

A

**Project Report on  
“A STUDY ON AWARENESS OF E-BANKING  
SERVICES AMONG COLLEGE STUDENTS”**



**Palamuru University**

**This project Report submitted in partial fulfillment of the  
requirement for the award of the Degree of “BACHELOR OF  
COMMERCE”**

**2022-2023**

**Submitted By:**

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**UNDER THE ESTEEMED  
GUIDENCE OF  
**Dr K. Manjula**  
(Head of department)**



**Dr.BRR GOVERNMENT DEGREE COLLEGE**

**(Affiliated to Palamuru University)  
Jadcherla, Mahabubnagar**

## CERTIFICATE

### DEPARTMENT OF COMMERCE

This is to certify that this project work entitled

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AMONG COLLEGE STUDENTS”

Submitted by:

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Of Dr.BRR Govt Degree College, Jadcherla, Mahabubnagar in partial fulfillment of the requirement for the award of the Degree of Bachelor of Commerce, Palamuru University. This project has not been submitted to any other University or Institution for the award of any UG B.Com/Certificate.

  
PRINCIPAL

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Dr. B.R.R. Government Degree College  
JADCHERLA

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**Dr. K. MANJULA**

**HOD**

Commerce

Dr.BRR GDC, Jadcherla

**Assistant Professor**

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**EXTERNAL EXAMINAR**

  
**INTERNAL EXAMINAR**

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**(Dr. K. MANJULA)**  
**PROJECT GUIDE**

## **DECLARATION**

**I hereby declare that the project work entitled on A STUDY ON  
“AWARENESS OF E-BANKING SERVICES AMONG COLLEGE  
STUDENTS”**

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submitted by us to the Department of Commerce is a Bonafide work done by us and it is not submitted to any other university or Institution for the award of any UG B.Com/Certificate or published any time before, under the guidance of **DrK .Manjula, (Head of Department)**

The project embodies the result of original work and studies carried out by us and the contents of the project do not form the basis for the award of any other degree by us.

<b>DG.SASATEESH</b>	<b>(20033006405017)</b>
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## **ACKNOWLEDGEMENT**

Throughout the process of studying this project we are fortunate to have many people who made in valuable suggestions to improve it.

Successful completion of this project is due to their careful supervision and encouragement.

Our sincere thanks to **Mrs.ch.Appiya chinnamma**, Principal Dr.BRR Govt Degree College, Jadcherla, Mahabubnagar for giving us the permission to carry out the project work.

our project guide **Dr K. Manjula (head of dept)** for the kind encouragement and constant support extended completion of this project work from the bottom of our heart.

We are also thankful to all those who have incidentally helped us, through their valued guidance, Co-Operation and unstinted support during the course of our project.

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# **CHAPTER 1**

## **INTRODUCTION**

## INTRODUCTION

In this era of global competition the Banking sector has emerged as a vital service industry. More about the Segmentation, structuring of activities and scope of Banks has changed its landscapes in due of changes in the world economy at large. The Financial & investment activities are added with Insurance & Foreign transactions. The technological revolution has added the usage of information & communication techniques that are sophisticated used & replaced the manual banking transactions. E-Banking is not a new topic of the town today, but has raised the business of banking sector by 4.6

% only due to technological advancements. This paper is an attempt to study the Awareness of e-Banking facilities among the college students.

Electronic banking is the concept of new millennium. It is the process of performing banking transaction with the use of electronic technology.

Internet Banking means providing banking services to customer at his home, office travelling with the use of electronic technology. It means provide banking services to customer at anywhere and anytime, there is no limitation of place and no limitation of time. It is a conveyance services to customers. The rapid changes in business operations in contemporary times in the form of technological improvement require banks to serve their customers electronically. Traditionally, banks have been in the forefront of harnessing technology to improve their products and services. The banking industry and its environment in the 21<sup>st</sup> century is highly complex and competitive and there for the need for information and communication technology to take centre stage in the operations of the bank. Electronic banking is critical in the transformation drive of the banks in area such as products and services and how they are deliver to customers. Thus it is seen as a valuable and powerful tool in the development growth, promotion of innovations and enhancing competitiveness of banks, information technology has been found to lead to improvement in business efficiency and service quality and hence attract customers as well as retain them.

## OBJECTIVE OF THE STUDY

1. To study the awareness regarding E-Banking among college students.
2. To understand how internet banking influences the college students.
3. To know whether Students are using E-Banking services provided by the banks.

## SIGNIFICANCE OF THE STUDY

Internet Banking is very popular terms in this global world. Now generally all banks provide Internet Banking services in every city. There is no any geographical limitation for Internet Banking services. But the utility of the Internet Banking is dependent on the awareness of Internet Banking services, and information about the Internet Banking services. Generally students have theoretical knowledge of Internet Banking and different services in Internet Banking. But all students no used this knowledge in practical way. So it is necessary to find out whether students really using Internet Banking or not. This study is significant since it makes an attempt to study the awareness of college students about E-banking.

## STATEMENT OF THE PROBLEM

This study focuses on the awareness, adoption, etc of Internet banking services among students and aims to gain a deeper understanding of the factors influencing the adoption of Internet banking services by students, particularly among the college students.

## RESEARCH DESIGN

A research is a valid when a conclusion is accurate or true and research design is the conceptual blueprint with in research is conducted. A scholar for his research is conducted. A scholar for his research, prepare an action plan it constitute the outline of collection, measurement and analysis of data.

### Nature of study

The nature of study states as descriptive.

## Nature of data

The study is based on both secondary and primary data.

## Source of data

The primary data were collected by distributing questionnaire and secondary data was collected from internet and magazines.

## Sample design

A sample design is the framework, or roadmap .that server as the basis for the selection of a survey sample and affects many other important aspects of a survey as well .One must define a sampling frame that respects the population of interest from which a sample is to be drawn.

## Nature of population

Students from Christ College (Autonomous), Irinjalakuda were considered as population of study.

## Sample unit

Sample unit of the study is the Commerce students from Christ College (Autonomous), Irinjalakuda.

## Methods of sampling

In this method, method of sample is used is convenience sample method.

## Size of sample

Here 50 students are used as sample for the study.

## Tools for analysis

- Percentage analysis
- Table and Diagrams.

## Chapterisation

Chapter 1- Introduction

Chapter 2-Theoretical Framework

Chapter3- Review of literature

Chapter 4- Data analysis and interpretation Chapter 5-

Finding, suggestion and conclusion



**CHAPTER 2**  
**THEORETICAL FRAME WORK**

## **THEORETICAL FRAMEWORK**

The information technology development has revolutionized the way of doing business by creating a virtual market place across the globe through the internet. Internet is not only used for sharing information but is increasingly used as a distribution channel, advertising channel and as a flexible user-friendly mode for payments. The properties of internet make it an ideal medium for delivering financial services specifically banking products and services and hence using the internet technology to deliver the banking services reduce the costs and eliminates uncertainties both for the bank and customer.

The advent of technology has brought out new electronic channels to deliver banking services such as Automated Teller Machines (ATMs), internet banking and mobile banking. Servicing through the technology based channel is cost effective than the traditional branch banking for banking industry. Hence, Indian banking industry is heavily investing on technology based channels and these channels are expected to be utilized by the customers for their day to day activities like fund transfer, bill payment, ticket booking, shopping and mobile recharge.

Online banking is a convenient, cost efficient and time saving channel for the customers to transact with bank at anytime anywhere. Since online banking transactions are processed electronically it offers quick and efficient service for the customers. Nevertheless online banking services is yet in its nascent stage and Indian banking customers are reluctant to adopt online banking services .

Adoption is an important step for acceptance of any technology, but long term viability of the technology depends on continuous use rather than first time use. Innovation diffusion theory proposed by Roger (1995) states that adopters reevaluate their earlier acceptance decision during their final confirmation stage and decide whether to continue or discontinue that innovation at their post adoption stage.

