

A
Research Project
On

**“A STUDY ON CONSUMER AWARENESS TOWARDS SBI
E-BANKING SERVICE”**

Submitted to
G.S. College of Commerce and Economics (Autonomous), Nagpur

Affiliated to
Rashtrasant Tukadoji Maharaj Nagpur University

In partial fulfilment for the award of the Degree of
Bachelor of Business Administration

Submitted by
Ambika Deepak Mangrulkar

Under the Guidance of
Dr. Afsar Sheikh

G.S. College of Commerce and Economics, Nagpur.



Academic year 2023-24



G.S College of Commerce and Economics, Nagpur.

Academic Year 2023-24

CERTIFICATE

This is to be certify that the project entitled “**A Study on Consumer Awareness Towards SBI E-Banking Service**” prepared by **Ambika Deepak Mangrulkar** submitted in partial fulfilment of **BACHELOROF BUSINESS ADMINISTRATION** degree examination, has not been submitted for any other examination and does not form part of any other course undergone by the candidate. It is further certified that she has completed her project as prescribed by BBA Department, G.S. College Of Commerce & Economics (Autonomous), Nagpur. Affiliated To Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur.

Dr. Afsar Sheikh
(Project Guide)

Dr. Afsar Sheikh
(BBA Co-Ordinator)

Place: Nagpur

Date:



G.S College of Commerce and Economics, Nagpur.

Academic Year 2023-24

DECLARATION

I here-by declare that the project with title “**A Study on Consumer Awareness Towards SBI E-banking Service**” has been completed by me in partial fulfilment of **BACHELOR OF BUSINESS ADMINISTRATION (BBA)** degree examination as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur and this has not been submitted for any other examination and does not form the part of any other course undertaken by me.

Place: Nagpur

Date:

Ambika Mangrulkar



G.S College of Commerce and Economics, Nagpur.

Academic Year 2023-24

ACKNOWLEDGEMENT

With immense pride and sense of gratitude, I take this golden opportunity to express my sincere regards to **Dr. Praveen Mustoor, Principal, G.S. College of Commerce & Economics, Nagpur.**

I am extremely thankful to my Project Guide and sincere regards to Co-Ordinator, **Dr. Afsar Sheikh** for his guideline, enthusiastic suggestions and invaluable encouragement which helped me in the completion of the project. I will fail in my duty if I do not thank the non-Teaching staff of the college for their Co-operation. I would like to thank all those who helped me in making this project complete and successful.

Place: Nagpur

Date:

Ambika Mangrulkar

INDEX

SR. No.	CHAPTERS	PAGE No.
1.	INTRODUCTION	1-6
2.	COMPANY PROFILE	7-12
3.	LITERATURE REVIEW	13-16
4.	RESEARCH STUDY	17-19
	4.1 PROBLEM DEFINATION	18
	4.2 NEED OF STUDY	18
	4.3 OBJECTIVE OF STUDY	19
	4.4 LIMITATION OF STUDY	19
	4.5 HYPOTHESIS	19
5.	RESEARCH METHODOLOGY	20-22
6.	DATA ANALYSIS & INTERPRETATION	23-34
7.	FINDINGS	35-37
8.	SUGGESTIONS	38-40
9.	CONCLUSION	41-42
10.	BIBLIOGRAPHY	43-44
11.	QUESTIONNAIRE	45-48

CHAPTER -1

INTRODUCTION

INTRODUCTION

The topic of the research paper is “Customer Awareness Towards SBI E-banking Services.” In today’s life style nobody needs to attend for extended time within the queues of the banks. Everybody needs their work ought to be done on the tip of fingers. As we can see that the technology is moving quicker than it appears. Several banks offer E-Banking services to their customers; however, the question arrives whether or not their customer is aware of the E-Banking services of their bank. The aim of this study is to create the awareness and to search out what they most preferred in E-Banking service of banks. These days such a large number of banks are providing E-Banking services; however, the main question is whether or not the customer is being aware of the E-Banking service of the bank. E-Banking is nothing but the service provided by the bank through electronic systems devices like pc, mobile phones, ATMs, etc. Usually, more transactions are done through E-Banking like account enquiry, fund transfer, payment of bills, request for statement of accounts, etc. For the study, primary data is collected through the questionnaire and the secondary data is collected through books, on-line websites, magazines, etc. In recent years, customers of banking companies progressively use technology and direct channels to consume banking services. The term net Banking or E-Banking both are used as supplement. E-banking is the system that gives the ability to the customer to conduct the money and non-financial transactions from his internet banking account. The user will transfer funds from his account to alternative accounts of a similar bank/different bank employing a web site or a web application. The customer uses a resource and a medium to conduct money transactions. For users, E-Banking provides current info, 24-hours-a-day access to banking services. The first services provided by e-banks are transferring cash among one’s own accounts, paying bills, and bank account balances. Share trading, Loans, brokering, and a host of other financial services are being added to these primary services

E-Banking implies performing basic banking transaction by customers round the clock globally through electronic media" Alternatively electronic banking can be defined as "delivery of banks services to a customer at his office or home by using electronic technology and this has resulted in conceptualization of virtual banking" In traditional banking the customer has to visit the branch of the bank in person to perform the basic banking operations viz., account enquiry, fund transfer and cash withdrawal. The brick-and-mortar structure of a bank is essential to perform the banking functions.

On other hand E-Banking enables the customers to perform the basic banking transactions by sitting at their office or at homes through PC or LAPTOP. The customers can access the banks website for viewing their account details and perform the transactions on account as per their requirements. Thus, today's banking is no longer confined to branches. Customers are being provided with additional delivery channels which are more convenient and are cost effective to the banks. This has resulted in shrinking of geographical boundaries, easy reach to the clientele, reliable and secure services. The E-Banking services include Automated Teller Machine, Plastic Card Currency, Internet Banking and Electronic Clearing Services. Automated Teller Machine (ATM) is electronic computerized telecommunication device that allows a customer to directly use a secured method of communication to access their bank accounts or make cash withdrawals and other services. Internet banking highly useful to the customer one who have computer with internet connection, they need not visit bank branch for their business transactions. Simply they can transact anywhere, anytime if they have internet connection. By dialling the telebanking number customer can get various facilities like cheque book request, balance inquiry etc.

