"CUSTOMER SATISFACTION ON INTERNET BANKING SERVICES PROVIDED BY STATE BANK OF INDIA.

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INTRODUCTION

With the advent of internet all banks in different countries are interlinked with each other. This facilitates easy remittance of money not only inside the country but also any part of the world is through the press of a button. Internet banking is the facility provided by banks to its customers who have no sufficient time to visit bank. Customers can do transactions from their place. The internet provides a secure medium for transferring fund electronically between bank accounts and also for making banking transactions over the internet. All banking activities that were conventionally carried by visiting a bank can now be done through a computer with internet access. Internet banking is highly useful for making payment for the goods and services purchased online. Some of the online banking services are ticketing, e-tax, bill payment, RTGS/NEFT, e-payment, fund transfer etc.

Internet banking is the most convenient way to bank anytime, anyplace at our convenience. Internet banking refers to system that enable bank customers to access accounts and general information on bank products and services through a personal computer or other intelligent devices. Unfortunately most of the customers are unaware about banking facilities. It is due to lack of e literacy. Only a few percentages of total customers of the bank use online banking. The online banking customer is also not confident about the security due to the hackers who hack the bank's websites. This study is intended to find out level of customer satisfaction among the user of internet banking service provided by State Bank of India.

STATEMENT OF THE PROBLEM

Nowadays, people are busy with their day to day life. So there is no time to visit bank for their financial transactions. Internet banking is banking through internet services .It allows customers to conduct financial transaction on secured website operated by the institution. It enable a customer to bring a bank to a computer thus at any time or at any place on his own choice. At this point "Customer satisfaction on Internet banking services provided by State Bank of India" is related to this situation.

OBJECTIVES OF THE STUDY

- To understand the various Internet banking services provided by State Bank of India.
  To find out the reason for preferring Internet banking.
- To study about the factors that affects the customers perception towards internet banking of SBI
- To know about the current and future prospects of internet banking to the customers
- To find out the major problems faced by the customers while using internet banking services

SCOPE OF THE STUDY

The project report gives an idea regarding the advanced technologies provided by State Bank of India to their customers about various banking services. It also gives data regarding how to use internet banking products and services and its applications. It should give details regarding Internet banking transactions and mode of transactions, mode of payment and how to access service through internet banking.

IMPORTANCE OF THE STUDY

- Customer satisfaction is very essential for every service to survive in the market.
- The project report gives an idea regarding the advanced technologies provided by State Bank of India to their customers about various banking services.
- Through this study the research tries to understand the details regarding internet banking transactions and modes of transactions, modes of payment and how to access services through internet banking.

METHODOLOGY

Research methodology is a method of collecting a sort of information's and data pertaining to the subject in question. The objective is to examine all the issue involved and conducts situational

analysis. The methodology involves the overall research design, sampling procedure and field work done and finally the analysis procedure. The methodology used in the study consists of the sample using both primary and secondary data.

SAMPLE SIZE

The study is conducting with a sample size of 75 respondents.

METHODS OF DATA COLLECTING

PRIMARY DATA

Primary data has collected fresh and the first time and this happens to be the original character.

SECONDARY DATA

Secondary data are those which have been collected by someone else and which have been already been passed through the statistical process.

SAMPLING METHOD

The population includes both male and female respondents residing in Various districts of Kerala. In this project convenience sampling method is followed.

TOOLS FOR DATA COLLECTION

QUESTIONNAIRE

Questionnaire is collection of questionnaire prepared by the research for collection opinion and suggestions from the respondent.

OBSERVATION METHOD

Observation method may be defined a systematic view of specific.

TOOLS USED FOR DATA ANANLYSIS

1. STATISTICAL TOOLS

  PERCENTAGE ANALYSIS

2. PRESENTATION TOOLS

    a. TABLES

   b. GRAPHS AND DIAGRAMS

3. SOFTWARE TOOLS

The software tools used for the study.

PERIOD OF STUDY

The study started 10.11.2021 to 05.12.2021

LIMITATIONS OF THE STUDY

- All respondents are not straight forward.
- The study was restricted to State Bank of India in The state of Kerala only.
- The sample size is only 75 and the samples are selected on convenience sampling basis.

CHAPTERISATION

- CHAPTER 1: INTRODUCTION
- CHAPTER 2: REVIEW OF LITERATURE
- CHAPTER 3: DATA ANALYSIS AND INTERPRETATION
- CHAPTER 4: FINDINGS, SUGGESTIONS AND CONCLUSION

REVIEW OF LITERATURE

Almost everyone who comes across these days seems to be using Internet banking and the traditional customer bank manager relationship has been replaced by a password. Internet banking is not only convenient for customers; it also negates the need for keeping some bank branches open for 24 hours a day to provide unparalleled customer service. Based on the large number of people who are turning towards Internet banking future plans of opening branches across cities can be curbed to some extent, making large investments unnecessary.

EVOLUTION OF E-BANKING

The story of technology in banking started with the use of punched card machines like accounting machines or ledger posting machines. The use of technology, at that time, was limited to keeping books of the bank. If further developed with the birth of online real time system and vast

improvement in telecommunications during late 1970's and 1980's it a resulted in a revolution in the field of banking with "convenience banking" as a buzzword. Through convenience banking, the bank is carried to the doorstep of the customer.

Now with distribution technologies, one could configure dedicated machines called front-end machines for customer service and risk control while communication in the batch mode without hampering the response time on the front- end machine.

Features of E-Banking

- ➢ E-Banking provide exceptional rates on Savings, CDs, and IRAs
- ➢ Checking with no monthly fee, free bill payment and rebates on ATM surcharges.
- ➢ credit cards with low rates.
- ➢ Easy online applications for all accounts, including personal loans and

mortgages

- ➢ 24 hour account access.

- ➢ It provides Quality customer service with personal attention.
- ➢ It provides the quick services to their customers.
- ➢ Enables transfer of funds from one place to another (banks).
- ➢ Exchange of statistical information among banks.
- ➢ Enables foreign exchange operations.
- ➢ Inter-bank applications like settlement of funds between banks.¬
- ➢ Provides facilities like demat operation, ATM operation, online¬ banking.

INTERNET BANKING SERVICES PROVIDED BY SBI

Internet Banking Services are the Bank's services which provide access to account information ,products and other services(including Transaction of financial and non-financial in nature) as advised by the bank from time to time to the customers through the internet banking website of the bank.

The Internet banking portal of State Bank of India is www.onlinesbi.com.

