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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	MANAGEMENT OF NON-PERFORMING ASSETS: A STUDY ON RAS AL KHAIMAH BANK, UNITED ARAB EMIRATIES <i>DR. K. DURGA PRASAD &amp; BANDA RAJANI</i>	1
2.	INVESTIGATING THE KNOWLEDGE MANAGEMENT IMPLEMENTATION IN THE DISTANCE EDUCATION SYSTEM IN IRAN <i>MOHAMMAD LASHKARY, ESMAEL KHODAI MATIN, BEHZAD HASSANNEZHAD KASHANI &amp; KOLONEL KASRAEI</i>	9
3.	REPORTING EDUCATION AND EDUCATIONAL MATTERS IN NIGERIAN MEDIA <i>IFEDAYO DARAMOLA</i>	15
4.	EMPLOYEE SELECTION IN ETHIOPIAN CIVIL SERVICE: PREDICTIVE AND CONTENT VALIDITY OF SELECTION INSTRUMENTS: A CASE STUDY IN BUREAU OF CIVIL SERVICE AND CAPACITY BUILDING <i>ABEBE KEBIE HUNENAW</i>	19
5.	CAUSES AND CONSEQUENCES OF HETEROSKEDASTICITY IN TIME SERIES <i>DR. FREDRICK ONYEBUCHI ASOGWA &amp; AMBROSE NNAEMEKA OMEJE</i>	24
6.	EFFECTS OF FRAUD AND FORGERY AND PERFORMANCE IN HOTELS IN NAIROBI, KENYA <i>MOSES MURAYA, JACQUELINE KORIR &amp; KIMELI KORIR</i>	29
7.	MEGHALAYA: SWITZERLAND OF THE EAST? <i>DR. BALWINDER NONGRUM BEDI</i>	34
8.	CORPORATE GOVERNANCE IN EMERGING ECONOMIES IN INDIA - A REVIEW <i>KAISETTY. BALAJI &amp; DR. Y. VENU GOPALA RAO</i>	38
9.	STUDY OF STUDENTS' PERCEPTION TOWARDS SELECTION OF HOTEL MANAGEMENT STUDIES AND THEIR WILLINGNESS TO PURSUE THEIR CAREER IN THE HOSPITALITY INDUSTRY AFTER COMPLETION OF THEIR COURSE <i>MILIND A. PESHAVE &amp; DR. RAJASHREE GUJARATHI</i>	42
10.	WOMEN AWARENESS ON CONSUMER RIGHTS – A STUDY WITH REFERENCE TO VELLORE CITY <i>DR. N. SUNDARAM &amp; C. BALARAMALINGAM</i>	51
11.	DETERMINANTS OF DROPOUT OF TODA CHILDREN IN NILGIRIS DISTRICT-AN EMPIRICAL ANALYSIS <i>DR. R. ANNAPOORANI &amp; K. KRITHIGA</i>	55
12.	IRRIGATION WATER PRICING IN KARNATAKA: TRENDS AND ISSUES <i>GOWRISH P &amp; DR. B. K. TULASIMALA</i>	60
13.	INFLUENCE OF BANKS' DEMANDS FOR SECURITY ON PERCENTAGE OF LOAN SANCTIONED FOR FARMERS UNDER: SERVICE AREA APPROACH (SAA) <i>DR. C. VETHIRAJAN &amp; S. CHANDRASEKAR</i>	66
14.	BUDDING CHAIN OF CO OPERATIVE SOCIETIES IN INDIA-ITS REASONS AND IMPACT (WITH SPECIAL REFERENCE TO JODHPUR AND PALI DISTRICT) <i>DR. PUNITA SONI &amp; DIVYA SHARMA</i>	69
15.	OPEN DISTANCE EDUCATION AND SUSTAINABLE DEVELOPMENT <i>DR. SHIVAJI BORHADE</i>	72
16.	A STUDY ON HIGHER SECONDARY STUDENTS' FAMILY ENVIRONMENT AND ACHIEVEMENT IN ECONOMICS IN TIRUNELVELI DISTRICT <i>M. RAJAKUMAR &amp; DR. M. SOUNDARARAJAN</i>	77
17.	GROWTH IN STUDENTS ENROLMENT, NUMBER OF COLLEGES AND UNIVERSITIES IN INDIA <i>V. D. DHUMAL &amp; DR. A. J. RAJU</i>	81
18.	ANALYTICAL STUDY ON AWARENESS LEVEL OF ELECTRONIC BANKING IN KADAPA TOWN <i>DR. PADMASREE KARAMALA &amp; DR. BHARATHI DEVI ANCHULA</i>	84
19.	UPLIFTMENT OF WOMEN THROUGH SELF HELP GROUP ACTIVITIES: AN EMPIRICAL STUDY IN KANCHEEPURAM DISTRICT SHGs <i>J. SANKARI &amp; DR. R. NAGARAJAN</i>	89
20.	SOCIO ECONOMIC IMPACT OF CONFLICT: AN EMPIRICAL STUDY OF YOUTH IN KASHMIR <i>DR. ANISA JAN &amp; UNJUM BASHIR</i>	93
21.	EXTERNAL DEBT OF SRILANKA: GROWTH AND ECONOMIC GROWTH <i>DR. G. JAYACHANDRAN</i>	100
22.	FOOD SECURITY IN INDIA – CHALLENGES AHEAD <i>DARSHINI.J.S</i>	112
23.	THE PERFORMANCE OF SELF HELP GROUPS A STUDY OF DHAN FOUNDATION, JEWARGI TALUK, GULBARGA DIST, KARNATAKA <i>BHIMASHA K. B.</i>	121
24.	BLACK MONEY AND ITS IMPACT ON INDIAN ECONOMY AND COMPARATIVE STUDY OF INDIA AND CHINA <i>JATINDER KUMAR, VINAY KUMAR &amp; ANITA KUMARI</i>	126
25.	INCIDENCE OF POVERTY AND INTRAHOUSEHOLD ALLOCATION OF RESOURCES: A GENDER ANALYSIS <i>P.KANAKARANI</i>	129
26.	PROGRESS OF SHG's AND SOCIO-ECONOMIC CONDITIONS OF WOMEN BENEFICIARIES IN HAVERI DISTRICT (KARNATAK STATE) <i>DR. RAMESH.O.OLEKAR &amp; CHANABASAPPA TALAWAR</i>	139
27.	A STUDY ON ISSUES AND CHALLENGES OF CHILD LABOUR: WITH REFERENCE TO GARMENT INDUSTRIES IN BENGALURU <i>KRISHNA MURTHY.Y &amp; S.MANJUNATH</i>	143
28.	STRESS AND COPING BEHAVIOR AMONG HEARING IMPAIRED CHILDREN IN CHITTOOR DISTRICT <i>G. JANARDHANA &amp; V. RAMESH BABU</i>	150
29.	VOLATILITY TRANSMISSION BETWEEN CRUDE OIL PRICES AND INDIAN EQUITY SECTOR RETURNS <i>ANAND.B</i>	157
30.	NEED OF HOUR: ACTION TANKS NOT THINK TANKS <i>NAGURVALI SHAIK, PUJITHA VALLBHANENI &amp; VINOD ADAPALA</i>	161
	<b>REQUEST FOR FEEDBACK</b>	165