E-banking is nothing but the service provided by the through electronic systems devices like:-

- ATM (Automated Teller Machines)
- Mobile Banking
- Plastic Money
- Internet Banking
- Electronic Fund Transfer, etc.

ATM (Automated Teller Machines)

Automated Teller Machines or ,24-hour Tellers are electronic terminals that let the customer bank almost anytime. To withdraw cash, make deposits, or transfer funds between accounts, you generally insert an ATM card and enter your PIN. Some financial institution and ATM owners charge a fee, particularly to consumers who don't have accounts with transactions at remote locations. Generally, ATMs must tell the customer they charge a fee and its amount on or at the terminal screen before the customer completes the transaction. ATMs of Indian provide following services. ATMs of India provides following services:

- Cash Withdrawal
- Balance Enquiry
- PIN Change
- Cash Deposit
- Fund Transfer, etc.

Mobile Banking

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transaction remotely using a mobile device such as a mobile phone or tablet. It uses software, usually called an app, provided by the financial institution for the purpose. Mobile banking is usually available on a 24-hour basis. Some financial institutions have restrictions on which accounts may be accessed through mobile banking, as well as a limit on the amount that can be transacted. The following are services provided by mobile banking:

- Enquiry of balance in account
- Transfer of fund to account with SBI & other banks
- Mobile to mobile transfer
- Pay utility bills (Electricity bill, Telephone bill, etc.)
- Request for issue of Cheque book, etc.

Plastic Money

Plastic money is the alternative of cash or the standard 'money'. Plastic money is used to refer to the credit cards, debit cards that we use to make purchases in our everyday life. Plastic money is much more convenient to carry around as you do not have to carry a huge sum of money with you. It is also much safer to carry it along or to travel with it as if it is stolen one can consult the bank whose service you are using and get it blocked hence saving your money from getting stolen or even lost. Following are the types of plastic money:

- Debit card
- Credit card
- Pre -paid card, etc.

Internet Banking

Net banking is a web-based service that enables the banks authorized customers to access their account information. It allows the customers to log on to the banks website with the help of bank's issued identification and personal identification number (PIN). The banking system verifies the user and provides access to the requested services□ the range of products and service offered by each bank on the internet differs widely in their content. Most banks offer net banking as a value-added service. Net banking has also led to the emergent of new banks, which operate only through the internet and do not exist physically, such banks are called "virtual banks" or "Internet only banks". Following are the service provided through Internet banking:

- Account information
- Transaction history
- Cheque related service
- Transaction statement request
- Fund transfer (Intra bank), etc.

CHAPTER -2

COMPANY PROFILE

COMPANY PROFILE



The origin of the State Bank of India goes back to the first decade of the nineteenth century with the establishment of the Bank of Calcutta in Calcutta on 2nd June 1806. Three years later the bank received its charter and was redesigned as the Bank of Bengal on 2nd January 1809. The Bank of Bombay on the 15th April 1840 and the Bank of Madras on 1st July 1843 followed the Bank of Bengal. These three banks were governed by Royal Charter, which were revised from time to time¹⁸⁷. These three banks received the exclusive right to issue paper currency in 1861 with the Paper Currency Act, a right they retained until the formation of the Reserve Bank of India. The business of the banks was initially confined to discounting of bills, keeping cash accounts, receiving deposits and issuing and circulating cash notes. Loans were restricted to Rs.1 lakh and the period of accommodation confined to three months only. With the passing of the Paper Currency Act of 1861, the right of note issue of the presidency banks was abolished and the Government of India assumed the sole power of issuing paper currency from 1 March 1862. None of the three banks had till then any branches although the charters had given them such authority. By 1876, the Bank of Bengal had eighteen branches including its head office; seasonal branches and sub agencies, the Banks of Bombay and Madras had fifteen each. The Presidency Banks Act, which came into operation on 1st May 1876, brought the three presidency banks under a common statute and the banks involved themselves in the financing of practically every trading, manufacturing and mining activity in the subcontinent. But the three banks were rigorously excluded from any business involving foreign exchange, as it was

feared that these banks enjoying government patronage would offer unfair competition to the exchange banks, which had by then arrived in India. This exclusion continued till the creation of the Reserve Bank of India in 1935.

E- banking

This has alias electronic banking or internet based banking web applications, at the same time it is also called by name of virtual banking as well, The services which allows bank consumers to retrieve their own information, carrying out various monetary dealings, and save money in to accounts, amount withdraw or pay number of bills via Internet without physical presence at the branch or bank counters. It was expediency of retrieving banking services from the comfort of their home or office. Now days E-banking has become buzz word. The functionality of E-banking allows any one of consumer by having a personal computer attached to the network and browser which get associated to own banking online portal and execute anything of simulated bank transactions.

At starting phase, creators had foreseen that this will be matter of time which decides a fore web-based banking entirely swapped out the manual method. On the other hand the realities has proven that this was an over positive calculation-lot of bank users were aligned to older method and having inborn disbelief on the online banking process. Number of consumers has chosen not to utilize multiple online banking facilities just because of nasty experience of scams and in capacity of usage of web-based banking applications.

Overview Of E-Banking In India

RBI had formed a committee for online banking portals, which was classified and separated total web-based banking services availed in India in three sub groups. Classification was grounded on allowed permission access stages, Detailed description as below:

1. Only Information Based System

This assists to get the common info such as loan rate □ location of branch center, availed banking services and types were hosted on the banking portal. Significantly prevailing services could be availed to copy different process/applications form of used for day-to-day banking. E-mail has been used as the major way of communication among the users and others.

2. System for Electronic Information Transfer

These kinds of applications offer specific user data as an output which may be in style of balance sheet, minute information about banking transaction or account holding report. Most of the data still treated as a 'read only' presentation. Authentication and authorization of banking user carried out with the help of passwords-based processes.

3. Complete E- Transaction Application

These kinds of application are having capacity of both way communications for the e-transactions incurred using online banking portal. User may generate/initiate any banking operation on the web-based 20 applications. These applications are having very high degree of safety processes and governing mechanism.

