

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	DYNAMIC AND CENTRALIZED NETWORK INTRUSION DETECTION SYSTEM FOR REAL TIME WEB APPLICATIONS <i>M. M. KARTHIKEYAN, DR. V. JAIGANESH &amp; P. VASANTHA KUMAR</i>	1
2.	OVERVIEW OF TRAJECTORY DATA MINING AND THE TECHNIQUES USED <i>DR. R. KOUSALYA &amp; S. DHARANI</i>	6
3.	THE MULTIFACETED INDIAN MIDDLE CLASS AND INDIA'S GROWTH STORY <i>DR. P. SHALINI</i>	11
4.	A STUDY OF THE RELATIONSHIP BETWEEN INCREASING NETWORK OF AUTOMATED TELLER MACHINES (ATMs) AND BANKS' PROFITABILITY <i>ABHINAV D. JOG</i>	13
5.	THE DEMAND FOR INTERNATIONAL RESERVES: A CASE STUDY OF INDIA <i>MOHAMMAD KASHIF &amp; DR. P. SRIDHARAN</i>	16
6.	A STUDY ON CONFLICT MANAGEMENT STRATEGIES ADOPTED BY MOTOR PUMP SET INDUSTRIES WITH SPECIAL REFERENCE TO COIMBATORE CITY <i>DR. P. SEKAR &amp; VISHAKA SATISH</i>	21
7.	LI-FI IS FUTURE TECHNOLOGY OF WIRELESS COMMUNICATION <i>SHAHID RAMZAN &amp; MOHD. IRFAN</i>	24
8.	A STUDY OF BEHAVIOR ON INFORMATION SYSTEM IN A UNIVERSITY CAMPUS BY ANALYSIS OF PEOPLE MOBILITY <i>LAKSHMI NARAYANAN. J, BALAJEE. J &amp; RANJITH. D</i>	29
9.	A STUDY OF INTERNET VOTING FOR THE ELECTIONS OF UNIVERSITIES IN SRI LANKA <i>JAYASUNDARA GAMAGE CHANDANI</i>	33
10.	MUTUAL FUND INVESTMENT: FUND MANAGERS VIEW <i>SHASHI KUMAR.C</i>	38
11.	INVESTORS PERCEPTION TOWARDS OPTION AND FUTURE TRADING WITH SPECIAL REFERENCE OF MALAPPURAM DISTRICT <i>ROHITH.R</i>	45
12.	WORKFORCE DIVERSITY: CHALLENGES AND ISSUES <i>AJAY R</i>	48
13.	STRESS MANAGEMENT IN BPO SECTOR <i>SINDHU A</i>	51
14.	DATA HIDING BY USING WATERMARKING TECHNIQUE ON HIGH DYNAMIC RANGE IMAGES <i>SHARANJEET SINGH, AMARDEEP SINGH &amp; SHRUTI</i>	57
15.	CUSTOMER RELATIONSHIP MANAGEMENT FOLLOWED BY COMPANIES SELLING ORGANIC PRODUCTS WITH REFERENCE TO PATANJALI AND ARJUNA NATURAL EXTRACTS <i>VIVEK P.S, VISHNU N BHAT &amp; RAJATH K</i>	60
16.	ASSESSING THE ROLE OF MICRO AND SMALL LOANS CENTRE (MASLOC) IN ENHANCING THE GROWTH OF MICRO AND SMALL-SCALE ENTERPRISES (MSEs) AS A STRATEGY TO ALLEVIATE POVERTY IN THE CENTRAL REGION OF GHANA <i>BEN EBO ATTOM</i>	64
17.	A STUDY ON CUSTOMER SATISFACTORY LEVEL ABOUT E-BANKING IN MYSURU CITY: COMPARATIVE STUDY BETWEEN PRIVATE AND PUBLIC SECTOR BANKS <i>SWETHA.B.P &amp; JYOTHI A N</i>	71
18.	REAL ESTATE BUSINESS IN KOCHI (KERALA): AN ANALYSIS OF ITS GROWTH AND THE FACTORS AFFECTING INVESTORS' SENTIMENT <i>PRINSHA SASEENDRAN &amp; RAGHUNANDAN M V</i>	77
19.	CORPORATE SOCIAL RESPONSIBILITY AND FINANCIAL PERFORMANCE IN IRON AND STEEL INDUSTRY OF INDIA <i>POOJA PAL</i>	86
20.	SME's MARKETING PROBLEMS: CHALLENGES AND SOLUTION <i>NINGIREE DALEEN KAVEZEPA (KASUME)</i>	90
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	95

