CHAPTER-V
FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS:

1. **DESCRIPTIVE ANALYSIS:**

   - Majority (67.8%) of the respondents are Male.
   - Majority (42.9%) of the respondents are of the age group 26-35 years.
   - Majority (46.2%) of the respondents are Bachelor Degree holders.
   - Majority (42.1%) of the respondents are Private employees.
   - Majority (55.6%) of the respondents earn 3 Lakhs to 5 Lakhs per annum.
   - Majority (70.9%) of the respondents are Married.
   - Majority (73.1%) of the respondents live in Nuclear Family.
   - Majority (66.7%) of the respondents have 3-4 members in their family.
   - Majority (36.2%) of the respondents are associated with their bank for 5-7 years.
   - Majority (89.1%) of the respondents have savings account in their bank.
   - Majority (95.6%) of the respondents have bank account for Savings purpose.
   - Majority (60.9%) of the respondents visits the bank on monthly basis.
   - Majority (41.1%) of the respondents operates their bank account once in a fortnight.
   - Majority (30.9%) of the respondents are aware of banks through Friends and relatives.
   - Majority (15.1%) of the respondents are aware through Newspaper.

   **Level of Awareness on Online / Internet Banking:**
   - Majority (83.3%) of the respondents have very high awareness on funds transfer. Out of which Majority (11.11%) of the respondents are Indian Overseas Bank customers- Public Sector Bank.
   - Majority (84.7%) of the respondents have very high awareness on Balance Enquiry. Out of which Majority (10.67%) of the respondents are Indian Overseas Bank customers- Public Sector.
   - Majority (84.2%) of the respondents have very high awareness on Bill Payments. Out of which Majority (10.67%) of the respondents are Indian Overseas Bank customers- Public Sector.
• Majority (72.2%) of the respondents have very high awareness on investing through online. Out of which Majority (8.89%) of the respondents are Indian Overseas Bank customers—Public Sector.

• Majority (68.7%) of the respondents have very high awareness on Report of lost debit card online. Out of which Majority (9.12%) of the respondents are Citibank customers—Foreign Bank.

• Majority (78.4%) of the respondents have very high awareness on online ticket booking. Out of which Majority (10%) of the respondents are Indian Overseas Bank customers—Public Sector.

• Majority (32.9%) of the respondents have very high awareness on request for demand draft and cheque book. Out of which Majority (5.11%) of the respondents are Citibank customers—Foreign Bank.

• Majority (39.3%) of the respondents have very high awareness on online share trading. Out of which Majority (5.33%) of the respondents are Indian Overseas Bank customers—Public Sector.

• Majority (73.6%) of the respondents have very high awareness on shopping online and payment through online. Out of which Majority (9.12%) of the respondents are Indian Overseas Bank customers—Public Sector.

• Majority (44.2%) of the respondents have very high awareness on details of loan account online. Out of which Majority (6.44%) of the respondents are Indian Overseas Bank customers—Public Sector.

• Majority (79.2%) of the respondents have very high awareness on stop payment through online. Out of which Majority (10.22%) of the respondents are Indian Overseas Bank customers—Public Sector.

• Majority (79.6%) of the respondents have very high awareness on recharge your prepaid phone. Out of which Majority (10.21%) of the respondents are Standard Chartered Bank customers—Foreign Bank.

• Majority (44.7%) of the respondents have very high awareness on NEFT/RTGS. Out of which Majority (7.11%) of the respondents are Indian Overseas Bank customers—Public Sector and Axis Bank customers—Private Sector.
Level of Awareness on Telephone Banking:

- Majority (40.2%) of the respondents have average level of awareness on Enquire and order for cheque book. Out of which Majority (7.55%) of the respondents are Indian Bank customers- Public Sector.

- Majority (41.8%) of the respondents have average level of awareness on Request for demand draft. Out of which Majority (7.78%) of the respondents are Indian Bank customers- Public Sector.

- Majority (64.7%) of the respondents have very high awareness on Stop payment. Out of which Majority (7.78%) of the respondents are Standard Chartered Bank customers- Foreign Bank.

- Majority (36.9%) of the respondents have high awareness on Request for account statement. Out of which Majority (5.11%) of the respondents are HDFC Bank customers- Private Sector.

- Majority (38.4%) of the respondents have very high awareness on Queries related to loan. Out of which Majority (6.44%) of the respondents are HDFC Bank customers- Private Sector.

- Majority (35.8%) of the respondents have very high awareness on Opening and enquiring of fixed deposit. Out of which Majority (4.67%) of the respondents are Indian Overseas Bank customers- Public Sector.

- Majority (78.9%) of the respondents have very high awareness on Bill Payments. Out of which Majority (9.11%) of the respondents are State Bank of India customers- Public Sector and Citibank and Standard Chartered Bank customers- Foreign Bank.

- Majority (79.3%) of the respondents have very high awareness on Report of lost debit card/ATM cards. Out of which Majority (9.35%) of the respondents are Axis Bank customers- Private Bank.

