV GANDHI SALAI, CHENNAI - 600 119

April - 2021



SATHYABAMA

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

**Accredited with "A" grade by NAAC | 12B Status by UGC | Approved by AICTE
Jeppiaar Nagar, Rajiv Gandhi Salai, Chennai – 600 119
www.sathyabama.ac.in**

SCHOOL OF BUSINESS ADMINISTRATION

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **KEERTHANA A39410095** who have done the Project work entitled, "**A Study on Customer Perception Towards Internet Banking**" under my supervision from **January 2021 to April 2021.**

MS. KAVITHA RAHAYOGAN
Internal Guide

External Guide

Dr. BHUVANESWARI G.
Dean – School of Business Administration

Submitted for Viva voce Examination held on _____

Internal Examiner

External Examiner

DECLARATION

I **KEERTHANA A (39410095)** hereby declare that the Project Report entitled, **“A STUDY ON CUSTOMER PERCEPTION TOWARDS INTERNET BANKING”** done by me under the guidance of **Ms. KAVITHA RAJAYOGAN** is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

DATE:

PLACE:

KEERTHANA A

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 **Ms. KAVITHA RAJAYOGAN** for her valuable guidance, suggestions and constant encouragement paved way for the successful completion of my project work.

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

KEERTHANA A

ABSTRACT

Nowadays, Banks came to know more than other portals about the problem and the risk which are faced in this busy competitive world. By offering e-commerce products, this Banking Sector has a major key advantage to overcome from this competitive world. Internet banking which comes under e-commerce created a way to strengthen their relationship with customers and can able to provide upcoming updates and services which are offered by the bank to the customer through internet easier. The paper deals with A Study on Customer Perception towards Internet Banking in Chennai. The study Achieved by using both Primary and Secondary data. Secondary data were collected by creating an online links and share to the respondents inside Chennai using convenience sampling. Around 150 Samples were collected and the analysis of Primary Data was calculated by using Statistical Package for the Social Sciences' (SPSS) 16.0 for windows. From the analysis, Respondent is highly satisfied with usefulness and easy use of Internet Banking. Respondent from the age group of above 50 was comparatively less. so, the Bank need to take a necessary steps to educate these age group of customers. Also, Respondents agree that they have problem in security risk arises from hacking. So, Banks need to take an additional note on security risk factors.

TABLE OF CONTENTS

CHAPTER NO.	TITLE	PAGE NO
	ABSTRACT	i
	LIST OF TABLES	iii
	LIST OF CHARTS	iv
1	INTRODUCTION	1
	1.1 Introduction	1
	1.2 Industry Profile	2
	1.3 Need for the Study	5
	1.4 Scope of Study	5
	1.5 Objectives of the Study	6
	1.6 Limitations of the Study	6
2	REVIEW OF LITERATURE	7
3	RESEARCH METHODOLOGY	16
	3.1 Research Design	16
	3.2 Sampling Technique	16
	3.3 Sources of Data	16
	3.4 Structure of Questionnaire	17
	3.5 Sample Size	17
	3.6 Period of Study	17
	3.7 Hypothesis/ Analytical Tools	17
	3.8 Sampling methods	18
4	DATA ANALYSIS AND INTERPRETATION	19
	4.1 percentage Analysis	19
	4.2 Chi-square test	46
	4.3 Correlation	48
	4.4 ANOVA	50
5	FINDINGS, SUGGESTIONS AND CONCLUSION	51
	5.1 Findings of the Study	52
	5.2 Suggestions	53
	5.3 Conclusion	54
	REFERENCES	55
	APPENDIX – I (Questionnaire)	58
	APPENDIX – II (Article)	62

LIST OF TABLES

TABLE NO	PARTICULARS	PAGE NO
4.1.1	Gender of the respondents	19
4.1.2	Age of the respondents	20
4.1.3	Marital states	21
4.1.4	Employee states	22
4.1.5	Respondent learned to use Internet banking	23
4.1.6	From which Bank user avail IB services	24
4.1.7	E-banking service highly used	25
4.1.8	Internet Banking enables transaction anytime	26
4.1.9	Manage bank details more effectively	27
4.1.10	Service make work easy and faster	28
4.1.11	Works faster when compare to other portal	29
4.1.12	Perform service correctly at first time	30
4.1.13	Unlimited amount transfer with no special cost	31
4.1.14	Save user time instead waiting line in bank branch	32
4.1.15	Convenient to make financial transactions	33
4.1.16	Internet Bank Fits into busy university life	34
4.1.17	Sufficient information provided	35
4.1.18	Feel secure sending sensitive information	36
4.1.19	Internet speed is important for Internet banking	37
4.1.20	Personnel respond to customer query quickly	38
4.1.21	Login name and password are necessary	39
4.1.22	Download information without any hassles	40
4.1.23	Trust issue can arise whether money safe or not	41
4.1.24	Security risk arises from hacking	42
4.1.25	Unauthorized access to bank's system is possible	43
4.1.26	Incorrect transaction process is possible	44

4.1.27	Operating conditions of Internet Banking	45
4.2.1	Association between service makes user work easier and unlimited amount can transfer without any special cost	46
4.2.2	Association between time saving and incorrect transaction	47
4.3.1	Relationship between trust issue and unauthorized access.	48
4.3.2	Relationship between correct service and login creation necessary	49
4.4	Association between age and personal respond	50

LIST OF CHARTS

TABLE NO	PARTICULARS	PAGE NO
4.1.1	Gender of the Respondents	19
4.1.2	Age of the respondents	20
4.1.3	Martial state	21
4.1.4	Employee state	22
4.1.5	Respondents learned to use Internet banking	23
4.1.6	From which Bank user avail IB services	24
4.1.7	E-banking service highly used	25
4.1.8	Internet Banking enables transaction anytime	26
4.1.9	Manage bank details more effectively	27
4.1.10	Service make work easy and faster	28
4.1.11	Works faster when compare to other portal	29
4.1.12	Perform service correctly at first time	30
4.1.13	Unlimited amount transfer with no special cost	31
4.1.14	Save my time instead waiting line in bank branch	32
4.1.15	Convenient to make financial transactions	33
4.1.16	Fits into user busy university life	34
4.1.17	Sufficient information provided	35
4.1.18	Feel secure sending sensitive information	36
4.1.19	Internet speed is important for IB	37
4.1.20	Personnel respond to customer query quickly	38
4.1.21	Login name and password are necessary	39
4.1.22	Download information without any hassles	40
4.1.23	Trust issue can arise whether money safe or not	41
4.1.24	Security risk arises from hacking	42
4.1.25	Unauthorized access to bank's system is possible	43
4.1.26	Incorrect transaction process is possible	44
4.1.27	Operating conditions of Internet Banking	45

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

Nowadays, Banks came to know more than other portals about the problem and the risk which are faced in this busy competitive world. By offering e-commerce products, this Banking Sector has a major key advantage to overcome from this competitive world. Internet banking which comes under e-commerce created a way to strengthen their relationship with customers and can able to provide upcoming updates and services which are offered by the bank to the customer through internet easier. Internet Banking was increasingly used by this generation people because of its preserved Usefulness and preserved easy to use.

Internet Banking Achieve Banking Activities like amount transferring, Bill payment, Checking Bank Balance and about active state, online shopping by using Internet as the Delivery Channel. It is Difficult to find whether Internet Banking Tools has been applied for convenience of bank or for the convenience of the customers. Ultimately this Internet banking satisfies and provided for the convenience of the customers. One of the most important advantages is that customer can transact funds from any corner from any country at any time.

It is convenient, it isn't bound by operational timings, there are no geographical barriers and the services can be offered at a minuscule cost (IAMAI's, 2006). Electronic banking has experienced explosive growth and has transformed traditional practices in banking (Gonzalez et al., 2008).

Internet Banking was first introduced by Private Banking Sectors in India for Banking Industry. These Private Banking Sectors faced a problem to establishing this network in remote corner of all over the country is highly difficult. They felt that the only way to connect with customers can be achieved only by providing anytime customer service through Internet applications. So, Private sectors took Internet Applications as a weapon of competitive advantage to corner monolith like Indian Banks, SBI, etc.,

1.2 INDUSTRY PROFILE

India is the world's largest sourcing destination for the IT (IT) industry, accounting for approximately 67 per cent of the US\$ 124-130 billion market. The industry employs about 10 million workforces. More importantly, the industry has led the economic transformation of the country and altered the perception of India in the global economy.

India's cost competitiveness in providing IT services, which is approximately 3-4 times cheaper than the US, continues to be the mainstay of its unique selling proposition (USP) in the global sourcing market. However, India is also gaining prominence in terms of intellectual capital with several global IT firms setting up their innovation centers in India.

The IT industry has also created significant demand in the Indian education sector, especially for engineering and computer science. The Indian IT and Its industry is divided into four major segments – IT services, business process management (BPM), software products and engineering services, and hardware.

The IT-BPM sector in India grew at a Compound Annual Growth rate (CAGR) of 15 per cent over 2010-15, which is 3-4 times higher than the global IT-BPM spend, and is estimated to expand at a CAGR of 9.5 per cent to US\$ 300 billion by 2020.

1.2.1 Market Size

The Indian IT (IT) sector is expected to grow 11 per cent per annum and triple its current annual revenue to reach US\$ 350 billion by FY 2025, as per National Association of Software and Services Companies (NASSCOM).

India, the fourth largest base for new businesses in the world and home to over 3,100 tech start-ups, is set to increase its base to 11,500 tech start-ups by 2020, as per a report by NASSCOM and Zinnov Management Consulting Private Ltd.

India's internet economy is expected to touch Rs 10 trillion (US\$ 151.6 billion) by 2018, accounting for 5 per cent of the country's gross domestic product (GDP), according to a report by the Boston Consulting Group (BCG) and Internet and Mobile Association of India (IAMAI). India's internet user base reached over 350 million by June 2015, the third largest in the world, while the number of social media users grew to 143 million by April 2015 and Smartphone's grew to 160 million. Public cloud

services revenue in India is expected to reach US\$ 838 million in 2015, growing by 33 per cent year-on-year (y-o-y), as per a report by Gartner Inc.

In yet another Gartner report, the public cloud market alone in the country was estimated to treble to US\$ 1.9 billion by 2018 from US\$ 638 million in 2014. Increased penetration of internet (including in rural areas) and rapid emergence of e-commerce are the main drivers for continued growth of data centre co-location and hosting market in India.

1.2.2 Investments

Indian IT's core competencies and strengths have attracted significant investments from major countries. The computer software and hardware sector in India attracted cumulative Foreign Direct Investment (FDI) inflows worth US\$ 18.17 billion between April 2000 and September 2015, according to data released by the Department of Industrial Policy and Promotion (DIPP).

Indian start-ups are expected to receive funding worth US\$ 5 billion by the end of 2015, a 125 per cent increase in a year, according to IT Industry association NASSCOM.

The private equity (PE) deals increased the number of mergers and acquisitions (M&A) especially in the e-commerce space in 2014. The IT space, including e-commerce, witnessed 240 deals worth US\$ 3.8 billion in 2014, as per data from Dialogic.

India also saw a ten-fold increase in the venture funding that went into internet companies in 2014 as compared to 2013. More than 800 internet start-ups got funding in 2014 as compared to 200 in 2012, said Rajan Anandan, Managing Director, Google India Private Ltd and Chairman, IAMA.

About 554 start-ups received funding this year compared to 342 during last year. Seed and venture capital funds made investments worth US\$ 3.4 billion this year, three times the investment made last year. VC funding to the IT/Its sector amounted to 55 per cent of total VC funding made this year.

Some of the major developments in the Indian IT and it's sector are as follows:

- India's top-tier IT company, Infosys Ltd, has bought a minority stake worth US\$ 3 million in Whoop, which is a US-based start-up that makes activity trackers worn by athletes.
- Intel Corp plans to invest about US\$ 62 million in 16 technology companies, working on wearable, data analytics and the Internet of Things (IOT), in 2015 through its investment arm Intel Capital. The Indian IOT industry is expected to be worth US\$ 15 billion and to connect 28 billion devices to the internet by 2020.
- Indian e-commerce industry is expected to grow at a CAGR of 35 per cent to reach US\$ 100 billion size in the next five years, as per a study by ASSOCHAM - PricewaterhouseCoopers.

1.2.3 Government Initiatives

Some of the major initiatives taken by the government to promote IT and its Sector in India are as follows:

- The Human Resource Development (HRD) Ministry has entered into a partnership with private companies, including Tata Motors Ltd, Tata Consultancy Services Ltd and real-estate firm Hub town Ltd, to open three Indian Institutes of IT (IIITs), through public-private partnership (PPP), at Nagpur, Ranchi and Pune.
- Government of India is planning to develop five incubation centers for 'Internet of Things' (IOT) start-ups, as a part of Prime Minister Mr. Narendra Modi's Digital India and Startup India campaign, with at least two centers to be set up in rural areas to develop solutions for smart agriculture.
- According to research firm Gartner Inc, the Indian government is expected to increase its spending on IT (IT) products and services by 5.2 per cent to US\$ 6.88 billion in FY 2015-16.
- The Government of India has launched the Digital India program to provide several government services to the people using IT and to integrate the government departments and the people of India. The adoption of key technologies across sectors spurred by the 'Digital India Initiative' could help

boost India's gross domestic product (GDP) by US\$ 550 billion to US\$ 1 trillion by 2025, as per research firm McKinsey.

- India and the United States (US) have agreed to jointly explore opportunities for collaboration on implementing India's ambitious Rs 1.13 trillion (US\$ 18.22 billion) 'Digital India Initiative'. The two sides also agreed to hold the US-India Information and Communication Technology (ICT) Working Group in India later this year.

1.3 NEED FOR THE STUDY

In line with global trends, most customers have trust and inconvenience problem on using this internet application. So, we need to solve this problem and need to take a necessary step to solve the issues in internet banking among consumer in the Chennai.

On the other hand, there are few factors that lead to this problem occurrence.

- Firstly, not many people start to use internet banking because they still not trust on the system through internet.
- They will worry and always have a doubt about whether their money is safe.
- In addition there are few cases of fraud have been reported in online banking.

1.4 SCOPE OF THE STUDY

- Area is restricted to only CHENNAI because due to the time constraint and not able to visit all the customers in other cities or states.
- All the classes of the customers were taken into consideration.
- This study was covered on Internet banking service sector.

1.5 OBJECTIVE OF THE STUDY:

1.5.1 PRIMARY OBJECTIVE:

To study the consumer perception towards Internet banking services in Chennai.

1.5.2 SECONDARY OBJECTIVES:

- To measure the satisfaction level of customers.
- To know the cause why customers are using internet banking services.
- To measure how familiar internet banking website are useful for customer to access.
- To know the problems which are faced by the customer in internet bank.

1.6 LIMITATIONS OF THE STUDY

- The analysis of the present study has been carried out based on the information has collected from Customers using Internet Banking.
- The study is an opinion survey; caution may have to be exercised while extending the result to Chennai.
- Due to time constrict only 150 numbers of respondents were considered.
- The result fully depends on the information given by the respondents which may be based.

