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Customer Awareness of E-Banking Services and Products in Banking Institutions: A Case Study of North Karnataka

Anju Preethi Thomas

Faculty Member, Department of Commerce, STC Arts and Commerce College, Banhatti, Dist: Bagalkot
anjupreethi1987@gmail.com

Abstract: ***Technological innovation and the usage of ICT, with the growing accessibility of Internet services, have extensively contributed to the changes and development witnessed in the worldwide economy in general and the banking sector in particular. The Banking sector has emerged as a very vital service industry in the present competitive world. All the banking institutions provide e-banking services to all categories of customers such as agriculture, industries, all employees of Govt. and private sector, students, workers, and other public persons respective of age, sex, and status. Normally, e-banking services and products consist, of banking Solutions, Automated Teller Machines, Magnetic Ink Character Recognition, Real-Time Gross Settlement System, Electronic Fund Transfer, National Electronic Fund Transfer, Automated Clearing House, Electronic Clearing Services, Credit Card and Debit Cards, Indian Financial Network, Banking Network, Society for Worldwide, Interbank Financial Telecommunication, Electronic Data Interface and other e-payments and digital payments. Today, the role of customers in the growth of banking institutions has become highly important because they will be the main beneficiaries of innovative banking strategies as they are in a position to recognize and accept the new technology and practice it. The present paper is an attempt to know the e-banking products and services of banking intuitions and the customers' awareness, usage, or participation in e-banking activities and their support of the concept of a 'Cashless Economy'. This study reflects the customers of three selected leading banking institutions of North Karnataka; the data is collected by using the questionnaire method and analysis with SPSS. Finally, the bases of the findings of the study suggest some suitable measures for a cashless economy.***

Keywords: E-Banking products and services, customers, banking institutions, and SPSS.

1. Introduction

Banking in India has come a long way and many changes have been made in its journey. Technology and innovation became a major part of the banking sector in India in the 1990s. The application of ICT concepts, systems, procedures and execution approaches to e-banking services and products has become a theme of fundamentals consequence and concerns to all banking institutions and indeed a prerequisite for local and global competitiveness in banking industry. As a result of this technological improvement the whole business environment in financial sector is extremely dynamic and experience rapid changes and demands banking institutions to serve their customer electronically. The improved quality services provided by the banks have gone very fast with the latest technology and have gone well with the clients. It is becoming more convenient to conduct transactions when customers are in geographically diverse regions. In the current scenario, multi-channel concept banks of mobile banking, credit cards, debit cards, and ATMs have worked well to serve their customers. Nowadays, banks can be compared to supermarkets, where they are financial intermediaries who provide services to their clients under one roof. The concept of the banking system has been redefined as banks develop new strategies to compete between banks, attract new clients, retain existing customers, and gain a competitive advantage over their competitors. The nature of banking institutions has been greatly affected by the rapid development of information and technology over the last few years. E-banking enables one to understand the details of accounts, overdrafts, credits, deposits, transfers, and bill payments. The word e-banking encompasses all the revolutionary advances in the banking sector driven by the spread of information technology. E-banking refers, in a simpler way, to using electronic networks like telephones, mobiles, the internet, etc. to provide their valuable customers with their services (Fig-1).