Information technology has changed the face of banking industry in India. The adoption of information technology started as a mere automation process for the routine works of banks during 1980. It was integrated with business process

reengineering resulting in banking services as branchless, anytime and anywhere and facilitated new product development which enabled near real time service delivery. In 1990, the liberalization, globalization and privatisation measures brought a completely new environment to the Indian banking industry. This was the time the Indian banking industry started using the technology to provide banking services to meet the global competition. In the Indian banking industry information technology changes had started with Narasimhan committee's suggestion in 1992 for computerization, followed by Saraf committee's recommendations for electronic fund transfer, electronic clearing services and automatic data capture system in 1994. Currently Indian banking sector reconfigured their business process and offers services through various electronic banking channels like ATM, online banking, mobile banking, smart cards, point of sale, electronic fund transfer etc. Information technology has thus helped banks to reach the door steps of the customers by overcoming the geographical limitations, volume constraints and easing the resources unlike traditional brick and mortar system.

#### Advantages of Internet banking to Customers

4. Internet Banking provides different benefits to customers. It provide 24 hours service for seven days in a week for 365 days in a year so there is no any problems for holiday and working day, customer can use banking services at any time it means whether it is day or night.
5. Internet Banking provides banking facility to customers at anywhere i.e. at shopping Mall, Railway station. Petrol Pump, Shop, Market Place and Airport. So customer can take benefits of banking services at any place with the use of ATM, Debit Cards and Credit Cards and Mobile Banking.
6. Internet banking services save the time and money of customer because of performing banking transactions there is no need to visit any bank; he can perform his financial transaction with the use of personal computer, laptop, mobile banking, and phone banking

7. Internet Banking reduces the risk of customer to carry cash on travelling due to Internet Banking services he can withdraw cash anywhere and so there is no need to keep cash with him, he can use Credit Card and EFT other Internet Banking facility in travelling.
8. Customers can make utility service bill payment with the use of Internet Banking services which save his time to pay bills.
9. Customers can take accurate decision regarding financial matters because require information is available on every bank website.

### Banking Services Provides in

#### BanksATM:

ATM is a very popular service in this world. The Automated Teller Machine is an effective delivery channel, which play a vital role in consumer satisfaction and cost control of transaction of banks. ATM are emerging as the most useful tool to ensure “Any time Banking” or Any Time Money.

#### NEFT/RTGS:

NEFT means national electronic fund transfer system and RTGS means Real Time Gross Settlement System which enables an effective service, economical and reliable system of transfer of funds from bank to bank as well as from remitter’s account in a particular bank to beneficiary’s account in another bank across the country. IT is useful to customers to transfer funds from one bank branch to another branch and also another bank.

#### Internet Banking:

Internet banking is a retail banking which enables customers to operate his account from anywhere and anytime. Internet Banking provide Fund Transfer, Credit PPF Account, Request Issue D.D., Request For loan, utility bill payments , Online bill payments, Online ticket booking, Online share trading, credit card payment, LIC premium payments, Online donation etc.

#### Mobile Banking:

Mobile banking services is provided by banks on request of customers. This service is provided with secure ID and password to customers mobile banking

offer Fund transfer, immediate payments service, cheque book request, bill payments, mobile and DTH recharge, M Commerce transactions etc.

### **SMS Banking :**

This service is provided with the help of mobile phone of the customers. It offers balance enquiry, last three transactions statements, cheque status, Alert for password generations OTP ( one time password) etc.

### **Cards Facility :**

Banks provide different debit cards and credit cards facility. With the use of these cards customer can purchase, can make ecommerce transaction, and also can pay bills etc.

### **Adoption of Online Banking in Indian Banks**

In India, new generation private sector banks namely ICICI Bank and HDFC Bank were the pioneers in introducing internet banking services. ICICI bank introduced online banking with limited number of services in 1996 followed by Citi bank and IndusInd Bank. HDFC bank started offering online bankingservices in the year 1999. It was during 1996-1998 that the banks adopted internet for their transactions, however the adoption of internet and usage in banking industry gained importance only in 1999. Initially nationalized banks hesitated and viewed online banking as insecure channel and then SBI launched internet banking in 2001 and experienced good response from customers. Eventually Canara Bank, Allahabad Bank, Punjab National Bank, Bank of Baroda, Syndicate Bank and others introduced it.

In current scenario every bank in India have internet banking facility but not all the banks are providing integrated features of internet banking. The level of providing online banking services differs from bank to bank. RBI report (2001) shows that, level of online banking services has been categorized as i) The basic level service, where the bank's website disseminates information about the products and services of a particular bank. ii) Simple transactional websites, which allows customers to submit their instructions, applications for different services, queries on their services, but do not permit any fund based transactions on their accounts and iii) Fully transactional websites, which

allows customers to operate on their accounts for transfer of funds, payment of different bills, subscribing other products of the banks and to do purchase and sale transactions. The fully transaction websites are integrated online banking websites which offers all services such as account enquiry, fund transfer, onlinetrading, deposit renewal, stop payment, request for cheque book and demand draft, payment of insurance premium, payment of mobile phone bills, electricity bills, water bills credit card bills, railway ticket reservation, movie ticket reservation, e-mobile recharge and e-donation services (Markarkandy and Daptardar 2011). Indian banks that offer online services still have a long way to go compared to other developed countries (Khan et al 2009). Almost all the banks operating in India are having their websites, but only a few banks provide fully transactional online banking services. RBI initiative to improve technology for the banking sector during 2010-11 has forced all the commercialbanks to offer integrated online banking services (RBI Report of Trend and Progress of banking in India 2010-2011). Recently, all the Indian banks are encouraging their customers to use online banking services. Besides cost and revenue impact, banks realized that customer satisfaction and retention is highly important to make competitive advantage.

### Acceptance of Online Banking Services

Acceptance of any technology can be measured in three stages like intention, adoption and continuous usage. Customers are making acceptance decisions to use a service, which were different from the continuance decisions since continuous use is a post-adoption behavior. It was observed that continuance has been referred through the intention to continue the service after customers have acquired the services. Continuance intention or repurchase intention refersto an individual's judgment of repurchasing a specified product or services from the same business, by taking their circumstances or situations into account. Adoption of any new innovation is often very difficult. Many innovationsrequire lengthy period often of many years from the time they become availableto the time they are widely adopted (Rogers 1995). The World Wide Web is

relatively new product and therefore its adoption is still at the starting stage of the diffusion curve (Jayawardhena et al 2003). Hence virtual bank or bank through World Wide Web or branchless bank is also a very new concept to any country (Sadeghi and Hanzae 2010). In traditional banking there is face to face interaction between the customers and banker whereas in the case of online banking customers access their transactions through an electronic media. This kind of system is very new for Indians. Though this new system offers potential benefits to the customers, it has to convince the customer's emotional or psychological belief and also the banking need. Being a developing country online banking penetration in India differs from the context of developed countries.

**CHAPTER 3**  
**REVIEW OF LITERATURE**



## REVIEW OF LITERATURE

A literature review is a “critical analysis of a segment of a published body of knowledge through summary, classification and comparison of prior research studies, and theoretical articles”. To get proper prospective of the subject this helps us to know the individuals or the research in each sector’s as it removes the probability or the repetition of work or replication work helps to get acquainted with the work done and provides valuable information. Studies done by some of them are as follows;

**Dannenbergh and Kellner (1998)**, in their study, overviewed the opportunities for effective utilization of the internet with regard to the banking industry.

**Daniel (1999)**, in his research paper, described e-banking as the newest delivery channel offered by the retail banks in many developing countries.

**Sathye (1999)**, in his research explored the factors affecting the adoption of internet banking by Australian customers.

**Kamesam (2001)**, studied the changes that took place in the Indian banking industry which emphasized on technological advancements and profitability in banks.

**Singh and Malhotra (2007)**, made an attempt to discover factors affecting the adoption of internet banking in India.

**Laukkanen (2007)**, highlighted the attributes in multi-channel electronic banking.

**Lichtenstein and Williamson (2006)**, in their research article gave an outlook as to how and which specific factors affect the consumer decision, whether or not to choose internet banking services in the Australian context.

**Gan et al. (2006)**, examined consumer choices between electronic banking and non-banking in New Zealand.

**Chalam and Nageswara (2006)**, focused that as the computer touched each and every aspect of the economy, so banking sector was not an exception to it.

**Dixit N and Datta, K.S. (2010)**, “Acceptance of E-banking among Adult Customers: An Empirical Investigation in India”.