- Majority (77.6%) of the respondents have very high awareness on Enquiry about the interest earned on deposits and the latest interest rates, tax rates. Out of which Majority (9.12%) of the respondents are State Bank of India customers- Public Sector and Standard Chartered Bank customers- Foreign Bank.
• Majority (25.3%) of the respondents have very high awareness on Demat account enquiries. Out of which Majority (3.99%) of the respondents are Indian Overseas Bank customers- Public Sector.

➢ Level of Awareness on Mobile Banking:

• Majority (88.9%) of the respondents have very high awareness on Balance Enquiry. Out of which Majority (10.67%) of the respondents are Citibank customers- Foreign Bank.

• Majority (92.7%) of the respondents have very high awareness on Checking of recent transaction and history. Out of which Majority (10.89%) of the respondents are ICICI Bank customers- Private Sector and Citibank customers- Foreign Bank.

• Majority (85.4%) of the respondents have very high awareness on Top-up / Recharge. Out of which Majority (10.22%) of the respondents are State Bank of India customers- Public Sector.

• Majority (43.4%) of the respondents have very high awareness on Access to loan statement. Out of which Majority (6.89%) of the respondents are Standard Chartered Bank customers- Foreign Bank.

• Majority (88.4%) of the respondents have very high awareness on Funds Transfer. Out of which Majority (10.23%) of the respondents are ICICI Bank customers- Private Sector and HSBC customers- Foreign Bank.

• Majority (91.8%) of the respondents have very high awareness on Bill payment. Out of which Majority (10.45%) of the respondents are State Bank of India customers- Public Sector, ICICI Bank customers- Private Sector and HSBC, Citibank and Standard Chartered Bank customers- Foreign Bank.

• Majority (64.9%) of the respondents have very high awareness on Debit card, credit card statement. Out of which Majority (10.45%) of the respondents are State Bank of India customers- Public Sector.

• Majority (46.2%) of the respondents have very high awareness on Status and stop payment on cheque. Out of which Majority (6.89%) of the respondents are Citibank customers- Foreign Bank.

• Majority (42.4%) of the respondents have very high awareness on Ordering of cheque book. Out of which Majority (5.99%) of the respondents are Citibank customers- Foreign Bank.
• Majority (88.0%) of the respondents have very high awareness on Block card if stolen or lost. Out of which Majority (10.67%) of the respondents are Standard Chartered Bank customers- Foreign Bank.

➢ Level of Awareness on ATM Services- Debit Card and Credit Card Services:

• Majority (98.7%) of the respondents have very high awareness on Cash Withdrawal. Out of which Majority (11.11%) of the respondents are Indian Overseas Bank customers- Public Sector, ICICI Bank customers- Private Sector and HSBC and Standard Chartered Bank customers- Foreign Bank.

• Majority (99.1%) of the respondents have very high awareness on Transfer of funds. Out of which Majority (11.11%) of the respondents are Indian Overseas Bank and Indian Bank customers- Public Sector, ICICI and HDFC Bank customers- Private Sector and HSBC and Standard Chartered Bank customers- Foreign Bank.

• Majority (94.9%) of the respondents has very high awareness on Deposit of Cash / cheque in ATM. Out of which Majority (11.11%) of the respondents are ICICI Bank customers- Private Bank and HSBC customers- Foreign Bank.

• Majority (77.8%) of the respondents have very high awareness on Request for cheque book and enquiry and stop payment of cheque transaction. Out of which Majority (10.23%) of the respondents are Standard Chartered Bank customers- Foreign Bank.

• Majority (89.8%) of the respondents have very high awareness on Balance Enquiry and Mini Statement. Out of which Majority (10.89%) of the respondents are Indian Overseas Bank customers- Public Sector.

• Majority (95.1%) of the respondents have very high awareness on PIN change. Out of which Majority (10.89%) of the respondents are Citibank customers- Foreign Bank.

• Majority (96.7%) of the respondents have very high awareness on Payment of purchase at retail store/Online. Out of which Majority (10.89%) of the respondents are Indian Overseas Bank customers- Public Sector, ICICI Bank customers- Private Sector and Citibank customers- Foreign Bank.

• Majority (96.9%) of the respondents have very high awareness on Top-up / Recharge. Out of which Majority (11.11%) of the respondents are Indian Overseas Bank customers- Public Sector and Standard Chartered Bank customers- Foreign Bank.
• Majority (95.3%) of the respondents have very high awareness on Ticket Booking. Out of which Majority (10.89%) of the respondents are Indian Overseas Bank customers- Public Sector and Citibank and Standard Chartered Bank customers- Foreign Bank.

➢ Majority (40.9%) of the respondents are using the e-banking services for more than 5-8 years.
➢ Majority (40.9%) of the respondents are using the e-banking services for 5-10 times per month.
➢ Majority (62.7%) of the respondents are using Online/Internet Banking. Out of which majority (8.01%) are ICICI Bank customers- Private Sector.
➢ Majority (95.1%) of the respondents are not using Telephone Banking.
➢ Majority (67.1%) of the respondents are not using Mobile Banking.
➢ Majority (100%) of the respondents are using ATM Services- Debit Card and Credit Card Services. All the respondents are equally using ATM Services- Debit Card and Credit Card Services.