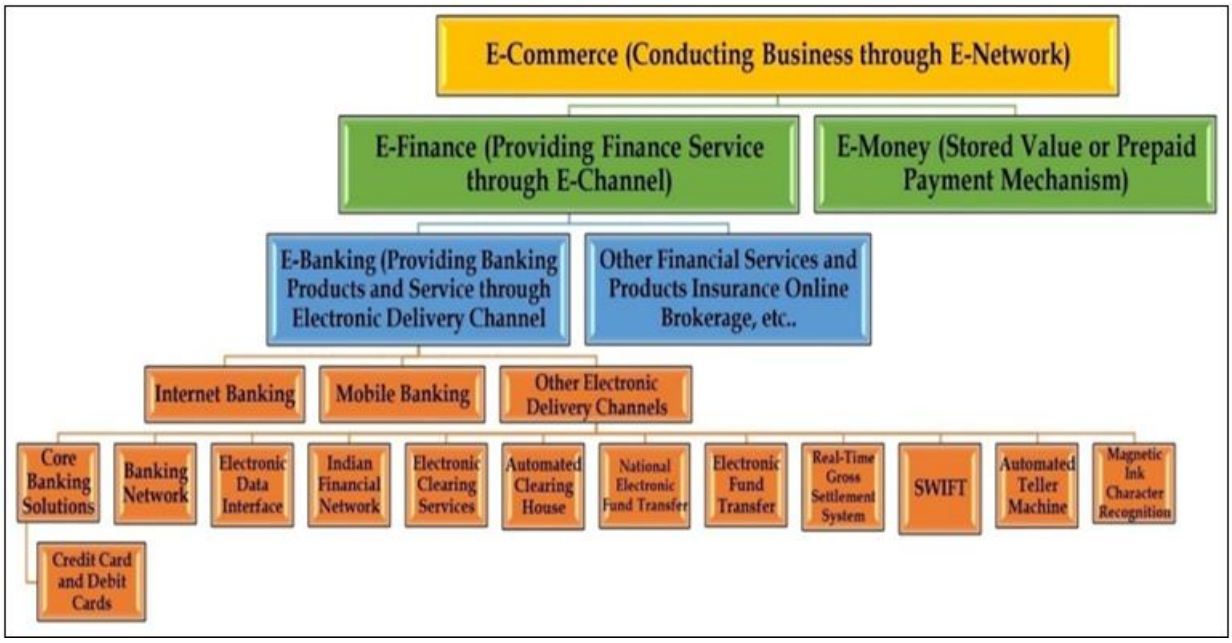


Figure 1: Framework of E-Banking

The banks in India are competing with one another to retain and attract customers in different ways by providing products and services that are convenient, accessible, and acceptable to their customers. An E-Banking service is an easier, lower cost, round-the-clock available, and time saver in managing financial services. At the same time, some complex, risky problems encountered while accessing may have resulted in the non-use of Internet banking services. Developing such a competent system usually takes years as it is a complicated process and has a lot of security issues. A study was conducted to assess customer awareness of e-banking services and products of banking institutions in North Karnataka.

2. Review of Literature

Seema Rathee and GunjanBhayana (2018): The objective of the study is to know the perception and the levels of awareness towards cashless transactions in all regions and to know the awareness level of the people towards the different modes of cashless transactions. The study is based on primary data with a sample size of 360 respondents taken to study the awareness level of the customers by using a simple Random sampling technique. The study reveals almost all customers are aware of various modes of cashless transactions. Some modern modes of transactions like e-wallets, net banking, and points of sales where the degree of awareness is low. It is suggested that government and other organizations should focus on increasing the awareness level of the customer regarding the use of these modes of payments.

BabalPreet Kaur (2017): The objective of this paper is to understand consumer satisfaction in the banking area dependent on client perception concerning service quality. This is an experimental investigation principally utilizing essential information gathered through a well-defined questionnaire while choosing the bank to compose various services provided by the ICICI bank. The sample size was 80 chosen from various groups, and satisfying random sampling has been followed. The analysis concludes that the majority of the ICICI bank customers consider bank employees to be very friendly and knowledgeable. Also positively fulfills their social responsibility, but there is an opportunity for further improvements with this research to increase the bank's market share.

Bismarck Amiya and Eric Ashley (2015): The result suggests that E-banking incorporates the provision of banking services and products of banks to their clients using an electronic medium. Computer and telephone banking are included in E-banking. This resulted in a rise in customer numbers in most banks. Additionally, e-banking is used as a further technique for developing customers. Transfers are done using the Internet, which is enabled by E-banking. Customers can perform banking activities like balance inquiry, bill payments, and inter-account Encompasses systems that empower customers, the access, placement, and collection of information on financial services and products through public or private networks for financial institutions, persons, and companies.

MiroslawSoltysiak and Magdalena D Suraj (2014) studied Internet Banking awareness and preferences among young people aged 20-25, studying at Subcarpathian Universities in Poland.96 percent of them were using online banking services. Banks delivering transactional websites to their clients were popular among 61 percent of the respondents. The possibility to use banking services through the Internet was one of the most desirable factors affecting the choice of a bank (88 percent of men and 80 percent of women). 53 percent of the respondents were using banking services more often and 35 percent of them once a week. 96 percent of the respondents opined that convenience was the most significant factor influencing the use of transactional websites in the case of banking services. Other factors were: time-saving, direct account access, and financial benefits. The normal online banking operations conducted by respondents were checking the account balance (99 percent) and the account records (97 percent). They also pay their

bills (90 percent), transfer money (88 percent), and top-up their mobile phones (85 percent). In the case of shopping, 62 percent of women pay for online shopping more frequently as compared to 50 percent of men.

Rashmi Sharma (2013): The researcher studied "A Comparative Study of E-Banking in Public and Private Sector Banks with special reference to SBI and HDFC Banks." In this study, customers and bank employees have taken an understanding of the situation of e-banking in Jaipur from both public and private sector banks. In this study, primary and secondary data were collected, coded, tabulated, analyzed, and interpreted; both main and secondary information was used. To make the market image of e-banking clearer for public and private banks, selected Quantitative instruments such as standard deviations and central tendency calculation have been applied. In addition, one-way ANOVA and Chi-square tests for various hypotheses made during the analysis were used. Indian banks have tried to say how they can profit by providing their clients with successful promotional activities with good e-banking products and services. Based on their market share and the trend of promotion of e-banking facilities, public and private sector banks were chosen for this report. Finally, the study recommended some key practices like security control practices, sound practices to help keep customers' e-bank information privacy secure, regular and adequate customer training on e-banking services, effective e-banking promotion strategies, improved customer services, no deductions from extra charges, banking policies, and procedures.

The above studies analyzed the awareness, usage, and preferences of e-banking services of banking institutions among customers in different places in India, and also in some foreign countries also. The responses of customers who were either in graduate or at the post-graduate level were considered for their study. This paper is an attempt to know the awareness of customers on e-banking services and products, usage or participation in the e-banking services of selected three nationalized banking institutions, and their support of the concept of 'Cashless Economy' in North Karnataka.

3. Objectives of the Study

The research paper is primarily intended to study the awareness of the e-banking services and products provided by the banking institutions in North Karnataka. It also carries out to study of the following specific objectives.

