

Comparative Study of E-Banking

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Abstract

Through online banking, users can transact money on a safe website run by their building society, credit union, or virtual bank. Everyone needs rapid banking solutions in today's demanding world in order to live a better living. Currently, internet banking is available at practically all Indian banks. People now have much simpler access to banking online, which also saves a great deal of time. The types of issues consumers run across when utilizing business banking apps are covered by this study. A range of e-channels, including ATMs, credit cards, debit cards, internet banking, mobile banking, electronic cash transfers, and electronic clearing services, are available through online banking for accessing banking services. ATMs are utilized more frequently than other e-channels in the Indian e-banking landscape, nonetheless. ICICI Bank is a private sector bank that focuses on its customers. All of ICICI Bank's facilities and services are centered on its customers.

KEYWORDS: Digital banking, Internet banking, mobile banking, digitalization.

INTRODUCTION:

AI- Powered budgeting tools and mobile payment tractions are transforming mobile land scape of banking. Indian banks are working sender intense competition from new generation, banks & foreign banks. It is due to advancement of information and technology, which makes the dramatic changes in the banking segment E-banking, is an automated payment system that helps customers of a bank or other financial institution to conduct a financial transaction. E-banking is similarly called as virtual banking, online banking, web banking or internet banking. In today's competitive world, people prefer instant rather than the traditional procedure. Hence people prefer to use E-banking system, rather than the traditional banking.

E-banking is cost free or with no additional cost to customers, customers are also drawn to use E-banking because convenient and banking run more Smoothly when customer make transaction on there own rather than visiting there branches [Bank Branches]E-banking requires Internet to use the online platform the transaction that happened all data it is available in the websites inform of HTML pages [hyper text mark-up language) on internet, to do an online banking internet in must and should.

The heart of E-banking application is the computer system, which includes web services, data base management system and web application program that helps to make on HTML page. All the customers data is stored in a data base in a specialised Software, which helps to produce large number of data in faster manner than an physical manner where banks use to store every transaction and balance's in a books. E-banking arrived in India in the Late 1990's. ICICI was the first bank to champion its usage and introduced internet banking to its customers in 1996 with lower internet costs and increased awareness about electronic media, online banking established itself only in 1999, other bank's followed including HDFC, Citibank Indus and other banks.

A comparative study of E-banking involves analysing and comparing various aspects of electronic banking services offered by different banks or financial institutions, key factors. To consider include user interface, security measures, transaction speed, customer support and the range of online services provided. Additionally assessing the accessibility, reliability and innovation of banking platform can provide insights into their overall effectiveness, Researching customer reviews and feedback can also contribute to Comprehensive understanding of the strength and weakness of different e-banking System. Security is a primary concern in e-banking leading to the implementation of vast measures such as secure login credentials, encryption and multi factor authentication. These measure are designed to protect the data and other information of the bank account holders, As technological advancements continue, e-banking continually evolving, incorporating innovations like biometrics, artificial intelligence offer personalized banking experiences. The E-banking made way that an individual can interact with their account settings it also made accessible banking landscape.

The traditional banking services which was must and should to visit the bank to account management, bill payments, fund transfer etc., are made simple and easy using e-banking it offers many aspects such as.

1. Online account management:

Customers can check account balance, view transaction history and manage various banking activities through online portal.

2. Fund transfer:

E-banking enables the electronic transfer of funds between accounts, both within the same bank and to other financial institutions.

3. Bill payments

User's Setting can pay the bills electronically, setting recurring payments or making one time transactions through their online banking platform's.

4. E- Statement

Instead of receiving paper statement, customers often have the option to access electronic Statements online, contributing to sustainability efforts.

Definition and meaning of E-banking

Definition

E-banking is also known as electronic banking revolutionizes traditional by integrating technology into financial services. This digital evolution allows customers to conventionally use banking services through the internet using net banking or mobile apps.

Meaning

Banks offer a wide array of services to attract and retain customers, including loans, credit and debit cards, digital financial services, and personal services, however, a fundamental service provided by many commercial banks in today's digital age is e banking. Known by various names such as internet banking, virtual banking , e-banking involves using telecommunications and electronic network to deliver various banking services and products with e-banking, customers can access their accounts and perform numerous transaction using their smart phones or computer's.

Advantages of E-banking

1. It is convenient, we can do basic banking transactions such as paying bills and transferring funds between accounts can be done easily 24/7.
2. Online banking is fast and efficient; users can transfer money instantly through online.
3. We can monitor our accounts closely which allows us to keep our account safe in form of OTP'S and passwords.

Disadvantages of E-banking:

1. Many people do not have access to internet which makes e-banking restricted to only few areas where there is internet connectivity.
2. Security is other reason for e banking, customers who use e banking, they want their information to be secure, but due to some security reasons or hacking people do bulk transactions in traditional way.
3. It is difficult for beginners who are unfamiliar to the Internet.

Research methodology:**Primary data:**

The following data is collected through primary data from respondents by using structured Google form questionnaire.

Secondary data:

The secondary data is collected through links and articles.

Research methodology:

The research population consisted of all the customers who have an account some or the other banks commercial banks in the Therefore, few banks customers were called and invited to participate in the research survey. Since all population was invited to participate in the survey. I gathered gathered 55 questionnaires, yielding a response rate of **38(69.1%) of respondents as Students 17(30.9%) of respondents as Employee 0(0%) respondents as Business man.24(43.6%)** responded has Male, 31(56.4%) responded has female and rest off the 0(0%) has responded has prefer not to say. 24(43.6%) responded has Male, 31(56.4%) responded has female and rest off the 0(0%) has responded has prefer not to say. There are 27 respondents with the percentage of 49.1% who frequently uses E-Banking weekly and 15 respondents with the percentage of 27.3% who uses E- Banking monthly and 11 respondents with the percentage 20% are partially uses E-Banking and 2 respondents with 3.6% never uses E-Banking

Significance of the study:

Enables the transfer of money to other banks account holders easily. Helps to purchase goods and services and use to business -to -customer payment methods like credit cards, debitcards, net banking, mobile banking ,various payment gateways, wallets,. Online account management, bill payments, E-transfers, E-banking allows for instant and secure transfer of funds, especially if both the accounts are held at the same bank. Users also have real time tracking of these transactions, assuring them during the process and providing the exact time when the transaction is complete

Scope of E-Banking:

E-banking facilitates digital payments and promotes transparency in financial statements. Banks that

offer internet banking are open for business transactions anywhere a client might be as long as there is internet connection (Apart from periods of website maintenance)The scope of e-banking is continuously evolving driven for the need of efficiency, accessibility, and security in banking industry . As technology advances further, e-banking is likely to expand in new areas,offering more sophisticated and innovative financial solutions to customers E-banking facilitates digital payments and promotes transparency in financial statements. Banks that offer internet banking are open for business transactions anywhere a client might be as long as there is internet connection (Apart from periods of website maintenance)

REVIEW OF LITERATURE:

A.J. Joshua and Moli P Koshy (2011) studied Many people in the sample are skilled in the use of the computer and internet. It is usually found that online banking, Tele-banking, and mobile banking users spend more time using digital technology than anti-customers of these facilities. The time spent on online activities, the amount of net use and the time of web surfing have been found to be significantly higher amongst consumers related to those of non-customers of technology that permitted self-service banking. It concluded that banks should prioritize those customers whose use of computers, web and other goods comparatively on the advanced side of technology.

