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QUALITY OF BANKING SERVICES THROUGH E-CHANNELS: COMPARATIVE STUDY ON PUBLIC AND PRIVATE SECTOR BANKS AT RAMPUR BUSHAHR.

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ABSTRACT: The present study focused on the quality of banking services through e-channels provided by public and private sector banks at Rampur Bushahr. In present time bank provides a large number of services to their customers so it is important to study whether the banking sector is able to satisfy the needs of their customers or not. The main objectives of the study were to know the variety and quality of banking services and products provided by public and private sector banks, and to know the frequency of use and degree of satisfaction of customers regarding quality of customer services. For the purpose primary date has been used to find the relevant key factors related to the objective of the study. Sample of 120 respondents was collected from Rampur Bushahr of Himachal Pradesh through convenience sampling. The data collected were further analyzed by using percentage method. The present study is being conducted with the help of M. Com. Students.

Keywords: Rampur Bushahr, Banking services, E-channels, Private and Public sector banks.

1. Introduction

The liberalization, privatization and globalization has ushered the customer relationship management in banks. The process of globalization and our move towards global standards changed the perception of customer services and the banking endeavor to serve the customers better, resulted in innovative banking services and products. Banks are looking for more and more interaction with customer to build customer relationship banking. But to deliver an improved and in-depth understanding of customers wants and needs, a fully integrated customer management system, is required along with complete transparency. In the emerging market scenario, for survival and growth, it is critical for a bank to align its vision, mission, goals and objectives with customer's satisfaction. The marketing techniques of banks affects the performance of banks (Kotler, P., 2005, p.93). The customer care has been enjoying the attention of the govt., the RBI and the banks themselves. Various committees have gone into the problem in great detail and made recommendations, many of which have been implemented. Different committees for customer service are; committees of board of directors; Banks to have a committee of Board of Directors with experts and representatives of customers. The role of such committee is to deposit policy formulation. Standing committee on customer service gave recommendations on procedures and performance, audit of public services (CPPAPS). It serves at the micro level executive committees while the customer service committee of the Board would oversee and review /modify the initiatives. Thus, the two committees would be mutually reinforcing with one feeding into the other and another committee is Branch level committees; The breach level committee is to submit quarterly reports giving inputs/suggestion to the standing committee on customer service, enabling the standing committee to examine them and provide relevant feedback to the customer service committee of the Board for necessary policy / procedural action. This committee to have members from all sections of staff, in addition customers including senior citizens will be members. The Branch level customer service may meet at least once a month to study complaints/suggestions, cases of delay; difficulties faced/reported by customers/members of the committee and evolve ways and means of improving customer service. Despite so many measures initiated at various levels to improve the standard of customer service, the level of satisfactions perceived by various segment of customers has been low. It is in this context that customer service has to be analyzed and appropriate strategies drawn up, not only to attract new customers, but also to retain existing ones. Today banking system is shifting from manual to electronic banking. The banking sector reforms gave much importance to the modernization and technology up gradation. The IT Act, 1999 started the speedy process of e-banking, with the advent of technology the customers get empowered due to wide choice of services available with the banks. They can access banking anywhere anytime at competitive cost. In modern times there are many services that are offered by the banks. This is done so that more and more customers are attracted. Although there are some basic services as well which are offered by the banks. Thus, these services are common for all banks: -

2. Objective of the Study

1. To compare the customer service regarding service through e channels in public sector and private sector banks at Rampur Bushahr.
2. To evaluate the level of comfortability regarding using of personal echannel services.
3. To suggest the measures to improve the customer service in banks through e-channels.
4. To rank the problems faced by customers while using e-channels.

3. Research Methodology

The present study is an empirical study to investigate consumers service and complaints through e channels in private and public sector bank in Rampur. There are equal number of customers of both public and private sector banks in the study area. The study has conducted on the basis of primary and secondary data. Primary data has been collected from the respondents with the help of questionnaire.

The present study has been based on the both primary and secondary data/information more emphasis will be laid on primary data.

Primary data

Primary data has been generated from the respondents. The primary data has been collected through the under methods: -

Questionnaire

A well structure schedule of questions containing aspects of the study has been developed and circulated to persons concerned.

Interview

Interviews have been collected from those respondents who have account holder in the selected Bank for the study.

Secondary data

Secondary data has been generated through a review of relevant literature in the form of books, journals, reports, internet source and other published material.

Sample design

In the present study, private and public sector banks of Rampur have been included in which public sector banks are SBI and PNB and private sector HDFC and Axis Bank are included. Responses to the study were taken from 120 respondents, which included 30 from each Bank.

Sample size and design

Banks	Sample size
SBI	30
PNB	30
HDFC	30
Axis Bank	30
Total Respondents	120

To achieve present objectives, mathematical statistical tools viz. percentage and simple average have been used to analyses data.

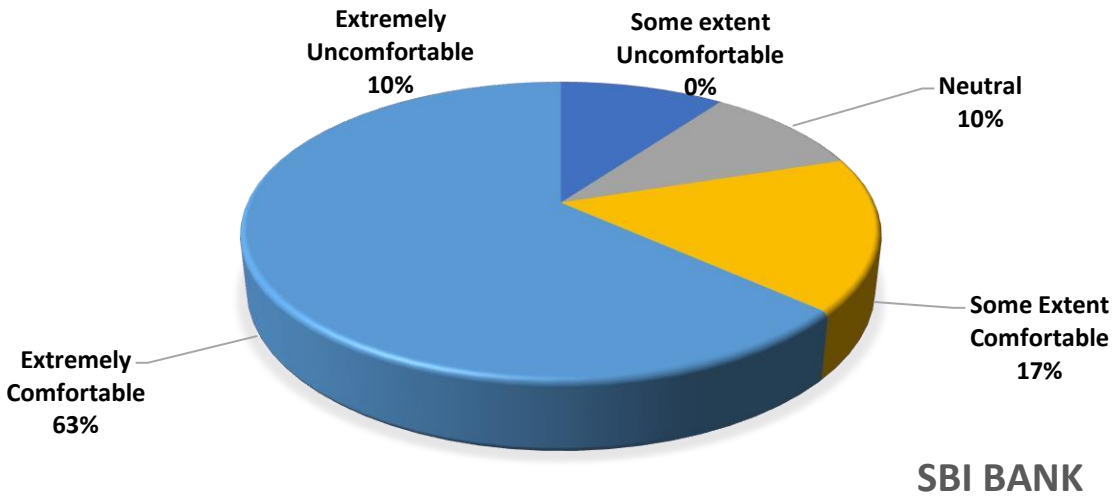
4. DATA ANALYSIS AND INTERPRETATION

1 Comfortable in using ATM Table No-1

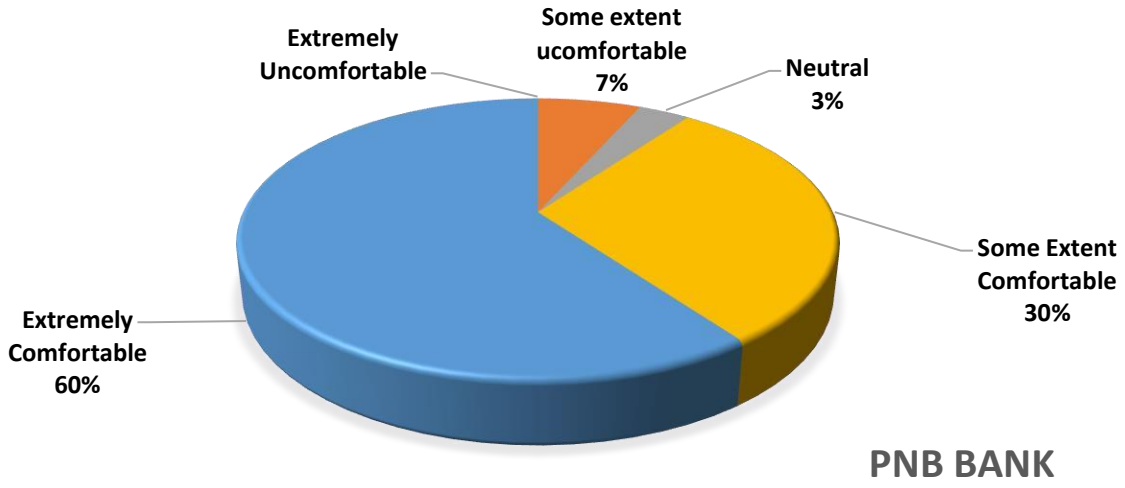
Name of Bank	No of Respondents	Extremely Uncomfortable	Some Extent Uncomfortable	Neutral	Some Extent Comfortable	Extremely Comfortable
SBI Bank	30	3	0	3	5	19
PNB Bank	30	0	2	1	9	18
HDFC Bank	30	0	0	0	4	26
AXIS Bank	30	0	0	1	6	23
Total	120	3	2	5	24	86

INTERPRETATION

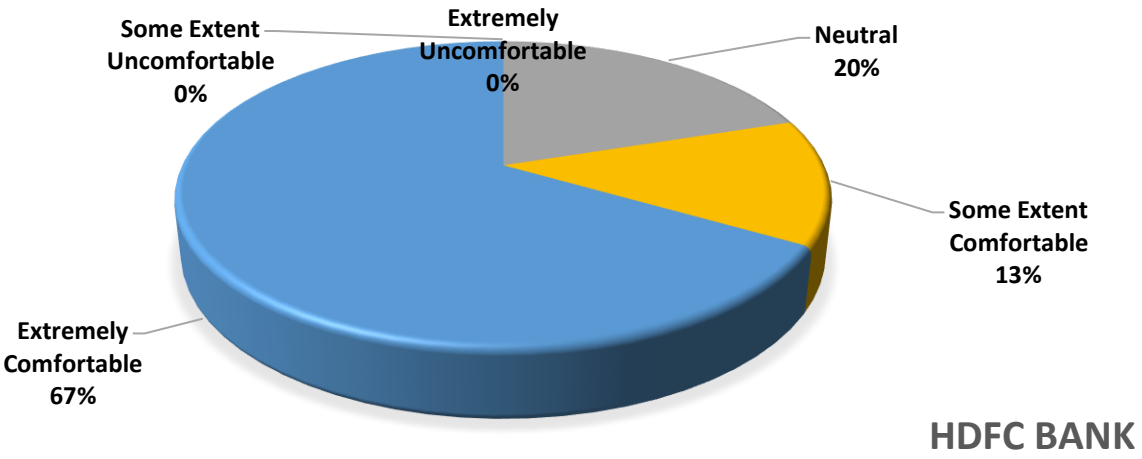
The study revealed through table NO 1 and pie chart NO-1 that total respondents are 120, where 30 each respondent has chosen as per account holder in the particular bank.



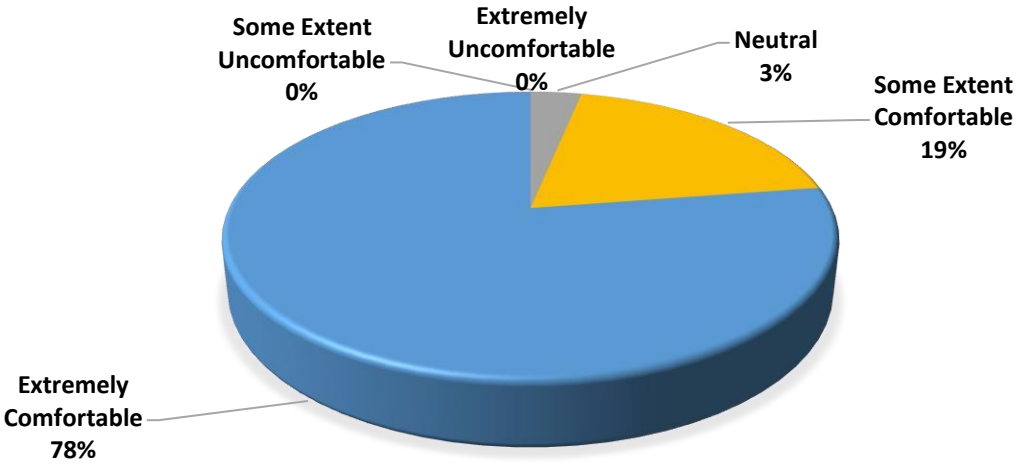
SBI Bank- The respondents who is the account holder in SBI Bank is extremely comfortable in using ATM i.e., 63percent of respondents are extremely comfortable in using ATM, whereas 17percent respondents of this bank are comfortable up to some extent and 10percent respondents are of Neutrally opinioned and 10 percent respondents are extremely uncomfortable and none is some extent uncomfortable in using ATM.



PNB Bank- The respondents who is the account holder PNB Bank is extremely comfortable in using ATM i.e., 60 percent of respondents are extremely comfortable in using ATM, whereas 30 percent respondents of this bank are up to some extent comfortable and 3 percent respondents are of neutrally opinioned and 7 percent respondents are some extent uncomfortable and none is extremely uncomfortable in using ATM.



HDFC Bank- The respondents who is the account holder in HDFC Bank is extremely comfortable in using ATM i.e., 67 percent of the respondents are highly comfortable in using ATM whereas 13 percent respondents of this bank are comfortable up to some extent and 20 percent is Neutral and none is some extent uncomfortable and extremely uncomfortable in using ATM.

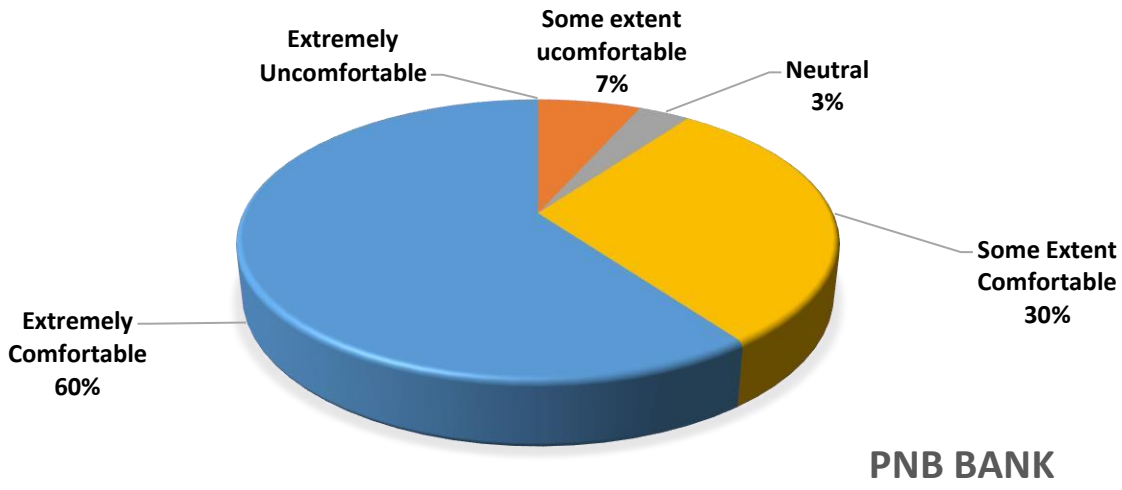


AXIS BANK

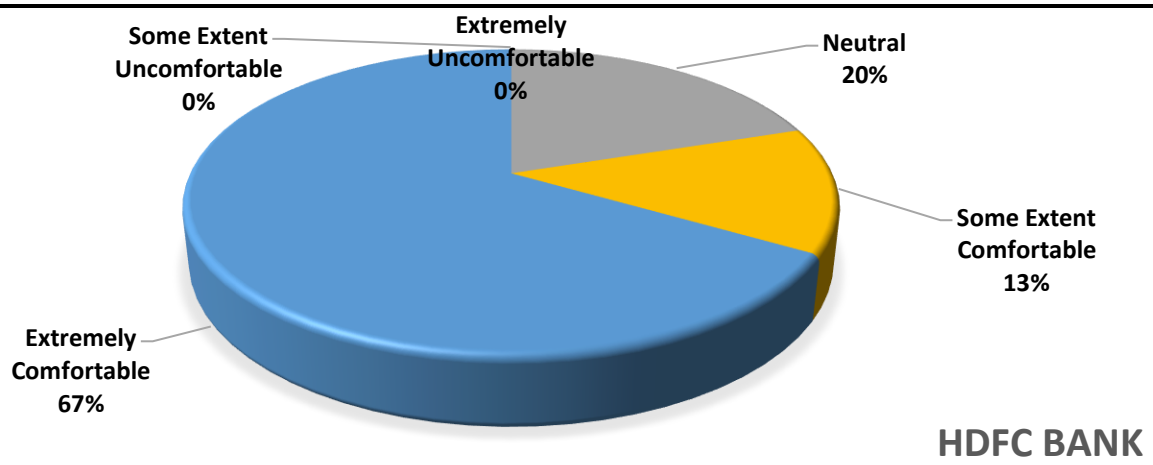
AXIS Bank-The respondents who is the account holder in AXIS bank is extremely comfortable in using ATM i.e., 78 percent of respondents are extremely comfortable in using ATM, whereas 19 percent respondents of this bank are comfortable up to some extent and 3 percent respondents are of Neutrally opinioned and none is some extent uncomfortable and extremely uncomfortable in using ATM.