- To know the customer's awareness of e-banking services and products of banking institutions in India in general and in North Karnataka in particular.
- To analyze and appreciate the awareness of customers' participation and contribution to e-banking services and products of banking institutions in North Karnataka.
- To identify the constraints faced in using e-banking services and suggest suitable measures for minimizing the same.

4. Database and Research Methodology

The present study is descriptive. Both the primary and secondary data were used for the analysis of awareness of customers on e-banking services and products of banking institutions in North Karnataka. Usually, the survey method has proved to be a very effective and powerful method to collect data. For the collection of data and the drawing of conclusions on the issues of e-banking, a well-structured questionnaire was designed and interpreted. The sample size selected for the study was obtained from a questionnaire served and collected from 390 customers of selected three banking institutions located in North Karnataka. A variety of published and non-published sources have been included in the set for secondary data, such as magazines, journals, publications, books, periodicals, documents, research papers, banks' publications, booklets, blogs, e-books, and e-articles. The collected data worked out with SPSS and finally, suggestions are made based on the findings of the study.

5. Result and Discussion

The banking sector has played a vital role in the overall economic development of the nation right from the time of nationalization. Due to globalization, the public sector banks have been facing keen competition from the private sector and foreign banks. The banking industry, which is a part of the service sector, has undergone tremendous changes mainly to keep pace with fast-changing global business. The economic reforms paved the way for competition as the mantra for the survival of the banks in particular and all other concerns in general. This paper analyses the data collected from the sample customers in North Karnataka regarding their awareness about some of the usage of e-banking services and products, duration of usage of e-banking services, type of e-banking services products and apps used attributes supports for selecting e-banking services, media through which e-banking services are known and degree of confidence on e-banking services and products and their support for cashless economy concept. Out of the total 390 customers of the selected three banking institutions, the majority that is 100(76.92%) customers of SBI, 70(53.85%) customers of Canara Bank, and 81(62.31%) customers of Syndicate Bank were male. In total 251(64.36%) were male and of the remaining 139 customers that is 30(23.08%) customers of SBI 60(46.15%) customers of Canara Bank and 49(37.69%) customers of Syndicate Bank were female.

1) Usage of E-Banking Services:

From the Table-1and Fig-2, it can be inferred that out of the total 390 respondents customers of SBI Canara Bank and Syndicate Bank, majority that is127 (97.69%) customers of SBI, 130 (100.0%) customers of Canara Bank and 123 (94.62%) customers of Syndicate Bank were yes in total 380 (97.44%) were yes and 10 (2.56%) customers in total were No that is 3 (2.31%) customers of SBI, 0 (0.00%) customers of Canara Bank and 7 (5.38%) customers of Syndicate Bank were No. The calculated value of chi-square is 7.5950 and $p<0.05$ ($p=0.0220$) at a 5% significant level. Hence the null hypothesis is rejected.

Table 1: Usage of E-Banking Services provided by selected Banking Institutions

Particulars	SBI	%	CB	%	SYB	%	Total	%	Chi-square	p-value
Yes	127	97.69	130	100	123	94.62	380	97.44	7.5950	0.0220*
No	3	2.31	0	0	7	5.38	10	2.56		
Total	130	100.0	130	100.0	130	100.0	390	100.0		

*p<0.05 and Source: Field Work, 2018

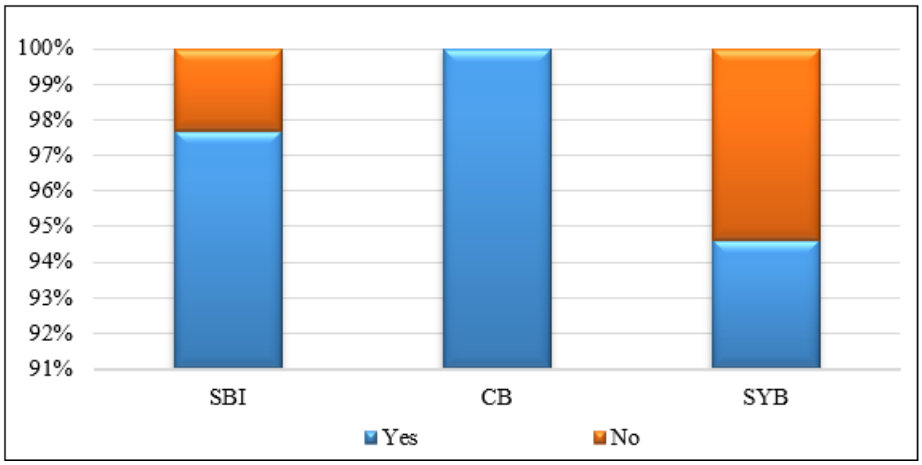


Figure 2: Usage of E-Banking Services

2) Duration of Usage of E-Banking Services:

Table 2: Duration of Usage of E-Banking Services provided by selected Banking Institutions