**Natarajan and Angur (1999)**, in their paper, examined the applicability of alternative measures of services quality in the developing economy like India and

accessed related issues in the context.

**Joseph et al. (1999)**, evaluated the impact of electronic banking on the services delivery by banks to its customers.

**Zeithaml (2002)** focused on service delivery through electronic channels. The study presented the definition, conceptualization and measurement of electronic service quality, and then offered some ideas for future research.

**Bauer et al. (2005)**, in their study, validated a measurement model for the construction of website portals quality based on three dimensions that were core services, additional services and problem solving services.

**Sarangapani and Mamatha (2008a)**, explained the concept of e-banking and highlighted all the concerns and challenges while implementing the same.

**Laforet and Li (2005)**, in their study investigated the market status of online/mobile banking in China.

**Krishnamurthy (2006)**, highlighted the advantages, risks, innovations and convenience involved in e-banking.

**Ashiya (2006)**, evaluated developments made by electronic payments. The author evaluated different modes of e-payment used across the globe.

**Sarangapani and Mamatha (2008b)**, studied the impact of Information Technology on banking sector and its security related aspects.

**Kleiner et al**, opined that Applications of modern technology help service excellence, by improving operating processes and helping to gather and collate more information both about and for the customers, so that the banks can provide customers with better and more appropriate products and services.

**Huber et al**, found that the bank customers tend to be loyal provided they were satisfied with the service and stick on to the same bank for five to seven years on an average. They changed over only when they move to a new home in an area outside their bank's network.

**Rubino**, e-banking / internet banking offers banking services outside of the normal opening hours as in fact, it has effectively "opened" banks for business twenty-four hours a day, and seven days a week.

**Turben et al**, have stated that many banks with e-banking / internet banking facilities offer PC-based home banking products and services to perform a variety of services at home. They have further stated that e-banking offers electronic services that allow customers to check the balances in their accounts, transfer

funds among accounts, pay bills electronically as well as apply for loans, download information about accounts into their own computers, trade stocks or mutual funds, look at images of their cheques and deposit slips.

**Kolodinsky et al**, studied the adoption of new innovations and services like electronic transfer of funds, electronic bill payment, phone banking, and PC banking, in order to identify the characteristics of these innovations that were most related to consumer adoption, or rejection of e-banking technologies. The study included the consumers' intentions to adopt technology based services in the future.

**Sheshunoff**, internet banking has advantages for banks to maintain competition, to save costs, to enhance mass customization, marketing and communication activities, and to maintain and attract consumers. He further stated that the primary advantage of Internet banking is to save time and cost.

**Boss et al**, found that introduction of ATMs in banks will cut costs by reducing need for tellers. In fact consumers did not stop using tellers to the extent banks had hoped, but they also used ATMs frequently that the reduction in cost per use was more than off set by the higher volume of transactions.

**Clay and Strauss**, point out that reliability of the network is the customers' main concern. For example, remote users in all corners of the world are allowed to access important files on computers and information is transferred via the Internet. Whenever personal financial data is transmitted over the electronic network there are risks of the theft of this information by unauthorised parties or of misuse by the bank collecting it.

**Lee and Lee**, indicated that Internet banking allows consumers easier access to their bank accounts, lower service charges, and time saving.

**Chang**, showed that Internet banking had a low transaction cost and a high speed of service when compared to other banking services

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

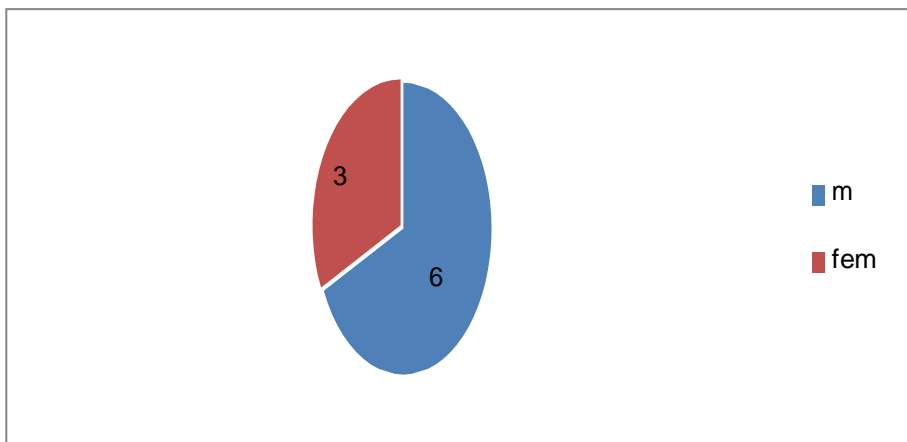
**Table 4.1 showing gender classification of respondents on the basis of**

<b>Gender</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Male	34	68%
female	16	32%
Total	50	100

(Source: Survey data)

The above table reveals that among 50 respondents 32% of the respondents are female and remaining 68% are male.

**Figure 4.1 showing classification of respondents on the basis of gender**



(Source: Survey data)

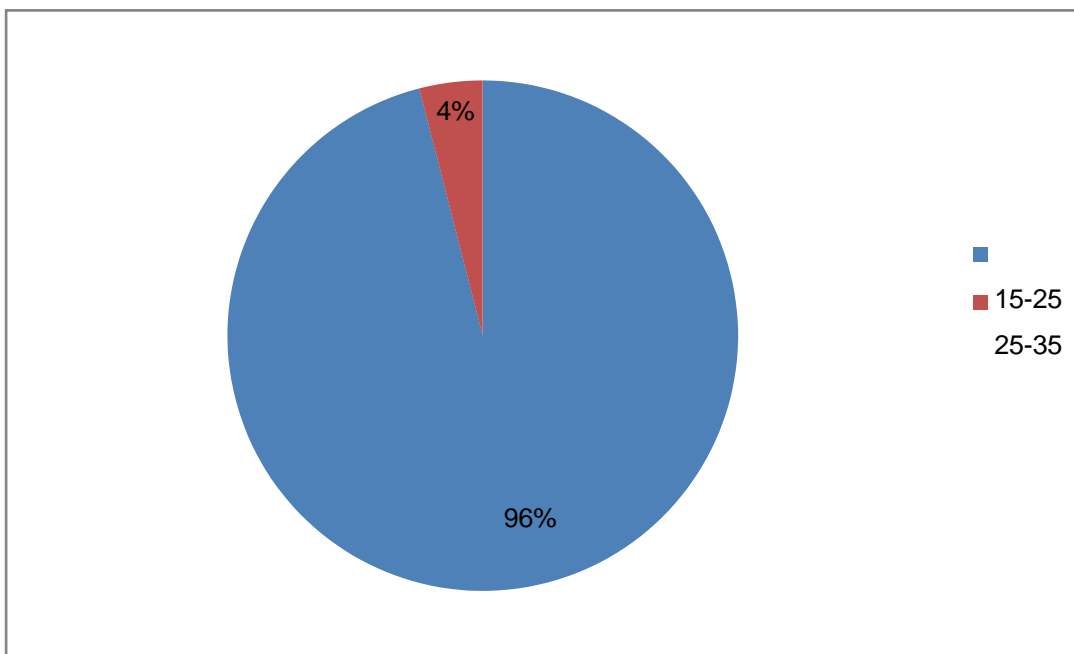
**Table 4.2 showing classification of respondents on the basis of Age**

Particulars	No .of Respondents	Percentage
15-25	48	96
25-35	2	4
Total	50	100

(Source : survey data)

The above table reveals respondents on the basis of age by respondents .From the above table it is clear that majority of the respondents that is 96% have the age limit of 15-25 and remaining 4% have the age limit of 25-35.

