

Government Degree College, Dubbak
Department Action Plan 2021-22 A.Y.

Department Name: Commerce

S.No.	Agree Goal	Plan	Time Line	Resources	Remarks
1	Completion of Syllabus	Planned to completion of syllabus as per OU Almanac for Even and Odd Semester	2021-22 A.Y.	Department of Commerce	Successfully Completed
2	Consumer Rights Day	Planned to Celebrating Consumer Rights day on 24th December, 2021	2021-22 A.Y.	Department of Commerce	Conducted
3	Quiz, Seminars, Group Discussions	Planned to conducting Quiz, Seminars, Group Discussions	2021-22 A.Y.	Department of Commerce	Conducted
4	Internal and Lab Exams	Planned to Conducting Internal and Lab examinations	2021-22 A.Y.	Department of Commerce	Conducted
5	Certificate Course	Planned to Conduct certificate course for Non commerce students for improving commerce Literacy	2021-22 A.Y.	Department of Commerce	Due to Covid-19 Not conducted
6	Student Study Project	Planned to motivate the students for study Projects in commerce subjects	2021-22 A.Y.	Department of Commerce	Conducted
7	Extension Lecture Guest Lecture	Planned to Conduct year wise in 2021-222 A.Y.	2021-22 A.Y.	With the Experienced Faculty	Due to Covid-19 Not conducted

HOD

PRINCIPAL



A PROJECT REPORT ON
CONSUMER AWARENESS & PERCEPTION TOWARDSE-BIKES WITH SPECIAL
REFERENCE TO DUBBAK

(FOR THE PARTIAL FULFILLMENT OF AWARD OF B.COM (COMPUTER APPLICATIONS))

BY

S.NO:	STUDENT NAME	HALL TICKET NUMBER
1	BATTU ARCHANA	6023-19-405-004
2	BATTU SUREKHA	6023-19-405-005
3	DUDEEDA VENUMADHAV	6023-19-405-007

UNDER THE SUPERVISION OF

AKKALA RAJASHEKAR

LECTURER IN COMMERCE

SUBMITTED TO

DEPARTMENT OF COMMERCE

GOVERNMENT DEGREE COLLEGE, DUBBAK

DIST: SIDDIPET, TELANGANA – 502103.

2019- 2022

STUDENT DECLARATION

we, the undersigned

S.NO:	STUDENT NAME	HALL TICKET NUMBER
1	BATTU ARCHANA	6023-19-405-004
2	BATTU SUREKHA	6023-19-405-005
3	DUDEEDA VENUMADHAV	6023-19-405-007

hereby declare that the project report entitled “**CUSTOMER AWARENESS AND PERCEPTION TOWARDS E-BIKES WITH SPECIAL REFERENCE TO DUBBAK**” have completed successfully towards the partial fulfilment of the award of the degree “**Bachelor of Commerce**” from **GOVT DEGREE COLLEGE, DUBBAK, Dist. SIDDIPET.**

This is the bonafide work undertaken by me, and is not submitted to any other university or institution for the award of any degree/diploma.

STUDENT NAME	HALL TICKET NUMBER	SIGNATURE
BATTU ARCHANA	6023-19-405-004	
BATTU SUREKHA	6023-19-405-005	
DUDEEDA VENUMADHAV	6023-19-405-007	

Place: DUBBAK

Date:

DEPARTMENT OF COMMERCE

Certificate by the supervisor

This is to certify that below the Students of B.COM (CA), has completed his project report on “CUSTOMER AWARENESS AND PERCEPTION TOWARDS E- BIKES WITH SPECIAL REFERENCE TO DUBBAK” in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

S.NO:	STUDENT NAME	HALL TICKET NUMBER
1	BATTU ARCHANA	6023-19-405-004
2	BATTU SUREKHA	6023-19-405-005
3	DUDEEDA VENUMADHAV	6023-19-405-007

This report has not been submitted to any other University or Institute for the award of the any Degree.

AKKALA RAJASHEKAR
LECTURER IN COMMERCE

HEAD OF THE INISTITUTION

Certificate by the Head of the Institution

This is to certify that the proposed Project Report entitled '**CUSTOMER AWARENESS AND PERCEPTION TOWARDS E-BIKES WITH SPECIAL REFERENCE TO DUBBAK**' has been carried out by the below Students of B.Com (Computer Applications) Final Year, from Department of Commerce of our College under the supervision of Mr. **AKKALA RAJASHEKAR** Lecturer in Commerce. I certify that he is a bonafide student in our department studying B.COM (COMPUTER APPLICATIONS) Degree avidly for the academic year: 2019-22

S.NO:	STUDENT NAME	HALL TICKET NUMBER
1	BATTU ARCHANA	6023-19-405-004
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3	DUDEEDA VENUMADHAV	6023-19-405-007

Further, I declare that the prepared report is original in its nature and has not been published anywhere or in any form by the project trainees and their guide. Hence, it is certified.

HEAD OF THE INISTITUTION

HEAD OF THE INSTITUTION

ACKNOWLEDGEMENT

We wish out profound gratitude to my project guide **Mr. AKKALA RAJASHEKAR** sir, Lecturer in Commerce, for his flawless guidance, meticulous care, and cooperation throughout my project work.

We take this opportunity to say my gratitude to **all the Faculty Members of Commerce for their encouragement.**

We also thankful to **BANOTHU RAMESH** sir, Principal and head of the institution for conduct the student- oriented activities in the college to inculcate research culture among the student community.

We would like to express our thanks to **BASIREDDY CHANDANA madam**, Lecturer in Commerce, for implanting research desire in us with his eloquent presentation in the seminar.

We are in depth of words to express our feelings to our families and friends for their encouragement and support in the project's completion successfully.

STUDENT NAME	HALL TICKET NUMBER	SIGNATURE
BATTU ARCHANA	6023-19-405-004	
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ABSTRACT

Current environmental issues like global warming became a big concern and the whole world is working find ways to be eco-friendly. All the sectors are working hard to work with eco-friendly strategies. Even the two-wheeler sector is also trying to help the environment with the innovation of electric vehicles and avoiding fuel which can cause more pollution and harm the environment. The concept of e-bikes is unique and helpful for the environment but they are at a very early stage in India. The adoption and acceptance of the idea by customers is essential for success. The purpose of this project is to know the customer awareness and perception towards e-bikes. It is very important in the view of marketers of the electric two wheelers producer to create awareness among customers about the importance of saving the environment. This project discusses the awareness and perception of customers and people about e-bikes. The results suggest that the people choose e-bikes because they are eco-friendly and they are the future of transportation. Also suggest that there are major drawbacks in e-bikes such as low battery life etc. according to the result it is suggested that producers of e-bikes and the government should provide awareness about the benefits and the importance of e-bikes.

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CHAPTER-1
INTRODUCTION

1.1 INTRODUCTION

The topic of the study is “A STUDY ON CONSUMER AWARENESS AND PERCEPTION TOWARDS ELECTRONIC BIKES”. This study has been conducted to test awareness of the people with special reference to Dubbak. Electronic bikes are clearly the future transportation of the world. An electric bike is a motorized bicycle with an integrated motor to assist propulsion. Many kinds of motorcycles are available worldwide. E-bikes use rechargeable batteries and typically travel up to 50-60 km per charge.

E-bikes are electronic motor-powered versions of motorized bicycles, which have been in use since the Late 19th century. Production of e-bikes has been increased since 2004 by an estimated 35%. From 2001 the Terms e-bikes, power bikes, etc, have been evolved and in significant use. In India, e-bikes are now easily Available but customers are showing some reluctance to buy e-bikes due to several reasons. So in order to Test the awareness and consumer perception towards e-bikes I conducted this survey taking 100 members as a sample in Dubbak Village.

ADVANTAGES OF E-BIKES

- ❖ It is easier to ride
- ❖ Eco friendly and doesn't cause pollution
- ❖ Relatively less prices compared to engine bikes
- ❖ It is the future of transportation

DRAWBACKS OF E-BIKES

- ❖ Battery has a shorter life span
- ❖ Riding range is low per charge
- ❖ Maintenance and repairs are costly
- ❖ Not available at every area.

1.2 STATEMENT OF THE PROBLEM

With increase in air pollution in most cities and areas, and big hikes in fuel prices day-by-day electronic Bikes are in huge demand but it hasn't been utilized by production companies because of lack of awareness among people about e-bikes. So, the purpose of the study is to find out the awareness level of Consumer towards e-bikes and also the perception of the users. Thus, by creating awareness we can enhance the sales of electric bikes.

1.3 OBJECTIVES OF THE STUDY

- ❖ To find out the awareness of consumer about the electric bikes
- ❖ To find out the reason why consumer prefer electric bikes
- ❖ To find out the reason why consumer doesn't choose electric bikes
- ❖ To find out the factors influencing the sales of electric bikes.
- ❖ To know the user's perception about electric bikes.
- ❖ To know the customer satisfaction of electric bikes.
- ❖ To suggest the measures to increase sales of electric bikes

1.4 HYPOTHESES

Null Hypothesis

H0: - Most of the people are not aware of electronic bikes in areas Like Dubbak

H0: - even people who are aware about e-bikes are feeling insecure to buy because they don't Have trust one-bikes.

Alternative hypothesis

H1: -Most of the people are aware of the electronic bikes.

H1: - People showing interest to buy e-bikes due to advantages like low price, low maintenance cost, eco-friendly etc.

1.5 SCOPE OF THE STUDY

- ❖ There is a lot of scope for further study from my study because the size of the sample is very small (100) we can do a bigger study by taking bigger sample size and by expanding to more and more areas.
- ❖ We can Also do a detailed study on various electronic bike companies, their sales strategies and policies and how they are looking up to uplift the demand of the electronic bikes.
- ❖ A further study on which company bikes are being trusted by the people can also be conducted.

1.6 LIMITATIONS OF THE STUDY

- ❖ The size of the sample is small (100).
- ❖ Duration of the study is very small.
- ❖ The answers given by the respondents may be dishonest.
- ❖ Respondents may have a hidden agenda.
- ❖ It was difficult to find respondents as they were busy in their works and collection of data was very difficult. Therefore, study has to be carried out based on availability of respondents.
- ❖ Some of the respondents were not ready to fill the questionnaire and some of them not ready to come out openly.

CHAPTER 2

REVIEW OF LITERATURE

2.1 REVIEW OF LITERATURE

Jinn and Slowik (2017) summarized various ways of creating customer awareness for electric vehicles and suggested that more and more awareness programs are required for customers of electric vehicles to make the concept working in the market. They also suggested that it is a great idea for all stakeholders to come together and create combined awareness activities with limited available resources. It is advisable to create a sustainable program for reaching a wide range of prospective customers, such programs with a wide range and right target can create a positive perception in electric vehicle potential customers

Kurani et. al. (2009) suggested that to assess the effectiveness, efficiency, and feasibility of electric vehicles awareness program it is important to work in proper Local context and resources. **Li, S. et. al. (2015)** suggested various ways of customer awareness like public events, exposure to electric vehicles from the fleet, Regional Planning, Consumer awareness program, youth education, and professional development, awards and recognitions, tourism, and others. Many researcher's studies about customer perception and awareness of electric vehicles including car and two -wheelers but very few studies are conducted in the Indian context and as mentioned above local context is extremely important for understanding customer perception and awareness so there is a need to investigate customer perception and awareness of electric two-wheelers for the Indian market.