Namrata Jain (2011) examined that the new information technology is becoming an important factor in the future development of financial services industry, and especially banking industry. Growing international trading and problems in transferring money have motivated researchers to introduce a new structure. Internet banking is such idea. This paper presents a through survey of internet banking describing features, opportunities and challenges before internet banking. This paper discusses why internet banking is a very reliable way to manage finances; Internet banking provides great value in terms of convenience, customer intimacy, timesaving, inexpensiveness and coherence in banking. Despite a few disadvantages, Internet banking is a highly recommended, new technology.

Shilpan Vyas (2012) studied that Internet banking is changing the banking industry, having the major effects on banking relationships. Banking is now no longer confined to the branches where one has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing Internet banking is increasingly becoming a “need to have” than a “nice to have” service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services.

Mahesh H Trivedi and Vinod B Patel (2013) studied the problems faced by the users of e- banking facilities in India. It is found that most of the customers are aware of the services offered by the banks. The study showed that while using e-banking services, there are various problems or issues have been listed. It is found that some issues impact more and some issues impact less. It is stated that not all the explanations for using e-banking are equally responsible.

Haq & Khan (2013) examined Indian Banking sector problems and prospects. The study found that after analysing the characteristics of the population only twenty-eight per cent of banking customers used internet banking. There was no major association between age and cyber banking use, it found. It noticed that qualification plays the role in accepting online banking in terms of education and the respondents’ profits. The survey indicated that it is time-needed that users’ financial knowledge must be

improved through various plans that banks should run to raise online banking awareness.

V. Rajarathinam and C.K. Mangalam (2013) have suggested that customers have been affected by issues such as prompt use, status symbol, and banking, ease of use, protection and protection everywhere. The impact of the features varied according to user form. Users have specific competences in the use of internet banking. The higher their ability to manage online banking was perceived by users, the higher their frequency was when using internet banking. Sensible and inexperienced online banking customers had comparatively lower rates of fulfillment with the usage.

Sultan and Deepak Kumar (2014) Internet banking (I-banking) has become part and parcel of an individual's life. But everyone faces some problems at initial or later stage. The present study, which is exploratory-cum-descriptive in nature, attempts to identify the problems faced by customers during the use of i-banking with a sample of 150 respondents selected by using judgment sampling from the Sirsa district of Haryana. Therefore, it is suggested that banks should develop advanced applications or software's which are user friendly and compatible with every electronic gadget and easy to learn by the customers.

Sarala. M S (2016) E-Banking has brought a paradigm shift in banking industry. With the use of internet one can easily access their accounts anytime around the clock through e-banking. It enables growth and development of trade and commerce globally as it eases transfer of funds instantly anywhere around the world. It has brought new dimensions to the business. With the advent of e-banking, the banks have benefitted with less operating cost, less staff requirement and more profit. Consumers are also benefitted with dynamic services, ease of banking anywhere, anytime around the clock. However, it offers challenges as to privacy, security risks, infrastructure drawbacks and many more. If proper policies and procedures are carefully taken to consideration by the banks, e-banking will flourish further.

Ashoka M L (2016) E-Banking has quickly substitute use of cheques, pay-in slips, drafts and most importantly, customers personally dropping into the floors of banks. The mobile banking has accrued in innovative changes wherein customers can function the bank financial records through mobile phones from wherever. To keep away from fraudulent dealings and to provide more deals to ensure all safekeeping measures.

Marathe (2017) the customer performs bank transaction by visiting the financial institution safe website and enter the online bankability using the customer number ^{and} qualifications formerly set up. The financial institution determines the types of business dealings which a purchaser may transact through online banking but frequently includes obtain account balances, a list of the recent sale, electronic bill expenditure and funds transfer between a regular or another account. The issues of Online Banking of the researcher and finding logical solutions to these problems The Author has made a polite donation by creating awareness about the issue and possible solutions to the evils of the online bank region. In prospect therefore the customer has to be aware of login and password to enter in the web portal of the bank.

L.Ramesh and A. Muthumani (2017) Indian banking industry has witnessed a tremendous development due to sweeping changes that are taking place in the information technology. Electronic banking has emerged from such an innovative development. The objective of the paper is to study and analyse the progress made by Indian banking industry in adoption of technology The paper also highlights the challenges faced by Indian banks in adoption of technology and recommendations are made to tackle these challenges.

Sriram and Sai Karthik (2017) examined that after the effect of demonetization, digital cash has been

the hotcake among the citizens of India. Digital cash and online transactions in the current market scenario have a great effect on e- banking and digital banking. E-banking comprises mainly of electronic funds transfer and usage of online banking services. Electronic banking was offered by the international banks initially since flow of digital cash was not predominant in the Indian market until the advent of demonetization. There's no doubt that online banking can be convenient whenever you turn on your computer or Smartphone, your bank is there waiting for you but there are other advantages, and disadvantages, as well.

S. Bulomine Regi (2017) IT savvy customer is more empowered and left with many options of making payments, through his ATM and debit cards, credit cards, RTGS, NEFT transfer, ECS, or mobile payments. However, change in technological aspect is rapid and is evolving constantly and therefore what lies ahead in future cannot be predicted with conformity. The following objectives are focused in the study: i. To study the customers perception towards technological banking, ii. To find out the problems faced by the customers while availing technological banking iii. To analyse the relationship between types of banks with problems faced by the customers while availing technological banking.