**Figure 4.2 showing classification of respondents on the basis of Age**



(Source : survey data)

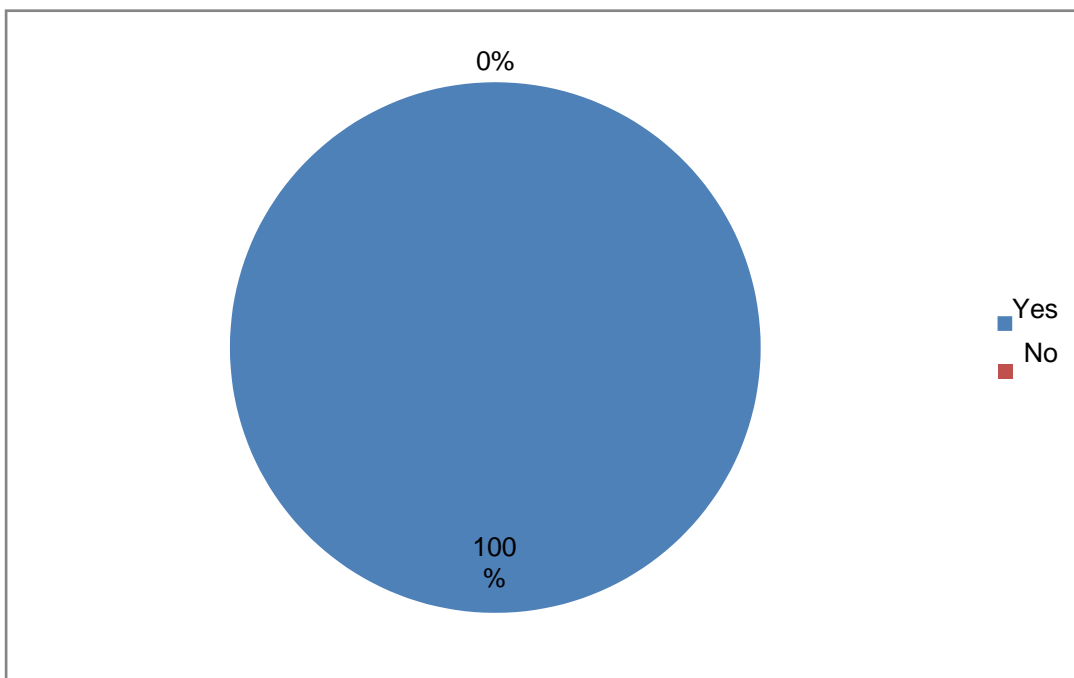
**Table 4.3 showing classification of data on the basis of awareness of E-banking**

Particulars	No. of Respondents	Percentage
Yes	50	100
No	0	0
Total	50	100

(Source : survey data)

The above table reveals classification of respondents on the basis of awareness of E-banking among students. Among 50 samples 96% of the respondents are aware of net banking, 4% are not aware of net banking.

**Figure 4.5 showing classification of data on the basis of awareness of E-banking**



(Source : survey data)

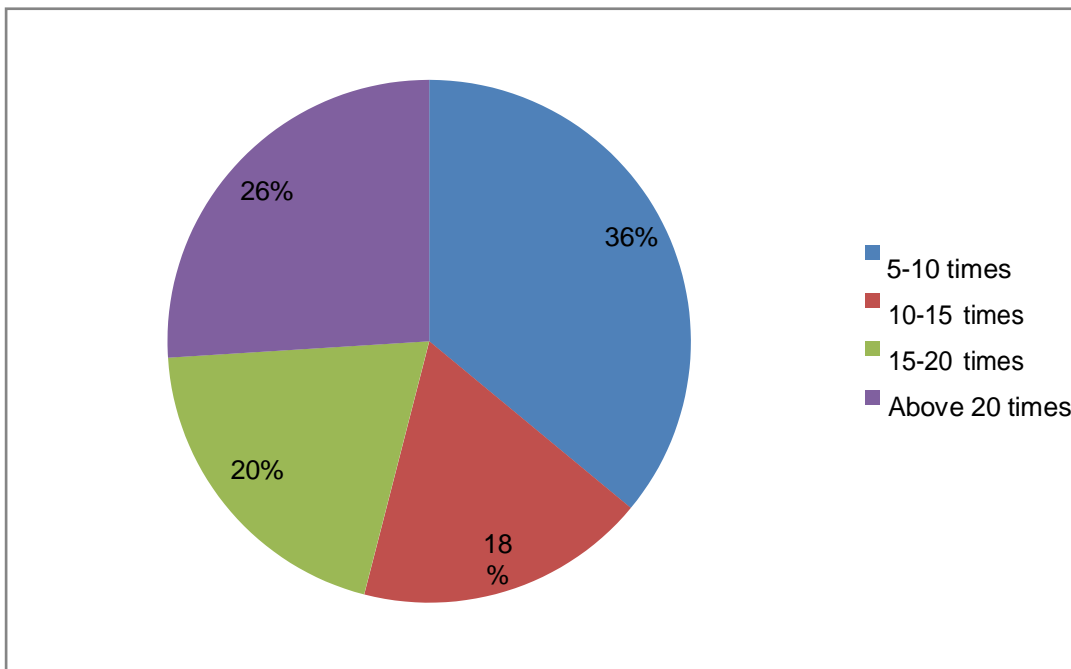
**Table 4.4 showing the classification of data on the basis of how often do you use E-banking in last 6 months**

Particulars	No .of Respondents	Percentage
5-10 times	18	36%
10-15 times	9	18%
15-20 times	10	20%
Above 20 times	13	26%
<b>Total</b>	<b>50</b>	<b>100%</b>

(Source : survey data)

The above table reveals classification of respondents on the basis of how often do you use E-banking in last 6 months. Among 50 samples 36% of the respondents have use 5-10 times ,18%have used 10-15 times, 20% have used 15-20 times and rest of 26%have used above 20 times

**Figure4.4 showing the classification of data on the basis of how often do you use E-banking in last 6 months**



(Source : survey data)



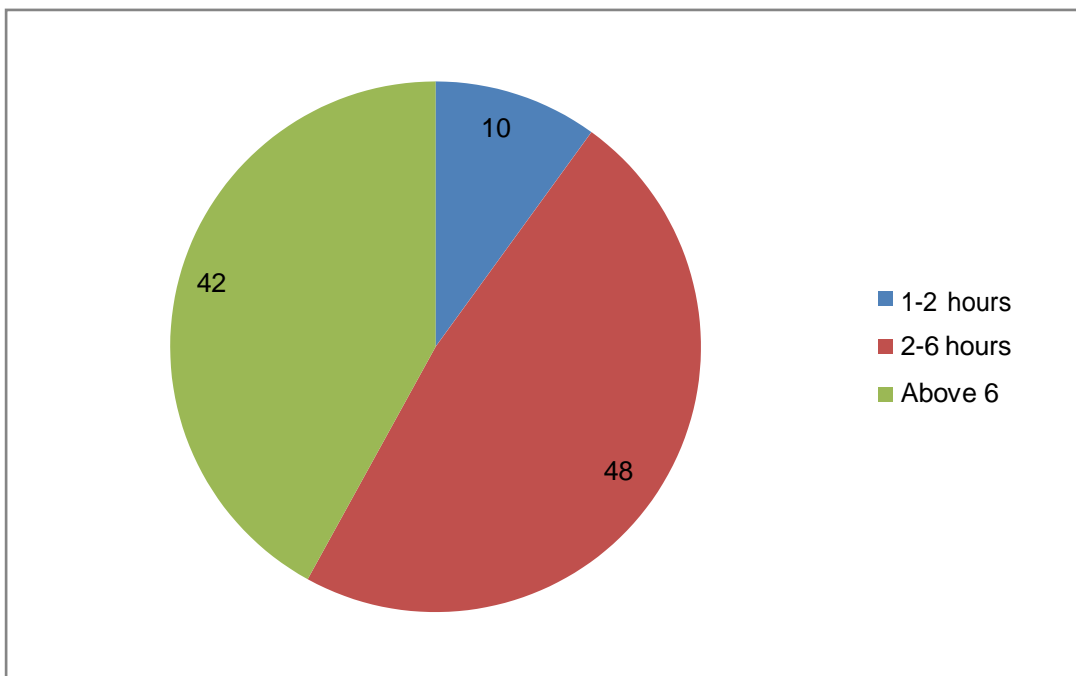
**Table 4.5 showing classification of data on the basis of time spend on internet every day by the students**

Particulars	No. of Respondents	Percentage
1-2 hours	5	10%
2-6 hours	24	48%
Above 6 hours	21	42%
Total	50	100%

(Source : survey data)

The above table reveals classification of data of respondents on the basis of time spend on internet everyday. Among 50 samples 10% of respondents have use 1-2 hours ,48% have used 2-6 hours,42% have used above 6 hours everyday. The total number of respondents are 50.