The Internet banking portal of the bank, enables its retail banking customers to operate their accounts from anywhere anytime, removing the restrictions imposed by geography and time .It's

a platform that enables the customers to carry out their banking activities from their desktop, aided by the power and convenience of the Internet. Internet banking offers the customers to ease and convenience of transacting in an environment to the customer to feel most comfortable. The customers can check balances and transactions, transfer funds, pay bills, open fixed and recurring deposits and much more. The customers can access Onlinesbi from any computer that has connectivity to the Internet .But make sure your computer is Malware free.

The customers can access onlinesbi, the customer need to have an account at branch. You also need to register for the Internet Banking service with the branch. Branch will provide a Pre Printed Kit (PPK) containing username and password for first login. If you are not in a position to collect PPK in person, the bank will arrange to send a username through SMS and a mail containing password to your registered address. Logon to www.onlinesbi.com using this username and password. At this first login, you will need to go through a simple initialization process. The Internet Banking Assistant will guide the customer step by step through this process on the site. The access is usually through a secure website using username and password. SBI provides 3 level securities for login the site as User ID, Password and OTP (One Time Password). On security front, the site is 'VeriSign' certified indicating that it's absolutely safe and secure for the customer to transact online.

ONLINE PRODUCTS AND SERVICES

Using Internet banking services, the customers can do the following normal banking transactions online

1. Fund transfer
2. Third party transfer
3. Instant money transfer
4. SBI Group transfer
5. Interbank transfers
6. Request to issue of chequebook
7. Request for opening of new accounts
8. Request for loans
9. Request for issue of demand draft
10. Account statements
11. Investments
12. SBI Insurance
13. SBI card

14. e-payment

15. Demat account

SBI DIGITAL PRODUCTs

- SBI Buddy

- SBI Digital Village

- SBI Digit Voucher

- SBI Mingle

- SBI Scribe

- SBI Smart Watch

- SBI Video Statement

- SBI YONO

DATA ANALYSIS AND INTERPRETATION

TABLE NO 3.1

TABLE SHOWING RESPONDENTS BASIS OF GENDER FACTOR

GENDER	NO OF RESPONDENTS	PERCENTAGE
Male	45	60
Female	30	40
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The table no 3.1 shows that out of 75 respondent 40% is female and 60% are male.

TABLE NO 3.2

TABLE SHOWING RESPONDENTS AGE GROUP

AGE	NO OF RESPONDENTS	PERCENTAGE
Below 20	5	7
20-30	50	66
30-40	15	20
Above 40	5	7
TOTAL	75	100

Source: Primary Data

INTERPRETATION

  The table no 3.2 shows that 66% of the respondents are under the age group of 20-30, 20% are of the age between 30-40, 7% are above 40, and 7% come under the category of below 20.
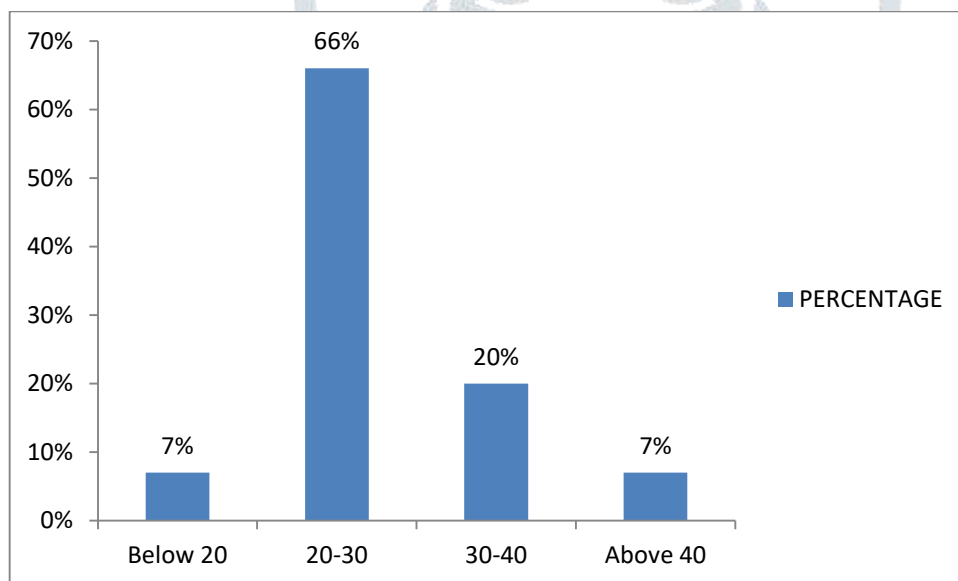
FIGURE NO 3.1

FIGURE SHOWING RESPONDENTS AGE GROUP

TABLE NO 3.3

TABLE SHOWING RESPONDENTS EDUCATIONAL QUALIFICATION

EDUCATION	NO OF RESPONDENTS	PERCENTAGE
SSLC	5	7
Plus Two	5	7
UG	50	66
PG	5	7
Others	10	13
TOTAL	75	100

Source: Primary Data

INTERPRETATION

It is clear from the table no 3.3 that 66% of the respondents are Under Graduates, 7% are post graduates, 7% of the respondent's posses only SSLC and 7%passed Plus Two and only 13% have other qualification.

FIGURE NO 3.2
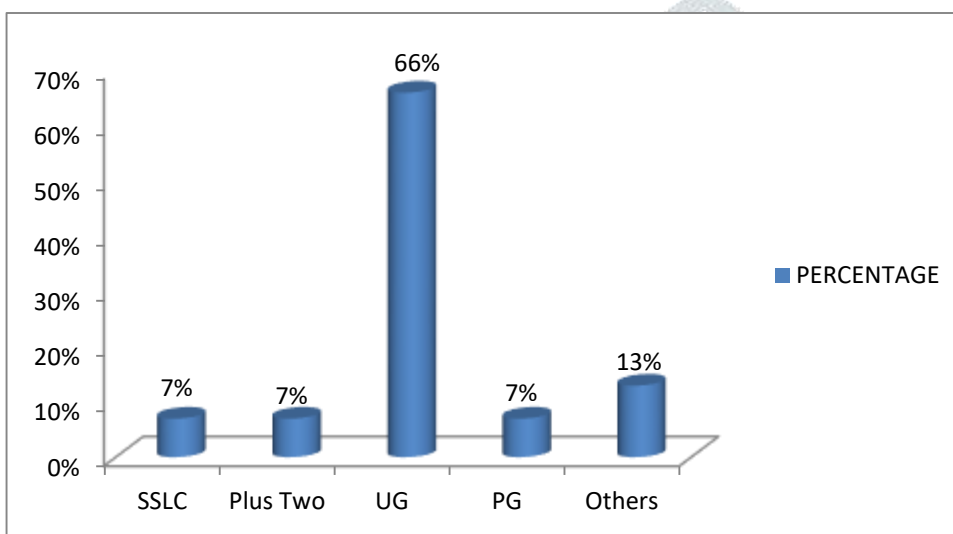
FIGURE SHOWING RESPONDENTS EDUCATIONAL QUALIFICATION

TABLE NO 3.4

TABLE SHOWING RESPONDENTS HAVE TYPE OF ACCOUNT IN BANK

OPINION	NO:OF RESPONDENTS	PERCENTAGE
Savings account	50	67
Current account	5	6
Fixed deposit	20	27
Recurring deposit	0	0
Others	0	0

