IJFANS INTERNATIONAL JOURNAL OF FOOD AND NUTRITIONAL SCIENCES
ISSN PRINT 2319 1775 Online 2320 7876
Research Paper , Journal UGC CARE Listed (Group-I) Volume 11, Issue , 01 Jan 2022

E-BANKING – A STUDY IN THE PUBLIC SECTOR BANKS WITH SPECIAL REFERENCE TO VIRUDHUNAGAR DISTRICT

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Abstract

The introduction of electronic banking, the banking industry has significantly changed as a result of the rapid advancement of information and communication technology. The customer can access the E-banking around the clock, it is possible from any location with an internet connection. Customers may access financial transactions more easily and conveniently, save time, reduce transactions costs, and ensure security using e-banking services. The primary types of e-banking services include Mobile banking, Automated Teller Machine, Electronic Fund Transfer and online banking. The Electronic Fund Transfer (EFT) includes National Electronic Fund Transfer (NEFT), Real Time Gross Settlement (RTGS) and Immediate Payment Service (IMPS). Now-a-days all the people live in very busy schedule. In traditional banking the customers must go to the bank and stand in a queue after that they process their transactions so, it takes 2 to 3 hours. So that, Customers uses e-banking services as per their convenient. Because E-banking overcomes all these problems. So the researcher wants to study the opinion of customers towards E-banking Services in Virudhunagar District. In this study covers only the opinion of customers towards E-banking services of Public Sector Banks.

Key words: *E-Banking, Mobile banking, ATM and EFT*

INTRODUCTION

The information technology has revolutionised various aspects of our life. The world at large is rapidly entering into the 'Net Age' is an interconnection of computer communication networks covering the whole world. The growth and expansion of internet and information technology have facilitated the emergences of E- Commerce. E-commerce is today's context is a commercial transaction routed through internet.

Modern banking is more information based, speedy and boundary less due to the impact of E-revolution. E-banking is knowledge based and mostly scientific in using electronic devices of the computer revolution. Today's banking is virtual banking. Virtual banking denotes the provision of banking and other related services through the extensive use of IT, without direct recourse to the bank by customers. The absence of physical bank branches to deliver banking services to customers.

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Electronic banking, sometimes known as e-banking, is the practice of conducting financial operations using digital platforms and electronic technologies. Customers no longer need to visit a physical bank branch in order to obtain financial services and manage their accounts via the internet, mobile applications, ATMs, and other digital channels.

Since technology is developing so quickly, e-banking has revolutionized traditional banking by making it quicker, easier, and available around-the-clock. Typical e-banking services include bill payment, account management, loan applications, money transfers, and even investing services. The E-banking services include Automated Teller Machines, Electronic Fund Transfer at point of sale, Mobile banking etc.

OBJECTIVES OF THE STUDY

1. To identify the main technologies used in e-banking.
2. To study how e-banking improves customer convenience and satisfaction.

STATEMET OF THE PROBLEM

Customers can access the E-banking at anytime at anywhere. E-banking has lot of benefits, but even now many people face problems using e-banking services. Some of the users do not fully trust online banking because of fraud, hacking or losing their personal information. Other people feel lack of knowledge on how to use online banking, fear of online fraud and some of the areas have common issues include poor internet connection, poor internet access. Customers meet so many challenges. Due to these problems, not everyone is able to enjoy the full benefits of e-banking. This study aims to understand these challenges and find ways to make e-banking safer, easier, and more accessible for everyone.

SCOPE OF THE STUDY

The purpose of this study is to investigate how e-banking services are used and the difficulties users encounter. It will concentrate on how users engage with mobile and online banking technologies, including bill payment, money transfers, and balance checks. This study is limited to selected users in Virudhunagar District. The main aim is to understand how e-banking can be made more effective and accessible for daily users.