During the study regarding comfortability in using ATM by the respondent as customers of banks namely (SBI, PNB, HDFC, AXIS). Out of all the banks, the respondents who is the accountholder in HDFC Bank is highly comfortable in using ATM. On the other hand, out of all the banks

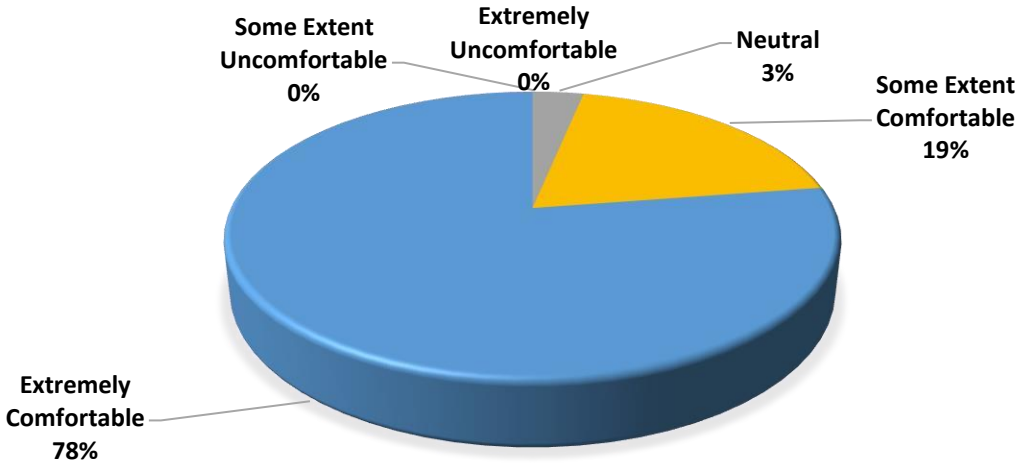
PNB Bank is offering the least comfortability to its customers in using ATM. It has been observed private sector Banks are extending better service in comparison to public sector banks at Rampur Bushahr in terms of comfortability in using ATM.



PNB Bank- The respondents who is the account holder PNB Bank is extremely comfortable in using ATM i.e., 60 percent of respondents are extremely comfortable in using ATM, whereas 30 percent respondents of this bank are up to some extent comfortable and 3 percent respondents are of neutrally opinioned and 7 percent respondents are some extent uncomfortable and none is extremely uncomfortable in using ATM.



HDFC Bank- The respondents who is the account holder in HDFC Bank is extremely comfortable in using ATM i.e., 67 percent of the respondents are highly comfortable in using ATM whereas 13 percent respondents of this bank are comfortable up to some extent and 20 percent is Neutral and none is some extent uncomfortable and extremely uncomfortable in using ATM.



AXIS BANK

AXIS Bank-The respondents who is the account holder in AXIS bank is extremely comfortable in using ATM i.e., 78 percent of respondents are extremely comfortable in using ATM, whereas 19 percent respondents of this bank are comfortable up to some extent and 3 percent respondents are of Neutrally opinioned and none is some extent uncomfortable and extremely uncomfortable in using ATM.

During the study regarding comfortability in using ATM by the respondent as customers of banks namely (SBI, PNB, HDFC, AXIS). Out of all the banks, the respondents who is the accountholder in HDFC Bank is highly comfortable in using ATM. On the other hand, out of all the banks

PNB Bank is offering the least comfortability to its customers in using ATM. It has been observed private sector Banks are extending better service in comparison to public sector banks at Rampur Bushahr in terms of comfort ability in using ATM.

2 COMFORTABLE IN USING E-PAYMENTS.

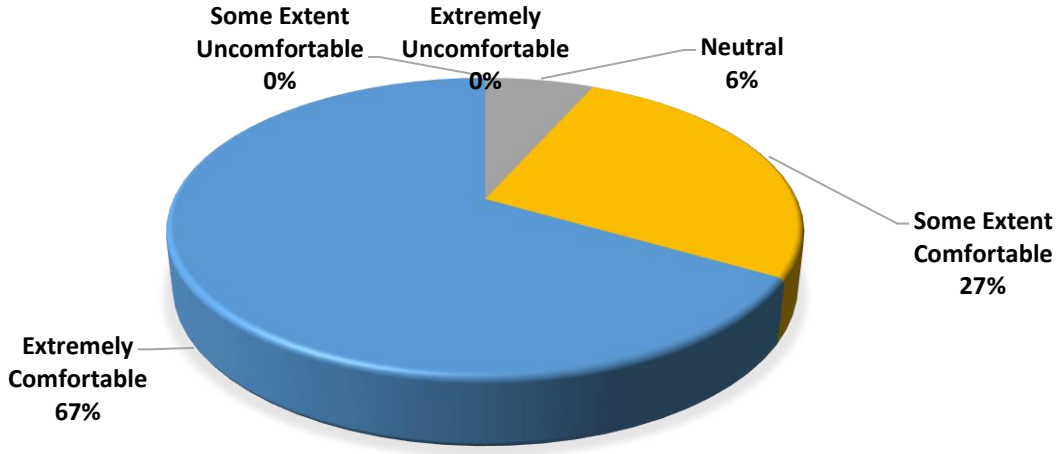
TABLE NO-2

Name of Bank	No of Respondents	Extremely Uncomfortable	Some Extent Uncomfortable	Neutral	Some Extant Comfortable	Extremely Comfortable
SBI Bank	30	0	0	2	8	20
PNB Bank	30	0	3	3	10	14
HDFC Bank	30	0	0	6	4	20

AXIS Bank	30	1	1	3	5	20
Total	120	1	4	14	27	74

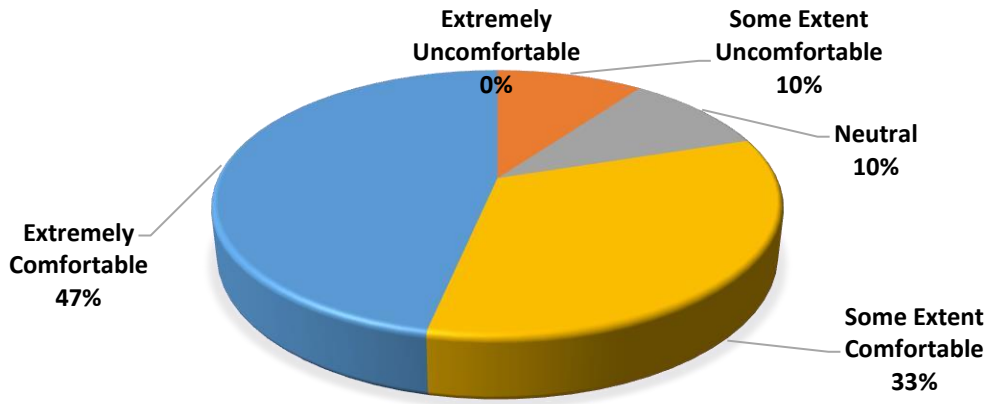
INTERPRETATION

The study revealed through table number 2 and pie chart 2 that total respondents are 120 where 30 each respondent has chosen as per account holder in the particular Bank.



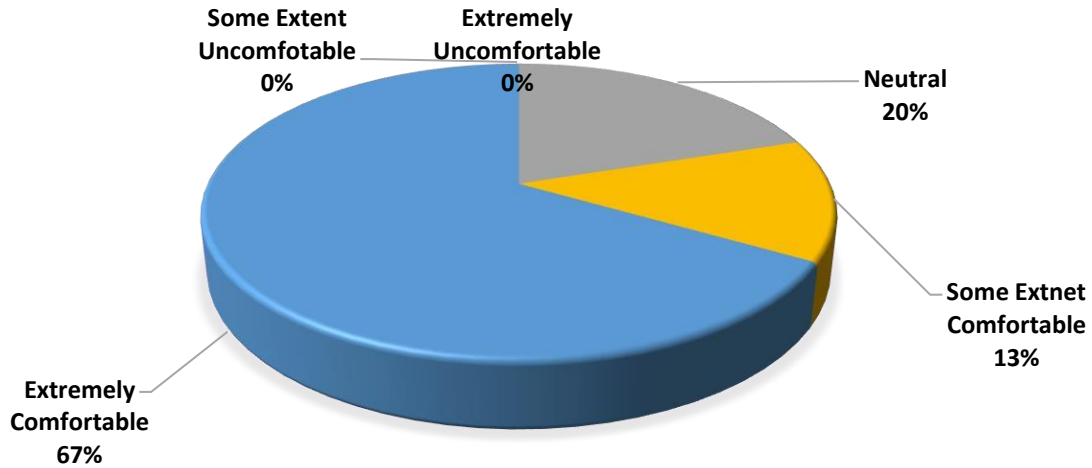
SBI BANK

SBI Bank- The respondents who is the account holder in SBI bank is extremely comfortable in using E-payment i.e.,67 percent of respondent are extremely comfortable in using e-payment, whereas 27 percent respondents of this bank are comfortable up to some extent and 6 percent respondent are of neutrally opinioned and none is Extremely uncomfortable and some extent uncomfortable in using e-channels.



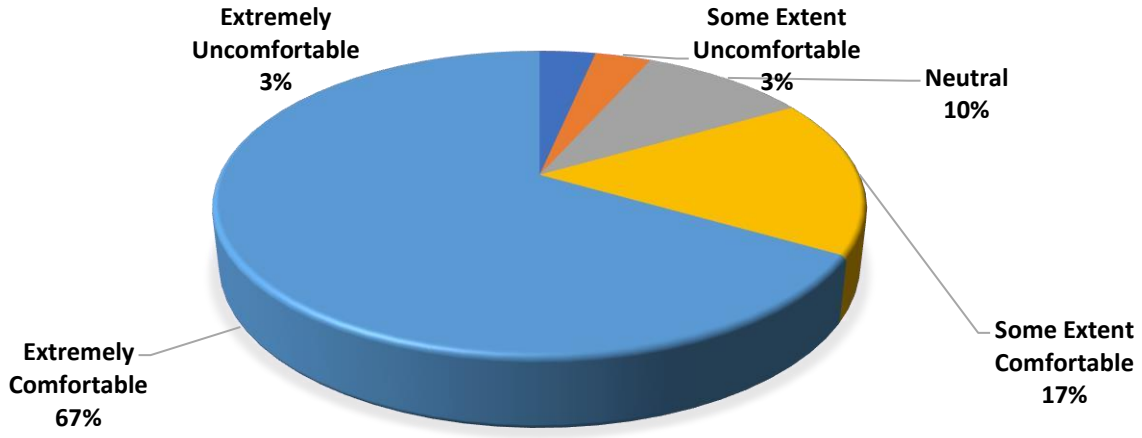
PNB BANK

PNB Bank- The respondents who is the account holder in PNB bank is extremely comfortable in using e-payment i.e., 47 percent of respondents are extremely comfortable in using e-payments system, whereas 33 percent of the respondents are comfortable up some extent and 10 percent respondents are neutrally opinioned and 10 percent respondents are extremely uncomfortable in using e-channels.



HDFC BANK

HDFC Bank- The respondents who is the account holder in HDFC Bank is extremely comfortable in using E-payment system i.e., 67 percent of respondent are extremely comfortable in using e-payment system, whereas 13 percent respondents of this bank are some extent comfortable and 20 percent respondents of this bank are neutral and none is extremely uncomfortable and some extent uncomfortable in using e-channels.



AXIS BANK

AXIS Bank- The respondents who is the account holder in Axis bank is extremely comfortable in using E-payment system i.e., 67 percent of respondents are extremely comfortable in using e-payment, whereas 17percent respondents are some extent comfortable and 10 percent respondents of this bank are neutrally opinioned and 3 percent respondents of this bank are some extent uncomfortable and 3 percent respondents are extremely uncomfortable in using e-channels.

During the study regarding comfort ability in using e-payment by the respondent as customers of banks namely (SBI, PNB, HDFC, AXIS). Out of the all banks the respondents who is the account holder in SBI, HDFC, and AXIS Banks, is extremely comfortable in using e-payments. But PNB bank is offering the least comfort ability to its customers in using e-payment. From this study it has been observed out of all the banks, Private sector banks and SBI are extending better service in comparison to PNB the Public sector banks at Rampur Bushahr in terms of comfort ability in using e-payment.

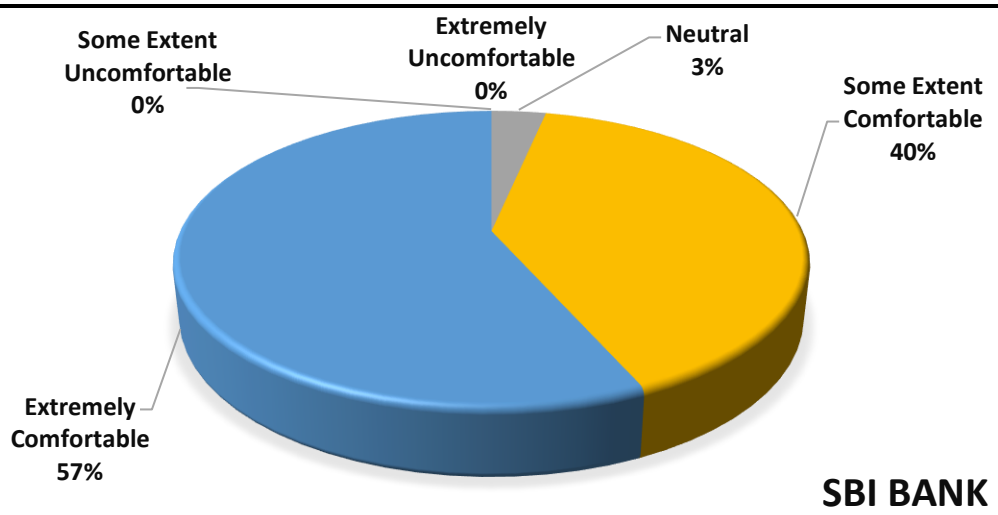
3 Comfortable in using internet banking.

TABLE NO- 3

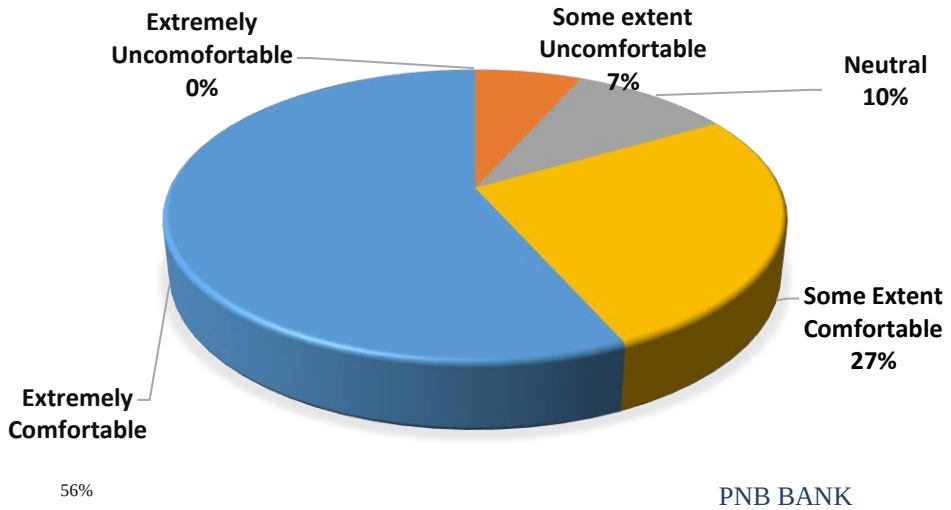
Name of Bank	No of Respondents	Extremely Uncomfortable	Some Extent Uncomforta-ble	Neutral	Some Extent Comfortab-le	Extremely Comfortable
SBI Bank	30	0	0	1	12	17
PNB Bank	30	0	2	3	8	17
HDFC Bank	30	0	0	9	4	17
AXIS Bank	30	1	2	1	9	17
Total	120	1	4	14	33	64

INTERPRETATION

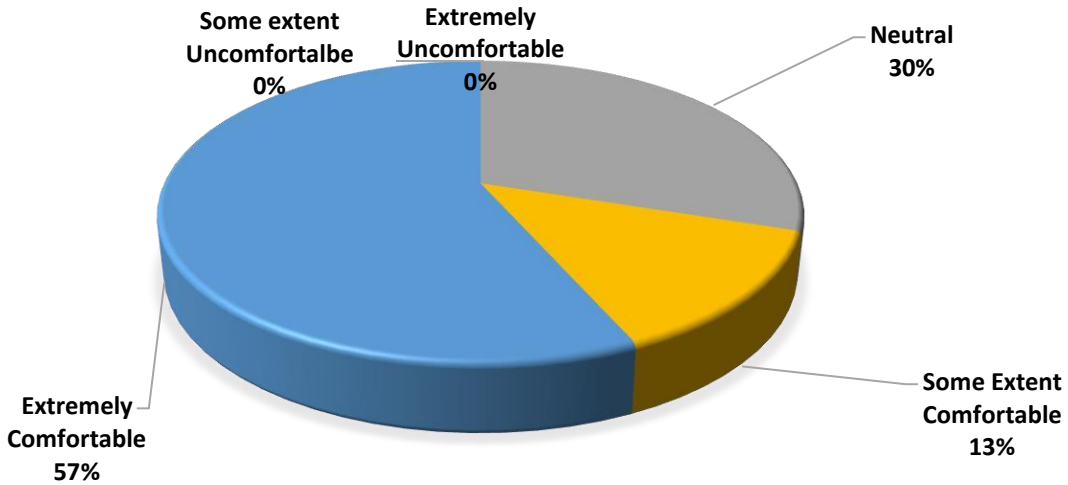
The study revealed through table number 3 and pie chart 3 that total respondents are 120, were 30 each respondent have chosen as per account holder in the particular bank.



SBI Bank- The respondents who is the account holder in SBI Banks is extremely comfortable in using internet banking i.e., 57 percent of respondents are extremely comfortable in using internet, whereas 40 percent respondents of this bank are comfortable up to some extent and 3 percent respondents of this bank are neutrally opinioned and none is extremely uncomfortable and none is some extent uncomfortable in using internet banking.