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## A STUDY ON CUSTOMER SATISFACTORY LEVEL ABOUT E-BANKING IN MYSURU CITY: COMPARATIVE STUDY BETWEEN PRIVATE AND PUBLIC SECTOR BANKS

**SWETHA.B.P**  
**STUDENT**

**AMRITA SCHOOL OF ARTS & SCIENCES**  
**AMRITA VISHWA VIDYAPEETHAM**  
**AMRITA UNIVERSITY**  
**MYSURU CAMPUS**  
**MYSURU**

**JYOTHI A N**  
**LECTURER**

**AMRITA SCHOOL OF ARTS & SCIENCES**  
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### ABSTRACT

*This paper explains the Electronic banking or e-banking is automated delivery of traditional and new banking services and products directly to the customer through electronic communication like computer, ATMs, and internet websites. The customer satisfaction level based on the analysis of data relating to 200 people respondents indicates that there is significant correlation between age and E-banking facility with other factors. In the analysis it was observed that particular age group has used these services; the satisfaction of the customer majorly influenced the convenience, awareness, and responsiveness. There are many reasons where in increase in number of commercialization of banks. The growth of such banks is not possible till they witness some success in the context of customer satisfaction or may be the net assets held by those banks efficiency of their management or the networks of each bank both private as well as the public sector banks. In the present technology society, most of the banking customer prefer and switch to e-banking facilities. So the banker may improve their services, loyalty to customers and their retention by increasing awareness of other age groups and concentrating on the factors contributing customer satisfaction. This paper is outcome of an empirical study conducted with the objective of investigating banker views regarding e-banking. The collected of data that is the survey is conducted by using questionnaire in mysuru, by administering to many bankers. The bankers are convened that e-banking helps in improving the relationship between the banker and the customer.*

### KEYWORDS

ATM, e-banking, customer satisfaction.

### INTRODUCTION

Electronic banking or E-banking is defined as the automated delivery of new and traditional banking products and services directly to customer through electronic, interactive communication channels like computers, ATM, internet websites etc. Electronic banking or E-Banking is the term that describes all transactions that take place among companies, organization and individuals and their banking institutions. E-banking supports services are web-linking, accounts aggregation, electronic authentication, websites hosting, payments and e-commerce, bill payments and presentations, wireless e-banking etc. Tourism is the major industry in Mysuru. The city attracted about 3.45 million tourists in 2014. For the industrial development of the city, the Karnataka industrial area development board (KIADB) has established four industrial areas in and around mysuru, in the Belogola, Belawadi, and Hebbal and Hootagalli areas. The growth of the information technology industry in the first decade of the 21<sup>st</sup> century has resulted in the city emerging as the second largest software exporter Karnataka, next to Bangalore. The city contributed rs.1363 crores. Including the branches of all the Banks in the Mysuru city, there are 243 banks. Where 24 banks are private and 22 are public banks, are providing services for the people. These banks offer various types of facilities like ATM, Credit Cards, Debit Cards, Internet Banking and also Mobile Banking.

### SCOPE OF THE STUDY

Nowadays the banking activities become fully automated. Through internet, customer can do their banking activities, from their home itself, giving better customer satisfaction. The project will analyze the customer satisfaction in the privacy of information, easiness to use, Efficiency, responsiveness, reliability, and convenience. By this the banker can identify in which dimension they lack and need to improve services to their customer in order to improve satisfaction.

### LITERATURE REVIEW

Several related studies have been conducted by other researchers previously as this is one of the popular research topics in recent years.