Kunal Dalvi (2020) evaluated that we have seen the proposed system using a hub motor at the front wheel is best as compared to the existing systems. The system introduced is an innovative step to increase the mileage of electric bikes. As, the cycle of charging and discharging continues, it helps in increasing the battery life. Due to extended battery life, the vehicle battery can run more than that of the existing system.

Deekshu (2018) found that most of the customers were satisfied with the mileage of the Electric bikes and are convinced about the electric bike benefits and were willing to refer it to their friends. It was found that most of the customers are not satisfied with after-sales service. It shows that customers are dissatisfied with the sale of service. It was found that a maximum number of the customers feel the speed of the

electric bikes to be very low and were not satisfied with the current speed of the bikes. It was found that the non-availability of Electric bikes is also a reason for lower market share and consumers not purchasing them.

Pretty Bhalla (2018) analyzed electric vehicle manufacturers and the Government of India have to invest more in social acceptance of the vehicle by creating more infrastructural facilities, that the population is well aware of the environmental benefits. Moreover, the responsibility lies on the shoulders of the Government and manufacturers and by investing in the R&D of vehicles; studying the perception of customers towards the use of electric vehicles.

According to Mohamed M, G Tamil Arasan and G Shiva

The replacement of ICE (Internal Combustion Engine) with electric engines will reduce pollution to a great extent and be profitable to consumers. Many countries have implemented this technology and are contributing to the improvement of the environment. The researcher saw the opportunities and challenges faced in India over implementing EVs. Opportunities like Government Initiatives, Batteries, Industries, and Environment have been considered. With these challenges like cost of EVs, efficiency of EVs in India and demand for EVs were taken into consideration. The implementation of EVs in India aims primarily to scale back greenhouse emissions and cut oil expenses. The govt. should make the foremost out of the opportunities available and find suitable ways to tackle the challenges.

According to Pritam K Gujarathi, Varsha A and Markaramd M Lokhande,

Early in the 21st century, new companies were formed to take advantage of the absence of the large car manufacturers in the EV market, such as Tesla Motors in the U.S, Think in Norway, BYD in China and REVA in India. Globally all these new manufacturers had released one or more EV models and changed the equation of Auto Industry. Looking into Indian Scenario, still, long way to go, the paper presents the current Indian EV market, market players in two and four-wheeler with recent developments along with the current

status of Indian road transportation. Policies and initiatives of government are discussed. A case study is presented with consumer's perspective to understand ground reality. Tariff for EV charging is discussed. Challenges for Indian market growth, policies, and promotions required are discussed with feasible options along with global scenario.

According to Lingzhi Jin, Peter Slowik, The early market growth for electric vehicles continues, but a number of barriers prevent their widespread uptake. These barriers include the additional cost of the new technology, relative inconvenience of technology considering range and charge times, and consumer understanding about the availability and viability of the technology. This last point, typically referred to as "Consumer awareness," is crucial.

2.2 METHODOLOGY

The data we are used is both PRIMARY DATA and SECONDARY DATA.

PRIMARY DATA: Primary data is being collected during the course of asking questions by performing surveys. Primary data is obtained either through respondent and either through questionnaire or through personal interview. In this research data was collected by feedback through questionnaire

SECONDARY DATA: The data is already available in the form of printed materials, journals, newspapers, articles, magazines, websites, etc.

Research Instrument: Research Instrument for collecting the required data is:

Primary data: Is a structured questionnaire

Secondary data: This would be from books, journals and sites.

Sampling Procedure: The process of collecting observations from the elements of a large population may be expensive, time consuming and difficult. It will be cheaper and quicker to collect Information from the sample plan of the population. A sample is a subset of population through a valid statistical procedure so that it can be regarded as representative of the entire population the valid statistical procedure of drawing sample from the population is called sample.

Sample Size: The large sample is more accurate the results would be but practically it is not possible to survey large sample population. So, in this project sample size was 100 because of less time.

Statistical Tools: The collected data are carefully classified and tabulated in pie chart, bar graph.

Probability Sampling Methods

With probability sampling, each element of the population has a definite, non-zero probability of being

Simple Random Sampling

Simple random sampling is the purest type of probability sampling. With this Method, individuals are chosen randomly, giving each member of the population an equal chance of being selected as the subject.

2.3 DEFINITION OF TERMS

QUESTIONNAIRE: Questionnaire is a set of questions with a choice of answers, devised for the purpose of a Survey or statistical study.

ELECTRIC BIKE: An electronic bike or e-bike is a motorized bicycle with an integrated electric motor Used to assist propulsion.

MOTOR: A machine, especially one powered by electricity or internal combustion, that supplies motive Power for a vehicle.

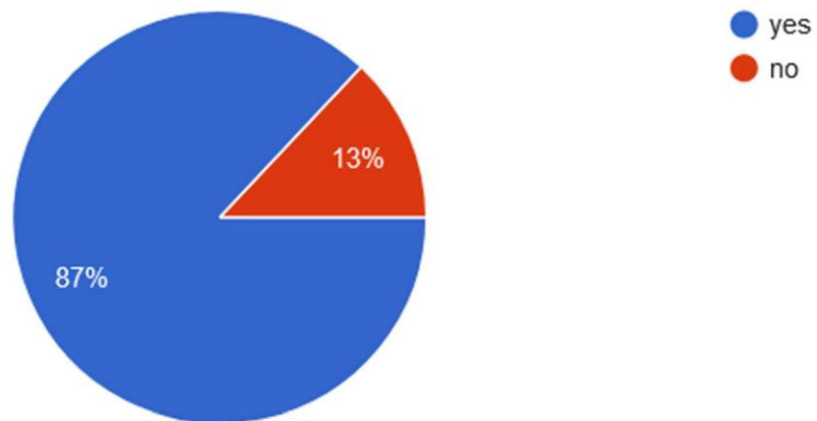
BATTERY: A container consisting of one or more cells, in which chemical energy is converted into Electricity and used as a source of power.

CHAPTER 3
DATA ANALYSIS AND INTERPRETATION

3.1 DATA ANALYSIS AND INTERPRETATION

Are you aware of electronic bikes ?

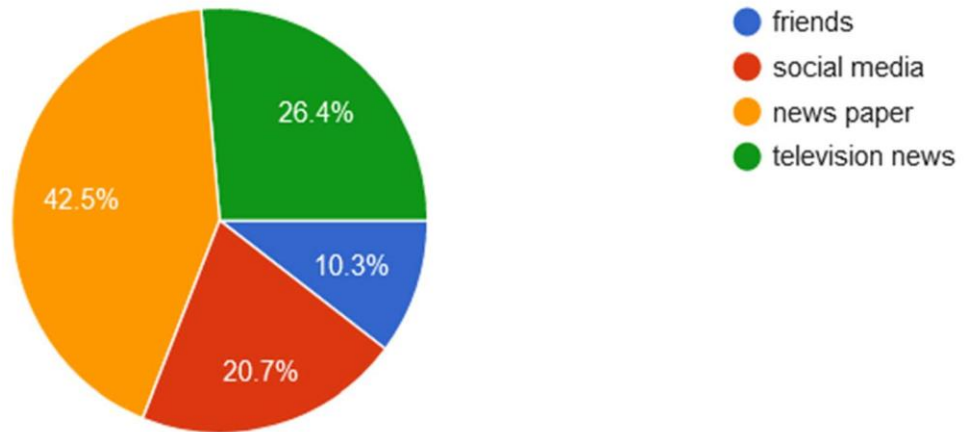
100 responses



-
- 87% of the sample is aware of e-bikes.
 - 13% of the sample is not aware of e-bikes.

how do you came to know about electronic bikes?

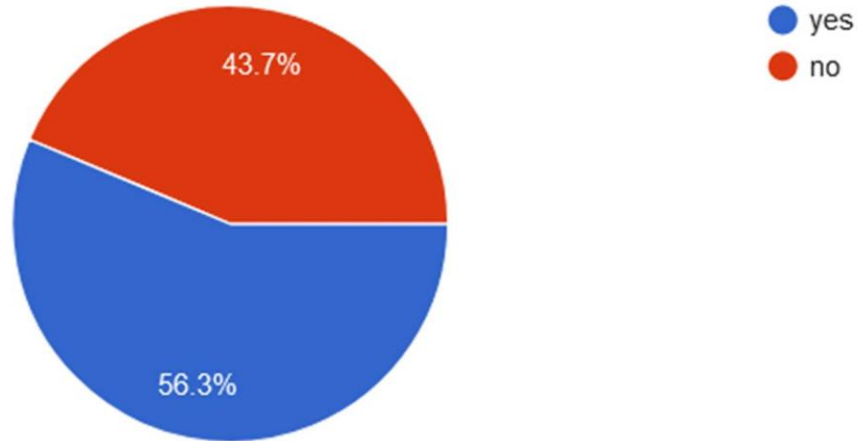
87 responses



-
- 42% of the sample came to know by newspaper
 - 26% of the sample came to know by television news
 - 20.7% of the sample came to know by social media
 - 10.3% of the sample came to know by friends

Do you think that e-bikes will replace current engine bikes in future?

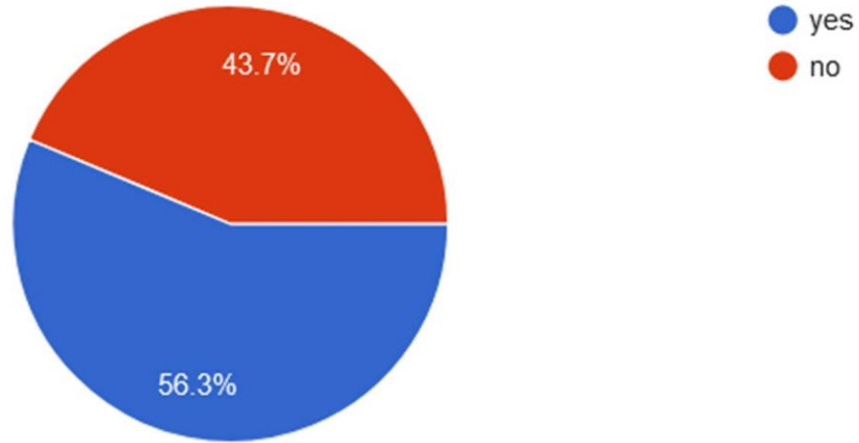
87 responses



-
- 55.2% of the sample thinks that e-bikes are efficient enough to use daily.
 - 44.8% of the sample thinks that e-bikes are not efficient enough to use daily

Do you think that e-bikes will replace current engine bikes in future?