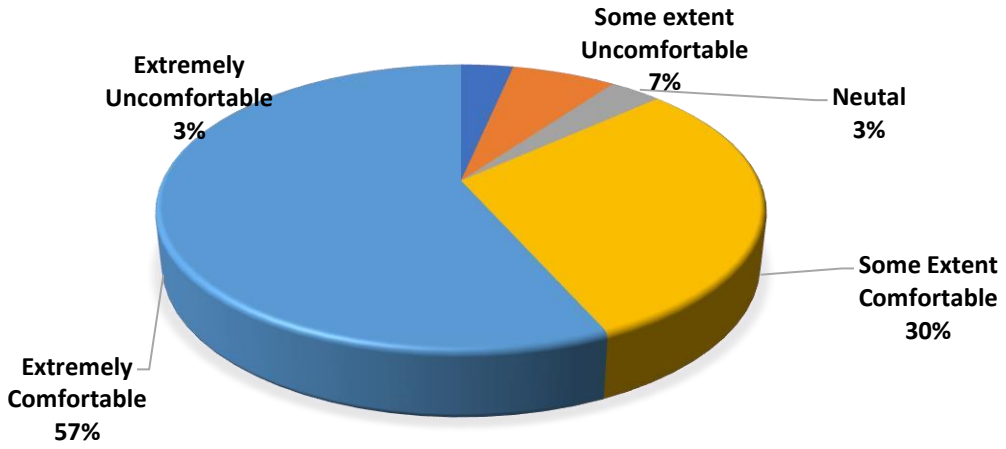


PNB Bank- The respondents who is the account holder in PNB is extremely comfortable in using internet banking i.e., 56 percent of the respondents are extremely comfortable in using internet banking, whereas 27 percent respondent are comfortable up to some extent and 10percent respondents are neutrally opinioned and 7 percent respondents are some extent uncomfortable and none is extremely uncomfortable in using internet banking.



HDFC BANK

HDFC Bank- The respondents who is the account holder in HDFC bank is extremely comfortable in using internet banking i.e., 57 percent of the respondent are extremely comfortable in using internet banking, whereas 13 percent respondents are comfortable up to some extent and 30 percent of the respondents are neutrally opinioned and none is some extent uncomfortable and none is extremely uncomfortable in using internet banking.



AXIS BANK

AXIS Bank- The respondents who is the account holder in AXIS bank is extremely comfortable in using internet banking i.e., 57 percent of the respondents are extremely comfortable in using internet banking, whereas 30 percent respondents are comfortable up to some extent, 3 percent respondents are neutrally opinioned and 7percent respondents are some extent uncomfortable and 3 percent respondents are extremely uncomfortable in using internet banking in using internet banking.

From this study it has been observed both private and public sector banks are offering equal comfortability to its customers in using internet banking.

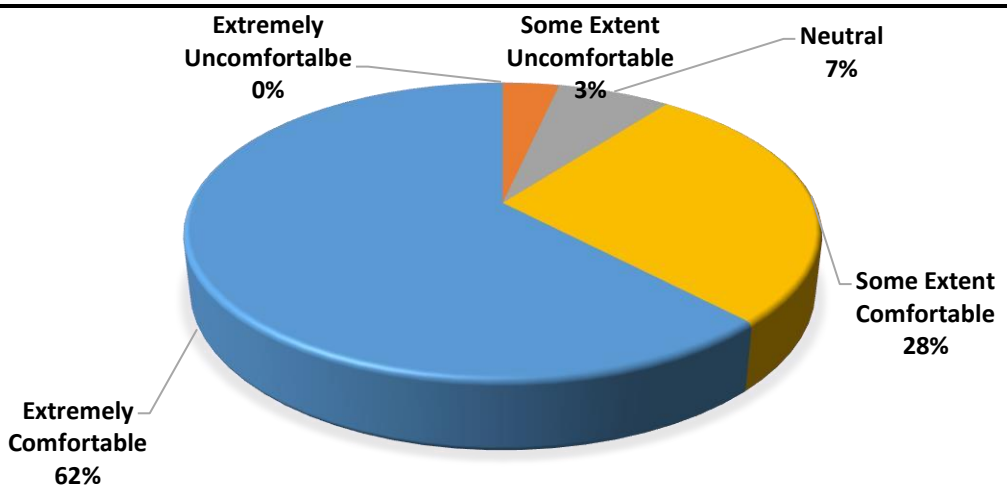
4 COMFORTABLITY IN USING MOBILE BANKING.

TABLE NO -4

Name of Bank	No of Respondents	Extremely Uncomfortable	Some Extent Uncomfortable	Neutral	Some Extent Comfortable	Extremely Comfortable
SBI Bank	30	0	1	2	8	19
PNB Bank	30	0	0	7	5	18
HDFC Bank	30	0	2	4	11	13
AXIS Bank	30	1	1	3	4	21
Total	120	1	4	16	28	71

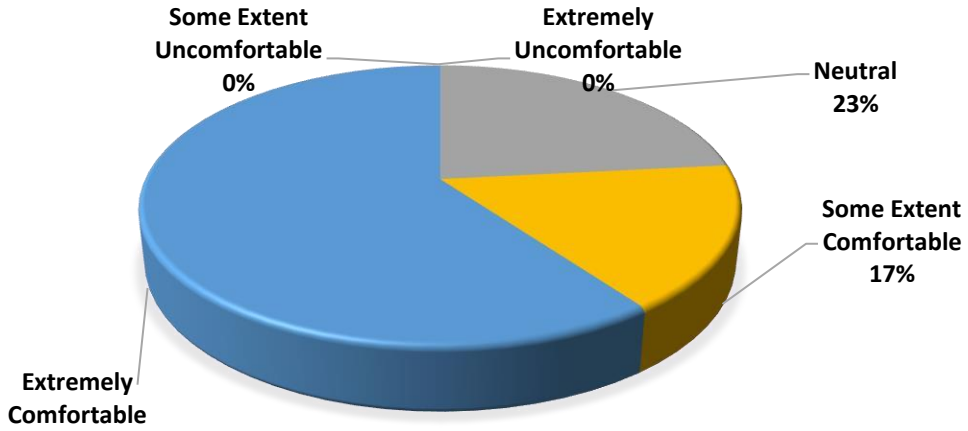
INTERPRETATION

The study revealed through table No 4 and pie chart No 4 that total respondent are 120 where 30 each respondents has chosen as per account holder in the particular banks.



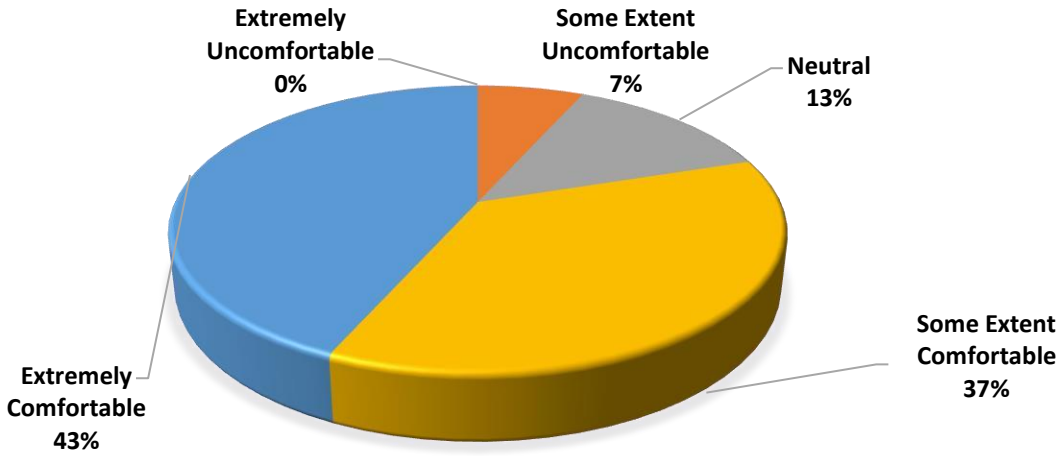
SBI BANK

SBI Bank- In this study the respondents who is the account holder in SBI bank is extremely comfortable in using mobile banking i.e., 62 percent of the respondents are extremely comfortable in using mobile banking, whereas 28 percent respondents of this bank are comfortable up to same extent and 7 percent respondents are neutrally opinioned and 3 percent respondents are some extent uncomfortable and none is extremely uncomfortable in using mobile banking.



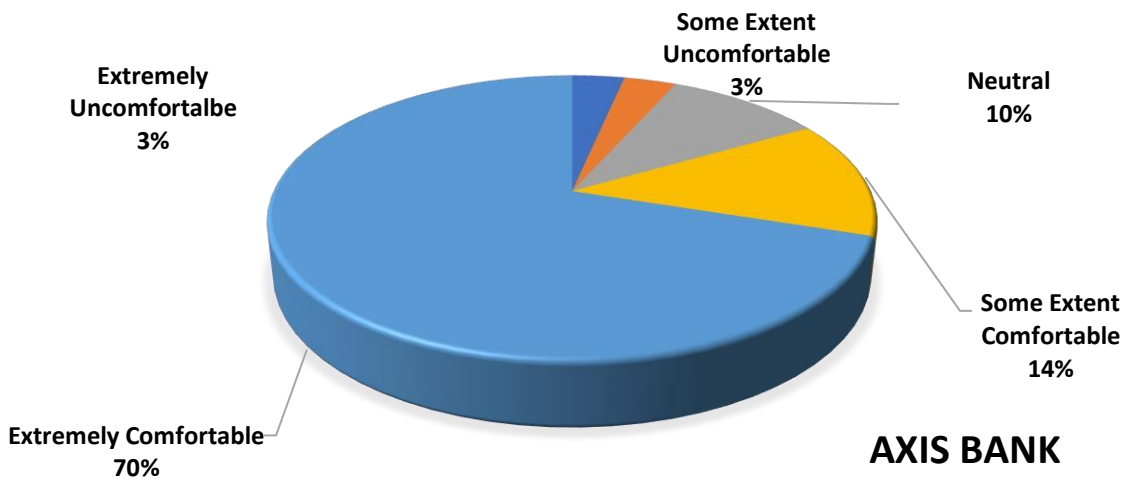
PNB BANK

PNB Bank- The respondents who is account holder in PNB bank is extremely comfortable in using mobile banking i.e., 60 percent of respondents are extremely comfortable in using mobile banking, whereas 17 percent respondents of this bank are comfortable up to same extent and 23 percent are neutrally opinioned and none is some extent uncomfortable and extremely uncomfortable in using mobile banking.



HDFC BANK

HDFC Bank-The respondents who is the account holder in HDFC bank is extremely comfortable in using mobile banking i.e., 43 percent of respondents are extremely comfortable in using mobile banking, whereas 37 percent respondent of this bank are comfortable up to same extent and 13 percent are of neutrally opinioned and 7 percent respondents are some extent uncomfortable and none is extremely uncomfortable in using mobile banking.



AXIS Bank- The respondents who is the account holder in AXIS bank is extremely comfortable in using mobile banking i.e., 70 percent of respondents are highly comfortable in using mobile banking, whereas 13 percent respondents of this bank are comfortable up to some extent and 10 percent respondents are neutrally opinioned and 3 percent respondents are extremely uncomfortable and 3 percent respondents are some extent uncomfortable in using mobile banking.

During the study regarding comfortability in using Mobile banking. by the respondents as customers of banks namely (SBI, PNB, HDFC, AXIS). Out of all the banks, the respondents who is the accountholder in AXIS Bank is highly comfortable in using Mobile banking followed by SBI and PNB. On the other hand, HDFC Bank is offering the least comfortability to its customers in using Mobile banking.

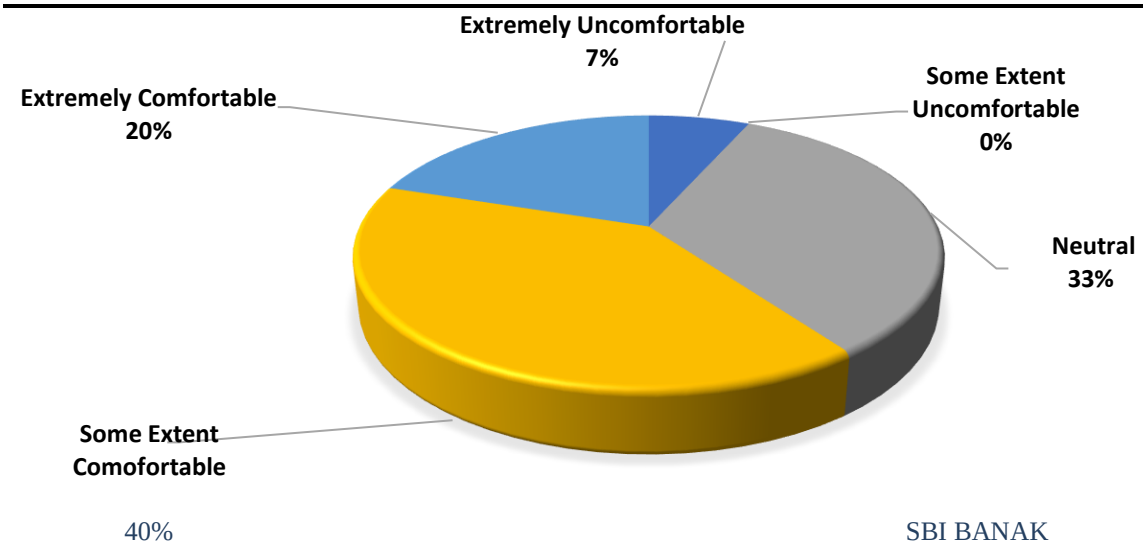
5 COMFORTABLITY IN USING TELE-BANKING.

TABLE NO- 5

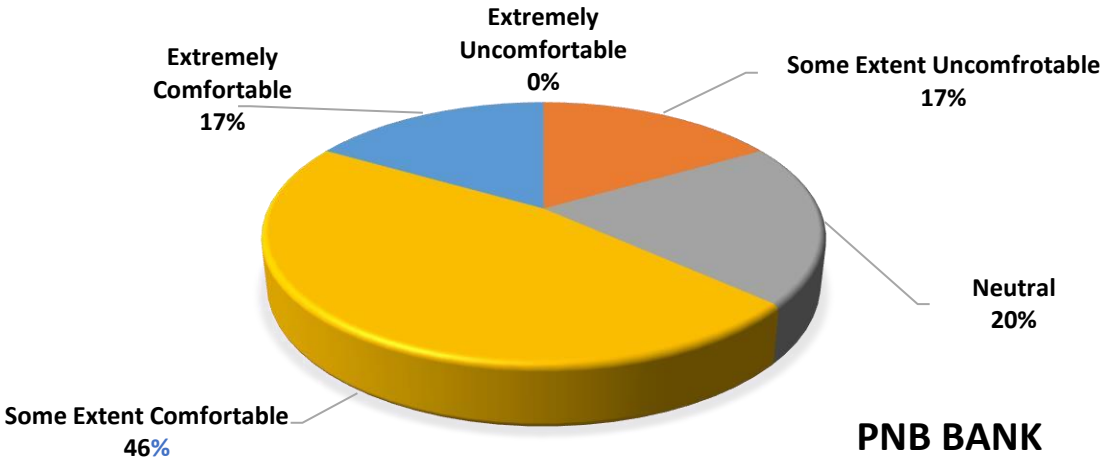
Name of Bank	No of Respondents	Extremely Uncomfortable	Some extent Uncomfortable	Neutral	Some Extent Comfortable	Extremely Comfortable
SBI Bank	30	2	0	10	12	6
PNB Bank	30	0	5	6	14	5
HDFC Bank	30	0	0	7	6	17
AXIS Bank	30	2	2	13	11	2
Total	120	4	7	36	43	30

INTERPRETATION

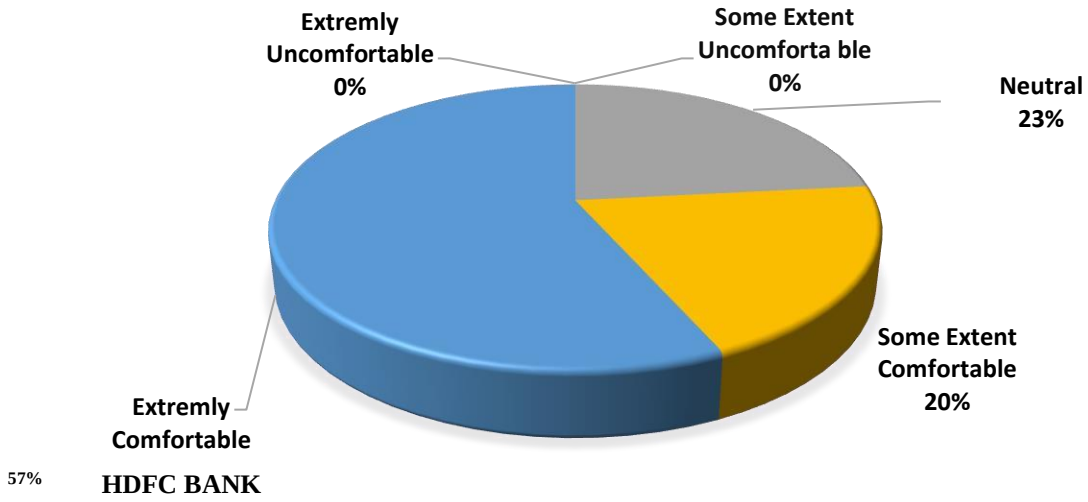
The study revealed through table No5 and pie chart No 5 that total respondents are 120 where 30 each respondents as per account holder in particular bank.



