

Project Report (17MBAPR407)

on

“A Study on Customer Perception Towards E-Banking”

By

Kewal Vadher

1AY17MBA19

Submitted to

VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI



In partial fulfillment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION
Under the guidance of

INTERNAL GUIDE

Suhas Patel

Assistant Professor

Dept of MBA, AIT

EXTERNAL GUIDE

Vividh Chauhan

Branch Sales Manager

AU Small Finance Bank



Department of MBA

Acharya Institute of technology, Soldevanahalli,

Hesaragatta Main Road, Bengaluru

March 2019



Date:28th February 2019

HR-Rec: /18-19/28-2018-02-I

Certificate of Internship

This is to certify that **Mr Kewal Vadher** a student of **Acharya Institute of Technology, Bangalore** has undergone Internship” at **AU Small Finance Bank, Jaipur** from **11th January 2019 to 25th February 2019**.

He has successfully completed his project in **Liabilities Sales department at Bhilai_Supela**.

During the Internship, we found him to be self-starter who is motivated, duty bound and hard working.

We wish him all success in his academic endeavor and life.

Yours sincerely,

For AU SMALL FINANCE BANK LIMITED

A handwritten signature in blue ink, appearing to read 'Santosh Kumar'.

Authorized Signatory

Registered Office
AU SMALL FINANCE BANK LIMITED
19-A Dhuleshwar Garden, Ajmer Road,
Jaipur - 302001, Rajasthan, India
Phone: +91 141 4110060/61, Fax: +91 141 4110090
CIN: L36911RJ1996PLC011381
Formerly known as Au Financiers (India) Limited



ACHARYA INSTITUTE OF TECHNOLOGY

(Affiliated to Visvesvaraya Technological University, Belagavi, Approved by AICTE, New Delhi and Accredited by NBA and NAAC)

Date: 04/04/2019

CERTIFICATE

This is to certify that **Mr. Kewal Vadher** bearing USN **1AY17MBA19** is a bonafide student of Master of Business Administration course of the Institute 2017-19 batch, affiliated to Visvesvaraya Technological University, Belagavi. Project report on “**A Study on Customer Perception Towards E-Banking at Bhilai Supela (C.G)**” is prepared by him under the guidance of **Prof. Suhas Patel**, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belagavi, Karnataka.

Signature of Internal Guide

Signature of HOD

Head of the Department
Department of MBA
Acharya Institute of Technology
Soldevanahalli, Bangalore-560 107


Signature of Principal/Dean Academics

Dr. Devarajaiah R.M.
Dean-Academics
ACHARYA INSTITUTE OF TECHNOLOGY
Bengaluru-107.

DECLARATION

I, **Kewal Vadher**, hereby declare that the Project report entitled “Study on Customer Perception Towards E-Banking” with reference to “ AU Small Finance Bank Bhilai Supela” prepared by me under the guidance of Mr. Suhas Patel, Assistant Professor Department of MBA, Acharya Institute of Technology and external assistance by Mr. Vividh Chauhan, Branch Sales Manager, AU Small Finance Bank Bhilai Supela. I also declare that this Project work is towards the partial fulfilment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University/Institution.

Place: Bengaluru
Date: 08/04/2019


Signature of the student

ACKNOWLEDGEMENTS

I wish to express my sincere thanks to our respected Principal **Dr. Prakash M R**, beloved Dean-Academics, **Dr.Devarajaiah R M**, and deep sense of gratitude to **Dr.M MBagali**, HOD, MBA, Acharya Institute of Technology, Bengaluru for their kind support and encouragement in completion of the Project.

I would like to thank **Mr. Suhas Patel**, Asst. Professor, Department of MBA, Acharya Institute of Technology, Bengaluru and external guide **Mr. Vividh Chauhan**, Branch Sales Manager, AU Small Finance Bank, Bhilai Supela, who gave me golden opportunity to do this wonderful Project in the esteemed organization, which helped me to learn various concepts.

Finally, I express my sincere thanks to my Parents, Friends and all the Staff of MBA department of AIT for their valuable suggestions in completing this Project Report.