CHAPTER 2

REVIEW OF LITERATURE

Dr. MUNISH GUPTA (2020), study says that the reliability of all the dimensions such as security, operation, convenience, service, loyalty, dilemma, and skill are measured in this article. Internet banking is an explosive tool that leads to massive cost reductions and convenience. But, still there exist some gaps in the implementation of these policies and programs.

MR. TINASHE DONDO, MS. THABANI NYONI, MR. TAKUDZWA.C. MARADZE (2020), the study says both the positive and negative points about the internet banking, where this study also explains about the impact of electronic banking on commercial bank competitiveness. This article also explained about the risk and factors that affect the use of e-bank. and the author suggested improving the infrastructure of the bank by different technology.

PERERA A.P.P., PRIYANATH H.M.S (2018), this study attempted to explore how internet banking service qualities affect the customer satisfaction? The data were collected from the 285 customers who are using internet banking services in Bank of Ceylon, Pandora Branch for the structured questionnaire conducting face-to-face interviews. Data were analyzed using Partial Least Squares-Structural Equation Modelling. The study tested seven hypotheses between seven dimensions of internet banking service qualities and customer satisfaction. The results revealed that contact, efficiency, system availability and compensation have significant positive impact on customer satisfaction while fulfillment, privacy and responsiveness did not have significant effect on the level of customer satisfaction in author's research paper.

MS. FOZIA(2015), from the article, the author analyzed the overall perception of customers regarding the services of e-banking, and she found that Age and occupation are the important demographic factors which have used to measure the perception of the customers on e-banking services and, she suggested that E-Banking will be successful only if bank have Commitment to e-Banking along with a

deeper understanding of customer needs. This can come only when the bank has a very big base of customers, best people and new technology.

DIVYA SINGHAL AND PADHMANABHAN V(2015), the study says that Internet banking is becoming increasingly becoming popular because of convenience and flexibility. The present paper explores the major factors responsible for internet banking based on respondents' perception on various internet applications. It also provides a framework of the factors which are taken to assess the internet banking perception. The analysis done with the help of statistical tools clearly indicate the factors responsible for internet banking. Factor analysis results indicate that 'utility request', 'security', 'utility transaction', 'ticket booking' and 'fund transfer' are major factors.

DR. BELLO AYUBA, IBRAHIN ALI ALIYA(2015), This study examines the impact of internet marketing on banking services in Nigeria. The main objective is to investigate how the adoption of internet marketing enhances banking services in Nigeria. The study is a survey approach with sample of 180 respondents (employees & customers) drawn from four generation banks in the country, representing 65 percent of the total population (280). The data was analyzed using Descriptive Statistics and Chisquare to test the formulated hypotheses which revealed that the adoption of internet marketing has significantly enhanced customers' banking services in Nigeria, particularly in the areas of improved patronage, on-time (effective) service delivery and reduced marketing costs. The study also found that internet marketing has created exciting new and cheaper ways to learn about and track customers, create products and services tailored to meet customer needs, distribute products more efficiently and communicate with potential customers effectively.

SAMSUNISA A(2015), in her paper she explained about the customer perception towards internet banking, and she suggested to educate the customer about internet banking either by media or by an trainer and the banks should educate their customers on the safety use of their passwords and pin numbers. Mainly the old age people are having the issues for using e-banking facilities, so importance to be given

to those people and proper training on the usage of e-banking should be given to them.

KRISHNA REDDY D.N.V, DR. SUDHIR REDDY M (2015), the researcher explains about development and the increasing progress that is being experienced in the Information and Communication Technology (ICT) have brought about a lot of changes in almost all aspects of life. In the Banking Industry, it has been in the form of E-Banking or Online Banking or Internet Banking, which is now replacing the traditional banking mechanism. E-Banking has a lot of benefits which add value to enhance customers' satisfaction in terms of better quality of service offerings and simultaneously enable the banks gain more competitive advantage over other competitors.

EJAZ AHMED(2013),The aim of this study is to find out the type of motivation that provokes an individual to trust and use the internet banking system in a low income country. In this paper, extrinsic motivation and intrinsic motivation are studied that may build trust in an individual to accept internet banking technology.

MUHAMMAD AFTAB (2013), The purpose of this paper is to through empirical observation investigate the influence of shopper angle towards Halal banking on e-service quality and e-satisfaction, in an online Islamic banking context. The planned model additionally aims to analyze the relationships among e-service quality, e-satisfaction, e-trust and e-loyalty.

DR. ABDUL AZZEM B, GEETHA DEVI K.V. (2012),This paper attempts to accumulate literature in order to understand the overall structure of the formation of e-loyalty. The literature reviewed provides underlying patterns of relationships between e-banking loyalty and its influencing factors. Such understanding is relevant for academicians and researchers for furthering the work in this field. The insights into the previous studies, considered for this paper, are discussed and suggestions for future research are provided.

ZELIHA ESER (2012), Consumer views by examination the consumer-based whole equity (CBBE) dimensions of native and world banks in Turkey. The paper determines if and how CBBE differs across three types of banks (state, private, and foreign). Measurements of brand name equity dimensions were drawn from the literature, which included brand awareness, perceived quality, brand image, brand association, organizational association, and brand loyalty. Data were collected from adult customers of 3 styles of banks.

DON J. WEBBER(2012),This study examines web banking adoption and resistance behavior in Greece so as to develop profiles of adopters and non-adopters of the service. The aim is as an example customers' resistance behavior towards web banking. The existing analysis doesn't justify resistance behavior, since it does not clearly distinguish non-adoption from resistance. Consequently, it has not recognized the different types of non-adoption. The derived dimensionality of the relevant perceptual variables was used to explore the existence of different consumer segments using cluster analysis.

MIRELLA YANI-DE-SORIANO (2012),the aim of this paper is to deepen our understanding of customers' actual web banking behavior by combining the construct of technology readiness with the technology acceptance model and demographics, such as age and gender, into one integrated framework.

MIKAEL GIDHAGEN, SABINE GEBERT PERSSON(2011),The purpose of this paper is to develop a conceptual model for explaining insurance customers' intentions towards using the internet as a channel for communication and interaction with insurance corporations by desegregation Technology Acceptance Model (TAM) and trust.

MICHAEL S. MCCARTHY(2011),This paper aims to supply associate insight into the actions needed by trust officers to enhance consumer satisfaction throughout a time of

inauspicious economic and restrictive conditions.

ISABEL BUIL(2011),This paper aims to explore front line employee performance in retail banking and presents distinct components of employee performance, including extra-role and sabotage behaviors. Usable responses were received from 404 respondents and subjected to exploratory factor analysis. Structural Equation Modeling (SEM) was used to undertake a confirmatory factor analysis of the emergent five-factor model. Results indicate front line employee performance is multi-faceted and comprised of civility, assurance and reliability, consumer orientation, as well as extra-role behavior and anti-role behavior, or sabotage.

GUSTAVO QUEIROGA SOUKI(2011),This study aims to {research to analyze} that variables will predict shoppers closing their checking accounts during a full service bank and to validate the model employed in this research.

NANA OWUSU-FRIMPONG(2011),This study aims to provides a deeper insight into bank choice of Ghanaian students therefore on offer bank managers the chance to tailor-measure programmers geared toward attracting and retaining customers. The study used each qualitative and quantitative ways to research the matter. The “drop and pick” convenience sampling method adopted resulted in 223 completed questions. Over all, student customers consider image, attitude and behavior of staff, core service delivery and technology-related factors as the major issues that influence consumers' decision to open and maintain an account.

DJOUHARA ALI MOHAMMAD AGTI(2011), the aim of this paper is to look at the impact of internal selling, organizational commitment and organizational citizenship behaviors on commercial banks' market orientation.

DR. HIMANI SHARMA (2011),It covers bankers' perspectives on internet banking activities of respondents, impact of internet banking and promotional measures used

by banks to promote e-banking. The survey data used in this research are collected through questions in Northern region of India by administering to 192 bankers. The enquiry reveals that customers generally use internet banking services on persuasion of bankers. User-ship is mostly concentrated on professionals, business class and males belonging to middle age. The bankers convinced that net banking help in up the connection between bankers and customers which it'll bring patent improvement within the overall performance of banks. So far as promotional avenues are involved, medium is at the highest.

D. MARSHALL, M.A. JACK (2011),the aim of this paper is to deliver empirical results on the results of (out-of-band) short message service (SMS) confirmation messages when transactions are completed in an automatic interactive voice response (IVR) phone banking service. The analysis seeks to get if SMS confirmations have a positive impact on consumer relationship to furnish proof for a planned business case for a multi-channel banking service. The paper aims to supply results on consumer attitude on the role of SMS with IVR as a multi-channel consumer relationship management (CRM) strategy in digital banking.

FOLARIN AKINBAMI(2011),This paper relies on analysis dispensed throughout the author's Ph.D.. The author is greatly indebted to academic Apostles. Andrew Saint Andrew the Apostle|Apostle|saint McGee and Mr. Andrew Griffiths for terribly constructive comments on the sooner draft. The author would additionally wish to impart his Ph.D. examiners, academic Joanna grey and academic Emilios Avgouleas, for his or her thorough critique and examination of the thesis. Additionally, the author would love to impart the 2 anonymous reviewers for his or her constructive comments.

NAYNA PATEL (2011),the dual aims of this paper square measure to explore the variations within the consumption method between the normal in-branch and web-based (e-mortgage) service channels and the way the variations relate to any issues known within the electronic service atmosphere, with relevance info search and merchandise analysis.

NIKOLAOS KYREZIS (2011), Trust has evidenced to be a key variable in understanding and predicting client behavior within the self-service technology and e-commerce contexts. However, it's ne'er been examined as a segmentation variable. This study seeks to analyze the likelihood of victimization trust in 2 self-service bank channels: web, and phone banking, to faze potential users of those channels.

FRANCISCO J. MAS(2011), This paper aims to look at that behavior or set of behaviors customers square measure at risk of follow in double deviation situations (i.e. consumption experiences during which customers face each the initial service failure and a unsuccessful service recovery), additionally as however customers' perceptions of the matter and also the firm's recovery efforts could influence these behaviors.

JOSÉ AFONSO MAZZON (2007), The McFaden pseudo coefficient of determination in the multinomial logistic regression equation (dependent variable: a dummy variable for each of the three groups analyzed) ranged from 45 percent to 69 percent. The findings show that the variables that influence the intention to use/continue to use IB don't seem to be precisely the same as people who influence actual adoption. Specifically, the results seem to suggest that intention to use IB is influenced solely by people's beliefs about IB, while its actual adoption is influenced also by individual characteristics.

TOMAS FALK(2005), the study says about the business model of web portals has spread rapidly over the last few years. Despite this, there have been very few scholarly investigations into the services and characteristics that transform a web site into a portal as well as into the dimensions that determine the customer's evaluation of the portal's service quality. The authors validate a measurement model for the construct of web portal quality based on the following dimensions: security and trust, basic services quality, cross-buying services quality, added value, transaction support and responsiveness.

SHARON S. LASSAR (2005), This paper explores the relationships between shopper originality, self-efficacy on the web, web attitudes and on-line banking adoption, whereas dominant for private characteristics. The study integrates the technology acceptance model (TAM) and adoption of innovation framework to develop predictions of online banking acceptance. It distinguishes between innate consumer innovativeness, a generalized personality trait, and internet-domain-specific or actualized innovativeness in order to explore consumer characteristics' impact on adoption. Data are analyzed using logistic regression.

DANIEL NILSSON(2005), the aim of this paper is to check technology acceptance of web banking in Baltic Republic, an emerging east European economy. The current paper modifies the technology acceptance model and applies it to bank customers in Baltic Republic, because Estonia, a country with a developing economy, has focused on internet banking as an important distribution channel.

ANUKOOL MANISH HYDE (2005), this paper says about bank users in India are still not fully aware of advantages of e-banking but those who are tech savvy are using e-banking successfully. There was a time when customers used to go the bank, Insurance companies, and railway station for various purposes and used to stand in long queue for hours and hours but now many people prefer e-banking to save time, energy, fuel, money etc. Important thing is that people need to be technically sound so that they can use e-banking facility properly. So, he requested the Banks should also generate trust in the minds of customers that e-banking is safe.

JANE M. KOLODINSKY (2004), This paper explores factors that affect the of adoption or intention to adopt three e-banking technologies and changes in these factors over time. Using a Federal Reserve Board commissioned data set, the paper finds that relative advantage, complexity/simplicity, compatibility, observability, risk tolerance, and product involvement are associated with adoption. Income, assets, education, gender and marital status, and age also affect adoption. Adoption changed

over time, but the impacts of other factors on adoption have not changed. Implications for both the banking industry and public policy are discussed.

PRITHWIRAJ NATH(2003),The role of trust encompasses the exchanges and interactions of a retail bank with its customers on numerous dimensions of on-line banking. Specifically lays stress on the bank-to-consumer exchanges going down through the technological interface. Hypothesizes shared price, communication and opportunist behavior as antecedents to trust.

SUNITH C.K, Electronic Banking incorporates a variety of platforms such as internet banking, automated teller services and mobile phone banking to deliver banking products to the customer. The study aimed to identify most popular electronic banking services among customers. Customer service being an integral part of banking, the study also focused on the satisfaction of customers utilizing E-Banking services.

MR. MOHANRAJ M, DR. JAGANATHAN A.T, study explain about the activities that are done with the help of mobile banking are online transfer of money, ticket reservation, transfer of funds, etc,. Consumers attitude towards mobile banking service is base on the expectation of the consumers like communication has to be properly informed, the transaction process has to be with limited duration, need for interaction, ease to use, etc

AMUTHA D, from her research she came to know that the main difficulty for using the E-banking facility is less knowledge about the operations of banking facility so, she concluded by saying that the banks have to take necessary steps to educate the customers regarding the new technology.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

A research design is considered as the framework or plan for a study that guides as well as helps the data collection and analysis of data.

3.1.1 Descriptive Research Design

Descriptive research is a study designed to depict the participants in an accurate way. More simply put, descriptive research is all about describing people who take part in the study.

3.2 SAMPLING TECHNIQUE

3.2.1 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 SAMPLING PLAN

Since it is not possible to study whole universe, it becomes necessary to take sample from the universe to know about its characteristics.

- Sampling Units: Different Account Holder from the bank.
- Sampling Size: 150
- Sample Technique: Convenience Sampling.
- Research Instrument: Structured Questions.

- Contact Method: Personal Google Form Link Response.

3.4 SOURCES OF DATA

The mode of collection of data will be based on Primary as well as Secondary data.

3.4.1 Primary data

Primary data collection will base on personal interview of customers. I have prepared the questions according to the necessity of the data to be collected.

3.4.2 Secondary data

Collection of information from banking website and different various websites related to INTERNET BANKINGS, etc.

3.5 STRUCTURE OF QUESTIONNAIRE

There are two broad types of questions open ended or open questions, and closed ended or closed questions. Open questions enable respondents to answer as they wish. Closed questions provide respondents with a list of options from which they choose.

3.6 PERIOD OF STUDY

The period of study is from January 2021 TO April 2021 which is a three months of study.