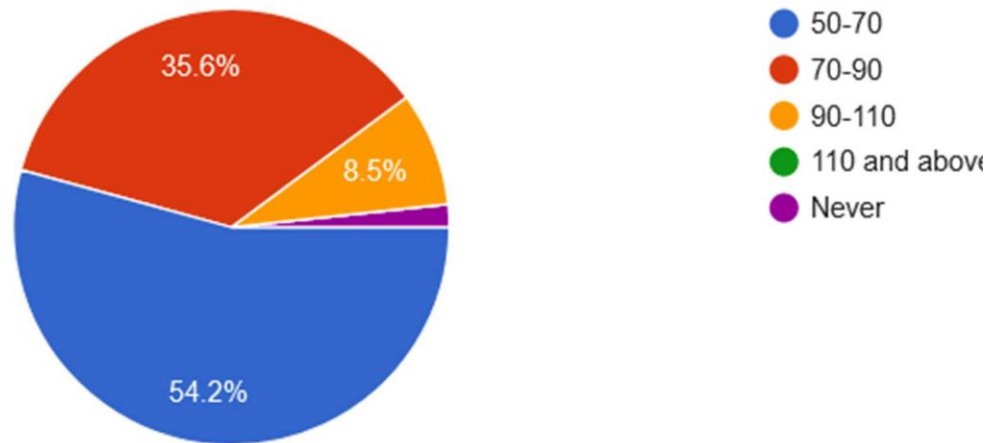
87 responses



-
- 56.3% of the sample thinks that e-bikes will replace current engine bikes in future
 - 43.7% of the sample thinks that e-bikes will not replace current engine bikes in future.

what should be price range of the electronic bikes (in thousands)

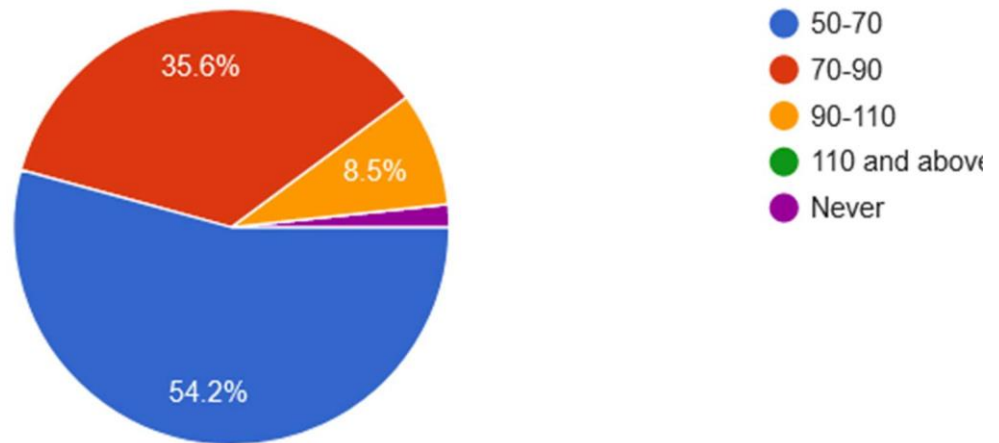
59 responses



- 44.8% of the sample thinks that within the span of 5 years e-bikes will replace engine bikes.
- 17.2% of the sample thinks that within the span of 10 years e-bikes will replace engine bikes
- 15.5% of the sample thinks that within the span of 2 years e-bikes will replace engine bikes.
- Another 15.5% of the sample thinks that within the span of 3 years e-bikes will replace engine bikes.
- Remaining 7% of the sample thinks that e-bikes will never replace engine bikes.

what should be price range of the electronic bikes (in thousands)

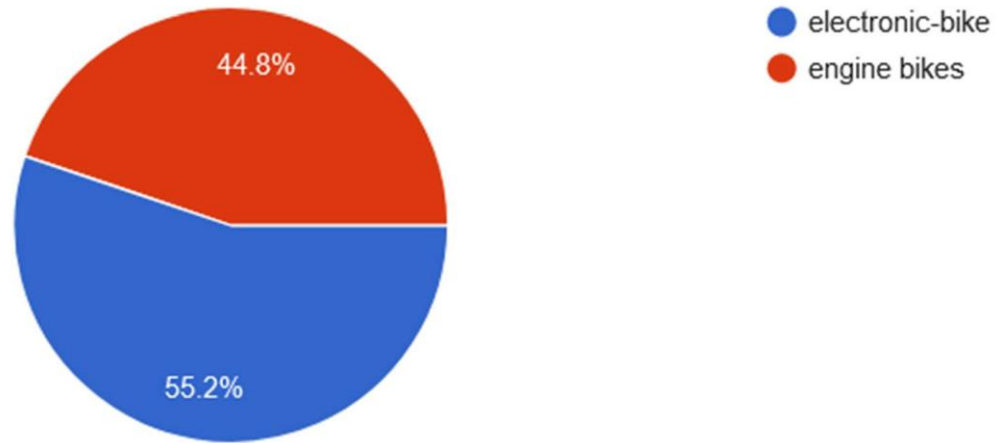
59 responses



- 54.2% of the sample thinks that the price of e-bikes should be between 50k-70k
- 35.6% of the sample thinks that the price of e-bikes should be between 70k-90k
- 8.5% of the sample thinks that the price of the e-bikes should be between 90k-110k

which vehicle do you prefer?

87 responses

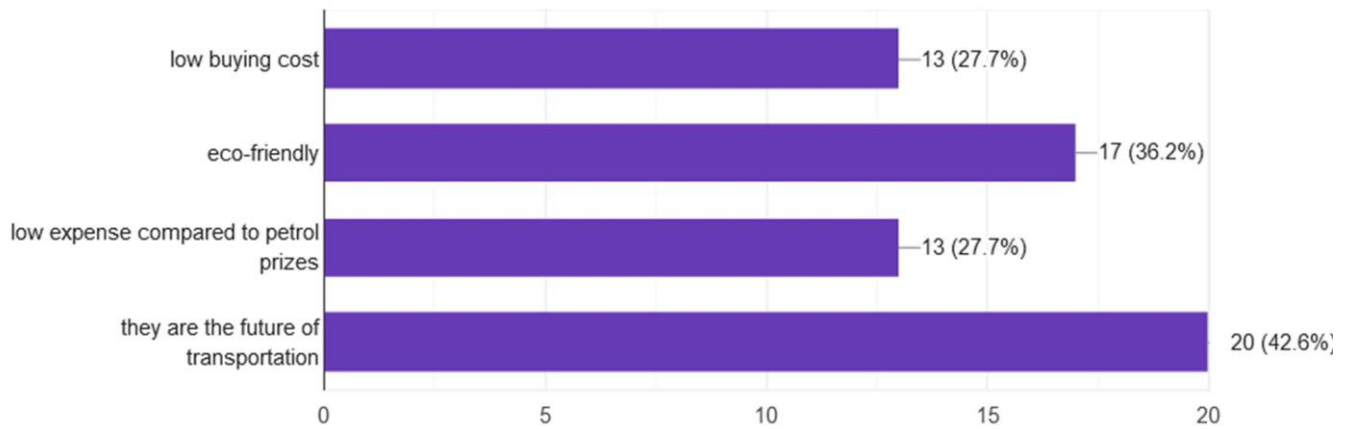


-
- 55.2% of the sample prefers electronic bikes.
 - 44.8% of the sample prefer engine bikes.

if you choose electronic vehicle. what is the reason behind choosing.



47 responses



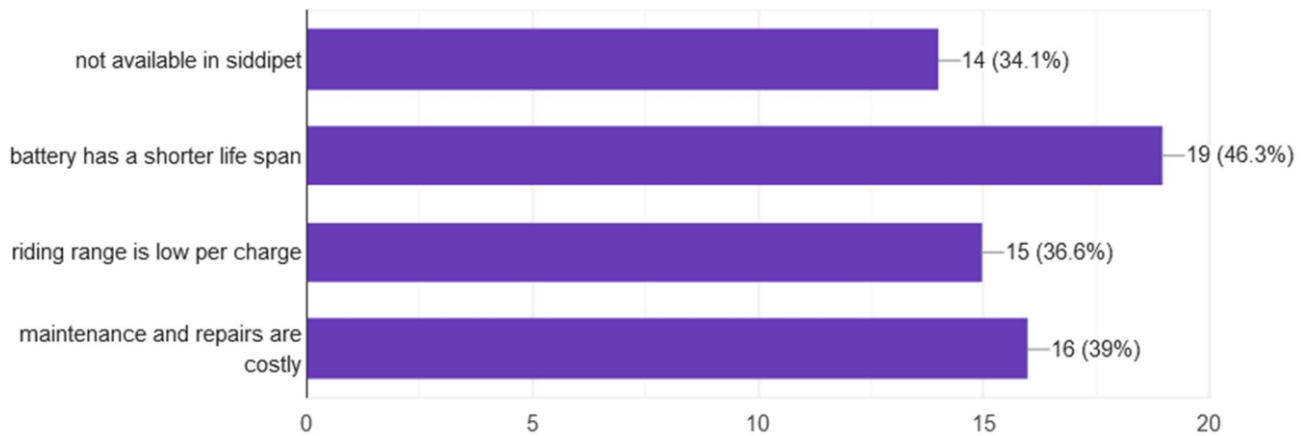
OF THOSE WHO ANSWERED THE QUESTION,

- 42.6% choose e-bikes because they are the future of transportation.
- 36.2% choose e-bikes because they are eco-friendly.
- 27.7% choose e-bikes because their buying cost is low.
- Another 27.7% choose e-bikes because they cause low expense compared to petrol prices

if you did not choose electronic vehicle, why did not you choose



41 responses

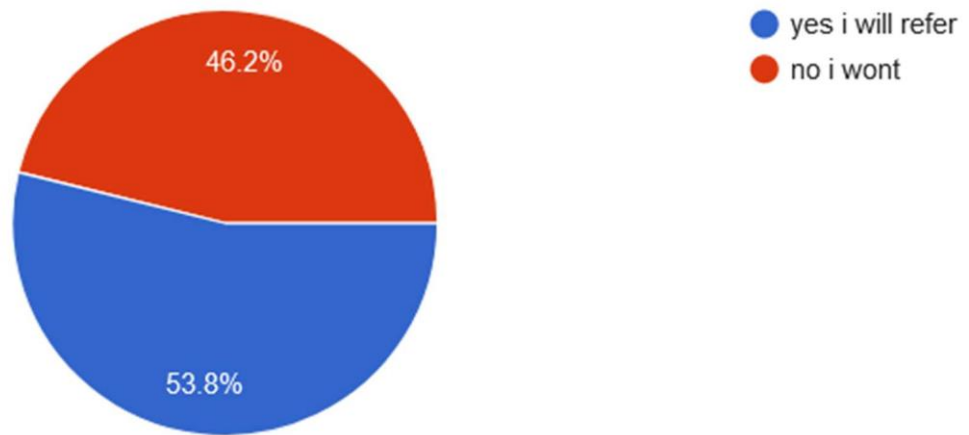


OF THOSE WHO ANSWERED THIS QUESTION,

- 46.3% didn't choose e-bikes because their battery has a shorter life span.
- 36.6% didn't choose e-bikes because their riding range is low per charge.
- 39% didn't choose e-bikes because their maintenance and repairs are costly.
- 34.1% didn't choose e-bikes because they are not available in Dubbak.

do you suggest e-bike to your family/friends

78 responses



-
- 53.8% of the sample said that they will refer e-bikes to their friend/family.
 - 46.2% of the sample said that they won't refer e-bikes to their friends/family.