Place: Bengaluru

Date: 08/04/2019

Kewal Vadher

USN: 1AY17MBA19

TABLE OF CONTENTS

Chapter no.	Chapter name	Page no.
	Executive Summary	
1	Introduction 1.1 Introduction 1.2 Industry profile 1.3 Company Profile 1.3.1 Promoters 1.3.2 Vision, Mission & Quality Policy 1.3.3 Products & Services profile 1.3.4 Areas of operations 1.3.5 Infrastructure facilities 1.3.6 Competitors Analysis 1.4 SWOT Analysis 1.5 Future growth and prospects 1.6 Financial Statement	01-16
2	Conceptual background & Literature review 2.1 Theoretical background of the study 2.2 Literature review	17-28
3	Research Design 3.1 Statement of the problem 3.2 Need of the study 3.3 Objectives 3.4 Scope of the study 3.5 Research methodology 3.6 Hypotheses 3.6 Limitations 3.7 Chapter Scheme	29-34
4	Analysis and Interpretation 4.1 Data Analysis	35-56
5	Summary of Findings, Conclusion and suggestions 5.1 Findings 5.2 Conclusions 5.3 Suggestions/Recommendation	57-60
	Bibliography	61-63
	Questionnaire	64-67

LIST OF TABLES

Table No.	Particulars	Page Nos.
1.3.1.1	Board of director	06
1.6.1	Profit & Loss a/c	14
1.6.2	Balance sheet	15
2.2.1	Literature Review	24
4.1	Table showing you have a bank account in our bank.	36
4.2	Table showing Does online banking offer more scope and frequency than traditional banking.	37
4.3	Table showing the frequency of use of online banking per day.	38
4.4	Table showing why you have never used online banking.	39
4.5	Table showing the online banking services provided by your bank.	40
4.6	Table showing the online banking operations you use the most.	41
4.7	Table showing you want to receive emails containing.	42
4.8	Table showing do you show that you trust banks that only operate online.	43
4.9	Table showing your confidence in the security of online banking.	44
4.10	Table showing, in your opinion, that human contact is important for banking operations.	45
4.11	Table showing the benefits of the Internet in terms of banking service.	46
4.12	Table showing the type of disruption you are experiencing while visiting a branch.	47
4.13	Table showing the most important reason why this bank was chosen as an online bank.	48
4.14	Table showing what would deter you from the bank compared to online banking.	49

4.15	Table showing the main reason for your visit to your bank branch.	50
4.16	Table showing is the security always updated to protect any theft or fraudulent.	51
4.17	Table showing online banking is well suited to your long-term strategy.	52
4.18	Table showing what would encourage you to make more use of online banking.	53
4.19	Table showing e-banking has worked well according to your expectations.	54
4.20	Table showing the customer satisfied with the overall service provided by the bank.	55
4.21	Table showing the relation between the correlation between e-banking service expectation and the overall bank service satisfaction.	56

LIST OF GRAPH/CHART

Graph/Chart No.	Particulars	Page Nos.
2.5.5.1	Research Process Flow Chart	33
4.1	Graph showing you have a bank account in our bank.	36
4.2	Graph showing Does online banking offer more scope and frequency than traditional banking.	37
4.3	Graph showing the frequency of use of online banking per day.	38
4.4	Graph showing why you have never used online banking.	39
4.5	Table showing the online banking services provided by your bank.	40
4.6	Graph showing the online banking operations you use the most.	41
4.7	Graph showing that you want to receive emails containing.	42
4.8	Graph showing do you show that you trust banks that only operate online.	43
4.9	Graph showing your confidence in the security of online banking.	44
4.10	Graph showing, in your opinion, that human contact is important for banking operations.	45
4.11	Graph showing the benefits of the Internet in terms of banking service.	46
4.12	Graph showing the type of disruption you are experiencing while visiting a branch.	47
4.13	Graph showing the most important reason why this bank was chosen as an online bank.	48
4.14	Graph showing what would deter you from the bank compared to online banking.	49

4.15	Graph showing the main reason for your visit to your bank branch.	50
4.16	Graph showing is the security always updated to protect any theft or fraudulent.	51
4.17	Graph showing online banking is well suited to your long-term strategy.	52
4.18	Graph showing what would encourage you to make more use of online banking.	53
4.19	Graph showing e-banking has worked well according to your expectations.	54
4.20	Graph showing the customer satisfied with the overall service provided by the bank.	55

Executive Summary:

To know differences in risk perceptions between banking clients using e-banking. Perception in terms of monetary, psychological and security risk among the client's victimization the Web has a lot of risk as the use of e-banking. The customer does not prefer to use electronic banking that they could get money fraudulently victimization this service, and are therefore very cautious about high risk expectations throughout the transfer of money to and between the accounts. Only 37% of customers use e-banking in Bhilai Supela. analysis of differences in risk perceptions between banking clients using e-banking. Perception in terms of monetary, psychological and security risk among the client's victimization the Web has a lot of risk as the use of e-banking. The customer does not prefer to use the electronic banking services they could get from the ARGE