SBI Bank- In this study the respondents who is the account holder in SBI bank is extremely comfortable in using Tele Banking i.e., 20 percent of the respondents are extremely comfortable in using Tele-banking, whereas 40 percent respondents of this bank are comfortable up to some extent and 33percent respondents are neutrally opinioned and none is some extent uncomfortable and 7 percent respondents are extremely uncomfortable in using tele-banking.

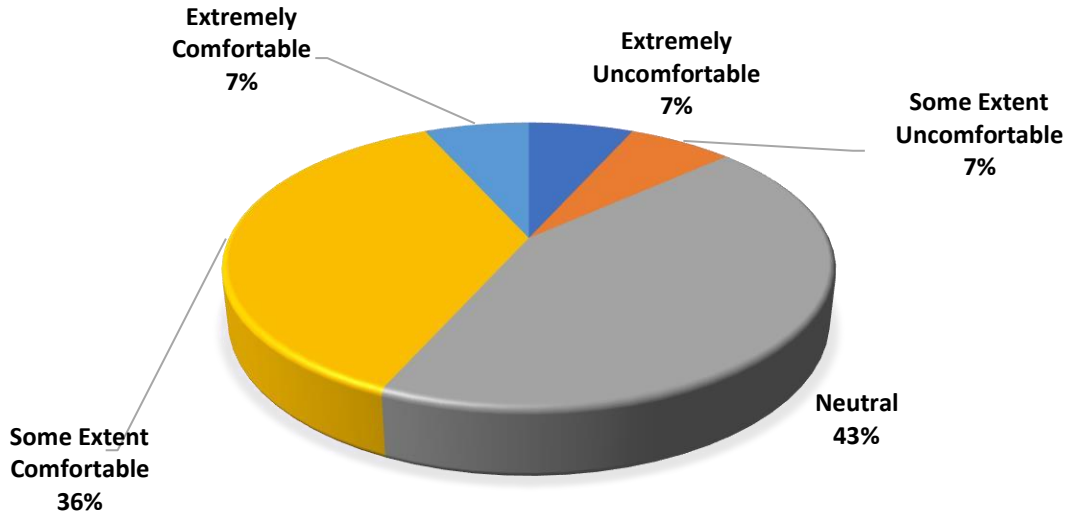


PNB Bank- The respondents who is the account holder in PNB is extremely comfortable in using Tele Banking i.e., 17 percent respondents are extremely comfortable in using Tele-banking, whereas 46 percent respondents are comfortable up to some extent and 20 percent respondents are neutrally opinioned and 17 percent respondents are some extent uncomfortable and none is extremely uncomfortable in using tele-banking.



HDFC Bank- The respondents who is the account holder in HDFC bank is extremely comfortable in using Tele-banking i.e., 57 percent respondents are extremely comfortable in using tele-banking, whereas 20 percent respondents are comfortable up to same

extant and 23 percent respondents are neutrally opinioned and none is some extent uncomfortable and extremely uncomfortable in using tele-banking.



AXIS BANK

AXIS Bank- The respondents who is the account holder in AXIS bank is extremely comfortable in using Tele-Banking i.e., 7 percent of respondents are extremely comfortable in using Tele-Banking, whereas 36 percent respondents of this bank are comfortable up to same extent and 43 percent respondents are neutrally opinioned and 7 percent respondents are some extant uncomfortable and 7 percent respondent are extremely uncomfortable in using tele-banking.

During the study regarding comfortability in using Tele-banking by the respondents as customers of banks namely (SBI, PNB, HDFC, AXIS). Out of all the banks, the respondents who is the accountholder in HDFC Bank is highly comfortable in using Tele banking. On the other hand, AXIS Bank is offering least comfortability to its customers in using Tele-banking. Whereas SBI & PNB is offering up to some extent comfortability to its customers in using Tele-Banking.

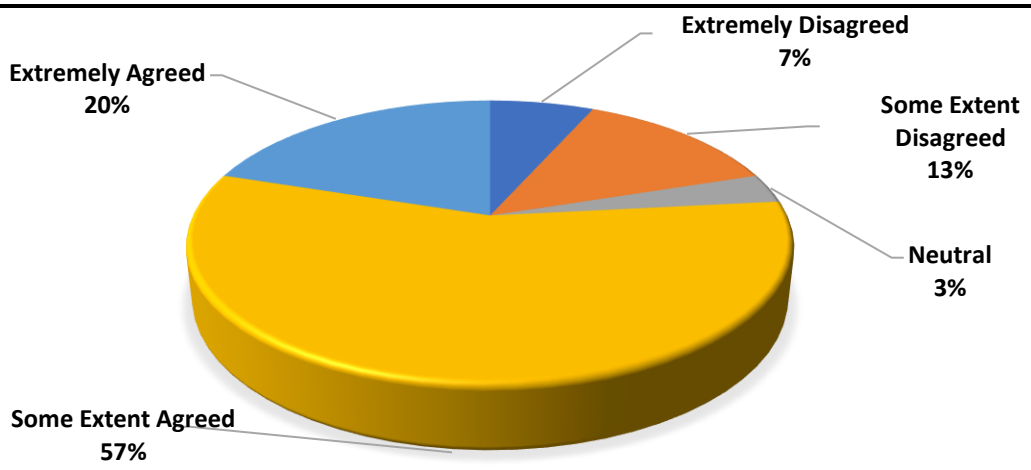
6 INADEQUATE KNOWLEDGE IS A PROBLEM IN USING E-CHANNEL.

TABLE - 6

Name of Bank	No of Respondents	Extremely Disagreed	Some extent Disagreed	Neutral	Some Extent Agreed	Extremely Agreed
SBI Bank	30	2	4	1	11	6
PNB Bank	30	6	13	4	5	2
HDFC Bank	30	0	0	4	15	11
AXIS Bank	30	1	9	8	8	4
Total	120	9	26	17	45	23

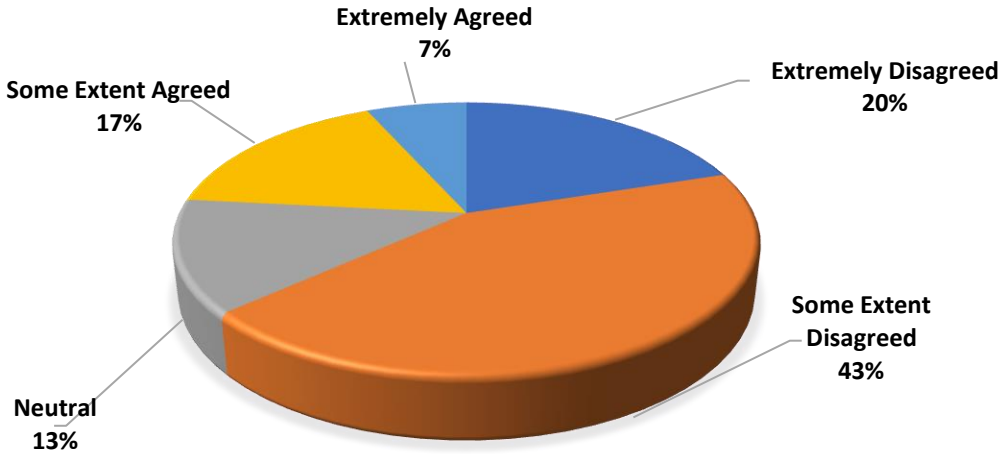
INTERPRETATION

The study Related through table number 6 and Pie chart number 6 that total respondents are 120 where 30 each respondent as per account holder in the particular bank.



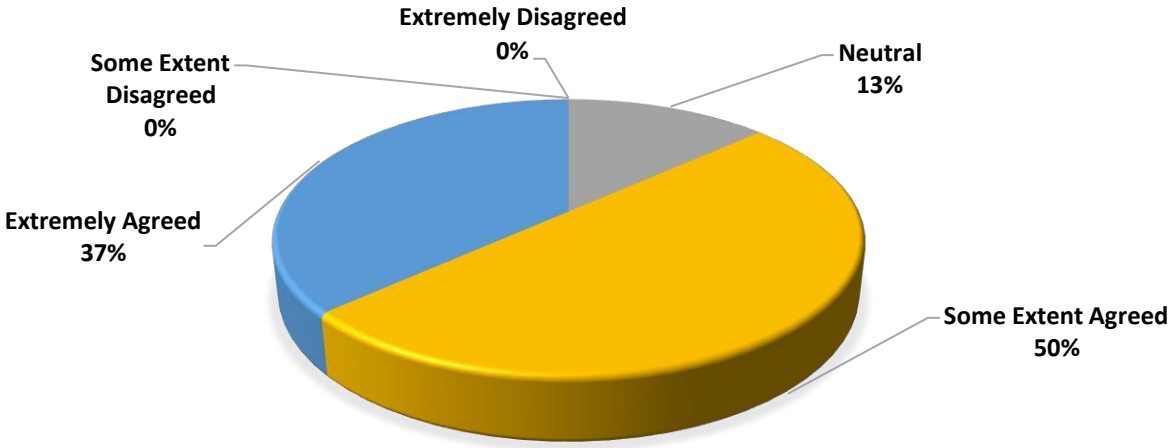
SBI BANK

SBI Bank-In this study the respondents who is the account holder in SBI bank is extremely agreed that inadequate knowledge is a problem in using e- channels i.e., 20 percent respondents are extremely agreed that inadequate knowledge is a problem while using e-channels, whereas 57percent of the respondents are agreed up to some extent and 3percent respondents are of neutrally opinioned and 13 percent respondents are some extent disagreed and 7 percent respondents are extremely disagreed.



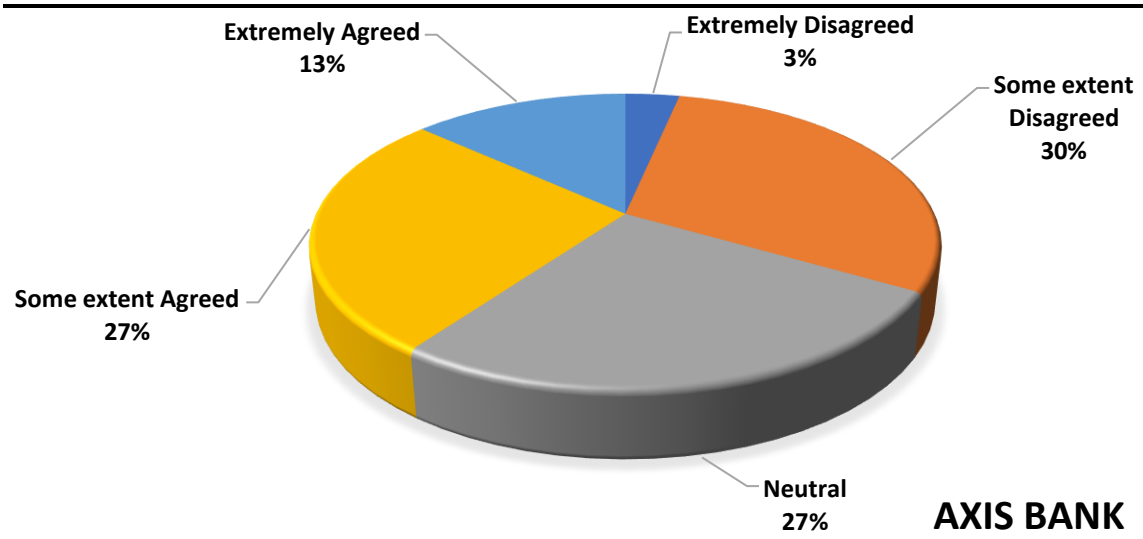
PNB BANK

PNB Bank- In this study the respondents who is the account holder in PNB bank is extremely agreed that inadequate knowledge is a problem in using e channels i.e.,7 percent respondents are extremely agreed that inadequate knowledge is a problem while using e-channels, whereas 17 percent respondents are agreed up to some extent and 13 percent respondents of this Bank are neutrally opinioned and 43 percent respondents are some extent disagreed and 20 percent respondents are extremely disagreed.



HDFC BANK

HDFC Bank- In this study the respondents who is the account holder in PNB bank is extremely agreed that inadequate knowledge is a problem in using e channels i.e.,37 percent respondents are extremely agreed that inadequate knowledge is a problem while using e-channels, whereas 50 percent respondents are agreed up to some extent and 13 percent respondents of this Bank are neutrally opinioned and none is some extent disagreed and extremely disagreed.



AXIS Bank-- In this study the respondents who is the account holder in PNB bank is extremely agreed that inadequate knowledge is a problem in using e channels i.e.,13 percent respondents are extremely agreed that inadequate knowledge is a problem while using e-channels, whereas 27percent respondents are agreed up to some extent and 27 percent respondents are of neutrally opinioned and 30 percent respondents are some extent disagreed and 3percent respondents are extremely disagreed.

Out of all the banks the respondents who is the account holder in HDFC bank consider inadequate knowledge as a problem while using e-channels as compared to PNB bank account holder i.e., only 7 percent respondents are of opinioned that they face problem due to inadequate knowledge. It has been observed that PNB bank are extending better services in comparison to all other banks.

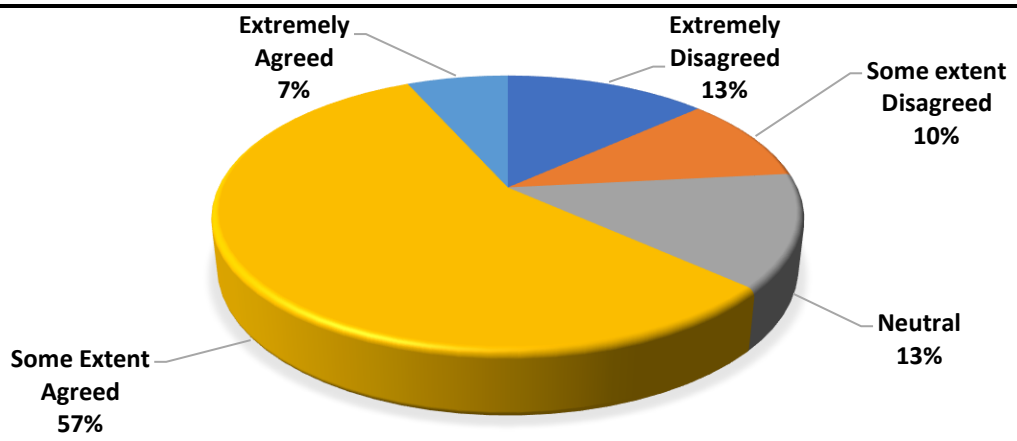
7 Poor networks is a problem in using E-channel as Banking services.

TABLE NO - 7

Name of Bank	No of Respondents	Extremely Disagreed	Some Extent Disagreed	Neutral	Some Extent Agreed	Extremely Agreed
SBI Bank	30	4	3	4	17	2
PNB Bank	30	7	12	3	7	1
HDFC Bank	30	1	6	3	17	3
AXIS Bank	30	0	12	7	10	1
Total	120	12	33	17	51	7

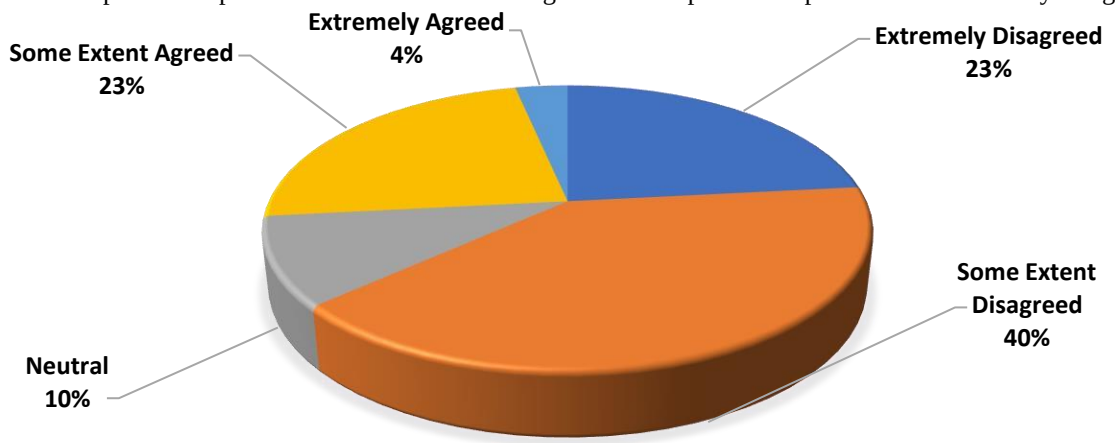
INTERPRETATION

The study related through table number 7 and pie chart number 7 that total respondents are 120 where 30 each respondent has chosen as per account holder in the particular Bank.