➢ Factors relating to Online / Internet Banking: Out of 282 respondents (62.7%),
• Majority (30.0%) of the respondents opined that checking transactions anytime is Very Good. Out of which Majority (4%) of the respondents are Citibank customers- Foreign Bank.
• Majority (30.4%) of the respondents opined that Convenience on payment of bills is Very Good. Out of which Majority (4.23%) of the respondents are ICICI Bank customers- Private Sector and Citibank customers- Foreign Bank.
• Majority (33.8%) of the respondents opined that Bank website provides accurate information is Very Good. Out of which Majority (5.56%) of the respondents are Indian Overseas Bank customers- Public Sector.
• Majority (37.1%) of the respondents opined that Usage and Confidentiality of bank website is Very Good. Out of which Majority (6.01%) of the respondents are ICICI Bank customers- Private Sector.
• Majority (40.0%) of the respondents opined that Service charges on online banking are Very Good. Out of which Majority (6.45%) of the respondents are ICICI Bank customers- Private Sector.
Majority (44.0%) of the respondents opined that Safety measures are Very Good. Out of which Majority (6.01%) of the respondents are Indian Overseas Bank customers- Public Sector and ICICI Bank customers- Private Sector.

Majority (39.1%) of the respondents opined that Accuracy of account details is Very Good. Out of which Majority (5.79%) of the respondents are ICICI Bank customers- Private Sector.

Majority (41.3%) of the respondents opined that Easy usage. Out of which Majority (6.22%) of the respondents are Indian Overseas Bank customers- Public Sector.

Factors relating to Telephone Banking: Out of 22 respondents (4.9%),

Majority (2.7%) of the respondents opined that Accuracy of account details in Telephone Banking is Very Good. Out of which Majority (0.45%) of the respondents are ICICI and HDFC Bank customers- Private Sector and Standard Chartered Bank customers- Foreign Bank.

Majority (2.9%) of the respondents opined that Easy to make enquiry and get the reply on enquiries is very good. Out of which Majority (0.66%) of the respondents are Standard Chartered Bank customers- Foreign Bank.

Majority (3.3%) of the respondents opined that Immediate and sufficient information is provided is Very Good. Out of which Majority (0.66%) of the respondents are Standard Chartered Bank customers- Foreign Bank.

Majority (2.7%) of the respondents opined that Cost effectiveness is Very Good. Out of which Majority (0.45%) of the respondents are ICICI and HDFC Bank customers- Private Sector and Standard Chartered Bank customers- Foreign Bank.

Majority (2.2%) of the respondents opined that Trust worthiness provided is Very Good. Out of which Majority (0.45%) of the respondents are ICICI and HDFC Bank customers- Private Sector and Standard Chartered Bank customers- Foreign Bank.

Majority (2.7%) of the respondents opined that Customer relationship is Very Good. Out of which Majority (0.45%) of the respondents are ICICI Bank customers- Private Sector and Standard Chartered Bank customers- Foreign Bank.

Majority (2.7%) of the respondents opined that Service charges are Very Good. Out of which Majority (0.45%) of the respondents are ICICI and HDFC Bank customers- Private Sector and Standard Chartered Bank customers- Foreign Bank.
• Majority (2.7%) of the respondents opined that Access from anywhere in Telephone Banking is Very Good. Out of which Majority (0.45%) of the respondents are ICICI and HDFC Bank customers- Private Sector and Standard Chartered Bank customers- Foreign Bank.

➢ Factors relating to Mobile Banking: Out of 148 respondents (32.9%),

• Majority (19.3%) of the respondents opined that Alert on account activity in Mobile Banking is Good. Out of which Majority (2.67%) of the respondents are Indian Overseas Bank customers- Public Sector.

• Majority (20.0%) of the respondents opined that Access anytime and anywhere is very good. Out of which Majority (3.11%) of the respondents are Indian Overseas Bank customers- Public Sector and Citibank customers- Foreign Bank.

• Majority (23.6%) of the respondents opined that Convenience in payment of bills is Very Good. Out of which Majority (3.56%) of the respondents are Citibank customers- Foreign Bank.

• Majority (20.2%) of the respondents opined that Accuracy of account details is Very Good. Out of which Majority (3.34%) of the respondents are Citibank customers- Foreign Bank.

• Majority (23.8%) of the respondents opined that Safety of transaction is Very Good. Out of which Majority (3.34%) of the respondents are Standard Chartered Bank customers- Foreign Bank.

• Majority (16.0%) of the respondents opined that Cost effectiveness is Very Good and Good. Out of which Majority (2.89%) of the respondents are Citibank customers- Foreign Bank.

• Majority (18.4%) of the respondents opined that Immediate and sufficient information is provided is Very Good. Out of which Majority (2.89%) of the respondents are Standard Chartered Bank customers- Foreign Bank.