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**ANALYTICAL STUDY ON AWARENESS LEVEL OF ELECTRONIC BANKING IN KADAPA TOWN**

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**ABSTRACT**

*Information technology Services is considered as the key driver for the changes taking place around the world. Electronic Banking (E-Banking) is the latest and most innovative service and is the new trend among the consumers. The shift from the formal banking to e-banking has been a 'leap' change. This paper provides a detailed study about the insight into the awareness about the different services provided to the customers in Kadapa Town and also tries to find out any variance in gender, age and occupation of the customers about the level of awareness about the different services provided by the e-banking. The results have supported that there is no significance variance between gender but found a significant variance among the age and occupation of the customers.*

**KEYWORDS**

Awareness, Basic, E-Banking Services, Premium, Super premium.

**INTRODUCTION**

E-Banking is an automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. It includes the systems that enable financial institution customers, individuals or businesses, to access accounts, transact business or to obtain information on financial products and services through a public or private network including the Internet. Customers access to e-banking services using an electronic device, such as a Personal Computers (PC), Personal Digital Assistant (PDA), Automated- Teller Machine (ATM), kiosk, or Touch telephone. 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.

Traditional banking offer many services to their customers, including accepting customer money deposits, providing various services to customers, and making loans to individuals and companies. Compared with the traditional channels of offering banking services through physical branches, e-banking uses the internet to deliver traditional banking services to their customers, such as opening accounts, transferring of funds, electronic bill payment etc.,

E-banking can be offered through existing physical offices in addition to the regular channel. Generally, e-banking is provided without extra cost to customers. Customers are attracted by the convenience of e-banking through the internet, and in turn, banks can operate more efficiently when customers perform transactions by themselves rather than going to a branch and dealing with a branch representative.