Need for E-banking

One has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services. Banks have

traditionally been in the forefront of harnessing technology to improve their products, services and efficiency. They have, over a long time, been using electronic and telecommunication networks for delivering a wide range of value-added products and services. The delivery channels include direct dial – up connections, private networks, public networks etc. and the devices include telephone, Personal Computers including the Automated Teller Machines, etc. With the popularity of PCs, easy access to Internet and World Wide Web (WWW), Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers. This form of banking is generally referred to as Internet Banking, although the range of products and services offered by different banks vary widely both in their content and sophistication.

E-Banking Service Of SBI

State Bank of India is the largest bank with network of over 15000 branches and 5 associate bank located even in the remote part of India. SBI offers a wide range of banking products and services to corporate and retail customers. Now a day's information technology plays a vital role in banking sector. Day- by day increasing change in technology world, it leads to improve e-banking services of various banks. Traditional branch model of bank is now changing into new form of e-banking services like kiosk marketing machine, coin vending machines of SBI etc. It provides various advantages to customers.

- Internet Banking
- ATM (Automatic Teller Machines)
- Tele Banking
- Mobile Banking
- Payment Card (Debit/Credit Card)

In the above mediums provide services, which can be, also known as "any time anywhere banking." This facilitates the customer of the bank to operate their account from any corner of the world. without visiting local or any subsidiary branch of their banks. Efforts are made by the bank not only to provide the facility to the customer, but also to reduce the operational cost of the bank by providing e-banking services. So with this, banks have to employ less staff and still would be able to deliver service to the customer, round the corner.

In this research paper, main emphasis has been made towards concept of e-banking, awareness of e- banking, most preferred e- banking services among different age groups. In this study we include mobile banking, internet banking, tele banking and plastic money. Data has been collected from multiple sources of evidence to understand the customer awareness on e-banking services of SBI.

CHAPTER -3
LITERATURE REVIEW

LITERATURE REVIEW

There have been a lot of studies conducted in the field customer awareness towards e-banking services both at national and international level. Some of the previous related research studies are given below.

- **Geetha. K. T. & Malarvizhi. V (2011)** investigates the factors which are affecting the acceptance of E-Banking services among the customers and also indicates level of concern regarding security and privacy issues in Indian context. Primary data was collected from 200 respondents through a structured questionnaire.
- **Jeon, Kiyonga (2014)** have said that consumer prefer larger banks in U.S. Because they has to reduce their transportation cost by way of larger banks have multiple ATM centre's across the country.
- **Abou-Robich, Moutaz (2005)** studied how to analyse comfort levels and attitude of users towards online banking facilities. The findings resulted that there is a correlation between attitude towards E-Banking and feeling of security with regard to their demographic variables.
- **Reynolds, John (2007)** said that 2006 E-Banking technology services industry customer loyalty survey data results in order to improve marketing resource allocation for corporate e-banking products and services.

- **Huang, Haibo (2005)** reveals that the successful introduction electronic money and e-banking services depends mainly on people acceptance. The major finding is that although e-banking customers more or less have some common characteristics, they differ across different types of E-Banking services.
- **Yousafzai, Shumaila Yakub Khan (2005)** has said that to develop a conceptual model that determines how intentions towards the use of internet banking are formed and to what extent they are related to the actual use of internet banking.
- **Rakesh H M & Ramya T J (2014)** In their research paper titled “A Study on Factors Influencing Consumer Adoption of Internet Banking in India” tried to examine the factors that influence internet banking adoption. Using PLS, a model is successfully proved and it is found that internet banking is influenced by its perceived reliability, Perceived ease of use and Perceived usefulness. In the marketing process of internet banking services marketing expert should emphasize these benefits its adoption provides and awareness can also be improved to attract consumers” attention to internet banking services.
- **Jayshree Chavan (2013)** In his research paper “Internet Banking- Benefits and challenges in an Emerging Economy”. This study presents New Information technology has taken 37 imperative place in the future expansion of financial services, especially banking sector conversion are affected more than any other financial provider groups. Increased use of mobile services and use of internet as a new division channel for banking transactions and international trading requires more concentration towards e-banking security against deceptive activities. The development and the increasing progress that is being experienced in the Information and Communication Technology

have brought about a lot of changes in almost all facets of life. In the Banking Industry, it has been in the form of online banking, which is now replacing the traditional banking practice. Online banking has a lot of benefits which add value to customers' satisfaction in terms of better quality of service offerings and at the same time enable the banks gain more competitive gain over other competitors. This paper discusses some challenges in an emerging economy.

- **Bauer, Keldon.J (2002)** examined that bankers and consumers are both interested in the potential for internet banking. The findings show that banks too have been developing their infrastructure to address what they perceive as a growing demand for online services.
- **Ms. Fozia (2013)** The purpose of this paper is to determine the customer's perception toward the e-banking services. A total of number of customers taken for the study is 196. Analysis of variance technique is employed to study the significant relationship between the occupation and customer perception of e-banking services and significant relationship between the age and customer perception of e-banking services. The result of the study clearly shows that different age group of customer and different occupation group of customers have different perception toward the e-banking services. The results also propose that demographic factors impact significantly internet banking behaviour, specifically, occupation and age. Finally, this paper suggests that an understanding about the customer's perception regarding the e-banking services of public and private banks it will help to the banker to understand the customers need in better way.

CHAPTER -4
RESEARCH STUDY

4.RESEARCH STUDY

1.1 PROBLEM DEFINATION

Today all the banking sectors are providing lot of services to their customers. Although the E-banking services are offered by all the banks, it is a necessity to study whether all the banking customers are aware of the e- banking services. To get the highest satisfaction on the e-banking channels, a customer should have complete knowledge and awareness on various products and services offered by the banks and bankers should have the ability to identify the type of services needed by a customer and render the same to his satisfaction. We attempted to analyse customer's awareness towards the e-banking services offered by the SBI.

“The Internet banking facility offered by State Bank of India is not widely accessed by the State bank customers”

Customer does not access Internet banking of various reasons, such as:

- The information can be leaked or account can be hacked and all confidential information can be leaked.
- Bank charges hidden Costs.
- Lack of Operational knowledge.
- No Access to Internet/Mobile.
- Concerned about security.

1.2 NEED OF STUDY

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

1.3 OBJECTIVE OF STUDY

- To evaluate the awareness of E-Banking among the customers of SBI.
- To measure the customer satisfaction in E-Banking services provided by SBI.
- To know which age group of customers is using different e-banking facilities.
- To know the cause why customers are not using internet banking.
- To study the most preferred E-Banking service offered by SBI.