• Majority (18.2%) of the respondents opined that Service charge is Very Good. Out of which Majority (2.67%) of the respondents are Standard Chartered Bank customers- Foreign Bank.

➢ Factors relating to ATM Services- Debit Card and Credit Card Services: Out of 450 respondents (100%),

• Majority (72.0%) of the respondents opined that Availability of ATM Centers in ATM Services- Debit Card and Credit Card Services is Very Good. Out of which Majority (9.78%) of the respondents are State Bank of India customers- Public Sector.
• Majority (81.8%) of the respondents opined that Cash withdrawal is very good. Out of which Majority (10.44%) of the respondents are State Bank of India customers- Public Sector and Citibank customers- Foreign Bank.

• Majority (83.6%) of the respondents opined that Mini statement & Balance enquiry is Very Good. Out of which Majority (10.22%) of the respondents are Citibank customers- Foreign Bank.

• Majority (73.6%) of the respondents opined that Proper working of ATMs is Very Good. Out of which Majority (9.11%) of the respondents are State Bank of India customers- Public Sector.

• Majority (68.2%) of the respondents opined that Sufficiency of fund in ATM counters is Very Good. Out of which Majority (9.33%) of the respondents are State Bank of India customers- Public Sector.

• Majority (74.9%) of the respondents opined that ATM Service charges is Very Good and Good. Out of which Majority (8.89%) of the respondents are State Bank of India customers- Public Sector and ICICI Bank customers- Private Sector.

• Majority (74.0%) of the respondents opined that Safety measures are Very Good. Out of which Majority (9.56%) of the respondents are Indian Overseas Bank customers- Public Sector.

• Majority (70.2%) of the respondents opined that Accuracy of account details is Very Good. Out of which Majority (9.56%) of the respondents are Indian Overseas Bank customers- Public Sector.

• Majority (71.1%) of the respondents opined that Payment of retail purchase is Very Good. Out of which Majority (9.33%) of the respondents are Axis Bank customers- Private Sector and Standard Chartered Bank customers- Foreign Bank.

• Majority (82.4%) of the respondents opined that 24X7 service is Very Good. Out of which Majority (10.22%) of the respondents are Axis Bank customers- Private Sector.

• Majority (72.9%) of the respondents opined that Customer relationship in ATM Services- Debit Card and Credit Card Services is Very Good. Out of which Majority (9.56%) of the respondents are Indian Overseas Bank customers- Public sector.

➢ Majority (48.2%) of the respondents use ATM for less than 5 times per month.
Level of Satisfaction on factors - Online / Internet Banking: Out of 282 respondents (62.7%),

Majority (52.9%) of the respondents are highly satisfied with the Saves time,

- Majority (39.3%) of the respondents are highly satisfied with Easy to Process,
- Majority (30.9%) of the respondents are highly satisfied with Inexpensive,
- Majority (48.0%) of the respondents are highly satisfied with Convenience,
- Majority (51.6%) of the respondents are highly satisfied with Direct Access,
- Majority (45.6%) of the respondents are highly satisfied with Security
- Majority (41.6%) of the respondents are highly satisfied with Reliability.

Level of Satisfaction on factors - Telephone Banking: Out of 22 respondents (4.9%)

- Majority (4.2%) of the respondents are highly satisfied with the Saves time,
- Majority (4.5%) of the respondents are highly satisfied with Easy to Process and Convenience
- Majority (3.3%) of the respondents are highly satisfied with Inexpensive,
- Majority (4.0%) of the respondents are highly satisfied with Direct Access and Security
- Majority (3.6%) of the respondents are highly satisfied with Reliability

Level of Satisfaction on factors - Mobile Banking: Out of 148 respondents (32.9%)

- Majority (30.2%) of the respondents are highly satisfied with the Saves time,
- Majority (24.9%) of the respondents are highly satisfied with Easy to Process,
- Majority (20.4%) of the respondents are highly satisfied with Inexpensive,
- Majority (25.6%) of the respondents are highly satisfied with Convenience,
- Majority (26.0%) of the respondents are highly satisfied with Direct Access,
- Majority (27.8%) of the respondents are highly satisfied with Security
- Majority (24.0%) of the respondents are highly satisfied with Reliability.

Level of Satisfaction on factors - ATM Services- Debit Card and Credit Card Services:

Out of 450 respondents (100%)

- Majority (94.4%) of the respondents are highly satisfied with the Saves time,
- Majority (85.3%) of the respondents are highly satisfied with Easy to Process,
- Majority (74.2%) of the respondents are highly satisfied with Inexpensive,
Majority (88.0%) of the respondents are highly satisfied with Convenience,

Majority (87.6%) of the respondents are highly satisfied with Direct Access,

Majority (87.3%) of the respondents are highly satisfied with Security

Majority (87.1%) of the respondents are highly satisfied with Reliability.

➤ Majority (74%) of the respondents are satisfied with their e-banking services.