In addition to traditional banks that have both a physical and online presence, there are several e-banks that exist only on the internet, allowing users to work with a "virtual" bank. Net bank is such as internet-only bank. Without physical branches, Net bank can cut operating costs and can potentially offer higher deposit rates to its customers and waive many fees normally charged by a bank with a large network of physical branches. The challenge for internet-only banks is to provide quality customer services without physical offices. Net bank customers can deposit and withdraw funds from their Net bank accounts through ATMs, besides, customers can also deposit and receive funds through wire transfer.

E-banking services are delivered to customers through the internet and the web using Hyper Text Markup Language (HTML). In order to use e-banking services, customers need internet access and web browser software. Multimedia information in HTML format from online banks can be displayed in web browsers. The heart of the e-banking application is the computer system, which includes web services, database management systems, and web application program that can generate dynamic HTML pages. Bank customers account and transaction information is stored in a database, a specialized software that can store and process large amounts of data in high speed. The function of the web server is to interact with online customers and deliver information to users through the Internet.

Kadapa, formerly Cuddapah (Municipal Corporation) in YSR district of Andhra Pradesh state in India is one of the important cities in Rayalaseema and is situated in the south-central part of the Andhra Pradesh State in India. With the British occupation of the tract in 1800 AD it became the headquarters of one of the four subordinate collectorates under the principal collector Sir Thomas Munro. The city has plenty of temples in and around the city and also has three churches. As per Census India, population of Kadapa in 2011 is 341,823; of which male and female are 171,797 and 170,026 respectively. The sex ratio of Kadapa town is 990 per 1000 males.

In education section, total literates in Kadapa city are 242,540 of which 131,847 are males while 110,693 are females. Average literacy rate of Kadapa city is 79.38 percent of which male and female literacy was 86.22 and 72.54 percent. The primary languages spoken in the city are Telugu and Urdu. The city has a large nonresident citizens spread across the nation and globe. The less educated from the city and district often go to Persian Gulf countries such as Kuwait and Saudi Arabia for employment. This town has almost all the public, private and some foreign banks.

**NEED OF THE STUDY**

New technologies set off a process of change. That, in turn, poses its own set of challenges to institution as well as to consumers. IT is not yet a very comfortable choice for millions. Therefore, if we are to encourage IT proliferation, we must facilitate a change in customer mindsets and attitudes. Consumer awareness is a major challenge. It must be addressed as a whole. As automation increases and as products come with ever more technology based components, bank customer must understand upfront the pros and cons of various products.

Thus, satisfaction of the banking customers as well as an area of growing interest to researchers, managers and policymakers which will throw light to the role of e-banking from the perspective of the customers. Researches in this emerging area will be helpful for providing suggestions and recommendations towards the implementation and challenges of e-banking. Further, this will also create consumer awareness and will facilitate a change in customer mindsets and attitudes.

Though many services were provided by the banks to reach out their customer base but they are not reaching to the ultimate customers the reasons are from the failure of the banks or lack of interest from the customers' side. Hence the investigators thought that, it is the right time to find out about the awareness of Electronic Banking services provided to the customers of Kadapa town.

## OBJECTIVES

- 1) To peep into different committees for recommending e-banking into Indian banking system.
- 2) To find out the awareness levels about the electronic banking services offered to the customers in Kadapa Town.

The following hypotheses are formulated and tested to study the second objective.

## HYPOTHESES

H<sub>01</sub>: There is no significant difference between the variance between the genders about the awareness of e-banking services in Kadapa Town.

H<sub>11</sub>: There is a significant difference between the variance between the genders about the awareness of e-banking services in Kadapa Town.

H<sub>02</sub>: There is no significant difference between the variance among the different age groups of the customers about the awareness of e-banking services in Kadapa Town.

H<sub>12</sub>: There is a significant difference between the variance among the different age group of the customers about the awareness of e-banking services in Kadapa Town.

H<sub>03</sub>: There is no significant difference between the variance among the occupations of the customers about the awareness of e-banking services in Kadapa Town.

H<sub>13</sub>: There is a significant difference between the variance among the occupations of the customers about the awareness of e-banking services in Kadapa Town.