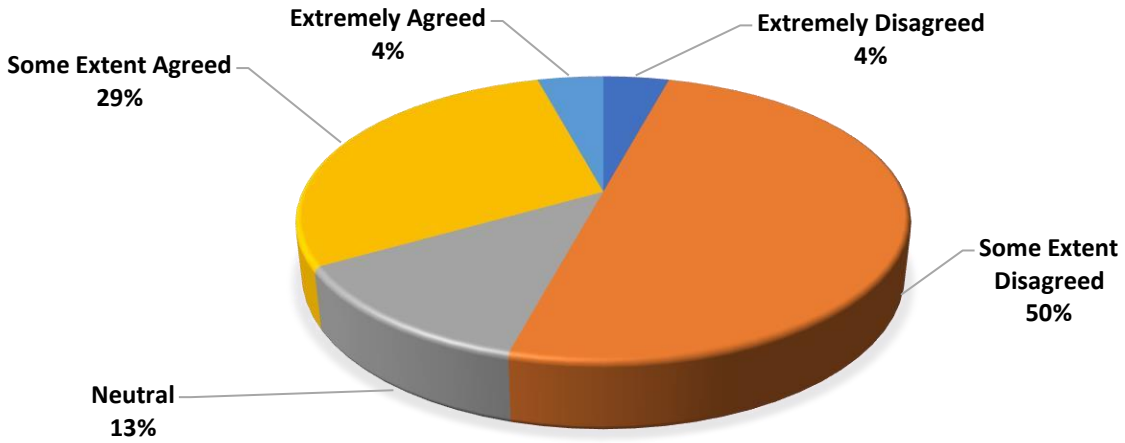
SBI BANK

SBI Bank- In this study the respondents who is the account holder in SBI bank is extremely agreed that poor network is a problem in using e-channels as banking services i.e., 7 percent of the respondents are extremely agreed in poor network is a problem in using e-channels as banking services, whereas 57 percent spondents of this Bank are agreed up to some extent and 13 percent neutrally opinioned and 10percent respondents are Some extent disagreed and 13 percent respondents are extremely disagreed.



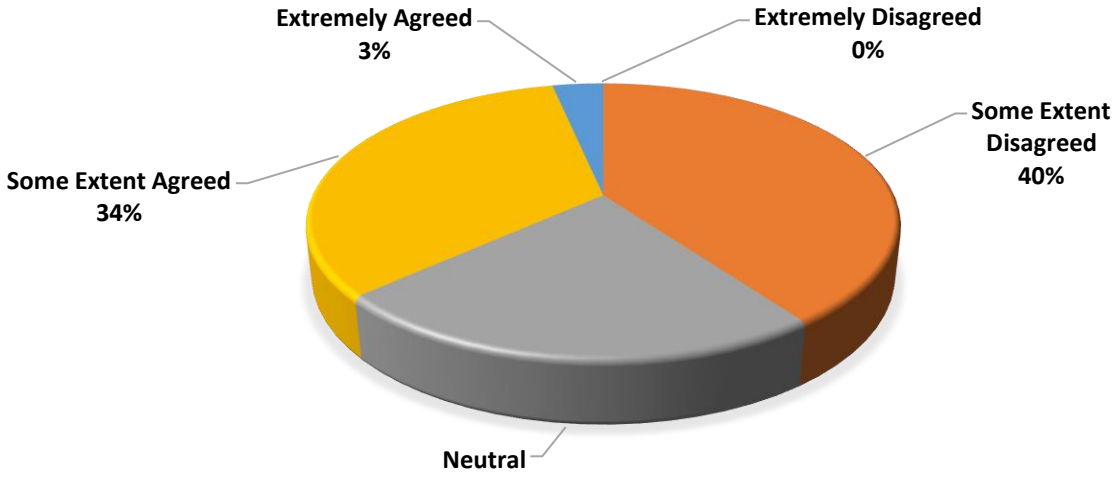
PNB BANK

PNB Bank- - In this study the respondents who is the account holder in SBI bank is extremely agreed that poor network is a problem in using e -channels as banking services i.e., 4 percent of the respondents are extremely agreed in poor network is a problem in using e-channels as banking services, whereas 23 percent respondents of this Bank are agreed up to some extent and 10 percent neutrally opinioned and 40 percent respondents are Some extent disagreed and 23 percent respondents are extremely disagreed.



HDFC BANK

HDFC Bank-- In this study the respondents who is the account holder in SBI bank is extremely agreed that poor network is a problem in using e -channels as banking services i.e., 4 percent of the respondents are extremely agreed in poor network is a problem in using e-channels as banking services, whereas 29 percent respondents of this Bank are agreed up to some extent and 13 percent neutrally opinioned and 50 percent respondents are Some extent disagreed and 4 percent respondents are extremely disagreed.



AXIS BANK

AXIS Bank- In this study the respondents who is the account holder in SBI bank is extremely agreed that poor network is a problem in using e -channels as banking services i.e., 3 percent of the respondents are extremely agreed in poor network is a problem in using e-channels as banking services, whereas 34 percent respondents of this Bank are agreed up to some extent and 23 percent neutrally opinioned and 40 percent respondents are Some extent disagreed and none is extremely disagreed.

Out of all the banks the respondents who is the accountholder in HDFC Bank consider poor network is a grate problem while using echannel as banking services. On the other hand, the respondents of PNB, AXIS bank consider the poor network a lesser problem than the rest of the banks, whereas customers of SBI bank are some extent agreeing that poor network is a problem in using e-channels as banking services.

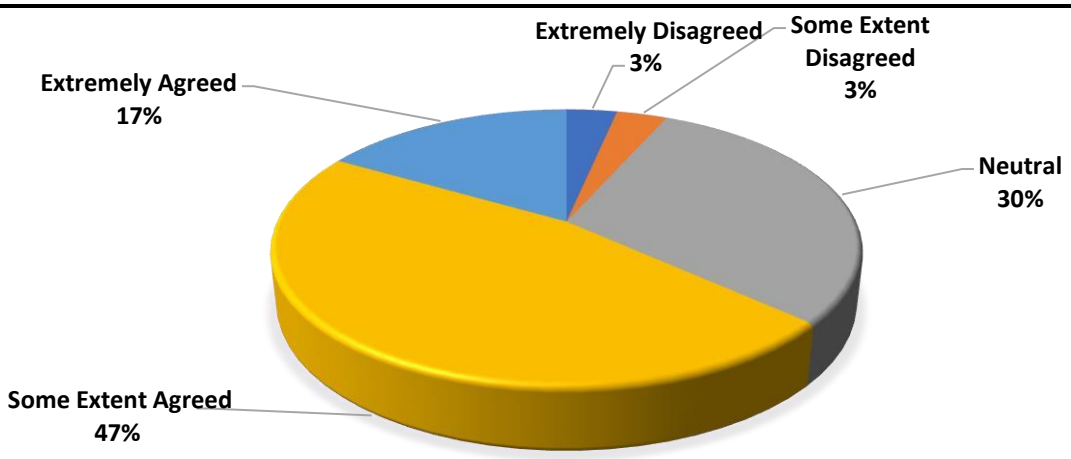
8 lack of infrastructure is a problem in using e-banking services.

TABLE NO-8

Name of Bank	No of Respondent	Extremely Disagreed	Some Extent Disagreed	Neutral	Some Extent Agreed	Extremely Agreed
SBI Bank	30	1	1	9	14	5
PNB Bank	30	2	12	11	5	0
HDFC Bank	30	1	4	5	13	7
AXIS Bank	30	0	9	6	11	5
Total	120	4	26	30	43	17

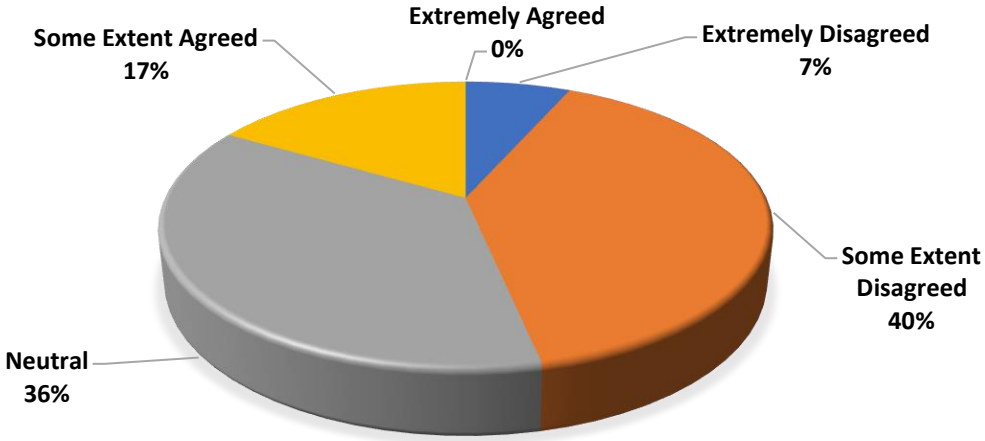
INTERPRETATION

The study revealed through table 8 and pic chart 8 that total respondent are 120 where 30 each respondent has chosen as per account holder in particular bank.



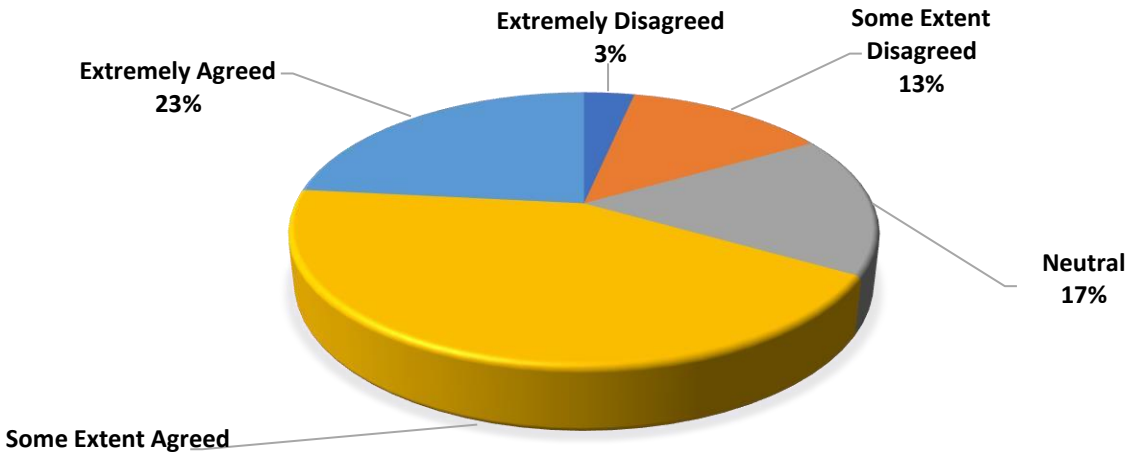
SBI BANK

SBI Bank- In this study the respondents who is the account holder in SBI bank is extremely agreed that lack of infrastructure is a problem while using echannels as banking services i.e.,17 percent of respondents are extremely agreed that lack infrastructure is a problem in using e-banking services, whereas 47 percent respondents are agreed up to some extent and 30 percent respondents are neutrally opinioned and 3 percent respondents are some extent disagreed and 3percent respondents are extremely disagreed.



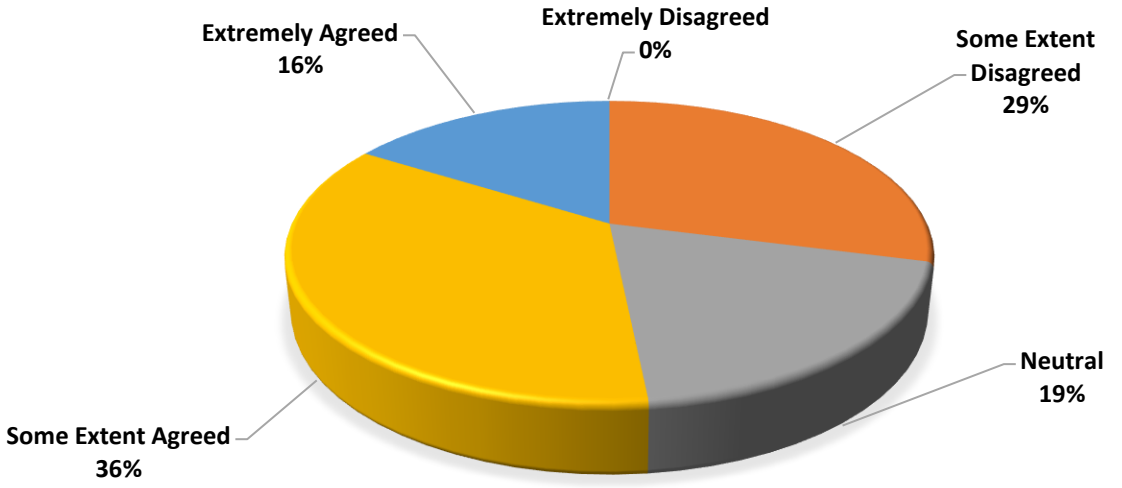
PNB BANK

PNB Bank - In this study the respondents who is the account holder in SBI bank is extremely agreed that lack of infrastructure is a problem while using echannels as banking services i.e.,0 percent of respondents are extremely agreed that lack infrastructure is a problem in using e-banking services, whereas 17 percent respondents are agreed up to some extent and 36percent respondents are neutrally opinioned and 40 percent respondents are some extent disagreed and 7 percent respondents are extremely disagreed.



HDFC BANK

HDFC Bank - In this study the respondents who is the account holder in SBI bank is extremely agreed that lack of infrastructure is a problem while using echannels as banking services i.e., 23 percent of respondents are extremely agreed that lack infrastructure is a problem in using e-banking services, whereas 44 percent respondents are agreed up to some extent and 17 percent respondents are neutrally opinioned and 13 percent respondents are some extent disagreed and 3 percent respondents are extremely disagreed.



AXIS BANK

AXIS Bank - In this study the respondents who is the account holder in SBI bank is extremely agreed that lack of infrastructure is a problem while using echannels as banking services i.e.,16 percent of respondents are extremely agreed that lack infrastructure is a problem in using e-banking services, whereas 36 percent respondents are agreed up to some extent and 19 percent respondents are neutrally opinioned and 29 percent respondents are some extent disagreed and none is extremely disagreed.

Out of all the banks the respondentswho is the account holder in HDFC Bank consider lack of infrastructure is a problem in using e-banking. On the other hand, the respondents of the PNB Bank consider the lack of infrastructure a lesser problem than the rest of the banks whereas SBI account holder (47 percent) and AXIS bank account holder (36 percent) opinioned that lack of infrastructure is some extent problem in using ebanking services.

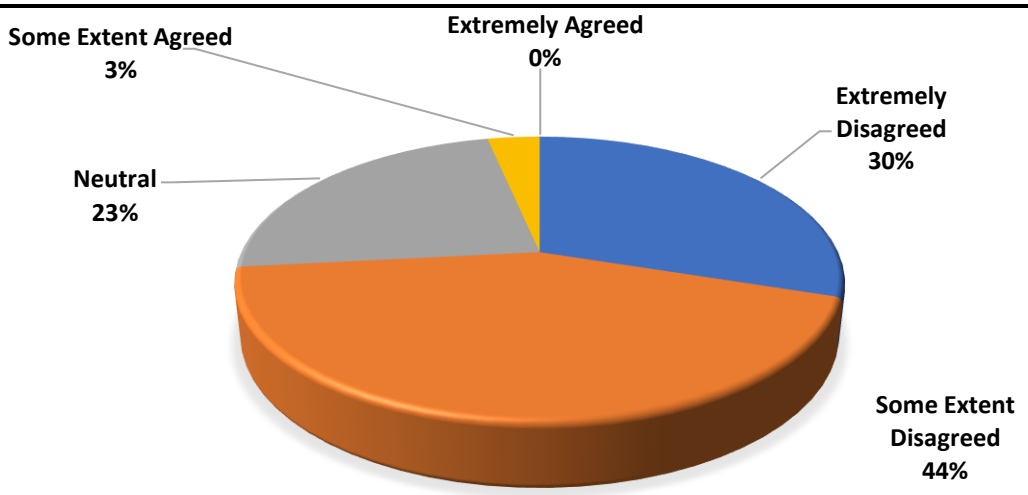
9. Using e-channel as banking services is time consuming.

Table No-9

Name of Bank	No of Respondent	Extremely Disagreed	Some Extent Disagreed	Neutral	Some Extent Agreed	Extremely Agreed
SBI Bank	30	9	13	7	1	0
PNB Bank	30	15	4	2	7	2
HDFC Bank	30	13	10	4	2	1
AXIS Bank	30	13	6	4	2	5
Total	120	50	53	17	12	8

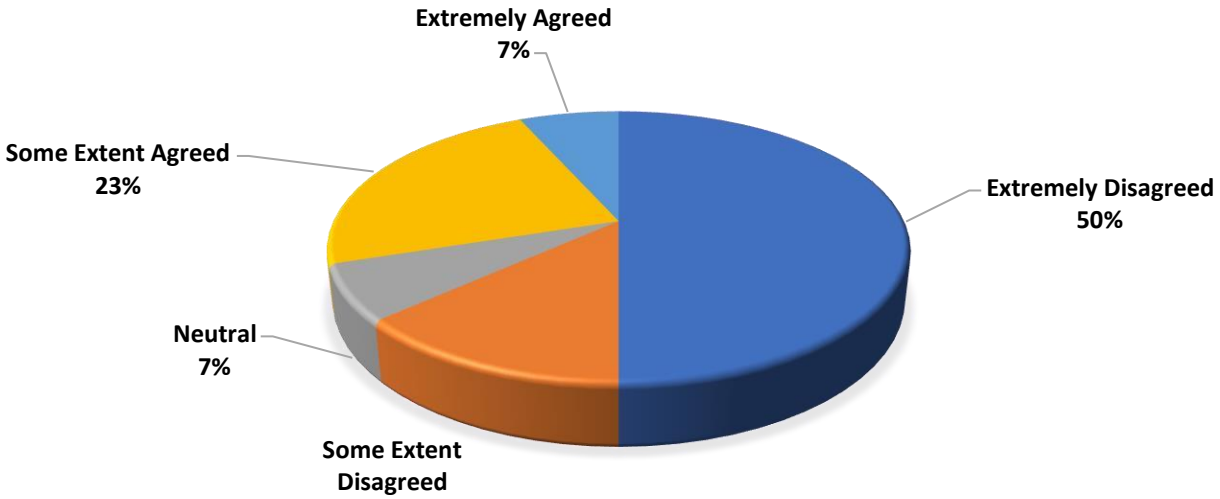
INTERPRETATION

The study revealed through table no 9 and pie chart No 9 that total 120 where 30 each respondent has chosen as par account holder in particular bank.