REVIEW OF LITERATURE

Nguyen and Mutum, (2012) ,the use of e-CRM systems, primarily designed to establish and sustain enduring client relationships, was a significant advancement in marketing

Rashid Farooqi, Sharda Kumari, & Mohd. Shoeb (2013), had published a research article titled on "Recent Trend of E-CRM in Commercial Banks of India", the study dealt the CRM strategy in organization with the advancement of technology. Their study explored that the latest E-CRM techniques used by banks in offering new products and services to its customers. This study concluded that all the commercial banks, private as well as public sectors maintained good relationship with the customer due to the usage of E-CRM by mainly providing product and services according to the need of the customers.

Verhoef and Lemon (2013) many customers believe that technology, human resources, and business resources must be linked with the advancement of e-banking infrastructure to

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effectively address industrial competition. Therefore, precaution should be taken regarding other industries or countries with different technologies and cultures.

Shakina Tabbsum and Munshi (2017), focused on "Role of E-CRM in Indian Banks", recently the Indian banks were adopted the E-CRM techniques. This techniques offered new products and services to their customer with the help of internet banking, mobile banking, ATM, SWIFT, E-Mail and EFT. All service sectors were link with their bank so all sectors are pay the bills through online. In various ways online banking help their customers such as customer make transferred the fund, enquire about account transactions and balance details and inquire about loan rate etc. The study concluded that the operational e-crm and analytical e-crm helps to lead the long term relationship with their customers.

DATA ANALYSIS FOR BASIC INFORMATION (Bank Customers)

GENDER – WISE CLASSIFICATION

Gender-wise Classification is one of the important profiles of the customers of the bank. The researcher has made an attempt to analyse the categories of respondents who are holding accounts on the basis of gender. Table 1 shows that the gender-wise classification of the respondents in the study area.

TABLE 1 Gender-wise Classification of the Customers

Sl. No.	Gender	no. of Respondents	Percentage to Total
1.	Male	166	43.23
2.	Female	211	54.95
3.	Transgender	7	1.82
	Total	384	100.00

Source: Primary Data.

Table 1 explained that out of 384 respondents 43.23 per cent of the respondents are male, 54.95 per cent of the customers are female and the remaining 1.82 per cent of the respondents is Transgender.

It is inferred from the above table that a majority of the respondents 211 (54.95%) are belongs to female

MARITAL STATUS OF THE RESPONDENTS

Marital status of the respondents are important factor that plays a vital role in usage of e-banking services of public sector banks in Virudhunagar District. Hence, the respondents are classified on the basis of their marital status That details are listed in the below table.

TABLE 2 Marital Status of the Respondents

Sl. No.	Marital Status	No. of Respondents	Percentage to Total
1.	Married	267	69.53
2.	Unmarried	117	30.47
	Total	384	100.00

Source: Primary Data.

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Table 2 clearly said that majority 69.53 per cent of the respondents are married and the remaining 30.47 per cent respondents are unmarried people.

Hence it is inferred that a majority 267 (69.53%) of the respondents are married.

EDUCATIONAL QUALIFICATION

Education provides knowledge to the respondents. Based on the level of education, respondents banking activities have been changed. Table 3 explains the data collected about educational qualification of the respondents

TABLE 3

Educational Qualification of the Respondents

Sl. No.	Education	No. of Respondents	Percentage to Total
1.	School Level	102	26.56
2.	Graduate	96	25.00
3.	Post-graduate	121	31.51
4.	Diploma Holders	31	8.07
5.	Professional Degree	34	8.85
	Total	384	100.00

Source: Primary Data.

The above table 3 explained that, 31.51 per cent of the respondents are Post-graduate followed by, 26.56 per cent of the respondents has completed upto School level, 25 per cent of the respondents has completed Graduate level, 8.85 per cent of the respondents has completed Professional degree and remaining 8.07 per cent have Diploma degree.

It can be noted from the above table that the most 121 (31.51 %) of the respondents are Post -graduate.

LOCATION OF THE RESPONDENTS

Respondents are living in various places. Now-a-days respondents live in rural, semi-urban and urban area. They have to maintain the account for various purpose like salary, pensioner scheme, getting subsidiary for gas connection, Mahatma Gandhi National Rural Employment Guarantee Scheme (100 days work Scheme), secure storage, convenient transactions, access to credit, to earn interest, filing tax returns and convenience of online banking etc. So that the researcher has to analyse the location of the respondents.