## METHODOLOGY

The present paper is based on the primary as well as secondary data. Primary data is collected from the bank customers who are residing in Kadapa Town. All the banking customers in Kadapa Town form the universe for the present study. A sample of 500 customers was randomly selected from the banking customers and questionnaires were distributed among the customers in the month of January and February 2012. Out of five hundred selected customers only 470 were submitted the filled-in questionnaires. The relevant data has been grouped and presented in Tables. Statistical tools like percentages, variance analysis were used to find out the objectives of the present study.

Secondary data has been collected from web sites of Reserve Bank of India, IBA Bulletins, other related websites, journals and books. To study the awareness about the e-banking services provided by the banks, thirty services were identified in general and awareness levels were divided into three levels viz., Basic awareness level, Premium awareness level and Super Premium Awareness Level based on the services known to the customers. If the customers aware about at least five services out of thirty services mentioned they were grouped under basic level. If the customers are aware about the electronic banking services between five to ten services and more than ten services out of thirty services, they were grouped under premium and super premium group respectively. Based on these category levels, the customers were grouped and presented in the following tables. Accordingly they were categorized and found the customer awareness about the services based on the gender, occupation and age wise and the same has been portrayed in the following tables.

## RECOMMENDATIONS OF VARIOUS COMMITTEES IN ADOPTING E-BANKING IN INDIA

Information Technology and the Communication Networking Systems have revolutionized the functioning of banks and other financial institutions all over the world. Reserve bank of India has played an important role in implementation of information technology in banking sector. Various researchers have also contributed in this regard. In addition to the work done by various scholars in the area of Information Technology and Banking organization, RBI had appointed various committees to work in this area. The reports of various committees are briefly summarized below

### 1. Dr. C. Rangarajan Committee (1983)

Dr. Rangarajan committee had drawn up in 1983-84, the first blue print for computerization and mechanization in banking industry and looked into modalities of drawing up a phased plan for mechanization for the banking industry covering period 1985-89. The committee in its report in 1984 recommended introduction of computerization and mechanization at branch, regional office / zonal office and head office levels of banks.

In 1988 another committee was constituted under the chairmanship of Dr. Rangarajan for making plans for computerization for the next five years from 1990-94 for the banking industry. It identified the purpose of computerization as improvement in customer service, decision making, house keeping and profitability. The committee observed that banking is a service industry and improved efficiency will lead to a faster rate of growth in output and help to expand employment all around. The work force in the banking industry must, therefore, look upon computerization as a means to improve customer service and must welcome it in that spirit.

### 2. W.S. Saraf Committee (1994)

In 1994, the Governor, Reserve bank of India had appointed a committee on technology issues under the chairmanship of W. S. Saraf. The committee looked into technological issues related to the payment system and to make recommendations for widening the use of modern technology in the banking industry. The Saraf committee recommended to set up institutions for electronic funds transfer system in India. The committee also reviewed the telecommunication system like use of BANKNET and optimum utilization of SWIFT by the banks in India.

### 3. Shere Committee (1995)

In 1995, RBI formed a committee under the chairmanship of K. S. Shere, to study all aspects relating to electronic funds transfer and propose appropriate legislation. The Shere committee had recommended framing of RBI (EFT system) regulations under section 58 of the Reserve bank of India Act 1934 (RBI Act.), amendments to the RBI act and to the bankers book evidence act, 1891 as short term measures and enacting of a few new acts such as EFT act, the computer misuse and data protection act etc. as long term measures.

### 4. Narasimhan Committee (1998)

In order to examine the various issues related to the technology up gradation in the banking sector, the Reserve Bank of India appointed Narasimhan committee in September 1998. The committee consists of representatives from the Government, Reserve Bank of India, banks and academic institutions associated with the information technology. The committee dealt with the issues on technology up gradation and observed that the most of the technology that could be considered suitable for India in some form or the other has been introduced in some diluted form or as a pilot project, but the desired success has not been achieved because of the reasons inter-alia lack of clarity and certainty on legal issues. The committee also suggested implementation of the necessary legislative changes, keeping in the view the recommendations of Shere committee. Taking into consideration the recommendations by various committees appointed by RBI and guidelines of RBI, banks have started using IT to automate banking transactions and processes.

## WAVES IN BANKING TECHNOLOGY

The first wave in banking technology began with the use of Advanced Ledger Posting Machines (ALPM) in the 1980s. The RBI advised all the banks to go in for huge computerization at the branch level. There were two options: automate the front office or the back office. Many banks opted for automating the front office in the first phase. Where as banks like State Bank of India also concentrated on the back office automation at the branch level. The Second wave of development was in Total Branch Automation (TBA) which came in late 1980s. This automated both the front-end and back-end operations within the same branch. TBA comprised of total automation of a particular branch with its own database.