Particulars	SBI	%	CB	%	SYB	%	Total	%	Chi-square	p-value
<= 2 years	73	56.15	119	91.54	119	91.54	311	79.74	**75.8330**	**0.0001***
2-4 years	36	27.69	9	6.92	3	2.31	48	12.31		
4-6 years	10	7.69	1	0.77	7	5.38	18	4.62		
6-8 years	2	1.54	0	0	1	0.77	3	0.77		
>=8years	9	6.92	1	0.77	0	0	10	2.56		
Total	**130**	**100.0**	**130**	**100.0**	**130**	**100.0**	**390**	**100.0**		

*p<0.05 and Source: Field Work, 2018

From the Table-2and Fig.-3, it can be inferred that, out of the total 390 respondents customers of SBI Canara Bank and Syndicate Bank, the majority that is 73 (56.15%) customers of SBI, 119 (91.54%) customers of Canara Bank and 119 (91.54%) customers of Syndicate Bank were <=2 years in total 311 (79.74%) were <=2 years and 3 (0.77%) customers in total were 6-8 years that is 2 (1.54%) customers of SBI, 0 (0.00%) customers of Canara Bank and 1 (0.77%) customers of Syndicate Bank were 6-8 years. The calculated value of chi-square is 75.8330 and p<0.05 (p=0.0001) at a 5% significant level. Hence the null hypothesis is rejected.

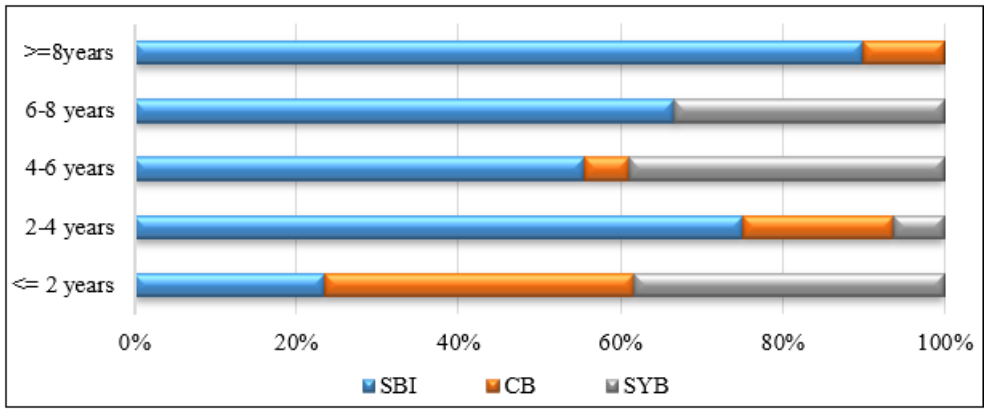


Figure 3: Duration of Usage of E-Banking Services

3) Type of E-Banking Services Used:

From the Table-3and Fig-4, it can be inferred that, out of the total 390 respondents customers of SBI, Canara, and Syndicate Bank, the majority that is 104 (80.00%) customers of SBI, 112(86.15%) customers of Canara Bank and 114 (87.69%) customers of Syndicate Bank were ATM in total 328 (84.10%) were ATM and 10 (2.56%) customers in total were prepaid card that is 6 (4.62%) customers of SBI, 3 (2.31%) customers of Canara Bank and 1 (0.77%) customers of Syndicate Bank were prepaid card. The calculated value for the ATM Tele-Banking products of chi-square is 2.3710

and p<0.05 (p=0.3060) at a 5% significant level. Hence null hypothesis is rejected.

Table 3: Type of E-Banking Services Used by Customers provided by selected Banking Institutions

Particulars	SBI	%	CB	%	SYB	%	Total	%	Chi-square	p-value
ATM	104	80	110	84.62	114	87.69	328	84.1	2.3710	0.3060
Internet Banking	50	38.46	6	4.62	10	7.69	66	16.92	64.7810	0.0001*
Prepaid Card	6	4.62	3	2.31	1	0.77	10	2.56	3.9000	0.1420
Credit Card	18	13.85	42	32.31	7	5.38	67	17.18	34.6370	0.0001*
NEFT	29	22.31	111	85.38	101	77.69	241	61.79	130.416	0.0001*
Tele-Banking	19	14.62	7	5.38	1	0.77	27	6.92	20.0550	0.0001*
Mobile Banking	70	53.85	14	10.77	72	55.38	156	40	69.4870	0.0001*
Debit Card	55	42.31	85	65.38	65	50	205	52.56	14.3970	0.0010*
RTGS	30	23.08	112	86.15	93	71.54	235	60.26	118.354	0.0001*