FIGURE NO 3.3

FIGURE SHOWING RESPONDENTS HAVE TYPE OF ACCOUNT IN BANK
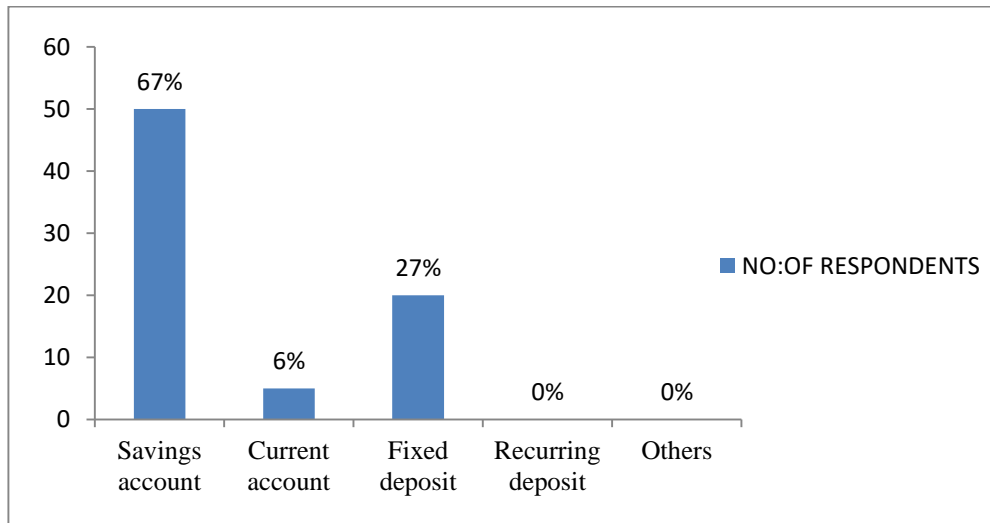
TABLE NO 3.5

TABLE SHOWING AWARENESS ABOUT THE INTERNET BANKING

PARTICULARS	NO:OF RESPONDENTS	PERCENTAGE
YES	75	100
NO	0	0
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.5 shows that 100% the respondents Know about e- banking Services, 0% of the respondents don't Know about e- banking Services Its interprets that Majority of the respondents about e- banking Services (100%).

FIGURE NO 3.4

FIGURE SHOWING AWARENESS ABOUT THE INTERNET BANKING
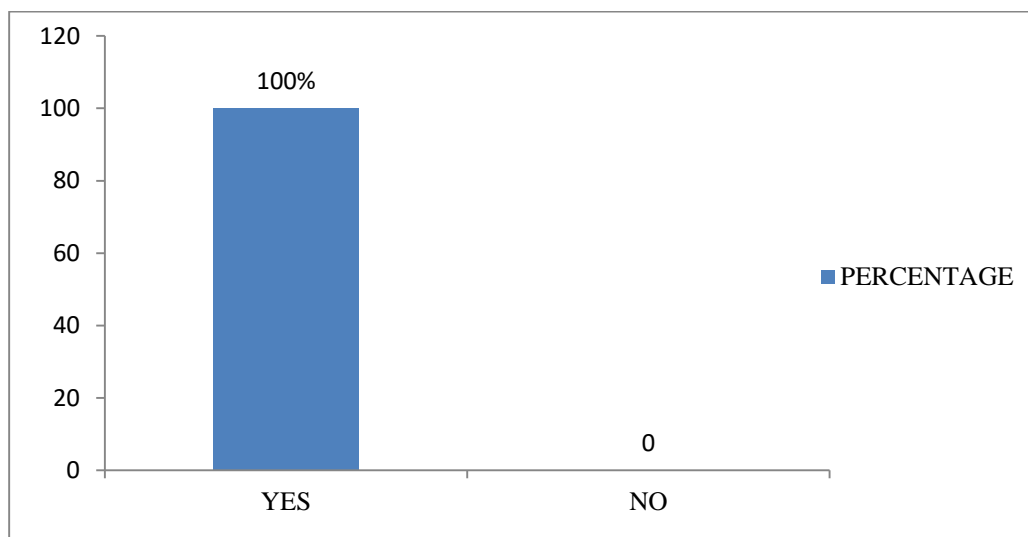
TABLE NO 3.6

TABLE SHOWING RESPONDENTS KNOW ABOUT INTERNET BANKING

PARTICULARS	NO:OF RESPONDENTS	PERCENTAGE
Friends	30	40
Relatives	10	13
Bankers	20	27
Advertisement	15	20
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.6 shows that 40% of the respondents Know e-banking service from Friends, 13% of the respondents Know e-banking service from Relatives, 27% of the respondents Know e-banking service from bankers, 20% of the respondents know e-banking service from Advertisement. Its interprets that Majority of the respondents Know e-banking service from Advertisement (40%).

FIGURE NO 3.5

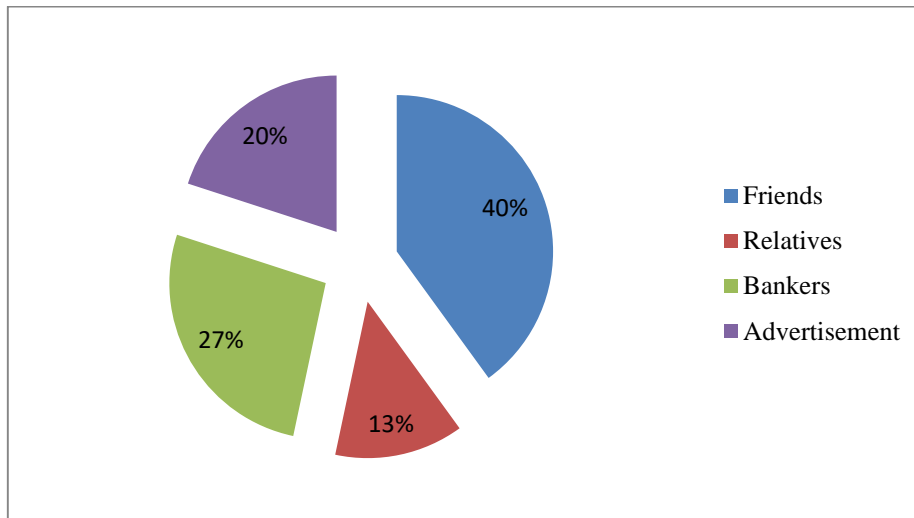FIGURE SHOWING RESPONDENTS KNOW ABOUT INTERNET BANKING

TABLE NO 3.7

TABLE SHOWING RESPONDENTS HAVE USING THE INTERNET BANKING SERVICE

PARTICULARS	NO:OF RESPONDENTS	PERCENTAGE
Less than 1 month	18	24
1 -6 month	35	47
More than 1 year	22	29
TOTAL	75	100

Source: Primary Data

INTERPRETATION

Th8 above table no 3.9 shows that 24% of the respondents are using since from less than 1 month E-banking services, 29% of the respondents are using since from 1 to 6 months E- banking services, 47% of the respondents are using since from More than 1 year using the E- banking services. Its interprets that Majority of the respondents using since from More than 1 year using the E- banking services. (47%).