1.4 LIMITATION OF STUDY

- Some respondents were hesitating to give responses as it is the survey (project report) related to Bank.
- There were several time constraints.
- The study is related customers only.
- The sample size of only 70 was taken from the large population for the purpose of study, so there can be difference between results of sample from total population.

1.5 HYPOTHESIS

Null Hypothesis: -There is no significant relationship between age and awareness about e- banking service among customers.

Alternate Hypothesis: - There is significant relationship between age and awareness about E-Banking service among customers.

CHAPTER- 5
RESEARCH
METHODOLOGY

RESEARCH METHODOLOGY

In a view to precede the research in a systematic way the following research methodology has been used. By means of obtaining detailed opinion of the customers this research falls under the category of descriptive research. This study was conducted as a survey that examined customers awareness towards e-banking services in State Bank of India (SBI).

SAMPLE SIZE : 70 Respondents

SAMPLING TECHNIQUE : Convenient Sampling method

PRIMARY DATA:

In order to gather necessary data and also to provide profound insight into the topic "Customer awareness towards e-banking services of SBI", the research considered the use of questionnaire for consumers in most suitable way.

Questionnaire was used to collect primary data from respondents. The questionnaire was structured type and contained questions relating to different dimensions of e-banking preferences among service class such as level of usage, factors influencing the usage of E-banking services, benefits accruing to the users of e-banking services, problems encountered. An attempt was also made to elicit reasons for its non-usage. The questions included in the questionnaire were open-ended and offering multiple choices.

SECONDARY DATA:

Secondary data was collected from the existing data sources, catalogues, internet, magazine, case studies, newspapers, journals, articles, websites, etc. The information so collected has been consolidated in a meaningful manner for the purpose.

CHAPTER- 6

DATA ANALYSIS AND INTERPRITATION

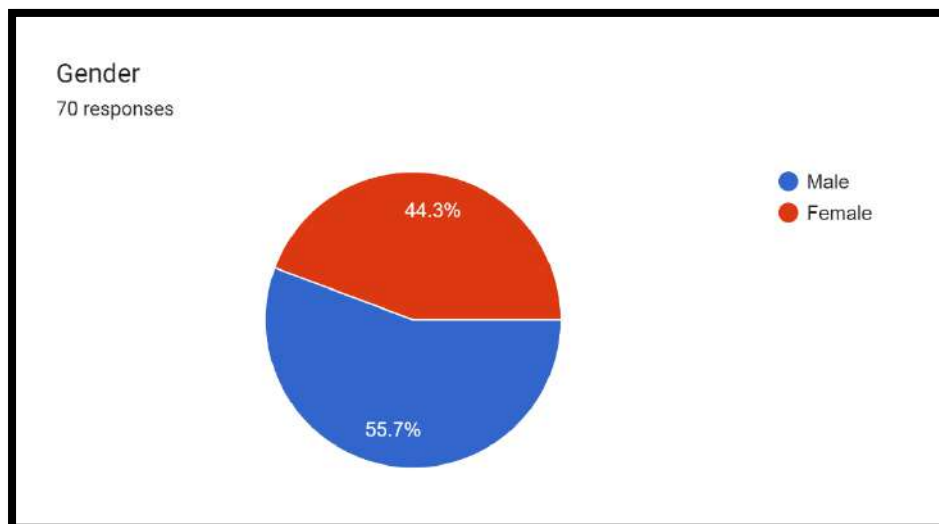
6.1 GENDER CLASSIFICATION

Table 6.1

GENDER	No. OF RESPONDENT	PERCENTAGE
Male	39	44.3%
Female	31	55.7%
TOTAL	70	100%

(Source: Primary data)

Chart 6.1



INTERPRETATION:

The above table and chart shows that there are 39 (55.7%) respondents are male and remaining 31 (44.3%) respondents are female respectively.

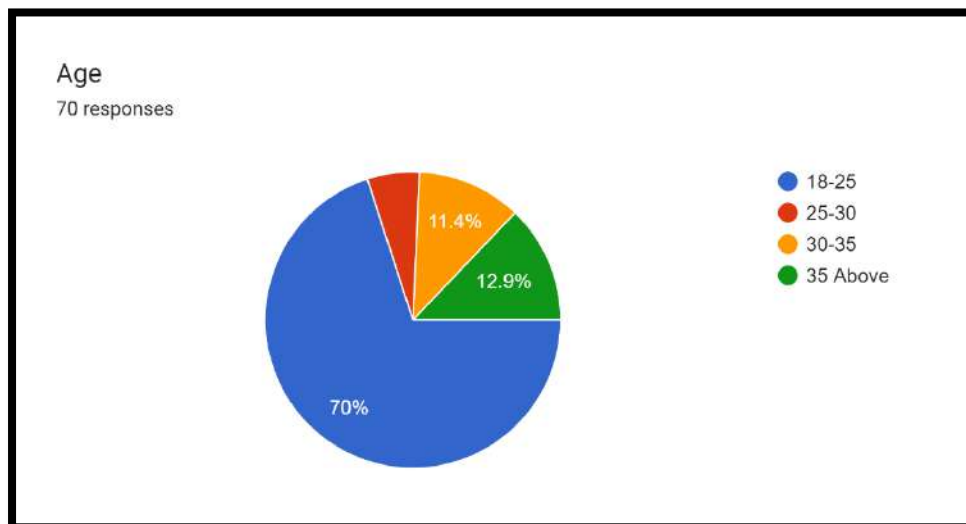
6.2 AGE CLASSIFICATION

Table 6.2

AGE	NO. OF RESPONDENT	PERCENTAGE
18-25	49	70%
25-30	4	5.7%
30-35	8	11.4%
Above 35	9	12.9%
TOTAL	70	100%

(Source: Primary data)

