

**A STUDY ON THE USAGE PATTERN OF ELECTRONIC  
BANKING SERVICES AMONG CUSTOMERS IN SBI**

**Project Report**

*Submitted By*

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*Under the guidance of*

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*In partial fulfilment of requirements for the award of*

**Master of Commerce and Management**



**ST. TERESA'S COLLEGE (AUTONOMOUS), ERNAKULAM**

**COLLEGE WITH POTENTIAL FOR EXCELLENCE**

**Nationally Re-Accredited at 'A++' Level (Fourth Cycle)**

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Kottayam – 686560

**MARCH 2022**



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<b>Similarity</b>	17%
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This is to certify that the Project Report entitled “**A STUDY ON THE USAGE PATTERN OF ELECTRONIC BANKING SERVICES AMONG CUSTOMERS IN SBI**” submitted by **ABHIRAMI PRAKASH (Reg No. AM20COM001)**, towards partial fulfilment of the requirement for the award of Master of Commerce and Management is a record of bona-fide carried out during the academic year 2020-2022.

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## **DECLARATION**

I **ABHIRAMI PRAKASH** do hereby declare that this dissertation entitled, **“A STUDY ON THE USAGE PATTERN OF ELECTRONIC-BANKING SERVICES AMONG CUSTOMERS IN SBI”** has been prepared by me under the guidance of **Dr. Mary Sruthy Melbin**, Assistant Professor of the Department of Commerce, St. Teresa's College, Ernakulam.

I also declare that this dissertation has not been submitted by me fully or partly for the award of any Degree, Diploma, Title or Recognition before.

**Place: Ernakulam**

**Abhirami Prakash**

**Date:     /     / 2022**

## **ACKNOWLEDGEMENT**

I wish to acknowledge all those persons who helped us in completing the project on the topic, A STUDY ON THE USAGE PATTERN OF ELECTRONIC-BANKING SERVICES AMONG CUSTOMERS IN SBI. First and foremost, thank God Almighty for the blessing showered upon me for the completion of this project report.

I take this opportunity to express my gratitude to my guide **Dr. Mary Sruthy Melbin**, Assistant Professor, Dept. of Commerce, St Teresa's College, Ernakulam for her constant guidance, monitoring and encouragement throughout the course of this study.

I express my sincere thanks to the Provincial Superior and Manager of our college **Rev. Sr. Dr. Vinita** and Principal, **Dr. Alphonsa Vijaya Joseph** and to **Ms. Ann Thomas Kiriyanthan**, Head of the department of commerce, for their support and valuable suggestions. Lastly, I extend my heartfelt thanks to my family and friends for their constant encouragement without which this project would not be possible.

**ABHIRAMI PRAKASH**

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## **CHAPTER 1**

### **INTRODUCTION**

# **A STUDY ON THE USAGE PATTERN OF ELECTRONIC-BANKING SERVICES AMONG CUSTOMERS IN SBI**

## **1.1 INTRODUCTION**

A bank is a financial institution that accepts deposits from the public and provides standing deposits for loans. The two most common types of banks are commercial/retail banks and investment banks. Depending on the type, a bank may also offer a variety of financial services, from safe deposit boxes and currency exchange services to retirement planning and wealth management. The central bank is responsible for the stability of the currency. They control inflation, dictate monetary policy, and monitor the supply and demand of money in the market. Commercial or retail banks provide a variety of services including, but not limited to, managing deposits and cash withdrawals, providing basic checking and savings accounts, confirming deposits, issuing debit and credit cards for eligible customers, and providing term loans such as auto loans. And mortgages or mortgage limits. Investment banks serve corporate clients.

Banking is defined as a business that receives and holds funds owned by other individuals or corporations and lends them out for the purposes of economic activity, such as for profit or simply to cover operating expenses. Banks provide savings, loan and investment products and services to individuals and legal entities. Banks are regulated at the national level by the central bank (US Federal Reserve Bank), whose function is to maintain liquidity and economic stability. Banks left unregulated to compete in open markets that have historically proven to be risky and have spawned many financial crises. The activities covered by the bank have expanded and now the bank also offers many other services. Current banking services include issuing debit and credit cards, safekeeping of valuables, safe deposit boxes, ATM services and online money transfers between countries/worlds. Banks ensure that individuals, governments and businesses receive the necessary financial support. This allows you to borrow money at competitive interest rates and allows borrowers to manage their cash flows. You can start sending money instantly and pay remotely. It also helps with high quality investments and trading. Electronic banking is a form of banking in which funds are transferred through the exchange of electronic signals rather than through the exchange of cash, checks, or other types of paper documents. Money transfers are made between banks and financial institutions such as credit unions. This also happens between financial institutions and commercial establishments such as stores. Whenever someone withdraws cash from an ATM or buys groceries with a debit card, the funds are transferred through e-banking.

Electronic banking is based on complex computer systems that exchange data over telephone lines. This computer system records the transfers and custody of funds and controls the methods used by clients and merchants to access funds. There are many different electronic banking systems and they come in different sizes.

## **1.2 SCOPE OF THE STUDY**

The whole study is based on behavioural tests of SBI customer's use of e-banking services. This is a demographic survey that selects people from different classes who use e-banking services. It mainly targets groups with SBI accounts.

## **1.3 SIGNIFICANCE OF THE STUDY**

When our busy daily lives turn into a race against time, we try to save as much time as possible. Thanks to e-banking, visiting the bank has become a rarity in our daily lives. Even if you have to pay for the last day and you are minutes away from the bus, you can still rely on e-banking. You can trade online at any time of the day without leaving your home. It protects from online fraud and account hacking.

## **1.4 STATEMENT OF THE PROBLEM**

Over the past decade, India has become one of the fastest countries to adopt information technology due to its ability to provide software solutions to businesses around the world. This role has provided a huge boost to India's adoption of the latest technology in the regional banking industry, especially in the areas of internet banking and e-commerce. Security has become one of the main concerns of banks. Many customers refuse e-banking services for reasons of unreliability and security. This topic is very important for banks that offer online banking. This study was conducted to answer the following questions: Are customers aware of the various e-banking services offered by SBI? How do SBI customers use e-banking services? Are you having problems using e-banking?

## **1.5 METHODOLOGY OF THE STUDY**

### **POPULATION**

The study is conducted generally, among the customers who use e-banking services of SBI.

### **SAMPLE SIZE**

The sample size of study is 152 customers.

### **TYPE OF DATA**

Both primary data and secondary data are used for this study.

### **SOURCES OF DATA**

Primary data was collected through a survey of SBI customers using electronic banking services. Secondary data is collected from various websites, magazines, libraries, etc.

### **SAMPLING TECHNIQUE**

The investigator collected data from the respondents using a Random Sampling Method.

### **TOOLS FOR DATA ANALYSIS AND INTERPRETATION**

- The tools for analysis include percentage and scaling.
- Hypothesis are tested using the chi-square test.
- The tabulation and presentation of data in the form of graphs, charts and tables.

### **NORMALITY OF DATA AND TEST USED:**

As the data collected is not normal, a chi-square test is used. It is impossible to make assumptions about the distribution of the population from which samples are drawn. Therefore, the testing procedure used is a non-parametric test and a chi-square test to test the formulated hypothesis. A percentage analysis of the collected data was also carried out.

### **1.6 OBJECTIVES**

The study is undertaken with the following end in view:

1. To examine customer's awareness regarding various e-banking services of SBI.
2. To analyse the usage pattern of e-banking services of SBI customers.
3. To evaluate the problems faced by customers while using e-banking services.

### **1.7 RESEARCH QUESTIONS**

1. How can the customer awareness level of various e-banking services provided by SBI be assessed?
2. What is the usage pattern the customers of SBI are adopting while using e-banking services?
3. What all are the problems faced by the customers while using e-banking services?
4. What are the suggestions that customers provide for improving the e-banking services?

## **1.8 HYPOTHESES**

Ho1: There is no significant difference between usage of e-banking services among various age groups.

Ho2: There is no significant difference between usage of e-banking services among various income groups.

H03: There is no significant difference between the satisfaction level of customers and the usage pattern of the customers.

## **1.9 LIMITATIONS**

- Respondent's responses may have bias that cannot be completely eliminated.
- Since only 152 sample sizes from a large population were selected for the study, there may be discrepancies between the results for the entire population sample.
- Respondents were reluctant to disclose complete and correct information.

## **1.10 KEYWORDS**

1. **E-Banking** : Electronic banking is a service provided by banks that allows customers to make transactions over the Internet. This is an electronic payment system that allows users (customers) of all financial institutions (banks, insurance companies, securities companies, etc.) to make financial transactions through the Internet.
2. **E-Banking Services:** E-banking is an online banking product that provides easy and secure access to bank accounts. Electronic banking services are a collection of banking and other services or institutions using electronic devices and include:
  - Online banking.
  - ATM and debit card services
  - EFT/NEFT/RTGs
  - Credit card service
  - Electronic alert
  - Mobile banking
  - Fund transfer services
  - Point of sales banking
3. **E-Payments:** E-commerce payment systems facilitate the authorization of electronic payments for offline transfers, also known as sub-components of

electronic data interchange. Due to the widespread use of online shopping and banking transactions, e-payment systems are becoming more and more popular..

4. **Customer satisfaction on e-banking:** E-banking has an important role in improving the quality of service and strengthening the banking sector. Thus it increases the customer satisfaction, increases productivity, reduces bank operating costs, speeds up processing and increases throughput.

## **1.11 CHAPTERISATION**

**CHAPTER 1 – INTRODUCTION:** This chapter provides a basic understanding of the project. It involves significance, objectives, scope, research methodology, sample size, limitations etc. of the study.

**CHAPTER 2 – REVIEW OF LITERATURE:** This chapter deals with the details of past studies done by persons/researchers relating to the topic of the study of the project.

**CHAPTER 3 – THEORETICAL FRAMEWORK:** This chapter provides a brief insight about the bank, its e-banking services, its benefits, etc. The definitions and importance of different terms related to the topic and a detailed description of the topic of the study is portrayed in this chapter.

**CHAPTER 4 – DATA ANALYSIS AND INTERPRETATION:** The analysis of data collected for the study and the interpretation of the results obtained are included in the study. Chi square method is used for the study along with diagrams and charts.

**CHAPTER 5 – FINDINGS, SUGGESTIONS AND CONCLUSION:** This chapter deals with findings and conclusions derived from the study. It also includes the suggestions given by the respondents.

**CHAPTER 2**  
**REVIEW OF LITERATURE**



## **2.1 REVIEW OF LITERATURE**

- **Talwar (1999)** examines the IT revolution in the banking sector, which has reduced transaction costs and improved customer service. The authors write that indicators of bank computerization, implementation of a unified real-time payment system, creation of Infinet for better resource management, systematic efficiency, and cross-branch reconciliation with electronic payment products (such as services) have all declined significantly. However, concerns about hacking, data destruction and privacy are specific issues that threaten the use of e-banking. Although there are many problems in the banking sector, the establishment of a central bank payment and settlement agency and the establishment of an integrated payment and settlement system are measures to remove barriers to the use of e-finance.
- **Gerlach (2000)**, According to him, Internet banking services allow customers to conduct regular banking transactions without visiting the bank building and without meeting with bank employees. There is no need to wait for the bank to respond to your request or account details. Clients can transact from anywhere as long as they have an internet connection or access to the internet. However, most banks offer online banking 24 hours a day, so you can use internet banking to view and manage your account, make payments, check balances, send money, and more from the comfort of your home or office at any time. . Thus, online banking overcomes the limitations of traditional banking and provides speed and convenience for customers.
- **Durkin and Howcroft (2003)** The authors say that the relationship between the banker and the client is strengthened through mobile, telephone and Internet banking. The authors found that new technologies have made banks very competitive and profitable, and the Internet has played a key role in this. Study the views of bankers and clients on the use of the Internet. They say relationship management is becoming more and more important as consumers increasingly opt for remote banking channels. Consolidating existing and new delivery channels can also increase productivity and profitability.
- **Joseph and Stone (2003)** In this article, the authors look at how banks are using customer-friendly technologies like ATMs, internet banking, and phone banking to lower service delivery costs, increase customer retention, and

increase market share. Technology has an important role in the provision of banking services. This study highlights that ATM access, location, security, and ease of use are the most important components for converting bank customers to e-banking. However, banks should pay attention to fast and efficient customer service. Bank managers must conduct regular market research to determine the level of customer service so that they can provide the right service at the right time.

- **Suresh Chander and Rajendran (2003)** focused on examining important quality factors perceived by customers in banks in emerging economies such as India. During the study period, the authors used 15 commercial banks, 14 private banks, and 14 foreign banks. The researchers had found out significant differences in the services provided by the three banking groups. It uses basic services as the human factor and systematization of services, service delivery and social responsibility as important factors. They analyse that the three banking groups in India appear to differ significantly in terms of service quality factors, but in terms of customer perception of service quality, it is acceptable only if customer needs can be met in a timely and correct manner.
- **Singh and Malhotra (2007)** The author seeks to find out what factors influence a bank's decision to implement Internet banking in India. This study was conducted during the 1997-2005 financial year with the participation of 88 banks, consisting of commercial, private and foreign banks. The results show that large banks with higher fixed fees, revenues and fees tend to use more technology. Banks used Internet banking as an additional channel to the existing branch network. However, private and foreign banks have adopted internet banking faster than public sector banks. The adoption of this innovation by other banks will increase the profitability and productivity of banks, which will increase the likelihood of adaptive decisions.
- **Suresh (2008)** The authors emphasize that newly developed e-banking technologies have opened up unprecedented opportunities for banks to regulate financial products, profitability, service delivery and marketing. The purpose of this study was to assess the differences between traditional and e-banking and to identify key opportunities for the optimal use of e-banking. The authors analyze that e-banking is innovative when it supports business

models and technological know-how, and destructive when it destroys knowledge and models. It also distinguishes e-banks from traditional banks in five aspects: value ratio, market size, fee structure, revenue potential, and value chain. However, in order to realize the technological and business potential of e-banking, banks need to attract more customers both inside and outside India in order to generate more revenue and ensure a bright future for the Indian economy.