3.2 FINDINGS

- ❖ In my survey, 87% of the people are aware of the electric bikes
- ❖ 42.5% of the sample became aware with the help of news paper
- ❖ 26.4% of the sample came to know by television news
- ❖ 20.75 of the sample came to know by social media
- ❖ 10.3% of the sample came to know by friends
- ❖ 55.2% of the sample thinks that electronic bikes are efficient enough to use daily.
- ❖ 44.8% of the sample thinks that electronic bikes are not efficient enough to use daily.
- ❖ 56.3% of the sample thinks that e-bikes will replace engine bikes in future.
- ❖ 43.7% of the sample doesn't think that e-bikes will replace engine bikes in future.
- ❖ 44.8% of the sample thinks that e-bikes will replace engine bikes by 5 years
- ❖ 17.2% of the sample thinks that e-bikes will replace engine bikes by 10 years.
- ❖ 15.5% of the sample thinks that e-bikes will replace engine bikes by 2 years.
- ❖ 54.2% of the sample thinks that the price of e-bikes should be 50k-70k.
- ❖ 35.6% of the sample thinks that the price of e-bikes should be 70k-90k.
- ❖ 55.2% of the sample prefer electronic bike for use.
- ❖ 44.8% of the sample prefers engine bikes for use.
- ❖ 42% of the sample choose electronic bike because they are the future of transportation.
- ❖ 36.2% of the sample choose electronic bike because they are eco-friendly
- ❖ 46.3% of the sample did not choose electronic bike because the battery has a shorter life span
- ❖ 39% of the sample did not choose electronic bike because maintenance and repairs are costly.
- ❖ 53.8% of the sample suggests e-bike to their family and friends.
- ❖ 46.2% of the sample doesn't suggest e-bike to their family and friends.

CHAPTER 4
SUMMARY AND CONCLUSION

4.1 CONCLUSION

From this study we can conclude that majority (87.3%) of the sample is aware of electronic bikes. In that Most of the sample came to know by newspapers. There is no action needed to make people aware about E -bikes. More than 50 percent of the sample thinks that e-bikes are efficient enough to use daily. 44.8% of the sample think they are not efficient enough to use daily. Most of the people (56.3%) think that e-bikes Will replace the engine bikes in future.44.8% of the sample think that e-bikes will replace engine bikes in 5 years of time. Most of the sample suggests that the price should be between 50k -70k. Most of the people Prefer electronic bikes and nearly 44.8% of sample doesn't prefer e-bikes. The people who choose e-bikes Choose because they are the future of transportation. Among the people who doesn't prefer e-bikes is due To less span of battery. Most of the people prefer e-bikes to their friends and family and some of them don't.

MOST OF THE PEOPLE ARE AWARE OF E-BIKES AND THE REASON BEHIND NOT CHOOSING E-BIKES IS DUE TO LESS SPAN OF BATTERY & THE REASON BEHIND CHOOSING E-BIKES IS BECAUSE THEY ARE THE FUTURE OF TRANSPORTATION.

4.2 SUGGESTIONS

- There are only few advertisements in newspapers and TVs. Thus, maximum advertisements need to be put up in these medias because they reach more audience.
- More number of service centers need to be opened at least in major areas to assist the problems & needs of the customers.
- The price of the e-bikes should be reduced by doing mass production or adopting new technologies or some discounts on price or offers should be given in order to increase the sales.
- The life of the battery needs to be improved in order to make long journeys possible with e-bikes.
- As most people prefer, the speed of the e-bikes needs to be improved to increase the sales of the e-bikes.
- The government should give subsidies and encourage people to buy e-bikes.
- Promotional activities must be increased to create awareness and increase the sales.

APPNEDICES-I
BIBLIOGRAPHY

These are the following links we visited for doing this project:

- https://en.wikipedia.org/wiki/Electric_vehicle
- https://en.m.wikipedia.org/wiki/Electric_bicycle
- https://scholar.google.com/scholar?hl=en&as_sdt=0%2C5&q=e+bikes&btnG=
- https://scholar.google.co.in/scholar?q=Review+of+literature+on+consumer+perception+towards+electric+vehicles&hl=en&as_sdt=0&as_vis=1&oi=scholart#d=gs_qabs&t=1653891352415&u=%23p%3D0kUk4jqdsHQJ
- <https://www.slideshare.net>
- <https://www.researchgate.net/publication>
- <https://www.journalppw.com/index.php/jpsp/article/download/1137/598>
- <https://ajmjournal.com/AbstractView.aspx?PID=2012-3-2-1>

APPENDICES-II

QUESTIONNAIRE

1.What is your name?

2.Age group:

Option 1: 15-25 yrs

Option 2: 25-35 yrs

Option 3: 35—45 yrs

Option 4: 45-55 yrs

3.Are you aware of electronic bikes?

Option 1: yes

Option 2: no

4.How do you come to know about e-bikes?

Option 1: friends

Option 2: social media

Option 3: news paper

Option 4: television news

5.Do you think that e-bikes are efficient enough to use daily?

Option 1: yes

Option 2: no

6.Do you think that e-bikes will replace engine bikes in the future?

Option 1: yes

Option 2: no

7. If yes, how much time they will replace the engine bikes?

Option 1: 2 years

Option 2: 3 years

Option 3: 5 years

Option 4: 10 years

8. What should be price range of e-bikes? Option 1: 50-70k

Option 2: 70-90k

Option 3: 90-110k

Option 4: 110k and above

9. Which vehicle do you prefer?

Option 1: electronic bikes

Option 2: engine bikes

10. If you choose e-bike, what is the reason behind choosing?

Option 1: low buying cost

Option 2: eco-friendly

Option 3: low expense compared to petrol prices

Option 4: they are the future of transportation

11. If you did not choose e-bike, why didn't you choose?

Option 1: not available in Dubbak.

Option 2: battery has a shorter life span

Option 3: riding range is low per charge

Option 4: Maintenance and repairs are costly

12. Do you suggest e-bike to your family/friends?

Option 1: yes, I will refer

Option 2: no, I won't refer.



A PROJECT REPORT ON

**A STUDY ON CUSTOMER SATISFACTION ON E-BANKING SERVICES IN
DUBBAK**

(FOR THE PARTIAL FULFILLMENT OF AWARD OF B.COM (COMPUTER APPLICATIONS))

BY

S.NO:	STUDENT NAME	HALL TICKET NUMBER
1	BATTU ANJALI	6023-19-405-003
2	JALLAPALLY RAJESHWARI	6023-19-405-008
3	VALLALA SRUJAN KUMAR	6023-19-405-016

UNDER THE SUPERVISION OF

BASIREDDY CHANDANA

LECTURER IN COMMERCE

SUBMITTED TO

DEPARTMENT OF COMMERCE

GOVERNMENT DEGREE COLLEGE, DUBBAK

DIST: SIDDIPET, TELANGANA – 502103.

2019- 2022

STUDENT DECLARATION

we, the undersigned

S.NO:	STUDENT NAME	HALL TICKET NUMBER
1	BATTU ANJALI	6023-19-405-003
2	JALLAPALLY RAJESHWARI	6023-19-405-008
3	VALLALA SRUJAN KUMAR	6023-19-405-016

hereby declare that the project report entitled “**A STUDY ON CUSTOMER SATISFACTION ON E-BANKING SERVICES IN DUBBAK**” have completed successfully towards the partial fulfilment of the award of the degree “**Bachelor of Commerce**” from **GOVT DEGREE COLLEGE, DUBBAK, Dist. SIDDIPET.**

This is the bonafide work undertaken by me, and is not submitted to any other university or institution for the award of any degree/diploma.

STUDENT NAME	HALL TICKET NUMBER	SIGNATURE
BATTU ANJALI	6023-19-405-003	
JALLAPALLY RAJESHWARI	6023-19-405-008	
VALLALA SRUJAN KUMAR	6023-19-405-016	

Place: DUBBAK

Date:

DEPARTMENT OF COMMERCE

Certificate by the supervisor

This is to certify that below the Students of B.COM (CA), has completed his project report on “**A STUDY ON CUSTOMER SATISFACTION ON E-BANKING SERVICES IN DUBBAK**” in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

S.NO:	STUDENT NAME	HALL TICKET NUMBER
1	BATTU ANJALI	6023-19-405-003
2	JALLAPALLY RAJESHWARI	6023-19-405-008
3	VALLALA SRUJAN KUMAR	6023-19-405-016

This report has not been submitted to any other University or Institute for the award of the any Degree.

BASIREDDY CHANDANA
LECTURER IN COMMERCE

HEAD OF THE INISTITUTION

Certificate by the Head of the Institution

This is to certify that the proposed Project Report entitled “**A STUDY ON CUSTOMER SATISFACTION ON E-BANKING SERVICES IN DUBBAK**” has been carried out by the below Students of B.Com (Computer Applications) Final Year, from Department of Commerce of our College under the supervision of Mr. **BASIREDDY CHANDANA** Lecturer in Commerce. I certify that he is a bonafide student in our department studying B.COM (COMPUTER APPLICATIONS) Degree avidly for the academic year: 2019-22

S.NO:	STUDENT NAME	HALL TICKET NUMBER
1	BATTU ANJALI	6023-19-405-003
2	JALLAPALLY RAJESHWARI	6023-19-405-008
3	VALLALA SRUJAN KUMAR	6023-19-405-016

Further, I declare that the prepared report is original in its nature and has not been published anywhere or in any form by the project trainees and their guide. Hence, it is certified.

HEAD OF THE INISTITUTION

HEAD OF THE INSTITUTION

ACKNOWLEDGEMENT

We wish out profound gratitude to my project guide **Mrs.BASIREDDY CAHANDANA** madam, Lecturer in Commerce, for his flawless guidance, meticulous care, and cooperation throughout my project work.

We take this opportunity to say my gratitude to **all the Faculty Members of Commerce for their encouragement.**

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We are in depth of words to express our feelings to our families and friends for their encouragement and support in the project's completion successfully.

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BATTU ANJALI	6023-19-405-003	
JALLAPALLY RAJESHWARI	6023-19-405-008	
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ABSTRACT

This study aims to identify the effect of the quality of electronic banking service in achieving customer satisfaction of Dubbak people in by studying the dimensions of the quality of electronic banking services including tangibility, reliability, safety, empathy and response. The population of study consists of customers benefiting from the services of e banking in Dubbak. A questionnaire was distributed to 100 individual customers in Dubbak. The data were, then, collected and analyzed using the graphs and pie charts. The results have revealed that all the dimensions of the quality of electronic banking services namely, tangibility, reliability, safety, empathy and response are significantly related to customer satisfaction in Dubbak. This study provides important recommendations that hopefully intended to help the bank promote the quality of banking electronic services.

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CHAPTER-1
INTRODUCTION

1.1 INTRODUCTION: -

Internet banking (or Online banking services) means any user with a personal computer and a browser can get connected to his bank's website to perform any of the virtual banking functions. In internet banking system the bank has a centralized database that is web-enabled. All the services that the bank has permitted on the internet are displayed in menu. Any service can be selected and further interaction is dictated by the nature of service. Once the branch offices of bank are interconnected through terrestrial or satellite links, there would be no physical identity for any branch. It would be a borderless entity permitting anytime, anywhere and anyhow banking. The delivery channels include direct dialup connections, private networks, public networks, etc. with the popularity of computers, 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.

Meaning of online banking services:

E-bank is the electronic bank that provides the financial service for the individual client by means of Internet. Electronic banking is an umbrella term for the process by which a customer may perform banking transactions electronically without visiting a brick-and-mortar institution. The following terms all refer to one form or another of electronic banking: personal computer (PC) banking, Internet banking, virtual banking, online banking, home banking, remote electronic banking, and phone banking. PC banking and Internet or online banking is the most frequently used designations. It should be noted, however, that the terms used to describe the various types of electronic banking are often used interchangeably. Electronic banking is an activity that is not new to banks or their customers. Banks have been providing their services to customers electronically for years through software programs. These software programs allowed the user's personal computer to dial up the bank directly. In the past however, banks have been very reluctant to provide their customers with banking via the internet due to security concerns. Today, banks seem to be jumping on the bandwagon of internet banking. Why is there a sudden increase of bank interests in the internet? The first major reason is because of the improved security and encryption methods developed on the internet. The second reason is that banks did not want to lose a potential market share to banks that were quick to offer their services on the internet. Many of the banks like ICICI Bank, HDFC, IndusInd, IDBI, Citi bank, Global Trust Bank (GTB), Bank of Punjab and UTI were offering Online banking services. Based on the above statistics and the analysts' comments that India had a high growth potential for online banking services the players focused on increasing and improving their Online banking services. As a part of this, the banks began to collaborate with functions online.