➤ **Overall level of satisfaction:**

- Out of 282 respondents (62.7%) - Majority (36.0%) of the respondents are satisfied with Online/Internet Banking. Out of which Majority (5.78%) of the respondents are Indian Overseas Bank customers- Public Sector, followed by (4.67%) of the respondents are ICICI Bank customers- Private Sector.

- Out of 22 respondents (4.9%) - Majority (3.6%) of the respondents are satisfied with Telephone Banking. Out of which Majority (0.88%) of the respondents are Standard Chartered Bank customers- Foreign Bank, followed by (0.67%) of the respondents are Indian Overseas Bank customers- Public Sector.

- Out of 148 respondents (32.9%) - Majority (20.7%) of the respondents are satisfied with Mobile Banking. Out of which Majority (3.55%) of the respondents are Indian Overseas Bank customers- Public Sector, followed by (3.12%) of the respondents are Standard Chartered Bank customers- Foreign Bank.

- Out 450 respondents (100%) - Majority (58.2%) of the respondents are highly satisfied with the ATM Services- Debit Card and Credit Card. Out of which Majority (7.33%) of the respondents are Axis Bank customers- Private Sector, followed by (7.11%) of the respondents are State Bank of India customers- Public Sector.

➤ Majority (53.1%) of the respondents have not faced any problem in using e-banking services.

➤ **Requisites for successful functioning of e-banking services:**

- Majority (98.4%) of the respondents opined that More number of ATMs counters should be opened,

- 95.6% of the respondents opined that Service charges on usage of Debit cards / ATM cards should be minimum,

- 90.7% of the respondents opined that Confidentiality of PIN number, passwords, etc should be done,
• 70.2% of the respondents opined that Making customers aware of the benefits of e-banking services,
• 62.9% of the respondents opined that Sound knowledge and skills in Internet for the customers should be given,
• 59.1% of the respondents opined that Quality customer services with personal attention should be rendered,
• 50.0% of the respondents opined that Customers education on the security aspects of e-banking services should be provided,
• 34.9% of the respondents opined that Secrecy of sensitive account related information should be maintained,
• 33.6% of the respondents opined that Effective control system of bank frauds should be maintained,
• 32.4% of the respondents opined that Appropriate training to bank personnel should be given,
• 32.0% of the respondents opined that Adequate trained staff for proper implementation should be placed
• 31.1% of the respondents opined that Quick and reliable internet connection is required for successful functioning of e-banking services.

➢ Majority (98.7%) of the respondents recommends their bank to others.

2. Z-TEST:

2.1 Gender and Constructs:

Both male and female respondents had given almost same level of opinion on Awareness on Online / Internet Banking, Awareness on Telephone Banking, Awareness on Mobile Banking, Awareness on ATM Services, Debit Card and Credit Card Services, Overall level of Awareness on e-banking services, Factors relating to Telephone Banking, Factors relating to Mobile Banking, Factors relating to ATM Services- Debit Card and Credit Card Services, Level of satisfaction on Online / Internet Banking, Level of satisfaction on Telephone Banking, Level of satisfaction on Mobile Banking, Level of satisfaction on ATM Services- Debit Card and Credit Card Services and Overall level of satisfaction on factors of e-banking services. However, male respondents have a little higher level of opinion on Awareness on ATM Services- Debit Card
and Credit Card Services, Level of satisfaction on Online / Internet Banking and Overall level of satisfaction on factors of e-banking services.

But with respect to Factors relating to Online / Internet Banking and Overall level of satisfaction on e-banking services, male respondents significantly differs from female respondents.

2.2 Family Type and Constructs:

Both Joint and Nuclear family type members had given almost same level of opinion on Awareness on Online / Internet Banking, Awareness on Telephone Banking, Awareness on Mobile Banking, Awareness on ATM Services- Debit Card and Credit Card Services, Overall level of Awareness on e-banking services, Factors relating to Online / Internet Banking, Factors relating to Mobile Banking, Factors relating to ATM Services- Debit Card and Credit Card Services, Level of satisfaction on Mobile Banking, Level of satisfaction on ATM Services-Debit Card and Credit Card Services and Overall level of satisfaction on e-banking services. However, Joint family type respondents have a little higher level of opinion on Awareness on Online / Internet Banking, Awareness on Telephone Banking, Awareness on Mobile Banking, Overall level of Awareness on e-banking services, Factors relating to ATM Services- Debit Card and Credit Card Services and Level of satisfaction on Mobile Banking.

But with respect to Factors relating to Telephone Banking, Level of satisfaction on Online / Internet Banking, Level of satisfaction on Telephone Banking and Overall level of satisfaction on factors of e-banking services, Joint family type respondents significantly differs from Nuclear family type respondents.