**Figure 4.5 showing classification of data on the basis of time spend on internet every day by the students**



(Source : survey data)

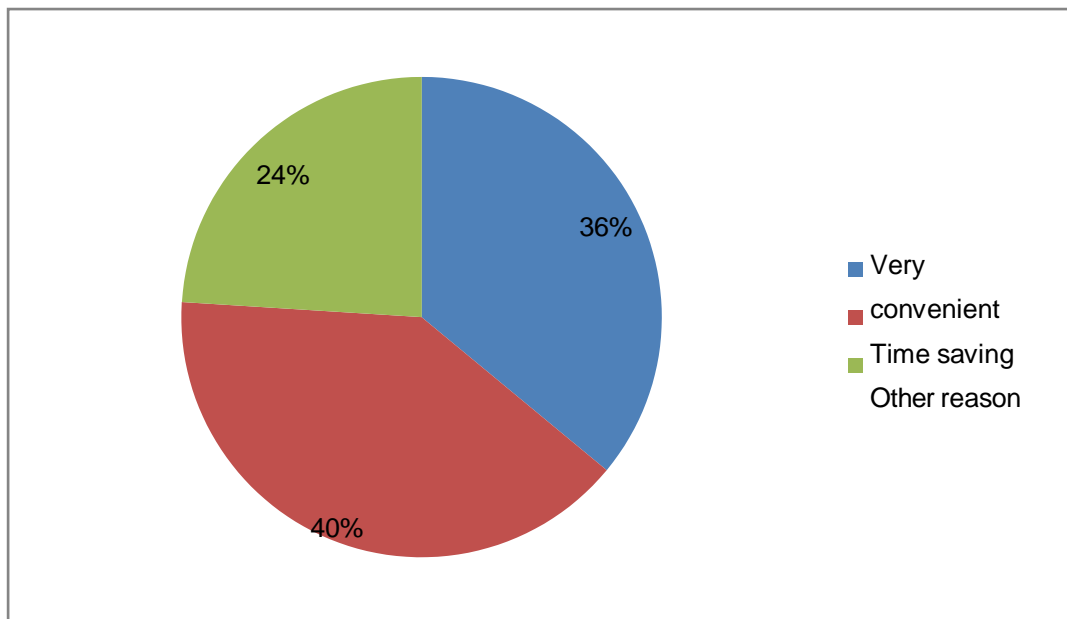
**Table 4.6 showing classification of data on the basis of reason by which why they choose E-banking by the students**

Particulars	No. of Respondents	Percentage
Very convenient	18	36%
Time saving	20	40%
Other reason	12	24%
Total	50	100%

(Source : survey data)

The above table reveals classification of data of respondents on the basis reason by which why students choose E-banking. Among 50 samples 36% of the respondents are very convenient, 40% have chosen time saving, and 24% have chosen other reasons.

**Figure 4.6 showing classification of data on the basis of reason by which why they choose E-banking by the students**



(Source : survey data)

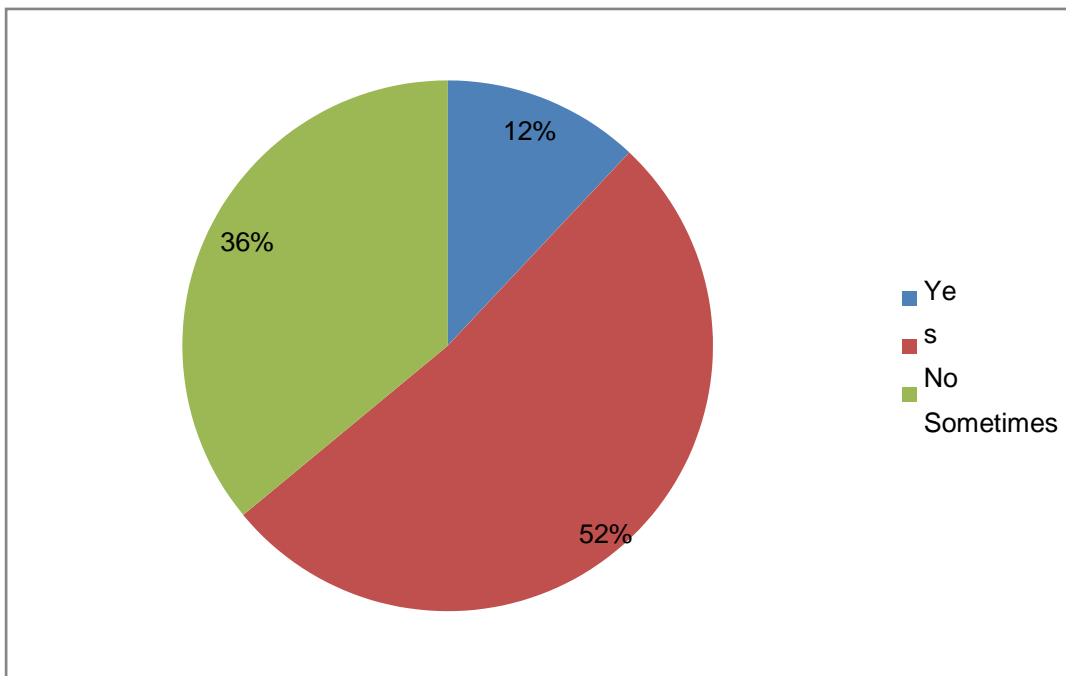
**Table 4.7 showing classification of data on the basis of question has the bank charges hindered you from transacting.**

Particulars	No. of Respondents	Percentage
Yes	6	12%
No	26	52%
Sometimes	18	36%
Total	50	100%

(Source : survey data)

The above table reveals classification of data of respondents on the basis of question has the bank charges hindered you from transacting . Among 50 samples 12% of the respondents have answered yes ,52% have chosen No, and 36% have chosen Sometimes .

**Figure 4.7 showing classification of data on the basis of question has the bank charges hindered you from transacting.**



(Source : survey data)

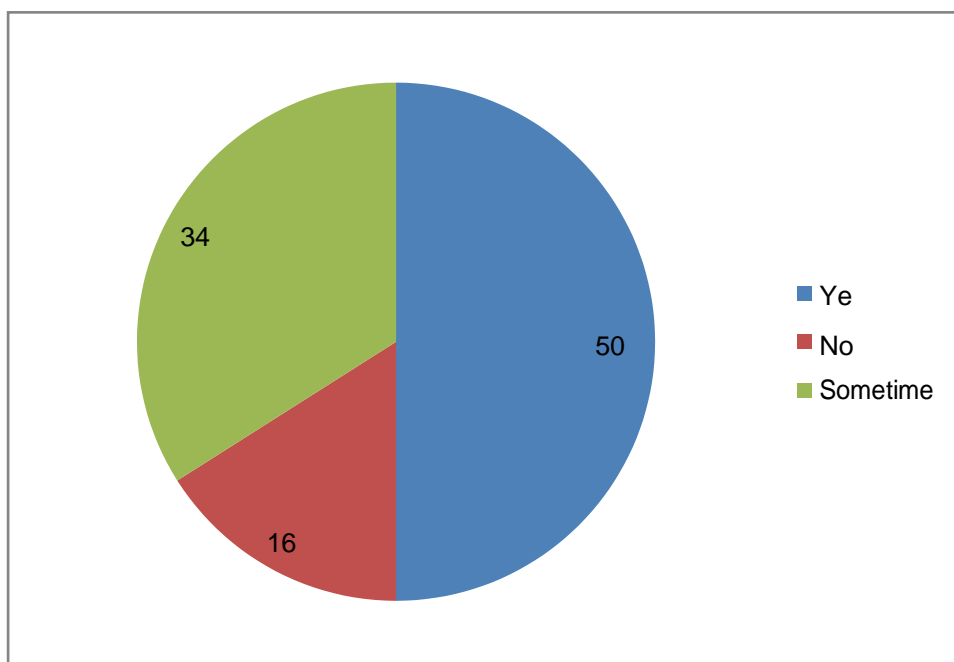
**Table 4.8 showing Classification of data on the basis of question Have you ever faced any difficulties in E-banking.**

Particulars	No. of Respondents	Percentage
Yes	25	50%
No	8	16%
Sometimes	17	34%
Total	50	100%

(Source : survey data)

The above table reveals classification of data of respondents on the basis of question have you ever faced any difficulties in E0banking. Among 50 samples 50% of the respondents have answered yes, 16% have chosen no and 34% have chosen sometimes.