Online banking services is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. Online banking services includes the systems that enable financial institution customers. Individuals or businesses, to access accounts, transact business, or

obtain information on financial products and services through a public or private network including the Internet, Customers access online banking services using an intelligent electronic device. The Online banking services was firstly introduced in India by the ICICI Bank around 1996. There after many other banks like HDFC, IndusInd bank, IDBI, Citibank Trust Banks, UTI, etc followed the service. As today private and foreign bank had started capturing the market through online banking services hence “the competition is heating up and the lack of technology can make a bank loose a customer” so now the public banks are breaking the shackles of traditional set-up and gearing up to face the competition posed by the private sector counterparts.

The Global online banking services Scenario:

The banking industry is expected to be a leading player in e-business. While the banks in developed countries are working primarily via Internet as non-branch 4 banks, banks in the developing countries use the Internet as an information delivery tool to improve relationship with customers. In early 2001, approximately 60 percent of e-business in the UK was concentrated in the financial services sector, and with the expected 10-fold increase of the British e- business market by 2004, the share of the financial services will further increase. Around one fifth of Finish and Swedish bank customers are banking online, while in the US, according to UNCTAD, online banking is growing at an annual rate of 60 percent and the numbers of online accounts are expected to reach 35 million by 2014. Banks have established an Internet presence with various objectives. Most of them are using the Internet as a new distribution channel. Financial services, with the use of Internet, may be offered in an equivalent quantity with lower costs to the more potential customers. There may be contacts from each corner of the world at any time of day or night. This means that banks may enlarge their market without opening new branches. The banks in the US are using the Web to reach opportunities in three different categories such as to market information, to deliver banking products and services and to improve customer relationship.

Advantages of E-Banking:

- **Convenience:** E-banking provides great convenience to customers for performing various financial transactions. People can easily access their bank accounts anytime just sitting at their homes without visiting their bank.
- **Faster Service:** It provides speedy service as peoples do no need to stand in queues for paying their bills or transferring funds. Funds get transferred instantly from one account to another in less time using online payment systems.
- **Higher Interest Rate:** Online banking services provide higher interest rates to customers. It has reduced the operational cost of banks which helps them in providing better interest rates on deposits of customers.

- **Quality Service:** Internet banking has improved the service quality to customers. It is efficient, safe and easy to do payments using online banking. Customers are able to monitor all transactions related to their accounts using e-banking apps.
- **24×7 Facility:** E-banking services are available to customers at all times that are 24 hours a day and on all 7 days during a week. Customers can have access to banking products and services from anywhere at any point of time.
- **Liquidity:** It provides better liquidity of funds to customers. They can easily withdraw money from ATM machines at any time and from anywhere.
- **Discounts:** Another important advantage of using online banking services is that it helps customers in availing various discounts. Peoples enjoy various discount schemes on retail outlets on usage on credit or debit cards.

Disadvantages of E- Banking:

- **Insecurity:** E-banking services face various insecurity issues resulting from hacking done by online hackers. Customers may lose their credentials while doing payments and may cause huge financial loss.
- **High Start-up Cost:** It requires huge expenditure for installing various hardware components, software, computers, modem, and internet network. Banking organizations need large expenditures for starting internet banking services.
- **Lack of Personal Contact between Customer and Banker:** Online banking faces a barrier of direct interaction between clients and banks. Customers interacts with bank using their websites online. Sometimes customers are not able to resolve their issues by connecting with the bank virtually.
- **Transaction Problems:** Many times, banking servers are down thereby leading to transaction failure. Customers face difficulty in doing payments online which causes inconvenience.
- **Training and Development:** Banks need to provide training to their staff for providing better online service to their customers. It requires huge amount of investment for maintaining qualified and trained staff.

Customer satisfaction:

Customer satisfaction (often abbreviated as CSAT) is a term frequently used in marketing. It is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its

services (ratings) exceeds specified satisfaction goals." Customers play an important role and are essential in keeping a product or service relevant; it is, therefore, in the best interest of the business to ensure customer satisfaction and build customer loyalty.

The Marketing Accountability Standards Board (MASB) endorses the definitions, purposes, and measures that appear in Marketing Metrics as part of its ongoing Common Language in Marketing Project. In a survey of nearly 200 senior marketing managers, 71 percent responded that they found a customer satisfaction metric very useful in managing and monitoring their businesses. Customer satisfaction is viewed as a key performance indicator within business and is often part of a Balanced Scorecard. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a major differentiator and increasingly has become an important element of business strategy.

Purpose:

Faris et al. wrote that "customer satisfaction provides a leading indicator of consumer purchase intentions and loyalty." The authors also wrote that "customer satisfaction data are among the most frequently collected indicators of market perceptions. Their principal use is twofold:"

1. "Within organizations, the collection, analysis and dissemination of these data send a message about the importance of tending to customers and ensuring that they have a positive experience with the company's goods and services."
2. "Although sales or market share can indicate how well a firm is performing currently, satisfaction is perhaps the best indicator of how likely it is that the firm's customers will make further purchases in the future. Much research has focused on the relationship between customer satisfaction and retention. Studies indicate that the ramifications of satisfaction are most strongly realized at the extremes."

On a five-point scale, "individuals who rate their satisfaction level as '5' are likely to become return customers and might even evangelize for the firm. A second important metric related to satisfaction is willingness to recommend. This metric is defined as " the percentage of surveyed customers who indicate that they would recommend a brand to friends." A previous study about customer satisfaction stated that when a customer is satisfied with a product, he or she might recommend it to friends, relatives and colleagues. This can be a powerful marketing advantage. According to Faris et al., "individuals who rate their satisfaction level as '1,' by contrast, are unlikely to return. Further, they can hurt the firm by making negative comments about it to

prospective customers. Willingness to recommend is a key metric relating to customer satisfaction."

Theoretical Ground:

In the research literature, the antecedents of customer satisfaction are studied from different perspectives. These perspectives extend from the psychological to the physical as well as from the normative perspective. However, in much of the literature, research has been focused on two basic constructs,

- (a) expectations prior to purchase or use of a product and
- (b) customer perception of the performance of that product after using it.

A customer's expectations about a product bear on how the customer thinks the product will perform. Consumers are thought to have various "types" of expectations when forming opinions about a product's anticipated performance. Miller (1977) described four types of expectations: ideal, expected, minimum tolerable, and desirable. Day (1977) underlined different types of expectations, including ones about costs, the nature of the product, benefits, and social value.

It is considered that customers judge products on a limited set of norms and attributes. Olshavsky and Miller (1972) and Olson and Dover (1976) designed their researches as to manipulate actual product performance, and their aim was to find out how perceived performance ratings were influenced by expectations. These studies took out the discussions about explaining the differences between expectations and perceived performance."

In some research studies, scholars have been able to establish that customer satisfaction has a strong emotional, i.e., affective, component. Still others show that the cognitive and affective components of customer satisfaction reciprocally influence each other over time to determine overall satisfaction.

Especially for durable goods that are consumed over time, there is value to taking a dynamic perspective on customer satisfaction. Within a dynamic perspective, customer satisfaction can evolve over time as customers repeatedly use a product or interact with a service. The satisfaction experienced with each interaction (transactional satisfaction) can influence the overall, cumulative satisfaction. Scholars showed that it is not just overall customer satisfaction, but also customer loyalty that evolves over time.

1.2 STATEMENT OF THE PROBLEM

To study the awareness and preference of people in online banking and buying products. To study the factors influencing the online banking and the satisfaction level of customers using online banking. To analyze the awareness of people towards the applications of online banking and various perspectives of users towards online banking realizing the importance of online banking in today's modern world and to study the advantages of operating the financial activities through online i.e., banking operations through online.

1.3 OBJECTIVES OF THE STUDY

- To study how people adopting online banking systems in these generations.
- To study the transparency and accuracy of Online-Banking services.
- To study the risks involved in Online-Banking services.

1.4 HYPOTHESIS:

Null hypotheses

H0: - Quality of e-banking website has no significant effect on customersatisfaction.

Hypothesis

H0: - E-banking perceived security has no significant effect on customersatisfaction

Alternative hypotheses

H1: - Quality of e-banking services has a significant effect on customersatisfaction.

Hypothesis

H1: - E-banking perceived security has a significant effect on customersatisfaction.

SCOPE OF THE STUDY:

'Online banking system project' aim is to automate transactions of bank and providing better and faster service to the customers by using internet. All the transactions between customer and bank are stored in a database that is the center of all information. Online banking system project make the things simple and makes the work of the involved people easy. Customers can perform financial transactions like transfer funds online, pay bills, apply for loans and open a savings account among various other debit card transactions.

1.5 LIMITATIONS OF THE STUDY:

- It is difficult to understand for the beginners and some old aged persons.
- Some people don't trust online payment systems.
- It has some security issues and technical issues
- This study may not cover entire users of online banking services.
- Due to confidentiality of some information response was not revealed by some of the respondents.
- So, there is a possibility of some extent for not getting the real information what the respondents really feels.

CHAPTER 02
REVIEW OF LITERATURE

2.1 REVIEW OF LITERATURE

Abdullah s a1 (2015): in his study observed that, “Banks today are aware of both the threat and the opportunity that the Web represents. No traditional bank would dare face investment analysts without an Internet strategy. But even a detailed and thoughtful approach to the Web does not guarantee business success. The main purpose behind the launching of online banking services is to provide the customers with an alternative, more responsive and with less expensive options. With options just a click away, customers have more control than ever. They expect real-time answers and superior usability. They also want personal attention and highly customized products and services. The focus of e-business must always be on the customer. On the other hand, the technology and the business structure follow on form of the value you intend to provide to the customer.

Muhammad Khan (2003) in his study observed that “Technology is affecting the life of every individual in this present age. Online banking is also one of the technologies which are getting recognition around the globe. There are a lot of customers around the world who are accepting this technology very quickly but in growing countries like Pakistan the adoption ratio is very high. There are many banks which are providing these facilities to customers. The basic purpose of this research is to evaluate the customer acceptance of online banking.

Mary Loonam (1998) in his study observed that “The purpose of this paper is to explore the emergence of self-service banking technology and investigates customers' perceptions of internet banking self-service within the Irish financial services sector. This qualitative study of the Irish retail banking sector explored consumers' E-banking interactions and experiences in addition to assessing the dimensions critical to E-banking service quality.”

Hanidin, Amin (2010) in his study observed that “This study is aimed at investigating the factors influencing the online banking acceptance in Kota Kinabalu, Northern Borneo, Malaysia. Design or methodology or approach – This study applies technology acceptance model (TAM) as the base model in order to investigate the online banking acceptance. For this purpose, a linear regression is employed to examine the factors influencing online banking acceptance. The model employs perceived credibility, perceived enjoyment, and social norm, in addition to perceived usefulness and perceived ease of use.