I have opened many accounts in the AU Small Financial Bank in that some are current accounts, savings accounts, trust account, etc and I ask them to use the e-banking services that is provided by the Bank. But they are afraid to use the e-banking services that the Bank donated because of fraud and error occurring during the transfer of funds. Can I explain the benefits of e-banking that they can asses the account form of your home, and make that they make the payment form of the work place no need to come to the branch for RTGS or NEFT. The customer can see the statement in the mobile no need to come to the branch for the statement.

The customer can take the services of Bank 24 X 7 by seats at home or in the Office. Then the customer is satisfied with the e-banking services. And know that there are 75% of customers using e-banking services in Bhilai Supela.

At small Finance Bank are attempting to transform more and more customers into the use of the e-banking transaction. This study is essentially about the customer's perception of e-banking at the AU small Finance Bank.

CHAPTER 1: INTRODUCTION

1. INTRODUCTION:

By promoting online banking technology, banks have been able to enhance their operations by effectively and rapidly reducing daily banking management through online banking channels. Accelerating square client counts, such as reducing bank visits and making transactions over the Web or ATM without visiting the agency directly. To date, most banking customers have not recognized online banking, and customers do not trust online banking. In particular, Bhilai's Supela is far behind in developing countries because many online banking services are not available at Bhilai Supela. This study investigates customer perceptions, preferences, problems and suggestions for Bhilai Supela's online banking. This study mainly focuses on services

1.2 Industry Profile:

Banks are also organizations that provide customers with completely different banking services and payment services. Banks are generally understood to be institutions that provide basic banking services, such as deposits and receipts. There are non-banking institutions that provide banking services, but dissatisfied banks are a collection of monetary services. A transaction, collectively referred to as a bank-provided system, provides customers with the full-day cash management service, the application of account and portfolio transactions. Trade in the Indian state should not be a hassle exclusively, but be prepared to respond to new challenges from technology as well as a variety of external and internal factors. Over the past 30 years, India's trade has had some rules on lending. To overcome this problem, the organized banking sector was fully regulated by the government. The organized banking sector provides loans, clears deposits and provides various services to customers in the financial system. The banking sector offers customers many amenities and opportunities. All banks protect money and valuables and provide loans, credits and payment services such as checking accounts, warrants and bank checks. The bank also offers investment and insurance products. The emergence of a variety of cooperative and integrated models between the financial industries has removed a distinction in the distinction between banks, insurance companies and securities companies.

The banking system has an important place in the national economy. Establishment of a bank is indispensable in the class society. It plays an important role in the economic development of a country. Therefore, the economic development of a country depends on the success of the

relevant banking sector. The success of the banking system is now overestimated by the desire of customers who are well understood, satisfying and happy.

There have been positive developments in the banking sector on a regular basis over the past decade. Decision makers, including the Indian Bank (RBI), the Treasury Department and government and monetary regulators, have put a lot of effort into stimulating regulation in their sector. The current world is favourably compared to the banking sector of this region for measures such as growth, capital gains and defective assets. Some banks have a surprising and comprehensive record of innovation, growth and value creation. This is often reflected in market valuations.

However, improved legal, innovation, growth and value creation in the sector is limited to some of them. Bank intervention in Asian countries is higher, and infiltration by banks is much lower in many markets. The Indian banking sector needs to be significantly strengthened if it wants to support the modern and dynamic economy that Asian countries are eager for the banking sector in India has become a sleepy business, creating a mentor as a very active and dynamic mentor. Relaxation and economic reform have fundamentally made these changes. Entry of private banks has reorganized the nationalized bank's services and product portfolio. The main goal of private banks is investing in strengths. To compete with a private bank, a bank.

Increasing competition and technology-led products are the various trends facing the banking sector right now. Banking technology has become one of the most recent marketplace successes to conquer buyers. Thanks to the entry of private banks, the well-known sector-specific sectors of technology innovation and cash management have gained an active presence in the banking sector.