**Figure 4.8 showing Classification of data on the basis of question Have you ever faced any difficulties in E-banking.**



(Source : survey data)

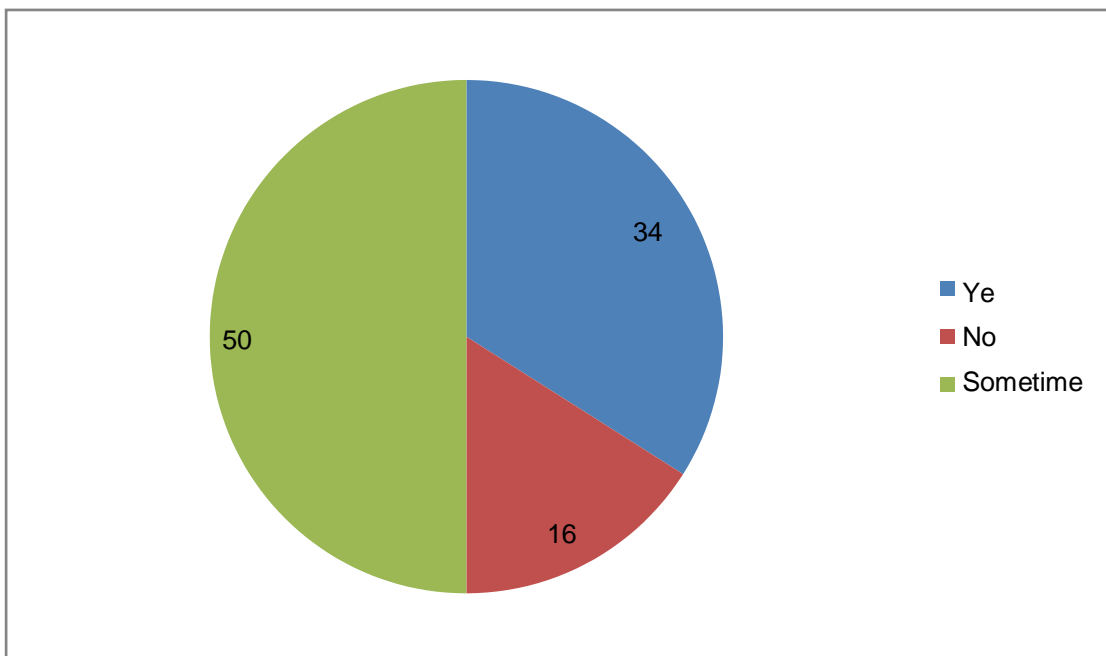
**Table 4.9 showing Classification of data on the basis of question do you prefer E-banking over normal banking .**

Particulars	No.of Respondents	Percentage
Yes	17	34%
No	8	16%
Sometimes	25	50%
Total	50	100%

(Source : survey data)

The above table reveals classification of data of respondents on the basis of question do you prefer E-banking over normal banking . Among 50 samples 34% of the respondents have answered yes ,16% have chosen No, and 50% have chosen Sometimes .

**Figure 4.9 showing Classification of data on the basis of question do you prefer E-banking over normal banking .**



(Source : survey data)

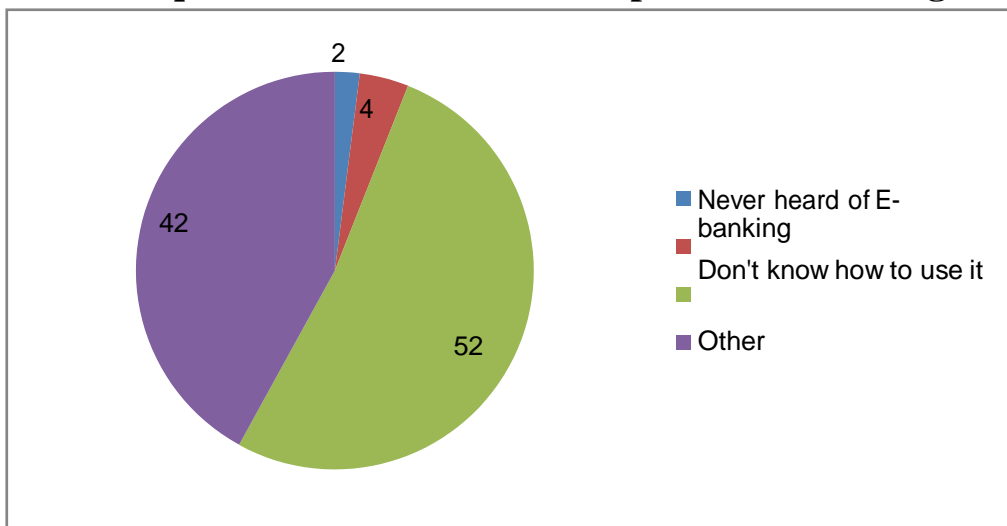
**Table 4.10 showing Classification of data on the basis of question reason for non adoption of E-banking .**

Particulars	No. of respondents	Percentage
Never heard of E-banking	1	2%
Don't know how to use it	2	4%
Concerned about securities	26	52%
Other reasons	21	42%
Total	50	100%

(Source : survey data)

The above table reveals classification of data of respondents on the basis of question reason for non adoption of E-banking . Among 50 samples 2% of the respondents have never heard of e-banking ,4% don't know how to use it, 52% are concerned about securities and remaining 42% have other reasons .

**.Figure 4.10 showing Classification of data on the basis of question reason for non adoption of E-banking .**



(Source : survey data)

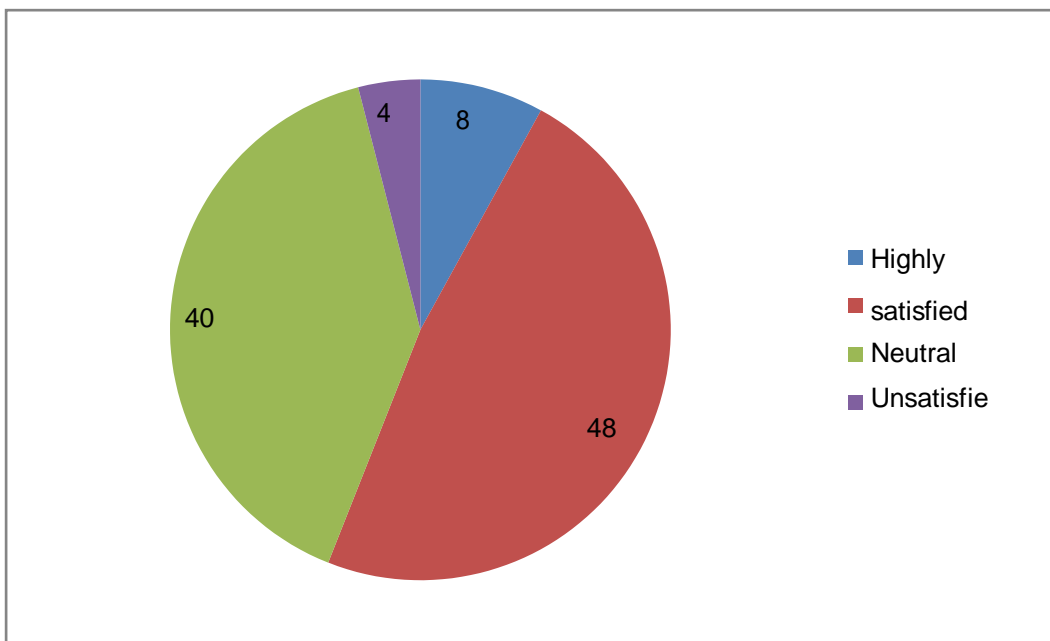
**Table 4.11 showing Classification of data on the basis of question are you satisfied with E- banking.**

Particulars	No. of Respondents	Percentage
Highly satisfied	4	8%
satisfied	24	48%
Neutral	20	40%
Unsatisfied	2	4%
Total	50	100%

(Source : survey data)

The above table reveals classification of data of respondents on the basis of question are you satisfied with E-banking . Among 50 samples 8% of the respondents are highly satisfied ,48% are satisfied, 40% are Neutral and remaining 4% are Unsatisfied .

