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- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

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WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

A STUDY ON INTERNET BANKING

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ABSTRACT

The new type of service provided by the banks with the help of the internet technology is called 'Internet Banking' (IB). Internet Banking can be characterized as a financial transaction over the Internet through a bank's website. This will be accessible at all customers who have a valid email id and password. This is an approach to provide an opportunity at the customers to have some important transactions to be done from where they are at without moving to bank. In this projective are going to deal the existing facts in the bank i.e., the transaction which takes place between customers and bank. We provide a real time environment for the existing system in the bank. We deal in the method transaction in the bank can be made faster and easier that is our project is on internet based computerized approach towards banking.

KEYWORDS

network, internet banking, credit cards, debit cards, e- banking, online banking.

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INTRODUCTION

Internet Banking system is a system that allows individuals to perform banking activities at home, via the internet. Internet banking is also known as **On line banking, e-banking, or virtual banking**, It is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking that was the traditional way customers access banking services. Fundamentally and in mechanism, online banking, internet banking and e-banking are the same thing.

To access a financial institution's online banking facility, a customer with internet access would need to register with the institution for the service, and set up a password and other credentials for customer verification. The credentials for online banking is normally not the same as for telephone or mobile banking. Financial institutions now routinely allocate customers number, whether or not customers have indicated an intention to access their online banking facility. Customers' numbers are normally not the same as account numbers, because a number of customer accounts can be linked to the one customer number. The customer number can be linked to any account that the customer controls, such as cheque, savings, loan, credit card and other accounts.

The customer visits the financial institution's secure website, and enters the online banking facility using the customer number and credentials previously set up. The types of financial transactions which a customer may transact through online banking usually includes obtaining account balances and list of latest transactions, electronic bill payments, and funds transfers between a customer's or another's accounts. Most also enable a customer to download copies of statements, which can be printed at the customer's premises (with some banks charging a fee for mailing hardcopies of bank statements). The facility may also enable the customer to order cheque-books, statements, report loss of credit cards, stop payment on a cheque, advise change of address, and other routine transactions.

Internet banking can be done from your computer, tablet or smart phone (mobile phone). According to banks and most customers, the main advantages online banking offers are permanent access to one's account, lower costs, and access from virtually anywhere.

PICTURE 1

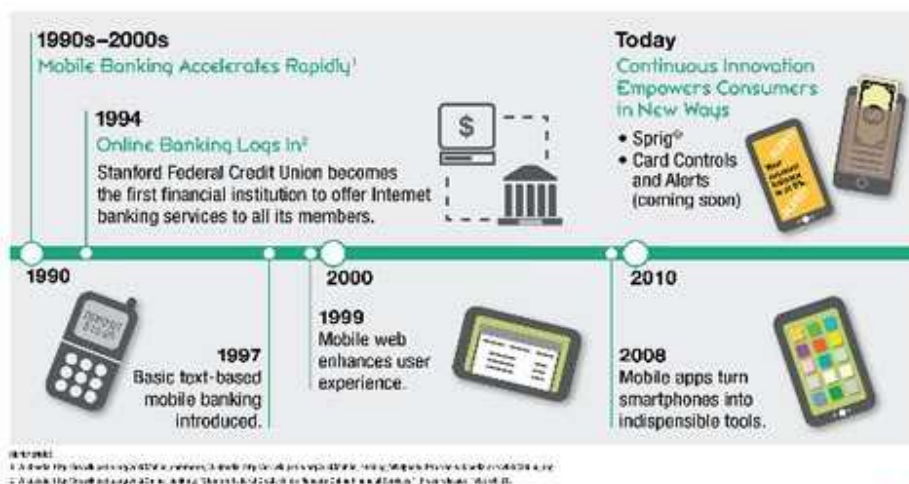
Internet Banking is done anytime, anywhere. It is simple, safe and secure.