TABLE 4

Location of the Respondents

Sl. No.	Location	No. of respondents	Percentage to Total
1.	Rural	162	42.19
2.	Semi-urban	155	40.36
3.	Urban	67	17.45
	Total	384	100.00

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Source: Primary Data.

Table 4 explained that, 17.45 per cent of the respondents are living in urban area, 40.36 respondents are dwelling in semi-urban area and remaining 42.19 per cent of the respondents are living in rural area

It is clear that, most of the respondents 162 (42.19%) are living in rural area.

OCCUPATION OF THE RESPONDENTS

Occupation can provide valuable insights into their daily life like, financial management and long-term goals. Occupation can influence an individuals access to financial services, including internet banking and their ability to know technological advancements in the financial sector. For the purpose the researcher has enquired the occupational level of the customers and also gathered details are presented in Table 5

TABLE 5

Occupation of the Respondents

Sl. No.	Occupation	No. of Respondents	Percentage to Total
1.	Government employees	65	16.93
2.	Private employees	158	41.15
3.	Businessmen	62	16.15
4.	Professionals	18	4.69
5.	Housewives	56	14.58
6.	Pensioner	16	4.17
7.	Agriculturalist	9	2.34
	Total	384	100.00

Source: Primary Data.

Table 5 shows that out of 384 respondents, 158 respondents are working in the private sector, followed by 65 respondents are working in government sector, 62 respondents are doing business, 56 respondents belongs to house wives, 18 respondents are Professionalist , 16 respondents are pensioner and remaining 9 respondents are Agriculturalist.

It is inferred that most of the respondents 158 (41.15%) are working under private sector.

MONTHLY INCOME OF THE RESPONDENTS

The income of the respondents are an important factor in banking transactions, as it helps to access their creditworthiness and ability to repay loans or manage their accounts effectively. The income of the respondents are shown in Table 6

TABLE 6

Monthly Income of the Respondents

Sl. No.	Education	No. of Respondnets	Percentage to Total
1.	Less than ₹20,000	150	39.06
2.	₹20,001 – ₹40,000	80	20.83
3.	₹40,001 – ₹60,000	77	20.05

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4.	₹60,001 – ₹80,000	32	8.33
5.	₹80,001 – ₹1,00,000	30	7.81
6.	Above ₹1,00,000	15	3.92
	Total	384	100.00

Source: Primary Data.

Table 6 reveals that, out of 384 respondents, 39.06 per cent of the respondents earn income less than Rs.20,000, followed by 20.83 per cent of the respondents earn income between Rs.20,001 and Rs.40,000, 20.05 per cent of the respondents earn income from Rs.40,001 to Rs.60,000, 8.33 per cent of the respondents earn income between Rs.60,001 and Rs.80,000, 7.81 per cent of the respondents earn between Rs.80,001 and Rs.1,00,000 and remaining 3.92 per cent of the respondents earn income above Rs.1,00,000.

It is understood that most 150 (39.06 %) respondents earn income between less than Rs.20,000.

AVAILABILITY OF ATM

Majority of the banking customers are now ready for online banking. Bankers rely on technology to ensure speed, accuracy and cost efficiency. In order to attract the customers the banker install adequate ATM centre. The researcher has to analyse whether the banker provide sufficient ATM services or nor. The collected data mentioned in Table 7.

TABLE 7

Availability of ATM

Sl. No.	ATM Facilities Available	No. of Respondents	Percentage to Total
1.	Available ATM services	330	85.94
2.	Not available ATM services	54	14.06
	Total	384	100.00

Source: Primary Data.

Table 7 explains that, out of 384 respondents 330 respondents said that the banker maintain adequate ATM centre and 54 respondents said that the banker has not maintain adequate ATM centre

It is found that majority 330 (85.94 %) of respondents said that the banker maintaining adequate ATM centre.