1.3 COMPANY PROFILE:

We redefine what a bank should be. We tend to change a practical banking expertise. We tend not to complicate banking for you. The dream began twenty years ago by Mr. Sanjay Agarwal, an accountant holder of the advantage and a first-generation businessman, as well as his team practiced. Together, the skill full team began a journey of excellence while enriching lives on style. What started out as a dream of being one in each of the fastest growing NBFCs, the UA financial is currently at AU Small Finance Bank. During our expedition, we focused on

explanations, we fully supported the desires of our clientele. This transformation, from being a non-custodian institution to a Bank, which has a neighbourhood for security, could be a mirror image of the different things that, AU means:

- Inclusiveness
- progress for all
- simplicity
- action and urgency

These are not just words. In fact, it is the terrible pillars of this small au Financial Bank that will serve you, the first member of the AU family. As we grow, we tend to be clairvoyant, placing our community's interest in the huge. Travel of the small financial Bank of the AU:

1996

- A great trip to AU began in 1996. Started by L. N FINCO from Financial Corporation Ltd. It was absolutely promoted by founder Sanjay Agarwal (1st generation middle class accountant and rank holder). The company was founded in Rajasthan with informal LD, and the authorized share capital is 100,000. He started with a car loan.

2000

- A great trip to AU began in 1996. Started by L. N FINCO from Financial Corporation Ltd. It was absolutely promoted by founder Sanjay Agarwal (1st generation middle class accountant and rank holder). The company was founded in Rajasthan with informal LD, and the authorized share capital is 100,000. He started with a car loan.

2003

- The company has developed a partnership with HDFC Bank as a business partner in the risk sharing model.
- Our officer, Uttam Tribrewal, is on board.

2006

- We tend to scale our foundations and ventures into geographic areas.

2008

- The company has earned a SAR investment. \$ 200 million of the Business Excellence Fund of the Republic of India and the Indian Business Excellence Fund-1 (Motilal Oswal Private Equity Fund).

2009

- We tend to unfold our external to Gujrat.

2010

- Received a contemporary registration certificate below the Iowa article 45 of run struck in the Act of the hit race in consistent with this race to bat in ranked our company.
- The AU supporters have obtained the position of "non-deposit of the necessary systemic account, plus a non-custodian financial institution."
- We tend to start granting a housing loan.

2011

- We tend to create wholly owned subsidiaries. Housing services through the private offer financial services of the proposal.
- Extended our procedures to the geographical region, State of Madhya Pradesh

2012

- There is a tendency to invest in RS. 1.5 billion and RS. 330 440 000 e-Shang Wood Cluster (ESR, Warburg Pincus subsidiary) and International Finance Corporation (New Group member)
- We tend to install low-level personal facilities for insurance brokering to produce insurance and brokerage services.
- Extension of activities in the city, Himachal Pradesh and Haryana.
- CRISIL A / Phase 2 to improve the stable credit rating for future credit facilities.
- Forbes in the Republic of India introduced AU financiers to attract investors despite the economic downturn.

2014

- Allotted credit grade of IND A +/-stable for long credit services and IND A1 + for brief term credit services.

- We tend to become the sole plus Finance (AFC) to receive 'in principle' approval type run batted in for establishing small Finance Bank.

2016

- We tend to become the only more funding (AFC) to receive "in principle" type of approval ran for the purpose of establishing small Finance Bank.

2017

- The financial UA (India) restricts, the NBFC, remodelised in the small financial Bank of the AU, the Bank designed with a clear target monetary inclusion while anticipating and expeditious fulfilment of customers' desires.
- Company established as SFB, the name of the company was changed to "AU little Finance Bank Limited" and a certificate of contemporary incorporation was issued by the mythical monster on the Gregorian calendar of the month thirteen, 2017.

2018

- Capital of other capital of the proper capital 500 crores type of capital of the federal agency Institutional investor capital advantage.
- The digital banking period ended with a total mandatory function with approximately 30 executives.
- Seek active partnerships for digital asset management or build product positions.
- RBI approved a total of 142 new stores, including 27 core sites in Mumbai, City and Pune. 193 Atal Seva Kendra Interstate ATM service in Rajasthan.

1.3.1 PROMOTERS:

Board Of Director:

NAME OF DIRECTOR	DESIGNATION
Mr. Mannil Venugopalan	Chairman
Mr. Sanjay Agarwal	Managing Director & CEO
Mr. Uttam Tibrewal	Executive Director
Mr. Krishan Kant Rathi	Independent Director

Mr. Jyoti Narang	Independent Director
Mr. Raj Vikash Verma	Independent Director
Mr. Narendra Ostawal	Additional Director

Table 1.3.1.1: Board of Director

1.3.2 VISION, MISSION & QUALITY POLICY

Vision Statement

To be the most trusted retail banking officer, loved by the nature of economic success, including money, ordinary people do a special ordinary job of ensuring customer trust and enjoyment.