HISTORY OF INTERNET BANKING

The term 'online' became popular in the late 1980s and referred to the use of a terminal, keyboard and TV (or monitor) to access the banking system using a phone line. 'Home banking' can also refer to the use of a numeric keypad to send tones down a phone line with instructions to the bank. Online services started in New York in 1981 when four of the city's major banks (Citibank, Chase Manhattan, Chemical and Manufacturers Hanover) offered home banking services.^{[1][2][3]} using the videotex system. Because of the commercial failure of videotex these banking services never became popular except in France where the use of videotex (Minitel) was subsidised by the telecom provider and the UK, where the Prestel system was used.

In 1991 Standford Federal credit union was the first who offer online internet banking services to all of its members. Later on, snapped up by other banks like Well Fargo, Chase Manhattan and Security First bank.

PICTURE 2



FIRST ONLINE BANKING SERVICES IN THE UNITED STATES

According to "Banking and Finance on the Internet," edited by Mary J. Cronin, online banking was first introduced in the early 1980s in New York. Four major banks—Citibank, Chase Manhattan, Chemical and Manufacturers Hanover—offered home banking services. Chemical introduced its Pronto services for individuals and small businesses in 1983. It allowed individual and also known as small-business clients to maintain electronic checkbook registers, see account balances, and transfer funds between checking and savings accounts. Pronto failed to attract enough customers to break even and was abandoned in 1989. Other banks had a similar experience.

FIRST ONLINE BANKING IN THE UNITED KINGDOM

Almost simultaneously with the United States, online banking arrived in the United Kingdom. The UK's first home online banking services known as Homelink was set by Bank of Scotland for customers of the Nottingham Building Society (NBS) in 1983. The system was based on UK's Prestel system and used a computer, such as the BBC Micro, or keyboard connected to the telephone system and television set. The system allowed on-line viewing of statements, bank transfers and bill payments. In order to make bank transfer and bill payments, a written instruction giving details of the intended recipient had to be sent to the NBS who set the details up on the Homelink system. Typical recipients were Gas, electricity and telephone companies and accounts with other banks.

INTERNET BANKING IN INDIA

Internet banking, both as a medium of delivery of banking services and as a strategic tool for business development, has gained wide acceptance internationally and is fast catching up in India with more and more banks entering this market. ICICI was the first bank in India to launch internet banking facility in the year 1997. At present, the total Internet users in the country are estimated at 2.5 Crores. About 60% of internet users use internet banking directly or indirectly.

Costs of banking service through the Internet form a fraction of costs through conventional methods. Rough estimates assume teller cost at Re.1 per transaction, ATM transaction cost at 45 paise, phone banking at 35 paise, debit cards at 20 paise and Internet banking at 10 paise per transaction. The cost-conscious banks in the country have therefore actively considered use of the Internet as a channel for providing services.

REVIEW OF LITERATURE

- Rakesh H M & Ramya T J (2014) In their research paper titled "A Study on Factors Influencing Consumer Adoption of Internet Banking in India" tried to examine the factors that influence internet banking adoption. Using PLS, a model is successfully proved and it is found that internet banking is influenced by its perceived reliability, Perceived ease of use and Perceived usefulness. In the marketing process of internet banking services marketing expert should emphasize these benefits its adoption provides and awareness can also be improved to attract consumers' attention to internet banking services
- Neetu Jain & DR. Pooja Malhotra (2012) in their research paper "Demographic Factors Affecting the Adoption of Internet Banking in India". The goal of this paper to find out the demographic factors affecting adoption of electronic banking in general and Internet banking in particular in India. The data for this study is based upon a survey of bank customers using a convenience sampling technique with the aid of a structured self-administered questionnaire

OBJECTIVES OF THE STUDY

1. Find the customer satisfaction relating to E-banking service.
2. To study the awareness of internet banking among the customers of various banks.

RESEARCH METHODOLOGY

The data collection method is to fulfill the objective of my study, I have taken both into considerations viz primary and secondary data.

➤ PRIMARY DATA

Primary data has been collected through Personal interview by direct contacted to the bank account holder. Primary data consists direct source like survey to obtain the first-hand information is other resources.

➤ SECONDARY DATA

It consists of information that already exists somewhere and has been collected for some specific purpose in the study.