In the third wave, the new private sector banks entered into the field of automation. These banks opted for different models of having a single centralized database instead of having multiple databases for all their branches. This was possible due to the availability of good network infrastructure. Earlier, banks were



not confident of running the whole operation through a single data center. However, when a couple of private sector banks showed that it can be done efficiently, other banks began to show interest and they also began consolidating their databases into a single database. The banks followed up on this move by choosing suitable application software that would support centralized operations.

The fourth wave started with the evolution of the ATM delivery channel. This was the first stage of empowerment of the customer for his own transactions. The second stage was the Suvridha experiment in Bangalore. This showed the power of technology and how the reach can be increased amazingly at a great pace.

### AWARENESS OF E-BANKING SERVICES

Out of 470 respondents, the majority respondents constituting 76.60 per cent are male respondents and 23.40 are female respondents. According to the age wise the customers belonging to 21-30 age group are consisting around 40 percent of the sample, 31-40 age group are about 30 percent, between 41-50 age group consists of about 19 percent and 04.25 per cent and 06.38 per cent are in the age groups of below 20 and above 50 age groups respectively. As far as occupations of the customers are concerned, 40.43 percent belong to private occupational background, 23.40 per cent are from Government occupants and 17.02 percent and 19.15 per cent of respondents are from Business and Other occupations respectively as per the Tables- 1, 2 & 3.

**TABLE-1: GENDER WISE CLASSIFICATION OF THE CUSTOMERS IN KADAPA TOWN**

Gender	Respondents	percentage
Male	360	76.60%
Female	110	23.40%
Total	470	100.00%

Source: Field study

**TABLE-2: OCCUPATION WISE DETAILS OF CUSTOMERS IN KADAPA TOWN**

Occupation	Respondents	Percentage
Government	110	23.40%
Private	190	40.43%
Business	80	17.02%
Others	90	19.15%
Total	470	100.00%

Source: Field study

**TABLE-3: AGE-WISE DETAILS OF THE CUSTOMERS IN KADAPA TOWN**

Age	Respondents	Percentage
Below 20	20	04.25%
21-30	190	40.43%
31- 40	140	29.79%
41-50	90	19.15%
Above 50	30	06.38%
Total	470	100.00%

Source: Field study

**TABLE-4: GENDER-WISE AWARENESS LEVELS OF E-BANKING SERVICES IN KADAPA TOWN**

Awareness Levels	Male	Female
No awareness	10 (2.78%)	20 (18.18%)
Basic	190(52.78%)	60(54.55%)
Premium	90(25.00%)	30(27.27%)
Super Premium	70(19.44%)	-
Total	360(100.00%)	110(100.00%)

Source: Field study

**TABLE-5: GENDER WISE CLASSIFICATION OF CUSTOMERS BASED ON THE LEVEL OF AWARENESS IN KADAPA TOWN**

Awareness Levels	Male	Female
Super premium	70	-
Premium	160	30
Basic	350	90
F- Value	7.48	
Table Value	18.513	

Source: Field study

From Tables 4 & 5, it is observed that out of 47 respondents, 54.55 per cent of female are aware about the basic services, and 27.27 per cent are aware about the Premium services but none were found about the Super Premium services provided by the e-banking in Kadapa Town. But in case of male respondents, the situation is somewhat different reflecting 52.78 per cent are aware about basic services, 25 per cent are aware about the Premium services and 19.44 per cent were aware about the Super Premium services. Hence the male are far better in availing the e-services provided by the e-banking in Kadapa Town.

**TABLE-6: AGE-WISE AWARENESS LEVELS OF E-BANKING SERVICES IN KADAPA TOWN**

Awareness levels	Below 21	21-30	31-40	41-50	Above 50
No Awareness	-	-	-	20(22.22%)	10(33.33%)
Basic	20(100%)	100(52.63%)	70(50.00%)	50(55.56%)	10(33.33%)
Premium	-	50(26.32%)	40(28.57%)	20(22.22%)	10(33.33%)
Super premium	-	40(21.05%)	30(21.43%)	-	-
Total	20(100%)	190(100%)	140(100%)	90(100.00%)	3(99.99%)

Source: Field study

This research paper is also made an attempt to study the first hypothesis; there is no significant difference between the variance between the genders about the awareness of e-banking services in Kadapa Town. Variance Analysis is used and found the calculated value as 7.48 which is much below the table value of 18.513 and hence the hypothesis is accepted and concludes that there is no significance difference between the genders about the awareness of e-banking services in Kadapa town during the study period, the results were presented in Table-5.