3.7 ANALYTICAL TOOLS

The analytical tools used are SPSS for testing the hypothesis, Chi Square test in SPSS tool, Correlation test in SPSS tool and ANOVA in SPSS tool.

3.8 SAMPLING METHOD

3.8.1 Percentage method

Percentage refers to a special kind of ratio. Percentage is used in making comparisons between two or more series of data. Percentage method is used to describe the relationship.

Percentage of the Respondent = $(\text{No.of.Respondents} / \text{Total no. of. Respondent}) * 100$
Percentage is used in processing the data. Bar-chart, Cone-chart and Pie- chart are used to explain the tabulation clearly.

3.8.2 Chi-Square method

Chi Square is employed to test the difference between an actual sample and another hypothetical or previously established distribution such as that which may be expected due to chance or probability. Chi Square can also be used to test differences between two or more actual samples.

3.8.3 Correlation method

Degree and type of relationship between any two or more quantities (variables) in which they vary together over a period; for example, variation in the level of expenditure or savings with variation in the level of income. A positive correlation exists where the high values of one variable are associated with the high values of the other variable(s). A 'negative correlation' means association of high values of one with the low values of the other

3.8.4 One-way ANOVA

One-way ANOVA compares the means of two or more independent groups in order to determine whether there is statistical evidence that the associated population means are significantly different. One-way ANOVA is a parametric test.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

4.1 PERCENTAGE ANALYSIS

Table 4.1.1 Table showing Gender of the respondents

S. No	Particulars	No. of. Respondents	Percentage
1	Male	67	55.3%
2	Female	83	44.7%
	Total	150	100%

Source: Primary Data

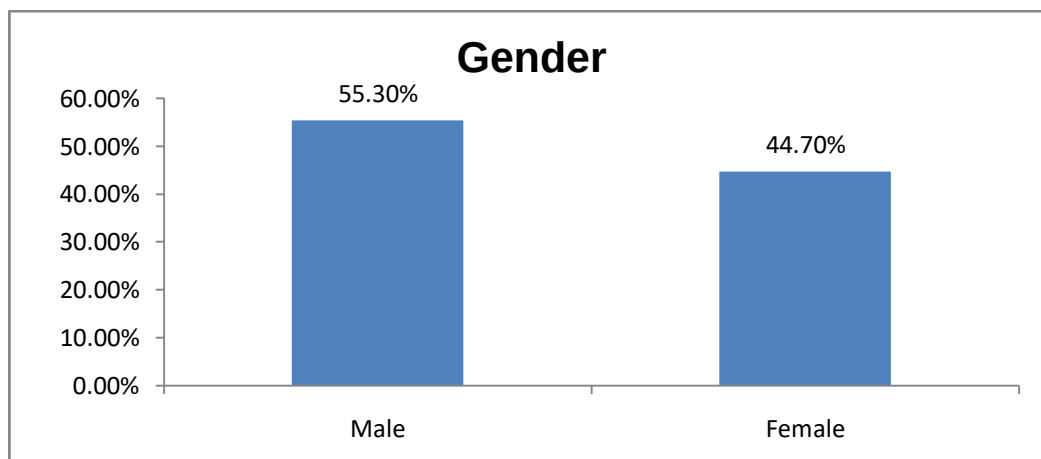


Chart 4.1.1 Chart representing Gender of the respondents

Interpretation:

From the above table it is interpreted that 55.3% are the females and 44.7% are the male using Internet banking services.

Inference:

Majority (55.30%) of respondents are Male user

Table 4.1.2 Table showing Age of the Respondent

S.No	Particulars	No. of. Respondents	Percentage
1	Below 30	81	54%
2	31-40	48	32%
3	41-50	17	11.3%
4	Above 50	4	2.7%
	Total	150	100%

Source: Primary Data

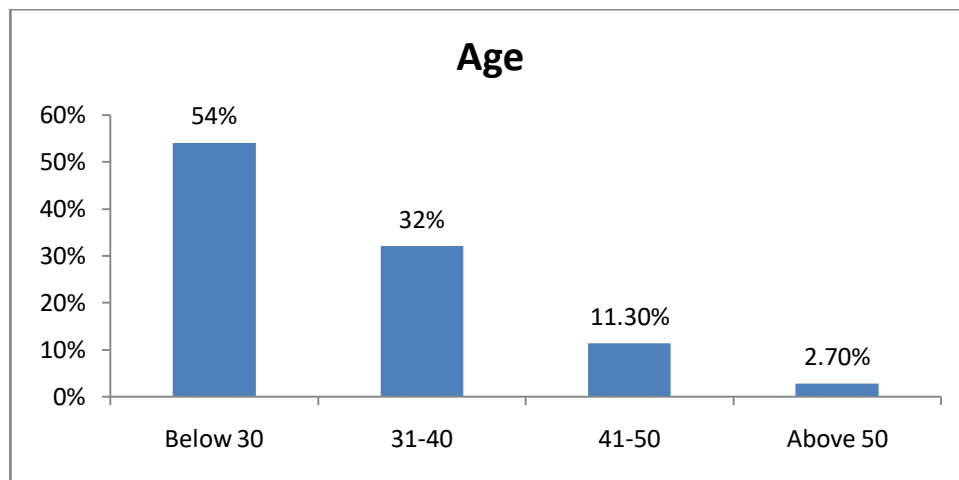


Chart 4.1.2 Chart representing Age of the Respondents

Interpretation:

From the above table it is interpreted 54% of respondent are from the age group of below 30. 32% of respondent are from the age group of 31-40, 11.3% of respondent are from the age group of 41-5 and 2.7% of respondent are from the age group of above 50.

Inference:

Majority (54%) of respondent are from the age group of below 30.

Table 4.1.3 Table showing Marital States

S.No	Particulars	No. of. Respondents	Percentage
1	Married	81	54%
2	Unmarried	69	46%
	Total	150	100%

Source: Primary Data

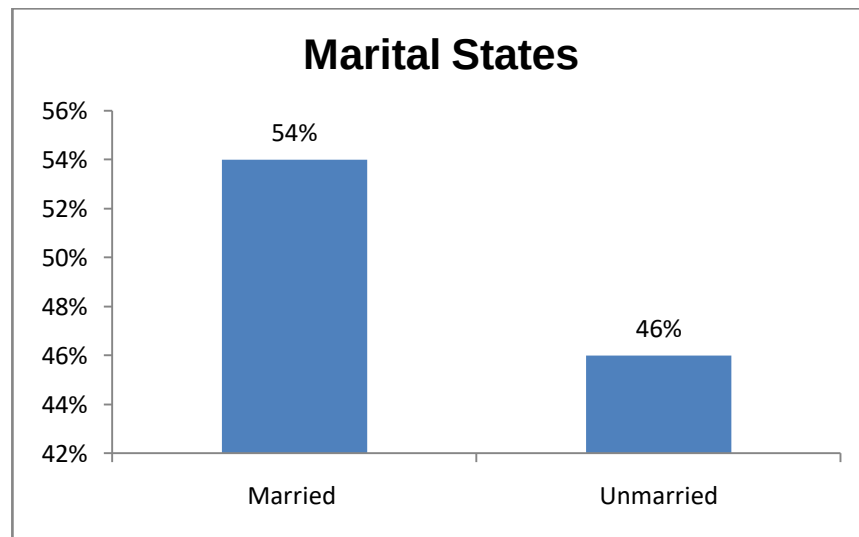


Chart 4.1.3 Chart representing Marital States

Interpretation:

From the above table it is interpreted 54% of respondents were married and 46% of respondents Unmarried.

Inference:

Majority (54%) of the respondent are from the age group of married.

Table 4.1.4: Table showing Employee Status

S.No	Particulars	No. of. Respondents	Percentage
1	Employed	73	48.7%
2	Unemployed	67	44.7%
3	Self employed	10	6.7%
	Total	150	100%

Source: Primary Data

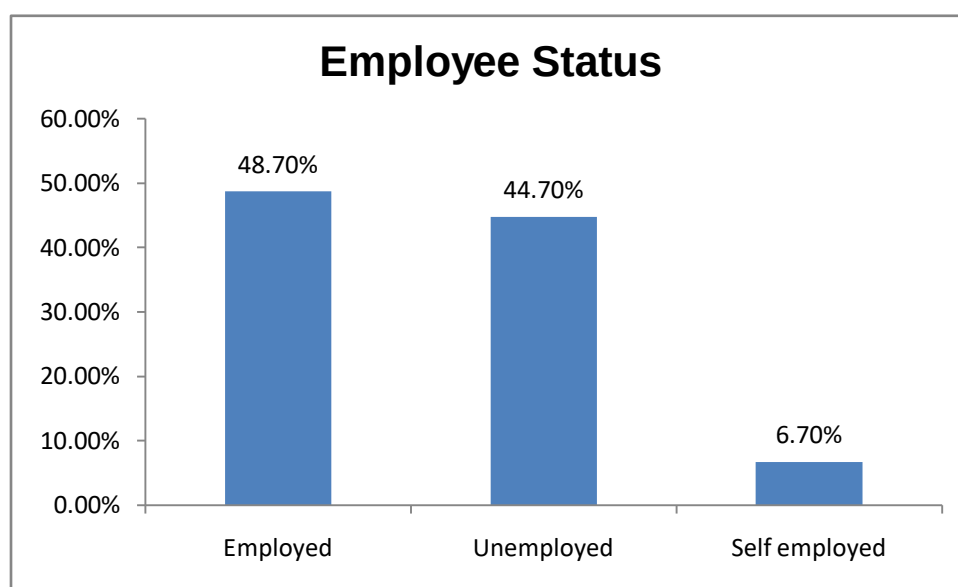


Chart 4.1.4 Chart representing Employee Status

Interpretation:

From the above table it is interpreted that 48.7% of respondents are employed. 44.7% of respondents are Unemployed, 6.7% of respondents are self employed.

Inference:

Majority (48.7%) of the respondents are Employed.

Table 4.1.5 Table showing about how respondents learned internet banking

S.No	Particulars	No.of.Respondents	Percentage
1	Self	68	45.3%
2	Friend	57	38%
3	From website	11	7.3%
4	From Bank staff	3	2%
5	Others	11	7.3%
	Total	150	100%

Source: Primary Data

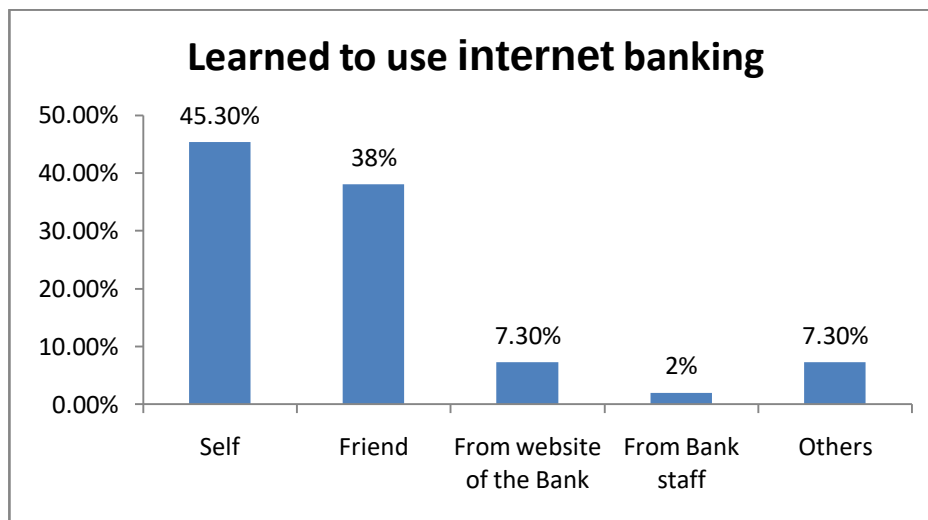


Chart 4.1.5 Chart representing how respondents did learned to use Internet Banking

Interpretation:

From the above table it is interpreted that 45.3% of respondents where learned by their self, 38% of the respondents where learned from their friends, 7.3% where learned from website of the bank, 2% where learned from bank staffs, and 7.3% where learned by using other ways.

Inference:

Majority (45.3%) of the respondents learned Internet Banking by themselves.

Table 4.1.6: Table representing From which bank you avail Internet banking service

S.No	Particulars	No. of. Respondents	Percentage
1	SBI	69	46%
2	HDFC	50	33.3%
3	Union Bank of India	14	9.3%
4	Others	55	36.7%
	Total	150	100%

Source: Primary Data

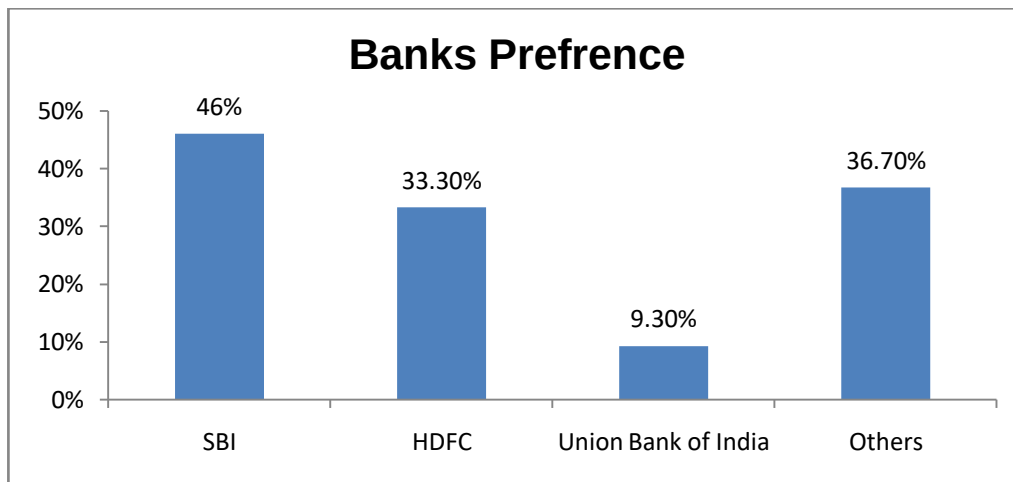


Chart 4.1.6: Chart representing about which bank respondents avail internet banking service

Interpretation:

From the above table it is interpreted that 46% of people are using SBI bank, 33.3% using HDFC, 9.3% are using Union Bank of India and 36.7% are using other bank.

Inference:

Majority (46%) of the respondents are SBI users.