FIGURE NO 3.6

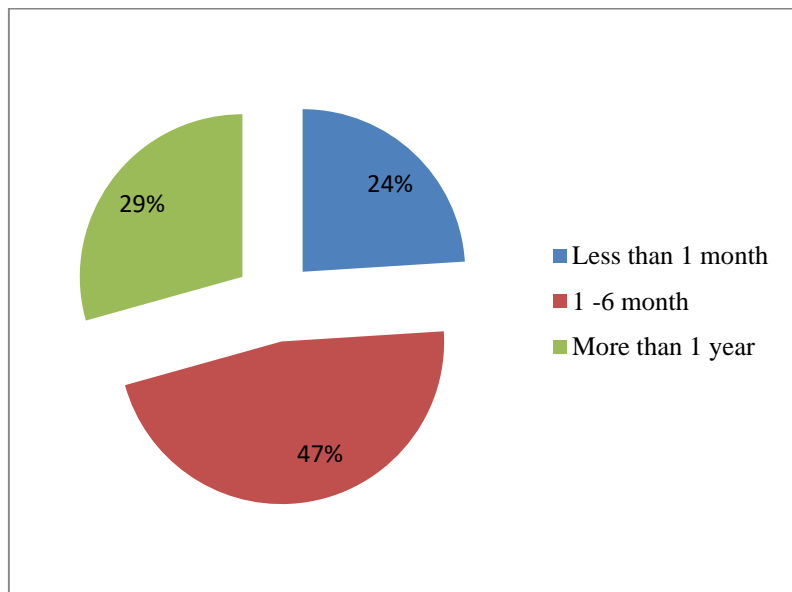FIGURE SHOWING RESPONDENTS HAVE USING THE INTERNET BANKING SERVICE

TABLE NO 3.8

TABLE SHOWING OPINION OF E- BANKING SERVICE PROVIDED BY SBI

PARTICULARS	NO. OF.RESPONDENTS	PERCENTAGE
Excellent	16	21
Very Good	25	33
Good	31	42
Bad	0	0
Very Bad	3	4
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.11 shows that respondents' opinion about internet banking service provided by SBI 21% excellent. But 33 % of the customers say that it is very good and 42% of the customers' opinion is good. No bad opinion from respondents but 4% opinion is very bad. The overall Internet banking activity of SBI is good.

FIGURE NO 3.7

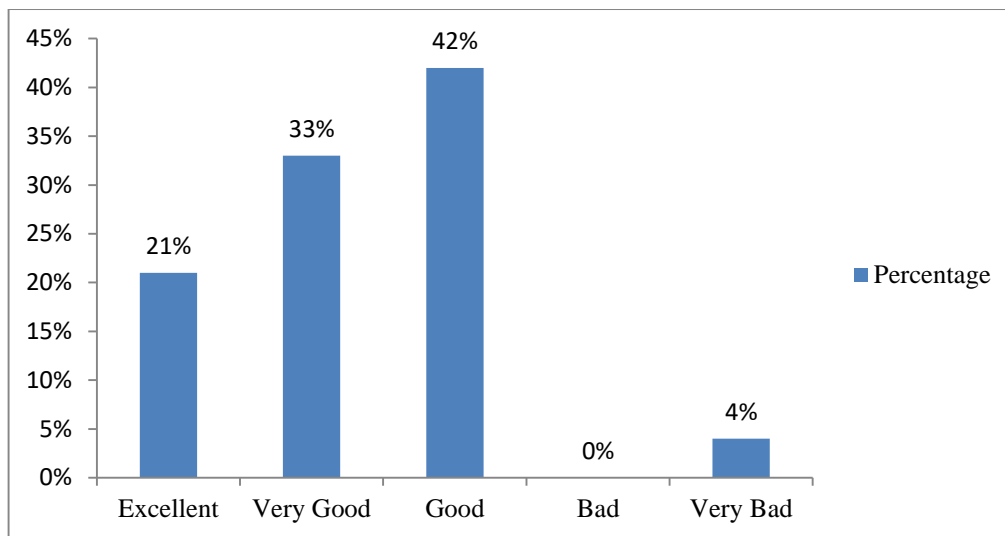FIGURE SHOWING OPINION OF E- BANKING SERVICE PROVIDED BY SBI

TABLE NO 3.9

TABLE SHOWING OPINION ABOUT FEATURES IN E- BANKING SERVICES OF SBI

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Manage finance quickly	20	27
24 hours facility	32	43
Use of internet	4	5
Convenience	4	5
Security	15	20
TOTAL	75	100

Source: Primary Data

INTERPRETATION

It is clear from the above table no 3.12 that 43% of the respondents use SBI's Internet banking services because of its 24 hours facility feature. 27% of the respondents use this for making their transactions quickly and speedily. And 20% of the respondents like these services for its security feature. 5% of the respondents, they like the feature of convenience and 5% respondents like the use of internet.