LOCATION OF ATM CENTRE

Now-a-days ATM plays a vital role in all over the world. The centres are located as per their customers convenient because customer satisfaction is very important in the banking industry. The ATM centres are located at bank branches, shopping malls, working place, railway station, airports, bus station, retail stores and near by public transportation hubs. Table 8 shows that the ATM centres are suited as per the convenient of the respondents living places.

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TABLE 8

Location of the ATM Centre

Sl.No.	ATM Centre is Suited	No. of Responses	No. of Respondents	Percentage to Total
1.	Nearby House	130	330	39.39
2.	Nearby working Place	58	330	17.58
3.	Nearby Railway Station	49	330	14.85
4.	Bank Premises	52	330	15.76
5.	Nearby Bus Stand	85	330	25.76
6.	Nearby Parking Area	27	330	8.18
7.	Nearby Aerodrome	6	330	1.82

Source: Primary Data.

Table 8 shows that, out of 330 respondents 39.39 per cent of respondents said that the ATM is located nearby house, 25.76 per cent of respondents said that nearby bus stand the ATM centre is available, 17.58 per cent of respondents mentioned that ATM is suited nearby working places, 15.76 per cent of respondents comments that ATM is setting in bank premises, 14.85 per cent of respondents declared that ATM is located nearby railway station, 8.18 per cent of respondents said that ATM facilities are available in parking area and balance 1.82 per cent of respondents said that ATM centre is suited nearby aerodrome also.

It is depicted most 130 (39.39 %) respondents states that the ATM is located nearby house and it is more convenient for their accounting transactions.

PURPOSE OF USING AN ATM

Respondents can manage their funds outside of regular banking hours without visit a bank branch. This service can also save the time and provide flexibility for users to carry out the transactions at their own place. For various purpose respondents can use the ATM Card according to their needs. The main objective of an automated teller machine (ATM) is to enable bank clients to do simple financial transactions without the assistance of a human teller. The respondents can access the card for withdraw cash, check account balance, deposit funds, transfer money, pay bills etc.

TABLE 9

Purpose of ATM Services is Used

Sl.No.	Purpose of ATM Service	No. of Responses	No. of Respondents	Percentage to Total
1.	Cash Withdrawal	248	384	64.58
2.	Avoid Queue	42	384	10.94
3.	24 X 7 hours Services	134	384	34.90
4.	Save Time	78	384	20.31
5.	Reduce the Tension	53	384	13.80
6.	Balance Enquiry	44	384	11.46
7.	Bill Payments	49	384	12.76
8.	E-ticket Booking	29	384	7.55

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9.	Account Statement	24	384	6.25

Source: Primary Data.

Table 9 explains that, 64.58 per cent of respondents using the ATM card for withdrawing cash, 34.90 per cent of respondents access the ATM card for the use of anytime banking, 20.31 per cent of respondents use the card for the purpose of saving time because the respondents need not go to the bank, 13.80 per cent of respondents hold the card for reduce the tension, 12.76 per cent of respondents kept the card for bill payments, 11.46 per cent of respondents utilizing the card for the purpose of balance enquiry, 10.94 per cent of respondents having the card for to avoid queue because the cardholder can utilize the card anywhere at any time, 7.55 per cent of respondents use the card for booking e-ticket, and pending 6.25 per cent of respondents keeping the card for the purpose of to verify the account statement.

Its highlights that majority (64.58 %) of the respondents frequently used the card for the purpose of withdraw cash through ATM centre without visit the bank branch.