Table 4.1.7: e-banking service you use a lot

S.No	Particulars	No. of. Respondents	Percentage
1	Transfer funds	38	25.5%
2	Online purchase and payment	85	57%
3	Regular checking of statement	15	10%
4	Others	12	7.3%
	Total	150	100

Source: Primary Data

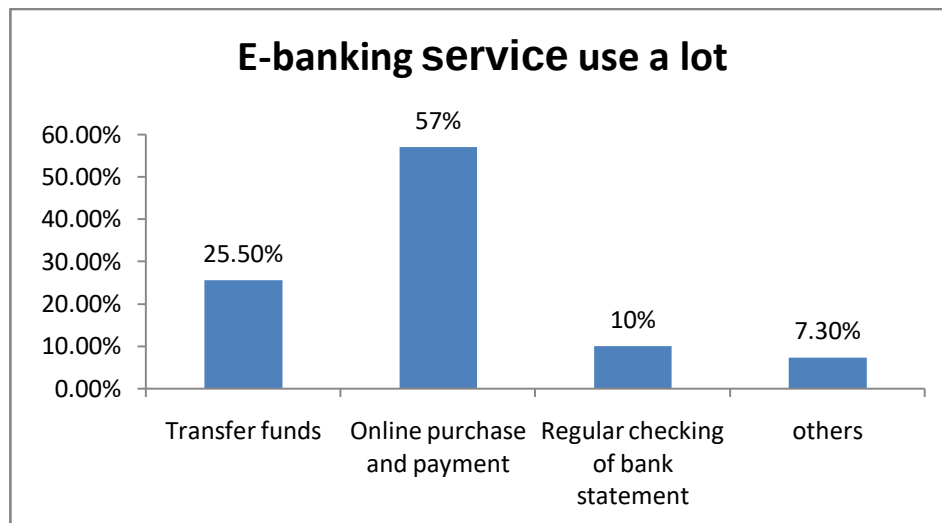


Chart 4.1.7: Chart representing about e-banking service you use a lot

Interpretation:

From the above Table It is interpreted that 25.5% where using Internet banking for transferring funds, 57% where using for Online purchases and payment, 10% using for regular checking of bank statement and 7.3% where using for other services.

Inference:

Majority (57%) of respondents use E-Banking services for online purchase and payment.

4.1.8 PERCEIVED USEFULNESS

Table 4.1.8: Table showing Internet banking enables transaction anytime

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	65	43.3%
2	Agree	51	34%
3	Neutral	31	20.7%
4	Disagree	2	1.3%
5	Strongly Disagree	1	0.7%
	Total	150	100%

Source: Primary Data

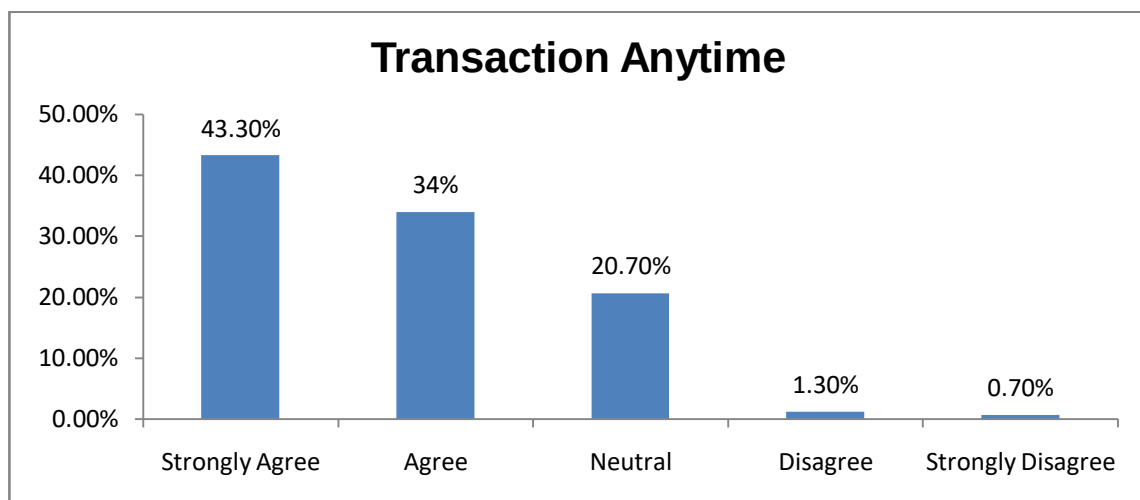


Chart 4.1.8 Chart representing about transaction anytime

INTERPRETATION:

From the above table it is interpreted that 43.3% of Respondents strongly agree, 34% of Respondents agree, 20.7% of Respondents says Neutral, 1.3% of Respondents disagree, and 0.7% of respondents Strongly Agree with Internet Banking enables them to conduct transaction anytime.

Inference:

Majority (43.4%) of the respondent strongly agree with transaction anytime.

Table 4.1.9 Table showing Manage bank details more effectively

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	44	29.3%
2	Agree	83	55.3%
3	Neutral	21	14%
4	Disagree	1	0.7%
5	Strongly Disagree	1	0.7%
	Total	150	100%

Source: Primary Data

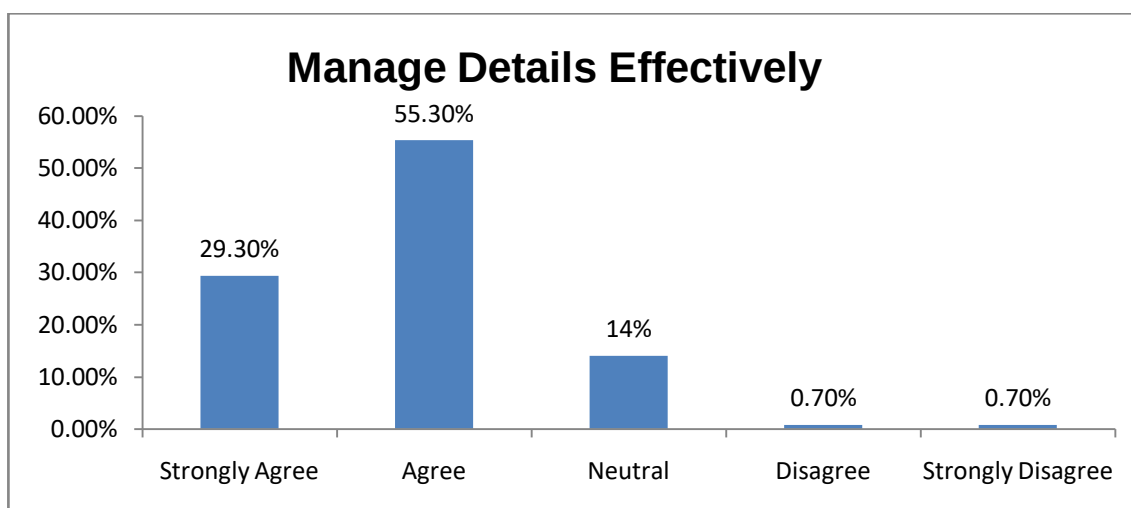


Chart 4.1.9: Chat representing Manage bank details more effectively

INTERPRETATION

From the above table it is interpreted that 29.3% of Respondents strongly agree, 55.3% of Respondents agree, 14% of Respondents says Neutral, 0.7% of Respondents disagree, and 0.7% of respondents Strongly Agree with Internet banking enables them to manage my bank details more effectively

Inference:

Majority (55.3%) of the respondents agree with managing bank details effectively.

Table 4.1.10: Table showing Services make work easy and faster

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	59	39.3%
2	Agree	50	33.3%
3	Neutral	37	24.6%
4	Disagree	3	2%
5	Strongly Disagree	1	0.7%
	Total	150	100%

Source: Primary Data

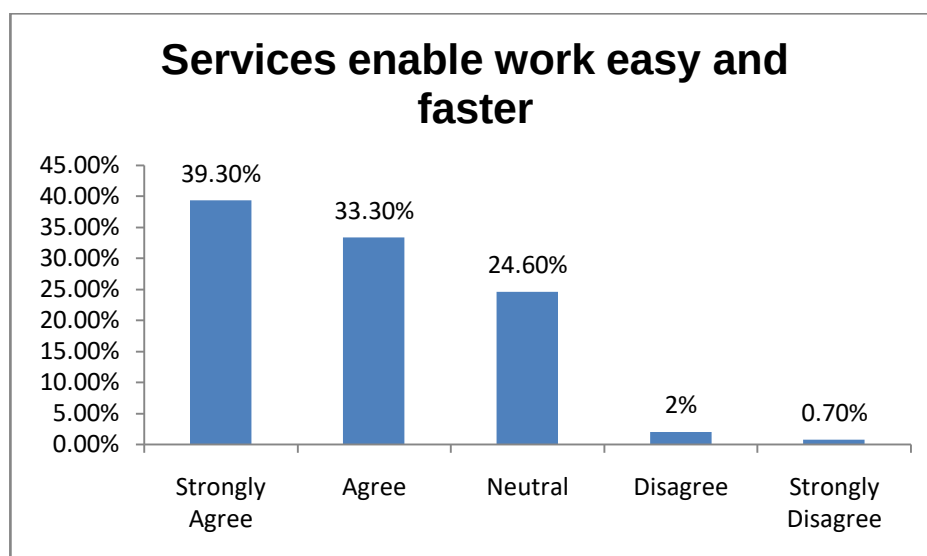


Chart 4.1.8.10 Chart representing Services makes work easy and faster

INTERPRETATION

From the above table it is interpreted that 39.3% of Respondents strongly agree, 33.3% of Respondents agree, 24.6% of Respondents says Neutral, 2% of Respondents disagree, and 0.7% of Strongly Agree with Service which are provided by internet banking make their work easy and faster

Inference:

Majority (39.30%) of the respondent strongly agree with service makes work easy and faster.

Table 4.1.11 Table showing works faster when compare to other portal

S.No	Particulars	No. of. Respondent	Percentage
1	Strongly Agree	40	26.7%
2	Agree	76	50.6%
3	Neutral	30	20%
4	Disagree	4	2.7%
5	Strongly Disagree	0	0%
	Total	150	100%

Source: Primary Data

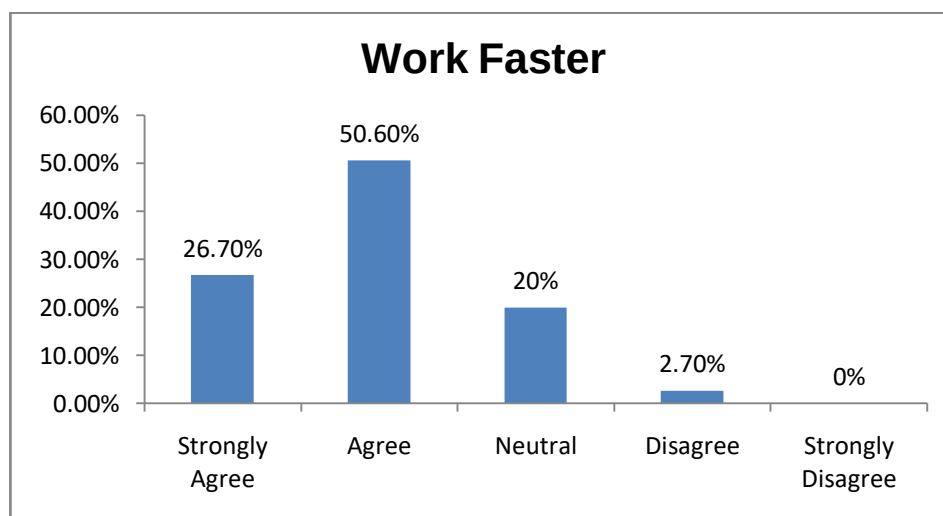


Chart 4.1.11 Chart representing works faster when compare to other portal

INTERPRETATION

From the above table it is interpreted that 26.7% of Respondents strongly agree, 50.6% of Respondents agree, 20% of Respondents says Neutral, 2.7% of Respondents disagree, and 0% of respondents Strongly Agree in banking transaction works more faster when compare to other portal.

Inference:

Majority (50.60%) of the respondents Agree with faster working condition when compare to other portal.

Table 4.1.12: Table showing Perform service correctly at the first time

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	66	44%
2	Agree	54	36%
3	Neutral	26	17.3%
4	Disagree	3	2%
5	Strongly Disagree	1	0.7%
	Total	150	100%

Source: Primary Data

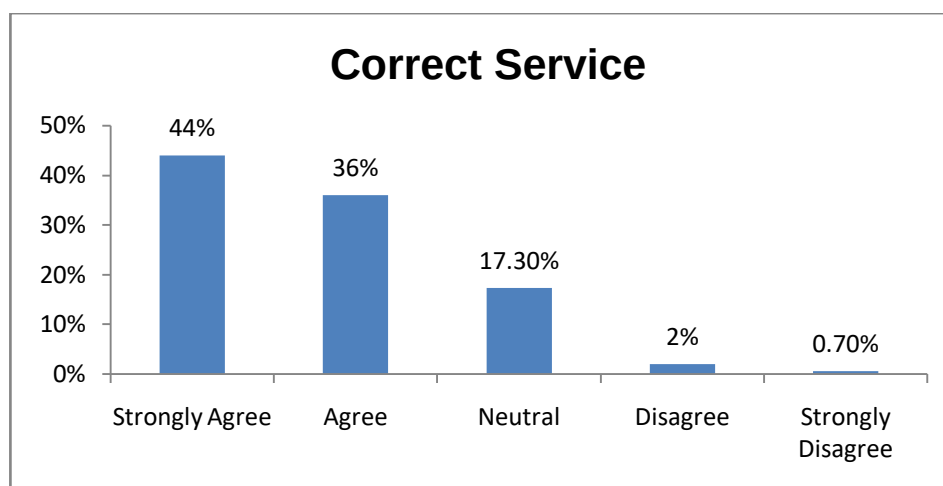


Chart 4.1.12 Chart representing perform service correctly at the first time

INTERPRETATION

From the above table it is interpreted that 44% of Respondents strongly agree, 36% of Respondents agree, 17.3% of Respondents says Neutral, 2% of Respondents disagree and 0.7% of Respondents say Strongly Disagree in Internet Banking portal help to perform service correctly at first time.

Inference:

Majority (44%) of the respondents strongly Agree with Service performance at first time.

4.1.13 PERCEIVED EASY OF USE

Table 4.1.13: Table showing about unlimited amount transfer with no special cost

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	45	30%
2	Agree	58	38.7%
3	Neutral	27	18%
4	Disagree	17	11.3%
5	Strongly Disagree	3	2%
	Total	150	100%

Source: Primary Data

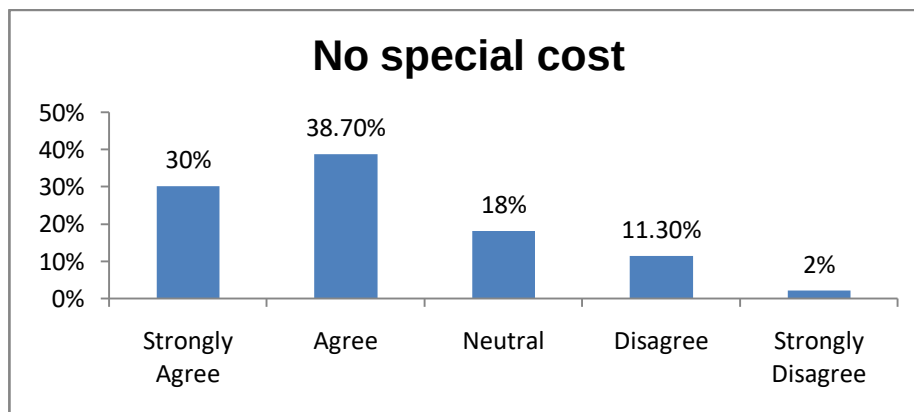


Chart 4.1.13: Chart representing unlimited amount transfer with no special cost

INTERPRETATION

From the above table it is interpreted that 30% of Respondents strongly agree, 38.7% says agree, 18% says Neutral, 11.3% says disagree and 2% says Strongly Disagree

Inference:

Majority (38.7%) of respondents agree with unlimited amount transfer with no special cost.