FIGURE NO 3.8

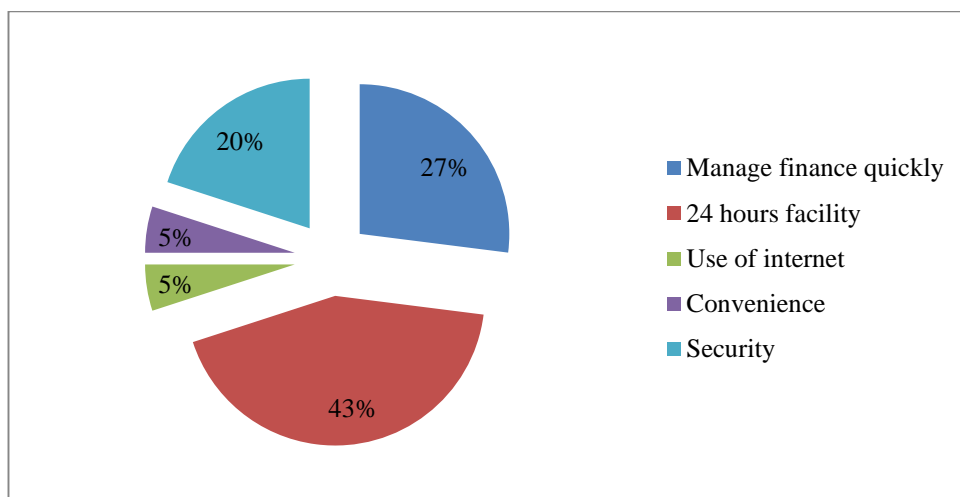FIGURE SHOWING OPINION ABOUT FEATURES IN E- BANKING SERVICES OF SBI

TABLE NO 3.10

TABLE SHOWING OPINION ABOUT USE OF ONLINE BILL PAYMENT FOR SHOPPING, TRAVELLING, ETC.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Yes	60	80
No	15	20
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.14 shows that 80% of the respondents use online bill payment segment of Internet banking for making payments for shopping and travelling. 20% of the respondents use ordinary payment.

FIGURE NO 3.9

FIGURE SHOWING OPINION ABOUT USE OF ONLINE BILL PAYMENT FOR SHOPPING,
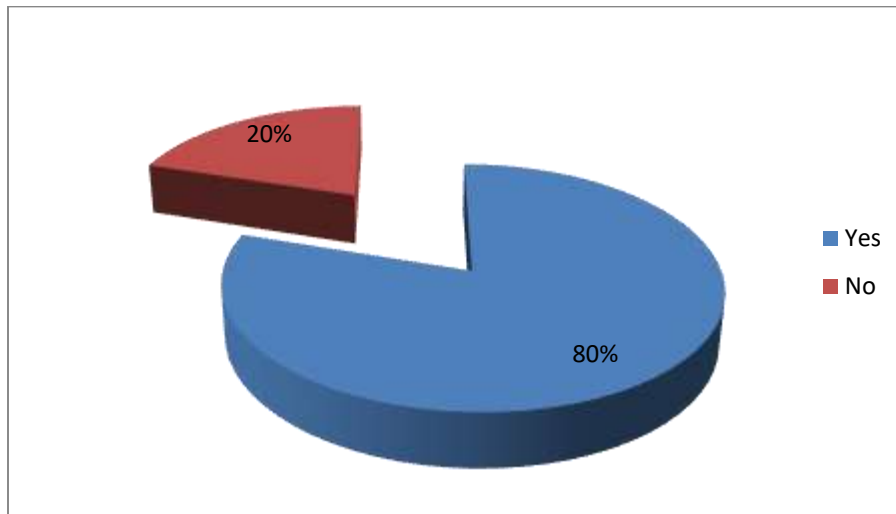TRAVELLING, ETC.

TABLE NO 3.11

TABLE SHOWING OPINION ON ROUTINE E- BANKING SERVICES WHICH ONE PERFORMS
REGULARLY

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Money Transfer	22	30
Balance enquiry	28	37
Bill payment	9	12
Online booking	10	13
Others	6	8
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.15 depicts that respondents using Internet banking mainly for balance enquiry,
that is 37% of the respondents and secondly 30% of the respondents used for money transfer.13 % of
the respondents used for online booking and 12% using bill payments and 8% using other services.

FIGURE NO 3.10

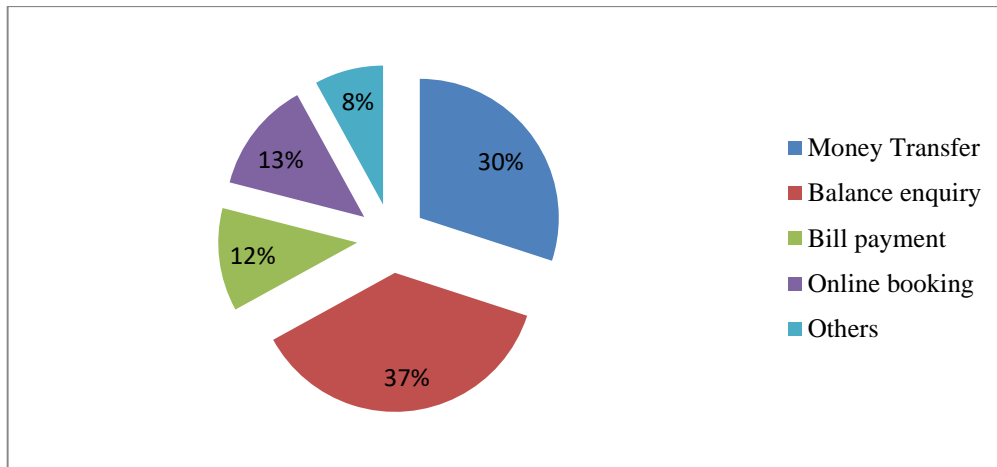FIGURE SHOWING OPINION ON ROUTINE E- BANKING SERVICES WHICH ONE PERFORMS REGULARLY

TABLE NO 3.12

TABLE SHOWING PREFERENCE OF CHOOSING INTERNET BANKING SERVICES

PARTICULARS	NO:OF RESPONDENTS	PERCENTAGE
Good services	64	85
Cost charges	6	8
People references	3	4
Others	2	3
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.17 shows the preference of choosing internet banking services, 85% of respondents prefer good services, 8% respondents prefer cost of charges, 4% respondents of choosing people reference and 3% respondents prefer others. It interpret that more respondents prefer good services provide by internet banking.