Various sources that was used for the collection of secondary data like several websites including www.sbhyd.com & www.onlinesbh.com, Textbooks, Newspaper and Questionnaire.

SAMPLE SIZE

Sample of 50 customers of the bank were chosen for the purpose of study.

SAMPLE METHOD

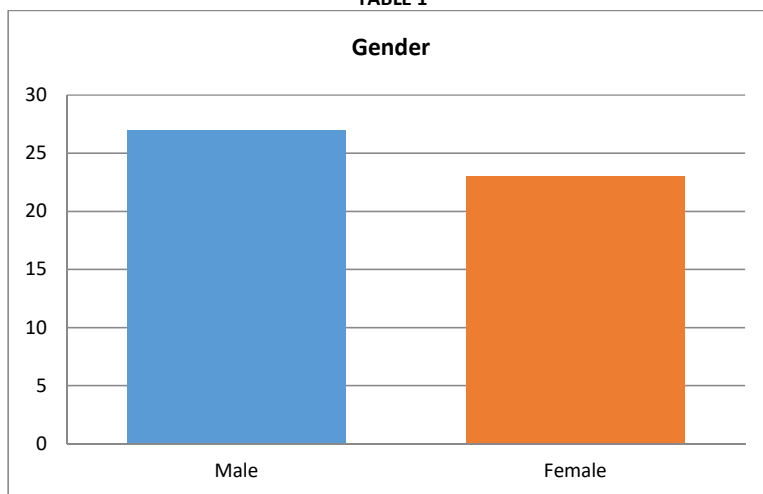
From the large number of account holders of the bank, 50 customers were selected on random basis of sampling method for the study.

DATA ANALYSIS AND INTERPRETATION

ANALYSIS OF THE DATA COLLECTED THROUGH THE QUESTIONNAIRE

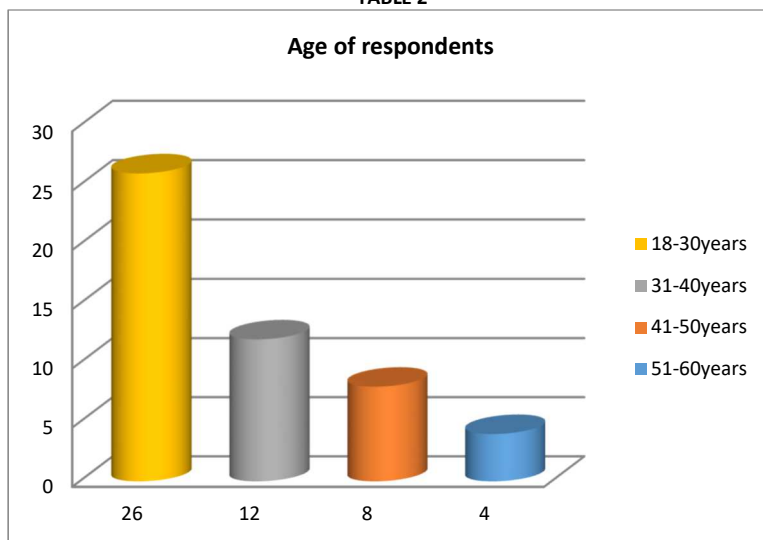
The given below Bar graph shows the Gender of 50 respondents/customers.