Table 4.1.14: Table showing Saves my time instead waiting line in a bank branch

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	58	38.7%
2	Agree	74	49.3%
3	Neutral	17	11.3%
4	Disagree	1	0.7%
5	Strongly Disagree	0	0%
	Total	150	100%

Source: Primary Data

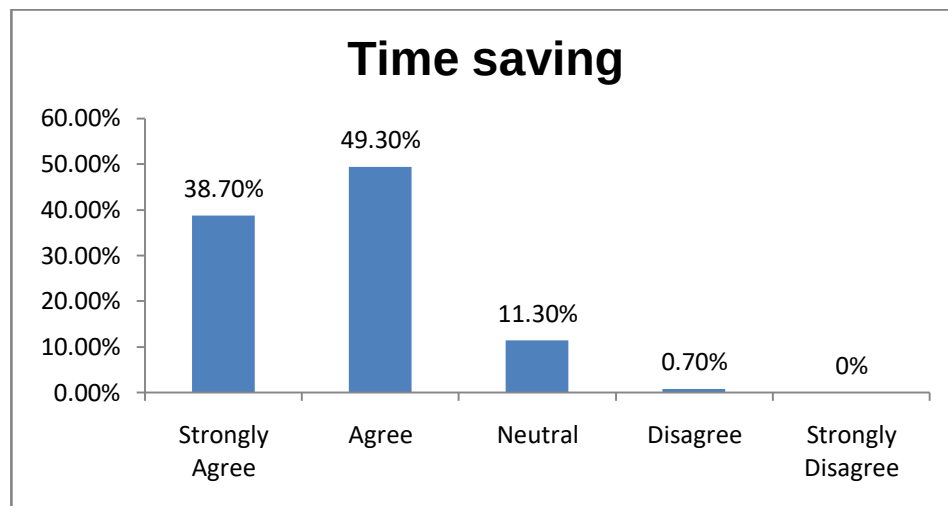


Chart 4.1.14 : Chart representing Saves time instead waiting line in a bank branch

INTERPRETATION:

From the above table it is interpreted that 38.7% of Respondents strongly agree, 49.3% of Respondent agree, 11.3% of Respondent says Neutral, 0.7% of Respondent disagree in time saving

Inference:

Majority (49.30%) of the respondent agree with time saving.

Table 4.1.15 Table showing Convenient to make financial transaction.

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	58	38.7%
2	Agree	57	38%
3	Neutral	30	20%
4	Disagree	4	2.7%
5	Strongly Disagree	1	0.7%
	Total	150	100%

Source: Primary Data

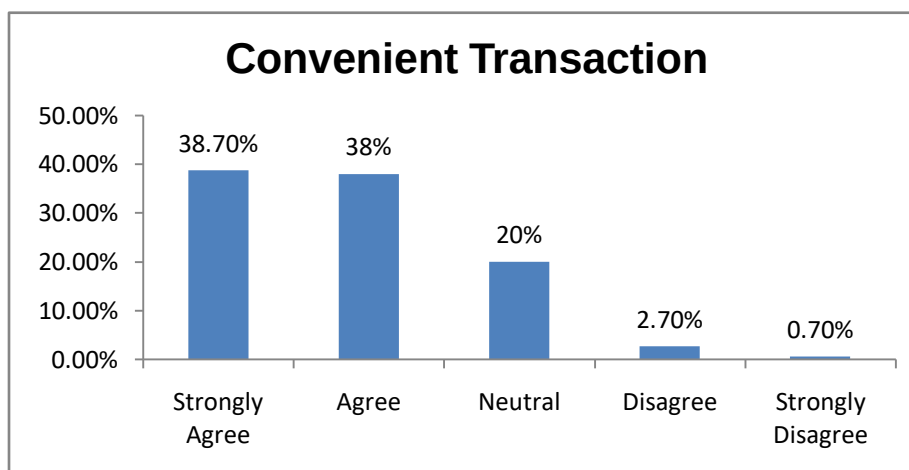


Chart 4.1.15: Chart representing Convenient to make financial transaction

INTERPRETATION

From the above table it is interpreted that 38.7% of Respondents strongly agree, 38% of Respondents agree, 20% of Respondents says Neutral, 2.7% of Respondents disagree and 0.7% of Respondent say Strongly Disagree.

Inference:

Majority (38.7%) of the respondents strongly agree with convenient financial transaction.

Table 4.1.16: Table showing Fits into my busy university life

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	42	28%
2	Agree	72	48%
3	Neutral	34	22.6%
4	Disagree	1	0.7%
5	Strongly Disagree	1	0.7%
	Total	150	100%

Source: Primary Data

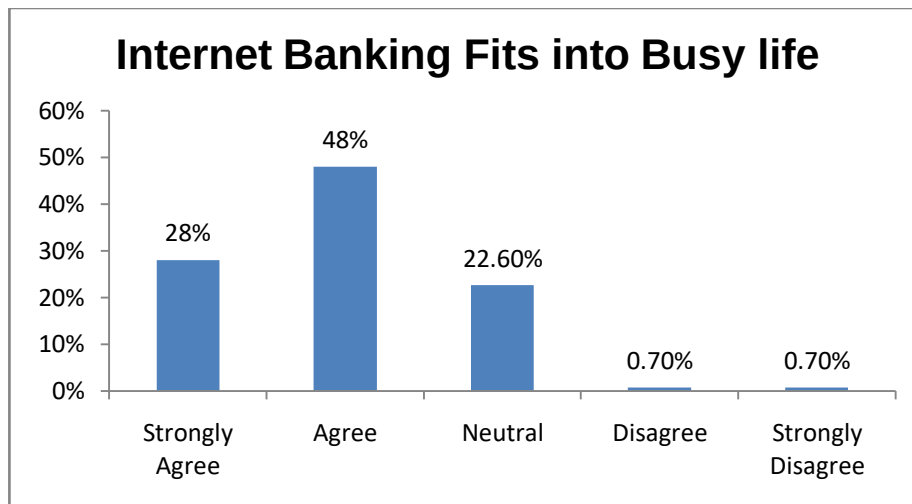


Chart 4.1.16: Chart representing Fits into my busy university life

INTERPRETATION

The above chart show that 28% of Respondents strongly agree, 48% of Respondents agree, 22.6% of Respondents says Neutral, 0.7% of Respondents disagree and 0.7% of Respondents say Strongly Disagree in Fits into my busy university life.

Inference:

Majority (48%) of the respondents agree with fits into there busy life.

Table 4.1.17:Table showing sufficient information provided

S.No	Particular	No. of. Respondent	Percentage
1	Strongly Agree	56	37.3%
2	Agree	63	42%
3	Neutral	27	18%
4	Disagree	4	2.7%
5	Strongly Disagree	0	0%
	Total	150	100%

Source: Primary Data

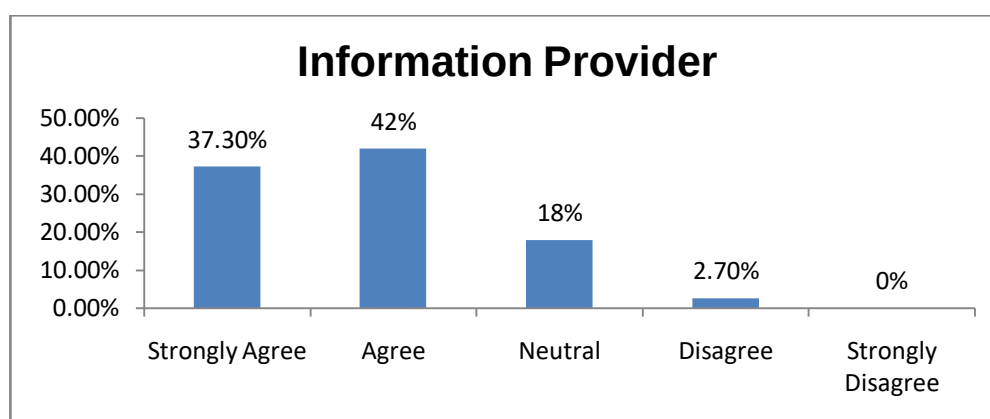


Chart 4.1.17 Chart representing sufficient information provided

INTERPRETATION

From the above chart it is interpreted that 37.3% of Respondents strongly agree, 42% of Respondents agree, 18% of Respondents says Neutral, 2.7% of Respondents disagree in Sufficient and real time financial information provided

Inference:

Majority (43%) of the respondents agree with sufficient and real time information provider.

4.1.18: PERCEIVED WEB SECURITY:

Table 4.1.18: Table showing Feel secure sending sensitive information

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	51	34%
2	Agree	60	40%
3	Neutral	34	22.7%
4	Disagree	4	2.7%
5	Strongly Disagree	1	0.7%
	Total	150	100

Source: Primary Data

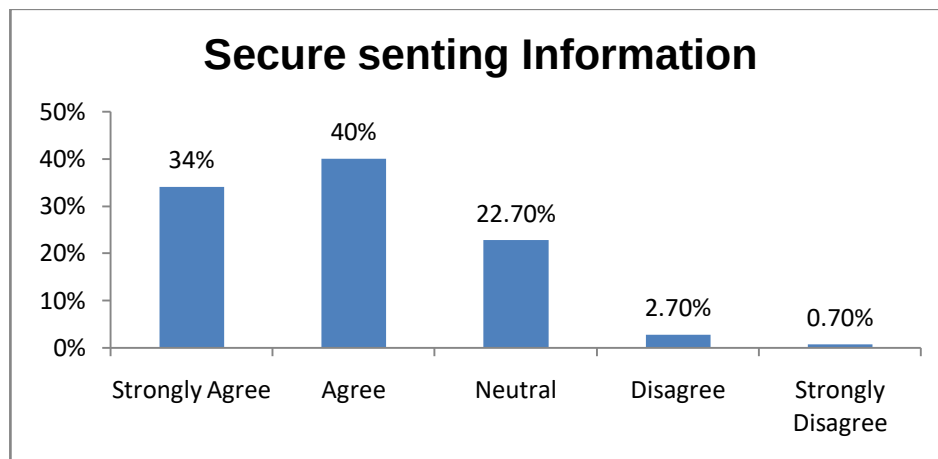


Chart 4.1.18 : Chart representing about secure sending sensitive information

INTERPRETATION

From the above chart it is interpreted that 34% of Respondents strongly agree, 40% of Respondents agree, 22.7% of Respondents says Neutral, 2.7% of Respondents disagree and 0.7% of Respondents says Strongly Disagree

Inference:

Majority (40%) of the respondent agree with sending sensitive information.

Table 4.1.19: Table showing Internet speed is important for internet banking

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	50	33.3%
2	Agree	75	50%
3	Neutral	23	15.3%
4	Disagree	0	0%
5	Strongly Disagree	2	1.3%
	Total	150	100

Source : Primary Data

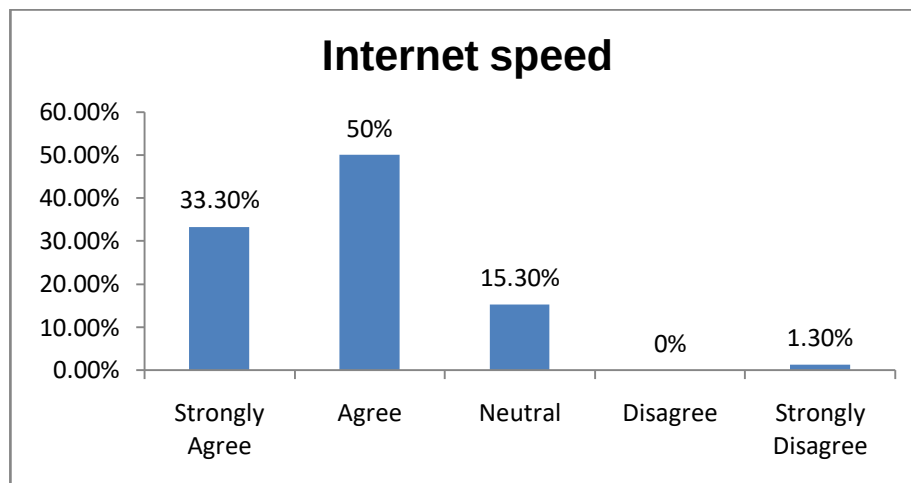


Chart 4.1.19: Chart representing internet speed is important for internet banking

INTERPRETATION

From the above table it is interpreted that 33.3% of Respondents strongly agree, 50% of Respondents agree, 15.3% of Respondents says Neutral, 0% of Respondents disagree and 1.3% of Respondents says Strongly Disagree.

Inference:

Majority (50%) of the respondents agree with internet access speed is important.

Table 4.1.20: Table showing Personnel respond to customers' query

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	46	30.7%
2	Agree	60	40%
3	Neutral	41	27.3%
4	Disagree	3	2%
5	Strongly Disagree	0	0%
	Total	150	100%

Source: Primary Data

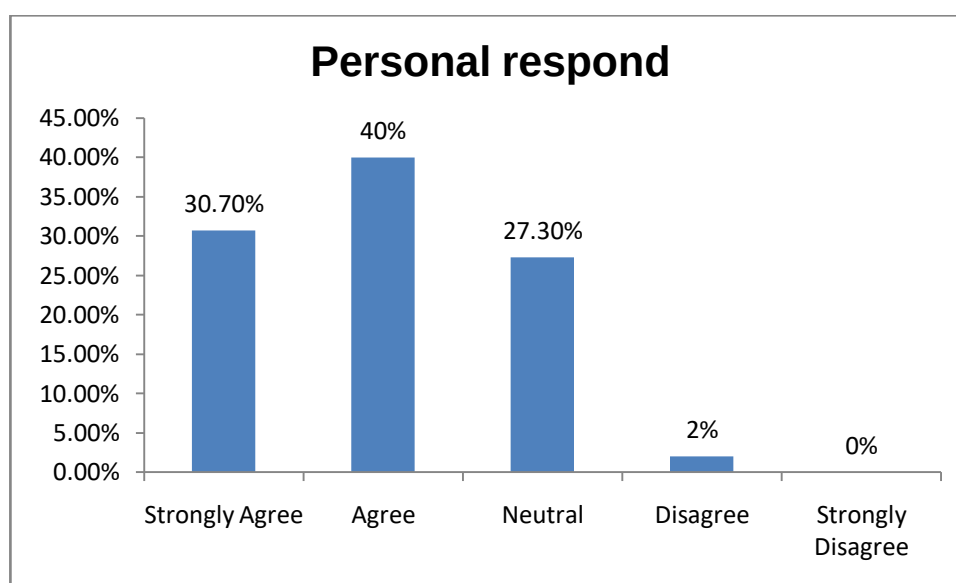


Chart 4.1.20: Chart representing Personnel respond to customers' query

INTERPRETATION

From the above table it is interpreted that 30.7% of Respondents strongly agree, 40% of Respondents agree, 27.3% of Respondents says Neutral, and 2% of Respondents disagree in personnel respond to customers' query quickly.