Mission Statement:

To build one in all the largest retail franchise of India by 2022 that is loved for:

- Each guest's creation feels best by serving.
- I am concerned that the Indian will not be deprived of the bank. Behavior, vitality, detail orientation, prejudice to methods, products and innovation.
- We respect world standards for integrity, governance and ethics.
- Work with the nurse's civil rights officer to provide a cooperative platform that is well-received by all workers or all workers.
- The fastest growing Office book is 1,000,000,000,000 in size and has a customer base of over 10 million customers.

Quality Policy:

- Attentive customer service, anticipating the necessities and providing proactive solutions.
- Quality management system and improvement of our potential through motivation, development and recognition.
- Attentive customer service, anticipating the necessities and providing proactive solutions.
- Defend and advocate the AU small financial bank or the rights, interests or property of its affiliates.
- Apply the terms and conditions of the goods or services.

- Act to produce the interests of the small limited UA Financial Bank, its affiliates, or its members, constituents or other person.

1.3.3 PRODUCT/SERVICES PROFIL:

Personal Banking

- **Saving Account:** UA Small Finance Bank designed the bank account product package based on the philosophy developed during the connection process. Each variant of our bank account represents our philosophy and aims to address differentiated and important demographic aspects. Whether you are retired or retired, whether you are an employee or not, a bold student dreaming or not, we truly value your banking at the AU Bank!

3 distinctive options that create AU little Finance Bank's bank account different:

- **Higher Interest Rate:** we provide higher interest rates, upto 6.75% for your savings guaranteeing that you simply continually save a lot of.
- **Monthly Interest Pay-out:** we have a tendency to are providing you a monthly interest pay-out thus you understand the interest good thing about your savings monthly.
- **Get machine Upgrade:** As your banking relationship grows, we provide you a complimentary machine upgrade to the subsequent level of due banking privileges and repair edges.

- **Current Account:**

Open a bank account that meets all your business needs. Right from your daily transactions to credits; pay-outs to transfers, the present Account services of AU Small Finance Bank give you with ideal flexibility and make sure that you fancy optimum freedom whereas you are taking care of your finances. Covering nearly each spectrum of business; be it a start-up or a well-established business; business enterprise or retail, transporters or traders, our accounting variants are made-to-order to cater to your business' specific necessities.

What makes AU Small Finance Bank's Current Account different?

- **Answer Basic Approach:** We offer made-to-order solutions to our accounting customers.
- **24x7 "TRUE ANYWHERE" Banked:** Truth expertise of 'Anywhere Banking' through 24 x seven money Deposit facility at Bunch Note Acceptors (BNAs) and our 'state-of-the-art' Digital Banking platforms.

- **Unlimited Withdraw/Payment Limit:** Free on-line Payments offered with Unlimited Transactions.
- **Term Deposits:** Term Deposit are the way of investment where you have to give some amount to to the bank for the certain period of time, after the maturity period you get return with the interest this is called term deposit.
- **AU Small Finance Bank offers many deposit choices for varied durations.**
- **Fixed Deposit:** Open FD on-line with AU Small Finance Bank at 8.5% p.a. rate of interest (9.0% p.a. for Senior Citizen) and earn higher return on your investment.
- **Recurring Deposits:** You have to deduct every month some of your fixed amount for a certain period of time so, after maturity period you will return with the interest.
- **Debit Card:** Other than our fastidiously designed merchandise for our AU Family, we've got further options and edges tied into your Debit Cards like Rupay Classic, Rupay atomic number 78, Visa Business Gold, Visa Business atomic number 78, Visa Gold, Visa atomic number 78 and charge account credit Insurance edges.
- **Insurance and Mutual Funds:** set up for your future with our reasonable insurance policy and investment company schemes these days. Avail tax edges with our wide selection of product choices. start with Au Bank now:
 - Health Insurance
 - Life Insurance Policy
 - Mutual Insurance
 - **Retail Loan:** Empower your dreams financially with AU Bank Retail Loans.
 - **Vehicle Loan**
 - **Secured Business Loan:** At Au Family we tend to believe your truest potential and provides your MSME low push for your next massive leap. The flexibility to nurture and support small entrepreneurs is our forte. We offer secured business loans to small and medium businesses. We tend to facilitate all of your desires like business growth, technology up-gradation, assets demand, erection of building and sheds to call some.
 - **Home Loan:** A dream home is the place to remain along with your family that create your presence thus comfy. a brand new home is the start of a new story, we tend to facilitate your to inform this story with large pride. With AU Small Finance Bank home equity