TABLE 1



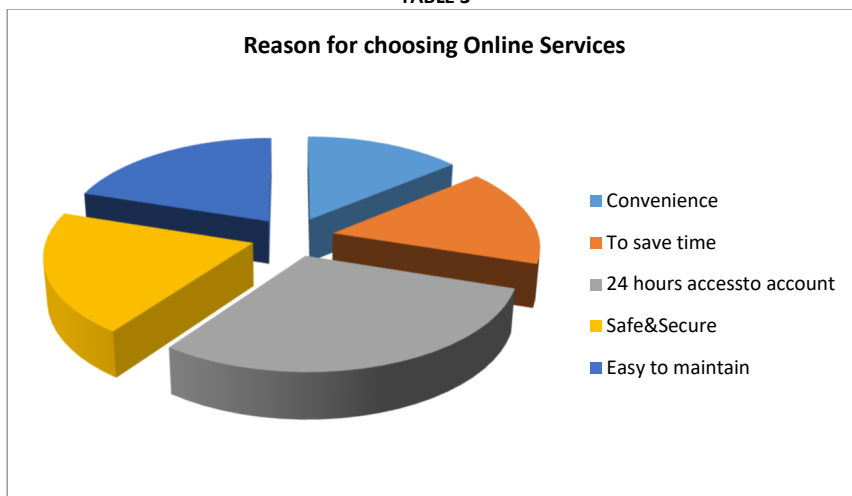
Interpretation: Out of 50 customers, 27 respondents are male and 23 respondents are female.

TABLE 2



Interpretation: Out of 50 customers 26 of them are between 18-30 years, 12 of them are between 31-40 years, 8 of them are between 41-50 years and only 4 of them are between 51-60 years.

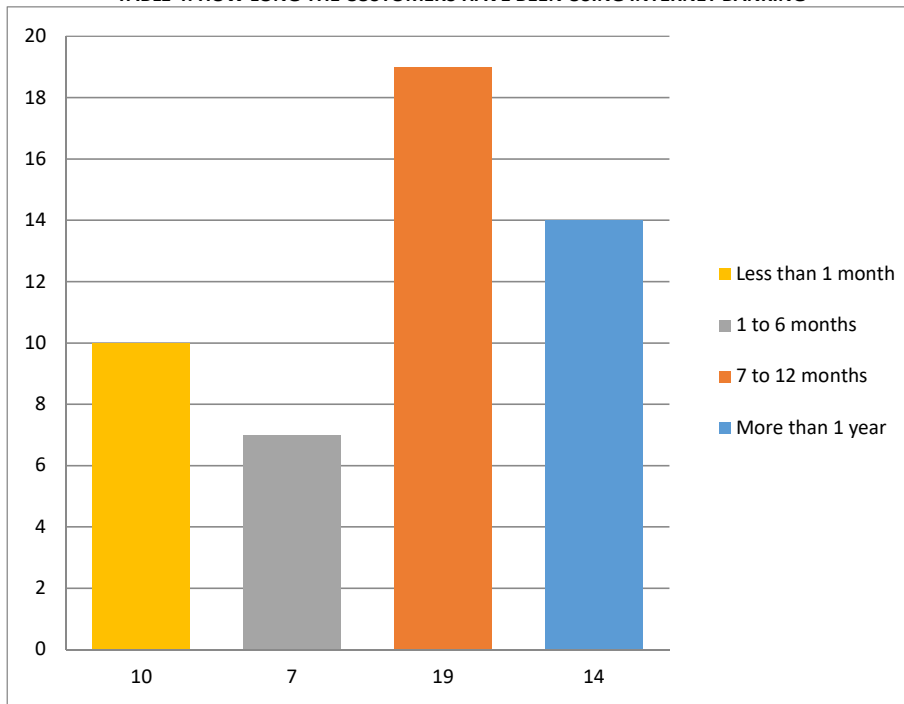
TABLE 3



Interpretation: Out of 50 customers, 15 customers choose the reason for online services is 24 hours access to bank.

- 7 of them choose the reason Convenience
- 8 of them select to save time
- 10 customers select because it is Safe & Secure &
- 10 customers select because it is Easy to maintain.