“A study on Comparative analysis between Private Sector and Public Sector Banks in Mobile Banking in different cities” authorized by **Renu Bagoria (2014)** he said “banking is the provision of banking service through electronic channels and the customer can access the data without any time and geographical limitation”. This paper identified the how much mobile banking adoption in different Banks in Different cities like Jaipur, Jodhpur in Rajasthan and metro cities like Delhi. Also comparative study of banks in different region to analyze ATM, Net banking, Mobile banking services used by user in that banks. The Paper is basically concerned with the customer aspect of mobile banking searching for customer satisfaction level and adoptions of banks. This is a comparative study of Public sector banks and Private Sector Indian banks and find out the majority of which kind of transaction in banks in different cities.

“The impact of Service Quality on Customer Satisfaction in Internet Banking” authorized by **S. FATEMEH SAKHAEL (Journal of Mathematics and Computer Science 9 (2014), 33-40.)**. This paper presents a study to investigate service quality indexes in Internet Banking. This is an applied research study of descriptive-surveying kind. The purpose of this research is to understand the impact of service quality factors of Internet Banking on customer satisfaction in Iran. To study the relation between service quality and customer satisfaction, first a hybrid model based on the previous works has been proposed. Six service quality dimensions namely reliability, efficiency, responsiveness, fulfillment, security / privacy and website design have been established based on the literature review

“The impact on performance Comparison of Private Sector Banks with the Public Sector Banks in India.” authorized by **GARIMA CHAUDHRY (International journal of emerging research in management & technology ISSN: 2278-9359, Volume-3, Issue-2)**, This study states that, recently the Indian economy has witnessed the emergence of many banks in the private sector. There are several reasons behind the increasing number of commercialization of banks. The growth of such banks



is not possible unless they witness some success in the context of customer satisfaction or may it be the net assets held by these banks, efficiency of their management or the networks of each bank both in private as well as the public sector bank. The following paper covers the performance comparison of private sector banks and the public sector banks and to give the reasons and suggestions for the same.

**Marc Buelen Et.Al (2007)** an Analysis of Differences in Work Motivation among two kinds of Sector. This study contributes to our understanding of the differences in work motivation between the public and private sectors. Data from a survey of 3,314 private sector and 409 public sector employees in Belgium strongly confirm previous research showing that public sector employees are less extrinsically motivated. Differences in hierarchical level are more important determinants of work motivation than sectoral differences. In addition, most observed differences can be wholly or partially explained by differences in job content, not by the sector itself. Evidence is presented to show that motivational differences can be explained by a positive choice of work-life balance.

## OBJECTIVES

The study has the following objectives are:

1. To examine the effect of E-Banking on customer satisfaction.
2. Identify the problems that are faced customer in using E-Banking.
3. To determine the benefits that are availed by customer in E-Banking.
4. To correlate the satisfactory level/ perception level customer between selected samples of private and public sector banks in E-Banking.

## RESEARCH METHODOLOGY

### NULL HYPOTHESIS

- There is no significance relationship between the consumer satisfactory level about E-Banking and Gender.
- There is no significance relationship between the consumer satisfactory level about E-Banking and Educational Qualification.
- There is no significance relationship between the consumer satisfactory level about Age and the Sample Respondents.
- There is no significance relationship between the consumer satisfactory level about E-Banking and Nature of Employment.

### COLLECTION OF DATA

Data has been collected from both primary and secondary source. Primary data is collected by the questionnaires and personal observation. Secondary data is collected by referring to several journals, books, and internet etc.

### SAMPLE SIZE

The Chosen sample size is of 200.

### LIMITATIONS OF E-BANKING

- **Problem of security:-** security and privacy aspects are major issue in case of e-banking transaction. Various sites are not properly locked at to ensure weather customer's money is safe in cyber world or not.
- **High cost:-** The infrastructural cost of providing e-banking facility is very high. The banks not only have to automate front-end services but also back office services, which involve high cost.
- **Lack of awareness:-** Another great hindrance is lack of awareness because effective and wide media efforts in publishing internet banking need to be emphasized.
- **Lack of computerization:-** Lack of computerization and low density of telephone lines is also a bottleneck for online banking. In India, out of 65000 bank branches, only 5000 branches are computerized.
- **Wrong assumption by people:-** Many people are away from net banking on the assumption that it is more expensive than the traditional method of dealing with bank transactions. They still prefer going to bank to perform transactions.