Inference:

Majority (40%) of the respondents agree personnel respond to customer's query.

Table 4.1.21: Table showing login name and password are necessary

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	51	34%
2	Agree	64	42.7%
3	Neutral	27	18%
4	Disagree	1	0.7%
5	Strongly Disagree	1	0.7%
	Total	150	100

Source: Primary Data

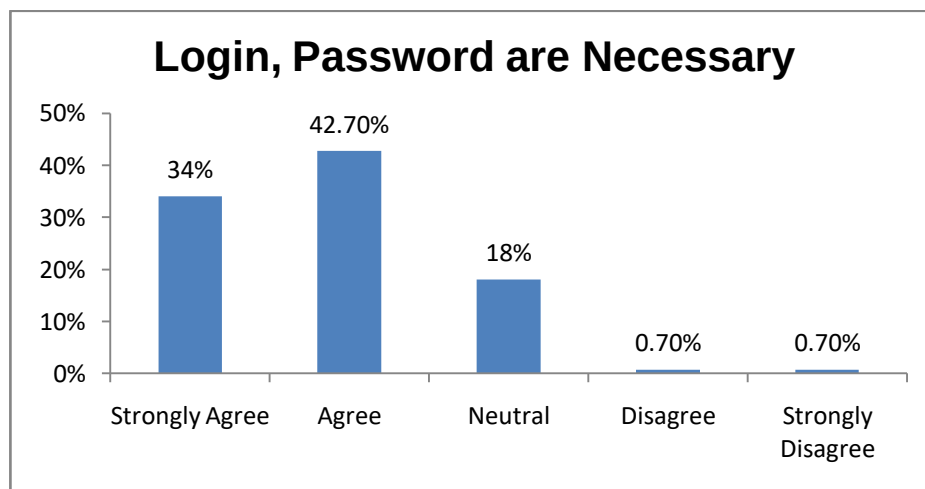


Chart4.1.21: Chart representing login name and password are necessary

INTERPRETATION

From the above table it is interpreted that 34% of Respondents strongly agree, 42.7% of Respondents agree, 18% of Respondents says Neutral, 0.7% of Respondents disagree and 0.7% of Respondents says Strongly Disagree in use of electronic security device, login name and password necessary.

Inference:

Majority (42.70%) of the respondents agrees with login and password is necessary.

Table 4.1.22: Table showing download information without any hassle

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	47	31.3%
2	Agree	63	42%
3	Neutral	39	26%
4	Disagree	1	0.7%
5	Strongly Disagree	0	0%
	Total	150	100%

Source: Primary Data

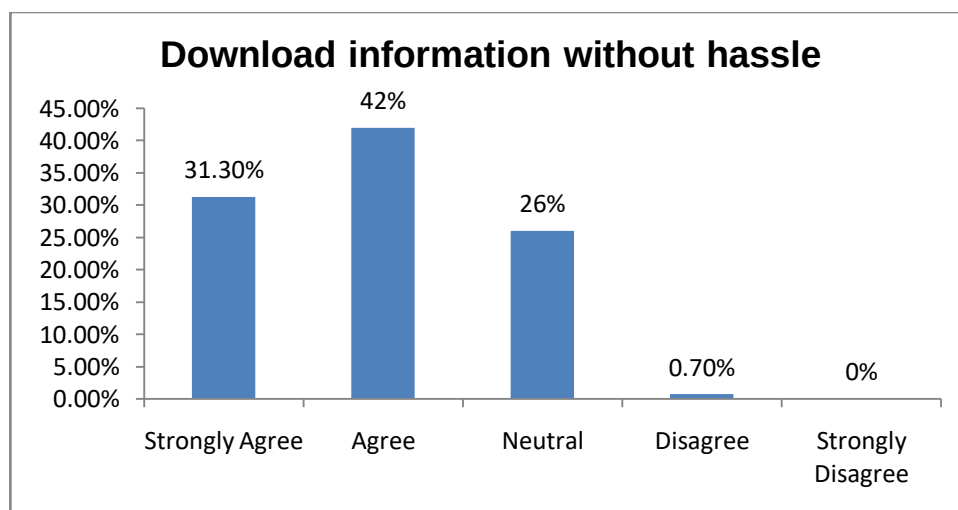


Chart 4.1.22: Chart representing download information without any hassle

INTERPRETATION

From the above chart it is interpreted that 31.3% of Respondents strongly agree 42% of Respondents agree, 26% of Respondents says Neutral, 0.7% of Respondents disagree in download information from website without any hassle.

Inference:

Majority (42%) of the respondents agree with downloading information from website without any hassle.

4.1.23: PERCEIVED RISK:

Table 4.1.23. Table showing Trust issue can arise whether money

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	49	32.7%
2	Agree	48	32%
3	Neutral	44	29.3%
4	Disagree	7	4.7%
5	Strongly Disagree	2	1.3%
	Total	150	100%

Source: Primary Data

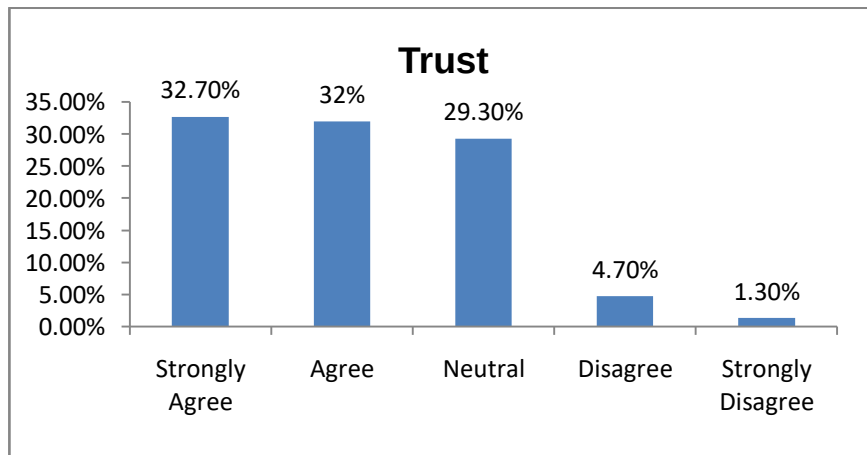


Chart 4.1.23 Chart representing Trust issue can arise whether money safe

INTERPRETATION

From the above table it is interpreted that 32.7% of Respondent strongly agree, 32% of Respondents agree, 29.3% of Respondents says Neutral, 4.7% of Respondents disagree and 1.7% of Respondents say strongly disagree.

Inference:

Majority (32.70%) of the respondents strongly agree with trust issues.

Table 4.1.24: Table showing Security risk arises from hacking

S.no	Particulars	No. of.Respondents	Percentage
1	Strongly Agree	32	21.3%
2	Agree	72	48%
3	Neutral	31	20.7%
4	Disagree	3	2%
5	Strongly Disagree	4	2.7%
	Total	150	100%

Source: Primary Data

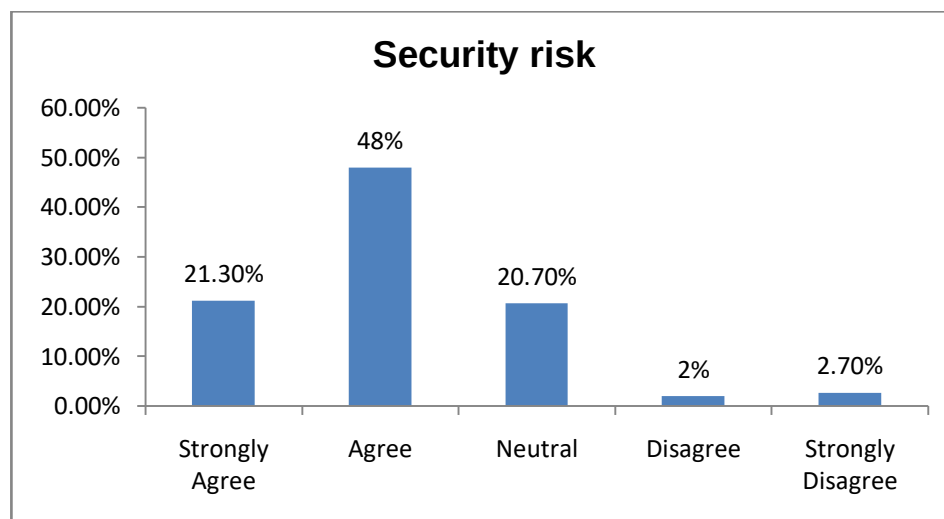


Chart 4.1.24: Chart representing Security risk arises from hacking

INTERPRETATION

From the above table it is interpreted that 21.3% of Respondents strongly agree 48% of Respondents agree, 20.7% of Respondents says Neutral, 2% of Respondents disagree and 2.7% of Respondents say strongly disagree in Security risk of internet banking arises from hacking.

Inference:

Majority (48%) of the respondents agree with security risk.

Table 4.1.25: Table showing Unauthorized access to bank's system is possible

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	41	27.3%
2	Agree	50	33.3%
3	Neutral	45	30%
4	Disagree	9	6%
5	Strongly Disagree	5	3.3%
	Total	150	100%

Source: Primary Data

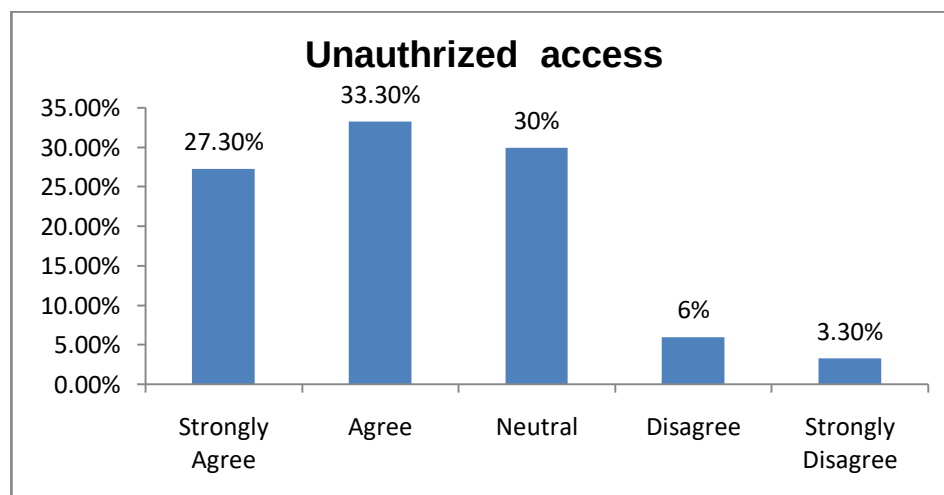


Chart 4.1.25: Chart representing unauthorized access to bank's system

INTERPRETATION

The above chart show that 27.3% of Respondents strongly agree 33.3% of Respondents agree, 30% of Respondents says Neutral, 6% of Respondents disagree and 3.3% of Respondents say strongly disagree in unauthorized access to bank's system is possible.

Inference:

Majority (33.30%) of the respondents agree with unauthorized access is possible.

Table 4.1.26: Table showing incorrect transaction process is possible

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	31	20.7%
2	Agree	64	42.7%
3	Neutral	41	27.3%
4	Disagree	8	5.3%
5	Strongly Disagree	6	4%
	Total	150	100%

Source: Primary Data

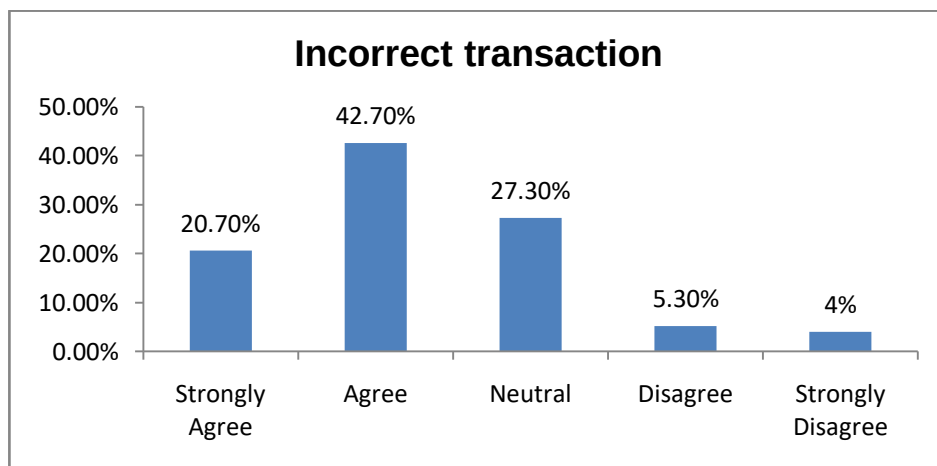


Chart 4.1.26: Chart representing incorrect transaction process is possible

INTERPRETATION

From the above table it is interpreted that 20.7% of Respondents strongly agree, 42.7% of Respondents agree, 27.3% of Respondents say Neutral, 5.3% of Respondents disagree and 4% of Respondents say strongly disagree in Incorrect transaction process is possible.

Inference:

Majority (42.70%) of the respondents agree with incorrect transaction process is possible.

Table 4.1.27: Table showing operating condition of internet banking

S.no	Particulars	No. of. Respondent	Percentage
1	Strongly Agree	40	26.7%
2	Agree	56	37.3%
3	Neutral	45	30%
4	Disagree	6	4%
5	Strongly Disagree	3	2%
	Total	150	100%

Source: Primary Data

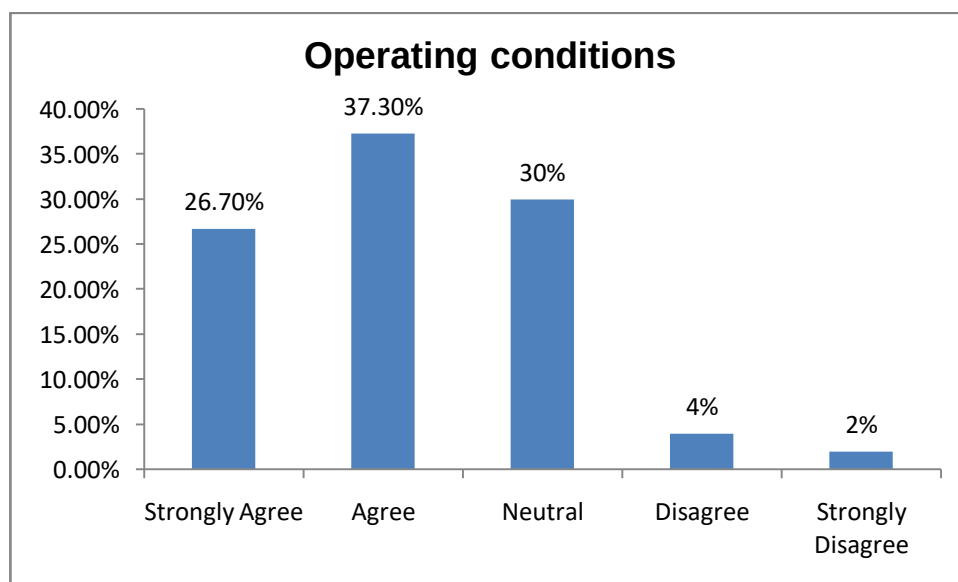


Chart 4.1.27. Chart representing operating condition of internet banking

INTERPRETATION

From the above chart it is interpreted that 26.7% of Respondents strongly agree 37.3% of Respondents says agree, 30% of Respondents says Neutral, 4% of Respondents disagree and 2% of Respondents say strongly disagree in operating condition of internet banking.