R Sorna Priya and Kalleswaran (2017) has studied what are all the problems faced by the customers while using e-banking services. Based on the research work it is found that majority of the respondents/customers are facing issues and having confusions. User find it very difficult and strongly agrees that there are too many processes in e-banking. Thereseacher found that there is no significant association between male and female with regard to the problem faced by them while using e-banking services.

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Lakshmi Bhai (2018) reveals that banking sector plays an important role in the development of a country. It is the lifeline of an economy. A strong and healthy banking system is important requirement for economic growth. Indian banking industry, today, is in the midst of an IT (Information Technology) revolution. The implementation of internet in banking organizations has restructured the banks. E-banking has improved efficiency and convenience, it has also posed several challenges to the regulators and supervisors. The objective of the present paper is to examine and analyse the problems and prospects of Electronic Banking in India.

Latha and Mohanasundari (2018) Studied that Banks are playing vital role for the economic development of a country. Technology has rapidly transformed the traditional ways of doing banking business in to electronic channel. The term e- banking denotes the entire sphere of technological initiatives that have adopted by the banking industry. The e banking services comprises of ATM, credit cards, debit cards, internet banking, mobile banking, phone banking, EFT, RTGS, and electronic cheque truncation. The study sugg

C.K Sunith (2019) examined that Electronic Banking is the automated delivery of new and traditional banking products and services directly to the customer through electronic communication channels

without the need for the customer to visit a brick-and-mortar institution. Electronic Banking incorporates systems that enable individual customers to access their accounts, transact with speed and obtain current and updated information on latest financial products and services through public or private networks.

Garima Tungal (2019) highlighted the challenges and opportunities of e-banking in India, has examined the development of Internet banking in India. The researcher analysed the present situation of Indian financing sectors and also evaluated the problems & threats that electronic banking faces.

N. Rajeshwari and J. Arul Suresh (2019), the significant transformation of the banking industry in India is evident from the changes that have occurred in the financial markets, institutions, and products. While deregulation has opened up new vistas for banks to augment revenues, it has entailed greater competition and consequently more significant risks. In the present study based on a survey of perception regarding customer focus on various Issues in E-banking Services in Chennai city, on the basis of the response of 60 respondents, the paper concludes that offer suggestions on the E-banking system, spread and curtail the burden better position concerning technology in the coming year.

Anuj Agarwal (2020) the article is entitled with the advantages and disadvantages of online banking. It is mentioned that the online banking services might differ from bank to bank and from country to country. This article enclosed with the various services offered by the banks around the globe and their pros and cons are explained.

Nayana. B.V and Ms. Susheela (2020) Researched about digital banking problems faced by elderly with special reference Digital banking occupies an important place in a nation's economy. This paper presents an evaluation of the older experience with digital banking with special reference towards Bangalore. 85 samples are collected from the elders, to analyse the needs and challenges faced by this user group when performing sampling test. The study involved 15 questions to answers the elder participates, according to these respondents most of the participant were interested in learning to use digital banking. Their results showed that older do not use digital banking because of knowledge and security reasons.

Dhanya BK, Dr. V. P Velmurugan (2020) reviewed about the Perception towards the problems of e-banking among the new users. E-banking is treated as an explanation for the changes taking place in the banking sector. E-Banking is the most ingenious service offered by the banks to its customers. The triumph of e-Banking not only depends on the know-how but also on, to the large extent the outlook, loyalty and attachment of the working at all levels and how far the customers bring in the benefits from e-Banking services. The banks must be vigilant and careful about these things, Moreover, the e-banking services can be personalized, the Websites should be premeditated in a more user responsive manner, banks can either opt for a no transaction fee model or charge a minimal fee for every transaction.

M.Karthikeyan and V. Ganapathi (2021) Krishnan Studied about Customer. Satisfaction towards e-banking services it is possible by the use of Information technology in banking sector. In Today's scenario E-Banking service plays a vital role in attracting new customers and retaining old customers. It provided number of benefits to customer in term of easy to use and at least cost of transactions; it may be either through internet, telephone or other electronic delivery channels. Foreign banks. This study helps to know the satisfaction level of customers towards e-banking services provided by Axis Bank.

The management teams of ICICI and ICICI Bank concluded that a merger would be the best course of action from a strategic standpoint for both organizations and establish the most advantageous legal framework for the ICICI group's universal banking strategy after carefully analysing various corporate structuring options in light of the changing competitive landscape within the Indian banking sector and

the shift towards universal banking.

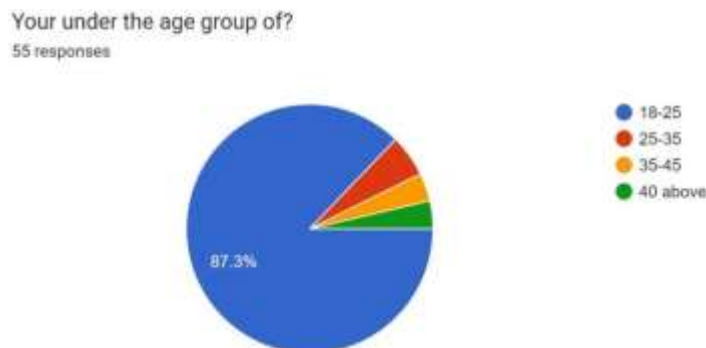
The combined business would be more valuable to ICICI shareholders since it would be able to offer transaction-banking services, participate in the payments system, and generate fee-based revenue more frequently. The merger would increase value for ICICI Bank shareholders due to its substantial capital base, size of operations, entry into new business segments, increased market share in a variety of business segments, particularly fee-based services, and convenient access to ICICI's strong corporate relationships built over five decades.

With permission from both boards of directors, ICICI and two of its wholly-owned retail finance subsidiaries, ICICI Personal Financial Services Limited and ICICI Capital Services Limited, amalgamated with ICICI Bank in October 2001. The merger was approved in January 2002 by the shareholders of ICICI and ICICI Bank, in March 2002 by the High Court of Judicature in Mumbai, in April 2002 by the Reserve Bank of India, and in March 2002 by the Gujarat High Court in Ahmadabad. After the merger, the ICICI group's retail banking and financing divisions were merged into one company.