SATISFACTION OF THE CUSTOMERS TOWARDS ATM SERVICES

Customer satisfaction is very important in banking sector. Because the customer is the king of all sectors including banking sector. The banker must identify the needs and wants of the customers and satisfied them. In this busy world all peoples have very tight schedule so they are use ATM services as per their convenient. Respondents can enjoy the ATM services in multiple ways. So the researcher wants to analyse whether the respondents are satisfied the services or not. The results are shown below

TABLE 10

Level of Satisfaction of the Customers towards ATM Services Provided by the Public Sector Banks in Virudhunagar District

Sl. No	Level of Satisfaction of Banking Services	S.A.	A.	N.O.	D.A.	S.D.A.	Total Scores
1.	Easy to Operate	48 (12.50)	126 (32.81)	121 (31.51)	63 (16.41)	26 (6.77)	384 (100.00)
2.	Main location of ATM Centre	45 (11.72)	130 (33.85)	120 (31.25)	80 (20.83)	9 (2.34)	384 (100.00)
3.	Mini statement	32 (8.33)	135 (35.16)	110 (28.65)	77 (20.05)	30 (7.81)	384 (100.00)
4.	Cash Availability	54 (14.06)	161 (41.93)	98 (25.52)	58 (15.10)	13 (3.39)	384 (100.00)
5.	E-ticket booking	47 (12.24)	145 (37.76)	124 (32.29)	46 (11.98)	22 (5.73)	384 (100.00)
6.	Request a cheque book	58 (15.10)	132 (34.38)	124 (32.29)	56 (14.58)	14 (3.65)	384 (100.00)

7.	Online deposits	47 (12.24)	109 (28.39)	132 (34.38)	91 (23.70)	5 (1.30)	384 (100.00)
8.	Location	39 (10.16)	98 (25.52)	152 (39.58)	76 (19.79)	19 (4.95)	384 (100.00)
9.	Security	33 (8.59)	128 (33.33)	136 (35.42)	61 (15.89)	26 (6.77)	384 (100.00)
10.	Quick Access	49 (12.76)	106 (27.60)	121 (31.51)	89 (23.18)	19 (4.95)	384 (100.00)

Source: Primary Data.

Note: Figures in bracket indicates the percentage to total

(S.A. – Strongly Agree, A. – Agree, N. O– No Opinion, D.A. Disagree, S.D.A. Strongly Disagree)

Table 10 indicates that out of 384 respondents 126 of them agreed that the ATM machine has to operate very easy, followed by, 130 of them agreed about the ATM is located in main places as per the convenience of customers location, 135 of them agreed that as and when the respondents are required to take the mini statement, 161 of them agreed that cash is available in any time in ATM machine, 145 of them are used the ATM services for booking e-ticket, 132 of them agreed that the cheque book is requested through ATM, 12 of them said that no opinion about deposit the amount through online, 152 of them told that no opinion about the location of ATM centre, 136 of them said that no opinion about the security of ATM services, and 121 of them gave no opinion about the quick access of ATM because in some areas have network problem so the ATM cannot be access in quick way.

It is known from most of the respondents are satisfied about ATM services. Because at anytime and anywhere the customer wants to deposit the money, transfer money, withdraw the money, booking online ticket etc., through ATM.

RANKING OF THE PROBLEMS FACED BY THE CUSTOMERS TOWARDS THE USE OF ATM CARE

An attempt has been made to analyse the problems faced by the customer towards the use of ATM card. Table 11 shows how the respondents ranked the factors for facing the problems of usage of ATM card.

TABLE 11

Problems Faced by the Customers towards the Use of ATM Card - Garrett Rank

Problems	Rank						Total
	1	2	3	4	5	6	
Illiterate people cannot Aoperate	48	45	19	30	31	39	212
Delay in processing the transaction	32	35	49	42	31	23	212
Lack of safety at ATM location	27	35	55	31	32	32	212

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Amount is debited but not get the amount	18	32	27	57	40	38	212
Out of service	43	43	27	19	52	28	212
Card is stuck in the machine	44	22	35	33	26	52	212
Total	212	212	212	212	212	212	212
Garret Score	**77**	**63**	**54**	**45**	**36**	**23**	

Source: Primary Data.

Table 11 shows that 212 customers have given first rank to Illiterate people can not operate and 45 customers have given first rank to Delay in processing the transaction, 55 customers have given first rank to Lack of safety at ATM Location, 57 customers have given first rank to Amount is debited but not get the amount, 52 customers have given first rank to Out of service and 52 customers have given first rank to Card is stuck in the machine.