*p<0.05 and Source: Field Work, 2018

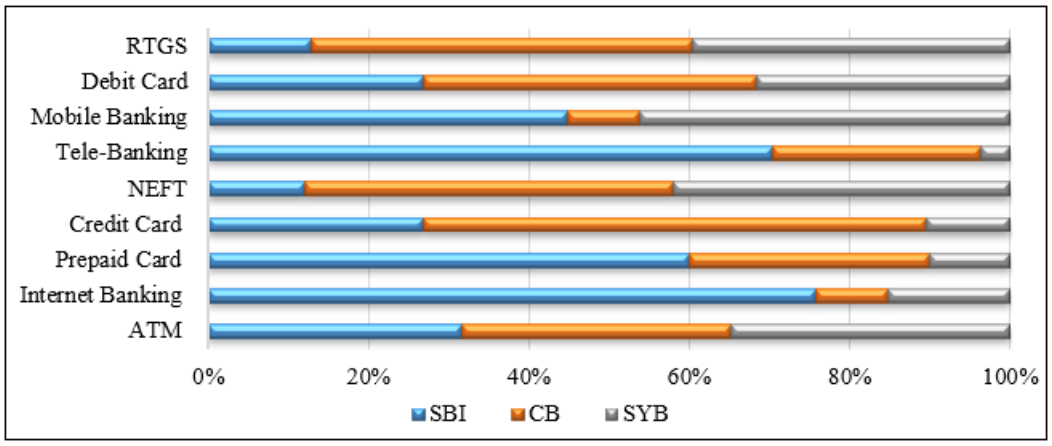


Figure 4: Type of E-Banking Services Used

4) Type of E-Banking Products Used:

From the Table-4 and Fig.-5, it can be inferred that, out of the total 390 respondents customers of SBI Canara Bank and Syndicate Bank, the majority is 88 (67.69%) customers of SBI, 109 (83.85%) customers of Canara Bank and 72 (55.38%) customers of Syndicate Bank were balance inquiry in total 247 (63.33%) were balance inquiry and 69 (17.69%) customers in total were e-shopping that is 30 (23.08%) customers of SBI, 35 (26.92%) customers of Canara Bank and 4 (3.08%) customers of Syndicate Bank were e-shopping. The calculated value for the balance inquiry of chi-square is 59.2490 and p<0.05 (p=0.0001) at a 5% significant level. Hence the null hypothesis is rejected.

Table 4: Type of E-Banking Products Used by Customers provided by selected Banking Institutions

Particulars	SBI	%	CB	%	SYB	%	Total	%	Chi-square	p-value
E-Statement	42	32.31	52	40	72	55.38	166	42.56	14.6840	0.0010*
E-Shopping	30	23.08	35	26.92	4	3.08	69	17.69	29.2650	0.0001*
E-Ticket	25	19.23	11	8.46	70	53.85	106	27.18	73.8700	0.0001*
Payment of Utility Bills	76	58.46	101	77.69	22	16.92	199	51.03	100.3700	0.0001*
Balance inquiry	88	67.69	109	83.85	50	38.46	247	63.33	59.2490	0.0001*
E-Cheque	18	13.85	102	78.46	40	30.77	160	41.03	120.6460	0.0001*

*p<0.05 and Source: Field Work, 2018

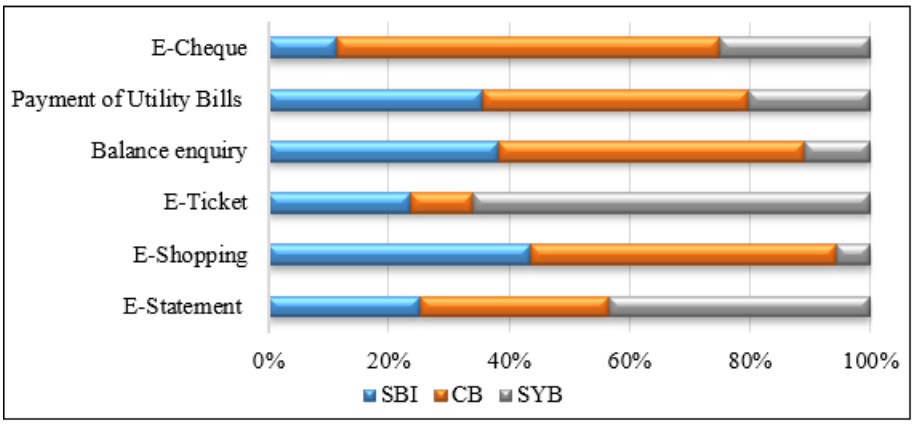


Figure 5: Type of E-Banking Products Used

5) Type of E-Banking Apps Used:

From the Table-5 and Fig.-6, it can be inferred that out of the total 390 respondents customers of SBI Canara Bank and Syndicate Bank, the majority is95 (73.08%) customers of SBI, 111 (85.38%) customers of Canara Bank and 110 (84.62%) customers of Syndicate Bank were Pay TM in total 324 (83.08%) were Pay TM and 3 (0.77%) customers in total were Google pay/ Tez that is 0 (0.00%) customers of SBI 2 (1.54%) customers of Canara Bank and 1 (0.77%) customers of Syndicate Bank were Google pay/ Tez. The calculated value for the Phone Pe app of chi-square is 16.0860 and p<0.05 (p=0.0001) at a 5% significant level. Hence the null hypothesis is rejected.