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Data analysis & Interpretation:

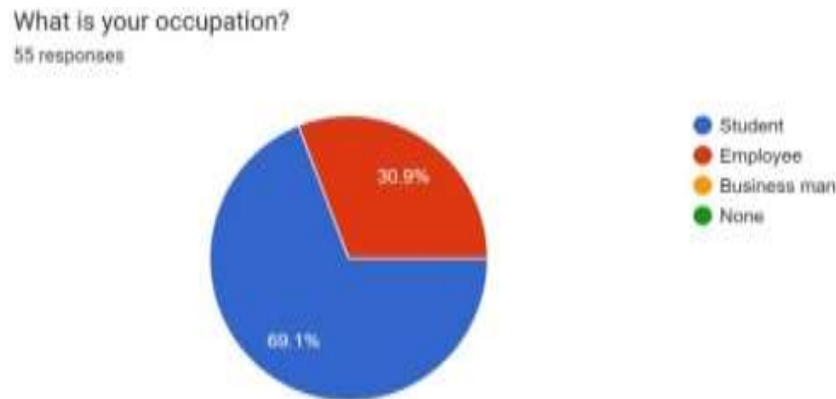


Options	18-25	25-35	35-45	40-above
No. of Respondents	48	03	02	02
Percentage	87.3%	5.5%	3.6%	3.6%

INTERPRETATION:

In the above pie chart we can see that there are 48(87.3%) of respondents belongs to 18- 25 age, 3(5.5%)

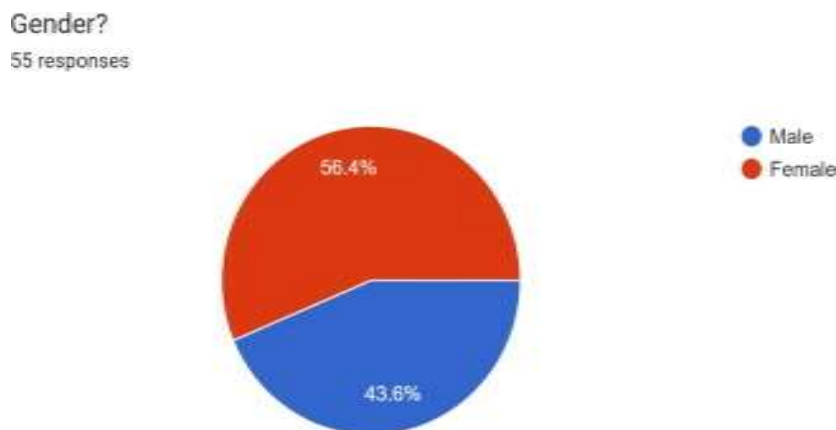
respondents are belongs to 25-35 age, 2(3.6%) respondents belongs to 35- 40 and finally 2(3.6%) respondents belongs to 40-above.



Options	Student	Employee	Businessman
No. Of Respondent	38	17	0
Percentage	69.1%	30.9%	0%

INTERPRETATION:

In the above chart we can see that **there are 38(69.1%) of respondents as Students 17(30.9%) of respondents as Employee 0(0%) respondents as Business man.**



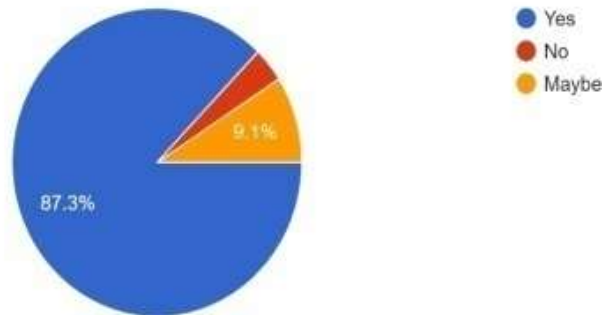
INTERPRETATION:

In the above chart we can see that 24(43.6%) responded has Male, 31(56.4%) responded has female and rest off the 0(0%) has responded has prefer not to say.

Options	Male	Female	Prefer not to say
No. Of Respondent	24	31	0
Percentage	43.60%	56.40%	0

Are you aware of E-banking ?

55 responses



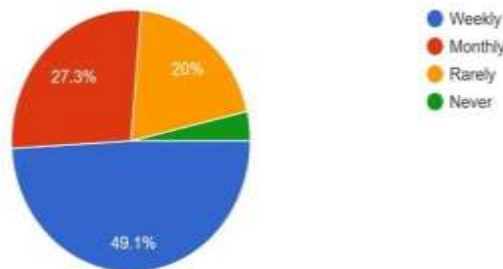
Options	Yes	No	May be
No. of Respondents	48	02	5
Percentages	87.3%	3.6%	9.1%

INTERPRETATION:

In the above chart there are 24(43.6%) responded has Male,

How frequently do you use e-banking services?

55 responses



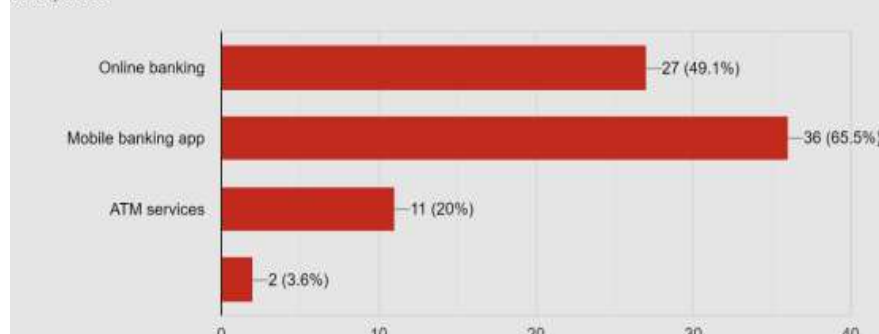
Options	Weekly	Monthly	Rarely	Never
No. Of Responses	27	15	11	2
Percentage	49.1%	27.3%	20%	3.6%

INTERPRETATION:

In the above chart there are 27 respondents with the percentage of 49.1% who frequently uses E-Banking weekly and 15 respondents with the percentage of 27.3% who uses E- Banking monthly and 11 respondents with the percentage 20% are partially uses E-Banking and 2 respondents with 3.6% never uses E-Banking.

Which e-banking services do you primarily use?