credit, we tend to partner you in your efforts to succeed your dream and build your own happy story with one amongst the simplest housing loan solutions in Asian country. Our relationship officers with their monetary acumen helps you in each step of housing finance method like choosing the proper loan combine to the calculation of appropriate loan EMI and tenure. we offer glorious post disbursement services. Business has no base if the worth statements are compromised. At AU we tend to follow highest standards of ethics, integrity and most significantly transparency in our workings.

- **Gold Loan:** Life is filled with abrupt opportunities. don't enable the opportunities to pass simply because of economic constraint. we tend to facilitate your optimise your investment in gold as Gold Loan isn't solely simple to avail however easy to repay too.
- **Wholesale Business:**
- **Business Banking:** we offer finance to varied businesses together with small tiny & Medium Enterprises, tiny & Medium Enterprises for assets desires together with day to day operations, fixing of latest unit and business growth. we tend to cater to all or any segments of the companies like Wholesalers, Retailers, Traders, makers, Service suppliers, Contractors, Stockists, Distributors, academic Institutes, care Institutes etc.
- **NBFC/HFC/MFI Lending:** To keep {the growth} engine running and satisfying the requirement of client segments NBFC business needs a continuing stream of funds for growth and expansion. Being a participant from same area has taken North American country through many credit and business cycles. This has given North American country a first-hand perspective and skill of specific desires of NBFC's at numerous stages in their business cycles. we tend to are committed to vary this area with client central approach and customised merchandise within the debt phase of NBFC funding.
- **Real State Banking Group:** The \$64000 estate business needs a continuing stream of revenue for numerous construction-related tasks. From the under-construction stage to the relinquishment stage, developers should have funds accessible to make sure timely delivery of housing or industrial units. property developers will overcome this hurdle by availing loans our simplified property cluster.

1.3.4 AREA OF OPERATION:

- **Address:** Plot No-7 Ward No. -5,
Dahshin Gangotri,
Bhilai Supela,
State: Chhattisgarh
District: Durg
Branch: Bhilai Supela
- **Address:** Plot No 22 Sheet No 9
Near Daga Petrol Pump Fafadih Chowk
Raipur 492001
State: Chhattisgarh
District: Raipur
Branch: Bhilai Fafadih
- **Address:** Mauja Talapara Ph. No.3A
Ward No-101 Opp. Gumber Petrol
Talapara Bharti Nagar Chowk
Vyapar Vihar Road Gayati Nagar
State: Chhattisgarh
District: Bilaspur
Branch: Bilaspur Gayatri Chowk Nagar

1.3.5 INFRASTRUCTURE FACILITY:

AU Small Finance Bank has been established at Supila Village, Bhilai District, Chhattisgarh State.

- Employees are given well-spaced desk with personal desktop.
- Arms guard are present for the safety.
- Teller machines is been provides to cashier
- Free Wi-fi facilities for bank employs.
- Refreshment Room (Pantry Room) is available in working hours for employs.
- Fun activities are been conducted every end of the month.

- Employs are been appreciated with “Employ of The Month” title and which make them love their jobs.

1.3.6 COMPETITORS INFORMATION:

- Utkarsh Small Bank
- Equitas Small Bank
- Janlakshami Finance Bank
- Ujjivan Small Bank

1.4SWOT ANALYSIS:

➤ Strength:

- Friendly environment with customer.
- Market Leader in Bhilai Supela under NBFC.
- Strong brand recognition.
- Wide geographic presence.
- High margins compare to other competitors.
- Highly qualified & technical staffs.

➤ Weakness:

- Product Diversification is less
- Loss of technology
- Online services are not good.

➤ Opportunity:

- Rapid expansion of the economy.
- Customers tend to migrate to high-end products.
- Lower inflation rate.
- Opportunities in Online Space.

➤ Threats:

- Competitive pressures.
- Changing demographics.
- Stringent RBI policy.
- Changing political environment.