Moreover, the researcher has used Garrett Ranking Test to identify the priority given problems faced by the customers towards the use of ATM Card. The researcher has taken six types of statements given to the customers under the statement and they are Illiterate people can not operate, Delay in processing the transaction, Lack of safety at ATM Location, Amount is debited but not get the amount, Out of service and Card is stuck.

TRANSFER FUND THROUGH E- BANKING

Respondents can transfer the fund through e-banking. It is called as Electronic Fund Transfer. In various ways the respondents transfer the fund like, NEFT, RTGS and IMPS. The researcher has gathered information about whether the respondents has to use the Electronic Fund Transfer for transferring fund. The result shows in below table

TABLE 12

Reason for Transfer the Fund through E-banking

Sl. No.	Reason	No. of Respondents	Percentage to Total
1.	Through E-banking	227	59.11
2.	Not through E-banking	157	40.89
	Total	384	100.00

Source: Primary Data.

From the above Table 12 exposes that, out of 384 respondents,59.11 per cent of the respondents transfer the fund through e-banking and the remaining 40.89 per cent of the respondents cannot transfer the fund through e-banking.

It is clear that, majority 227 (59.11 %) of the respondents transfer the fund through e-banking because it is convenient for the respondents

MODE OF TRANSFER

Respondents need safety and security for efficient transfer of funds between bank accounts. These facilities are provided e-banking. In various ways the fund can be transfer like NEFT, RTGS and IMPS. Using mobile phones or internet banking the fund is transfer at anywhere and at any time. The researcher wants to know about which mode of fund transfer is widely used among the respondents in the study area. The output of the study is given below

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TABLE 13

Mode of Transfer

Sl. No.	Mode of Transfer	No. of Respondents	Percentage to Total
1.	NEFT	103	45.37
2.	RTGS	53	23.35
3.	IMPS	71	31.28
	Total	227	100.00

Source: Primary Data.

Table 13 reveals that, out of 227 respondents, 103 of them used National Electronic Fund Transfer for quick transfer of fund, 71 of them transmit the money via Immediate Payment Service and the balance 53 of them remit or receive the fund through Real Time Gross Settlement.

It is depicted that, most 103 (45.37%) respondents were transfer their amount through NEFT , because it is more convenient for the respondents.

RANKING OF THE SERVICES AVAILABLE UNDER IMPS

In India, the Immediate Payment Service (IMPS) is a real-time, quick interbank electronic payments transfer system that is accessible around-the-clock, including on weekends and bank holidays. It is run by the National Payments Corporation of India (NPCI) and it allows for various banking services. The researcher has made an attempt to study the variety of services available under IMPS in the study area and the results are given in Table 4.36

TABLE 14

Various Services Available under IMPS - Garrett Rank

Various Services	Rank						Total
	1	2	3	4	5	6	
Online merchant payments	42	40	23	27	39	33	204
Grocery bills	37	41	31	45	27	23	204
Credit card bills	16	33	67	33	30	25	204
Utility bills	29	47	32	42	31	23	204
School and College fees	31	28	26	28	47	44	204
DTH recharge	49	15	25	29	30	56	204
Total	204	204	204	204	204	204	204
Garret Score	**77**	**63**	**54**	**45**	**36**	**23**	

Source: Primary Data.

Table 14 shows the various services available under IMPS. Moreover, the researcher has used Garrett Ranking Test to identify the priority given to the various services available under IMPS. The researcher has taken six types of statements given to the customers under the statement and they are online merchant payments, Grocery bills, Credit card bills, Utility bills, School and College fees and DTH recharge.

CONCLUSION

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E-banking has become an important part of our life. It provide faster services, any time banking, convenient and give more security to handle their money, reduced operational expenses for banks and strongly build the customer relationships. Through e-banking customer can easily transfer the money, quickly deposit and withdraw the money and E-ticket booking facilities also available. In e-banking must provide high security and also a user-friendly software. It allows customers to manage their money quickly and easily through mobile apps, websites, and other digital tools—without needing to visit a bank branch. This has made banking more convenient, efficient, and accessible.

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