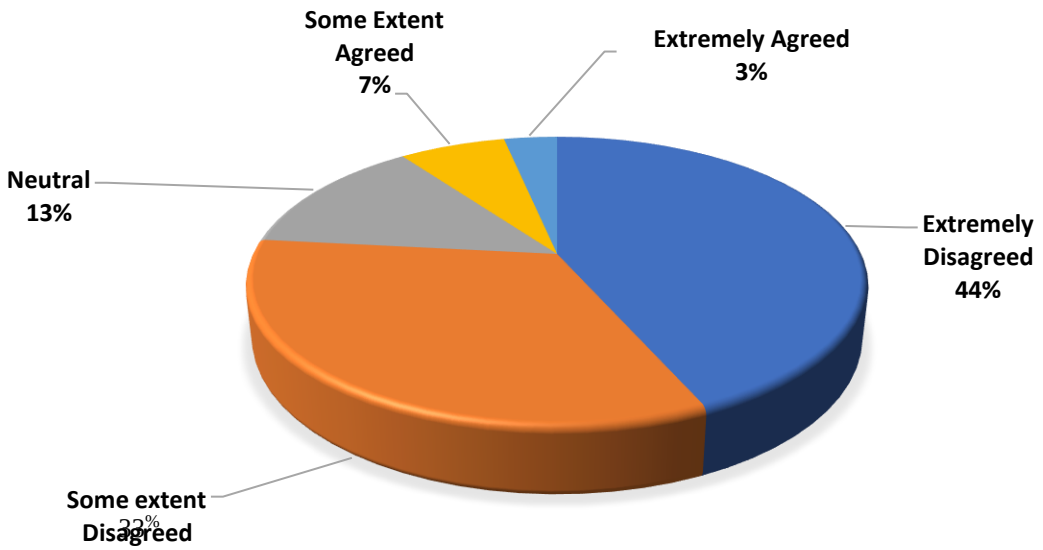
SBI BANK

SBI Bank- In this study the respondents who is the account holder in SBI bank is extremely disagreed that using e-channel as banking services is time consuming i.e., 30 percent respondents are extremely disagreed, whereas 44 percent respondents are disagreed up to some extent and 23 percent respondents are neutrally opinioned and 3 percent respondents are some extent agreed and none is extremely agreed.



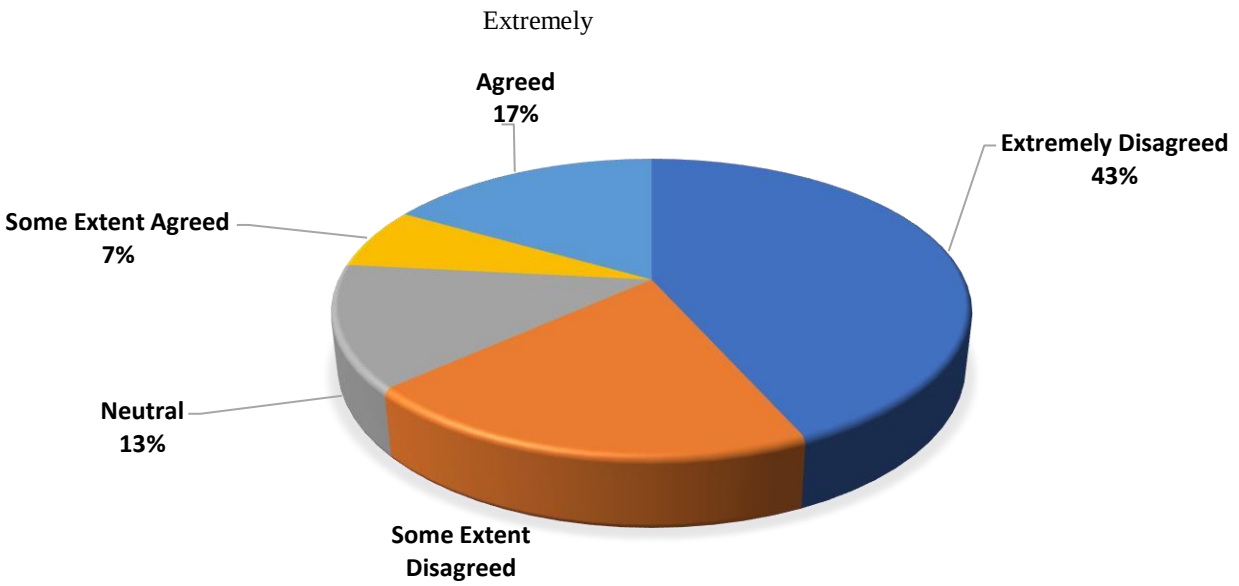
PNB BANK

PNB Bank- - In this study the respondents who is the account holder in SBI bank is extremely disagreed that using e-channel as banking services is time consuming i.e., 50 percent respondents are extremely disagreed, whereas 13percent respondents are disagreed up to some extent and 7 percent respondents are neutrally opinioned and 23 percent respondents are some extent agreed and 7 percent respondents are extremely agreed.



HDFC BANK

HDFC Bank - In this study the respondents who is the account holder in SBI bank is extremely disagreed that using e-channel as banking services is time consuming i.e., 44percent respondents are extremely disagreed, whereas 33percent respondents are disagreed up to some extent and 13percent respondents are neutrally opinioned and 7percent respondents are some extent agreed and 3percent respondents are extremely agreed.



AXIS BANK

AXIS Bank- - In this study the respondents who is the account holder in SBI bank is extremely disagreed that using e-channel as banking service is time consuming i.e., 43 percent respondents are extremely disagreed, whereas 20 percent respondents are disagreed up to some extent and 13 percent respondents are neutrally opinioned and 7percent respondents are some extent agreed and 17 percent respondents are extremely agreed.

Out of all the banks, the respondents who is the account holder in PNB HDFC, AXIS banks are highly disagreed with that using e-channel as banking services is time consuming. On the other hand, the respondents of SBI bank are some extent disagreed that using e-channel as banking services is time consuming.

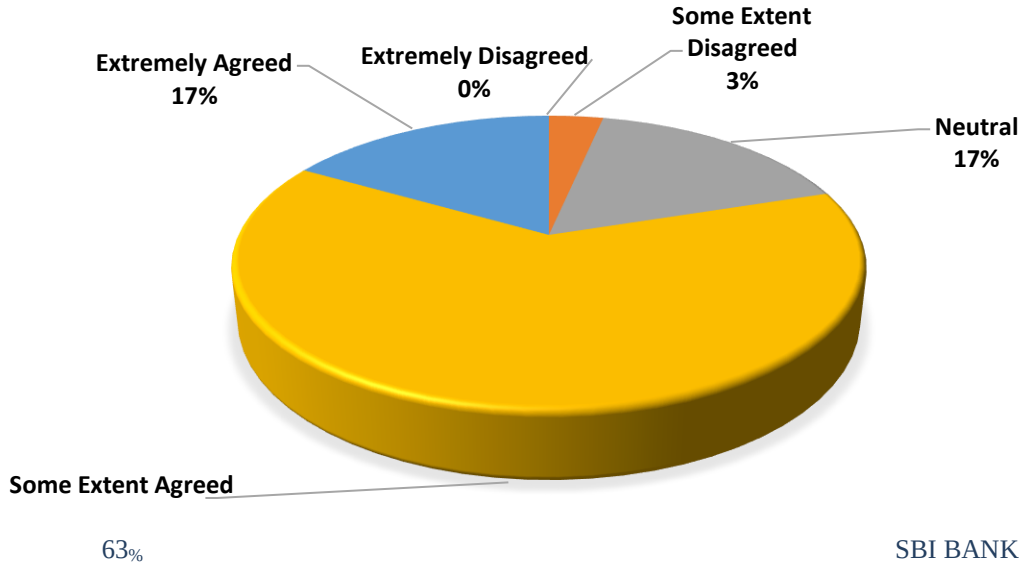
10.Response of employees in using e-channel as banking services is problematic?

Table-10

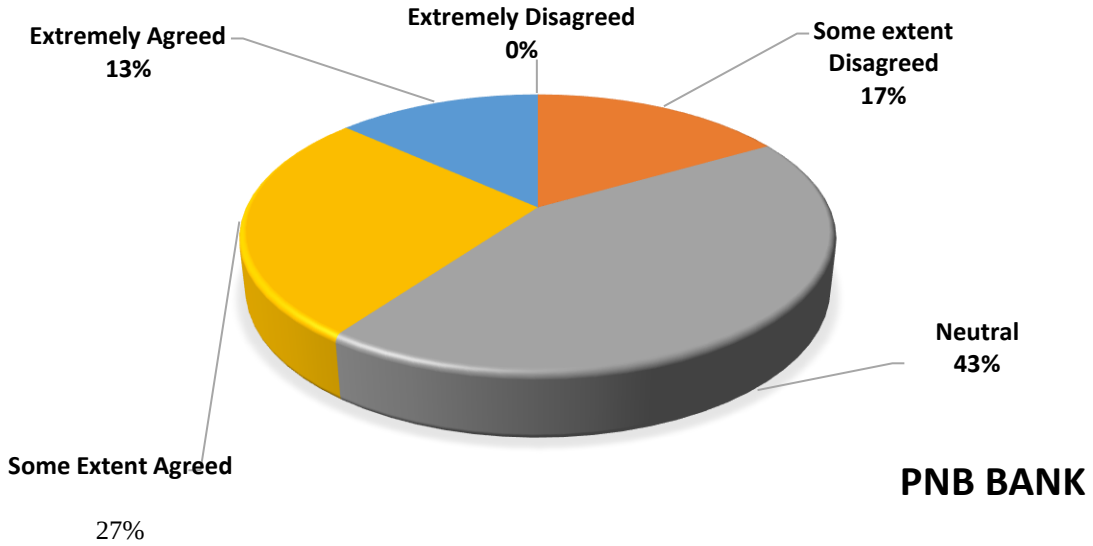
Name of Bank	No of Respondents	Extremely Disagreed	Some extent Disagreed	Neutral	Some extent Agreed	Extremely Agreed
SBI Bank	30	0	1	5	19	5
PNB Bank	30	0	5	13	8	4
HDFC Bank	30	0	0	7	17	6
AXIS Bank	30	1	6	8	6	9
Total	120	1	12	33	50	24

INTERPRETATION

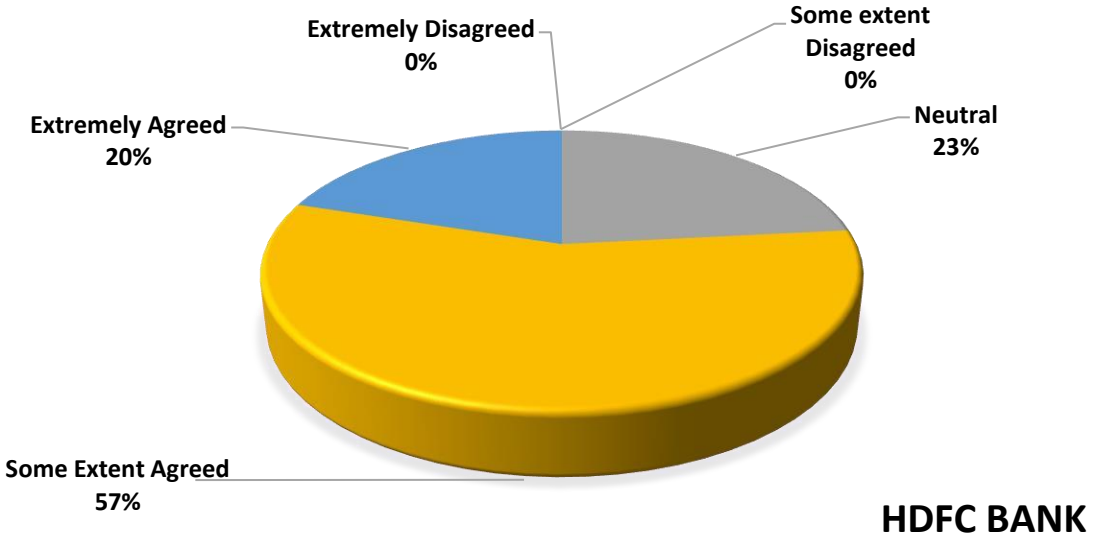
The study revealed through table No10 and pie chart No10 that total respondent are 120 where 30 each respondents has chosen as per account holder in particular bank.



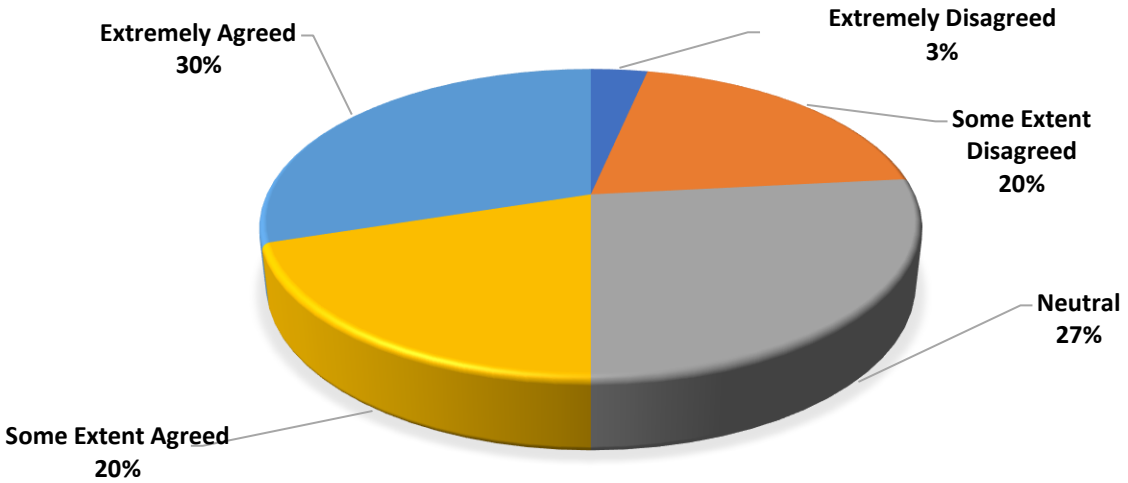
SBI Bank- In this study the respondent who is the account holder in SBI Bank is extremely agreed that response of employees in using e-channel as banking service is problematic i.e.,17 percent respondents are extremely agreed whereas 63 percent of the respondent are agreed up to some extent and 17 percent respondents of this Bank are neutrally opinioned 3 percent respondents are some extent disagreed and none is extremely disagreed.



PNB Bank- In this study the respondents who is the account holder in SBI Bank is extremely agreed that response of employees in using e-channel as banking service is problematic i.e.,13 percent respondents are extremely agreed whereas 27 percent of the respondent are agreed up to some extent and 43 percent respondents of this Bank are neutrally opinioned 17 percent respondents are some extent disagreed and none is extremely disagreed.



HDFC Bank- In this study the respondent who is the account holder in SBI Bank is extremely agreed that response of employees in using e-channel as banking service is problematic i.e.,20 percent respondents are extremely agreed whereas 57 percent of the respondent are agreed up to some extent and 23 percent respondents of this Bank are neutrally opinioned and none is some extent disagreed and extremely disagreed.



AXIS BANK

AXIS Bank - In this study the respondent who is the account holder in SBI

Bank is extremely agreed that response of employees in using e-channel as banking service is problematic i.e.,30 percent respondents are extremely agreed whereas 20 percent of the respondent are agreed up to some extent and 27 percent respondents of this Bank are neutrally opinioned 20 percent respondents are some extent disagreed and 3 percent respondents are extremely disagreed.

Out of all the banks, the respondents of AXIS bank 30 percent consider the response of employees in using e-channel as banking services is problematic. On the other hand, the respondents of PNB bank consider the response of employees in using e-channels as banking services as the least problematic.