1.5 FUTURE GROWTH AND PROSPECTS AND FINANCIAL STATEMENT

Future Growth and Prospects:

In March 2018, the UA little Finance Bank restricted (NSE: AUBANK) declared its update of the most up-to-date gains, which showed that the company suffered a significant current of air with deteriorating gains of -61.67%. Below can be a transient comment on my takeout on market analysts however predict the growth prospects of the small financial Bank over the next few years and time or not the long look brighter term. I will observe the gain not including unexpected things to ignore happing goings-on to induce a more robust empathetic of the fundamental workouts to win.

For AU little Finance Bank, I've compiled 3 relevant aspects you ought to look at:

- **Health Status:** Is there a healthy balance sheet? Take a look at free balance sheet analysis through six direct audits of key factors such as debt and risk.
- **Assessment:** What is the current AU BANK price? Even if growth prospects are reflected in intrinsic value, are they undervalued? The introductory infographic value of our free analytics report visualizes whether or not AU BANK is not properly evaluated in the current market.
- **Other high-growth alternatives:** Do you have high-growth stocks to hold instead of AUBANK? Explore interactive inventories with tremendous growth potential and let them think about missing items.

1.6 Financial Statement:

Profit and Loss Account

Particular	March 2018 (in RS Cr)	March 2017 (in RS Cr)	March 2016 (in RS Cr)
INCOME			
Interest / Discount on Advances / Bills	1,250.72	980.98	0.00
Income from Investments	128.46	8.96	0.00
Other Inter-Bank funds	41.67	0.00	0.00
Others	346.35	290.06	0.00
Total Interest Earned	1,767.19	1,280.00	0.00
Other Income	388.06	809.96	0.00
Total Income	2,155.25	2,089.96	0.00
EXPENDITURE			
Interest Expended	826.73	496.31	0.00
Payments to and Provisions for Employees	424.89	192.78	0.00
Depreciation	53.25	5.78	0.00
Operating Expenses (excludes Employee Cost & Depreciation)	274.47	154.27	0.00
Total Operating Expenses	752.61	352.83	0.00
Provision Towards Income Tax	153.08	314.94	0.00
Provision Towards Deferred Tax	-1.77	6.43	0.00
Other Provisions and Contingencies	0.00	97.47	0.00
Total Provisions and Contingencies	283.87	418.84	0.00
Total Expenditure	1,863.21	1,267.98	0.00
Net Profit / Loss for The Year	292	821.98	0.00

Net Profit / Loss After EI & Prior Year	292	821.98	0.00
Items			
Profit / Loss Brought Forward	1,167.31	509.73	0.00
Total Profit / Loss available for Appropriations	1,459.35	1,331.70	0.00
APPROPRIATIONS			
Transfer To / From Statutory Reserve	73	164.40	0.00
Transfer To / From Special Reserve	20.50	0.00	0.00
Balance Carried	1,365.84	1,167.31	0.00
Total Appropriations	1,459.35	1,331.70	0.00
OTHER INFORMATION			
EARNINGS / SHARE			
Basic EPS (Rs.)	10.26	30	0.00
Diluted EPS (Rs.)	10.00	29.61	0.00
DIVIDEND PERCENTAGE			
Equity Dividend Rate (%)	5	0	0

Table 1.6.1: Profit & Loss A/c

Balance Sheet

Particular	March 2018 (in RS Cr)	March 2017 (in RS Cr)	March 2016 (in RS Cr)
Total Share Capital	285.70	284.25	44.08
Equity Share Capital	285.70	284.25	44.08
Share Application Money	17.50	6.15	0000
Reserves	1,977.98	1,697.19	956.59
Net Worth	2,281.18	1,987.59	1,000.67
Deposits	7,923.32	0.00	959.60
Borrowings	7,638.86	7,119.89	2,857.83

Total Debt	15,562.18	7,119.89	3,817.43
Other Liabilities & Provisions	989.41	673.75	1,454.92
Total Liabilities	18,832.77	9,781.23	6,273.02
Assets			
Cash & Balances with RBI	492.12	13.43	0.00
Balance with Banks, Money at Call	1,269.10	611.53	0.00
Advances	13,312.13	6,550.94	0.00
Investments	3,050.59	2,150.31	231.57
Gross Block	380.38	35.98	47.00
Accumulated Depreciation	0000	0000	22.80
Net Block	380.38	35.98	24.20
Capital Work In Progress	5.71	239.87	0.00
Other Assets	322.74	179.17	5,842.43
Total Assets	18,832.77	9,781.23	6,098.20
Contingent Liabilities	322.74	544.39	541.18
Book Value (Rs)	79.23	69.71	227.01

Table 1.6.2: Balance Sheet

CHAPTER-2 CONCEPTUAL BACKGROUND AND LITERATURE REVIEW

2.1 Theoretical Background of the Study:

Definition of E-Banking

E-banking, also known as online banking, involves electronic payment systems that enable customers at banks and other institutions to conduct a variety of economic transactions through their websites. finance. The online banking sector can sometimes be linked to a central banking system operated by a bank. Unlike branch banks, it was a common way for customers to access banking services

What is E- Banking?