Table 5: Type of E-Banking Apps Used by Customers provided by selected Banking Institutions

Particulars	SBI	%	CB	%	SYB	%	Total	%	Chi-square	p-value
BHIM	44	33.85	111	85.38	5	3.85	160	41.03	52.1180	0.0001*
UPI	64	49.23	48	36.92	13	10	125	32.05	48.0600	0.0001*
PayTM	95	73.08	119	91.54	110	84.62	324	83.08	16.0860	0.0001*
Google pay / Tez	0	0	2	1.54	1	0.77	3	0.77	2.0160	0.3650
Phonepe	2	1.54	0	0	2	1.54	4	1.03	2.0210	0.3640
Yono	10	7.69	0	0	4	3.08	14	3.59	11.2610	0.0040*
Momoe	17	13.08	0	0	1	0.77	18	4.62	31.8010	0.0001*
PayUMoney	78	60	124	95.38	60	46.15	262	67.18	76.0090	0.0001*
Mobikwik	9	6.92	1	0.77	55	42.31	65	16.67	94.0800	0.0001*
Citrus	9	6.92	10	7.69	3	2.31	22	5.64	4.1430	0.1260
State Bank Buddy	2	1.54	1	0.77	0	0	3	0.77	2.0160	0.3650
ICICI Pockets	2	1.54	0	0	3	2.31	5	1.28	2.8360	0.2420

*p<0.05 and Source: Field Work, 2018

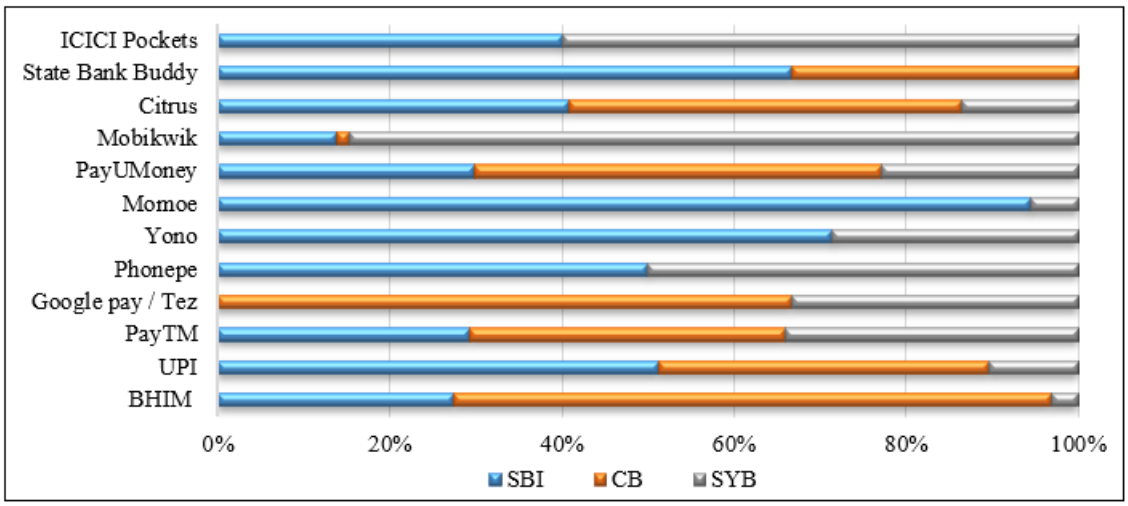


Figure 6: Type of E-Banking Apps Used

6) Attributes support for selecting E-Banking Services:

From the Table-6 and Fig.-7, it can be inferred that, out of the total 390 respondents customers of SBI, Canara Bank, and Syndicate Bank, the majority that is 40 (30.77%) customers of SBI, 120 (92.31%) customers of Canara Bank and 99 (76.15%) customers of Syndicate Bank were safe and security in total 255 (65.38%) were safe and security and 33 (8.46%) customers in total were 24*7 service that is16 (12.31%) customers of SBI, 2 (1.54%) customers of Canara Bank and 15 (11.54%) customers of Syndicate Bank were 24*7. The calculated value of chi-square is 143.5880 and p<0.05 (p=0.0001) at a 5% significant level. Hence the null hypothesis is rejected.

Table 6: Attributes support for selecting E-Banking Services provided by selected Banking Institutions

Particulars	SBI	%	CB	%	SYB	%	Total	%	Chi-square	p-value
Easy to Use	38	29.23	4	3.08	5	3.85	47	12.05		
Safe and Security	36	27.69	120	92.31	99	76.15	255	65.38		
24*7 Services	16	12.31	2	1.54	15	11.54	33	8.46	143.5880	0.0001*
Reasonable Service Charges	40	30.77	4	3.08	11	8.46	55	14.1		
Total	130	100.00	130	100.00	130	100.00	390	100.00		

*p<0.05 and Source: Field Work, 2018

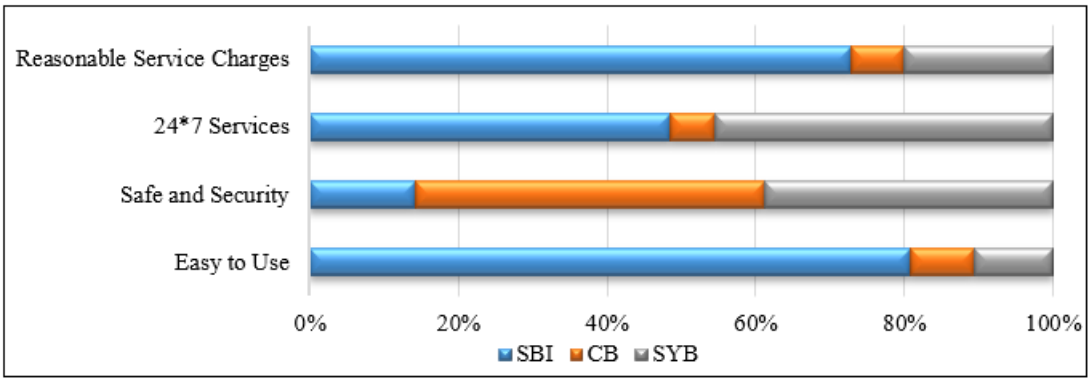


Figure 7: Attributes supports for selecting E-Banking Services

7) Media through which E-Banking Services are known:

Table 7: Media through which E-Banking Services are known by customers provided by selected Banking Institutions

Particulars	SBI	%	CB	%	SYB	%	Total	%	Chi-square	p-value
Month to month	36	27.69	3	2.31	5	3.85	44	11.28	131.3030	0.0001*
Advertisements in newspaper or TV	32	24.62	57	43.85	98	75.38	187	47.95		
Public advertisement	16	12.31	2	1.54	15	11.54	33	8.46		
Mass communication	46	35.38	68	52.31	12	9.23	126	32.31		
Total	130	100.00	130	100.00	130	100.00	390	100.00		

*p<0.05 and Source: Field Work, 2018

From the Table-7 and Fig.-8, it can be inferred that, out of the total 390 respondents customers of SBI Canara Bank and Syndicate Bank, the majority that is 46 ((35.38%) customers of SBI, 68 (52.31%) customers of Canara Bank and 98 (75.38%) customers of Syndicate Bank were advertised in newspaper or TV in total 187 (47.95%) were advertised in newspaper or TV and 33 (8.46%) customers in total were advertised in public that is 16 (12.31%) customers of SBI 2 (1.54%) customers of Canara Bank and 15 (11.54%) customers of Syndicate Bank were advertised in public. The calculated value of chi-square is 131.3030 and p<0.05 (p=0.0001) at a 5% significant level. Hence the null hypothesis is rejected.

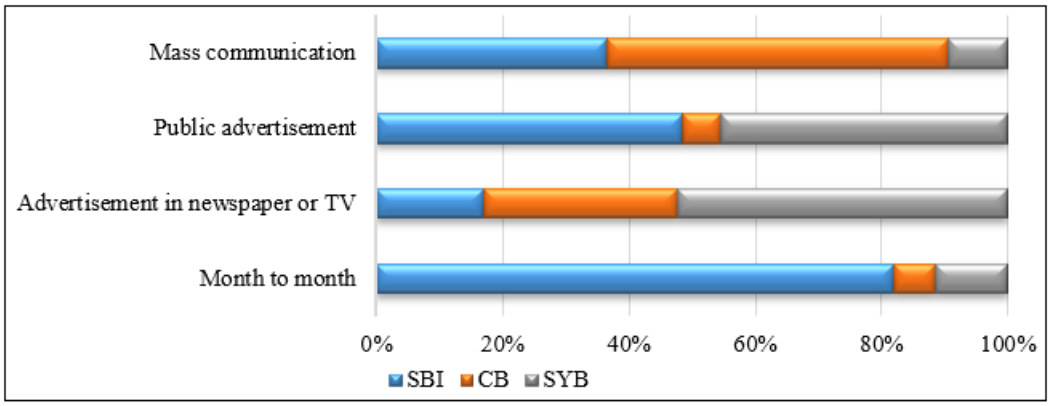


Figure 8: Media through which E-Banking Services are Known

8) Degree of Confidence in E-Banking Services:

Table 8: Degree of Confidence of customers on E-Banking Services provided by selected Banking Institutions

Particulars	SBI	%	CB	%	SYB	%	Total	%	Chi-square	p-value
Somewhat	25	19.23	1	0.77	1	0.77	27	6.92	166.7440	0.0001*
Not at all	6	4.62	1	0.77	4	3.08	11	2.82		
Negligible	6	4.62	0	0	4	3.08	10	2.56		
High	76	58.46	128	98.46	56	43.08	260	66.67		
Very high	17	13.08	0	0	65	50	82	21.03		
Total	130	100.00	130	100.00	130	100.00	390	100.00		

*p<0.05 and Source: Field Work, 2018

From the Table-8 and Fig.-9, it can be inferred that, out of the total 390 respondents of selected banking institutions, the majority is 76 (58.54%) customers of SBI, 128 (98.46%) customers of Canara Bank and 65 (50.00%) customers of Syndicate Bank were high and in total 260 (46.92%) were high degree of confidence on E-banking services and 10 (2.56%) customers in total were negligible that is 6 (4.62%) customers of SBI, 0 (0.00%) customers of Canara Bank and

4 (3.08%) customers of Syndicate Bank were negligible. The calculated value of chi-square is 166.7440 and $p<0.05$ ($p=0.0001$) at a 5% significant level. Hence the null hypothesis is rejected.