3. ANALYSIS OF VARIANCE (ANOVA) & POST-HOC TEST:

3.1 Age and Constructs:

Respondents belonging to various age group (18-25 years, 26-35 years, 36-45 years and Above 45 years) have same level of opinion on Awareness on Online / Internet Banking, Awareness on Telephone Banking, Overall level of Awareness on e-banking services, Factors relating to ATM Services- Debit Card and Credit Card Services and Level of satisfaction on ATM Services- Debit Card and Credit Card Services.
But for the other constructs such as Awareness on Online / Internet Banking, Awareness on Mobile Banking, Awareness on ATM Services- Debit Card and Credit Card Services, Overall level of Awareness on e-banking services, Factors relating to Online / Internet Banking, Factors relating to Telephone Banking, Factors relating to Mobile Banking, Level of satisfaction on Online / Internet Banking, Level of satisfaction on Telephone Banking, Level of satisfaction on Mobile Banking, Overall level of satisfaction on factors of e-banking services and Overall level of satisfaction on e-banking services the opinion given by the respondents under the age group of 18 - 25 years and 26-35 years coincides.

3.2 Academic Qualification and Constructs:

Respondents possessing various academic qualifications (School level, Diploma, Master's Degree, Bachelor's degree and Professional) have same reasonable level of opinion on Awareness on Mobile Banking, Factors relating to ATM Services- Debit Card and Credit Card Services, Level of satisfaction on Telephone Banking and Level of satisfaction on ATM Services- Debit Card and Credit Card Services.

But for the other constructs such as Awareness on Online / Internet Banking, Awareness on Telephone Banking, Awareness on ATM Services- Debit Card and Credit Card Services, Overall level of Awareness on e-banking services, Factors relating to Telephone Banking, Factors relating to Mobile Banking, Factors relating to ATM Services- Debit Card and Credit Card Services, Level of satisfaction on Online / Internet Banking, Level of satisfaction on Mobile Banking, Overall level of satisfaction on factors of e-banking services and Overall level of satisfaction on e-banking services, the opinion given by the Bachelor's degree, Master's Degree and Professional degree respondents coincides.

3.3 Employment and Constructs:

Respondents possessing various employments (Private employee, Government employee, Business, Professional, Student and Home maker) have same reasonable level of opinion on Awareness on ATM Services- Debit Card and Credit Card Services, Level of satisfaction on Telephone Banking, Level of satisfaction on Mobile Banking, Level of satisfaction on ATM Services- Debit Card and Credit Card Services, Overall level of satisfaction on e-banking services.
But for the other constructs such as Awareness on Online / Internet Banking, Awareness on Telephone Banking, Awareness on Mobile Banking, Overall level of Awareness on e-banking services, Factors relating to Online / Internet Banking, Factors relating to Telephone Banking, Factors relating to Mobile Banking, Factors relating to ATM Services- Debit Card and Credit Card Services, Level of satisfaction on Online / Internet Banking and Overall level of satisfaction on factors of e-banking services, respondents belonging to Private employee, Government employee, Business, Professionals and Student have almost similar opinion on different constructs.

3.4 Annual Income and Constructs:

Respondents belonging to various income (Less than 3 Lakhs, 3 Lakhs to 5 Lakhs, 5.1 Lakhs to 7 Lakhs and Above 7 Lakhs) levels have same reasonable level of opinion on Factors relating to ATM Services- Debit Card and Credit Card Services, Level of satisfaction on Telephone Banking.

But for the other constructs such as Awareness on Online / Internet Banking, Awareness on Telephone Banking, Awareness on Mobile Banking, Awareness on ATM Services- Debit Card and Credit Card Services, Overall level of Awareness on e-banking services, Factors relating to Online / Internet Banking, Factors relating to Telephone Banking, Factors relating to Mobile Banking, Level of satisfaction on Online / Internet Banking, Level of satisfaction on Mobile Banking, Level of satisfaction on ATM Services- Debit Card and Credit Card Services and Overall level of satisfaction on e-banking services, respondents earning Less than 3 Lakhs, 3 Lakhs to 5 Lakhs, 5.1 Lakhs to 7 Lakhs have almost similar opinion on different constructs.

3.5 Number of members in the family and Constructs:

Respondents belonging to various number of members in the family (1-2 members, 3-4 members, 5-7 members) have same reasonable level of opinion on Awareness on Online / Internet Banking, Awareness on Telephone Banking, Awareness on Mobile Banking, Awareness on ATM Services- Debit Card and Credit Card Services, Overall level of Awareness on e-banking services, Factors relating to Mobile Banking, Factors relating to ATM Services- Debit Card and Credit Card Services, Level of satisfaction on Online / Internet Banking, Level of
satisfaction on Telephone Banking and Level of satisfaction on ATM Services- Debit Card and Credit Card Services.

But for the other constructs such as Factors relating to Online / Internet Banking, Factors relating to Telephone Banking, Level of satisfaction on Mobile Banking and Overall level of satisfaction on e-banking services, family with 3-4 members group differs with other group on maximum number of constructs where significant difference is found.