Inference:

Majority (37.3%) of the respondents agree operating conditions.

4.2 CHI-SQUARE TEST

(Null Hypothesis) H₀ = There is no Association between making truncation any time and transfer without special cost.

(Alternative Hypothesis)H₁ = There is a Association between making truncation any time and transfer without special cost.

Table 4.2.1: Tables saying the association between service makes user work easier and unlimited amount can transfer without any special cost

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	34.51 2 ^a	16	.005
Likelihood Ratio	27.00 8	16	.041
Linear-by-Linear Association	.463	1	.496
N of Valid Cases	150		
a. 14 cells (56.0%) have expected count less than 5. The minimum expected count is .02.			

INTERPRETATION:

Since p (0.005) value is lesser than 0.05 , we accept the alternate hypothesis and reject the null hypothesis. Therefore, there is an association between making truncation any time and transfer without special cost

(Null Hypothesis) H0 = There is no Association time saving and incorrect transaction.

(Alternative Hypothesis)H1 = There is Association between time saving and incorrect transaction.

Table 4.2.2: Tables say about the association between time saving and incorrect transaction.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14.439 ^a	12	.274
Likelihood Ratio	14.494	12	.270
Linear-by-Linear Association	3.129	1	.077
N of Valid Cases	150		
a. 13 cells (65.0%) have expected count less than 5. The minimum expected count is .04.			

INTERPRETATION:

Since p (0.274) value is higher than 0.05 , we accept the null hypothesis and reject the alternative hypothesis. Therefore, there is no an association between time saving and incorrect transaction.

4.3 CORRELATION

Table 4.3.1: table showing relationship between trust issue and unauthorized access.

Correlations			
		trust issue	unauthorized access
trust issue	Pearson Correlation	1	.392**
	Sig. (2-tailed)		.000
	N	150	150
unauthorized access	Pearson Correlation	.392**	1
	Sig. (2-tailed)	.000	
	N	150	150
**. Correlation is significant at the 0.01 level (2-tailed).			

INTERPRETATION

The value of correlation coefficient (r) is 0.392. Hence there is a high correlation between trust issues and unauthorized access.

Table 4.3.2: Table showing about the relationship between perform correct service and login creational is necessary

Correlations			
		perform correct service	login password necessary
perform correct service	Pearson Correlation	1	.153
	Sig. (2-tailed)		.060
	N	150	150
login password necessary	Pearson Correlation	.153	1
	Sig. (2-tailed)	.060	
	N	150	150

INTERPRETATION

The value of correlation coefficient (r) is 0.153. Hence there is a high correlation between trust issues and unauthorized access.

4.4 ONE-WAY ANOVA

(Null Hypothesis) H_0 = There is no Significant Relationship between age and personnel respond to customers query quickly in internet banking

(Alternative Hypothesis) H_1 = There is a significant relationship between age and personnel respond th the customer query quickly in internet banking

Table 4.4.1: Table showing the association between different age group and personal response given by banking sectors

Personel Respond					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.260	3	2.753	1.672	.176
Within Groups	243.740	147	1.647		
Total	252.000	150			

Interpretation:

Where 0.176 is greater than 0.05, so Null Hypothesis get rejected and Alternative Hypothesis get accepted and there is a relationship between age and personnel respond to the customers query quickly .

CHAPTER 5

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS:

- Majority (53.3%) of Respondents are Male.
- Majority (54%) of Respondents are from the age group of below 30
- Majority (54%) of Respondents are Married.
- Majority (48.7%) of Respondents are Employed.
- Majority (45.3%) of Respondents says that they learned internet banking by their self
- Majority (46%) of Respondents are SBI users.
- Majority (57%) of Respondents use Internet Banking for Online Purchase and Payment.
- Majority (43.3) of Respondents says strongly agree in transaction anytime.
- Majority (55.3%) of Respondents says Agree in Manage details effectively.
- Majority (39.3%) of Respondents says Strongly agree in service makes work easy
- Majority (50.6%) of Respondents says agree in Transact amount faster.
- Majority (44%) of Respondents says strongly agree in performing correct service.
- Majority (38.7%) of Respondents says agree in amount transfer without special cost.
- Majority (49.3%) of Respondents says agree in time saving.
- Majority (38.7%) of Respondents says strongly agree in convenient transaction.
- Majority (48%) of Respondents says agree about internet banking fits in their life
- Majority (42%) of Respondents says agree in information provider.
- Majority (40%) of Respondents says agree in secure sending sensitive information.
- Majority (50%) of Respondents says agree in fast internet speed access,

- Majority (40%) of Respondents says agree in responding to personal queries.
- Majority (42.7%) of Respondents says agree in login credential.
- Majority (32.7%) of Respondents says strongly agree in trust issues,
- Majority (48%) of Respondents says agree in security risk.
- Majority (33.3%) of Respondents says agree in unauthorized access.
- Majority (42.7 %) of Respondents says agree in incorrect transaction occurrences.
- Majority (37.3%) of Respondents says agree in operating conditions.
- There is an association between making truncation any time and transfer without special cost.
- There is no association between time saving and incorrect transaction.
- There is a high correlation between trust issues and unauthorized access.
- There is a high correlation between trust issues and unauthorized access.
- There is a relationship between age and personnel respond to the customers query quickly .

5.2 SUGGESTIONS

We can see the time is changing and with the passage of time people are accepting technology but there is still a lot of perceptual blocking still to be removed.

This can be achieved through increasing the level of consumer perception towards Internet banking. Some of the ways to do this are:

- Create a trust in the mind of customers towards security of their accounts.
- Provide a platform from where the customers can access different accounts at single time without extra charge.
- Make the site more user friendly.
- Customers should be motivated to use Internet bankings facilities more.
- Acquiring new capabilities through strategic alliances.
- Customers should be more aware about internet bankings services.

- Bank should give proper training to customers for using internet bankings.
- Customers should avail more benefits like offers, discounts, etc.

5.3 CONCLUSION

The basic objective of my research was to understand the customer perception on internet banking in Chennai. The study tries to figure out what are the factors that affect the usage behavior of the customers towards Internet banking services. From the analysis more than 50% of Respondent is highly satisfied with usefulness and easy use of Internet Banking. Where the Respondent from the age group of above 50 (2.7%) was comparatively less. so, the Bank need to take a necessary steps to educate these age (above 50) group of customers. Also, Respondents agree (48%) that they have problem in security risk arises from hacking. so; Banks need to take an additional note on security risk factors.

The conclusions that can be drawn are

- Most of the people use Internet banking because of the ease and convenience of doing transactions 24 hours from anywhere.
- Banks are providing free internet banking services so that the customers can be get attracted.
- Maximum numbers of internet bank account holders are youth.
- Most of the users using internet banking service for shopping purpose.
- Majority of participants said, Internet banking is useful.

REFERENCE

- AMUTHA D, “ A Study of Customer Awareness Towards e-banking”, International Journal of Economics and Managemnts Science”, volume no. 5,
- ANUKOOL MANISH HYDE , “ E-Banking “, “Prestige e-journal of Management and research”, volume no. 2, 2015, Page.no .19-28
- D. MARSHALL, M.A. JACK, "On the role of SMS for group action confirmation with IVR phone banking", “Intl. Journal of Bank Marketing”, Volume. no 29, 2011, Page. no .206 – 223.
- DANIEL NILSSON, (2005) "Consumer acceptance of internet banking in Estonia", “Intl. Journal of Bank Marketing” , Volume. no. 23, 2005, Page. no.200 – 216,
- DIVYA SINGHAL AND PADHMANABHAN V , “A Study on Customer Perception Towards Internet Banking: Identifying major contribution Factor”, “The Journal of Nepalese Business Studies:, Volume. no 1, 2008, Page. no 101-111
- DJOUHARA ALI MOHAMMAD AGTI, "The impact of internal marketing on commercial banks' market orientation", “Intl. Journal of Bank Marketing”, Volume. no 29, 2011, Page. no 308 – 332.
- DON J. WEBBER, (2012) "Adopters and non-adopters of internet banking: a segmentation study", Intl. Journal of Bank Marketing, Volume. no 30, 2012, Page. no .20 – 42.
- DR. ABDUL AZZEM B, GEETHA DEVI K.V., “ e-Banking Loyalty”, “ Inter Journal of Trends in Economic Management and Technology”, Volume. no 1, 2012, Page. no 70-74,
- DR. BELLO AYUBA, IBRAHIN ALI ALIYA, “ Evaluation of Impact of Internet Marketing in Banking Service in Niceria”, “British Journal of Marketing Studies:, Volume, no 3, 2015,
- DR. HIMANI SHARMA, “Bankers’ Perspectives On E-Banking”, “Intl. Journal of Electronic Finance”, Volume. no. 1, 2011, Page. no .240-250,
- Dr. MUNISH GUPTA, “Internet Banking Adoption among Students”, “An International Bilingual Peer Received Preferred Research Journal”, Volume. no7,

2020, Page. no 39-42,

- EJAZ AHMED, "The impact of motivation on trust within the acceptance of web banking in an exceedingly low financial gain country", " Intl. Journal of Bank Marketing", Volume. no 31, 2013, Page. no 115 – 125.
- FOLARIN AKINBAMI, "Financial services and client protection when the crisis", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no .134 – 147.
- FRANCISCO J. MAS, "The harmful consequences of unsuccessful recoveries within the banking industry", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no .32 – 49.
- GUSTAVO QUEIROGA SOUKI, "Identifying variables that predict clients' propensity to end their checking accounts", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no.489 – 507.
- ISABEL BUIL, "Within-role, extra-role and anti-role behaviors in retail banking", "Intl. Journal of Bank Marketing", Volume. no 29, 2011 Page. no .470 – 488.
- JANE M. KOLODINSKY, " Adoption of Electronic Banking Technologies" , " Internet Journal of Bank Marketing", Volume. no 22,2004, Page. no 238-259,
- JOSÉ AFONSO MAZZON, "Adoption of internet banking", "Intl. Journal of Bank Marketing", Volume. no 25 ,2007, Page. no.72 – 88,
- KRISHNA REDDY D.N.V, DR. SUDHIR REDDY M, " A study on Customer Perception and Satisfaction towards Electronic Banking in Khammam District", " ISOR Journal of Business and Management", Volume. no 17, 2015, Page. no 20-27,
- MICHAEL S. MCCARTHY, "Retaining consumer satisfaction in turbulent times", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no .555 – 562.
- MIKAEL GIDHAGEN, SABINE GEBERT PERSSON, "Determinants of digitally instigated insurance relationships", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no 517 – 534.
- MIRELLA YANI-DE-SORIANO, "Understanding customer-specific factors underpinning web banking adoption", Intl. Journal of Bank Marketing, Volume. no 30, 2012, Page. no 60 – 81,
- MR. MOHANRAJ M, DR. JAGANATHAN A.T, " A Study on Customer Attitude

Towards Mobile Banking with special Reference to Erode District”, “International Journal of Trend in Scientific Research and Development”, volume. No 2, Page. No 258-263,

- MR. TINASHE DONDO, MS. THABANI N YONI, MR. TAKUDZWA.C. MARADZE , “An Evaluation of the Impact of Electronic Banking on Commercial Bank Competitiveness”, “Research gate”, Volume No. 6, 2020, Page. No. 1220-1247
- MS. FOZIA , “A Comparative study of Customer Perception Towards E-Banking Services Provided by Selected Private and Public Sector Bank in India”, “IOSR Journal of Business and Management”, Volume. No 17, 2015, Page. No. 20-27
- MUHAMMAD AFTAB, "Incorporating attitude towards Halal banking in an integrated service quality, satisfaction, trust and loyalty model in online Islamic banking context", “Intl. Journal of Bank Marketing”, Volume. no 31, 2013, Page. no .6 – 23.
- NANA OWUSU-FRIMPONG, "An analysis of students' knowledge and choice criteria in retail bank selection in sub-Saharan Africa: The case of Ghana", “Intl. Journal of Bank Marketing”, Volume. no 29, 2011, PAGE. NO .373 – 397.
- NAYNA PATEL, "Understanding the consumption method through in-branch and e-mortgage service channels: A first-time purchaser perspective", “Intl. Journal of Bank Marketing”, Volume. no 29, 2011, Page. no 148 – 167.
- NIKOLAOS KYREZIS, "Trust-based segmentation: Preliminary proof from technology-enabled bank channels", “Intl. Journal of Bank Marketing”, Volume. no 29, 2011, Page. no .5 – 31.
- PERERA A.P.P., PRIYANATH H.M.S., “ Impact of Internet Banking Service Quality on Customer Satisfaction: An Empirical Investigation of Customer in Sri Lanka”, “ International Journal of Management, IT and Engineering”, Volume. no 8, 2018, Page. no 197-220
- PRITHWIRAJ NATH, (2003) "A model of trust in on-line relationship banking", “Intl. Journal of Bank Marketing”, Volume. no 29, 2003, Page. no .5 – 15.
- SAMSUNISA A,” A Study On Customer Perception Towards Internet Banking Service at Chennai” , “ The International Journal Research”, volume no.04,

2015, Page.no. 72-78,

- SHARON S. LASSAR, "The relationship between shopper originality, personal characteristics, and on-line banking adoption", "Intl. Journal of Bank Marketing", Volume. no 23, 2005, Page. no.176 – 199.
- SUNITH C.K, "Customer Satisfaction in E-Bank Service", "International Journal of Business and Management Invention", Volume. no 8, Page. no 19-24,
- TOMAS FALK, "Measuring the quality of internet banking portals", "International. Journal of Bank Marketing", Volume. no. 23, 2005, Page. no.153 – 175.
- ZELIHA ESER, ("Consumer-based brand equity in banking industry: A comparison of local and global banks in Turkey", Intl. Journal of Bank Marketing, Volume. no 30, 2012, Page. no.359 – 375.