FIGURE NO 3.11

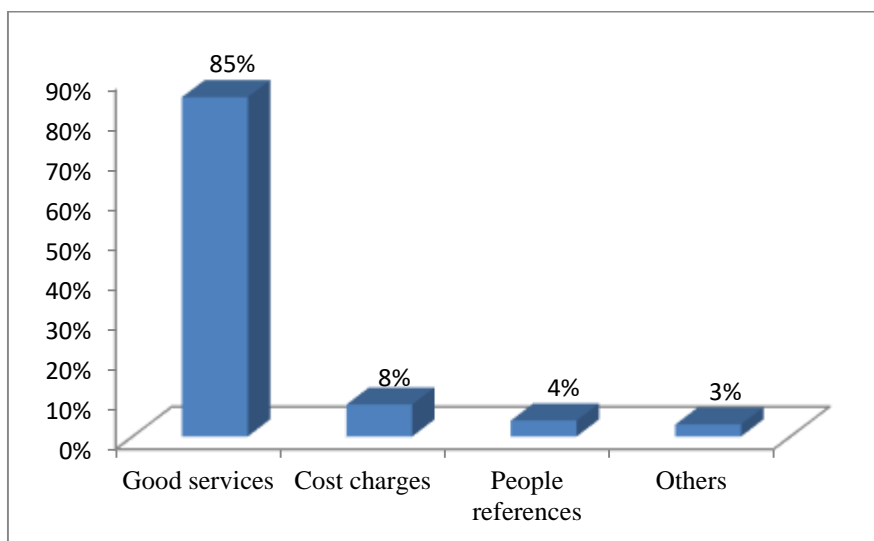FIGURE SHOWING PREFERENCE OF CHOOSING INTERNET BANKING SERVICES

TABLE NO 3.13

TABLE SHOWING RESPONDENTS OPINION ABOUT BENEFITS IN E- BANKING SERVICE

PARTICULARS	NO:OF RESPONDENTS	PERCENTAGE
Time saving	27	36
Low cost	41	55
Easy processing	7	9
Easy fund transfer	0	0
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.18 shows that 36% of the respondents opinion Time Saving benefit provided from E- banking Services, 55% of the respondents opinion low cost benefit provided from E- banking Services , 9% of the respondents opinion Easy processing benefit provided from E- banking Services ,0% of the respondents opinion Easy fund transfer benefit provided from E- banking Services.

FIGURE NO 3.12

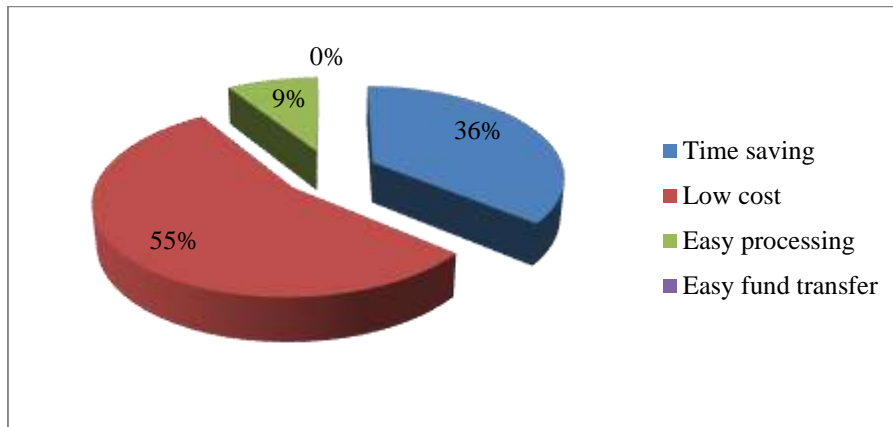FIGURE SHOWING RESPONDENTS OPINION ABOUT BENEFITS IN E- BANKING SERVICE

TABLE NO 3.14

TABLE SHOWING DISADVANTAGES OF INTERNET BANKING

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
No accessible internet	15	20
Technically illiterate	25	33
Lack of human interface	9	12
Lack of security	15	20
Others	11	15
TOTAL	75	1

Source: Primary Data

INTERPRETATION

From the analysis it is found that Internet banking has some disadvantages too. 33% of the respondents say that technically illiterate people cannot access this service. 20% of the respondents say that non-availability of internet access and due to lack of security.12% of respondent's opinion is the lack of human interface in banking and remaining 15% due to other reasons.

FIGURE NO 3.13
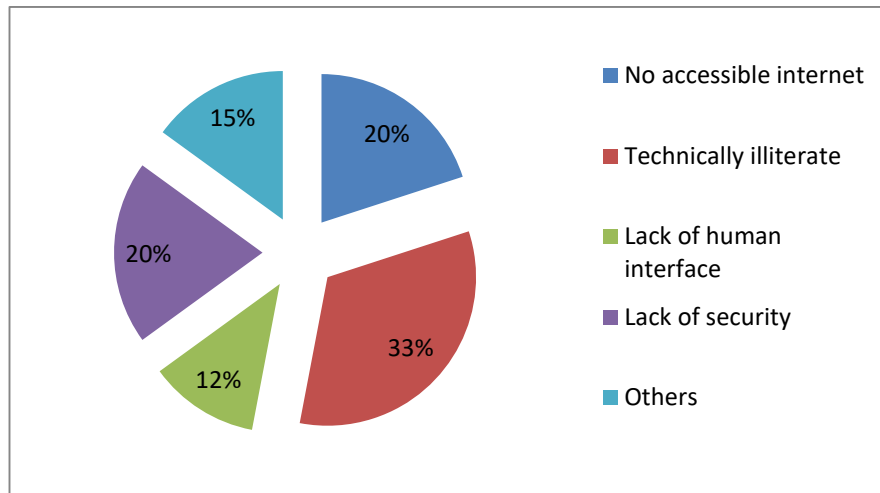
FIGURE SHOWING DISADVANTAGES OF INTERNET BANKING

TABLE NO 3.15

TABLE SHOWING PROBLEMS ENCOUNTERED WHILE USING E - BANKING

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
More time taken in fund transfer	8	11
slow speed in working	31	41
critical process	9	12
not easy for non educated person	13	17
Others	14	19
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.22 shows, respondents facing problems encountered while using e- banking services,11% of respondents facing more time taken to fund transfer, 41% respondents facing slow speed in working, 12% of respondents facing critical process,17% of respondents facing not easy for non educated person, and 19% of respondents facing other problems.

FIGURE NO 3.14

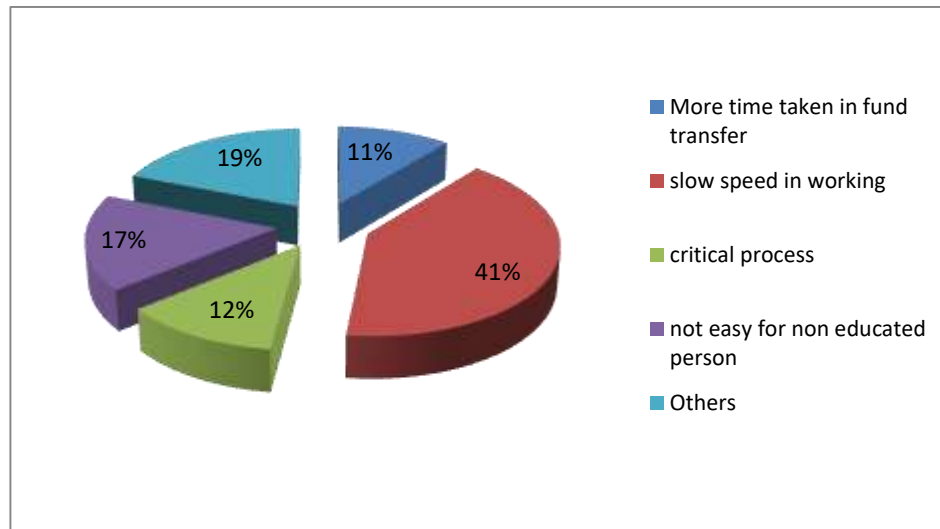FIGURE SHOWING PROBLEMS ENCOUNTERED WHILE USING E - BANKING

TABLE NO 3.16

TABLE SHOWING E- BANKING SERVICES IS NECESSARY IN PRESENT SCENARIO

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Yes	72	96
No	3	4
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.23 shows, the internet banking services is necessary in present scenario, 96% of respondents says that the internet banking services is necessary in present scenario, and 4% respondents says internet banking services is not necessary in present scenario.