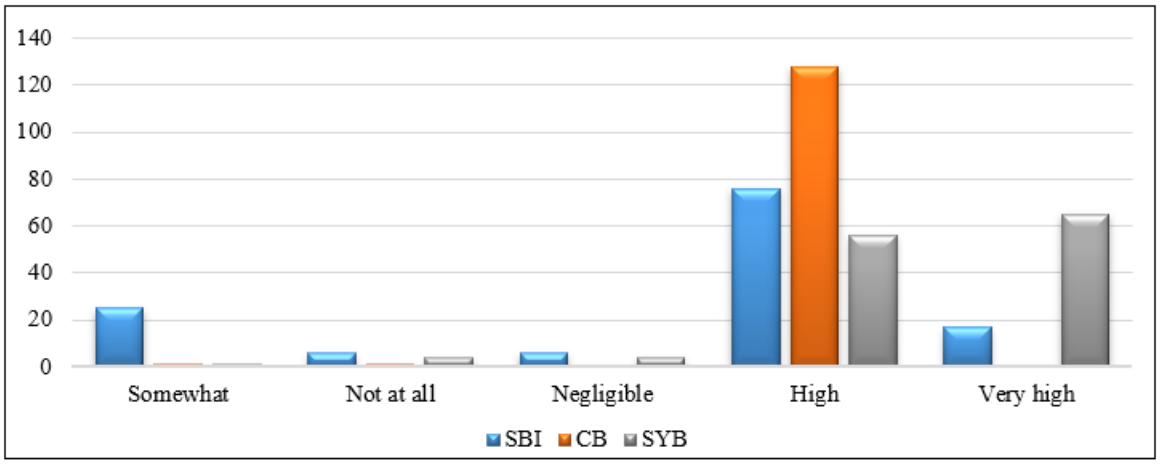


Figure 9: Degree of Confidence on E-Banking Services

6. Findings of the Study

- Usage of E-Banking Services: Among the customers, 97.44 percent are aware of the usage of e-banking services of selected three leading banking institutions.
- Duration of Usage of E-Banking Services: Among the customers, 79.74 percent are <=2 years followed by 12.31 percent are 2 - 4 years of duration of usage of e-banking services of selected three leading banking intuitions.
- Type of E-Banking Services Used: Among the customers, 84.10 percent are the usage of ATM services, 61.79 percent are the usage of NEFT services, 60.26 of them are the usage of RTGS services, and 52.56 percent are the usage of debit cards followed by 17.18 percent are usage of credit card facilities from selected three leading banking intuitions.
- Type of E-Banking Products Used: Among the customers, 63.33 percent are used for inquiry of balances 51.03 percent are used for the Payment of Utility Bills, and followed by 42.56 percent are used to get e-statement from the selected banking institutions.
- Type of E-Banking Apps Used: Among the customers, 83.08 percent uses the PayTM, app, 67.18 percent use the PayUMoney app and followed by 41.03 are using the BHIM app for their day-to-day banking transactions.
- Attributes support for selecting E-Banking Services: Among the customers, 65.38 percent of customers selecting for safe and security, 14.1 percent of customers selected reasonable service charges, and followed by 12.05 percent of customers selected easy-to-use support attributes for e-banking services of banking institutions.
- Media through which E-Banking Services are known: Among the customers, 47.95 percent identified the services from Advertisements in newspapers or TV, 32.31 percent identified Mass communication, and followed by 11.28 percent identified the services from Month to month among the public people.
- Degree of Confidence in E-Banking Services: 66.67 percent of the customers had a high degree followed by 21.03 percent very high degree of confidence in e-banking services of the selected banking institutions.

7. Suggestions

Based on the findings of the present analysis, the following suggestions are advised for the further maximum usage of e-banking services provided by the selected banking institutions.

- Arrange regular induction programs like workshops and seminars to educate customers regarding the existing and upcoming banking services and products for safe, smooth, and timely usage of e-banking services and products provided by the banking institutions to needy people.
- Regular demos of using different digital payment systems such as payTM, mobile banking applications, point of sales machines, e-wallets, electronic fund transfers, and others can be conducted to gain practical knowledge about e-banking services and products.
- Advertisements of E-Banking services are very necessary to customers because most customers like farmers, and educated persons are not aware of E-banking services.
- Public relations officers and other bankers should also instruct unknown customers to raise awareness about the usage of e-banking services and products, like, RTGS, NEFT, mobile banking, e-payments, etc in fairs, college campuses, and various public celebrations, etc.
- Technical difficulties of e-banking services should be attended to timely by engaging well-trained and expert technicians in the field of IT, and ATM and also ensure full security to customer deposits.
- Banking institutions should decrease service charges for e-banking services to encourage the use of e-banking services among the public.
- Nowadays customers prefer e-banking services compared to other services. There are a lot of secure ways available in e-banking so the banks should be aware of the virtual keyboard facility for customers.

8. Conclusions

In the present scenario banking institutions and the dearth of expansions of e-banking services and products in banking institutions compared to other institutions are convincing to the customer and if necessary sometimes they provide

knowledge to customers on how to use e-banking facilities so it is better for banking sector/ bankers of banking institutions sector were asked to rate their bank of traditional, modern progressive or dynamic. There is a need for bankers to guide and train their customers; additionally, they can also restart video presentations at bank branches. There should be seminars/ workshops/ talks on the healthy usage of e-banking at banking institutions that need to attract and retain their customer highlighting attractive features of e-banking services. The customers of selected banking institutions will also take time to adapt and adjust to the system of e-banking. Thus, e-banking services are a powerful factor in the transformation of the 'Cashless Economy" into reality in this electronic era.

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