- **Kautish (2008)** The author describes the paradigm shift in the banking sector from traditional banking to online banking. The purpose of this article is to discuss how to create additional tools for your online banking system that will help you attract new customers and retain existing ones. This allows the bank to receive more orders from existing customers. People prefer online banking due to its better accessibility, performance, ease of use, speed and efficiency. The author also discusses two banking models: the integrated banking model, in which banks provide internet banking services as an extension of core services such as ATMs and telephone banking. This is a kind of hybrid approach, and the other is an offline internet banking model where the bank relies entirely on online channels. To improve services through e-banking, banks must think from the customer's point of view and create creative and innovative projects.
- **Dixit & Datta (2010)**, Electronic banking affects the business models of various banks, insurance companies, brokerage companies, etc. Internet banking has positively changed the banking industry and banking relationships. Electronic banking offers banking products over the Internet, including email, modem, and various other networks such as RBINET, NICNET, BRISKNET, RBINET, BANKNET. Electronic financial services include ATMs, Electronic Data Interchange, MICR, ATMs, Automatic Ledger System, Electronic Settlement System, Telebanking, Anywhere and Anytime Banking, Plastic Money, Electronic Money, Smart Cards, etc. ., as well as various processing systems such as real-time. in stock. . Processing, batch processing systems, desktop publishing systems, etc. However, it is very difficult for banks and their customers to decide which method is best for electronic banking.

- **Joshua & Moli P. Koshy (2011)**, India's largest banks are increasingly offering their services through electronic channels such as ATMs, internet banking, telebanking and mobile banking, they said. This article has attempted to explore the various patterns in which customers use the provided technical support services. The survey was conducted among leading banking clients in India in selected metropolitan and urban banking centres in India. The results show that although ATMs are widespread, their use has not increased significantly despite the potential of other e-banking tools such as internet banking, telebanking and mobile banking. The usage patterns found in this study provide some clues to bank managers in India.
- **Lakshmi Narayana (2013)** The study titled "A Study on Customer Satisfaction towards Online Banking services with reference to Bangalore city" focused on examining the key factors that influence online customer satisfaction on the overall quality of banking services. Assessing the strength of these factors in online banking helps bank managers maintain and expand their overall customer base, not only by increasing satisfaction, but also by strengthening the relationship between the bank and its customers. In addition, this study shows that in the case of online banking, it is becoming increasingly important to understand customer perceptions of the overall quality of service and satisfaction with online banking services in order to create more convenient, efficient and effective banking services.
- **Vimala (2015)** attempted to conduct a study, "An Evaluation Study on the Security of Internet Banking Among Selected Indian Banking Customers". This study shows that while online banking is very convenient and fast, there are some security issues. Banking institutions have taken a number of steps to ensure the safety of their customers in various transactions, and the online banking sector is one of the main beneficiaries of the Internet revolution, and the growth of banking technology products is growing rapidly. Internet banking systems have proven to be very flexible in performing tasks such as checking account balances, withdrawing funds, making deposits, viewing bank statements and recording recent transactions. The study shows that there is little work related to internet banking, usage, behaviour and perception, with a focus on internet banking, security issues, financial fraud, security

issues, interest in internet banking, satisfaction, purposeful attitude and behaviour.

- **Bart. A (2016)**, Surveys show that people use ATMs more than other alternative banking channels mainly internet banking and mobile banking. The researchers found out in the study that many factors that may encourage more people to use mobile banking, such as time savings, ease of security, ease of use, and ease of navigation. This study shows that the time efficiency of women who is married and working in the private sector with high incomes is one of the important factors influencing the use of e-banking.
- **Khaled Bin Amir and Dr. Hasina Sheykh (2017)** in their study entitle "Analysis of Customer Satisfaction on Online Banking: A Study on "One Bank Limited " has mentioned that the customers were asked about their satisfaction with online banking. The online banking service of One Bank Limited is quite good and satisfactory. However, the customers are not aware of this service and do not want to accept it. However, satisfaction was higher in some dimensions and lower in some dimensions. Customers are also satisfied with the security and usability of the bank's website and are fairly neutral about how often it is updated. Thus, Internet banking has become an important measurement tool to attract a larger customer base.
- **Sunith CK (2019)** conducted a study on customer satisfaction with e-banking services. Research shows that e-banking includes systems that allow individual customers to use their accounts, complete transactions quickly, and stay up to date with the latest financial products and services by the public or private networks. It supports various platforms like internet banking, telebanking, telebanking, ATM, mobile banking, PC and offline banking. The buyer differs from the consumer in that the buyer pays for the good or service, while the consumer is who receives the good or service..

(Source: Secondary data)

**CHAPTER 3**  
**THEORETICAL FRAMEWORK**

## **THEORETICAL FRAMEWORK**

### **BANKING – AN INTRODUCTION**

The origins of commercial banks can be traced back to early human history. There is mention in Hindu scriptures of lending money in Vedic times. Keeping precious metals and coins and lending money at interest for public and private purposes were widespread in ancient Rome and Greece. The New Testament speaks of the activities of money changers in the temple in Jerusalem. In England, banking began when the London jewelers began to take deposits from merchants and others. Banking officially began in 1157.

Banking is defined as a business that receives and secures funds from individuals and other entities and then lends those funds to carry out economic activities such as making a profit or simply to cover operating expenses.

### **E-BANKING**

Electronic banking is a general term for the entire information technology revolution that took place in the banking industry. Electronic banking is the use of electronic channels such as telephones, mobile phones and the Internet. They provide services to their valued clients. This will improve the provision of banking services in the short term by increasing the efficiency of efficient payment transactions. E-banking has helped banks retain existing customers, improve customer satisfaction, gain additional market share and reduce customer service costs. The provision of services through electronic platforms is becoming increasingly popular. They offer alternatives to serve our customers faster. Banks provide various services through electronic banking. Banks have traditionally been at the forefront of using technology to improve products, services and efficiency. They have long used electronic and telecommunications networks to provide value-added products and services. Forwarding channels include direct dial-up connections, private networks, and public networks. Devices including phones, PCs, ATMs, etc. With the popularity of computers and easy access to the Internet and the World Wide Web (WWW), banks are increasingly using the Internet as a conduit to receive instructions from banks and provide products and services to their customers. This form of banking is commonly referred to as internet banking, and the various products and services

offered by different banks vary greatly in content and complexity. Features of Internet banking are as follows:

- Attract customers across countries/jurisdictions by breaking down traditional geographic barriers.
- Added a new dimension to the various types of risks traditionally associated with banking, strengthening some of them and introducing new risk control issues.
- The security of banking transactions, the validity of electronic contracts, and the protection of customer privacy have always been of interest to bankers and regulators. The Internet has taken it to the next level because it is open to the public and not controlled by any organization. or user groups.
- This creates a strategic risk of loss of business for banks that do not respond in a timely manner to this new technology, an efficient and cost-effective mechanism for providing banking services.
- New forms of competition have emerged in the non-banking markets, both incumbents and newcomers.

Internet penetration in India has grown from less than 4% in 2007 to nearly 47% in 2021. Although this number seems relatively low, it means that almost half of the population of 1.37 billion people had Internet access that year. It is the second country in the world in terms of the number of active Internet users. (Internet penetration rate in India, 2007-2021).

The IAMAI recently released a report titled "Internet in India". About 346 million Indians carry out online transactions, including digital payments and e-commerce, according to the report. India has overtaken the US with 331 million people making digital transactions. As per report, global covid-19 pandemic has resulted in an increase of 51% in digital transactions. In 2019, 230 million people were involved in digital transactions. Number of male internet users is greater than female users across rural and urban areas.

There are currently 692 million active Internet users in the United States. Of these, 351 million came from rural areas and 341 from cities. According to IAMAI, the number of Internet users in India will reach 900 million by 2025.



ATMs operate around the clock, providing customers with round-the-clock banking services. In India, as of January 2022, the number of ATMs in the National Financial Transformation (NFS) network is over 255,000. Among them, SBI has the largest market share with 58,500 units.

## **E-BANKING SERVICES IN INDIA**

### **Automated Teller Machines (ATM's)**

ATMs are electronic computing devices that provide bank customers with direct access to their bank accounts through a secure communication method. Bank customers can now access their money with a single swipe of an ATM card. With the introduction of automated teller machines (ATMs), the office atmosphere of bank branches has changed. Customers do not need to visit a branch for normal banking transactions such as deposits, withdrawals, balance checks and cash withdrawals. Electronic channels have opened up new opportunities for banks.

Customers now have flexible payment options and easy-to-use banking services. This became possible due to the introduction of information technology in the banking industry. Internet banking, mobile banking and telephone banking are new developments in the banking industry that are expected to lead to more efficient banking systems. The latest advanced banking technologies developed by private and foreign banks have had a great impact on the Indian banking system. These alternative delivery channels include automated teller machines (ATMs), phone banking, internet banking, and mobile banking. Of all these electronic banking services, ATMs are the most preferred and serve most of our customers' needs without visiting the bank. ATMs offer a variety of services 24/7, which is one of the main reasons for their success in the history of the banking industry. ATM management includes withdrawing cash, managing money with a car banking service that delivers cash, and providing insurance for all areas (such as ATMs).

B. Theft of cash from an ATM. ATMs help customers withdraw cash anytime, anywhere. In addition to these services, ATMs offer many other services, including checking account balances, topping up prepaid mobile phones, sending money, and paying bills.

The customer is responsible for the unique card number and expiry date or CVVC (CVV) issued to the customer. Authentication is performed when the customer enters a personal identification number (PIN) to use the services of the ATM.

As of September 2021, commercial banks have installed 2,13,145 ATMs, according to RBI. In addition, as of September 2021, 27,837 White Label ATMs (WLAs) have been installed by WLA operators. This is stated in a written response from Finance Minister Bhagwat Karad of Lok Sabha. "Of these, 47.4 percent of ATMs are located in rural and urban centres," Karad said.

When asked about its goal of installing ATMs by 2022, the RBI stated that WLA operators should install at least 1,000 ATMs per year with a 1:2:3 installation ratio in urban, urban, and suburban areas.

### **Internet Banking**

E-banking is widespread in the form of ATMs somewhere in India. It was then transformed by the Internet to create new delivery channels that benefit both the bank and its customers. Internet banking, also known as Internet banking or online banking, is simply an extension of traditional banking that uses the Internet as a medium to receive instructions from customers and provide services. Internet banking as a means of providing banking services to customers and as a strategic tool for the development of banking operations is widespread in all developed countries and is rapidly spreading in developing countries such as India, where more and more banks are joining them. Internet technologies have radically changed the structure of banking. The success of online banking depends entirely on a well-designed banking website. It should be informative, functional, easy to use and, most importantly, secure. The various internet banking account services are as follows.

- Clients can check the current balance of their account.
- Clients can check all transaction details from the moment they open an account.
- You can transfer money to any bank account at that particular bank or any other bank.
- Transfer of money with Visa/Maestro holder, debit or credit card.
- Customers can recharge their prepaid cell phones online anytime, anywhere in minutes.

- Mutual funds can be bought and sold online and also can apply for time deposits and term deposits through internet banking.
- You can request a cheque book and it will be sent to the address provided.
- The customer can use an internet banking account to instruct the bank to stop paying certain checks.
- Internet banking accounts provide customers with a secure central point of access to all their accounts. This feature allows customers to view all accounts such as credit cards, demats, and loan accounts with a single user ID.
- Requests for ATM / debit cards are possible through Internet banking.
- Payment of utility bills, bank credit, mobile bills, insurance premium.
- With the help of an Internet bank account, customers can pay for electronic purchases and book railway and air tickets.

### **Mobile Banking**

In mobile banking, banking transactions are performed using a mobile phone. Bank customers can get information about their accounts. Banking transactions such as term deposits, transfers, reminders, withdrawals and money transfer payments can be done using mobile phones. Mobile banking provides customers with quick access to transaction and account information when accessing a mobile phone. With the click of a button, customers can perform various other functions. Customers can conduct banking transactions directly from their home or office, without traffic jams, many hours of queues and without visiting a bank branch or ATM. Mobile banking gives customers access to their accounts 24 /7. In order to use the mobile banking service, you must first register as a member at a bank branch and also set up a password to verify that you are a customer. Services for mobile bank customers :

- Mobile bank transfer is possible.
- Customers can request a check through mobile banking.
- Demat request function for mobile banking customers.
- Payment of all utility bills.
- Customers can donate money.
- Mobile/DTH charging possible with mobile banking.
- You can also pay online for purchases, movies, etc..

## **STATE BANK OF INDIA (SBI)**

State Bank of India (SBI) is an Indian multinational public bank and financial services company headquartered in Mumbai, Maharashtra. SBI is the 43rd largest bank in the world, ranked 221st on the Fortune Global 500 World's Largest Companies list for 2020 and is the only Indian bank on this list. It is a public sector bank and India's largest bank with 23% market share by assets and 25% of the total lending and deposit market. This bank has over 200 years of tradition making it one of the most trusted banks in India.

It serves over 44 million customers through a vast network of over 22,000 branches, 66,000 BC stores and 58,500 ATMs. It is currently the largest public sector bank in India as it holds ¼ of total loans and deposits in the financial markets. Their idea is to become the preference for reconstructing India by offering easy, responsive, and innovative financial solutions.

The bank's ancestry can be traced through the Imperial Bank of India to the founding of the Bank of Calcutta in 1806, making it the oldest commercial bank on the Indian subcontinent. Madras Bank merged with his two other "presidential banks" in British India, Calcutta Bank and Bombay Bank, to form the Imperial Bank of India which turned into the State Bank of India in 1955. The Indian government owned the Imperial Bank of India in 1955 with the Reserve Bank of India acquiring a 60% stake and renamed it State Bank of India. In 2008, the government acquired the stake held in the Reserve Bank of India.

## **YONO**

YONO stands for "You Only Need One". YONO is a digital banking platform provided by State Bank of India that provides users with access to various financial and other services. YONO is a smartphone app for both Android and iOS. To use YONO Web/App, you need an SBI Bank account number. 3-layer security with profile password, transaction password and OTP keeps your transactions safe. Below are some of the services offered by YONO:

- Book IRCTC tickets
- Use UPI for transferring money
- Book movie tickets
- Banking

- Shopping
- Travel
- Bill payments
- Mobile recharge
- View account statement

### **BHIM SBI PAY**

BHIM SBI Pay (UPI App by SBI) enables account holders at all UPI member banks to send, receive, pay online bills, top up accounts, make purchases and more using their smartphone solution.