FIGURE NO 3.14

FIGURE SHOWING E- BANKING SERVICES IS NECESSARY IN PRESENT SCENARIO
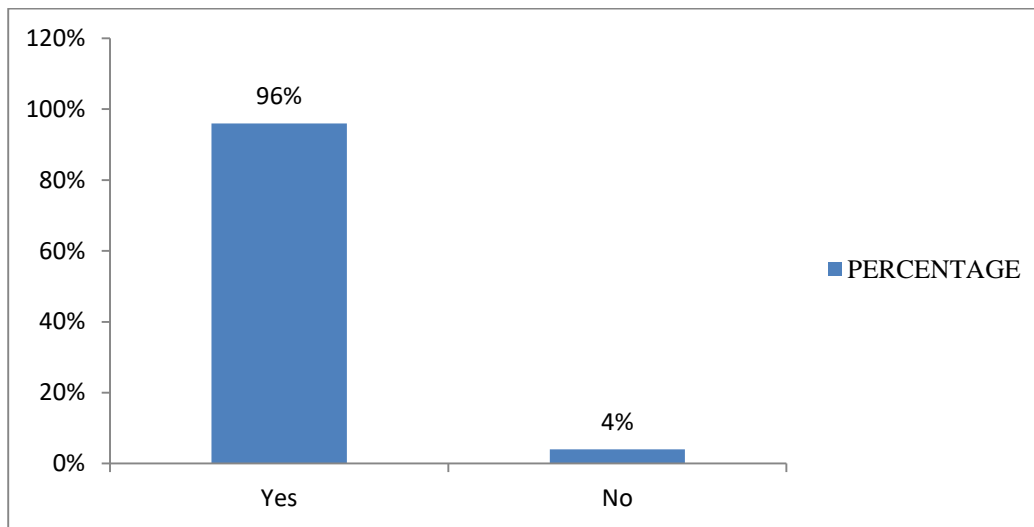

TABLE NO 3.17

TABLE SHOWING RESPONDENTS OPINION ABOUT ATTRACTIVE OFFERS CARRYING BY INTERNET BANKING SEGMENT

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Yes	38	51
No	37	49
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.24, 51% of the respondents said that SBI give attractive offers for using Internet banking of SBI and 49% of the respondents said that they do not get any attractive offers.

FIGURE NO 3.15

FIGURE SHOWING RESPONDENTS OPINION ABOUT ATTRACTIVE OFFERS CARRYING BY INTERNET BANKING SEGMENT
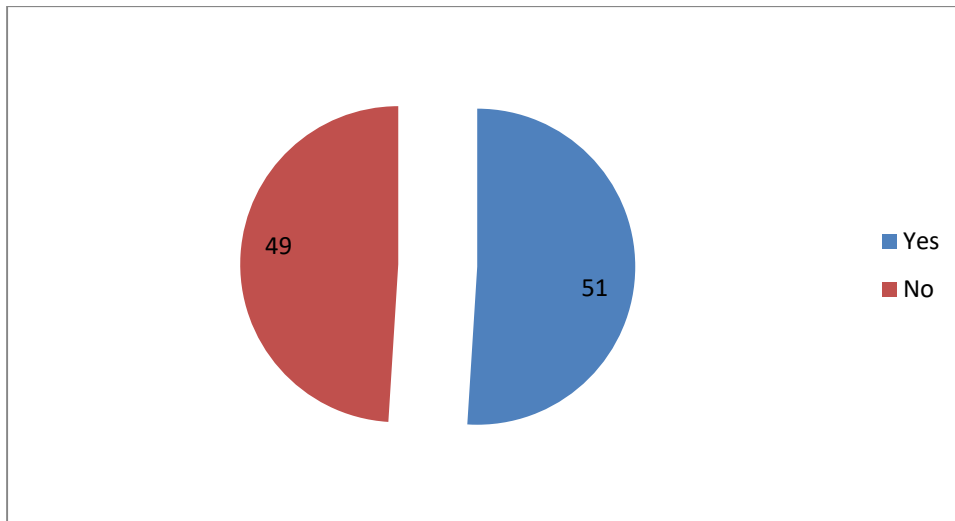

TABLE NO 3.18

TABLE SHOWING RESPONDENTS ARE EXTENT TO SATISFIED WITHBANKS' INTERNET BANKING

OPINION	NO:OF RESPONDENTS	PERCENTAGE
HIGHLY SATISFIED	20	27
SATISFIED	30	40
NEUTRAL	15	20
DISSATISFIED	10	13
HIGHLY DIS SATISFIED	0	0
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.25 shows that 27% of the respondents are opinion Highly Satisfied with Banks internet services, 40% of the respondents are opinion Satisfied with Banks internet services, 20% of the respondents are opinion Neutral with Banks internet services, 13% of the respondents are opinion Dissatisfied with Banks internet services. And 0% respondents are opinion highly dissatisfied with banks internet services.