Chart 6.2



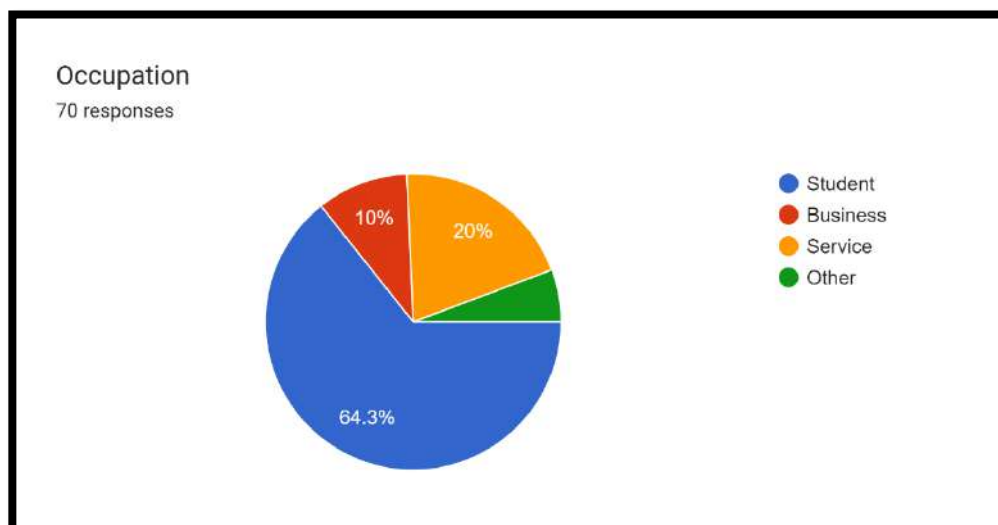
INTERPITATION:

The above table and chart shows that there are 49 (70%) respondents are 18-25 age, 4 (5.7%) respondents are 25-30 age, 8 (11.4%) respondents are 30-35 age and 9 (12.9%) respondents are above 35 age respectively.

6.3 OCCUPATION CLASSIFICATION**Table 6.3**

OCCUPATION	NO. OF RESPONDANT	PERCENTAGE
Students	45	64.3%
Business	7	10%
Service	14	20%
Other	4	5.7%
TOTAL	70	100%

(Source: Primary data)

Chart 6.3

INTERPRETATION:

The above table and chart shows that there are 45 (64.35) respondents are students, 7 (10%) respondents are business, 14 (20%) respondents are services and remaining 4(5.7%) respondents are other.

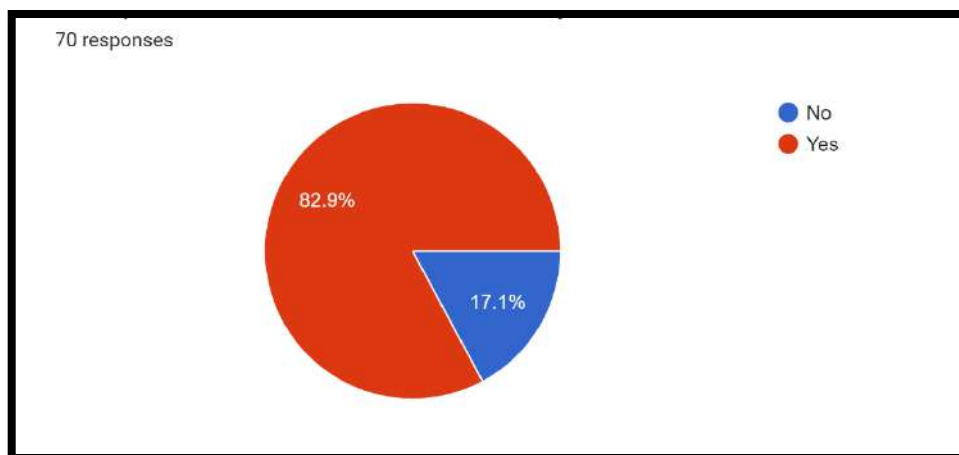
6.4 CLASSIFICATION ON THE NO. OF RESPONDENTS ARE AWARE ABOUT SBI OFFER E-BANKING SERVICE

Table 6.4

PARTICULAR	NO. OF RESPONDENT	PERCENTAGE
YES	58	82.9%
NO	12	17.1%
TOTAL	70	100%

(Source: Primary data)

Chart 6.4



INTERPRITATION:

The above table and chart show that there are 58 (82.9%) respondents are aware about SBI offer e-banking service and rest of the 12 (17.1%) are not aware about it.

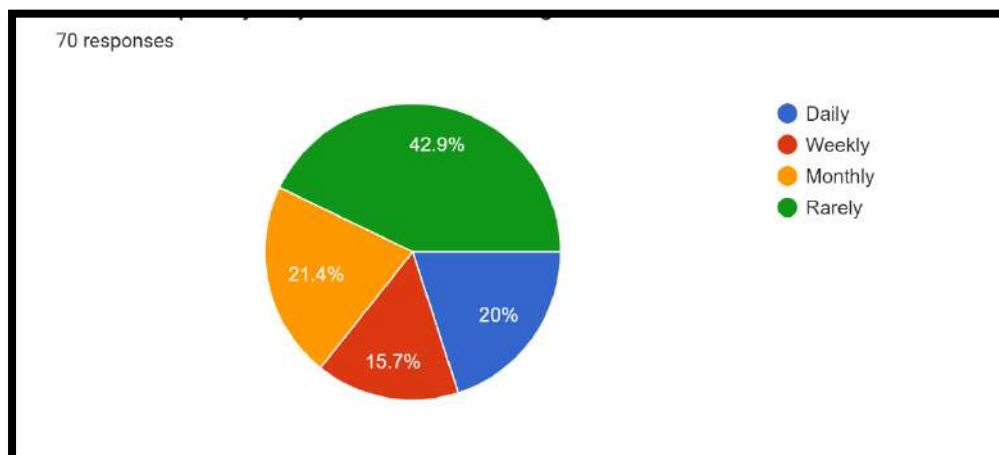
6.5 CLASSIFICATION ON THE NO. OF RESPONDENTS FREQUENTLY USE SBI E-BANKING SERVICE

Table 6.5

FREQUENCY	NO. OF RESPONDENT	PERCENTAGE
Daily	14	20%
Weekly	11	15.7%
Monthly	15	21.4%
Rarely	30	45.9%
TOTAL	70	100%

(Source: Primary data)

Chart 6.5



INTERPRITATION:

The above table and chart show that there are 14 (42.1%) respondents are use SBI e-banking service daily, 11 (15.7%) are use weekly, 15 (21.4%) are use monthly and 30 (42.9%) are use rarely.