3.6 Name of the Bank and Constructs:

Respondents having bank account in different banking sectors (HSBC Bank, Citibank, Standard Chartered Bank, Axis Bank, ICICI Bank, HDFC Bank, State Bank of India, Indian Overseas Bank and Indian Bank) have same reasonable level of opinion on Awareness on Telephone Banking, Awareness on ATM Services- Debit Card and Credit Card Services, Factors relating to Online / Internet Banking, Factors relating to Telephone Banking, Factors relating to Mobile Banking, Level of satisfaction on Online / Internet Banking, Level of satisfaction on Telephone Banking, Level of satisfaction on Mobile Banking, Level of satisfaction on ATM Services- Debit Card and Credit Card Services, Overall level of satisfaction on factors of e-banking services and Overall level of satisfaction on e-banking services.

But for the other constructs such as Awareness on Online / Internet Banking, Awareness on Mobile Banking, Overall level of Awareness on e-banking services and Factors relating to ATM Services, Debit Card and Credit Card Services, respondents having bank account with Citibank, Standard Chartered Bank, Axis bank, ICICI bank, State Bank of India and Indian Overseas Bank group differs with other group on maximum number of constructs where significant difference is found.

4. GARRETT RANKING:

From the rank analysis it was found that

- Under the usage of Online / Internet banking, Bill Payment is ranked one by the respondents followed by Balance Enquiry and Funds Transfer as second and third.
- Under the usage of Telephone banking, Bill Payment is ranked one by the respondents followed by Stop Payment and Report of lost debit cad / credit card as second and third.
Under the usage of Mobile banking, Balance Enquiry is ranked one by the respondents followed by Top up / Recharge and Funds transfer as second and third.

Under the usage of ATM Services- Debit Card and Credit Card Services, Cash Withdrawal is ranked one by the respondents followed by Deposit of cash / cheque in ATM and Transfer of funds as second and third.

Under the factors influencing towards e-banking services, Convenience is ranked one by the respondents followed by security of transaction and Easy to use as second and third.

Under the problem faced in e-banking services, No proper working of ATMs is ranked one by the respondents followed by Insufficiency of funds in ATMs and Extra Processing charges as second and third.

5. CHI-SQUARE TEST:

From the chi-square test it was found that

- Majority of the respondents follow Monthly visit to the bank.
- Majority of the respondents operate the account once in a fortnight.
- Majority of the respondents are aware through friends and relatives.
- Majority of the respondents are aware through newspaper under advertisements.

6. CORRELATION & REGRESSION:

From correlation and regression the following results were found

- In case of Online / Internet Banking, Convenience influences significantly the overall satisfaction on Online / Internet Banking.
- In case of Telephone Banking, time saving significantly influences the overall satisfaction on Telephone Banking.
- In case of Mobile Banking, Easy to process influences significantly the overall satisfaction on Mobile Banking.
- In case of ATM Services- Debit Card and Credit Card Services, Inexpensive, Easy to process and Convenience influences significantly the overall satisfaction on ATM Services- Debit Card and Credit Card Services.
7. RANK CORRELATION:

From rank correlation the following results were found

- Majority of the respondents under gender, age group and qualification are using Online / Internet Banking services mainly for Funds Transfer, Balance Enquiry and Bill Payments.
- Majority of the respondents under gender, age group and qualification are using Telephone Banking services for Bill payment and Stop Payment.
- Majority of the respondents under gender, age group and qualification are using Mobile Banking services for checking Balance Enquiry and Funds Transfer.
- Majority of the respondents under gender, age group and qualification are using ATM Services- Debit Card and Credit Card Services for Cash Withdrawal, Transfer of funds and Deposit of Cash / Cheque in ATM.
- Majority of the respondents under gender, age group and qualification are influenced by the factors Convenience and Security of transaction under e-banking services.
- Majority of the respondents under gender, age group and qualification face the similar problems like No proper working of ATMs, Extra processing charges and Insufficiency of funds in ATMs.
SUGGESTIONS:

1. Awareness:

E-Banking is an effective way of banking but some of the customers are not using it due to the lack of awareness. It is suggested to the bank to create awareness on e-banking services to the customers through proper channels like road shows, telecasting and publishing advertisements, etc. From the study it is found that even the customers who know about e-banking are not utilising the facility due to lack of adequate knowledge. Hence, the customers may be encouraged to use the same.

2. Education and Training:

Banks need to be more concerned about the attitudes of the customers with regard to e-banking. In order to increase the usage of e-banking, the banks can educate the bank personnel by conducting training programme for them. In turn the trained bank personnel can educate the customers on using e-banking service which can be brought under Digital India Program.