” **Minna Mattila (2008)** in his study observed that “The study explored the effect of different factors affecting attitude formation towards Internet banking (online banking) in Finland. The purpose of this paper is to determine those factors that influence the formation of attitude towards Internet banking on the one hand, and their relation to the use of online banking services, on the other. To attain these, a large survey (1,167 responses) was carried out during the summer of 2000 in Finland. Attitude formation was studied by the use of a structural equation model. The results are expected to provide both theoretical and practical contributions in the area of electronic retail banking and understanding of consumer behaviour in the turbulent financial services industry.”

2.2 RESEARCH METHODOLOGY

The research & methodology adopted for studying the objective of the project for surveying the bank account holders of the ICICI Bank and general public. So keeping in view the nature of requirement of the study to collect all the relevant information regarding the comparison of public sector banks and the private sector banks and there rendered services.

RESEARCH DESIGN

Research design constitutes the blue print for the collection, measurement and analysis of data. The present study seeks to identify the extent of preferences of Online banking over traditional banking among service class. The research design is exploratory in nature. The research has been conducted on service class people within Hyderabad. For the selection of the sample, convenient sampling method was adopted and an attempt has been made to include all the age groups and gender within the service class.

SAMPLING SIZE

It indicates the numbers of people to be surveyed. Though large samples give more reliable results than small samples but due to constraint of time and money, the sample size was restricted to 75 respondents. The respondents belong to different income group and profession.

TOOLS FOR DATA COLLECTION

The information required for completion of the project has been collected. The data collected for study consists of both primary and secondary data.

PRIMARY DATA

The instrument used for gathering data was survey questionnaire. To get further insight in to the research problem, interview regarding their buying practices too was made. This was done to crosscheck the authenticity of the data provided. To supplement the primary data and to facilitate the process of drawing inference, secondary data was collected from published sources like magazines, journals etc.

SECONDARY DATA:

Secondary data has been collected through various magazines and newspaper and by surfing on internet and also by visiting the websites of Indian Banking Association.

TOOLS USED FOR ANALYSIS

- Simple percentage method

ANALYSIS IS DONE THROUGH

Pie-chart, Graphs and Tables

2.3 DEFINATION OF THE TERMS

1. **Online bank:** Online banks, also called digital or internet banks, operate primarily via the internet. You can manage your accounts at an online bank from a computer or mobile device from anywhere at any time.

2. **Overdraft:** Something that occurs when you make a purchase with your debit card or write a check for an amount that exceeds your checking account's available balance. Many bank accounts offer overdraft protection to help avoid overdraft fees. Some banks don't charge overdraft fees at all.

3. **Savings account:** A savings account may have been your first experience with the banking industry. You have a number of options for where to stow your savings safely, both at banks and credit unions.

4. **ATM (Automated Teller Machine):** A convenient location for basic banking transactions, such as withdrawing cash, depositing checks or making balance inquiries. Many banks offer access to a network of fee-free ATMs.

5. **Available balance:** The amount of money you have in your bank account that is available to spend or withdraw. If you have recently deposited a check or made purchases, those transactions may still be marked as pending and may not be included in your available balance.

6. **Credit/credit history/credit score:** Credit generally refers to your ability to borrow—the willingness of banks and other lenders to extend a loan to you. If you have a strong credit history, that means you have a proven track record of paying bills on time and paying your debts. Your credit score is a measure of creditworthiness based, in part, on your credit history. Having a higher credit score can help you qualify for a lower interest on loans, better credit terms, larger loan amounts and higher credit limits.

7. **Debit card:** This is a payment method that's connected to your checking account. Debit cards work similarly to credit cards and can be accepted at the same points of sale, but the money that you spend gets deducted from your checking account balance.

8. **Direct deposit:** A payment method where people can sign up to have pay checks automatically deposited into their account, without having to endorse and deposit a check. Many banks offer reduced fees to customers who have recurring direct deposits.

9. **Electronic funds transfer (EFT):** A method of transferring funds between banks, businesses or individual people. Two types of EFT are the automated clearing house (ACH) network and wire transfers.

10 **Electronic signatures:** Under U.S. federal law, electronic signatures or e-signatures have the same legal validity as signatures on paper contracts. Online contracts may have the same legal status as paper contracts.

11 **Automatic Bill Payment:** A checkless system for paying recurring bills with one authorization statement to a financial institution. For example, the customer would only have to provide one authorization form/letter/document to pay the cable bill each month. The necessary debits and credits are made through an automated clearing house (ACH).

12 **Beneficiary:** A person who is entitled to receive the benefits or proceeds of a will, trust, insurance policy, retirement plan, annuity, or other contract.

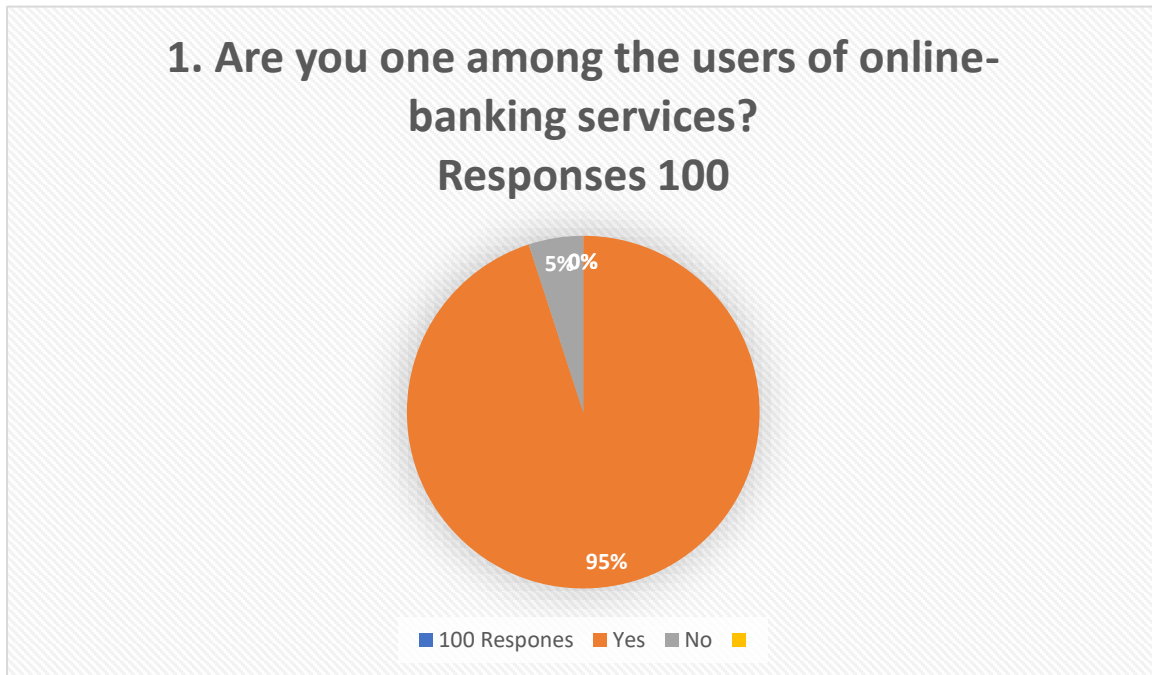
13 **Credit Card:** A credit card is a thin rectangular piece of plastic or metal issued by a bank or financial services company, that allows cardholders to borrow funds with merchants that accept cards for payment. Credit cards impose the condition that cardholders pay back the borrowed money, plus any applicable interest, as well as any additional agreed – upon charges, either in full by the billing date or over time.

14 **Unified Payments Interface (UPI):** Unified payments interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the “Peer to Peer” collect request which can be scheduled and paid as per requirement and convenience.

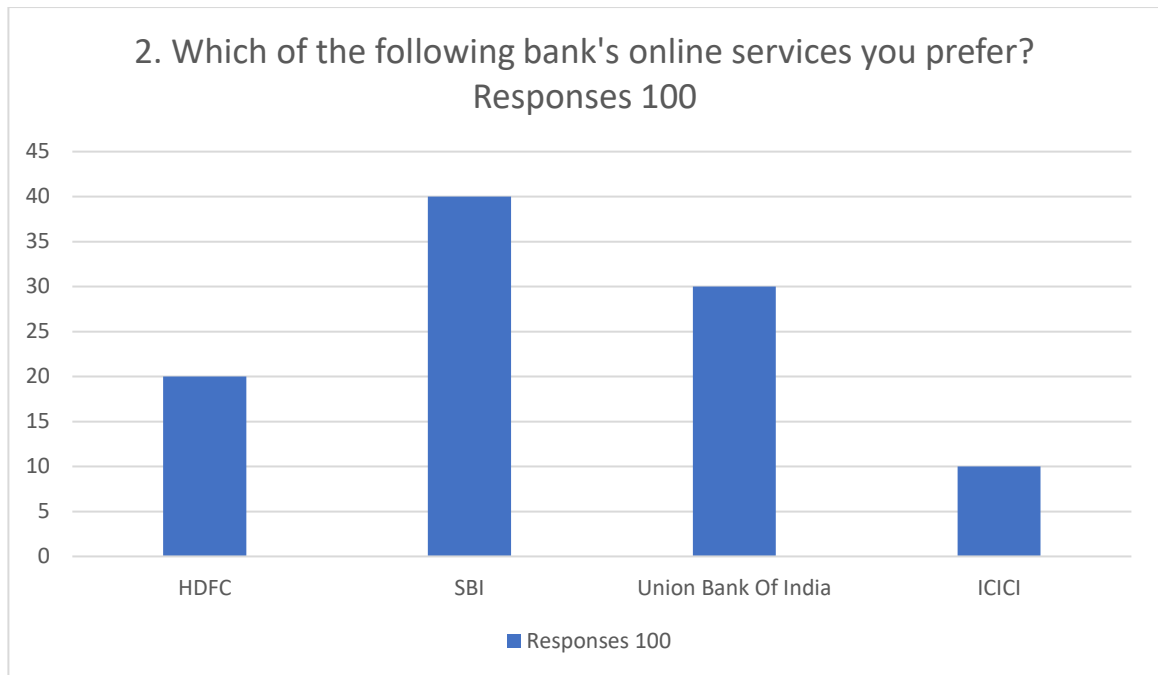
CHAPTER-3

DATA ANALYSIS & INTERPRETATION

3.1 DATA ANALYSIS AND INTERPRETATION



- 95 % of the people using
- Only 5% of people are not aware

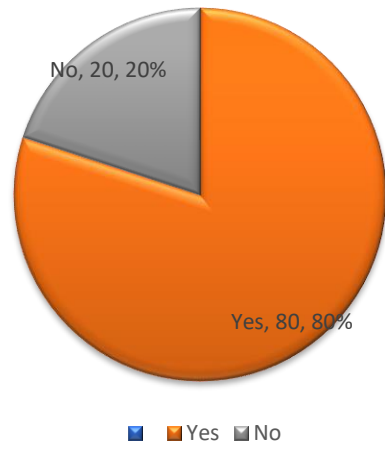


Tick below:

- 20% preferring HDFC
- 40% preferring SBI
- 30 % preferring Union bank of India
- 10% preferring ICICI

3. Would you prefer online-banking for bill payments?

Responses 100



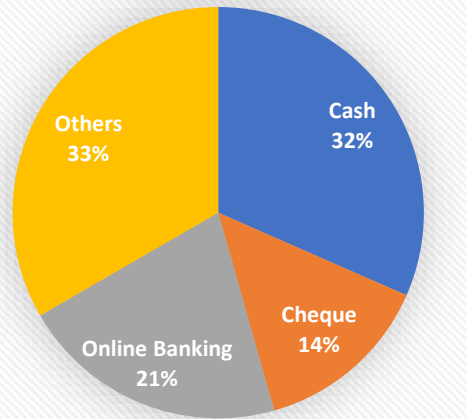
- 80% preferred YES
- 20% preferred NO

4. Would you prefer online shopping?
Responses 100



- 74% preferred YES
- 26% preferred NO

5. what is your preferred mode of payment for online shopping?