### VISION AND MISSION STATEMENT

#### SBM

##### VISION STATEMENT

To be a leading provider of premier integration financial services in the region through a dedicated and component professional team.

##### MISSION STATEMENT

A premier commercial bank in Karnataka, with all India presence, committed to provide consistency superior and personalized customer service backed by employee pride and will to excel, earn progressively high returns for its shareholders and be a responsible corporate citizen contributing to the well being of the society.

#### SYNDICATE

##### VISION STATEMENT

"To be as bank of choice of every Indian and preferred banking partner globally".

##### MISSION STATEMENT

"To achieve consistence growth in business".

#### HDFC

##### VISION STATEMENT

"Our vision is to unchallenged market leader in providing housing related finances, to realize the dream of shelter for all in Sri Lanka".

##### MISSION STATEMENT

"Our mission is to reduce returns, and to provide a service by expecting their needs and creatively satisfying them beyond their expectations."

#### ICICI

##### VISION STATEMENT

Vision is to be the preferred bank for total financial and banking solutions for both corporate and individuals.

##### MISSION STATEMENT

Mission is perfection in power.

### COLLECTION OF DATA

Data has been collected from both primary and secondary source. Primary data is collected by the questionnaires and personal observation. Secondary data is collected by referring to several journals, books, and internet etc.

## DATA ANALYSIS AND INTERPRETATION

**TABLE 1: NO. OF DEPENDENTS IN THE FAMILY**

No of dependents	No of respondents	Percentage (%)
1	16	8
2	37	18.5
3	71	35.5
4	37	18.5
5	34	17
6	5	2.5
Total	200	100

**Interpretation:** It is observed from the data in the Table above, that more than one third of the respondents had 3 dependents (35.5% of respondents) followed by 2 and 4 dependents each having the same percentage of 18.5%. This is closely followed by 5 dependents (17%). It may be inferred that while Indian families are generally 'nuclear' in nature, yet the conventional family set up of having slightly bigger families is still in vogue.

**TABLE 2: NATURE OF EMPLOYMENT**

Nature of employment	No of respondents	Percentage (%)
Private	63	31.5
Public	66	33
Business	32	16
Others	39	19.5
Total	200	100

**Interpretation:** It is close match between public and private employment. Both seem to be tied, but public employment seems to have a slightly upper hand. Thus, despite all the talk of privatization of the economy etc., yet public domain is a major employer as per this survey results.

**TABLE 3: MONTHLY INCOME**

Monthly Income	No of respondents	Percentage (%)
<rs.10000	49	24.5
Rs.10000-rs.20000	43	21.5
Rs.20000-rs.35000	51	25.5
Rs.35000 Above	57	28.5
Total	200	100

**Interpretation:** Somewhat surprisingly, the monthly income distribution is generally equal in nature. This is against the much assumed inequality in income earnings among different segments of the economy. This may partly be due to the narrow range that is taken for purposes of analysis. However, the analysis suggests that nearly 30% of the respondents indicated that their incomes are more than ₹35,000 per month, followed by ₹20,000-₹35,000, and ₹<10,000

**TABLE 4: MONTHLY SAVING**

Monthly Saving	No of respondents	Percentage (%)
<Rs.1000	36	18
Rs.1001-rs.5000	59	29.5
Rs.5001-rs.10000	58	29
Rs.10000 Above	47	23.5
Total	200	100

**Interpretation:** 82% of the respondents fall within the savings bracket of ₹1,001 and above. Within this, nearly 60% have savings ranging between ₹1,001 and ₹10,000. Considering the income profile analysed in Table 3, the savings are indeed encouraging.

**TABLE 5: BANK ACCOUNTS STATUS**

Have any a/c	No of respondents	Percentage (%)
Yes	190	95
No	10	5
Total	200	100

**Interpretation:** An encouraging result is that 95% of the respondents are bank account holders. This in a way is supportive of the Financial Inclusion objective of the Government. Having a bank account is an important indicator of financial inclusion.