55 responses

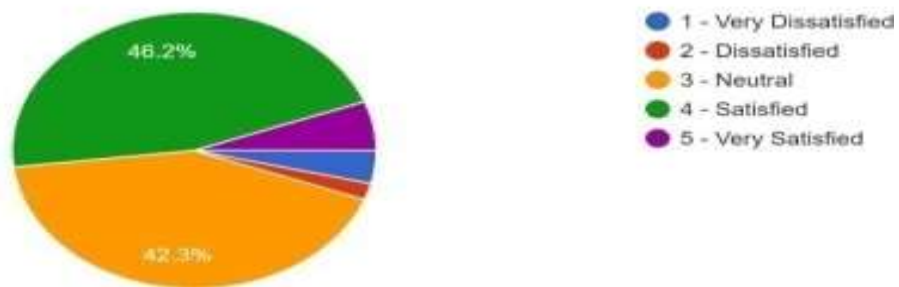


Options	Online Banking	Mobile Banking App	ATM services	Others
No. Of Response	27	36	11	2
Percentage	49.1%	65.5%	20%	3.6%

INTERPRETATION:

In the above chart there are 27 respondents with the percentage of 49.1% uses Online Banking and 36 respondents with the percentage of 65.5% aruses Mobile Banking App and 11 respondents with the percentage 20% uses ATM Services and rest of other 2 respondents with the percentage 3.6% uses other type of banking.

On a scale of 1 to 5, how satisfied are you with ICICI Bank's e-banking services?
52 responses

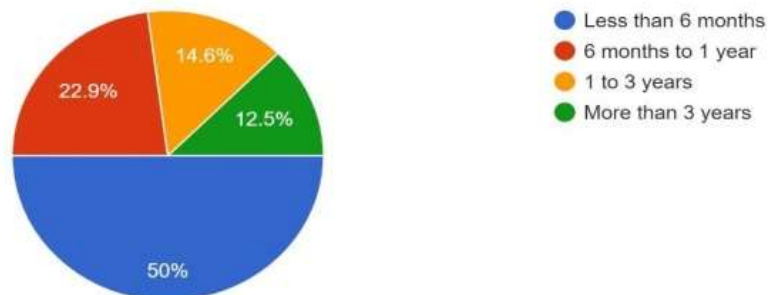


Options	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied
No. Of Respondents	2	1	22	24	3
Percentage	3.8%	1.9%	42.3%	46.2%	5.8%

INTERPRETATION:

In the above chart there are 2 respondents with the percentage of 3.8% who were vey dissatisfied with E-Banking and 1 respondents with the percentage of 1.9% are dissatisfied of E-Banking and 22 respondents with the percentage 42.3% have neutral experience with E- Banking ,24 respondents with percentage of 46.2% were satisfied of E-banking and rest of 3 respondents with the percentage of 5.8% were very satisfied with the E-Banking Experience.

How long have you been using ICICI Bank's e-banking services?
48 responses

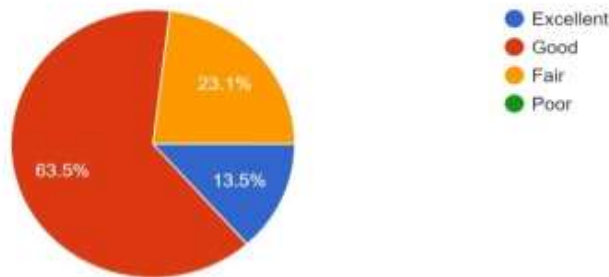


Options	Less than 6months	6 months to 1 year	1 to 3 years	More than 3years
No. Of Response	24	11	7	6
Percentage	50%	22.9%	14.6%	12.5%

INTERPRETATION:

In the above chart there are 24 respondents with the percentage of 50% were using E- Banking from less than 6 months and 11 respondents with the percentage of 22.9% were using E-Banking between 6 months to 1 year and 7 respondents with the percentage 14.6% are using E-Banking from 1 to 3 years and from the rest of the 6 respondents with the percentage 12.5% were using E-banking from more than 3 years.

How would you rate the user interface of ICICI Bank's e-banking platform compared to its competitors?
52 responses

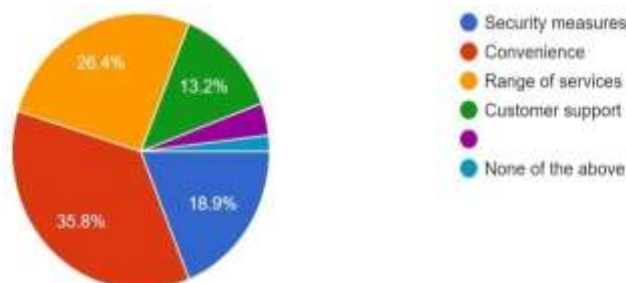


Options	Excellent	Good	Fair	Poor
No. Of Response	7	33	12	0
Percentage	13.5	63.5%	23.1%	0%

INTERPRETATION:

In the above chart there are 7 respondents with the percentage of 13.5% who opted ICICI E- Banking platform as excellent and 33 respondents with the percentage of 63.5% opted E- banking as good and rest of 12 respondents with the percentage 23.1% opted E-banking as a fair experience.

What factors influence your choice of using ICICI Bank's e-banking services over other banks?
53 responses

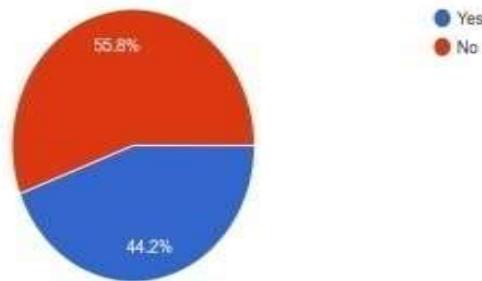


Options	Security Measures	Convenience	Range of Services	Customer Support	None Of the Above	Others
No. Of Responses	10	19	14	7	1	2
Percentage	18.9%	35.8%	26.4%	13.2%	1.9%	3.8%

INTERPRETATION:

In the above chart there are 10 respondents with the percentage of 18.9% got influenced by Security Measures taken by E-Banking of ICICI bank, 19 respondents with the percentage 35.8% influenced by the convenience of the usage of E-Banking of ICICI bank, 14 respondents with percentage 26.4% were influenced by range of services provided by ICICI E-Banking services, 7 respondents with percentage 13.2% were influenced by Customer Support provided by E-banking services, 1 respondent with percentage 1.9% were influenced by none of the above and rest of 2 respondents with percentage 3.8% were influenced by other services which were not mentioned above.

Have you experienced any technical glitches or issues while using ICICI Bank's e-banking services compared to other banks?
52 responses:

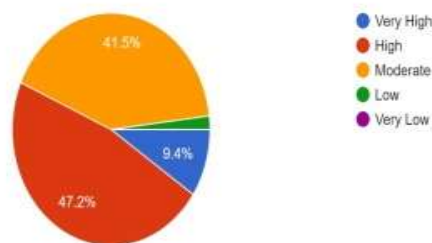


Options	Yes	No
No. Of Responses	23	29
Percentage	44.2%	55.8%

INTERPRETATION:

In the above chart there are 23 respondents with the percentage of 44.2% had experienced technical glitches while using ICICI E-Banking services and rest of 29 respondents with percentage 55.8% did not experienced any technical glitches.