With this type of payment system the risks are almost negligible. As such, it is a very secure method of sending money. The SBI Pay app is controlled by RBI, making it a very secure app. Transactions will be accepted through the BHIM SBI Pay mobile application. Additionally, the maximum number of transactions allowed per day is limited to 1 million. You can send money via BHIM SBI Pay using various options such as VPA, Aadhaar, QR code scan, account number with IFSC code.

### **NEED AND IMPORTANCE OF E-BANKING**

Businesses rely on efficient and rapid access to banking information for cash flow verification, auditing, and day-to-day financial transaction processing. E-banking offers easy access, secure transactions, and around-the-clock banking options. From small start-ups to more established companies, small businesses are using e-banking to avoid trips to the bank and make more informed financial decisions. In an information-driven business environment, businesses that do not use e-banking are at a competitive disadvantage. E-banking helps both customers and banks by overcoming the shortcomings of manual systems. Computers are able to store, analyse, integrate, retrieve and depict data in accordance with customer and bank requirements with speed and accuracy..

The need and importance of e-banking are;

- E-banking helps to reduce the delivering cost of services for customers.
- This gives banks a competitive advantage over their competitors.

- It will reduce the use of banknotes and reduce the number of times central banks print banknotes.
- Website allows banks to generate revenue through advertising activities.
- A FAQ uploaded to the bank's website reduces the workload of the employees.
- As customers can use e-banking functions anytime and anywhere, they need to invest more and more in supporting infrastructure.
- Provides 24/7 service and easy access to your account information in a short amount of time.
- Purchases of goods and services can be paid through online, and e-banking allows customers to check account balances, obtain bank statements, apply for credit, track investment progress, and gather other relevant information. can do.
- Promote harmonious staff relationships in banking and develop methods and instruments to involve bank staff in the bank's efforts for the growth and development of the banking industry and the country's economy.
- To maintain ongoing communication with bank personnel representatives, discuss and negotiate with them in order to reach a settlement.
- To assist, advise and guide all members and the smaller members in particular on all their needs, difficulties and problems of growth, development and working.
- To maintain close coordination and liaison with RBI.
- Generally to do things that may be necessary or relevant for the realization of the objects and purposes of the Association directly or indirectly.
- To engage in public relations activities to inform public opinion about the scope, importance and activities of the banking industry for its effective growth and development..
- To do all and such other things as are incidental or conducive to the attainment of any or all of the above objects.

### **BENEFITS OF E-BANKING:**

#### **Activity Review**

Business owners, accountants, and other authorized employees can quickly access routine banking activities such as deposits, cashed checks, and wire transfers through an online banking interface. This easy verification eliminates the wait for monthly

statements and ensures all your daily banking transactions go smoothly. You can more quickly identify and resolve errors and delays before they impact your business.

### **Productivity**

E-banking leads to increased productivity. Spend on routine banking by automating recurring bill payments, minimizing the need to physically go to the bank, and allowing you to work on demand rather than during bank business hours save time. In addition, online search tools, bank promotions and other programs allow employees to research transactions and resolve bank issues themselves without having to interact with bank employees. In some cases, credit card transactions and bank account month-end reconciliations can be automated using electronic banking files.

### **Lower Banking Costs**

Banking relationships and costs are based on resource requirements. Businesses that place higher demands on banking staff and require more physical assistance with bank transfers, deposits, research inquiries, and other banking activities often incur higher bank charges. . Choosing e-banking minimizes your business and banking costs.

### **Reduced Errors**

E-banking reduces bank errors. Automating payments, transfers, or other consistent financial activities ensures payments are made on time and prevents errors due to keyboard mistakes and user error. In addition, choosing e-banking eliminates errors caused by handwriting or incorrect information. Daily reviews of electronic files and bank records can often be used to double or triple check key accounting data and increase the accuracy of financial statements.

### **Reduced Fraud**

Increased scrutiny of corporate finances by audits and anti-fraud measures requires a high level of transparency in all financial transactions. Relying on e-banking provides an electronic footprint for all accountants, managers and business owners who change their banking practices. E-banking provides insight into bank activity, making covert activities and fraud more difficult.

## **E-BANKING ISSUES**

### **Language and literacy barrier**

Foreign languages and illiteracy can be barriers to using e-banking services. Currently, the websites of all banks that offer internet banking services are primarily in English. Operation is difficult for people living in rural areas, especially those who cannot speak English.

### **Fraud by human resource of the bank**

In addition to external fraud, banks also face risks from their own employees. Different bank employees are familiar with different systems and their gaps and weaknesses. This also poses a potential threat to valuable customers and banks. Some employees may obtain personal or confidential information of customers to access accounts, causing losses to both customers and banks. may bring.

### **Skimming**

Skimming information from cards is another way to access a customer's private information. It is the most common method of fraudulently obtaining card information from consumers. Skimmers are electronic devices used by criminals to access data stored on the magnetic stripes of bank cards.

### **Cyber squatting**

Cybersquatting is the act of registering a well-known domain name and selling it for a lot of money. A cyber squatter is registering a domain name that is identical to the domain of its provider of a well-known service to attract and make benefit from users. This is an issue not addressed by the IT Act 2000.

### **Phishing**

Phishing is one of many scams online that try to trick people out of their money. Phishing refers to receiving unsolicited emails from financial institution customers asking for usernames, passwords, or other personal information in order to access their accounts for any reason. Customers are directed to an identical replica of her website at the original institution. They click on the link and enter their information, but they do not realize that the fraud has been committed. The scammers can then access the customer's online bank account and the funds contained in that account.

### **SMS spoofing**

It uses Short Message Service (SMS), available on most mobile phones and personal digital assistants, to replace the original mobile phone number (Sender ID) with alphanumeric text to identify the source of the message. It is a relatively new technology that Impersonation includes both legitimate purposes (identify the name of the company



the message is from, identify your mobile phone number or product name) and improper purposes (such as impersonating another person, company, or product). I have both.

### **Money laundering risk**

As internet banking can be done remotely, it can be difficult for banks to prevent and detect unwanted and criminal activities such as money laundering using traditional methods. Anti-money laundering regulations may not apply to some forms of electronic payment.

### **International boundary risk**

Internet banking is completely based on information technology. So you can operate from any location in any country. This is because it is difficult to verify customer loan applications abroad compared to the known customer base. Accepting foreign currencies for electronic money payments may be subject to market risk due to exchange rate fluctuations and fluctuations.

### **Cyber fraud**

Banks are encouraging customers to adopt new electronic service delivery platforms such as mobile phones, internet and ATMs for efficient service delivery, which also helps reduce costs. As customers become more tech savvy and start using electronic channels, fraudsters are using new methods to perpetrate fraud by exploiting loopholes in her IT systems and processes. There have been many low-value scams where scammers have used its software, programs, malware attacks, phishing, emails, SMS, etc.

### **Holes**

A hole is a flaw in your hardware, software, or privacy policy that allows hackers to gain unauthorized access to your PC/laptop/smartphone. Network tools that may be vulnerable are routers, server software, operating systems, firewalls, and clients.

### **HISTORY OF SBI**

The State Bank of India's roots go back to the first decade of the 19th century when the Bank of Calcutta (later renamed Bank of Bengal) was founded on 2 June 1806. The Bank of Bengal was one of its three banks in the Presidency, the other two being the Bombay Bank (founded 15 April 1840) and the Bank of Madras (founded 1 July 1843). All three

presidency banks were incorporated as joint stock companies and were the result of charters. These three banks were given the exclusive right to issue banknotes until 1861 when the Government of India took over the rights in the Paper Currency Act. The President's Bank merged on 27 January 1921 and the reorganized banking company took on the name Imperial Bank of India. Imperial Bank of India remained a public company but without government involvement.

Under the provisions of the State Bank of India Act, 1955, the Reserve Bank of India, the central bank of India, acquired control of the Imperial Bank of India. On 1st July 1955, the Imperial Bank of India became the State Bank of India. In 2008, the Indian government acquired his SBI stake in the Reserve Bank of India to eliminate a conflict of interest as her RBI is the country's banking regulator.

In 1959, the govt. has passed the State Bank of India Act. This led to the fact that between September 1959 and October 1960, of his eight SBI subsidiaries that belonged to the monarchy before being nationalized and the business taken over, eight state-owned bank employees were transferred to his I became an employee of SBI..

The State Bank of Indore merger process was completed in April 2010 and the SBI branch began operations on August 26, 2010. On October 7, 2014, Arundhati Bhattacharya became the first woman appointed as the president of a bank.

SBI Bank's Internet banking portal, [www.onlinesbi.com](http://www.onlinesbi.com), allows retail banking customers to manage their accounts anytime, anywhere, regardless of location or time. It is a platform that enables customers to bank from their desktops, backed by the power and convenience of the internet.

(Source: Secondary data)

**CHAPTER 4**  
**ANALYSIS AND INTERPRETATION**

## **DATA ANALYSIS AND INTERPRETATION**

### **OBJECTIVES**

1. To Examine customer's awareness level on various e-banking services of SBI
2. To analyse the usage pattern of e-banking services of SBI customers
3. To evaluate the problems faced by customers while using e-banking services.

### **RESEARCH QUESTIONS**

1. How can the customer awareness level of various e-banking services provided by SBI be assessed?
2. What is the usage pattern the customers of SBI are adopting while using e-banking services?
3. What are the problems faced by the customers while using e-banking services?
4. What are the suggestions that customers provide for improving the e-banking services?

### **HYPOTHESIS**

Ho1: There is no significant difference between usage of e-banking services among various age groups.

Ho2: There is no significant difference between usage of e-banking services among various income groups.

Ho3: There is no significant difference between the satisfaction level of customers and the usage pattern of the customers.

**Table 4.1**

**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF GENDER**

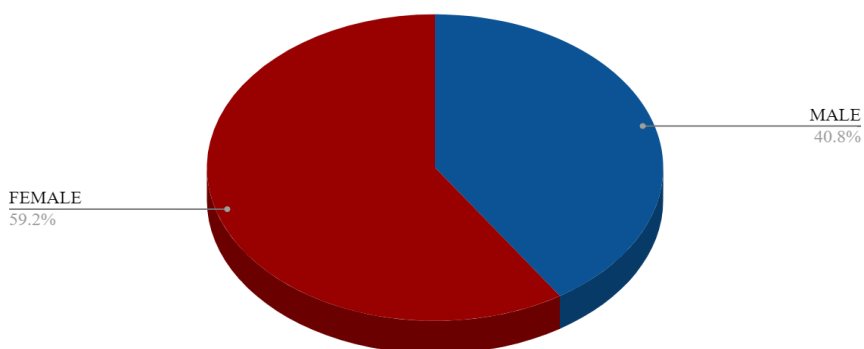
<b>GENDER</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
MALE	62	40.8
FEMALE	90	59.2
<b>TOTAL</b>	<b>152</b>	<b>100</b>

Source: Primary Data

**Figure 4.1**

**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF GENDER**

NO. OF RESPONDENTS AND PERCENTAGE



The table 4.1 shows gender wise classification out of 152 respondents. From the above, it is clear that 59.2% of the respondents are female and 40.8% of the respondents are male.

**Table 4.2**

**CLASSIFICATION ON THE BASIS OF AGE**

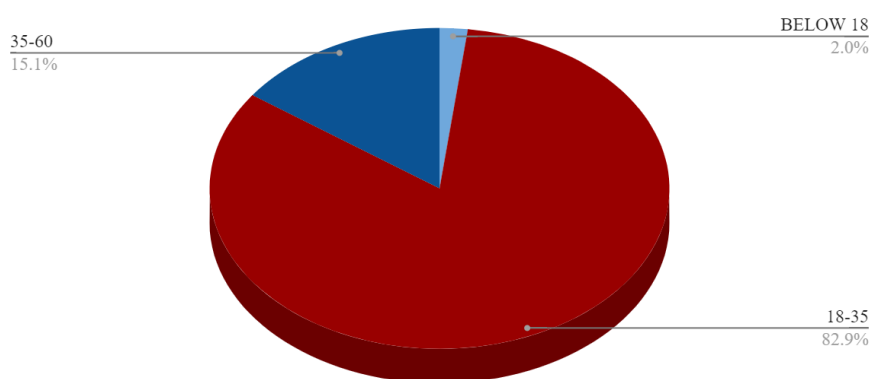
AGE	NO. OF RESPONDENTS	PERCENTAGE
BELOW 18	3	2
18-35	126	82.9
35-60	23	15.1
ABOVE 60	--	--
<b>TOTAL</b>	<b>152</b>	<b>100</b>

Source: Primary Data

**Figure 4.2**

**CLASSIFICATION ON THE BASIS OF AGE**

NO. OF RESPONDENTS AND PERCENTAGE



The table 4.2 shows age wise classification out of 152 respondents. From the above data, it is clear that the majority (82.9%) of the respondents belong to the age range of 18-35, 15.1% belong to the range of 35-60, 2% belong to the range of below 18 and 0% belong to the above 60 category.

**Table 4.3**

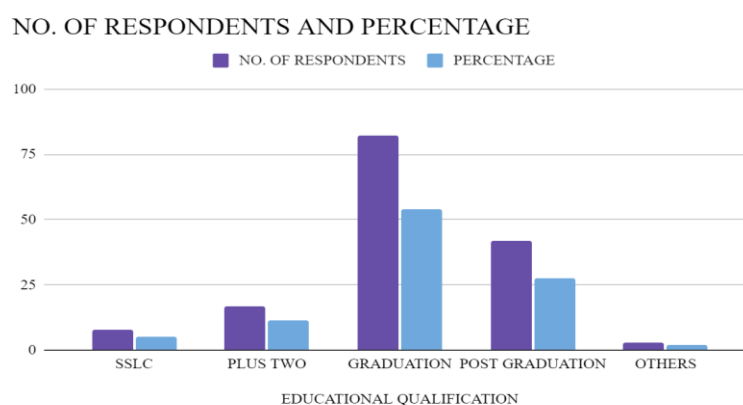
**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF EDUCATIONAL QUALIFICATION**

EDUCATIONAL QUALIFICATION	NO. OF RESPONDENTS	PERCENTAGE
SSLC	8	5.3
PLUS TWO	17	11.2
GRADUATION	82	53.9
POST GRADUATION	42	27.6
OTHERS	3	2
<b>TOTAL</b>	<b>152</b>	<b>100</b>

Source: Primary Data

**Figure 4.3**

**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF EDUCATIONAL QUALIFICATION**



From the above data, it is clear that the majority of the respondents are graduates (53.9%), 27.6% of the respondents are post graduates, 11.2% of the respondents are plus two level qualified and 5.3% are SSLC qualified and 2% of respondents belong to other categories. This is represented in table 4.3.