FIGURE NO 3.17

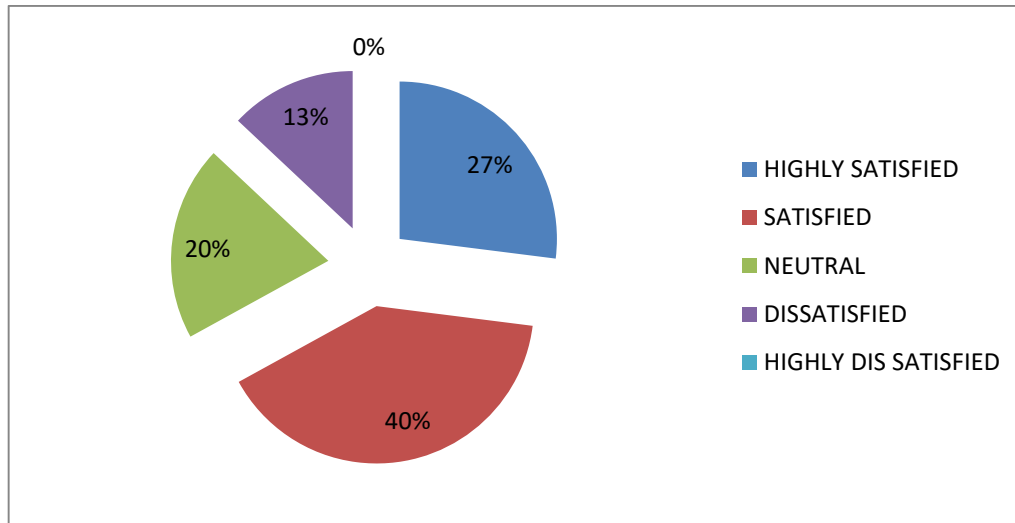FIGURE SHOWING RESPONDENTS ARE EXTENT TO SATISFIED WITH BANKS' INTERNET BANKING

TABLE NO 3.19

TABLE SHOWING RESPONDENTS EXPECT FROM THE BANK

| OPINION	NO:OF RESPONDENTS	PERCENTAGE
Trust and Care	29	39
professional quality service	31	41
Immediate response	10	13
Others	5	7
TOTAL	75	100

Source: Primary Data

INTERPRETATION

The above table no 3.26 shows that 39% of the respondents are opined Trust & Care they expect from the bank, 41% of the respondents are opined Professional Quality Service they expect from the bank, 13% of the respondents are opined Immediate Response they expect from the bank, 7% of the respondents are opined others. Its interprets that Majority of the respondents are opined professional quality service expect from the bank (41%).

FIGURE NO 3.18

FIGURE SHOWING RESPONDENTS EXPECT FROM THE BANK
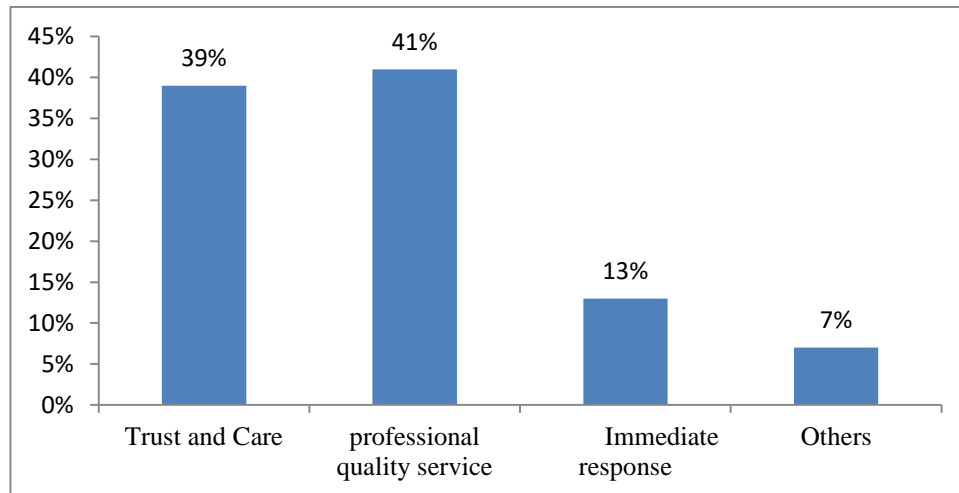
FINDINGS

- Majority of the respondents are Female (60%)

- Majority of the respondents belong to age group under 20 - 30

- Majority of the respondents are Graduate (66%)

- Majority of the respondents who are participated in the survey account in bank savings A/c (67%).

- All respondent know about e- banking Services.

- Majority of the respondents Know e-banking service from Advertisement (40%).

- Majority of the respondents are aware about E-Banking services while opening the account (61%).

- All respondents use E-banking services.

- Majority of the respondents using since from More than 1 year using the E-banking services. (47%).

- Majority of the respondents use Mobile mode of internet banking (97%).

- 42% of respondent's opinion about Internet banking services provided by SBI was good. So overall internet banking activities of SBI are satisfactory.

- Internet banking service of SBI have different features such as security, 24 hours facility, manage finance quickly, use of internet and convenience. From this study it is found that 43% of the respondents are convenient with 24 hours facility.

- 75% of the respondents are in the opinion that they can access the services day or night without any delay.

- 80% respondents use online bill payment during their shopping and travelling.

- There are different kinds of routine internet banking services such as money transfer, balance enquiry etc. among these 37% respondents use balance enquiry of internet banking segment.

- Out of the fund based transaction of internet banking such as fund transfer, online payment, purchase security, online booking and others 51 % of respondent's uses online payment.

- Majority of respondents prefer good services (85%) provided by internet banking.

- Majority of respondent's opined low cost benefits provided by internet banking services.

- 87% of the respondent's opinions are that they can minimize transaction cost as compared with traditional banking transactions.

- 79% of the respondents said that they can access internet banking services without any delay.

- 33% respondents are technically illiterate to use internet banking services.

- Respondents facing problems encountered while using e- banking services, majority of respondents said that they facing slow speed in working (41%).

- Majority of respondents says that the internet banking services necessary in present scenario.

- 51% of respondents are in the opinion that the SBI give attractive offers for using internet banking services of SBI.

- Majority of the respondents Satisfied with Banks internet services (40%).

- Majority of the respondents are opined professional quality service they expect from the bank (41%).

SUGGESTIONS

- People should be attracted towards advanced product and services provided by SBI through advanced awareness programme.

- If there is any hidden charges to access the services that must be disclosed to customers before giving the service.

- SBI introduce new variety of products through Internet banking

- SBI should provide advanced price and pricing strategies to customers.

- Provide various offers to the customers for attracting the customers to Internet banking.

- Provide instructions to the customers for the proper use of internet banking services.

- Bank should take steps to make customers e literate to propagate internet banking.

- Banks should encourage the usage of E-banking services by giving incentives, because by using it, banks and customer can save time and money.

CONCLUSION

The marketing mantra' customer is a king' is no more on paper, and how it has become a reality. Increased level of awareness among the customers leads to increased preferences. Today's customers are not satisfied with care and courtesy alone, they expect concern and commitment. Therefore customer centric approach is the need of the hour. In this competitive environment not the oldest, not the strongest and not the first can survive, but only the 'Best 'can survive. Therefore usage of modern technology for better service is imperative. The study is aimed to find out the customer satisfaction on internet banking services provided by SBI. For this study 75 respondents were given with questionnaire in Adimaly gramapanchayath. From this study it is found that the customer's satisfaction on Internet Banking services of SBI is good. Most of the respondents are satisfied with E-banking services and others have an average satisfaction, as the customers taste and preference are different. SBI can improve customer by providing more services and making every customer e literate to give up with internet banking services.

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