**Figure 4.11 showing Classification of data on the basis ofquestion are you satisfied with E- banking.**



(Source : survey data)

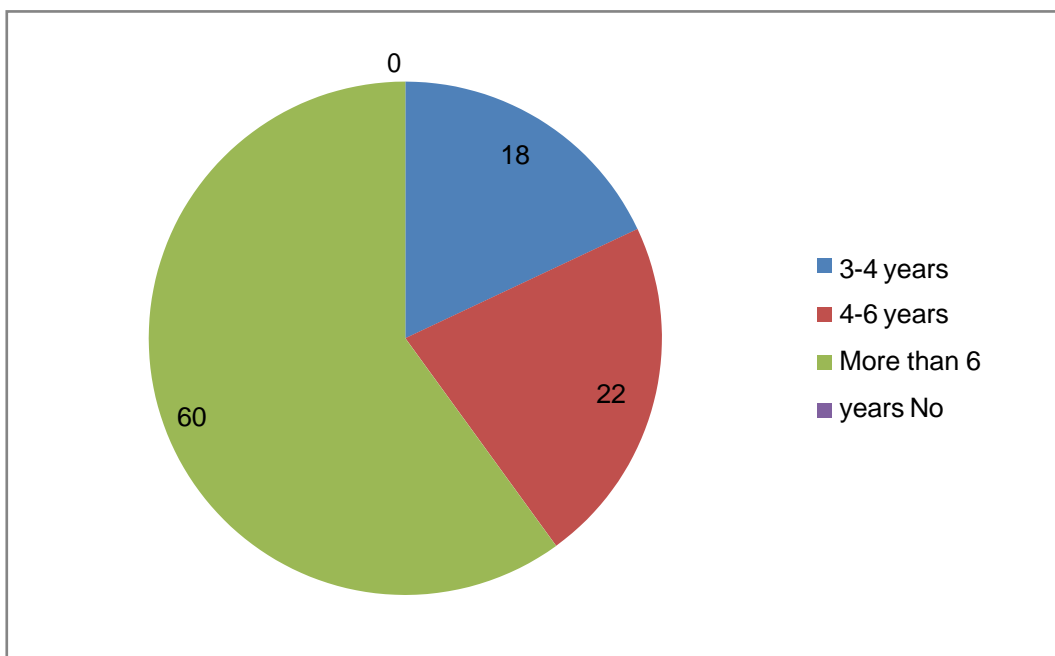
**Table 4.12 showing Classification of data on the basis of Internet experience**

Particulars	No. of Respondents	Percentage
3-4 years	9	18%
4-6 years	11	22%
More than 6 years	30	60%
No experience	0	0%
Total	50	100%

(Source : survey data)

The above table reveals classification of data of respondents on the basis of internet experience . Among 50 samples 18% of the respondents have 3-4 years of experience , 22% have 4-6 years of experience , 60% have more than 6 years.

**Figure 4.12 showing Classification of data on the basis of Internet experience**



(Source : survey data)



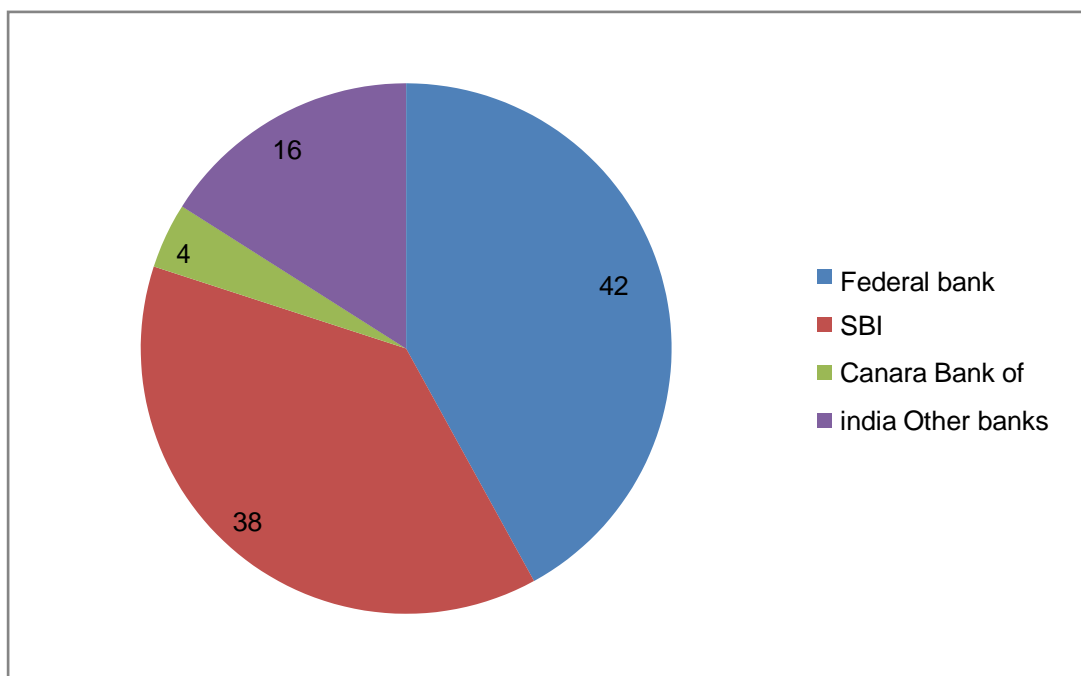
**Table 4.13 showing Classification of data on the basis of bank in which you have online banking account.**

Particulars	No. of Respondents	Percentage
Federal bank	21	42%
SBI	19	38%
Canara Bank of India	2	4%
Other banks	8	16%
Total	50	100%

(Source : survey data)

The above table reveals classification of data of respondents on the basis of bank in which you have online account . Among 50 samples 42% have federal bank 38% have SBI , 4% have canara bank and 16% have accounts in other banks .

**Figure 4.13 showing Classification of data on the basis of bank in which you have online banking account.**



(Source : survey data)

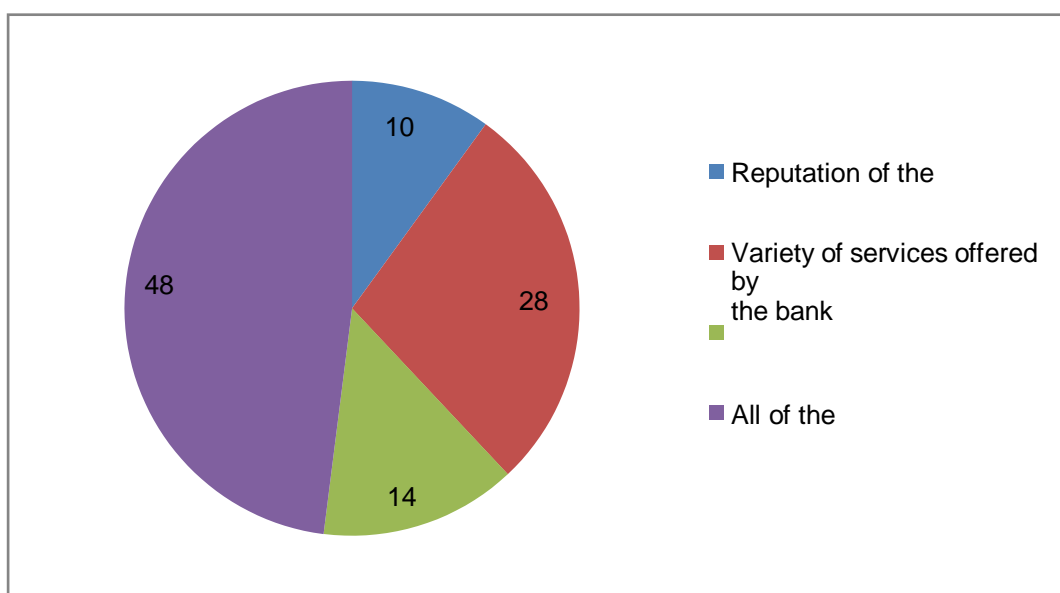
**Table no. 4.14 showing classification of data on the basis of criteria's you consider before choosing E-banking account.**

Particulars	No. of respondents	Percentage
Reputation of the bank	5	10%
Variety of services offered by the bank	14	28%
Internet facility	7	14%
All of the above	24	48%
Total	50	100%

(Source : survey data)

The above table reveals classification of data of criteria's you consider before choosing E-banking account . Among 50 samples 10% have chosen reputation of the bank ,28% have chosen variety of services offered , 14% have chosen internet facility and remaining 48% have chosen all of the above.