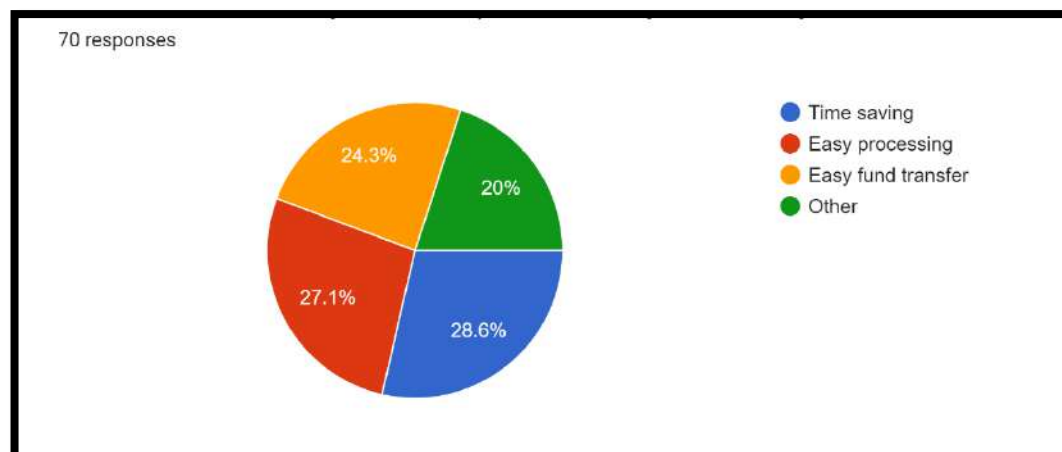
6.6 CLASSIFICATION ON THE NO. OF RESPONDENTS HAVING THE BENEFITS WHILE USING SBI E-BANKING SERVICE

Table 6.6

PARTICULAR	NO. OF RESPONDENT	PERCENTAGE
Time saving	20	28.6%
Easy processing	19	27.1%
Easy fund transfer	17	24.3%
Other	14	20%
TOTAL	70	100%

(Source: Primary data)

Chart 6.6



INTERPRITATION:

The above table and chart shows that there are 20 (27.1%) respondents are use E-Banking because of the time saving. 19 (27.1%) and 17 (24.3%) respondents are use E-Banking because of easy fund transfer and easy processing respectively. Remaining 14 (20%) respondents are use for other.

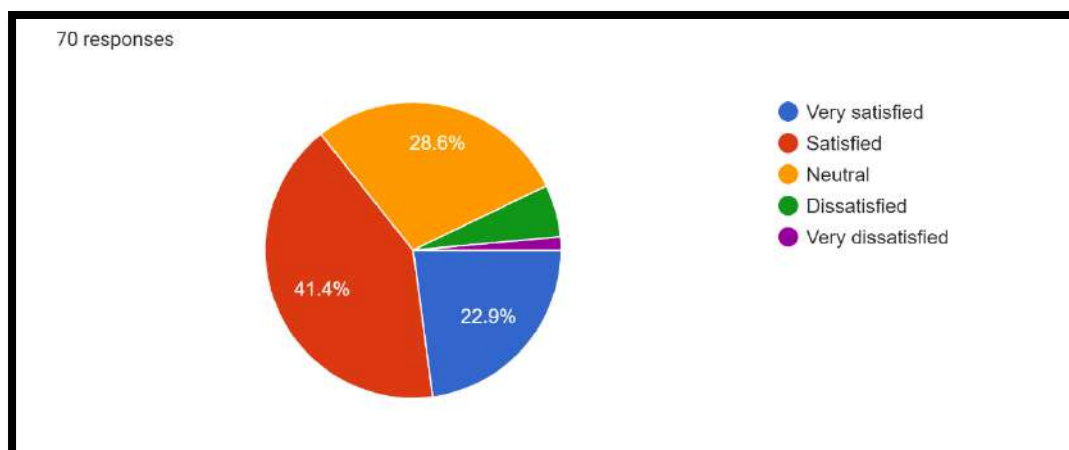
6.7 CLASSIFICATION ON THE SATISFACTION LEVEL OF RESPONDENTS WITH SBI E-BANKING SERVICE

Table 6.7

PARTICULAR	NO. OF RESPONDENT	PERCENTAGE
Very satisfied	16	22.9%
Satisfied	29	41.1%
Neutral	20	28.6%
Dissatisfied	4	5.7%
Very Dissatisfied	1	1.14%
TOTAL	70	100%

(Source: Primary data)

Chart 6.7



INTERPRITATION:

The above table and chart shows that there are most probably respondents are satisfied with SBI e-banking service and some are neutral also.

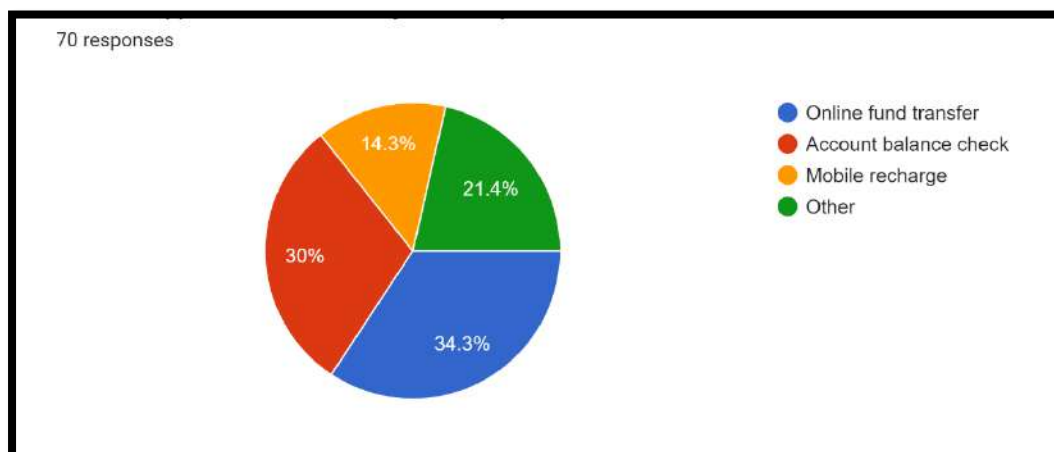
6.8 CLASSIFICATION ON THE TYPE OF SBI E-BANKING SERVICE USE BY RESPONDENTS

Table 6.8

PARTICULAR	NO. OF RESPONDENT	PERCENTAGE
Online fund transfer	24	34.3%
Account balance check	21	30%
Mobile recharge	10	14.3%
Other	15	21.4%
TOTAL	70	100%

(Source: Primary data)

Chart 6.8



INTERPRITATION:

In above table and chart, it clearly resulted that 24 (34.3%) respondents are mostly preferred for online fund transfer, 21 (30%) respondents are use for account balance check, 10 (14.3%) respondents are use for mobile recharge and remaining 15 (21.4%) respondents are use for other.