**Table 4.4**

**CLASSIFICATION BASED ON OCCUPATION**

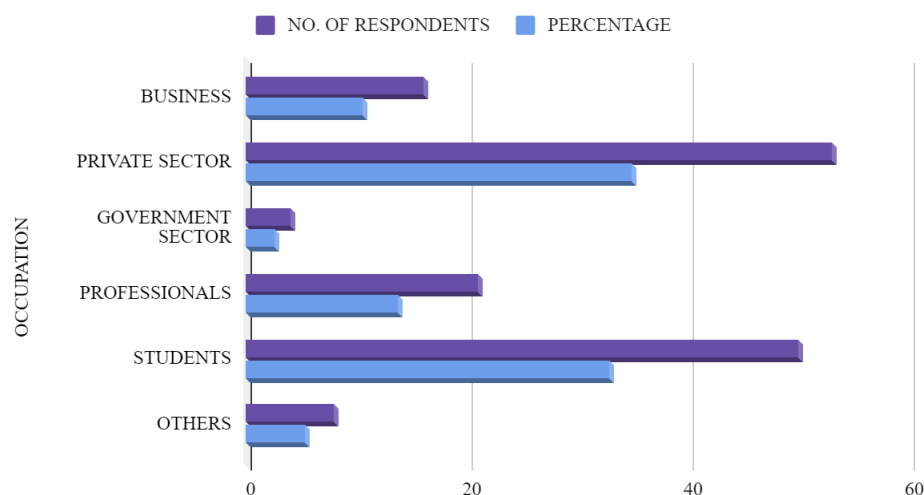
OCCUPATION	NO. OF RESPONDENTS	PERCENTAGE
BUSINESS	16	10.5
PRIVATE SECTOR	53	34.9
GOVERNMENT SECTOR	4	2.6
PROFESSIONALS	21	13.8
STUDENTS	50	32.9
OTHERS	8	5.4
<b>TOTAL</b>	<b>152</b>	<b>100</b>

Source : Primary Data

**Figure 4.4**

**CLASSIFICATION BASED ON OCCUPATION**

NO. OF RESPONDENTS AND PERCENTAGE



From the above data, it is clear that 34.9% of the respondents are in the private sector, 32.9% of the respondents are students, 13.8% are professionals and 10.5% are doing business, 5.4% are doing other occupations and 2.6% of the respondents are in the government sector. This is represented under table 4.4.



**Table 4.5**

**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF ANNUAL INCOME**

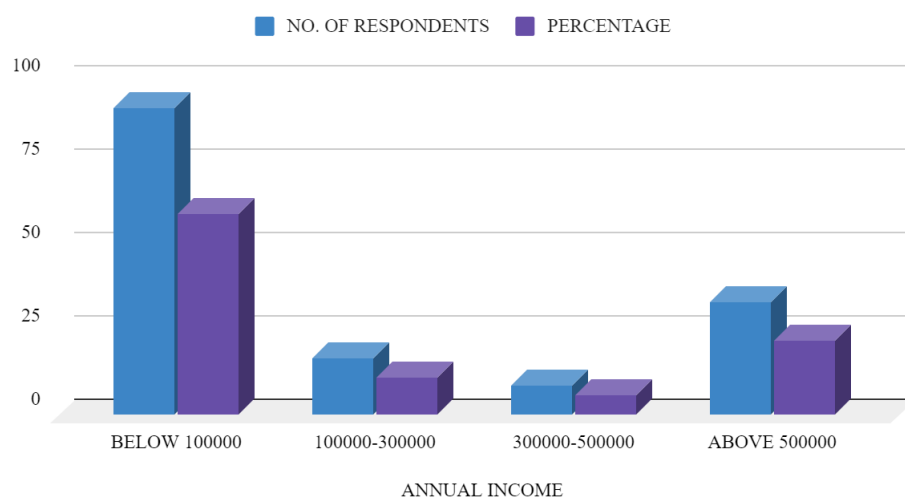
ANNUAL INCOME	NO. OF RESPONDENTS	PERCENTAGE
<b>BELOW 100000</b>	92	60.5
<b>100000-300000</b>	17	11.2
<b>300000-500000</b>	9	5.9
<b>ABOVE 500000</b>	34	22.4
<b>TOTAL</b>	<b>152</b>	<b>100</b>

Source: Primary Data

**Figure 4.5**

**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF ANNUAL INCOME**

NO. OF RESPONDENTS AND PERCENTAGE



The table 4.5 shows classification based on annual income out of 152 respondents. From the above data, it is clear that 60.5% of the respondents have an annual income below 100000. 22.4% of the respondents have an annual income above 500000. 11.2% of the respondents lie in the range of 100000-300000 and 5.9% lie in the range of 300000-500000.

**Table 4.6**

**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF  
TYPES OF SBI ACCOUNTS**

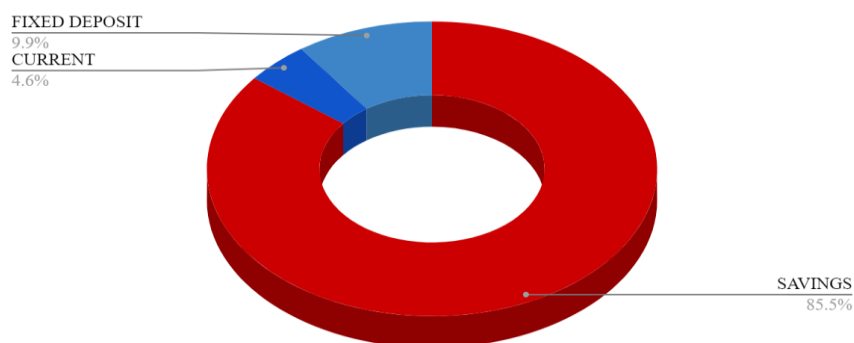
<b>TYPES OF ACCOUNTS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>SAVINGS</b>	130	85.5
<b>CURRENT</b>	7	4.6
<b>FIXED DEPOSIT</b>	15	9.9
<b>RECURRING</b>	--	--
<b>TOTAL</b>	<b>152</b>	<b>100</b>

Source : Primary Data

**Figure 4.6**

**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF  
TYPES OF SBI ACCOUNTS**

NO. OF RESPONDENTS AND PERCENTAGE



From the above data, it is clear that the majority of the respondents have a savings account (85.5%), 9.9% of the respondents have fixed deposits, 4.6% of the respondents have a current account and 0% have recurring deposits. This is represented in table 4.6.

**Table 4.7**

**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF  
HAVING MORE THAN ONE SBI ACCOUNT**

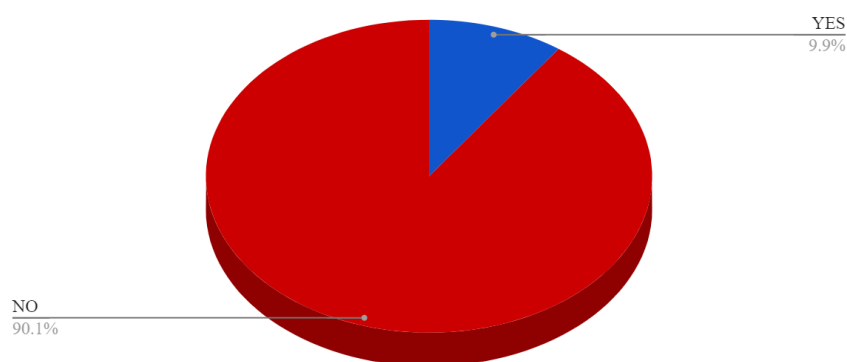
<b>MORE THAN ONE ACCOUNT</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>YES</b>	15	9.9
<b>NO</b>	137	90.1
<b>TOTAL</b>	<b>152</b>	<b>100</b>

Source : Primary Data

**Figure 4.7**

**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF  
HAVING MORE THAN ONE SBI ACCOUNT**

NO. OF RESPONDENTS AND PERCENTAGE



The table 4.7 shows respondents having more than one SBI account out of 152 respondents. From the above data, it is clear that the majority (90.1%) of the respondents don't have more than one account while 9.9% have more than one account in SBI bank.

**Table 4.8**

**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF  
MODERN BANKING FACILITIES THEY PREFER IN SBI**

<b>BANKING FACILITIES</b>	<b>LIKERT SCALE</b>	<b>FREQUENCY</b>	<b>LIKERT SCORE</b>	<b>PERCENTAGE</b>
INTERNET BANKING	VERY LIKELY	52	260	34.2
	LIKELY	68	272	44.7
	NEUTRAL	27	81	17.7
	UNLIKELY	3	6	1.9
	VERY UNLIKELY	2	2	1.3
	<b>TOTAL</b>	<b>152</b>	<b>621</b>	<b>100</b>
	AVERAGE		41.4	
YONO	VERY LIKELY	41	205	26.9
	LIKELY	68	272	44.7
	NEUTRAL	27	81	17.7
	UNLIKELY	12	24	7.8
	VERY UNLIKELY	4	4	2.6
	<b>TOTAL</b>	<b>152</b>	<b>586</b>	<b>100</b>
	AVERAGE		39.06	
ATM SERVICES	VERY LIKELY	84	420	55.2
	LIKELY	48	192	31.5
	NEUTRAL	15	45	9.8
	UNLIKELY	3	6	1.9
	VERY UNLIKELY	2	2	1.3
	<b>TOTAL</b>	<b>152</b>	<b>665</b>	<b>100</b>
	AVERAGE		44.3	
BANKING SERVICES	VERY LIKELY	67	335	44.07
	LIKELY	56	224	36.8
	NEUTRAL	23	69	15.1
	UNLIKELY	5	10	3.2
	VERY UNLIKELY	1	1	0.6
	<b>TOTAL</b>	<b>152</b>	<b>639</b>	<b>100</b>

	AVERAGE		42.6	
BHIM SBI PAY	VERY LIKELY	32	160	21.05
	LIKELY	54	216	35.5
	NEUTRAL	47	141	30.9
	UNLIKELY	10	20	6.5
	VERY UNLIKELY	9	9	5.9
	<b>TOTAL</b>	<b>152</b>	<b>546</b>	<b>100</b>
	AVERAGE		36.4	
SAFE DEPOSIT	VERY LIKELY	20	100	13.1
	LIKELY	68	272	44.7
	NEUTRAL	37	111	24.3
	UNLIKELY	18	36	11.8
	VERY UNLIKELY	9	9	5.9
	<b>TOTAL</b>	<b>152</b>	<b>528</b>	<b>100</b>
	AVERAGE		35.2	
FOREIGN REMITTANC E	VERY LIKELY	13	65	8.5
	LIKELY	54	216	35.5
	NEUTRAL	52	156	34.2
	UNLIKELY	9	18	5.9
	VERY UNLIKELY	24	24	15.7
	<b>TOTAL</b>	<b>152</b>	<b>479</b>	<b>100</b>
	AVERAGE		31.9	

Source: Primary Data

The table 4.8 shows the classification of respondents on the basis of modern banking facilities they prefer in SBI out of 152 respondents. Based on the average likert score, majority of the respondents prefer ATM Services (44.3%), 42.6% prefer banking services, 41.4% of respondents choose internet banking, 39.06% respondents prefer YONO facility, 36.4% respondents prefer BHIM SBI Pay, 35.2% respondents have chosen safe deposit and 31.9% were foreign remittance.

<b>Table 4.9</b>				
<b>CLASSIFICATION BASED ON AWARENESS OF SERVICES OFFERED BY SBI THROUGH AN E-BANKING FACILITY</b>				
<b>SERVICES OFFERED BY BANK</b>	<b>LIKERT SCALE</b>	<b>FREQUENCY</b>	<b>LIKERT SCORE</b>	<b>PERCENTAGE</b>
Utility bill payments	EXTREMELY AWARE	55	275	36.18
	AWARE	74	296	48.68
	NEUTRAL	21	63	13.81
	UNAWARE	1	2	0.65
	EXTREMELY UNAWARE	1	1	0.65
	<b>TOTAL</b>	<b>152</b>	<b>637</b>	<b>100</b>
	AVERAGE		42.4	
Online ticket booking, for travel by road, rail and air	EXTREMELY AWARE	62	310	40.78
	AWARE	67	268	44.07
	NEUTRAL	22	66	14.47
	UNAWARE	1	2	0.65
	EXTREMELY UNAWARE	0	0	0
	<b>TOTAL</b>	<b>152</b>	<b>646</b>	<b>100</b>
	AVERAGE		43.06	
SBILIFE, LIC and other insurance premium payments	EXTREMELY AWARE	26	130	17.10
	AWARE	80	320	52.63
	NEUTRAL	39	117	25.65
	UNAWARE	5	10	3.28
	EXTREMELY UNAWARE	2	2	1.31
	<b>TOTAL</b>	<b>152</b>	<b>579</b>	<b>100</b>

	AVERAGE		38.6	
SBI and other Mutual funds investments	EXTREMELY AWARE	21	105	13.81
	AWARE	76	304	50
	NEUTRAL	45	135	29.60
	UNAWARE	6	12	3.94
	EXTREMELY UNAWARE	4	4	2.63
	<b>TOTAL</b>	<b>152</b>	<b>560</b>	<b>100</b>
	AVERAGE		37.3	
SBI and other credit card dues payments	EXTREMELY AWARE	20	100	13.15
	AWARE	81	324	53.28
	NEUTRAL	43	129	28.28
	UNAWARE	6	12	3.94
	EXTREMELY UNAWARE	2	2	1.31
	<b>TOTAL</b>	<b>152</b>	<b>567</b>	<b>100</b>
	AVERAGE		37.8	
Tax payments income services of State Govt.	EXTREMELY AWARE	20	100	13.15
	AWARE	73	292	48.02
	NEUTRAL	47	141	30.92
	UNAWARE	8	16	5.26
	EXTREMELY UNAWARE	4	4	2.63
	<b>TOTAL</b>	<b>152</b>	<b>553</b>	<b>100</b>
	AVERAGE		36.8	
Customs Duty Payments	EXTREMELY AWARE	15	75	9.86
	AWARE	76	304	50
	NEUTRAL	45	135	29.60