11. Banking through E-channels is safe?

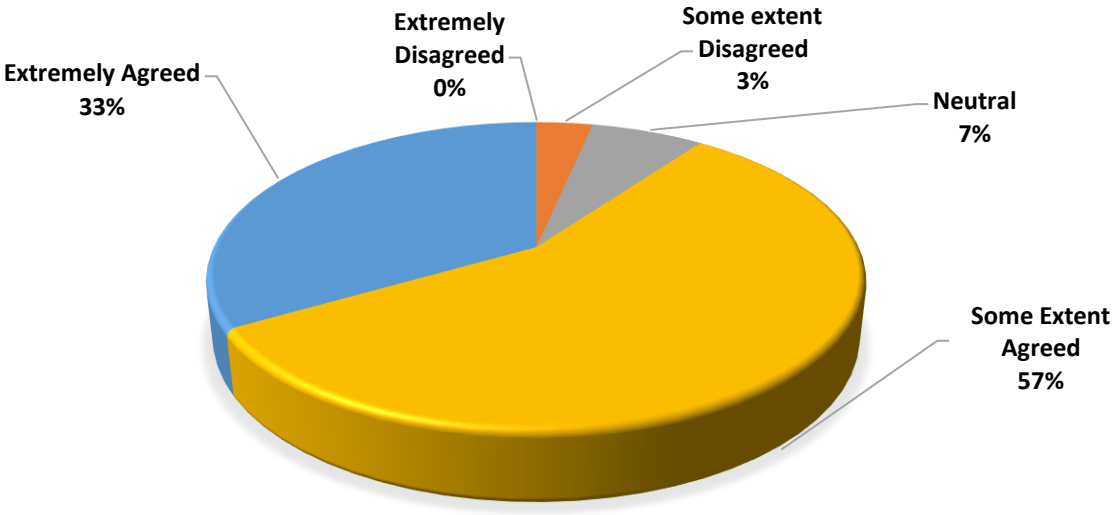
Table No-11

Name of Banks	No of Respondents	Extremely Disagreed	Some extent Disagreed	Neutral	Some Extent Agreed	Extremely Agreed
SBI Bank	30	0	1	2	17	10

PNB Bank	30	0	3	1	15	11
HDFC Bank	30	2	3	4	8	13
AXIS Bank	30	0	1	4	1	24
Total	120	2	8	11	41	58

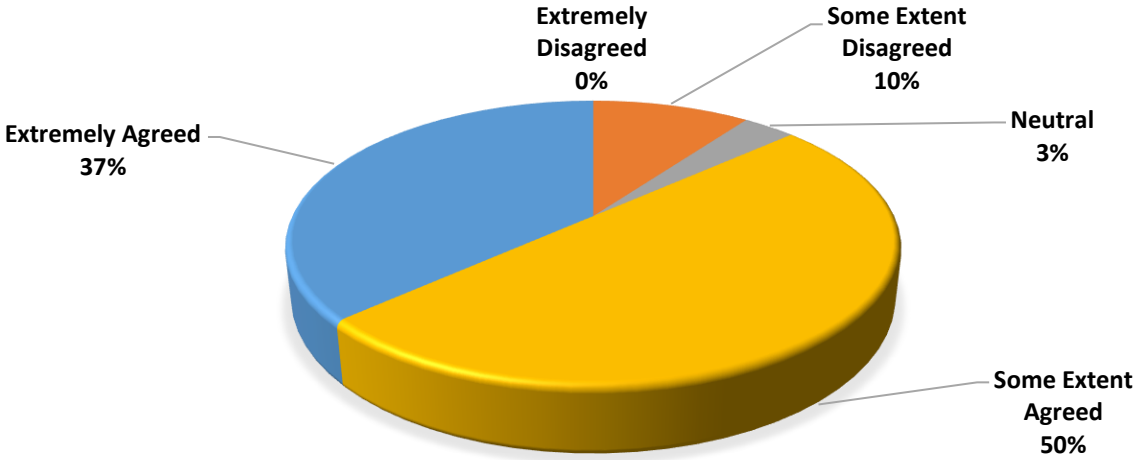
INTERPRETATION

The study revealed through table No11 and pie chart No11 that total respondent are 120 where 30 each respondent has chosen as per account holder in particular bank.



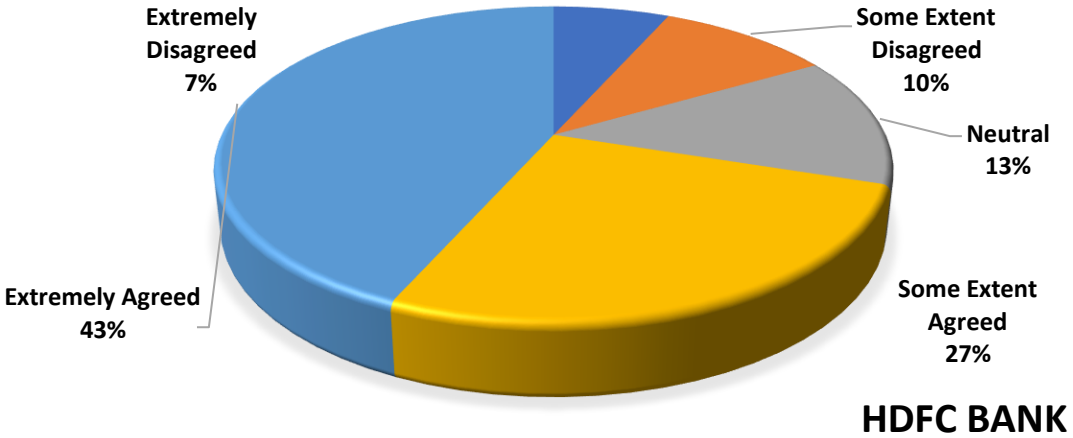
SBI BANK

SBI Bank- In this study the respondents who is the account holder in SBI Bank is extremely agreed that using banking through E-channels is safe i.e., 33 percent of the respondent are extremely agreed, whereas 57 percent respondents of this bank are agreed up to some extent and 7 percent respondents are Neutrally opinioned and 3 percent respondents are some extent disagreed and none is extremely disagreed.

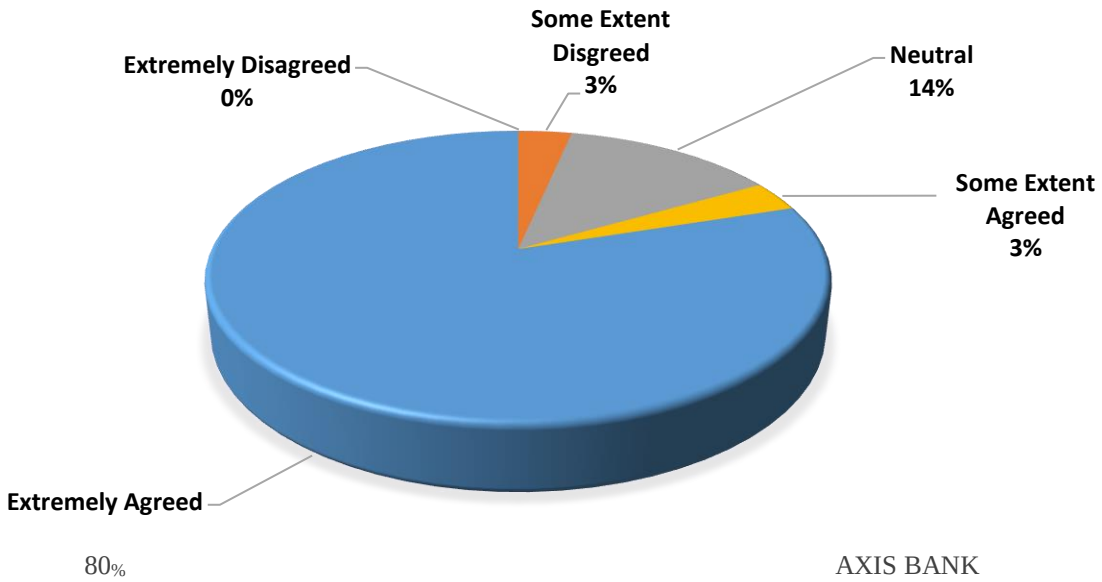


PNB BANK

PNB Bank- In this study the respondents who is the account holder in SBI Bank is extremely agreed that using banking through E-channels is safe i.e., 37 percent of the respondent are extremely agreed, whereas 50 percent respondents of this bank are agreed up to some extent and 3 percent respondents are Neutrally opinioned and 10 percent respondents are some extent disagreed and none is extremely disagreed.



HDFC Bank - In this study the respondents who is the account holder in SBI Bank is extremely agreed that using banking through E-channels is safe i.e., 43 percent of the respondent are extremely agreed, whereas 27 percent respondents of this bank are agreed up to some extent and 13 percent respondents are Neutrally opinioned and 10 percent respondents are some extent disagreed and 7 percent respondents are extremely disagreed.



AXIS Bank - - In this study the respondents who is the account holder in SBI Bank is extremely agreed that using banking through E-channels is safe i.e., 80 percent of the respondent are extremely agreed, whereas 3 percent respondents of this bank are agreed up to some extent and 14 percent respondents are Neutrally opinioned and 3 percent respondents are some extent disagreed and none is extremely disagreed.

Out of all the banks, the respondents of AXIS bank highly consider that banking through e-channel is safe. On the other hand, the respondents of SBI PNB banks offering the least safety to its customers in using banking through e-channels.

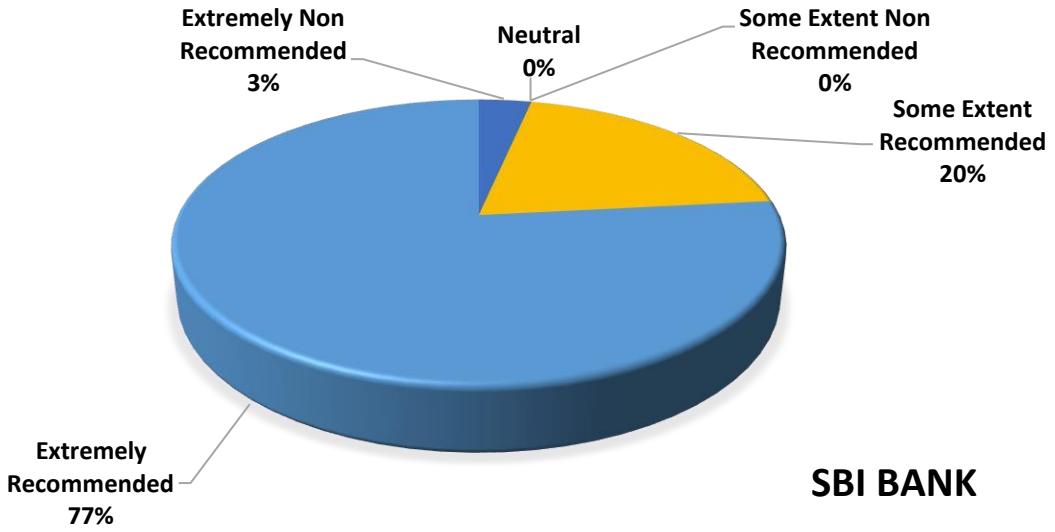
12 How likely is that you would recommend banking services to friend or colleague?

Table No-12

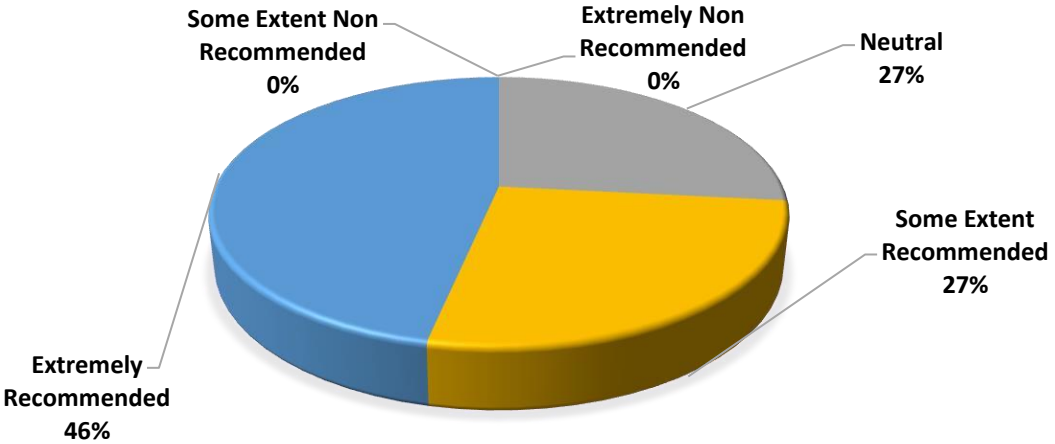
Name of Bank	No of Respondent	Extremely Non-Recommend-ed	Some Extent Non Recommen-ded	Neutral	Some Extent Recommend-ed	Extremely Recommended
SBI Bank	30	1	0	0	6	23
PNB Bank	30	0	0	8	8	14
HDFC Bank	30	0	0	0	10	20
AXIS Bank	30	0	1	4	1	24
Total	120	1	1	12	25	81

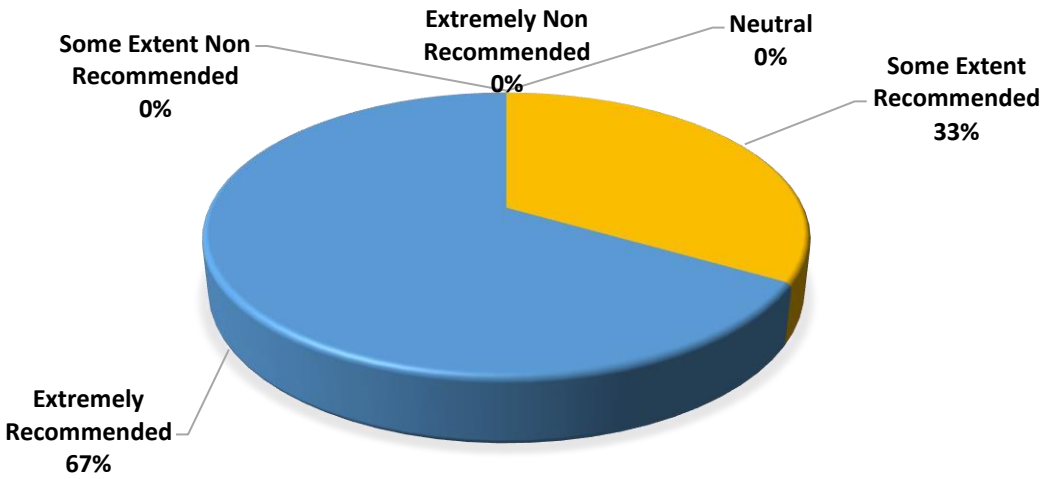
INTERPRETATION

The study revealed through table No 12 and pie chart No 12 that total respondent are 120 where 30 each respondent has chosen an per account holder in any particular bank.



SBI Bank- In this study the respondent who is the account bolder in SBI Bank extremely recommended that they would recommend banking services to their friend or colleagues i.e., 77percent of the respondent are extremely recommend that they would recommend banking services to friends or colleagues, whereas 20percent some extent recommended and none is neutral and none is some extent non recommended and 3 percent respondents are extremely non recommended.

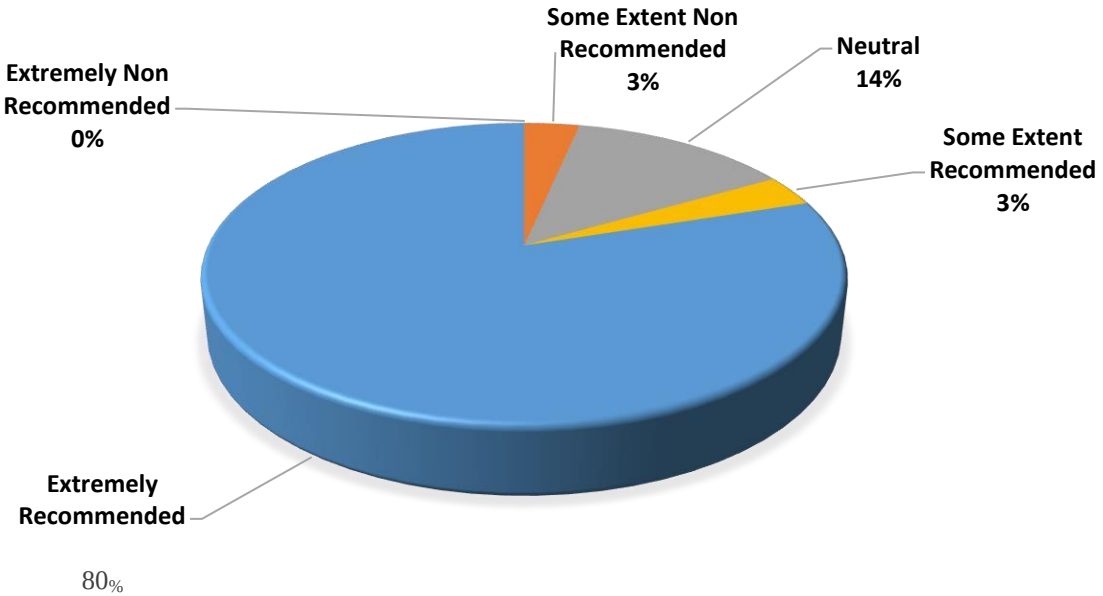




PNB BANK HDFC BANK

PNB Bank In this study the respondent who is the account bolder in SBI Bank extremely recommended that they would recommend banking services to their friend or colleagues i.e., 46percent of the respondent are extremely recommend that they would recommend banking services to friends or colleagues, Whereas 27percent some extent recommended and 27 percent is neutrally opinioned and none is some extent non recommended and none is extremely non recommended.

HDFC Bank- In this study the respondent who is the account bolder in SBI
Bank extremely recommended that they would recommend banking services to their friend or colleagues i.e., 67percent of the respondent are extremely recommend that they would recommend banking services to friends or colleagues, whereas 33 percent some extent recommended and none is neutral and none is some extent non recommended and none is extremely non recommended.



AXIS BANK

AXIS Bank- In this study the respondent who is the account bolder in SBI Bank extremely recommended that they would recommend banking services to their friend or colleagues i.e., 80percent of the respondent are extremely recommend that they would recommend banking services to friends or colleagues, whereas 3 percent some extent recommended and 14 percent respondents are neutrally opinioned and 3 percent respondents are some extent non recommended and none is extremely non recommended.

Out of all the banks, the respondents of AXIS bank highly recommending banking services to their friend or colleagues. On the other hand, the respondents of PNB bank offering the least recommendation to their friends and colleagues. However SBI, HDFC customers also recommending the banking service to their trend or colleagues almost 43 percent.