How would you rate the security measures provided by ICICI Bank for its e-banking services compared to its competitors?
53 responses



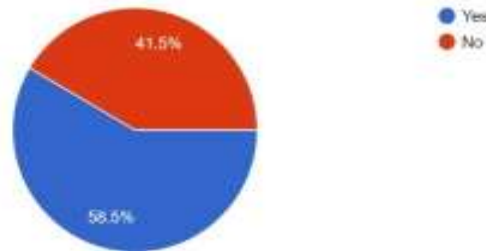
Options	Very High	High	Moderate	Low	Very Low
No. Of Responses	5	25	22	1	0
Percentage	9.4%	47.2%	41.5%	1.9%	0%

INTERPRETATION:

In the above chart there are 5 respondents with the percentage of 9.4% rated the security measures as very high in ICICI E-Banking, 25 respondents with percentage 47.2% has rated the security measures as

high in ICICI E-Banking, 22 respondents with percentage 41.5% has rated the security measures as Moderate in ICICI E-Banking and rest of 1 respondent with percentage 1.9% has rated low for security measures in ICICI E-Banking.

Do you find ICICI Bank's e-banking services more convenient than those offered by other banks?
53 responses

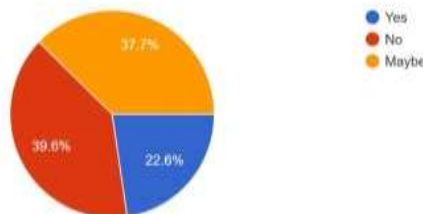


Options	Yes	No
No. of Response	31	22
Percentage	58.5%	41.5%

INTERPRETATION:

In the above chart there are 31 respondents with percentage 58.5% has said that ICICI E- Banking is more convenient and rest of 22 respondents with percentage 41.5% has said that ICICI E-Banking is not convenient.

Have you encountered any difficulties in performing transactions through ICICI Bank's e-banking platform compared to other banks?
53 responses



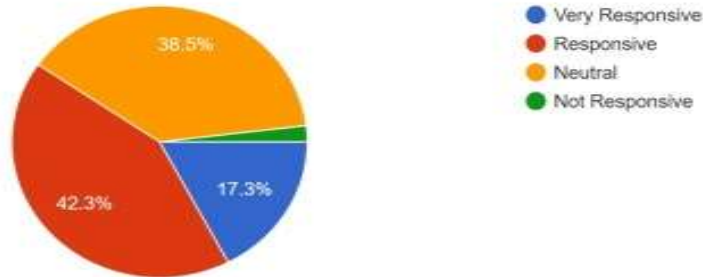
Options	Yes	No	Maybe
No. Of Responses	12	21	20
Percentage	22.6%	39.6%	37.7%

INTERPRETATION:

In the above chart there are 12 respondents with percentage 22.6% had encountered difficulties in performing transactions through ICICI Bank's E-Banking, 21 respondents with percentage 39.6% did not encounter difficulties in performing transactions and 20 respondents with percentage 37.7% had maybe encountered difficulties in performing transactions through ICICI Bank's E-Banking.

How responsive do you find ICICI Bank's customer support for e-banking related queries compared to other banks?

52 responses



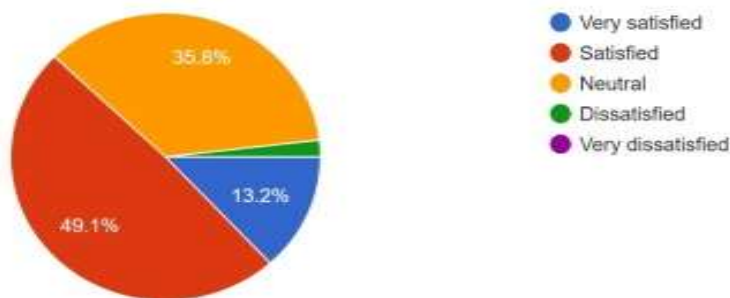
Options	Very Responsive	Responsive	Neutral	Not Responsive
No. of Responses	9	22	20	1
Percentage	17.3%	42.3%	38.5%	1.9%

INTERPRETATION:

In the above chart there are 9 respondents with percentage 17.3% had said that ICICI Bank's E-Banking is very responsive, 22 respondents with percentage 42.3% had said that it's responsive, 20 respondents with 38.5% had said it's neutral responsive and rest of 1 respondent with percentage had said that ICICI Bank's E-Banking is not responsive.

How satisfied are you with the speed and efficiency of transactions processed through ICICI Bank's e-banking platform compared to other banks?

53 responses



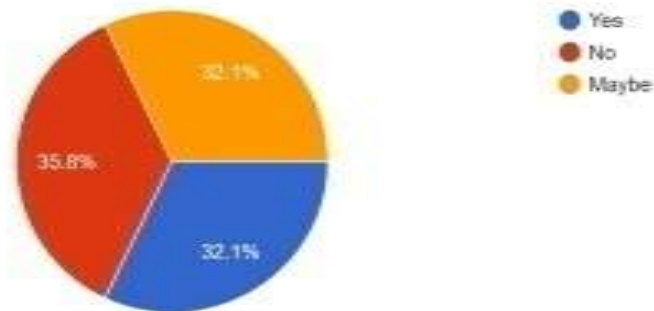
Options	Very satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
No. Of Response	7	26	19	1	0
Percentage	13.2%	49.1%	35.8%	1.9%	0%

INTERPRETATION:

In the above chart there are 7 respondents with percentage 13.2% were very satisfied with speed and efficiency of transactions processed through ICICI bank's E-Banking, 26 respondents with percentage 49.1% were satisfied, 19 respondents with 35.8% were neutrally satisfied and rest 1 respondent were dissatisfied with the speed and efficiency of transaction.

Have you encountered any issues related to account security or unauthorized access with ICICI Bank's e-banking services compared to other banks?