	UNAWARE	11	22	7.23
	EXTREMELY UNAWARE	5	5	3.28
	<b>TOTAL</b>	<b>152</b>	<b>541</b>	<b>100</b>
	AVERAGE		36.06	
Online share trading (eZ-trade@SBI)	EXTREMELY AWARE	18	90	11.84
	AWARE	62	248	40.78
	NEUTRAL	51	153	33.55
	UNAWARE	12	24	7.89
	EXTREMELY UNAWARE	9	9	5.92
	<b>TOTAL</b>	<b>152</b>	<b>524</b>	<b>100</b>
	AVERAGE		34.9	
Online application for IPO	EXTREMELY AWARE	11	55	7.23
	AWARE	75	300	49.34
	NEUTRAL	44	132	28.94
	UNAWARE	15	30	9.86
	EXTREMELY UNAWARE	7	7	4.60
	<b>TOTAL</b>	<b>152</b>	<b>524</b>	<b>100</b>
	AVERAGE		34.9	
Fee payment to select educational institutions including IITs and NITs	EXTREMELY AWARE	19	95	12.5
	AWARE	85	340	55.92
	NEUTRAL	41	123	26.97
	UNAWARE	3	6	1.97
	EXTREMELY UNAWARE	4	4	2.63
	<b>TOTAL</b>	<b>152</b>	<b>568</b>	<b>100</b>
	AVERAGE		37.8	
Source: Primary Data				



The table 4.9 shows the classification based on awareness of services offered by SBI through an E-banking facility. According to the average likert score, the majority of the respondents are aware of utility bill payments (42.4%) and online ticket booking, for travel by road, rail, and air (43.06%). Respondents are aware about SBI LIFE, LIC and other insurance premium payments with 38.6%, SBI and other Mutual funds' investments (37.3%), and SBI and other credit card dues payments (37.8%). 36.8% of respondents are aware of tax payments and income services of State Govt., 36.06% were aware of customs duty payments and 34.9% of respondents were aware of both Online share trading (eZ-trade@SBI) and Online application for IPO. Respondents who are aware of fee payments to select educational institutions including IITs and NITs were 37.8%.

**Table 4.10**

**CLASSIFICATION BASED ON THE EXTENT E-BANKING  
INFLUENCED THE RESPONDENTS USAGE**

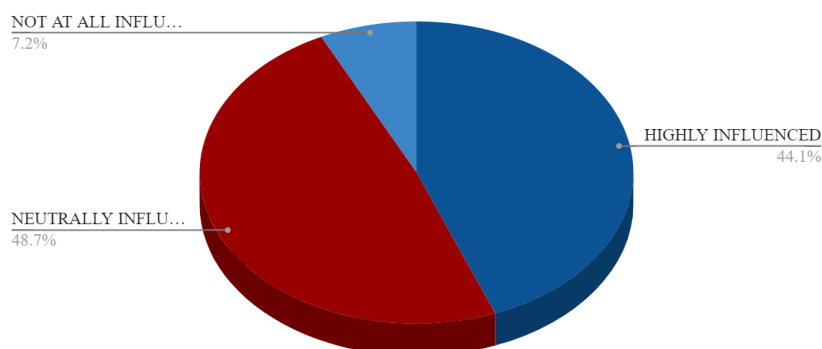
<b>INFLUENCE</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
<b>HIGHLY INFLUENCED</b>	67	44.1
<b>NEUTRALLY INFLUENCED</b>	74	48.7
<b>NOT AT ALL INFLUENCED</b>	11	7.2
<b>TOTAL</b>	<b>152</b>	<b>100</b>

Source: Primary Data

**Figure 4.10**

**CLASSIFICATION BASED ON THE EXTENT E-BANKING  
INFLUENCED THE RESPONDENTS USAGE**

FREQUENCY AND PERCENTAGE



From the above data, it is clear that the majority of the respondents are neutrally influenced (48.7%), 44.1% of the respondents are highly influenced and 7.2% of the respondents seem to be not at all influenced. This is represented in figure 4.10.

<b>Table 4.11</b>				
<b>CLASSIFICATION OF THE RESPONDENTS ON THE BASIS OF THE USAGE OF E-BANKING TECHNOLOGY</b>				
<b>E-BANKING TECHNOLOGIES</b>	<b>LIKERT SCALE</b>	<b>FREQUENCY</b>	<b>LIKERT SCORE</b>	<b>PERCENTAGE</b>
ATM / Debit card service	RANK 1	91	455	59.8
	RANK 2	47	188	30.9
	RANK 3	9	27	5.9
	RANK 4	3	6	1.9
	RANK 5	2	2	13.1
	TOTAL	152	678	100
	AVERAGE		45.2	
Credit card service	RANK 1	58	290	38.1
	RANK 2	52	208	34.2
	RANK 3	22	66	14.4
	RANK 4	7	21	4.6
	RANK 5	13	13	8.5
	TOTAL	152	598	100
	AVERAGE		39.86	
Online banking services	RANK 1	63	315	41.4
	RANK 2	49	196	32.2
	RANK 3	30	90	19.7
	RANK 4	6	12	3.9
	RANK 5	4	4	2.6
	TOTAL	152	617	100
	AVERAGE		41.13	
E- payments	RANK 1	67	335	44.07
	RANK 2	50	200	32.8
	RANK 3	23	69	15.1
	RANK 4	9	27	5.9
	RANK 5	3	3	1.9
	TOTAL	152	634	100
	AVERAGE		42.26	
Electronic Fund Transfer (EFTs)/NEFT /RTGS	RANK 1	18	90	11.8
	RANK 2	67	268	44.07
	RANK 3	37	111	24.3
	RANK 4	13	26	8.5
	RANK 5	17	17	11.1
	TOTAL	152	512	100
	AVERAGE		34.13	
Source: Primary Data				

The table 4.11 shows the classification of the respondents on the basis of the usage of E-banking technology out of 152 respondents. Based on the average of likert score, the majority of the respondents uses ATM/Debit card service (45.2%), 42.26% of respondents uses E-payments. The respondents who prefer online banking services were 41.13% and the usage of credit card service and electronic fund transfer (EFTs)/ NEFT/RTGS were 39.86% and 34.13% respectively.

**Table 4.12**

**CLASSIFICATION BASED ON THE MAJOR BENEFITS  
GETTING FROM E-BANKING TRANSACTIONS**

<b>BENEFITS</b>	<b>LIKERT SCALE</b>	<b>FREQUENCY</b>	<b>LIKERT SCORE</b>	<b>PERCENTAGE</b>
Convenience	STRONGLY AGREE	65	325	42.7
	AGREE	67	268	44.07
	NEUTRAL	19	57	12.5
	DISAGREE	0	0	0
	STRONGLY DISAGREE	1	1	0.6
	TOTAL	152	651	100
	AVERAGE			43.4
24hr service	STRONGLY AGREE	82	410	53.9
	AGREE	49	196	32.2
	NEUTRAL	17	51	11.1
	DISAGREE	2	4	1.3
	STRONGLY DISAGREE	2	2	1.3
	TOTAL	152	663	100
	AVERAGE			44.2
Anywhere connectivity	STRONGLY AGREE	48	240	31.5
	AGREE	73	292	48.02
	NEUTRAL	29	87	19.07
	DISAGREE	1	2	0.6
	STRONGLY DISAGREE	1	1	0.6
	TOTAL	152	622	100
	AVERAGE			41.4

Speed transaction	STRONGLY AGREE	56	280	36.8
	AGREE	65	260	42.7
	NEUTRAL	27	81	17.7
	DISAGREE	3	6	1.9
	STRONGLY DISAGREE	1	1	0.6
	TOTAL	152	628	100
	AVERAGE		41.8	
Variety of services	STRONGLY AGREE	43	215	28.2
	AGREE	69	276	45.3
	NEUTRAL	36	108	23.6
	DISAGREE	3	6	1.9
	STRONGLY DISAGREE	1	1	0.6
	TOTAL	152	606	100
	AVERAGE		40.4	
Safe and secure	STRONGLY AGREE	59	295	38.8
	AGREE	60	240	39.4
	NEUTRAL	26	78	17.1
	DISAGREE	6	12	3.9
	STRONGLY DISAGREE	1	1	0.6
	TOTAL	152	626	100
	AVERAGE		41.7	
Low service charge	STRONGLY AGREE	43	215	28.28
	AGREE	63	252	41.44
	NEUTRAL	38	114	25
	DISAGREE	4	8	2.6
	STRONGLY DISAGREE	4	4	2.6
	TOTAL	152	593	100
	AVERAGE		39.5	
Easy to maintain	STRONGLY AGREE	66	330	43.4
	AGREE	64	256	42.10
	NEUTRAL	18	54	11.8
	DISAGREE	3	6	1.9

	STRONGLY DISAGREE	1	1	0.6
	TOTAL	152	647	100
	AVERAGE		43.1	
Banking transaction	STRONGLY AGREE	49	245	32.2
	AGREE	78	312	51.3
	NEUTRAL	22	66	14.4
	DISAGREE	1	2	0.6
	STRONGLY DISAGREE	2	2	1.3
	TOTAL	152	627	100
	AVERAGE		41.8	

Source: Primary Data

The table 4.12 shows the classification based on the major benefits getting from E-banking transactions out of 152 respondents. From the identified average of likert score, 43.4% of respondents prefer convenience, 24hr service were preferred by 44.2% of respondents, respondents who prefer anywhere connectivity were 41.4%, respondents who have chosen speed transactions were 41.8%, respondents who says there are variety of services were 40.4% and 41.7% of respondents consider that e-banking transactions are safe and secure. 41.8% of respondents prefer banking transactions. Respondents who consider that e-banking is easy to maintain and have low service charge were 43.1% and 39.5% respectively.

**Table 4.13**

**CLASSIFICATION OF RESPONDENTS ON THE BASIS OF SATISFACTION LEVEL**

<b>E-BANKING SERVICES</b>	<b>LIKERT SCALE</b>	<b>FREQUENCY</b>	<b>LIKERT SCORE</b>	<b>PERCENTAGE</b>
ATM / Debit card service	EXTREMELY SATISFIED	87	435	57.2
	SATISFIED	61	244	40.1
	NEUTRAL	3	9	1.9
	DISSATISFIED	1	2	0.6
	EXTREMELY DISSATISFIED	0	0	0
	TOTAL	152	690	100
	AVERAGE		46	
Credit card service	EXTREMELY SATISFIED	63	315	41.4
	SATISFIED	66	264	43.4
	NEUTRAL	19	57	12.5
	DISSATISFIED	3	6	1.9
	EXTREMELY DISSATISFIED	1	1	0.6
	TOTAL	152	643	100
	AVERAGE		42.8	
Online banking services	EXTREMELY SATISFIED	62	310	40.7
	SATISFIED	75	300	49.3
	NEUTRAL	14	42	9.2
	DISSATISFIED	1	2	0.6
	EXTREMELY DISSATISFIED	0	0	0
	TOTAL	152	654	100
	AVERAGE		43.6	
E- payments	EXTREMELY SATISFIED	64	320	42.1
	SATISFIED	72	288	47.3
	NEUTRAL	14	42	9.2
	DISSATISFIED	2	4	1.3
	EXTREMELY DISSATISFIED	0	0	0
	TOTAL	152	654	100

	AVERAGE		43.6	
Electronic Fund Transfer (EFTs)/NEFT /RTGS	EXTREMELY SATISFIED	23	115	15.1
	SATISFIED	84	336	55.2
	NEUTRAL	34	102	22.3
	DISSATISFIED	9	18	5.9
	EXTREMELY DISSATISFIED	2	2	1.3
	TOTAL	152	573	100
	AVERAGE		38.2	

Source: Primary Data

The table 4.13 shows the satisfaction level of respondents on e-banking services out of 152 respondents. According to the average of likert score, the majority of the respondents were satisfied with the ATM/Debit card services (46%), 43.6% of respondents were satisfied on both online banking services and e-payments. 42.8% of respondents were satisfied with credit card services and 38.2% with electronic fund transfer (EFTs)/NEFT/RTGS.

**Table 4.14**

**CLASSIFICATION BASED ON MAJOR PROBLEMS FACED WHILE USING E-BANKING**

PROBLEMS	LIKERT SCALE	FREQUENCY	LIKERT SCORE	PERCENTAGE
High service charges (hidden cost)	STRONGLY AGREE	23	115	15.1
	AGREE	72	288	47.3
	NEUTRAL	34	102	22.3
	DISAGREE	17	34	11.1
	STRONGLY DISAGREE	6	6	3.9
	TOTAL	152	545	100
	AVERAGE		36.3	
Technical problems with smart cards	STRONGLY AGREE	44	220	28.9
	AGREE	65	260	42.7
	NEUTRAL	38	114	25
	DISAGREE	4	8	2.6



	STRONGLY DISAGREE	1	1	0.6
	TOTAL	152	603	100
	AVERAGE		40.2	
Unauthorized access	STRONGLY AGREE	29	145	19.07
	AGREE	64	256	42.1
	NEUTRAL	37	111	24.3
	DISAGREE	16	32	10.5
	STRONGLY DISAGREE	6	6	3.9
	TOTAL	152	550	100
	AVERAGE		36.6	
Lack of Infrastructure and unsuitable location of ATMs	STRONGLY AGREE	25	125	16.4
	AGREE	64	256	42.1
	NEUTRAL	37	111	24.3
	DISAGREE	20	40	13.1
	STRONGLY DISAGREE	6	6	3.9
	TOTAL	152	538	100
	AVERAGE		35.8	
Inadequate information to customers	STRONGLY AGREE	15	75	9.8
	AGREE	70	280	46.05
	NEUTRAL	42	126	27.6
	DISAGREE	18	36	11.8
	STRONGLY DISAGREE	7	7	4.6
	TOTAL	152	524	100
	AVERAGE		34.9	
Data privacy and confidentiality	STRONGLY AGREE	23	115	15.13
	AGREE	67	268	44.07
	NEUTRAL	39	117	25.6
	DISAGREE	18	36	11.8
	STRONGLY DISAGREE	5	5	3.2
	TOTAL	152	541	100
	AVERAGE		36.06	
	STRONGLY AGREE	35	175	23.02

Problems with network connection	AGREE	75	300	49.3
	NEUTRAL	34	102	22.3
	DISAGREE	6	12	3.9
	STRONGLY DISAGREE	2	2	1.3
	TOTAL	152	591	100
	AVERAGE		39.4	

Source: Primary Data

The table 4.14 shows the classification of major problems faced by the respondents while using e-banking services out of 152 respondents. The majority of the respondents are facing technical problems with smart cards (40.2%), 36.3% of respondents are facing high service charges (hidden costs). 36.6% of respondents are having unauthorized access and 36.06% face data privacy and confidentiality issues. The respondents who face lack of infrastructure and unsuitable location of ATMs were 35.8%. The respondents who are facing problems with inadequate information to customers and problems with network connection were 34.9% and 39.4% respectively.