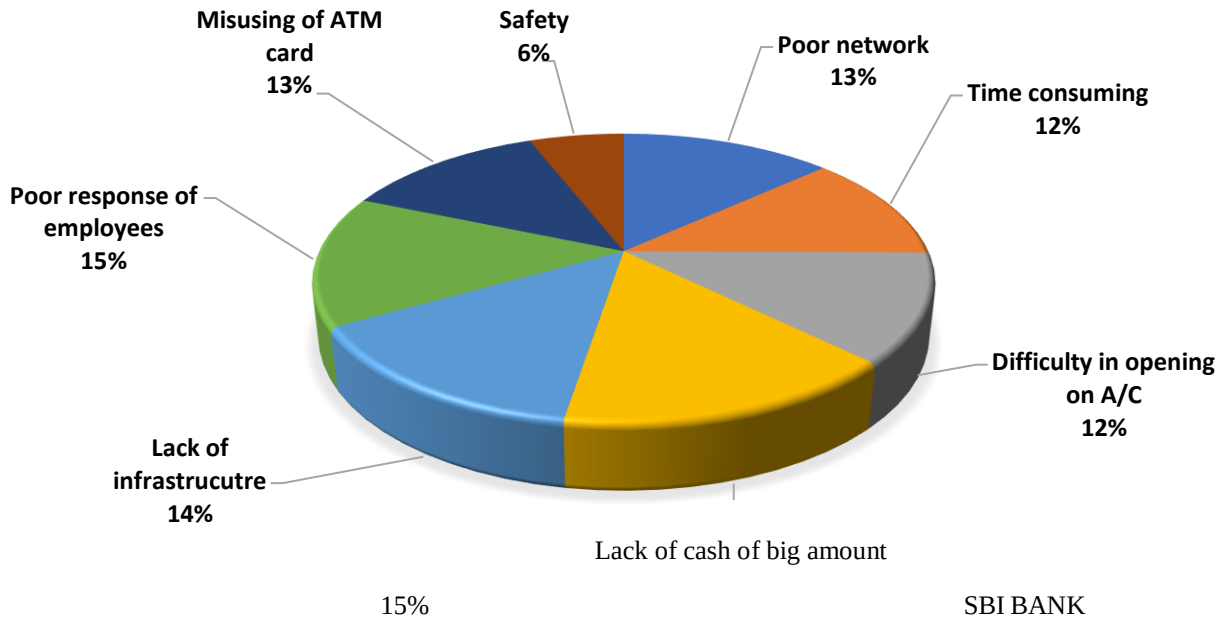
13.1. Rank the problems your face while using E-channels Ranking given by respondents.

Table-13.1

SBI Bank				
No of Items	Name of Items	Total Score	Given Score	Rank Obtained
1	Lack of Cash of big amount	240	154	1
2	Poor response of employee	240	148	2
3	Lack of infostructure	240	143	3
4	Poor Network	240	134	4
5	Misusing of ATM Card	240	128	5
6	Difficulty in opening an A/C	240	123	6
7	Time consuming	240	120	7
8	Safety	240	60	8

INTERPRETATION

The study revealed table No 13.1 the total respondent are 120 where 30 each respondent has chosen as per account holder in particular bank.



SBI BANK

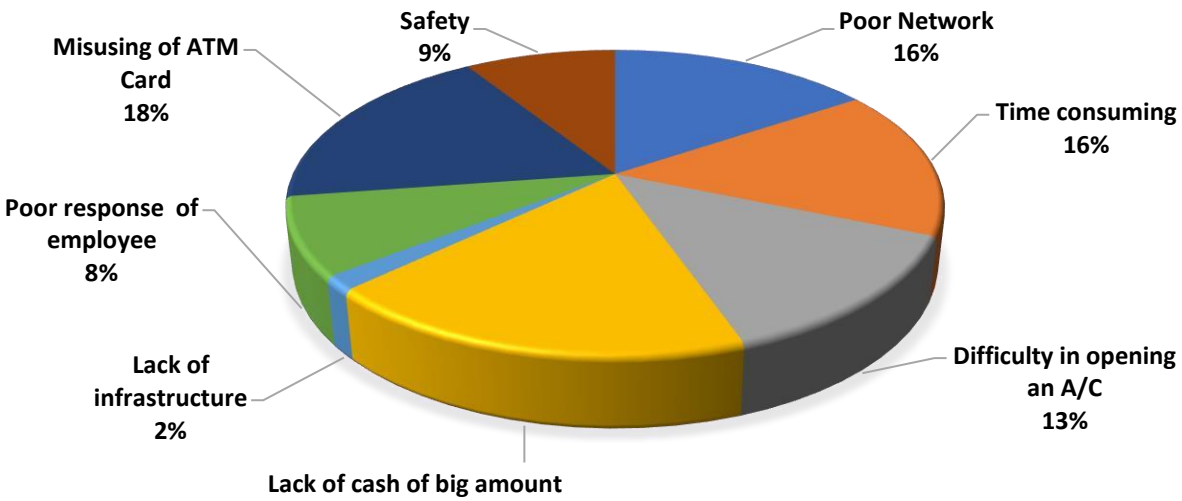
SBI Bank- The study revealed that, as lack of cash of big amount is ranked first so the biggest problem faced by the respondents while using E-channels as banking services was (transaction of big amount), Poor response of employees is ranked second, lack of infrastructure is ranked third, Poor network is ranked fourth, misusing of ATM card is ranked fifth, difficulty in opening an account is ranked sixth, time consumption is ranked seventh according to the respondents of SBI bank. The least ranked problem according to the respondents was safety. Respondents of SBI bank believes that using e-channels as banking services of this bank is highly secured and safe so that is why they ranked it last considering that was a problem. 13.2. Rank the problems you face while using E-channels Ranking given by respondents.

Table 13.2

PNB Bank				
No of Items	Name of Items	Total Score	Given Score	Rank Obtained
1	Misusing of ATM Card	240	136	1
2	Lack of Cash of big amount	240	135	2
3	Time consuming	240	117	3
4	Poor Network	240	115	4
5	Lack of Infrastructure	240	111	5
6	Difficulty in opening an A/C	240	98	6
7	Safety	240	66	7
8	Poor response of employee	240	61	8

INTERPRETATION

The study revealed table NO13.2 the table respondent are 120 where 30 each respondent has chosen as per account holder in the particular bank.



PNB BANK

PNB Bank- The study revealed that, Misusing of ATM card is ranked first so the biggest problem faced by the respondents while using E-channels as banking services was Misusing of ATM card, Lack of cash of big amount is ranked second, Time consumption is ranked third, Poor network is ranked fourth, Lack of infrastructure is ranked fifth, difficulty in opening an account is ranked sixth, Safety is ranked seventh according to the respondents of PNB bank.

The least ranked problem according to the respondents was poor response of employees.

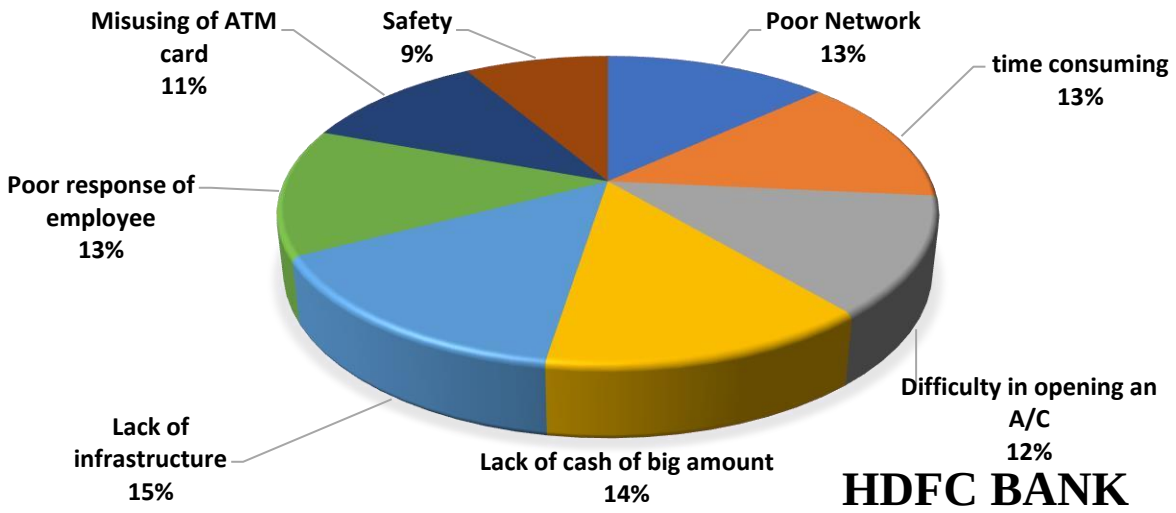
13.3. Rank the problems you face while using E-channels Ranking giving by Respondents.

Table-13.3

HDFC Bank				
No of Items	Name of Items	Total Score	Given Score	Rank Obtained
1	Lack of infrastructure	240	91	1
2	Lack of cash of big amount	240	84	2
3	Time consuming	240	82	3
4	Poor response of employee	240	82	4
5	Poor Network	240	81	5
6	Difficulty on opening an A/C	240	70	6
7	Misusing of ATM	240	67	7
8	Safety	240	52	8

INTERPRETATION

The study revealed table No 13.3 the total respondent are 120 where 30 each respondent has chosen as per account holder in the particular bank.



HDFC Bank The study revealed that, Lack of infrastructure is ranked first so the biggest problem faced by the respondents while using E-channels as banking services was Lack of infrastructure, Lack of cash of big amount is ranked second, Time consumption is ranked third, Poor response of employees is ranked fourth, Poor network is ranked fifth, difficulty in opening an account is ranked sixth, Misusing of ATM is ranked seventh according to the respondents of HDFC bank. The least ranked problem according to the respondents was safety.

13.4. Rank the problems you face while using E-channel Ranking given by Respondents.

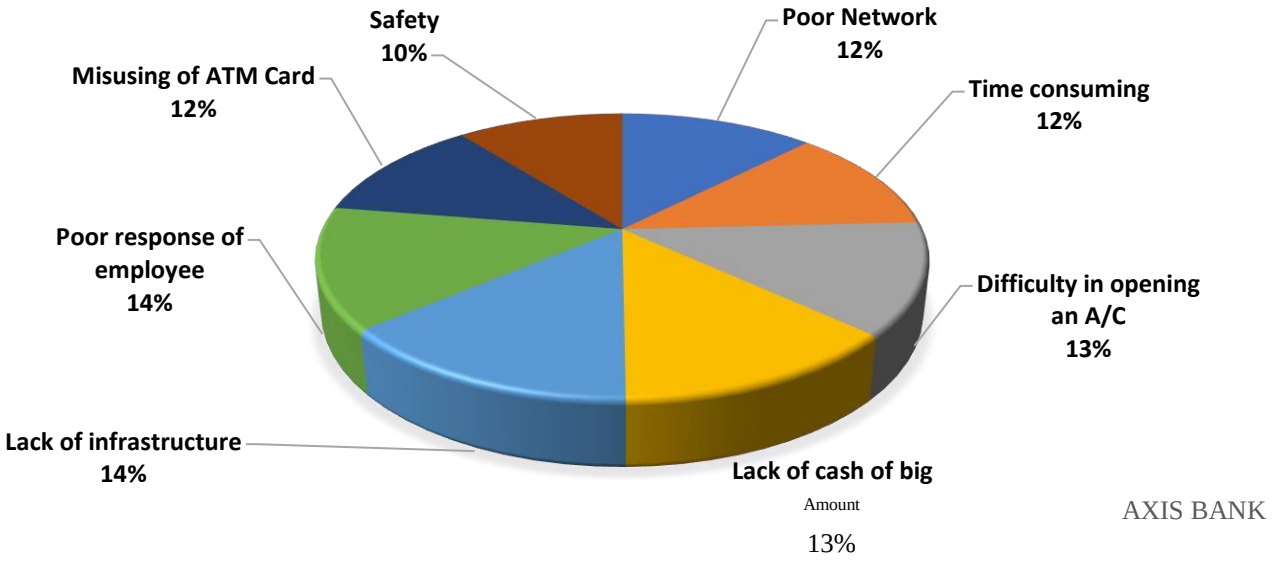
Table-13.4

AXIS Bank				
No of Items	Name of Items	Total Score	Given Score	Rank Obtained
1	Lack of Infrastructure	240	87	1
2	Poor response of employees	240	86	2
3	Lack of cash of big amount	240	81	3
4	Difficulty in opening an A/C	240	79	4
5	Poor Network	240	77	5
6	Time Consuming	240	74	6

7	Misusing of ATM card	240	74	7
8	Safety	240	66	8

INTERPRETATION

The study revealed table No13.4 the total respondent are 120 where 30 each respondent has chosen as per account holder in the particular bank.



AXIS Bank- The study revealed that, as lack of infrastructure is ranked first so the biggest problem faced by the respondents while using E-channels as banking services was lack of infrastructure, Poor response of employees is ranked second, lack of cash of big amount is ranked third, Difficulty in opening an account is ranked fourth, Poor network is ranked fifth, Time consumption is ranked sixth, Misusing of ATM is ranked seventh according to the respondents of AXIS Bank.

The least ranked problem according to the respondents was safety. Respondents of AXIS bank believes that using e-channels as banking services of this bank is highly secured and safe so that is why they ranked it last considering that was a problem

5. Conclusion

1. During the study regarding comfortability in using ATM by the respondent as customers of banks namely (SBI, PNB, HDFC, AXIS). Out of all the banks, the respondents who is the accountholder in HDFC Bank is highly comfortable in using ATM. On the other hand, out of all the banks PNB Bank is offering the least comfortability to its customers in using ATM. It has been observed private sector Banks are extending better service in comparison to public sector banks at Rampur Bushahr in terms of comfortability in using ATM.
2. During the study regarding comfortability in using e-payment by the respondent as customers of banks namely (SBI, PNB, HDFC, AXIS). Out of the all banks the respondents who is the account holder in SBI, HDFC, and AXIS Banks, is extremely comfortable in using e-payments. But PNB bank is offering the least comfortability to its customers in using epayment. From this study it has been observed out of all the banks, Private sector banks and SBI are extending better service in comparison to PNB the Public sector banks at Rampur Bushahr in terms of comfortability in using e-payment.
3. From this study it has been observed both private and public sector banks are offering equal comfortability to its customers in using internet banking.
4. During the study regarding comfortability in using Mobile banking. by the respondents as customers of banks namely (SBI, PNB, HDFC, AXIS). Out of all the banks, the respondents who is the accountholder in AXIS Bank is highly comfortable in using Mobile banking followed by SBI and PNB. On the other hand, HDFC Bank is offering the least comfortability to its customers in using Mobile banking.
5. During the study regarding comfortability in using Tele-banking by the respondents as customers of banks namely (SBI, PNB, HDFC, AXIS). Out of all the banks, the respondents who is the accountholder in HDFC Bank is highly comfortable in using Tele banking. On the other hand, AXIS Bank is offering least comfortability to its customers in using Tele-banking. Whereas SBI & PNB is offering up to some extent comfortability to its customers in using Tele-Banking.
6. Out of all the banks the respondents who is the account holder in HDFC bank consider inadequate knowledge as a problem while using e-channels as compared to PNB bank account holder i.e., only 7 percent respondents are of opinioned that they face problem due to inadequate knowledge. It has been observed that PNB bank are extending better services in comparison to all other banks.
7. Out of all the banks the respondents who is the accountholder in HDFC Bank consider poor network is a grate problem while using e-channel as banking services. On the other hand, the respondents of PNB, AXIS bank consider the poor

network a lesser problem than the rest of the banks, whereas customers of SBI bank are some extent agreeing that poor network is a problem in using echannels as banking services.

8. Out of all the banks the respondents who is the account holder in HDFC Bank consider lack of infrastructure is a problem in using e-banking. On the other hand, the respondents of the PNB Bank consider the lack of infrastructure a lesser problem than the rest of the banks whereas SBI account holder (47 percent) and AXIS bank account holder (36 percent) opinioned that lack of infrastructure is some extent problem in using ebanking services.
9. Out of all the banks, the respondents who is the account holder in PNB HDFC, AXIS banks are highly disagreed with that using e-channel as banking services is time consuming. On the other hand, the respondents of SBI bank are some extent disagreed that using e-channel as banking services is time consuming.
10. Out of all the banks, the respondents of AXIS bank 30 percent consider the response of employees in using e-channel as banking services is problematic. On the other hand, the respondents of PNB bank consider the response of employees in using e-channels as banking services as the least problematic.
11. Out of all the banks, the respondents of AXIS bank highly consider that banking through e-channel is safe. On the other hand, the respondents of SBI PNB banks offering the least safety to its customers in using banking through e-channels.
12. Out of all the banks, the respondents of AXIS bank highly recommending banking services to their friend or colleagues. On the other hand, the respondents of PNB bank offering the least recommendation to their friends and colleagues. However, SBI, HDFC customers also recommending the banking service to their trend or colleagues almost 43 percent.

5. Suggestions

- Trust building -Trust should be created among the costumers for all types of e-channels.
- Training - Organize training to aware and train the employees of public sector and private sector banks to make them familiar with the e-channels relate all the aspects.
- Awareness – For the promotion of the e-banking services, time to time awareness programs i.e., seminar, workshops may be organized in different places and institutions. Awareness should be created at large scale particularly in the rural and semi-urban areas.
- Security – Create a trust in mind of customer towards security of their accounts.
- User interface – If banks can ensure that both security and ease of use are integrated on their user interface, customers will have more confidence in adoption and usage of online banking user interfaces without hesitations.
- Feedback programme - Feedback programme should be started to evaluate the performance so that timely actions can be taken in case of any discrepancy.
- Cost-free and cost-effective e-channels - Cost-free and cost-effective echannels should be made available for the priority sectors.
- Encourage -The banks should encourage the customers to use the ebanking facilities provided by them so that the customers make themselves well conversant with the latest technology adopted by the banks and remain up to date.
- Bank should improve the online banking service quality of website design, home page of bank web site and server availability.
- Banks should improve the technical and physical accessibility of online banking services.

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