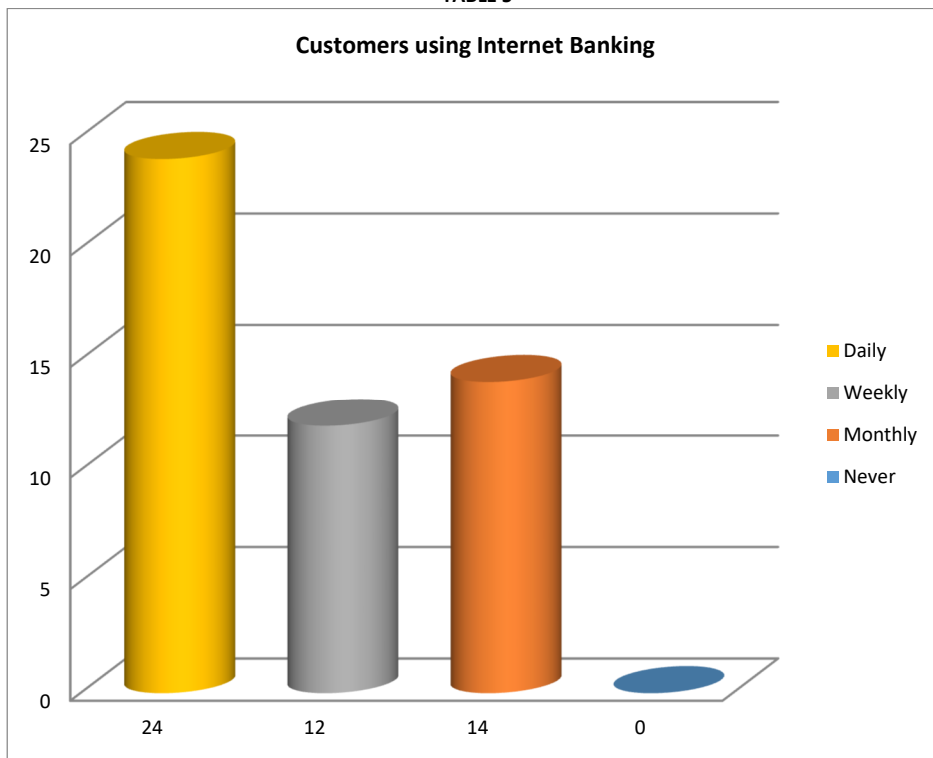
TABLE 4: HOW LONG THE CUSTOMERS HAVE BEEN USING INTERNET BANKING



Interpretation

- Out of 50 customers, 10 customers are using internet banking since last 1 month.
- 7 customers are using internet banking in between 1 – 6 months
- 19 customers are using internet banking in between 7 – 12 months
- 14 customers are using internet banking from 1 year.

TABLE 5

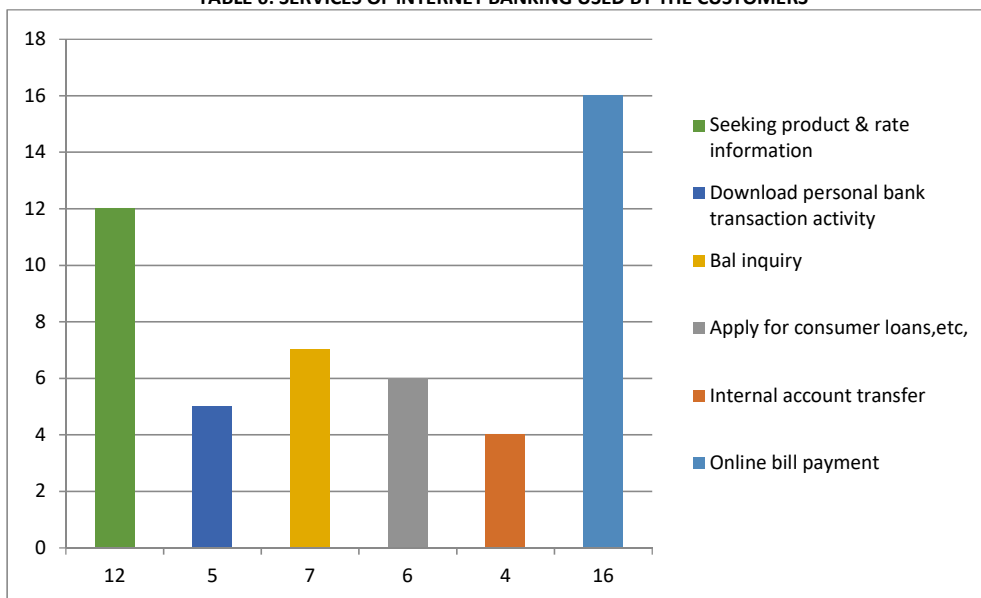


Interpretation

- Out of 50 customers, nearly half of the customers use Internet Banking Daily.
- 12 customers use Internet Banking weekly.
- 14 customers use Internet Banking Monthly.