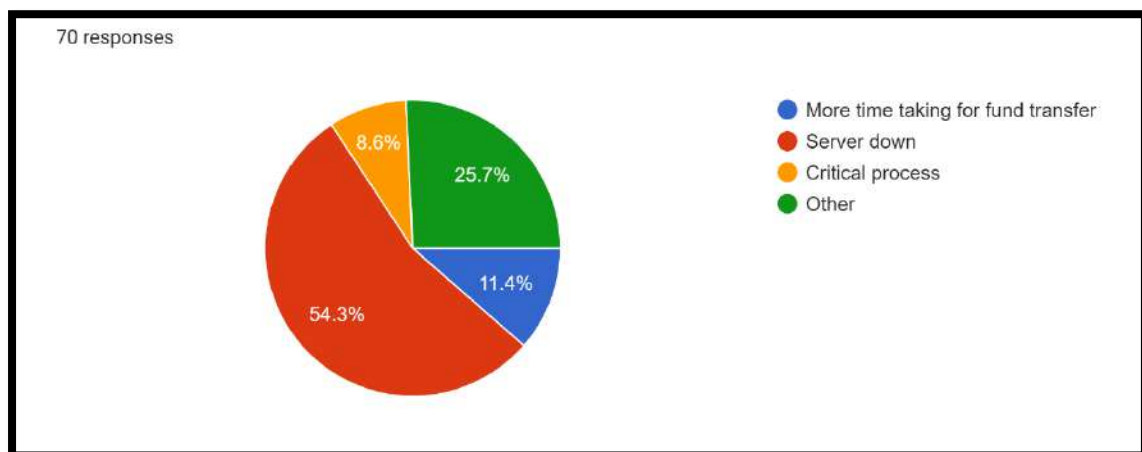
6.9 CLASSIFICATION ON TYPE OF PROBLEMS FACING BY RESPONDENTS WHILE USING SBI E-BANKING SERVICE

Table 6.9

PARTICULAR	NO. OF RESPONDENTS	PERCENTAGE
More time taking for fund transfer	8	11.4%
Server down	38	54.3%
Critical process	6	8.6%
Other	18	25.7%
TOTAL	70	100%

(Source: Primary data)

Chart 6.9



INTERPRITAION:

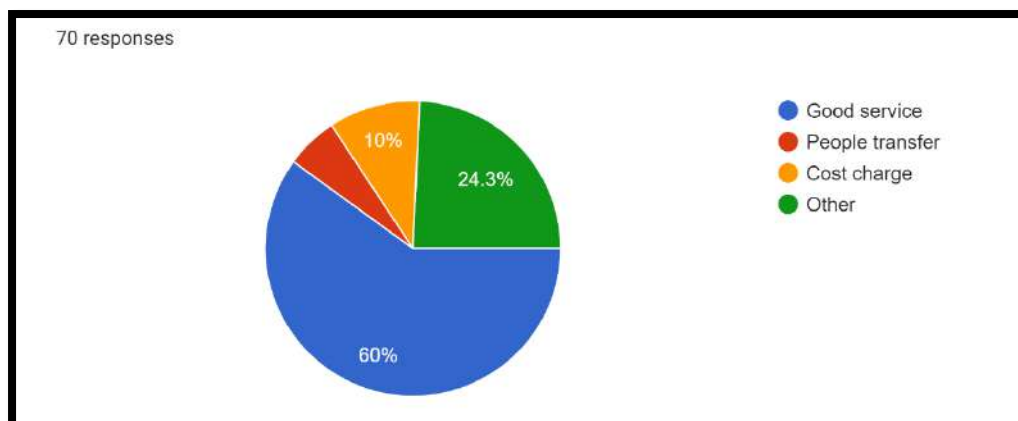
From the above table and chart, it shows the outcome of the problem facing by customers while using E-Banking service. It clearly resulted that 38 (54.3%) of the respondent face the server down problem. The problems faced by critical process and more time taking in fund are 6 (8.6%) and 8 (11.4%) respectively. 25.7% of the respondents are facing other problems while using E-Banking service.

6.10 CLASSIFICATION ON THE NO OF RESPONDENTS ARE PREFER WHILE USING SBI E-BANKING SERVICE

Table 6.10

PARTICULAR	NO. OF RESPONDENTS	PERCENTAGE
Good service	42	60%
People transfer	4	5.7%
Cost charge	7	10%
Other	17	24.3%
TOTAL	70	100%

(Source: Primary data)

Chart 6.10

INTERPRITAION:

The above table and chart shows that there are 42 (60%) respondents are prefer SBI e-banking service because it provide good service to their customers. 4 (5.7%) and 7 (10%) respondents prefer it for people transfer and cost charge and rest of the respondents are preferred for other.