**TABLE-7: AGE WISE CLASSIFICATION OF CUSTOMERS BASED ON THE LEVEL OF AWARENESS IN KADAPA TOWN**

Awareness Levels	Below 21	21-30	31-40	41-50	Above 50
Super premium	-	40	30	-	-
Premium	-	90	70	20	10
Basic	20	190	140	70	20
F- Value	7.125				
Table Value	3.84				

Source: Field study

Similarly awareness levels based on the different age groups and based on occupations were shown in Tables- 6&7. It is closely observed from Tables- 6 & 7 that under the age groups in below 21years the customers know about only basic services, none were found knowing either Premium or Super Premium services. Under the age group between 21-30 & 31-40 customers are better known about the services provided by the e-banking services constituting 52.63 per cent under Basic Group, 26.32 are under Premium group and 21.05 are under Super Premium group awareness levels in the age group between 21-30, similarly 50.00 per cent, 28.57 per cent and 21.43 per cent were under Basic, Premium and Super Premium groups respectively between the age group of 31-40 during the study period. The second hypothesis is also tested by Variance Analysis test and the calculated value of 7.125 is registered which is above the Table value of 3.84 hence the null hypothesis i.e., there is no significant difference between the variance among the different age group of the customers about the awareness of e-banking services in Kadapa Town is rejected and alternative hypothesis i.e., there is a significant difference between the variance among the different age group of the customers about the awareness of e-banking services in Kadapa Town is accepted.

**TABLE-8: OCCUPATION-WISE AWARENESS LEVELS OF E-BANKING SERVICES IN KADAPA TOWN**

Awareness levels	Government	Private	Business	Others
No Awareness	-	-	-	-
Basic	-	30(15.79%)	50(62.50%)	30(33.33%)
Premium	80(72.73%)	100(52.63%)	20(25.00%)	40(44.44%)
Super premium	30(27.27%)	60(31.58%)	10(12.50%)	20(22.22%)
Total	110(100.00%)	190(100.00%)	80(100.00%)	90(100.00%)

Source: Field Study

**TABLE-9: OCCUPATION WISE CLASSIFICATION OF CUSTOMERS BASED ON THE LEVEL OF AWARENESS**

Awareness levels	Government	Private	Business	Others
Super premium	30	60	10	20
Premium	110	160	30	60
Basic	110	190	80	90
F- Value	12.45			
Table Value	4.76			

Source: Field study

Occupation-wise awareness levels were portrayed in Tables- 8 & 9 and clearly noticed that 72.73 per cent of customers under Government occupations are aware about Premium and 27.27 per cent of customers are aware about Super Premium services but the customer base who are working in private organizations 15.79 per cent, 52.63 per cent, 31.58 are aware about Basic, Premium and Super Premium services respectively, but the customers in business only 62.50 per cent, 25.00 per cent and 12.50 per cent and in other occupation customers constitutes 33.33 per cent, 44.44 per cent and 22.22 per cent are aware about Basic, Premium and Super Premium services respectively. The third null hypothesis is also tested and found the calculated value as 12.45 which is far above the Table value of 4.76, hence the hypothesis is rejected and the alternative hypothesis i.e., there is a significant difference between the variance among the occupations of the customers about the awareness of e-banking services in Kadapa Town.

## FINDINGS AND CONCLUSIONS

It was clearly found from the study that majority of the customers are falling under Premium and Super Premium groups that clearly indicates that the customers are aware at the most about ten to twelve services provided by the e-banking services and majority of the services are not even heard by the customers. It apparently indicates that starting of new services is not only the business of the banks but they should come forward to reach such services to the door steps of the customers and efforts should be made by all other agencies i.e., both government and non-government agencies to spread the services of banks to all the customers. Some of the problems like security, infrastructural, financial literacy programs should be enhanced so as to increase the financial inclusion of the customers through availing the best services of e-banking. The study is also found that there is no significance difference between the genders about the awareness of e-banking services in Kadapa town during the study period, but found there is a significant difference between the variance among the different age group of the customers, occupations of the customers about the awareness of e-banking services.

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