3. Safety and Security:

The customers are mainly concerned on safety issues. They can be educated on the various digital security and safety system available. The customers are requested to change their password and PIN numbers every six months to avoid fraudulent activities. Biometrics system can be implemented in mobile banking to make the customer feel secured and simple. In ATM services, the customers have to be directed to use virtual keyboard system. A virtual keyboard prevents username or password from being stolen, especially while using public computers in using Online / Internet Banking. The customers can be advised not to provide any personal account details through phone when they are in public places. The customers are requested to check for good anti-virus programmes like firewalls, etc on the system and regularly update it. The banks can ensure the adoption of technical security standards for access control, encryption / decryption, verification signature, Public Key Infrastructure, shielding phishing websites, etc., The banks have to create trust in minds of the customers towards security of their accounts and ensure confidence among them.
4. Flexibility:

The bank procedures regarding e-banking can be made easier and simple for the proper understanding of the customers. The number of ATMs on-site and off-site can be increased for the benefit of the customers. The banks can encourage their customers to make use of mobile wallets for making payments rather than carrying physical plastic cards with the fear of losing them. The restriction in the withdrawal limit through ATMs can be removed, this may benefit the customers to meet their needs.

5. Expansion to rural areas:

The banks can extend their e-banking services to rural areas through advertisements, workshops, camps, NGOs, etc., and educate them on the usage and attracting their attention towards e-banking. It is suggested to provide adequate network infrastructure to rural areas and train them to use this facility in order to fulfill the Digital India concept which is one of the prime objective of the Government policy. This will help our country in technological development. Opening of more ATMs in rural areas help to improve better business opportunities.

6. Updated Technology:

There are vast technologies available in banking sector. In order to fulfill the needs of the customers, the banks have to update their existing facilities and also bring in new facilities. The latest technologies followed in foreign banks can be implemented in India. Some of the technologies are Digital Deposit App (for depositing cheque using internet technology and mobile apps), Photo Bill payment apps, Smart phone credit card scanners, etc.,

7. Supportive Government policies:

There are number of mobile banking applications that have been developed by major banks for their respective customers to perform transactions that they would normally have conducted over the banks web portals. The Bharat Interface for Money (BHIM) application has been develop by the National Payments Corporation of India (NPCI) to allow any customer of a Universal Payment Interface (UPI)- live bank (like SBI, HDFC, ICICI, etc) to conduct certain basic transactions such as sending or receiving money.
8. Consideration on service charges:

Since e-banking encourages digital transactions, it also attracts bankers to collect service charges on the services rendered. So it is suggested to the banks to consider the service charges and not to collect charges for their digital transactions in order to increase the use of cash less transactions.

9. Customer care and relationship:

The banks have to focus on customer relationship by providing support to queries and helping for operating e-banking services. The banks can improve their relationship with customers through personal contact, e-mail, SMS, telephone, mobile which leads to better customer satisfaction and also helps for more utilization of E-banking services. It is also suggested to have more interactions through social media banking with the customers.

10. Versatility:

Normally the banks focus on Business and Industry for any type of financial transactions. It is suggested that the banks with the Digital India concept can expand to all the sectors to ensure the ultimate growth and development of the banks.
CONCLUSION:

India is a technology driven country, where all the sectors started updating with the latest technology which created an urge in the banking sector to adopt the technology. This concept was termed to be e-banking. E-banking has become a necessary catalyst which changed the Brick and Mortar banking.

Digitisation is an enabler of more efficiency, productivity and profitability and to master the digital world, the banking sectors needs to be firm in its mission, focused on the user experience, and flexible when overcoming the inevitable missteps that occur along the way. In fact, the fear in banking sector signals, a tremendous opportunity for business to innovate and charge technology perceptions. The Internet of Things (IoT) is still evolving when it comes to standardization and presents data privacy and security risk. The IoT security role in banking sector needs to be reality soon, so that the safety and security of digital transactions can be ensured.

Today, Banking services are rendered through the click of the mouse and touch of the screen at a lower cost with quickest mode. No doubt, the facilities in e-banking are immense but the banks need to create awareness among the customers about the various facilities available. It is found from the study, that the number of respondents using Online / Internet Banking, Telephone Banking and Mobile Banking are low when compared to ATM irrespective of public sector, private sector or foreign Bank. Even though the customers using Online / Internet Banking, Telephone Banking and Mobile Banking are low and faced the problems, the existing users are satisfied with the services rendered by their banks while all the ATM users are highly satisfied. All the respondents of various banking sectors are highly satisfied with the time factor as they feel it saves time except for Telephone Banking who is satisfied with the convenience of usage.

It is concluded from the study, that the Public sector, Private sector and Foreign Banks are providing same level of e-banking services to all their customers. Customers are interested in new technology as it provides convenience, and spending less time for accessing banking services. All the banking sectors should adopt the latest technology to provide the customers with improved and better e-banking service to retain the existing customers and attract new
customers, So that the e-banking services which are offered by the banking sectors can be utilized properly in order to secure the sustainable development of the society.

SCOPE FOR FUTURE RESEARCH:

There is much scope for further research as far as this research is concerned. In Coimbatore still few bank customers are reluctant to use e-banking services because of the risk attached to it. The future research can be done to study about the various risks in e-banking and can offer few suggestions to manage the risks faced by the customers. Rural areas are growing in term of adoption of latest technology, so the study can also be concentrated in the development of e-banking in rural areas. This study is concentrated only on the selected banks from all banking sectors, the further research can be concentrated in all the banks offering e-banking services.