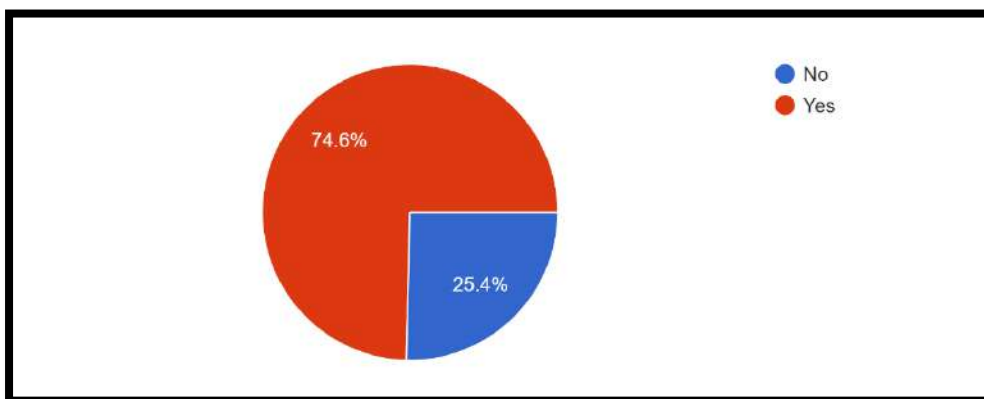
6.11 CLASSIFICATION ON THE NO. OF RESPONDENTS WILL RECOMMEND OTHER ABOUT SBI E-BANKING SERVICE

Table 6.11

PARTICULAR	NO. OF RESPONDENT	PERCENTAGE
YES	45	74.6%
NO	25	25.4%
TOTAL	70	100%

(Source: Primary data)

Chart 6.11

**INTERPRITAION:**

The above table and chart show that there are 45 (74.6%) respondents will recommend other about SBI e-banking service and rest of the 25 (25.4%) respondents will not recommend to other.

CHAPTER- 7

FINDINGS

FINDINGS

- Customers are more aware and familiar with SBI E-Banking service as compare to other E-banking service.
- It is found from this study that younger generation were using E- banking services are more as compared to older generation because of new innovation in information technology and their adoption level is high in E-Banking.
- Students and Service customers are using more SBI E-baking service because they are more aware about same.
- From customer point of view that SBI E-banking provides better services as compared to other banks.
- It is found from this study that most of the customers are satisfied with the SBI E-banking service.
- Fewer customers are only dissatisfied with the SBI E- banking service.
- For secured transaction SBI banks will be preferred by most of the respondents.
- It is found from this study that most of the customers are facing server down problem while using SBI E-banking service.

- Almost respondents are use SBI E-banking service for the benefit of timing saving, easy processing, easy to transfer the fund and other.
- It clearly resulted that 24 (34.3%) respondents are mostly preferred for online fund transfer, 21 (30%) respondents are used for account balance check, 10 (14.3%) respondents are used for mobile recharge and remaining 15 (21.4%) respondents are used for other.
- The outcome is from this study most of the customers are use SBI E-banking service on rarely basis because there are number of students are using this service.

CHAPTER- 8
SUGGESTIONS

SUGGESTIONS

- To increase awareness about E-Banking service, bank should advertise and conduct special awareness programs to make E-Banking service more popular among their customer.
- As all the customers are not aware about the E-Banking service, bank should make their customer aware and educate them regarding the various E-Banking services.
- In order to increase the knowledge about e-banking services of SBI among customers bank can conduct more promotion techniques.
- To ensure customers loyalty the bank can provide better facility according to the needs and convenience of customers.
- Bank should realize that they should provide customer friendly E-Banking service to gain advantage through different banking service. This would promote the customer to shift from traditional brick and mortar channel.
- It has been observed that even the customers who know about SBI E-banking service are not using this facility due to misconception and lack of information. These customers should be targeted by the bank and must be convinced to use the same.
- Bank should conduct survey to know the problem faced by consumer while using E-Banking service.

- Bank should provide experts to train common public for using E-Banking system.
- It is seen that most of the customers are hesitate to use E-Banking service, in such case the bank should brought and make them users of the E-Banking service through proper guidance.
- The best way to motivate the customers to use the E-banking is the most efficient customer care service.

CHAPTER-9
CONCLUSION

CONCLUSION

The research paper is based on primary data. In this research paper, main emphasis has been made toward concept of SBI E-banking, awareness of SBI E-banking, most preferred E-banking service among different age group. According to the study, it concludes that the most of the bank customers are aware about all the SBI E-banking services. The banks further have to take necessary steps to educate the customers regarding the new technology and other services offered by the banks. Banks may extend customer meeting time with bank officials and also friendly approach is necessary. Definitely it will help to retain the existing customers and to attract new customers. It will automatically improve the banking service and development of banks in India and also in abroad. This research is useful to know the customer awareness of E-Banking system and what types of risk involved in E-Banking system.

CHAPTER-10
BIBLIOGRAPHY

BIBLIOGRAPHY

- <https://www.coursehero.com/docasset/bg/a4f1ca81728388f243ef35058213ff3bc60c6e71/splits/3557814/split-0-page-1-htmlbg.jpg>
- http://timesofindia.indiatimes.com/articleshow/76214581.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst
- <https://www.businesstoday.in/current/corporate/sbi-q4-posts-rs-862-cr-profit-fy19-interest-income-asset-qualityimproves/story/345223.html>
- <https://www.sbi.co.in/web/personal-banking/home>
- https://en.wikipedia.org/wiki/State_Bank_of_India
- <https://www.paisabazaar.com/banking/internet-banking-E-Banking>
- <https://www.encyclopedia.com/finance/encyclopedias-almanacs-transcripts-and-maps/electronic-banking>

CHAPTER- 11
QUESTIONNAIRE

QUESTIONNAIRE

PROFILE FORM:

NAME:

AGE:

GENDER:

OCCUPATION:

Q1: Are you aware that SBI offer E-banking service?

1. YES
2. NO

Q2: How frequently do you use SBI E-banking service?

1. Daily
2. Weekly
3. Monthly
4. Rarely

Q3: Which of the following benefit to you while using SBI E-banking service?

1. Time saving
2. Easy processing
3. Easy fund transfer
4. Other

Q4: How satisfied are you with SBI E- banking service?

1. Very satisfied
2. Satisfied
3. Neutral
4. Dissatisfied
5. Very dissatisfied

Q5: Which type of SBI E-banking service you want to use?

1. Online fund transfer
2. Account balance check
3. Mobile recharge
4. Other

Q6: Which type of problem you are facing while using SBI E-banking service?

1. More time taking for fund transfer
2. Server down
3. Critical process
4. Other

Q7: What do you prefer while using SBI E-banking service?

1. Good service
2. People transfer
3. Cost charge
4. Other

Q8: Would you recommend other about SBI E-banking service?

1. YES
2. NO