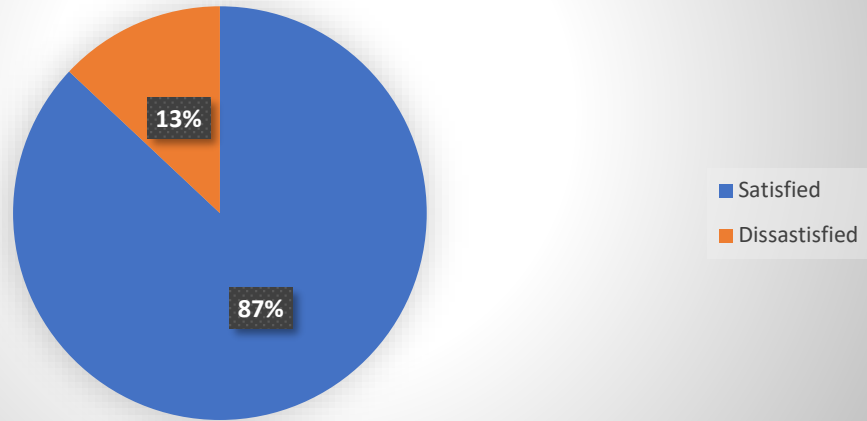


■ Cash ■ Cheque ■ Online Banking ■ Others

Tick below:

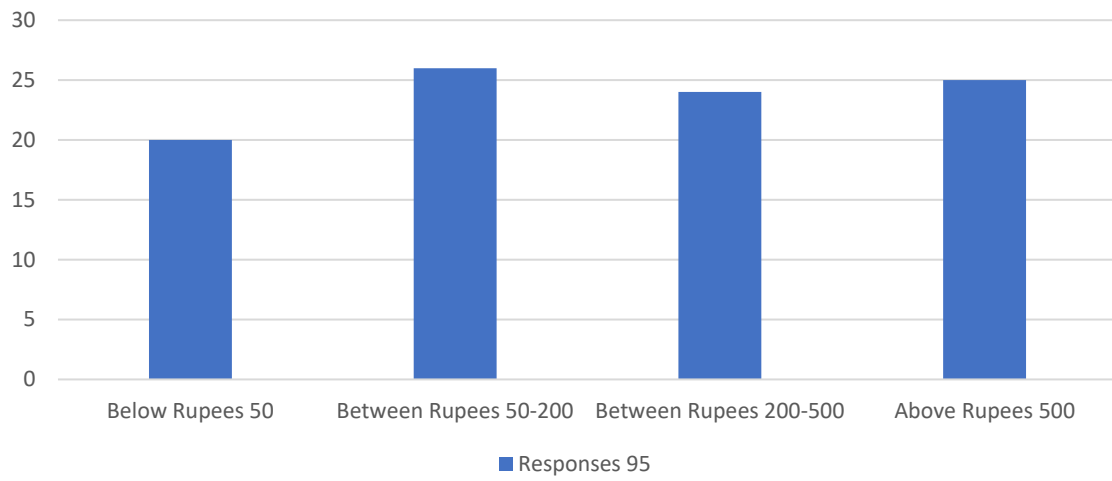
- 32% cash
- 14% cheque
- 21% online banking
- 33% others

**6. Are you satisfied or dissatisfied with online banking?
Responses 100**



- 87% preferred SATISFIED
- 13% preferred DISSATISFIED

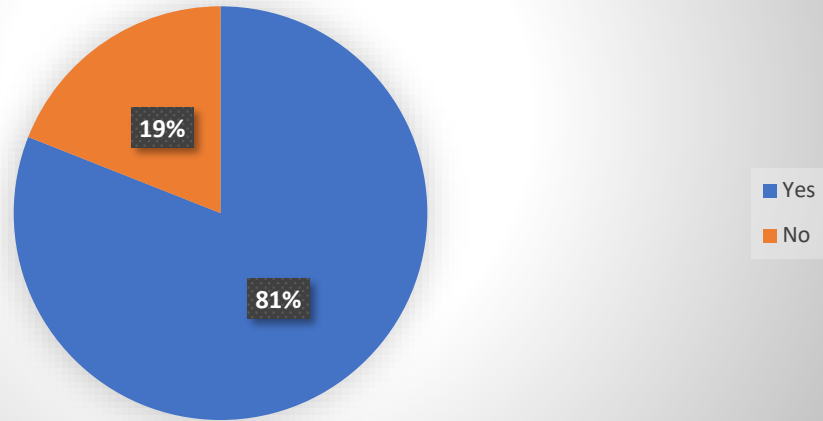
7. How much money you spend per bill for online bill payments?
Responses 95



- 21% preferred **BELOW RUPEES 50**
- 27% Preferred **BETWEEN RUPEES 50-200**
- 25% Preferred **BETWEEN RUPEES 200-500**
- 27% Preferred **ABOVE RUPEES 500**

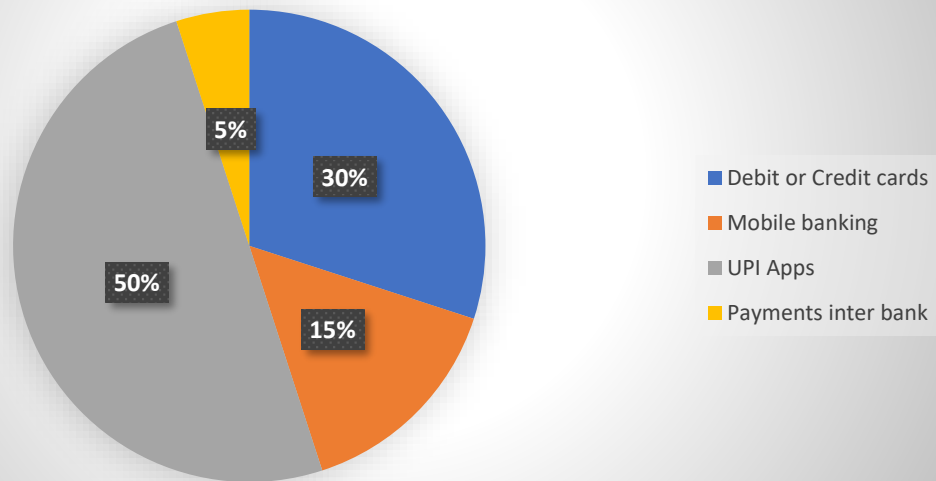
8. Do you aware of different payment methods?

Responses 100



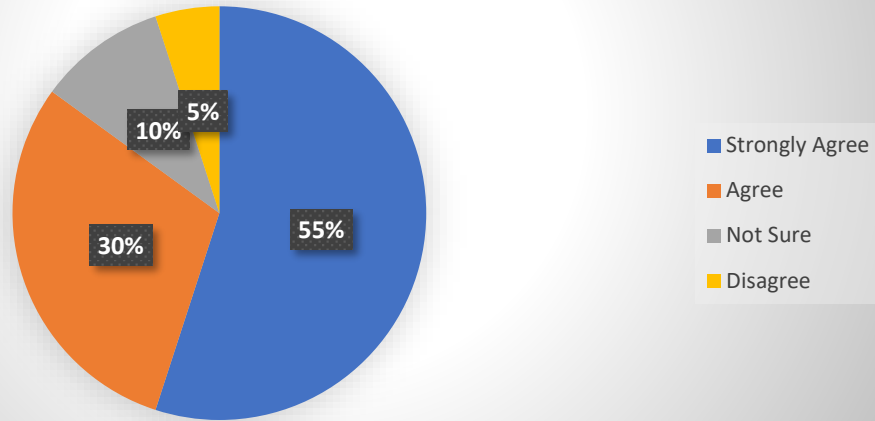
- 81% preferred YES
- 19% preferred NO

9. Do you know different payment methods? Responses 100



- 30% preferred DEBIT OR CREDIT CARDS
- 15% preferred MOBILE BANKING
- 50% preferred UPI APPS
- 5% preferred PAYMENTS INTER BANK

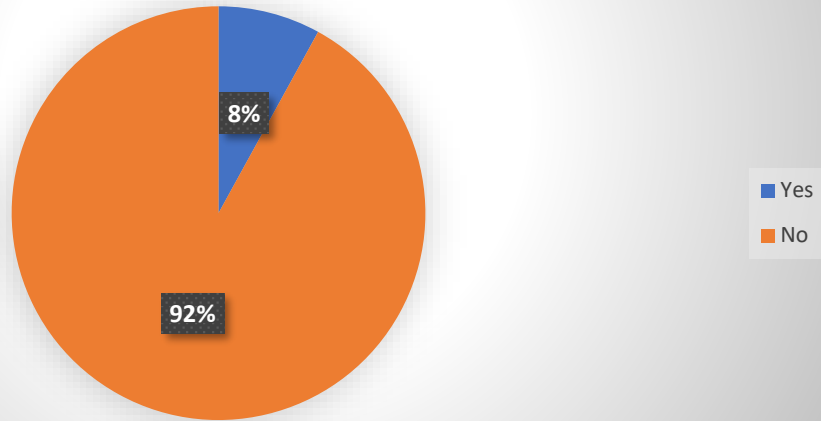
**10. Showing whether ATMs are located in convenient Places?
Responses 100**



- 55% preferred STRONGLY AGREE
- 30% preferred AGREE
- 10% preferred NOT SURE
- 5% preferred DISAGREE

11. Showing whether electronic fraud is common in Indian Banks?

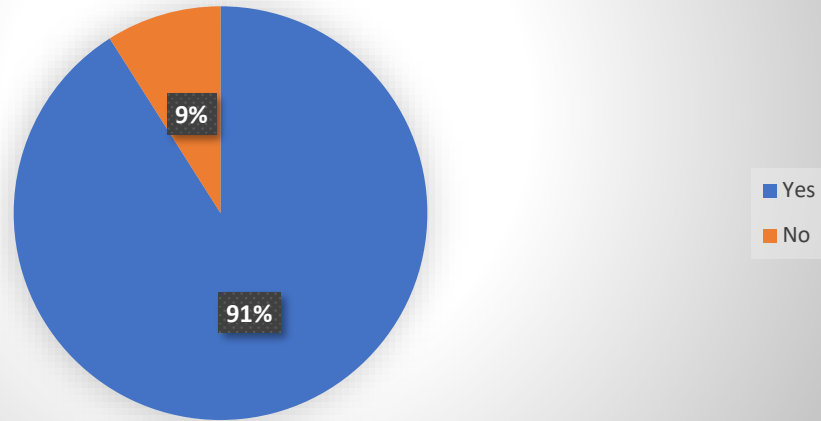
Responses 100



- 8% preferred YES
- 92% preferred NO

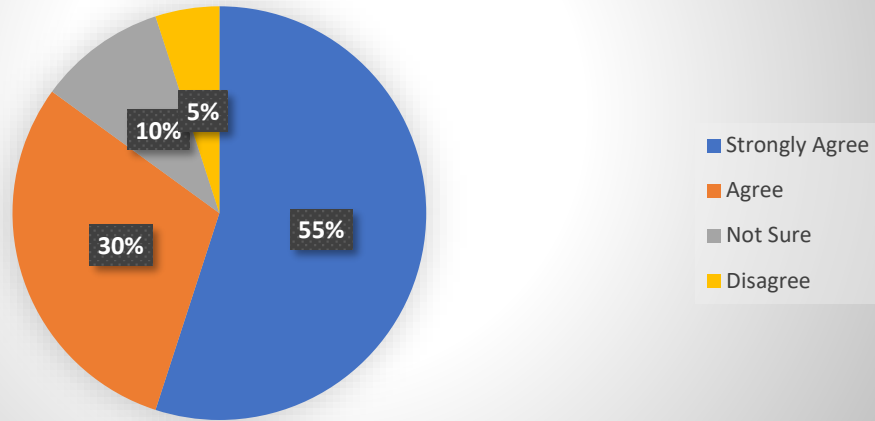
12. show the banks provides electronic facilities are easily accessible?