**Ho1: There is no significant difference between usage of e-banking services among various age groups.**

**Table 4.15**

**AGE AND USAGE PATTERN**

<b>AGE / E-BANKING SERVICES</b>	<b>Below 18</b>	<b>18-35</b>	<b>35-60</b>	<b>Above 60</b>	<b>Total</b>
<b>ATM / Debit card service</b>					
Rank 1	1	75	15	0	91
Rank 2	2	41	4	0	47
Rank 3	0	5	4	0	9
Rank 4	0	3	0	0	3
Rank 5	0	2	0	0	2
Total	3	126	23	0	152
<b>Credit card service</b>					
Rank 1	0	46	12	0	58
Rank 2	3	45	4	0	52
Rank 3	0	16	6	0	22
Rank 4	0	7	0	0	7
Rank 5	0	12	1	0	13
<b>Online banking services</b>					
Rank 2	2	41	6	0	49
Rank 3	0	20	10	0	30

<b>AGE / E-BANKING SERVICES</b>	<b>Below 18</b>	<b>18-35</b>	<b>35-60</b>	<b>Above 60</b>	<b>Total</b>
<b>ATM / Debit card service</b>					
Rank 1	1	75	15	0	91
Rank 4	0	6	0	0	6
Rank 5	0	4	0	0	4
Total	3	126	23	0	152
<b>E- payments</b>					
Rank 1	0	61	6	0	67
Rank 2	3	40	7	0	50
Rank 3	0	13	10	0	23
Rank 4	0	9	0	0	9
Rank 5	0	3	0	0	3
Total	3	126	23	0	152
<b>Electronic Fund Transfer (EFTs)/NEFT /RTGS</b>					
Rank 1	0	17	1	0	18
Rank 2	2	59	6	0	67
Rank 3	0	28	9	0	37
Rank 4	1	7	5	0	13
Rank 5	0	15	2	0	17

<b>AGE / E-BANKING SERVICES</b>	<b>Below 18</b>	<b>18-35</b>	<b>35-60</b>	<b>Above 60</b>	<b>Total</b>
<b>ATM / Debit card service</b>					
Rank 1	1	75	15	0	91
Total	3	126	23	0	152
<b>EXPECTED FREQUENCY CALCULATION</b>					
<b>ATM / DEBIT CARD SERVICE</b>					
1.79	75.43	13.76	0		
0.92	38.96	7.11	0		
0.17	7.46	1.36	0		
0.05	2.48	0.45	0		
0.03	1.65	0.3	0		
<b>CREDIT CARD SERVICES</b>					
1.14	48.07	8.77	0		
1.02	43.1	7.86	0		
0.43	18.23	3.32	0		
0.13	5.8	1.05	0		
0.25	10.77	1.96	0		
<b>ONLINE BANKING SERVICES</b>					
1.24	52.22	9.53	0		
0.96	40.61	7.41	0		

AGE / E-BANKING SERVICES	Below 18	18-35	35-60	Above 60	Total
<b>ATM / Debit card service</b>					
Rank 1	1	75	15	0	91
0.59	24.86		4.53		0
0.11	4.97		0.9		0
0.07	3.31		0.6		0
<b>E-PAYMENTS</b>					
1.32	55.53		10.13		0
0.98	41.44		7.56		0
0.45	19.06		3.48		0
0.17	7.46		1.36		0
0.05	2.48		0.45		0
<b>Electronic Fund Transfer (EFTs)/NEFT /RTGS</b>					
0.35	14.92		2.72		0
1.32	55.53		10.13		0
0.73	30.67		5.59		0
0.25	10.77		1.96		0
0.33	14.09		2.57		0
<b>ATM / DEBIT CARD SERVICE</b>					
Observed	Expected	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E	
1	1.79	-0.79	0.6241	0.3486592179	
2	0.92	1.08	1.1664	1.267826087	
0	0.17	-0.17	0.0289	0.17	

0	0.05	-0.05	0.0025	0.05
0	0.03	-0.03	0.0009	0.03
75	75.43	-0.43	0.1849	0.002451279332
41	38.96	2.04	4.1616	0.1068172485
5	7.46	-2.46	6.0516	0.8112064343
3	2.48	0.52	0.2704	0.1090322581
2	1.65	0.35	0.1225	0.07424242424
15	13.76	1.24	1.5376	0.111744186
4	7.11	-3.11	9.6721	1.360351617
4	1.36	2.64	6.9696	5.124705882
0	0.45	-0.45	0.2025	0.45
0	0.3	-0.3	0.09	0.3
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
			<b>TOTAL</b>	<b>10.31703664</b>

Degree of Freedom = (r-1) (c-1) = 12

Level of Significance = 0.05

Table Value = 21.026

<b>CREDIT CARD SERVICE</b>				
<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
0	1.14	-1.14	1.2996	1.14
3	1.02	1.98	3.9204	3.843529412
0	0.43	-0.43	0.1849	0.43
0	0.13	-0.13	0.0169	0.13
0	0.25	-0.25	0.0625	0.25
46	48.07	-2.07	4.2849	0.08913875598
45	43.1	1.9	3.61	0.0837587007
16	18.23	-2.23	4.9729	0.2727866155
7	5.8	1.2	1.44	0.2482758621
12	10.77	1.23	1.5129	0.1404735376
12	8.77	3.23	10.4329	1.189612315
4	7.86	-3.86	14.8996	1.89562341
6	3.32	2.68	7.1824	2.163373494
0	1.05	-1.05	1.1025	1.05
1	1.96	-0.96	0.9216	0.4702040816
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
			<b>TOTAL</b>	<b>13.39677618</b>
Degree of Freedom = (r-1) (c-1) = 12				
Level of Significance = 0.05				
Table Value = 21.026				



<b>ONLINE BANKING SERVICE</b>				
<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
1	1.24	-0.24	0.0576	0.0464516129
2	0.96	1.04	1.0816	1.126666667
0	0.59	-0.59	0.3481	0.59
0	0.11	-0.11	0.0121	0.11
0	0.07	-0.07	0.0049	0.07
55	52.22	2.78	7.7284	0.147996936
41	40.61	0.39	0.1521	0.003745382911
20	24.86	-4.86	23.6196	0.9501045857
6	4.97	1.03	1.0609	0.2134607646
4	3.31	0.69	0.4761	0.143836858
7	9.53	-2.53	6.4009	0.6716579224
6	7.41	-1.41	1.9881	0.2682995951
10	4.53	5.47	29.9209	6.605055188
0	0.9	-0.9	0.81	0.9
0	0.6	-0.6	0.36	0.6
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
			<b>TOTAL</b>	<b>12.44727551</b>

Degree of Freedom = (r-1) (c-1) = 12

Level of Significance = 0.05

Table Value = 21.026

<b>E-PAYMENTS</b>				
<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
0	1.32	-1.32	1.7424	1.32
3	0.98	2.02	4.0804	4.163673469
0	0.45	-0.45	0.2025	0.45
0	0.17	-0.17	0.0289	0.17
0	0.05	-0.05	0.0025	0.05
61	55.53	5.47	29.9209	0.5388240591
40	41.44	-1.44	2.0736	0.05003861004
13	19.06	-6.06	36.7236	1.926736621
9	7.46	1.54	2.3716	0.3179088472
3	2.48	0.52	0.2704	0.1090322581
6	10.13	-4.13	17.0569	1.683800592
7	7.56	-0.56	0.3136	0.04148148148
10	3.48	6.52	42.5104	12.21563218
0	1.36	-1.36	1.8496	1.36
0	0.45	-0.45	0.2025	0.45
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
			<b>TOTAL</b>	<b>24.84712812</b>
Degree of Freedom = (r-1) (c-1) = 12				
Level of Significance = 0.05				
Table Value = 21.026				

<b>Electronic Fund Transfer (EFTs)/NEFT /RTGS</b>				
<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
0	0.35	-0.35	0.1225	0.35
2	1.32	0.68	0.4624	0.3503030303
0	0.73	-0.73	0.5329	0.73
1	0.25	0.75	0.5625	2.25
0	0.33	-0.33	0.1089	0.33
17	14.92	2.08	4.3264	0.2899731903
59	55.53	3.47	12.0409	0.2168359445
28	30.67	-2.67	7.1289	0.2324388653
7	10.77	-3.77	14.2129	1.319675023
15	14.09	0.91	0.8281	0.05877217885
1	2.72	-1.72	2.9584	1.087647059
6	10.13	-4.13	17.0569	1.683800592
9	5.59	3.41	11.6281	2.080161002
5	1.96	3.04	9.2416	4.715102041
2	2.57	-0.57	0.3249	0.1264202335
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
			<b>TOTAL</b>	<b>15.82112916</b>
Degree of Freedom = (r-1) (c-1) = 12				
Level of Significance = 0.05				
Table Value = 21.026				

**Ho1: There is no significant difference between usage of e-banking services among various age groups.**

For ATM/Debit card service, Credit card service, Online banking service and Electronic Fund Transfer (EFTs)/NEFT /RTGS the calculated value is less than the table value, thus we accept the hypothesis. Therefore, the age and usage pattern are independent. There is no significant difference between usage of e-banking services among various age groups.

But for E-Payment service, the calculated value is more than the table value, thus we reject the hypothesis. Therefore, the age and usage pattern are dependent on e-payment service.

**Table 4.16**

**AGE AND INFLUENCE OF RESPONDENTS OVER USAGE OF E-BANKING SERVICES**

<b>AGE/ INFLUENCE</b>	<b>Highly Influenced</b>	<b>Neutrally Influenced</b>	<b>Not at all Influenced</b>	<b>Total</b>
<b>Below 18</b>	0	2	1	3
<b>18-35</b>	61	59	6	126
<b>35- 60</b>	6	13	4	23
<b>Above 60</b>	0	0	0	0
<b>Total</b>	<b>67</b>	<b>74</b>	<b>11</b>	<b>152</b>
<b>Expected Frequency Calculation</b>				
1.32	1.46	0.21		
55.53	61.34	9.11		
10.13	11.19	1.66		
<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
0	1.32	-1.32	1.7424	1.32

61	55.53	5.47	29.9209	0.5388240591
6	10.13	-4.13	17.0569	1.683800592
0	0	0	0	0
2	1.46	0.54	0.2916	0.1997260274
59	61.34	-2.34	5.4756	0.08926638409
13	11.19	1.81	3.2761	0.2927703307
0	0	0	0	0
1	0.21	0.79	0.6241	2.971904762
6	9.11	-3.11	9.6721	1.061701427
4	1.66	2.34	5.4756	3.298554217
0	0	0	0	0
			<b>TOTAL</b>	<b>11.4565478</b>

Degree of Freedom =  $(r-1)(c-1) = 6$

Level of Significance = 0.05

Table Value = 12.592

**Ho1: There is no significant difference between usage of e-banking services among various age groups.**

As the calculated value is less than the table value, we accept the hypothesis. Therefore, the influence of e-banking services on respondents and their age is independent. There is no relation between age and influence of e-banking services on respondents.