APPENDIX: I
QUESTIONARRE:

1)Name of the respondent

2)Gender

- a) male
- b) female

3) Age

- a) below 30
- b) 31-40
- c) 41-50
- d) Above 50

(4) Marital status

- a) Married
- b) Unmarried

(5) Employment state

- a) Employed
- b) Unemployed
- c) Self employed

(6) How did you learned to use internet banking

- a) Self
- b) Friend
- c) From Website Of The Bank
- d) From Bank Staff
- e) Other

7) From which bank you avail this service

- a) SBI
- b) HDFC
- c) Union Bank Of India
- d) other

8) **What type of e-banking service you constantly use?**

- a) Transfer funds
- b) Online purchase and payment
- c) Regular checking of bank statement
- d) Other

Perceived usefulness:

(Strongly agree -1, Agree- 2, Neutral- 3, Disagree- 4, Strongly Disagree- 5)

QUESTION	1	2	3	4	5
9) Internet banking enables me to conduct banking transaction anytime					
10) Internet banking enables me to manage my bank details more effectively					
11) Service which are provided by internet banking make my work easy and faster					
12) Internet banking transaction works more faster when compare to other portal					
13) Internet banking portal helps to perform service correctly at the first time					

PERCEIVED EASE OF USE:

QUESTION	1	2	3	4	5
14) Unlimited amount can be transfer without any special cost					
15) Convenient to make financial transaction					
16) Saves my times instead waiting line in a bank branch					
17) Sufficient and real time financial information provided					
18) Fits into my busy university life					

PERCEIVED WEB SECURITY:

QUESTION	1	2	3	4	5
19) I would feel secure sending sensitive information across the internet banking					
20) Fast internet access speed is important for internet banking					
21) Personnel respond to customers' query quickly					

22) Use of electronic security device, login name and password necessary					
23) Securely I can able download information from the website without any hassle					

PERCEIVED RISK:

QUESTION	1	2	3	4	5
24) Trust issue can arise whether my money safety Or not					
25) Security risk of internet banking arises from hacking					
26) Unauthorized access to bank's system is possible					
27) Incorrect transaction process is possible					
28) operating condition of internet banking					

APPENDIX- II

ARTICLE

A STUDY ON CUSTOMER PERCEPTION TOWARDS INTERNET BANKING IN CHENNAI

KEERTHANA A, KAVITHA RAJAYOGAN

Students, School of Management Studies, Sathyabama Institute of Science and
Technology, Chennai

Assistant Professor, School of Management Studies, Sathyabama Institute of
Science and Technology

email.id: keerthanaajeeth@gmail.com kavitha2984@gmail.com

ABSTRACT

Nowadays, Banks came to know more than other portals about the problem and the risk which are faced in this busy competitive world. By offering e-commerce products, this Banking Sector has a major key advantage to overcome from this competitive world. Internet banking which comes under e-commerce created a way to strengthen their relationship with customers and can able to provide upcoming updates and services which are offered by the bank to the customer through internet easier. The paper deals with A Study on Customer Perception towards Internet Banking in Chennai. The study Achieved by using both Primary and Secondary data. Secondary data were collected by creating an online links and share to the respondents inside Chennai using convenience sampling. Around 150 Samples were collected and the analysis of Primary Data was calculated by using Statistical Package for the Social Sciences' (SPSS) 16.0 for windows. From the analysis more than 50% of Respondent is highly satisfied with usefulness and easy use of Internet Banking. Where the Respondent from the age group of above 50 (2.7%) was comparatively less. so, the Bank need to take a necessary steps to educate these age (above 50) group of customers. Also, Respondents agree (48%) that they have problem in security risk arises from hacking. so; Banks need to take an additional note on security risk factors.

1.1 INTRODUCTION

Nowadays, Banks came to know more than other portals about the problem and the risk which are faced in this busy competitive world. By offering e-commerce products, this Banking Sector has a major key advantage to overcome from this competitive world. Internet banking which comes under e-commerce created a way to strengthen their relationship with customers and can able to provide upcoming updates and services which are offered by the bank to the customer through internet easier. Internet Banking

was increasingly used by this generation people because of its preserved Usefulness and preserved easy to use.

Internet Banking Achieve Banking Activities like amount transferring, Bill payment, Checking Bank Balance and about active state, online shopping by using Internet as the Delivery Channel. It is Difficult to find whether Internet Banking Tools has been applied for convenience of bank or for the convenience of the customers. Ultimately this Internet banking satisfies and provided for the convenience of the customers. One of the most important advantages is that customer can transact funds from any corner from any country at any time.

It is convenient, it isn't bound by operational timings, there are no geographical barriers and the services can be offered at a minuscule cost (IAMAI's, 2006). Electronic banking has experienced explosive growth and has transformed traditional practices in banking (Gonzalez et al., 2008).

Internet Banking was first introduced by Private Banking Sectors in India for Banking Industry. These Private Banking Sectors faced a problem to establishing this network in remote corner of all over the country is highly difficult. They felt that the only way to connect with customers can be achieved only by providing anytime customer service through Internet applications. So, Private sectors took Internet Applications as a weapon of competitive advantage to corner monolith like Indian Banks, SBI, etc.,

1.2 REVIEW OF LITERATURE

Dr. MUNISH GUPTA(2020), study says that the reliability of all the dimensions such as security, operation, convenience, service, loyalty, dilemma, and skill are measured in this article. Internet banking is an explosive tool that leads to massive cost reductions and convenience But, still there exist some gaps in the implementation of these policies and programs.

MR. TINASHE DONDO, MS. THABANI N YONI, MR. TAKUDZWA.C. MARADZE (2020),the study says both the positive and negative points about the internet banking, where this study also explains about the impact of electronic banking on commercial bank competitiveness. This article also explained about the risk and factors that affect the use of e-bank.and the author suggested improving the infrastructure of the bank by different technology.

PERERA A.P.P., PRIYANATH H.M.S (2018),this study attempted to explore how internet banking service qualities affect the customer satisfaction? The data were collected from the 285 customers who are using internet banking services in Bank of Ceylon, Pandora Branch for the structured questionnaire conducting face-to- face interviews. Data were analyzed using Partial Least Squares-Structural Equation Modelling. The study tested seven hypotheses between seven dimensions of internet banking service qualities and customer satisfaction. The results revealed that contact, efficiency, system availability and compensation have significant positive impact on customer satisfaction while fulfillment, privacy and responsiveness did not have significant effect on the level of customer satisfaction in author's research paper.

MS. FOZIA(2015), from the article, the author analyzed the overall perception of customers regarding the services of e-banking, and she found that Age and occupation are the important demographic factors which have used to measure the perception of the customers on e-banking services and, she suggested that E-Banking will be successful only if bank have Commitment to e-Banking along with a deeper understanding of customer needs. This can come only when the bank has a very big base of customers, best people and new technology.

DIVYA SINGHAL AND PADHMANABHAN V(2015), the study says that Internet banking is becoming increasingly becoming popular because of convenience and flexibility. The present paper explores the major factors responsible for internet banking based on respondents' perception on various internet applications. It also provides a framework of the factors which are taken to assess the internet banking perception. The analysis done with the help of statistical tools clearly indicate the factors responsible for internet banking. Factor analysis results indicate that 'utility request', 'security', 'utility transaction', 'ticket booking' and 'fund transfer' are major factors.

SAMSUNISA A(2015), in her paper she explained about the customer perception towards internet banking, and she suggested to educate the customer about internet banking either by media or by an trainer and the banks should educate their customers on the safety use of their passwords and pin numbers. Mainly the old age people are having the issues for using e-banking facilities, so importance to be given to those people and proper training on the usage of e-banking should be given to them.

1.3 OBJECTIVE OF THE STUDY:

1.3.1 PRIMARY OBJECTIVE:

To study the consumer perception towards Internet banking services in Chennai.

1.3.2 SECONDARY OBJECTIVES:

- To measure the satisfaction level of customers.
- To know the cause why customers are using internet banking services.
- To measure how familiar internet banking website are useful for customer to access.
- To know the problems which are faced by the customer in internet bank.

1.4 SAMPLING PLAN

Since it is not possible to study whole universe, it becomes necessary to take sample from the universe to know about its characteristics.

- Sampling Units: Different Account Holder from the bank.
- Sampling Size: 150

- Sample Technique: Convenience Sampling.
- Research Instrument: Structured Questions.
- Contact Method: Personal Google Form Link Response.
- Tolls : Chi-square, Correlation, ANOVA test

1.5 CHI-SQUARE TEST

Table 1.5.1: Tables says the association between service makes user work easier and unlimited amount can transfer without any special cost.

(Null Hypothesis) H0 = There is no Association between making truncation any time and transfer without special cost.

(Alternative Hypothesis)H1 = There is Association between making truncation any time and transfer without special cost.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	34.512 ^a	16	.005
Likelihood Ratio	27.008	16	.041
Linear-by-Linear Association	.463	1	.496
N of Valid Cases	150		
a. 14 cells (56.0%) have expected count less than 5. The minimum expected count is .02.			

INTERPRETATION:

Since p (0.005) value is lesser than 0.05 , we accept the alternate hypothesis and reject the null hypothesis. Therefore, there is an association between making truncation any time and transfer without special cost

(Null Hypothesis) H0 = There is no Association time saving and incorrect transaction.

(Alternative Hypothesis)H1 = There is Association between time saving and incorrect transaction.

Table 1.5.2: Say about the association between time saving and incorrect transaction.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14.439 ^a	12	.274
Likelihood Ratio	14.494	12	.270
Linear-by-Linear Association	3.129	1	.077
N of Valid Cases	150		
a. 13 cells (65.0%) have expected count less than 5. The minimum expected count is .04.			

INTERPRETATION:

Since p (0.274) value is higher than 0.05, we accept the null hypothesis and reject the alternative hypothesis. Therefore, there is no association between time saving and incorrect transaction.

1.6 CORRELATION

Table 1.6.1: say about the relationship between trust issue and unauthorized access.

Correlations			
		trust issue	unauthorized access
trust issue	Pearson Correlation	1	.392 ^{**}
	Sig. (2-tailed)		.000
	N	150	150
unauthorized access	Pearson Correlation	.392 ^{**}	1
	Sig. (2-tailed)	.000	
	N	150	150
^{**} . Correlation is significant at the 0.01 level (2-tailed).			

INTERPRETATION:

The value of correlation coefficient (r) is 0.392. Hence there is a high correlation between trust issues and unauthorized access.

Table 1.6.2: Table says about the relationship between perform correct service and login creational is necessary

Correlations			
		perform correct service	login password necessary
perform correct service	Pearson Correlation	1	.153
	Sig. (2-tailed)		.060
	N	150	150
login password necessary	Pearson Correlation	.153	1
	Sig. (2-tailed)	.060	
	N	150	150

INTERPRETATION

The value of correlation coefficient (r) is 0.153. Hence there is a high correlation between trust issues and unauthorized access.

1.7 ONE-WAY ANOVA

(Null Hypothesis) H_0 = There is no Significant Relationship between age and personnel respond to customers query quickly in internet banking

(Alternative Hypothesis) H_1 = There is a significant relationship between age and personnel respondents the customer query quickly in internet banking

Table 1.7.1: Table shows the association between different age group and personal response given by banking sectors.

ANOVA					
personal respond					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.260	3	2.753	1.672	.176
Within Groups	243.740	147	1.647		
Total	252.000	150			

Interpretation:

Where 0.176 is greater than 0.05, so Null Hypothesis get rejected and Alternative Hypothesis get accepted and there is a relationship between age and personnel respond to the customers query quickly .

1.8 Conclusion

The basic objective of my research was to understand the customer perception on internet banking in Chennai. The study tries to figure out what are the factors that affect the usage behavior of the customers towards Internet banking services. From the analysis more than 50% of Respondent is highly satisfied with usefulness and easy use of Internet Banking. Where the Respondent from the age group of above 50 (2.7%) was comparatively less. so, the Bank need to take a necessary steps to educate these age (above 50) group of customers. Also, Respondents agree (48%) that they have problem in security risk arises from hacking. so; Banks need to take an additional note on security risk factors.

1.9 REFERENCE

- AMUTHA D, " A Study of Customer Awareness Towards e-banking", " International Journal of Economics and Management Science", volume no. 5,
- ANUKOOL MANISH HYDE , " E-Banking ", "Prestige e-journal of Management and research", volume no. 2, 2015, Page. no .19-28
- D. MARSHALL, M.A. JACK, "On the role of SMS for group action confirmation with IVR phone banking", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no .206 – 223.
- DANIEL NILSSON, (2005) "Consumer acceptance of internet banking in Estonia", "Intl. Journal of Bank Marketing" , Volume. no. 23, 2005, Page. no.200 – 216,
- DIVYA SINGHAL AND PADHMANABHAN V , "A Study on Customer Perception Towards Internet Banking: Identifying major contribution Factor", "The Journal of Nepalese Business Studies:, Volume. no 1, 2008, Page. no 101-111
- DJOUHARA ALI MOHAMMAD AGTI, "The impact of internal marketing on commercial banks' market orientation", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no 308 – 332.
- DON J. WEBBER, (2012) "Adopters and non-adopters of internet banking: a segmentation study", Intl. Journal of Bank Marketing, Volume. no 30, 2012, Page. no .20 – 42.
- DR. ABDUL AZZEM B, GEETHA DEVI K.V., " e-Banking Loyalty", " Inter Journal of Trends in Economic Management and Technology", Volume. no 1, 2012, Page. no 70-74,
- DR. BELLO AYUBA, IBRAHIN ALI ALIYA, " Evaluation of Impact of Internet Marketing in Banking Service in Niceria", "British Journal of Marketing Studies:, Volume, no 3, 2015,
- DR. HIMANI SHARMA, "Bankers' Perspectives On E-Banking", "Intl. Journal of Electronic Finance", Volume. no. 1, 2011, Page. no .240-250,
- Dr. MUNISH GUPTA, "Internet Banking Adoption among Students", "An International Bilingual Peer Received Preferred Research Journal", Volume. no7,

- 2020, Page. no 39-42,
- EJAZ AHMED, "The impact of motivation on trust within the acceptance of web banking in an exceedingly low financial gain country", " Intl. Journal of Bank Marketing", Volume. no 31, 2013, Page. no 115 – 125.
 - FOLARIN AKINBAMI, "Financial services and client protection when the crisis", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no .134 – 147.
 - FRANCISCO J. MAS, "The harmful consequences of unsuccessful recoveries within the banking industry", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no .32 – 49.
 - GUSTAVO QUEIROGA SOUKI, "Identifying variables that predict clients' propensity to end their checking accounts", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no.489 – 507.
 - ISABEL BUIL, "Within-role, extra-role and anti-role behaviors in retail banking", "Intl. Journal of Bank Marketing", Volume. no 29, 2011 Page. no .470 – 488.
 - JANE M. KOLODINSKY, " Adoption of Electronic Banking Technologies" , " Internet Journal of Bank Marketing", Volume. no 22,2004, Page. no 238-259,
 - JOSÉ AFONSO MAZZON, "Adoption of internet banking", "Intl. Journal of Bank Marketing", Volume. no 25 ,2007, Page. no.72 – 88,
 - KRISHNA REDDY D.N.V, DR. SUDHIR REDDY M, " A study on Customer Perception and Satisfaction towards Electronic Banking in Khammam District", " ISOR Journal of Business and Management", Volume. no 17, 2015, Page. no 20-27,
 - MICHAEL S. MCCARTHY, "Retaining consumer satisfaction in turbulent times", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no .555 – 562.
 - MIKAEL GIDHAGEN, SABINE GEBERT PERSSON, "Determinants of digitally instigated insurance relationships", "Intl. Journal of Bank Marketing", Volume. no 29, 2011, Page. no 517 – 534.