This shows all the customers are attractive towards Internet Banking.

TABLE 6: SERVICES OF INTERNET BANKING USED BY THE CUSTOMERS

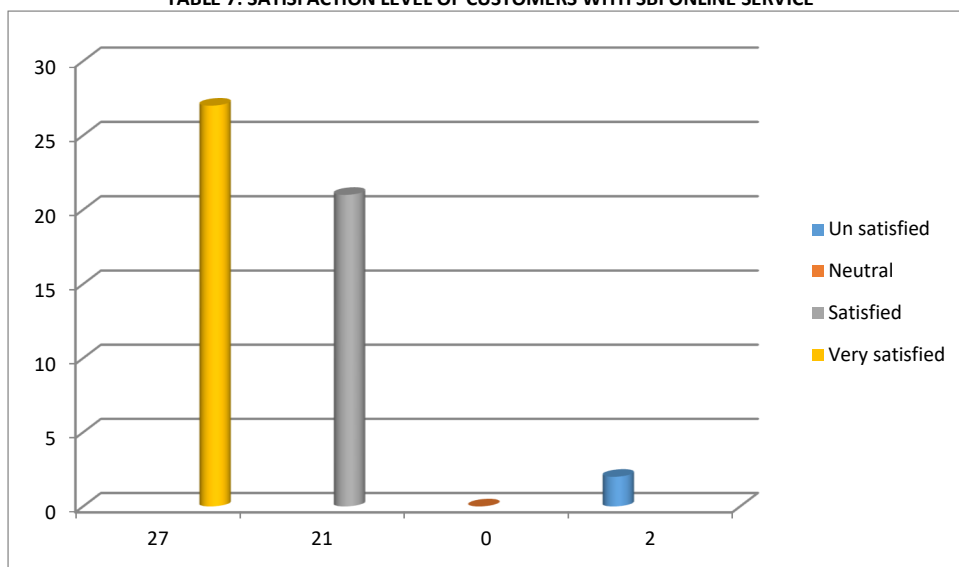


Interpretation

- Out of 50 customers, 12 of them use Sealing product & rate information service.
- 5 customers use Download personal bank transaction activity.
- 7 customers use the service for Balance Inquiry.
- 6 of them use the service Applying for consumer loans, credit cards or check book online.
- 4 customers use Internal account transfer service
- 16 of them use Online Bill Payment service.

By this we came to know that all the services of Internet Banking are used by the customers.

TABLE 7: SATISFACTION LEVEL OF CUSTOMERS WITH SBI ONLINE SERVICE



Interpretation

- Out of 50 customers, more than half of the customers are very satisfied.
- 21 customers are just satisfied and 2 customers are un satisfied with SBI Online Services.

FINDINGS

1. In the user’s ratio of internet banking almost customers are using this service.
2. Some of the customers does not have internet banking account with SBH bank.
3. All the online services are used by the customers.
4. Nearly half of the customers use internet banking daily.
5. More number of customers use online bill payment service.

SUGGESTIONS

1. Banks should take limited charges from their customers.
2. The customers are aware of only few products of SBH personal banking products. So, bank should provide the information regarding the availability of the products.
3. There are some people who don’t know about Online Banking, so bank should help to know about the operations and facilities.
4. The bank should provide more information relating to Internet Banking.

CONCLUSION

The basic objective of my research was to analyze the awareness among customers for internet banking in INDIA. It gives direction to research tools, research types and techniques. Although the findings reveal that people know about the services but still many people are unaware and many of them are non – users so the bank should by promotion try to retain the customers. Banks should look forward to have some tie – ups with other financial institutions to increase the service base. SBH Bank is providing a good service to the customers and it is termed as satisfactory from the respondents.

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