**Ho2: There is no significant difference between usage of e-banking services among various income groups.**

**Table 4.17**

**INCOME AND USAGE PATTERN**

<b>INCOME / E-BANKING SERVICES</b>	<b>Below 100000</b>	<b>100000-300000</b>	<b>300000-500000</b>	<b>Above 500000</b>	<b>Total</b>
<b>ATM / Debit card service</b>					
Rank 1	71	11	1	8	91
Rank 2	16	2	7	22	47
Rank 3	2	4	1	2	9
Rank 4	3	0	0	0	3
Rank 5	0	0	0	2	2
Total	92	17	9	34	152
<b>Credit card service</b>					
Rank 1	41	5	1	11	58
Rank 2	23	5	7	17	52
Rank 3	13	4	1	4	22
Rank 4	5	1	0	1	7
Rank 5	10	2	0	1	13
Total	92	17	9	34	152
<b>Online banking services</b>					

Rank 1	49	6	1	7	63
Rank 2	16	4	7	22	49
Rank 3	21	6	1	2	30
Rank 4	5	0	0	1	6
Rank 5	1	1	0	2	4
Total	92	17	9	34	152
<b>E- payments</b>					
Rank 1	48	5	1	13	67
Rank 2	23	5	6	16	50
Rank 3	13	5	2	3	23
Rank 4	7	2	0	0	9
Rank 5	1	0	0	2	3
Total	92	17	9	34	152
<b>Electronic Fund Transfer (EFTs)/NEFT /RTGS</b>					
Rank 1	10	2	0	6	18
Rank 2	34	4	7	22	67
Rank 3	26	7	1	3	37
Rank 4	11	2	0	0	13
Rank 5	11	2	1	3	17
Total	92	17	9	34	152

<b>Expected Frequency Calculation</b>			
<b>ATM/Debit card service</b>			
55.07	10.17	5.38	20.35
28.44	5.25	2.78	10.52
5.44	1.006	0.53	2.01
1.81	0.33	0.17	0.67
1.21	0.22	0.11	0.44
<b>Credit Card Service</b>			
35.1	6.48	3.43	12.97
31.47	5.81	3.07	11.63
13.31	0.22	1.3	4.48
4.23	0.78	0.41	1.56
7.86	1.45	0.76	2.9
<b>Online Banking Service</b>			
38.13	7.04	3.73	14.09
29.65	5.48	2.9	10.96
18.15	3.35	1.77	6.71



3.63	0.67	0.35	1.34	
2.42	0.44	0.23	0.89	
<b>E-Payments</b>				
40.55	7.49	3.96	14.98	
30.26	5.59	2.96	11.18	
13.92	2.57	1.36	5.14	
5.44	1.006	0.53	2.01	
1.81	0.33	0.17	0.67	
<b>Electronic Fund Transfer (EFTs)/NEFT /RTGS</b>				
10.89	2.01	1.06	4.02	
40.55	7.49	3.96	14.98	
22.39	4.13	2.19	8.27	
7.86	1.45	0.76	2.9	
10.28	1.9	1.006	3.8	
<b>ATM/Debit card service</b>				
<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
71	55.07	15.93	253.7649	4.608042491

16	28.44	-12.44	154.7536	5.44140647
2	5.44	-3.44	11.8336	2.175294118
3	1.81	1.19	1.4161	0.7823756906
0	1.21	-1.21	1.4641	1.21
11	10.17	0.83	0.6889	0.06773844641
2	5.25	-3.25	10.5625	2.011904762
4	1.006	2.994	8.964036	8.910572565
0	0.33	-0.33	0.1089	0.33
0	0.22	-0.22	0.0484	0.22
1	5.38	-4.38	19.1844	3.565873606
7	2.78	4.22	17.8084	6.405899281
1	0.53	0.47	0.2209	0.4167924528
0	0.17	-0.17	0.0289	0.17
0	0.11	-0.11	0.0121	0.11
8	20.35	-12.35	152.5225	7.494963145
22	10.52	11.48	131.7904	12.52760456
2	2.01	-0.01	0.0001	0.00004975124378

0	0.67	-0.67	0.4489	0.67
2	0.44	1.56	2.4336	5.530909091
			<b>TOTAL</b>	<b>62.64942643</b>
<b>Credit card service</b>				
Observed	Expected	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
41	35.1	5.9	34.81	0.9917378917
23	31.47	-8.47	71.7409	2.279659994
13	13.31	-0.31	0.0961	0.007220135237
5	4.23	0.77	0.5929	0.1401654846
10	7.86	2.14	4.5796	0.5826463104
5	6.48	-1.48	2.1904	0.3380246914
5	5.81	-0.81	0.6561	0.1129259897
4	0.22	3.78	14.2884	64.94727273
1	0.78	0.22	0.0484	0.06205128205
2	1.45	0.55	0.3025	0.2086206897
1	3.43	-2.43	5.9049	1.72154519
7	3.07	3.93	15.4449	5.030912052

1	1.3	-0.3	0.09	0.06923076923
0	0.41	-0.41	0.1681	0.41
0	0.76	-0.76	0.5776	0.76
11	12.97	-1.97	3.8809	0.2992212799
17	11.63	5.37	28.8369	2.479527085
4	4.48	-0.48	0.2304	0.05142857143
1	1.56	-0.56	0.3136	0.201025641
1	2.9	-1.9	3.61	1.244827586
			<b>TOTAL</b>	<b>81.93804337</b>
<b>Online Banking Service</b>				
Observed	Expected	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
49	38.13	10.87	118.1569	3.098790978
16	29.65	-13.65	186.3225	6.284064081
21	18.15	2.85	8.1225	0.4475206612
5	3.63	1.37	1.8769	0.5170523416
1	2.42	-1.42	2.0164	0.8332231405
6	7.04	-1.04	1.0816	0.1536363636

4	5.48	-1.48	2.1904	0.3997080292
6	3.35	2.65	7.0225	2.096268657
0	0.67	-0.67	0.4489	0.67
1	0.44	0.56	0.3136	0.7127272727
1	3.73	-2.73	7.4529	1.998096515
7	2.9	4.1	16.81	5.796551724
1	1.77	-0.77	0.5929	0.3349717514
0	0.35	-0.35	0.1225	0.35
0	0.23	-0.23	0.0529	0.23
7	14.09	-7.09	50.2681	3.567643719
22	10.96	11.04	121.8816	11.12058394
2	6.71	-4.71	22.1841	3.306125186
1	1.34	-0.34	0.1156	0.08626865672
2	0.89	1.11	1.2321	1.384382022
			<b>TOTAL</b>	<b>43.38761504</b>
<b>E-Payments</b>				
Observed	Expected	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E

48	40.55	7.45	55.5025	1.368742293
23	30.26	-7.26	52.7076	1.74182419
13	13.92	-0.92	0.8464	0.0608045977
7	5.44	1.56	2.4336	0.4473529412
1	1.81	-0.81	0.6561	0.3624861878
5	7.49	-2.49	6.2001	0.8277837116
5	5.59	-0.59	0.3481	0.06227191413
5	2.57	2.43	5.9049	2.297626459
2	1.006	0.994	0.988036	0.9821431412
0	0.33	-0.33	0.1089	0.33
1	3.96	-2.96	8.7616	2.212525253
6	2.96	3.04	9.2416	3.122162162
2	1.36	0.64	0.4096	0.3011764706
0	0.53	-0.53	0.2809	0.53
0	0.17	-0.17	0.0289	0.17
13	14.98	-1.98	3.9204	0.2617089453
16	11.18	4.82	23.2324	2.0780322

3	5.14	-2.14	4.5796	0.8909727626
0	2.01	-2.01	4.0401	2.01
2	0.67	1.33	1.7689	2.640149254
			<b>TOTAL</b>	<b>22.69776248</b>
<b>Electronic Fund Transfer (EFTs)/NEFT /RTGS</b>				
Observed	Expected	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
10	10.89	-0.89	0.7921	0.07273645546
34	40.55	-6.55	42.9025	1.058014797
26	22.39	3.61	13.0321	0.5820500223
11	7.86	3.14	9.8596	1.254402036
11	10.28	0.72	0.5184	0.05042801556
2	2.01	-0.01	0.0001	0.00004975124378
4	7.49	-3.49	12.1801	1.626181575
7	4.13	2.87	8.2369	1.99440678
2	1.45	0.55	0.3025	0.2086206897
2	1.9	0.1	0.01	0.005263157895
0	1.06	-1.06	1.1236	1.06

7	3.96	3.04	9.2416	2.333737374
1	2.19	-1.19	1.4161	0.6466210046
0	0.76	-0.76	0.5776	0.76
1	1.006	-0.006	0.000036	0.00003578528827
6	4.02	1.98	3.9204	0.9752238806
22	14.98	7.02	49.2804	3.289746328
3	8.27	-5.27	27.7729	3.358270859
0	2.9	-2.9	8.41	2.9
3	3.8	-0.8	0.64	0.1684210526
			<b>TOTAL</b>	<b>22.34420956</b>

Degree of Freedom =  $(r-1)(c-1) = 12$

Level of Significance = 0.05

Table Value = 21.026

**Ho2: There is no significant difference between usage of e-banking services among various income groups.**

As the calculated value is more than the table value, we reject the hypothesis. Therefore, the income of respondents and the usage pattern of services are dependent. There is a significant difference between usage of e-banking services among various income groups.



**Table 4.18**

**CLASSIFICATION BASED ON INCOME AND INFLUENCE OF RESPONDENTS OVER E-BANKING SERVICES**

<b>INCOME/ INFLUENCE</b>	<b>Highly Influenced</b>	<b>Neutrally Influenced</b>	<b>Not at all Influenced</b>	<b>Total</b>
<b>Below 100000</b>	49	35	8	92
<b>100000-300000</b>	8	8	1	17
<b>300000-500000</b>	0	7	2	9
<b>Above 500000</b>	10	24	0	34
<b>Total</b>	<b>67</b>	<b>74</b>	<b>11</b>	<b>152</b>

**Expected frequency calculation**

40.55	44.78	6.65		
7.49	8.27	1.23		
3.96	4.38	0.65		
14.98	16.55	2.46		
<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
49	40.55	8.45	71.4025	1.760850801
8	7.49	0.51	0.2601	0.03472630174
0	3.96	-3.96	15.6816	3.96
10	14.98	-4.98	24.8004	1.655567423
35	44.78	-9.78	95.6484	2.135962483
8	8.27	-0.27	0.0729	0.008814993954

7	4.38	2.62	6.8644	1.567214612
24	16.55	7.45	55.5025	3.353625378
8	6.65	1.35	1.8225	0.2740601504
1	1.23	-0.23	0.0529	0.04300813008
2	0.65	1.35	1.8225	2.803846154
0	2.46	-2.46	6.0516	2.46
			<b>TOTAL</b>	<b>20.05767643</b>

Degree of Freedom =  $(r-1)(c-1) = 6$

Level of Significance = 0.05

Table Value = 12.592

**Ho2: There is no significant difference between usage of e-banking services among various income groups.**

As the calculated value is more than the table value, we reject the hypothesis. Therefore, the income and influence of respondents over banking services are dependent.

**H03: There is no significant difference between the satisfaction level of customers and the usage pattern of the customers.**

**Table 4. 19**

**CLASSIFICATION ON THE BASIS OF USAGE PATTERN AND ITS SATISFACTION LEVEL**

<b>E-BANKING SERVICES/ SATISFACTION LEVEL</b>	<b>Rank 1</b>	<b>Rank 2</b>	<b>Rank 3</b>	<b>Rank 4</b>	<b>Rank 5</b>	<b>Total</b>
<b>ATM / Debit card service</b>						
EXTREMELY SATISFIED	71	13	2	0	1	87
SATISFIED	18	34	6	2	1	61
NEUTRAL	1	0	1	1	0	3
DISSATISFIED	1	0	0	0	0	1
EXTREMELY DISSATISFIED	0	0	0	0	0	0
Total	91	47	9	3	2	152
<b>Credit card service</b>						
EXTREMELY SATISFIED	47	10	4	1	1	63
SATISFIED	10	41	9	2	4	66
NEUTRAL	0	1	9	4	5	19
DISSATISFIED	1	0	0	0	2	3
EXTREMELY DISSATISFIED	0	0	0	0	1	1
Total	58	52	22	7	13	152

<b>Online banking service</b>						
EXTREMELY SATISFIED	49	9	1	1	2	62
SATISFIED	12	39	19	3	2	75
NEUTRAL	1	1	10	2	0	14
DISSATISFIED	1	0	0	0	0	1
EXTREMELY DISSATISFIED	0	0	0	0	0	0
Total	63	49	30	6	4	152
<b>E- payments</b>						
EXTREMELY SATISFIED	46	7	7	2	2	64
SATISFIED	18	42	9	2	1	72
NEUTRAL	2	0	7	5	0	14
DISSATISFIED	1	1	0	0	0	2
EXTREMELY DISSATISFIED	0	0	0	0	0	0
Total	67	50	23	9	3	152
<b>Electronic Fund Transfer (EFTs)/NEFT /RTGS</b>						
EXTREMELY SATISFIED	8	6	3	3	3	23
SATISFIED	8	61	10	1	4	84
NEUTRAL	1	0	23	5	5	34
DISSATISFIED	1	0	1	4	4	10

EXTREMELY DISSATISFIED	0	0	0	0	1	1
Total	18	67	37	13	17	152
<b>Expected Frequency Calculation</b>						
<b>ATM / Debit Card Service</b>						
52.08	26.9	5.15	1.71	1.14		
36.51	18.86	3.61	1.2	0.8		
1.79	0.92	0.17	0.05	0.03		
0.59	0.3	0.05	0.01	0.01		
0	0	0	0	0		
<b>Credit Card Service</b>						
24.03	21.55	9.11	2.9	5.38		
25.18	22.57	9.55	3.03	5.64		
7.25	6.5	2.75	0.87	1.62		
1.14	1.02	0.43	0.13	0.25		
0.38	0.34	0.14	0.04	0.08		
<b>Online Banking Services</b>						
25.69	19.98	12.23	2.44	1.63		

31.08	24.17	14.8	2.96	1.97
5.8	4.51	2.76	0.55	0.36
0.41	0.32	0.19	0.03	0.02
0	0	0	0	0
<b>E-Payments</b>				
28.21	21.05	9.68	3.78	1.26
31.73	23.68	10.89	4.26	1.42
6.17	4.6	2.11	0.82	0.27
0.88	0.65	0.3	0.11	0.03
0	0	0	0	0
<b>Electronic Fund Transfer (EFTs)/NEFT /RTGS</b>				
2.72	10.13	5.59	1.96	2.57
9.94	37.02	20.44	7.18	9.39
4.02	14.98	8.27	2.9	3.8
1.18	4.4	2.43	0.85	1.11
0.11	0.44	0.24	0.08	0.11

<b>ATM/Debit Card Service</b>				
<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
71	52.08	18.92	357.9664	6.873394777
18	36.51	-18.51	342.6201	9.384281019
1	1.79	-0.79	0.6241	0.3486592179
1	0.59	0.41	0.1681	0.2849152542
0	0	0	0	0
13	26.9	-13.9	193.21	7.182527881
34	18.86	15.14	229.2196	12.15374337
0	0.92	-0.92	0.8464	0.92
0	0.3	-0.3	0.09	0.3
0	0	0	0	0
2	5.15	-3.15	9.9225	1.926699029
6	3.61	2.39	5.7121	1.582299169
1	0.17	0.83	0.6889	4.052352941
0	0.05	-0.05	0.0025	0.05
0	0	0	0	0

0	1.71	-1.71	2.9241	1.71
2	1.2	0.8	0.64	0.5333333333
1	0.05	0.95	0.9025	18.05
0	0.01	-0.01	0.0001	0.01
0	0	0	0	0
1	1.14	-0.14	0.0196	0.01719298246
1	0.8	0.2	0.04	0.05
0	0.03	-0.03	0.0009	0.03
0	0.01	-0.01	0.0001	0.01
0	0	0	0	0
			<b>TOTAL</b>	<b>65.46939898</b>
<b>Credit Card Service</b>				
<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
47	24.03	22.97	527.6209	21.95675822
10	25.18	-15.18	230.4324	9.151405878
0	7.25	-7.25	52.5625	7.25
1	1.14	-0.14	0.0196	0.01719298246