53 responses



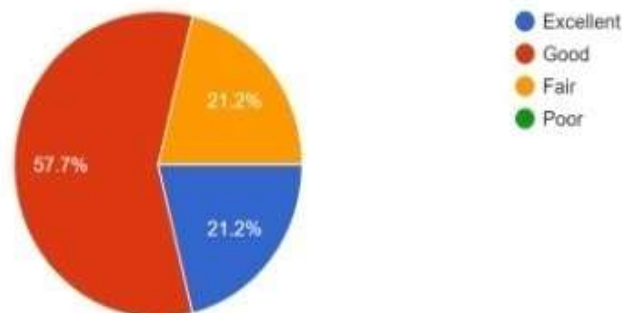
Options	Yes	No	Maybe
No. Of Responses	17	19	17
Percentage	32.1%	35.8%	32.1%

INTERPRETATION:

In the above chart there are 17 respondents with 32.1% have encountered issues related to security unauthorized access with ICICI Bank's e-banking services, 19 respondents with percentage 35.8% did not encounter any issues and rest 17 respondents with percentage 32.1% may not face any issues.

How would you rate the accessibility of ICICI Bank's e-banking services across different devices compared to its competitors?

52 responses

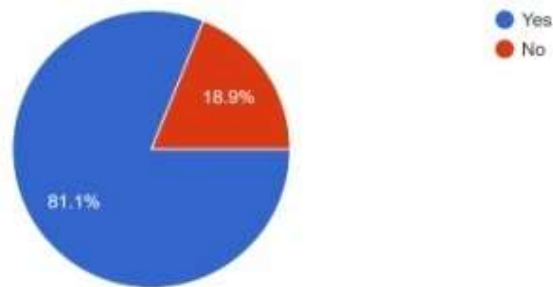


Options	Excellent	Good	Fair	Poor
No. Of Responses	11	30	11	0
Percentage	21.2%	57.7%	21.2%	0%

INTERPRETATION:

In the above chart there are 11 respondents with percentage 21.2% had rated excellent for the accessibility of ICICI Bank's e-banking services across different devices, 30 respondents with percentage 57.7% had rated good and rest 11 respondents with percentage 21.2% had rated fair for the accessibility of ICICI Bank's e-banking services across different devices compared to its competitors.

Do you find ICICI Bank's e-banking platform more user-friendly compared to its competitors?
53 responses

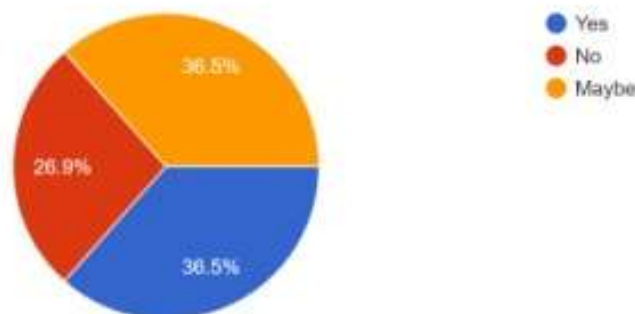


Options	Yes	No
No. Of Responses	41	12
Percentage	77.4%	22.6%

INTERPRETATION:

In the above chart there are 41 respondents with percentage of 77.4% had rated better customization options and rest 12 respondents with percentage 22.6% had rated there's no better customization options for ICICI bank's e-banking services.

Have you experienced any difficulties in accessing ICICI Bank's e-banking services during peak usage times compared to other banks?
52 responses



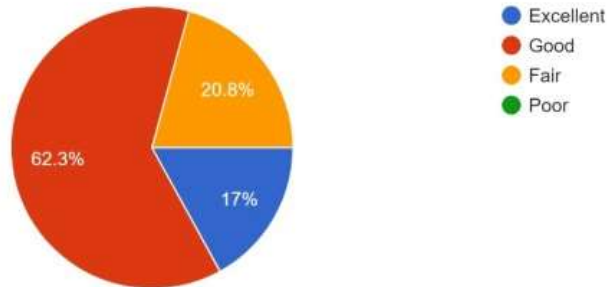
Options	Yes	No	Maybe
No. Of Responses	19	14	19
Percentage	36.5%	26.9%	36.5%

INTERPRETATION:

In the above chart there are 19 respondents with percentage 36.5% had encountered issues in accessing e-banking services during peak usage times and 14 respondents with percentage 26.9% had not encountered any issues and 19 respondents with percentage 36.5% maybe encountered issues in accessing e-banking services during peak usage times compared to other banks.

How would you rate the reliability and uptime of ICICI Bank's e-banking platform compared to its competitors?

53 responses



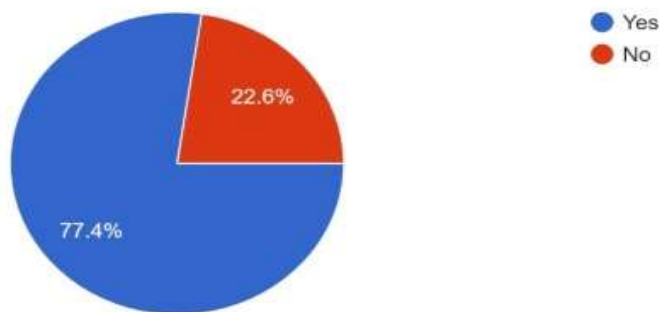
Options	Excellent	Good	Fair	Poor
No. Of Responses	9	33	11	0
Percentage	17%	62.3%	20.8%	0%

INTERPRETATION:

In the above chart there are 9 respondents with percentage 17% had rated excellent reliability and uptime of ICICI Bank's e-banking, 33 respondents with percentage 62.3%. had rated good and rest 11 respondents with percentage 20.8% had rated excellent reliability and uptime of ICICI Bank's e-banking compared to it's competitors.

Do you think ICICI Bank's e-banking services offer better customization options compared to other banks?

53 responses



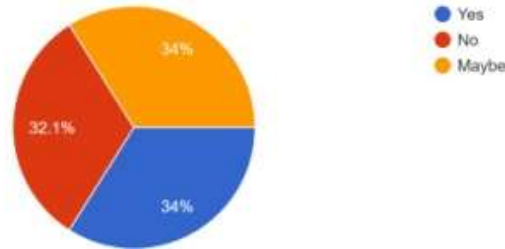
Options	Yes	No
No. Of Responses	41	12
Percentage	77.4%	22.6%

INTERPRETATION:

In the above chart there are 41 respondents with percentage 77.4% had rated that ICICI bank's e-banking services offer better customization options and 12 respondents with percentage 22.6% had rated that it won't give better customization options compared to other banks.

Have you encountered any issues related to transferring funds internationally using ICICI Bank's e-banking platform compared to other banks?