**Figure no. 4.14 showing classification of data on the basis of criteria's you consider before choosing E-banking account.**



(Source : survey data)

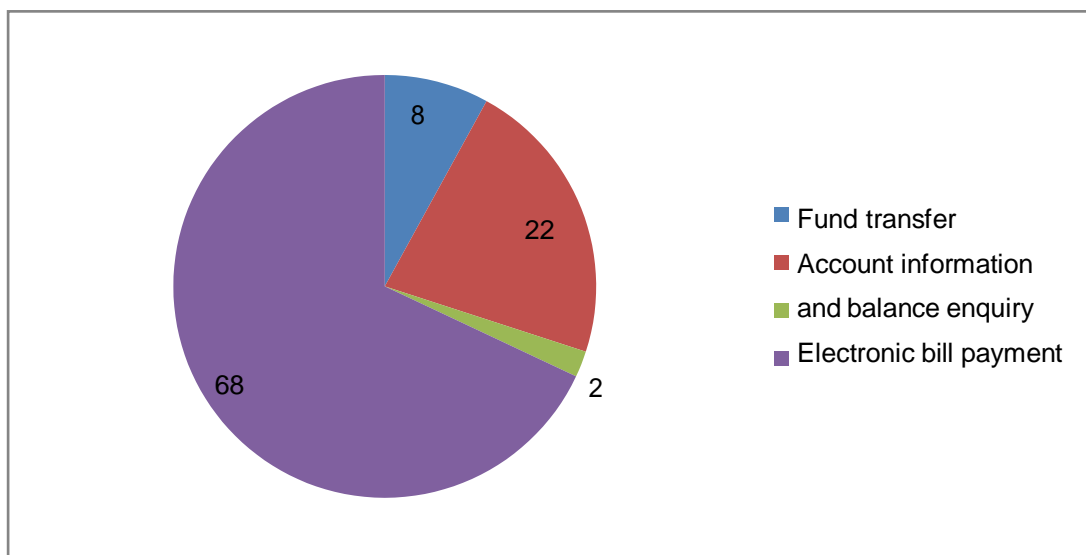
**Table No.4.15 showing classification of data of online bankingservices that you are aware and availed**

<b>Particulars</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Fund transfer	4	8%
Account information and balance enquiry	11	22%
Electronic bill payment	1	2%
All of the above	34	68%
Total	50	100%

(Source : survey data)

The above table reveals classification of data of online banking services that you are aware and availed . Among 50 samples, 8% are aware of fund transfer ,22% are aware of account information and balance enquiry , 2% are aware of electronic bill payment and remaining 68% are aware of all of the above . The total number of respondents are50.

**Figure No.4.15 showing classification of data of online bankingservices that you are aware and availed**



(Source : survey data)

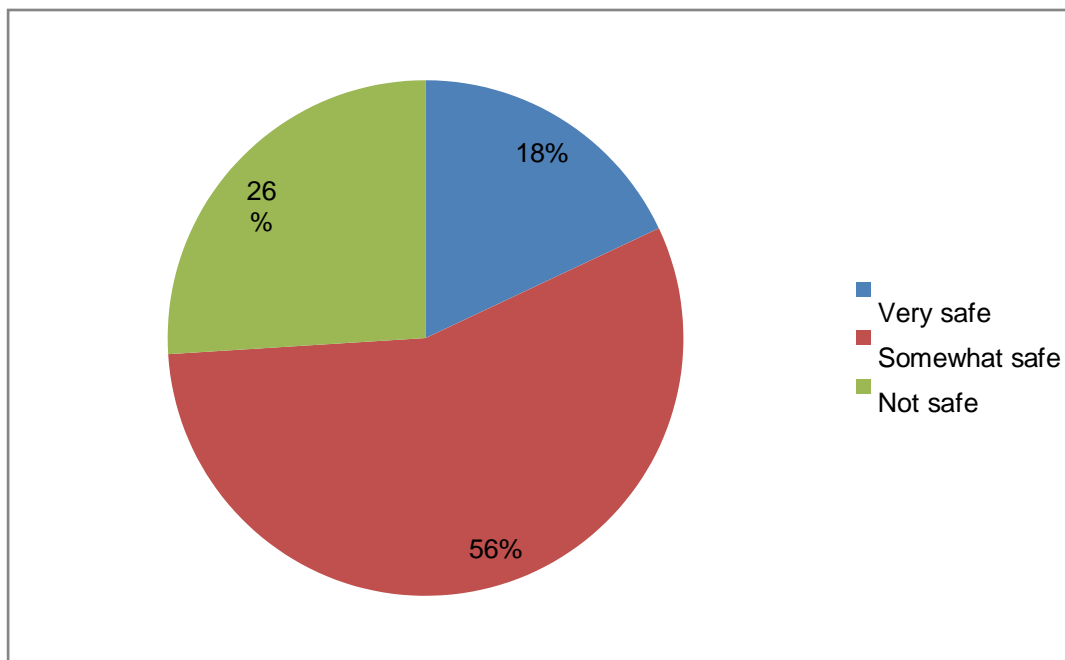
**Table no 4.16 showing classification of data on the basis of question ,do you think online banking is safe**

Particulars	No. of Respondents	Percentage
Very safe	9	18%
Somewhat safe	28	56%
Not safe	13	26%
Total	50	100%

(Source : survey data)

The above table reveals classification of data on the basis of question , do you think online banking is safe . Among 50 samples, 18% have chosen very safe,56% have chosen somewhat safe and remaining , 26% have chosen not safe.

**Figure no 4.16 showing classification of data on the basis of question ,do you think online banking is safe**



(Source : survey data)

**CHAPTER 5**  
**FINDINGS, SUGGESTIONS & INCLUSION**

## FINDINGS

- In this study it is found that among 50 respondents 32% are female and 68% are male.
- Majority of the respondents that is 96% has an age limit of 15-25
- In this study it is found that 100% of the students are aware of E-banking
- It is found that majority of the students have used E-banking for about 5-10 times in last 6 months.
- About 48% of students are using internet for about 2-6 hours on a daily basis.
- It is found that majority of the students have faced difficulties in E-banking
- In this study it is revealed that more than 34% of the students prefer E-banking over normal banking.
- Majority of 60% have internet experience of more than 6 years.
- It is found that only 26% of students think that online banking is not safe.
- It is found that 40% of respondents have choosed E-banking because of the reason that .It is time saving
- It is found that the bank has charged hindered from transacting for 12% of respondents.
- It is revealed that more than 52% of respondents are concerned about securities while using E-banking.
- It is found that only 48% of respondents are satisfied with E-banking
- Majority of 42% students in this study has revealed that bank account in Federal Bank
- In this study it reveals that only 14% of respondents are concerned about internet facility before choosing E-banking.
- In this study it is revealed that 8% of respondents are only aware of fund transfer in E-banking.

## **SUGGESTIONS**

1. The Banks can introduce campaigns in the college campus in order to make students more familiar and aware about the E-banking services offered by them.
2. The Banks can introduce more student friendly services like no frill accounts, etc.
3. It is advisable to banks not to charge for SMS services, debit card charges, etc from student community, since most of them belongs to non-income group ,irregular income group.

## **CONCLUSION**

This study can be concluded that most of the students are aware about various E-banking services offered by their bank. E-banking is quite popular among students since it is convenient to use and time saving too. ATM is popular services among students. There is need to create awareness about Internet Banking security.



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