0	0.38	-0.38	0.1444	0.38
10	21.55	-11.55	133.4025	6.19037123
41	22.57	18.43	339.6649	15.04939743
1	6.5	-5.5	30.25	4.653846154
0	1.02	-1.02	1.0404	1.02
0	0.34	-0.34	0.1156	0.34
4	9.11	-5.11	26.1121	2.866311745
9	9.55	-0.55	0.3025	0.03167539267
9	2.75	6.25	39.0625	14.20454545
0	0.43	-0.43	0.1849	0.43
0	0.14	-0.14	0.0196	0.14
1	2.9	-1.9	3.61	1.244827586
2	3.03	-1.03	1.0609	0.3501320132
4	0.87	3.13	9.7969	11.2608046
0	0.13	-0.13	0.0169	0.13
0	0.04	-0.04	0.0016	0.04
1	5.38	-4.38	19.1844	3.565873606

4	5.64	-1.64	2.6896	0.4768794326
5	1.62	3.38	11.4244	7.052098765
2	0.25	1.75	3.0625	12.25
1	0.08	0.92	0.8464	10.58
			<b>TOTAL</b>	<b>130.6321205</b>
<b>Online Banking Service</b>				
<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
49	25.69	23.31	543.3561	21.15049046
12	31.08	-19.08	364.0464	11.71320463
1	5.8	-4.8	23.04	3.972413793
1	0.41	0.59	0.3481	0.8490243902
0	0	0	0	0
9	19.98	-10.98	120.5604	6.034054054
39	24.17	14.83	219.9289	9.099251138
1	4.51	-3.51	12.3201	2.73172949
0	0.32	-0.32	0.1024	0.32
0	0	0	0	0

1	12.23	-11.23	126.1129	10.31176615
19	14.8	4.2	17.64	1.191891892
10	2.76	7.24	52.4176	18.99188406
0	0.19	-0.19	0.0361	0.19
0	0	0	0	0
1	2.44	-1.44	2.0736	0.8498360656
3	2.96	0.04	0.0016	0.0005405405405
2	0.55	1.45	2.1025	3.822727273
0	0.03	-0.03	0.0009	0.03
0	0	0	0	0
2	1.63	0.37	0.1369	0.08398773006
2	1.97	0.03	0.0009	0.0004568527919
0	0.36	-0.36	0.1296	0.36
0	0.02	-0.02	0.0004	0.02
0	0	0	0	0
			<b>TOTAL</b>	<b>91.72325852</b>
<b>E-Payments</b>				

<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
46	28.21	17.79	316.4841	11.21886211
18	31.73	-13.73	188.5129	5.941156634
2	6.17	-4.17	17.3889	2.818298217
1	0.88	0.12	0.0144	0.01636363636
0	0	0	0	0
7	21.05	-14.05	197.4025	9.377790974
42	23.68	18.32	335.6224	14.17324324
0	4.6	-4.6	21.16	4.6
1	0.65	0.35	0.1225	0.1884615385
0	0	0	0	0
7	9.68	-2.68	7.1824	0.7419834711
9	10.89	-1.89	3.5721	0.3280165289
7	2.11	4.89	23.9121	11.33274882
0	0.3	-0.3	0.09	0.3
0	0	0	0	0
2	3.78	-1.78	3.1684	0.8382010582

2	4.26	-2.26	5.1076	1.198967136
5	0.82	4.18	17.4724	21.30780488
0	0.11	-0.11	0.0121	0.11
0	0	0	0	0
2	1.26	0.74	0.5476	0.4346031746
1	1.42	-0.42	0.1764	0.1242253521
0	0.27	-0.27	0.0729	0.27
0	0.03	-0.03	0.0009	0.03
0	0	0	0	0
			<b>TOTAL</b>	<b>85.35072676</b>
<b>Electronic Fund Transfer (EFTs)/NEFT /RTGS</b>				
<b>Observed</b>	<b>Expected</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
8	2.72	5.28	27.8784	10.24941176
8	9.94	-1.94	3.7636	0.3786317907
1	4.02	-3.02	9.1204	2.268756219
1	1.18	-0.18	0.0324	0.02745762712
0	0.11	-0.11	0.0121	0.11

6	10.13	-4.13	17.0569	1.683800592
61	37.02	23.98	575.0404	15.53323609
0	14.98	-14.98	224.4004	14.98
0	4.4	-4.4	19.36	4.4
0	0.44	-0.44	0.1936	0.44
3	5.59	-2.59	6.7081	1.200017889
10	20.44	-10.44	108.9936	5.332367906
23	8.27	14.73	216.9729	26.23614268
1	2.43	-1.43	2.0449	0.8415226337
0	0.24	-0.24	0.0576	0.24
3	1.96	1.04	1.0816	0.5518367347
1	7.18	-6.18	38.1924	5.319275766
5	2.9	2.1	4.41	1.520689655
4	0.85	3.15	9.9225	11.67352941
0	0.08	-0.08	0.0064	0.08
3	2.57	0.43	0.1849	0.07194552529
4	9.39	-5.39	29.0521	3.093940362

5	3.8	1.2	1.44	0.3789473684
4	1.11	2.89	8.3521	7.524414414
1	0.11	0.89	0.7921	7.200909091
			<b>TOTAL</b>	<b>121.3368335</b>

Degree of Freedom =  $(r-1)(c-1) = 16$

Level of Significance = 0.05

Table Value = 26.296

**H03: There is no significant difference between the satisfaction level of customers and the usage pattern of the customers.**

As the calculated value is more than the table value, we reject the hypothesis. Therefore, the satisfaction of respondents and their usage of e-banking services is dependent. There is a significant difference between the satisfaction level of customers and the usage pattern of the customers.

**CHAPTER 5**  
**FINDINGS, SUGGESTIONS AND CONCLUSION**



## **5.1 SUMMARY**

This chapter summarises the findings, suggestions and conclusion based on the analysis done in the previous chapter. The following were the objectives, research questions and hypotheses of this study.

### **OBJECTIVES**

The study is undertaking with the following end in view:

1. To examine customer's awareness regarding various e-banking services of SBI.
2. To analyse the usage pattern of e-banking services of SBI customers.
3. To evaluate the problems faced by customers while using e-banking services.

### **RESEARCH QUESTIONS**

1. How can the customer awareness level of various e-banking services provided by SBI be assessed?
2. What is the usage pattern the customers of SBI are adopting while using e-banking services?
3. What all are the problems faced by the customers while using e-banking services?
4. What are the suggestions that customers provide for improving the e-banking services?

### **HYPOTHESES**

Ho1: There is no significant difference between usage of e-banking services among various age groups.

Ho2: There is no significant difference between usage of e-banking services among various income groups.

H03: There is no significant difference between the satisfaction level of customers and the usage pattern of the customers.

## **5.2 FINDINGS**

- From the study 59.2% of the respondents are females and 40.8% of the respondents are males.
- The majority of the respondents belong to the age range of 18-35 (82.9%).
- The majority of the respondents are graduates (53.9%).
- 34.9% of the respondents have occupations in the private sector.
- 60.5% of the respondents have an annual income below 100000.
- The majority of the respondents have a savings account (85.5%).
- The majority (90.1%) of the respondents don't have more than one account while 9.9% have more than one account in SBI bank.
- The majority of the respondents prefer ATM Services (44.3%), 42.6% prefer banking services, 41.4% of respondents choose internet banking, 39.06% respondents prefer YONO facility, 36.4% respondents prefer BHIM SBI Pay, 35.2% respondents have chosen safe deposit and 31.9% were foreign remittance.
- Most of the respondents are aware of the services offered by SBI through E-banking facility, namely utility bill payments, online ticket booking for travel by road, rail, and air, SBI LIFE, LIC and other insurance premium payments, SBI and other Mutual funds' investments, SBI and other credit card dues payments, tax payments and income services of State Govt., customs duty payments, Online share trading (eZ-trade@SBI), Online application for IPO and fee payments to select educational institutions including IITs and NITs.
- The majority of the respondents are neutrally influenced (48.7%), 44.1% of the respondents are highly influenced and 7.2% of the respondents seem to be not at all influenced.
- The e-banking technology most preferred by the respondents is ATM/Debit card service. Second preference is given to the E-Payments, and third preference is for Online banking service. The least preferred is both Credit card service and EFT/NEFT/RTGS.
- The major benefit that the respondents get from the e-banking transaction is 24hr service. Second major preference is convenience, third preference is for easy maintenance, fourth is for speed transactions and banking transactions, fifth preference is for safety and security offered by the bank, sixth preference is for

speed transaction, and seventh preference is for variety of services and the least preferred is low service charge by the respondents.

- The majority of the respondents were satisfied with the ATM/Debit card services (46%), 43.6% of respondents were satisfied on both online banking services and e-payments. 42.8% of respondents were satisfied with credit card services and 38.2% with electronic fund transfer (EFTs)/NEFT/RTGS.
- The major problems the customers face through e-banking transactions are the technical problems with smart cards from the SBI. The second major problem faced is the problems with network connection. Third major problem is the problems with unauthorized access. Fourth major problem faced is data privacy and confidentiality issues. Fifth major problem is with high service charges (hidden costs). Least problems are regarding the unsuitable location of ATMs and the inadequate information to customers.
- **Ho1: There is no significant difference between usage of e-banking services among various age groups.**

For ATM/Debit card service, Credit card service, Online banking service and Electronic Fund Transfer (EFTs)/NEFT /RTGS the calculated value is less than the table value, thus we accept the hypothesis. Therefore, the age and usage pattern are independent. There is no significant difference between usage of e-banking services among various age groups.

But for E-Payment service, the calculated value is more than the table value, thus we reject the hypothesis. Therefore, the age and usage pattern are dependent on e-payment service.

As the calculated value is less than the table value, we accept the hypothesis. Therefore, the influence of e-banking services on respondents and their age is independent. There is no relation between age and influence of e-banking services on respondents.

- **Ho2: There is no significant difference between usage of e-banking services among various income groups.**

As the calculated value is more than the table value, we reject the hypothesis. Therefore, the income of respondents and the usage pattern of services are

dependent. There is a significant difference between usage of e-banking services among various income groups.

As the calculated value is more than the table value, we reject the hypothesis. Therefore, the income and influence of respondents over banking services are dependent.

- **H03: There is no significant difference between the satisfaction level of customers and the usage pattern of the customers.**

As the calculated value is more than the table value, we reject the hypothesis. Therefore, the satisfaction of respondents and their usage of e-banking services is dependent. There is a significant difference between the satisfaction level of customers and the usage pattern of the customers.

### **5.3 SUGGESTIONS**

- Because of slow network errors, customers cannot do online transactions. The network errors should be minimised.
- Service charge is yet another crucial problem the respondents face through SBI accounts. Changes can be made regarding that.
- As Online payments servers are going down constantly, measures should be taken to avoid that situation.
- SBI can improve customer relationships by offering adequate information regarding the queries for the customers.
- Inappropriate placing of ATM's in unwanted areas can be minimised.

### **5.4 CONCLUSION**

Based on this study, the various aspects of e-banking services provided by SBI are evaluated by using appropriate statistical techniques like Chi Square, tabulation etc.

It is concluded from the results of the study that the usage of e-banking facilities are perceived as more important and the use of these services is associated with socio-economic characteristics of the respondents.

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**APPENDIX**

## **QUESTIONNAIRE**



**QUESTIONNAIRE**

- (1) Name :
- (2) Gender :  Male  Female
- (3) Age :  Below 18  18-35  
 35-60  Above 60
- (4) Educational Qualification :  SSLC  Plus two  
 Graduate  Post Graduate  
 Others
- (5) Occupation :  Business  Private Sector  
 Government Sector  Professionals  
 Student  Others
- (6) Annual Income :  Below 100000  100000-300000  
 300000-500000  Above 500000

(7) Mention the type of SBI account you have?

Savings  Current  Fixed Deposit  Recurring

(8) Do you have more than one account in SBI?

Yes  No

(9) Which of the following modern banking facilities do you prefer in SBI?

Facilities	Very Unlikely	Unlikely	Neutral	Likely	Very Likely
Internet banking					
YONO					
ATM services					

Banking service					
BHIM SBI Pay					
Safe Deposit					
Foreign Remittance					

(10) Are you aware of the following services offered by your bank through an e- banking facility?

Services	Extremely unaware	Unaware	neutral	aware	Extremely aware
Utility bill payments					
Online Ticket Booking for travel by Road, Rail and Air					
SBILIFE, LIC and other insurance premium payments					
SBI and other Mutual funds Investments					
SBI and other Credit Card dues payments					
Tax Payment Income, Service, State Govt					
Customs Duty Payment					

Online Share Trading (eZ-trade@SBI)					
Online Application for IPO					
Fee Payment to select educational institutions including IITs and NITs					

(11) To what extent e-banking influenced your usage?

- Highly influenced
- Neutrally influenced
- Not at all Influenced

(12) To what extent are you using the following e-banking technology ?

( Please rank from 1 to 5, Rank 1 having the highest usage preference)

Services	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5
ATM / Debit card service					
Credit card service					
Online banking services					
E- payments					
Electronic Fund Transfer (EFTs)/NEFT/RTGS					

(13) What are the major benefits that you get from e-banking transactions?

Factor	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Convenience					
24hr service					
Anywhere connectivity					
Speed transaction					
Variety of services					
Safe and secure					
Low service charge					
Easy to maintain					
Banking transaction					

(14) Mention the satisfaction level of using e-banking services.

Services	Extremely Satisfied	Satisfied	Neutral	Dissatisfied	Extremely Dissatisfied
ATM / Debit card service					
Credit card service					
Online banking services					
E- payments					
Electronic Fund Transfer (EFTs)/NEFT/RTGS					

(15) What are the major problems faced while using e-banking?

Problems	Strongly disagree	disagree	neutral	agree	Strongly agree
High service charges (hidden cost).					
Technical problems with smart cards					
Unauthorized access					
Lack of infrastructure and unsuitable location of ATMs.					
Inadequate information to customers.					
Data privacy and confidentiality.					
Problems with network connection.					

(16) Any suggestion to improve the services.

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