53 responses



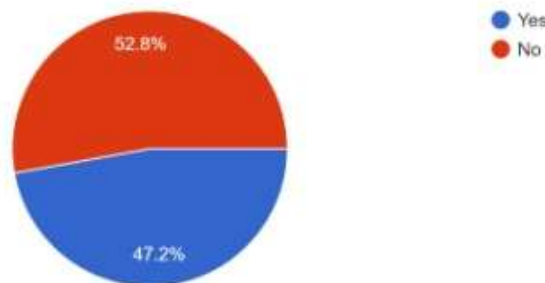
Options	Yes	No	Maybe
No. Of Responses	18	17	18
Percentage	34%	32.1%	34%

INTERPRETATION:

In the above chart there are 18 respondents with percentage 34% had encountered issues related to transferring funds internationally and 17 respondents with percentage 32.1% had not encountered any issues and 18 respondents with percentage 34% maybe encountered issues related to transferring funds internationally using ICICI Bank's e-banking compared to other banks.

Have you experienced any delays or errors in bill payments using ICICI Bank's e-banking platform compared to other banks?

53 responses



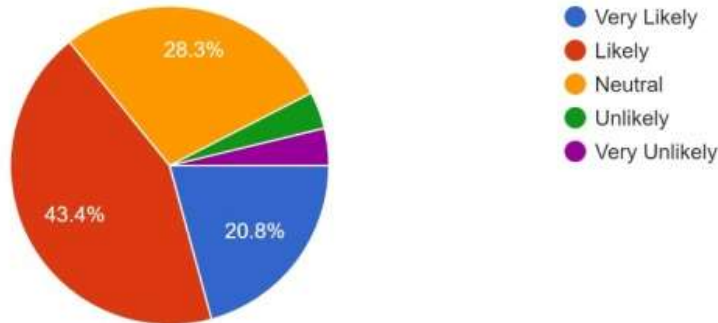
Options	Yes	No
No. Of Responses	25	28
Percentage	47.2%	52.8%

INTERPRETATION:

In the above chart there are 25 respondents with percentage 47.2% had experienced delays or errors in bill payments and 28 respondents with percentage 52.8% did not experience delays or errors in bill payments using ICICI Bank's e-banking platform compared to other banks.

Overall, how likely are you to recommend ICICI Bank's e-banking services to others compared to other banks?

53 responses



Options	Very Likely	Likely	Neutral	Unlikely	Very Unlikely
No. of Responses	11	23	15	2	2
Percentage	20.8%	43.4%	28.3%	3.8%	3.8%

INTERPRETATION:

In the above chart there are 11 respondents with percentage 20.8% had rated very likely on overall experience with ICICI Bank's e-banking services, 23 respondents with percentage 43.4% had rated likely, 15 respondents with percentage 28.3% had rated Neutral, 2 respondents with percentage 3.8% had rated unlikely and rest 2 respondents with percentage 3.8% had rated very unlikely experience on overall ICICI Bank's e-banking services to others compared to other banks.

Findings:

1. According to the survey, most of people **belong to 18-25 year age group**.
2. **Most of people who participated in the survey** were Female (56.4%)
3. Majority of the respondents were students with (69.1%)
4. Most the respondents are having an aware on E-Banking system
5. According to my survey the E-Banking service are used weekly by most of respondents with the percentage of (49.1%).
6. The Survey says that most of the respondents are uses the mobile banking apps with the percentage of (65.5%) rather than online banking.
7. And Compared to other private sector banks the ICICI bank has Good User interface by it's E-banking service.
8. And survey says that (55.8%) of the users not faced any technical glitch or problem while using a ICICI E- Banking service and (44.2%) faced problems while using ICICI E-Banking services .
9. And (47.2%) respondents said that the ICICI E-Banking provides High Security measures compared to other Bank's.
10. The survey says (39.6%) respondents are not facing any problems on doing transactions in ICICI E-Banking services platform. So we can say that the ICICI bank is a secure private bank.
11. And survey finds that (49.1%) of respondents are Satisfied with the speed & efficiency of transaction through ICICI E-Banking service platform.
12. And (81.1%) respondent says that the ICICI E-Banking service platform are more user- friendly

compared to other competitors.

13. And according to the survey (77.4%) respondents says that ICICI E- Banking services offers better customized options compared to other banks.
14. And finally (43.4%) respondents are likely to recommend the ICICIE-Banking service platform to the families and friends rather than other banks.

Suggestions:

1. The ICICI Bank private company should motive the consumers to open account in there bank and use there ICICI E-Banking services.
2. The Bank should develop effective marketing strategies to create awareness to the people to be part of ICICI Bank User.
3. The Bank should make sure that ICICI E-Banking service to be available to all the users whenever consumer wants to buy something or other.
4. The Bank should promote their company outlets in many different places to make consumer to be aware of Using ICICI E-Banking services.
5. Based on the survey some of Consumers are facing difficulty in accessing the ICICI E-Banking services during a peak usage times. So the company must concentrate on consumer needs and gives and give best services to the consumers.

Conclusion:

The survey can be concluded that most of the respondents (Users of ICICI BANK) are. Satisfied with the ICICI E-banking service platform. The study also helped in gaining the Knowledge about how the Users is satisfying towards using the E-banking service and Tells us about which type of E-banking platform the users are using the most also, we can. Conclude that most of respondents responded for mobile banking app for the E-banking

Services. And survey also tells that the challenges faced by the customers of ICICI E-banking Services like security, technical glitches while doing the transactions through mobile bankingApp so there should be improvement in the security and others by the ICICI E-banking Services. And most of the users are using only ATMS & Mobile banking for any

Transaction but not internet banking. And survey also concluded that the influencing factors. For choosing the E-banking service is Convenience where they can reduce the amount of Work or time required for transactions. And finally, I'm thankful to management of ICICI Bank company, Hyderabad for providing me an opportunity for pursuance of my project and Exposed to the company environment.

In summary, the preference for using mobile apps and ATMs over online banking is a result of a complex interaction between technology literacy, accessibility, security perceptions, and convenience. Mobile apps meet the demands of a culture that is becoming more and more dependent on mobile devices, while ATMs provide a concrete and comfortable banking experience. The digital divide and worries about online security, however, are major obstacles to the broad use of internet banking. Financial institutions may increase trust and confidence in digital banking platforms and create a more resilient and inclusive banking ecosystem by tackling these issues with creative solutions, education, and inclusive design approaches. The banking sector must continue to be flexible and sensitive to new trends in order to maintain the accessibility, security, and usability of financial services for all customers as technology advances and consumer preferences change.

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