**TABLE 6: NATURE OF BANK ACCOUNTS**

Name of the Bank	No of respondents	Percentage (%)
Saving	148	74
Current	52	26
Total	200	100

**Interpretation:** Conforming to the nature of employment explored earlier in Table 2 above, bulk of the account holders (74%) are having Savings Bank accounts. This suggests that the banking transaction is not very substantial and it is done more as a matter of convenience than as a part of business transaction.

**TABLE 7: COMFORT LEVEL RESPONSE WITH REGARD TO E-BANKING FACILITY**

comfortable with E-Banking	No of respondents	Percentage (%)
Yes	169	84.5
No	31	15.5
Total	200	100

**Interpretation:** This is another way to look at the digitization and use of ICT in our banking set up. It is clear from the responses that nearly 85% of the respondents are quite comfortable doing their banking transactions through e-banking techniques. Thus keeping this outcome as an indicator, banking system in the country could indeed go paperless.

**TABLE 8: LEVEL OF USAGE OF VARIOUS TYPES OF E-BANKING SERVICES**

E-Banking Services	No of respondents	Percentage (%)
Online fund transaction	77	38.5
E-Booking of Tickets	27	13.5
Online fees deduction	40	20
Remittances of your payment	31	15.5
E-statement	25	12.5
Total	200	100

**Interpretation:** The nature of e-banking usage does not seem to have any dominant pattern, though online fund transaction is at the top of the Table (38.5%). This is distantly followed by online fee payment (20%), payment remittances (15.5%) and e-booking of tickets (13.5%), and finally with E-statement at 12.5%. This means there is scope for strengthening all modes of e-banking transactions in the days to come.

STATISTICAL ANALYSIS

CORRELATION BETWEEN AGE AND E-BANKING FACILITY

X	Y	X <sup>2</sup>	Y <sup>2</sup>	X*Y
72	43	5184	1849	3096
55	40	3025	1600	2200
26	40	676	1600	1040
47	46	2209	2116	2162
200	169	11094	7165	8496

Dependent Variable	Independent Variable	R=Correlation	Result
Age	E-Banking	0.9529	

Hence there is a high degree is positive correlation (Skp: r=0.9529), the hypothesis is duly accepted. By plotting the graph for the age and e-banking facility, we can say that the age has the majority strength compared to the banking facility.

CORRELATION BETWEEN MONTHLY INCOME AND MONTHLY SAVINGS

X	Y	X <sup>2</sup>	Y <sup>2</sup>	X*Y
49	36	2401	1296	1764
43	59	1849	3481	2537
51	58	2601	3364	2958
57	47	3249	2209	2679
200	200	10100	10350	9938

Dependent Variable	Independent Variable	R=Correlation	Result
Monthly Income	Monthly Savings	0.9720	

Hence there is a high degree is positive correlation (Skp: r=0.9720), the hypothesis is duly accepted. By plotting the graph for the monthly income and monthly savings, we can conclude that almost income is equal to the savings with 2%-3% less than the savings.

REGRESSION OF HDFC

Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	perfect <sup>b</sup>	.	Enter

- a. Dependent Variable: indvconctrn
- b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.344 <sup>a</sup>	.118	-.323	4.341

- a. Predictors: (Constant), perfecta

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.058	1	5.058	.268	.656 <sup>b</sup>
	Residual	37.692	2	18.846		
	Total	42.750	3			

- a. Dependent Variable: indvconctrn
- b. Predictors: (Constant), perfect

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.966	4.915		1.621	.246
	perfect	.163	.315	.344	.518	.656

- a. Dependent Variable: indvconctrn

**Interpretation:** The above table shows the regression that the inconvenience and perfect. we can identify that there is positive regression. hence it can be concluded that there is proper convenience of e-banking for customers.

REGRESSION OF ICICI

Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	perfect <sup>b</sup>	.	Enter

- a. Dependent Variable: indvconctrn
- b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.333 <sup>a</sup>	.111	-.334	8.029

- a. Predictors: (Constant), perfecta

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.071	1	16.071	.249	.667 <sup>b</sup>
	Residual	128.929	2	64.464		
	Total	145.000	3			

- a. Dependent Variable: indvconctrn
- b. Predictors: (Constant), perfect

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.429	8.833		1.747	.223
	perfect	-.357	.715	-.333	-.499	.667

- a. Dependent Variable: indvconctrn

**Interpretation:** The above table shows the regression that the inconvenience and perfect. we can identify that there is negative regression. hence it can be concluded that there no is proper convenience of e-banking for customers.