Responses 100



- 91% preferred YES
- 9% preferred NO

**13. Show the electronic banking is User-
friendly service?
Responses 100**



- 55% preferred STRONGLY AGREE
- 30% preferred AGREE
- 10% preferred NOT SURE
- 5% preferred DISSAGREE

3.2 FINDINGS:

- From the above chart-I stated that 95% respondents are using online banking services and 5% are not using online banking services.
- From the above chart-II stated that HDFC has 20% of users, Union bank of India 30% of users, SBI has leading with 40% of users and ICICI has least number of users with 10%.
- From the above chart-III It is stated that 80% of respondents are pay the bill through online and 20% of respondents are paper based bills.
- From the above Chart -IV 74% of respondents are mostly preferring online shopping and 26% of respondents are preferred going to stores and not preferred online shopping.
- From the above chart – V The respondents are preferred 32% Cash, 14% Cheque, 21% online banking and 33% others for mode of payment for online shopping.
- From the above chart – VI 87% of respondents are satisfied with online banking services and 13% of respondents are not satisfied with online banking services.
- From the above chart – VII Electronic banking users are money spend per bill for online bill payments for 21% of respondents are below Rs.50, 27% of respondents are between Rs.50 – Rs.200, 25% of respondents are between Rs.200 to Rs.500 and 27% of respondents are above Rs.500
- From the above chart – VIII 81% of respondents are aware of different payment methods and 19% respondents are not aware of different payment methods.
- From the above chart – IX It is stated that 30% of respondents are using Debit or Credit card payments, 15% of respondents are using Mobile banking, 50% respondents are using UPI Apps and 5% respondents are using payment interbank system.
- From the above chart – X It is Stated that 55% of respondents are Strong agree, 30% respondents are Agree, 10% respondents are Not sure and 5% of respondents are Disagree to the ATMs are located in convenient places.
- From the above chart – XI It is stated that 92% of respondents are not agree and 8% of respondents are agree to the electronic fraud is common in Indian banks.
- From the above chart – XII It is stated that 91% of respondents are agree and 9% of respondents are not agree to the banks provide electronic facilities are easily accessible.
From the above chart – XIII it is stated that 55% of respondents are strongly agree, 30% of respondents are agree, 10% respondents are not agreeing and 5% of respondents are Disagree to the Electronic banking services are user friendly services.

CHAPTER-4
SUMMARY & CONCLUSION

4.1 CONCLUSION:

Most of the respondents are aware of online banking either fully or partially. E- banking is the most preferred choice followed by ATM, Internet banking, Mobile banking in terms of the frequency of usage for the benefits accruing time savings come out to be the major benefit followed by easy processing, inexpensive, and easy fund transfer, bill payment etc. The basic objective of this research is to analyze the awareness among customers for internet banking. It gives direction to research tools, research types and techniques. Although the findings reveal that people know about the services but still many people are unaware and many of them are non – users so the bank should by promotion try to retain the customers. Banks should look forward to have some tie – ups with other financial institutionsto increase the service base.

4.2 SUGGETIONS:

TO THE BANK:

- Banks need to focus in the areas of creating awareness about the availability of electronic banking products and services. Banks should organize public exhibitions and talk shows and make products accessible to all customers.
- Banks need to create awareness among customers regarding e-Banking services and to make E-Banking popular among the entire age and income group.
- The bank staff must know all the facilities of E-Banking so that they can talk about the E-banking facilities to the customers properly.
- Banks should try to win customers confidence by providing adequate security to transactions. If any problem arises, then the bank at no time should resolve the issue.

TO THE CUSTOMER:

- Customers should not access online banking in public browsing centers / shared computers.
- They need to reach out to their banks immediately in case of occurring of any misleads or frauds with respect to online banking
- Customers should not share any OTP's with others relating to Online banking transactions
- They should not create passwords which can be easily guessed by others.
- Customers need to know about the benefits of using online banking services.

APPENDECIES-I
BIBLIOGRAPHY

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APPENDICES-II

QUESTIONNAIRE

DEAR SIR/MADAM,

PERSONAL DETAILS:

NAME: _____

ADDRESS: _____

OCCUPATION: _____

CONTACT NO: _____

1. Are you one among the users of Online-Banking services?

- YES
- NO

2. Which of the following bank's online services you prefer?

Various Banks Tick below

- ICICI
- SBI
- UNION
- HDFC

3. Would you prefer Online-Banking for bill payments?

- YES
- NO

4. Would you prefer online shopping?

- YES
- NO

5. What is your preferred mode of payment for online shopping?

Mode of payment tick below

- CASH
- CHEQUE
- NET BANKING
- OTHERS

6. Are you satisfied or dissatisfied with online banking?

- SATISFIED
 - DISSATISFIED
7. How much money you spend per bill for online bill payments
- BELOW RUPEES 50
 - BETWEEN RUPEES 50-200
 - BETWEEN RUPEES 200-500
 - ABOVE RUPEES 500
8. Do you aware of different payments methods?
- YES
 - NO
9. Do you know different payment methods?
- DEBIT OR CREDIT CARDS
 - MOBILE BANKING
 - UPI APPS
 - PAAYMENTS INTER BANK
10. Showing whether ATMs are located in convenient places
- STRONGLY AGREE
 - AGREE
 - NOT SURE
 - DISAGREE
11. Showing whether electronic fraud is common in Indian Banks
- YES
 - NO
12. Show the banks provide electronic facilities are easily accessible?
- YES
 - NO
13. Show the electronic banking is a user-friendly service
- STRONGLY AGREE
 - AGREE
 - NOT SURE
 - DISSAGREE

Government Degree College, Dubbak

Department of Commerce

Total B.Com (CA) Result Analysis 2021-2022 A.Y.

Year/Semester	Sem-I	Sem-II	I-Year	Sem-III	Sem -IV	II-Year	Sem-V	Sem-VI	III-Year	Total
Number of Students Appeared:	54	49	103	21	16	37	18	18	36	176
Number of Students Passed:	30	31	61	14	15	29	16	16	32	122
Pass % :	55.5556	63.2653	59.2233	66.6667	93.75	78.3784	88.8889	88.8889	88.8889	69.3182

**Details of activities conducted for students for Future employment/
Competitive Examination and Higher Education**

A.Rajashekar
Department of Commerce,
Government Degree College, Dubbak

Objective: Conducting awareness programs

Conducting sessions and provided materials to students for future employment/ Competitive Examination and Higher Education

Outcome: Significant result of the following students scored good marks and ranks and got P.G/B.Ed seats in reputed colleges in the academic year of 2021-2022

S.No.	Name of the student	Group	Getting Ranks in
1	B. Anjali	B.Com	M.Com

PRINCIPAL
GDC DUBBAK

Government Degree College, Dubbak

2021-2022 A.Y.

Department Of Commerce - Library

Lecturer Name: A.Rajashekar

S.No.	Book Name	Publisher	No. of Books
1	Computerized Accounting	Sai Publishers	1
2	Banking Theory and Practice	Sai Publishers	1
3	Fianacial Accounting	Front line Publishers	1
4	Business Law	Sai Publishers	1

Government Degree College, Dubbak

B.A, B.Com, B.Sc 2021-2022 A.Y.

Department Of Commerce co-ordination with Entrepreneurship Development Cell

Natioanal Consumers Rights Day Date: 24-12-2021

Lecturer Name: A.Rajashekar



దుబ్బాక కళాశాలలో వినియోగదారుల దినోత్సవం



వినియోగదారుల దినోత్సవంలో భాగంగా మాట్లాడుతున్న లెక్చరర్ వెంకటరెడ్డి

దుబ్బాక, డిసెంబర్ 24 (ప్రభన్యూస్): జాతీయ వినియోగదారుల దినోత్సవాన్ని పురస్కరించుకుని శుక్రవారం నాడు తమ కళాశాలలో విద్యార్థులకు అవగాహనాకార్యక్రమం నిర్వహించినట్లు కళాశాల ఇన్ ఛార్జ్ ప్రిన్సిపాల్ ఎస్. స్వాతి తెలిపారు. వినియోగదారుల హక్కులు, వాణిజ్య పరమైన అంశాలు, ఆహార పదార్థాల కల్తీని నిరోధించడం ఎలా అన్న అంశాలపై వాణిజ్యశాస్త్రోపన్యాసకులు ఎ. రాజశేఖర్, ఆంధ్రోపన్యాసకులు ఎం. వెంకటరెడ్డి విద్యార్థులకు వివరించారు. వినియోగ దారులు

అంటే ఎవరు అన్న అంశం నుంచి జిల్లా, రాష్ట్ర, జాతీయ స్థాయిలో వినియోగదారుల ఫోరం, దాని పనితీరు అంశాలను వారికి వివరించారు. వినియోగదారుల హక్కుల పరిరక్షణకు అందుబాటులో ఉన్న చట్టాలు, వాటిని వినియోగించుకునే విధానంపైనా విద్యార్థులకు వివరించారు. ఈ కార్యక్రమంలో ఇన్ ఛార్జ్ ప్రిన్సిపాల్ స్వాతితో పాటు, ఎన్ఎస్ఎస్ ప్రోగ్రామ్ ఆఫీసర్ సందిగామ వేంకటేశ్వర్లు, లెక్చరర్లు వి. వెంకటేశ్, ఆంజనేయులు, రఘునందన్ రెడ్డి మాట్లాడారు.

Government Degree College, Dubbak

Department of Commerce

Details of the department significant achievements for Students got 'O' grade in university Exams up to 2021-2022 A.Y.

Number of students got 'O' grade in various commerce subjects in University Exams = 28

Details of the Department Significant Achievements for students Got in P.G. Ranks upto 2021-2022 A.Y

Objective: `

Conducted sessions and provided materials to students for Future Employment/Competitive Examinations & Higher Education

Outcome: Significant Result of the following students got in P.G./B.Ed. Ranks and Seats in reputed Colleges in the Academic Year of 2021-2022. And also students work as employees with this Bachelor Degree.

5

SNO	Student Name	Group	Getting Ranks in	Academic Year
1	B.Anjali	B.Com.C.A.	M.Com	2021-2022 AY

Details of the Department Significant Achievements for Student Working As a Employee After Degree up to 2021-2022 A.Y			
S.No	Student Name	Working As a Employee After Degree	Place Of Working
1	Y. Narsimulu	Data Entry Operator	Adity Diagnostcs
2	T. Narender	Sales Excutive	TVS Show Room

**PRINCIPAL
GDC DUBBAK**