**REGRESSION FOR SBM**

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	perfect <sup>b</sup>	.	Enter

- a. Dependent Variable: indvconctrn
- b. All requested variables entered.

**MODEL SUMMARY**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.674 <sup>a</sup>	.454	.181	5.695

- a. Predictors: (Constant), perfect

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	53.878	1	53.878	1.661	.326 <sup>b</sup>
	Residual	64.872	2	32.436		
	Total	118.750	3			

- a. Dependent Variable: indvconctrn
- b. Predictors: (Constant), perfect

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.872	6.564		2.875	.103
	perfect	-1.051	.816	-.674	-1.289	.326

- a. Dependent Variable: indvconctrn

**Interpretation:** The above table shows the regression that the inconvenience and perfect. we can identify that there is negative regression. hence it can be concluded that there is no proper convenience of e-banking for customers.

**REGRESSION OF SYNICATE**

**Variables Entered/REMOVED<sup>A</sup>**

Model	Variables Entered	Variables Removed	Method
1	perfect <sup>b</sup>	.	Enter

- a. Dependent Variable: indvconctrn
- b. All requested variables entered.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.254 <sup>a</sup>	.065	-.403	4.471

- a. Predictors: (Constant), perfect

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.765	1	2.765	.138	.746 <sup>b</sup>
	Residual	39.985	2	19.992		
	Total	42.750	3			

- a. Dependent Variable: indvconctrn
- b. Predictors: (Constant), perfect

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.915	5.417		2.384	.140
	perfect	.103	.278	.254	.372	.746

- a. Dependent Variable: indvconctrn

**Interpretation:** The above table shows the regression that the inconvenience and perfect. we can identify that there is positive regression. hence it can be concluded that there is proper convenience of e-banking for customers.

**FINDINGS**

The above analysis brings out the following salient outcomes

- More than one third of the respondents had 3 dependents (35.5% of respondents).
- Where it is close match between public and private employment. Both seem to be tied, but public employment seems to have a slightly upper hand.
- The monthly income distribution is generally equal in nature. This is against the much assumed inequality in income earnings among different segments of the economy. This may partly be due to the narrow range that is taken for purposes of analysis. However, the analysis suggests that nearly 30% of the respondents indicated that their incomes are more than ₹35,000 per month
- 82% of the respondents fall within the savings bracket of ₹1,001 and above.
- That 95% of the respondents are bank account holders. This in a way is supportive of the Financial Inclusion objective of the Government. Having a bank account is an important indicator of financial inclusion.
- Bulk of the account holders (74%) is having Savings Bank accounts. This suggests that the banking transaction is not very substantial and it is done more as a matter of convenience than as a part of business transaction.
- It is clear from the responses that nearly 85% of the respondents are quite comfortable doing their banking transactions through e-banking techniques. Thus keeping this outcome as an indicator, banking system in the country could indeed go paperless!
- The nature of e-banking usage does not seem to have any dominant pattern, though online fund transaction is at the top of the Table (38.5%).

**SUGGESTIONS**

- Training and awareness among employees
- Exchange of information on threats and vulnerabilities at appropriate forums

- Build an optimal operating mode by understanding which activities to retain collaboration and outsource
- Bank should anticipate and get prepared for regulatory changes
- Increasing usage of mobile phones is going to revolutionize the banking culture in near future
- More stress should be given on security concern on internet
- Fund transfer
- Availability of GPRS where ever we go
- Proper services should be provided
- Privacy should be there to everyone
- Individual concentration should be shown by Banker to every customers

### CONCLUSION

It can be concluded that from the present research and from previous literature most of the private sector banks have shown better performance than their public sector counterparts. Based on the comparison of banks, we get to know that E-Banking services are yet to be satisfied in a better way.

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