Online banking is designed to meet the requirements of online banking, which gives you easy and secure access to your checking account. Online banking is a safe, fast, easy and cost effective electronic service that allows you to access your checking account and manage online banking transactions 24 hours a day, 7 days a week. You can liquidate your bank transactions anywhere in your home or work. Online banking allows you to:

- It corrects the statement that your checking account is the whole market.
- Account, Credit, Overdraft and Deposit Statement.
- Run domestic and international remittances in many currencies
- Execute all types of utility payment (electricity, installation, etc.)
- Customs formalities. Electronic verification of all post-transactions through E-Banking.
- Manage your loan repayments.

➤ Forms of IT Innovations (Electronic Delivery Channels)

Technological innovation is known to contribute to the distribution channels of banks. Electronic delivery channels consist of electronic banks. Electronic finance is not an absolute technology, but it is an effort to integrate several completely different technologies. Each of these has evolved in many ways, but in recent years, entirely different teams and industries have recognized the importance of action at the same time. Bankers are now experiencing a change in business because the world has begun to use technology in recent years. Other electronic distribution channels are mentioned below:

- **Automatic teller Machines (ATMs):**

"ATM machines combine laptop terminals, document storage systems and cash registers into a single device that allows customers to enter the bank's accounting system using plastic cards that contain PCs, and the terminal processes files from the bank 24 hours a day.

- **Mobile Banking:**

Tele-Bank (telephone banking) can be considered as a virtual or remote bank, which provides branch payment services via a communication device whenever a customer performs a transaction. (AVR) technology to build a bank's retail banking system.

- **Personal Computer (PC) Banking:**

ATMs are ready to offer a variety of services such as opening a deposit, transferring funds between one or more accounts and paying bills. Banks, like any other bank, tend to gain a competitive edge by using this electronic financial device. The combined service of all technical representatives, controlled by machines and people, implies high productivity in the bank through opening hours.

- **Branch Networking:**

Branch office networking consists of automation and interconnections of a complete bank branch geographically dispersed in an integrated WAN or enterprise network (EN) system. You can create and share integrated customer information.

- **Attention:**

Internet banking seems to have escaped many bank customers. The UN organization may also be a potential adopter. Some non-users mentioned that they did not have the best-known or thought-out Internet bank or viewed it as published. Many non-users highlighted the usefulness of analytical interviews with information sessions in the banking network. Some participants pointed out that there were no banks on the Web because of a basic cognitive process that was not previously tried, too sophisticated or not very attractive. The bank has an obligation to encourage interest when the ATM prepares a variety of services, such as creating deposits, transferring funds between accounts and bill payment. Customers can also save time to deliver commissions and place queues at bank counters, so customers will spend this time on a variety of production activities.

- **Accessibility:**

"Access to the computer is not a problem, but network access allows most buyers to get a computer, but they can access the net receipt." These non-user comments show non-user comments and indicate that missing or inadequate NET access can have a significant impact on adoption requests. Some of the participants with a pure house provided services with limited access time for cost reasons. They emphasized the importance of this level of access to select banking air channels.

- **Self-efficacy:**

Control relates to nursing expressions that appear to influence the intent and use of domain style. It is related to the behavior by providing information on the likelihood of a source that should exert a certain performance. In addition, the theory of psycho-social functioning of self-efficacy has been used to understand human behavior and performance in a wide range of activities. The author has already explained that the user has no experience with the data system. Confidence in the talent information connected to the PC gives the impression that a simple or difficult new system will be used. In the context of online banking, self-efficacy can be seen as guaranteeing the information and capacity necessary for the functioning of the PC, as well as the net for conducting bank transactions through the net.

- **Convenience:**

Some of the participants with a pure house provided services with limited access time for cost reasons. They point out, however, that this time interval was used for a separate function, such as a reference search for children's preparation. The growing problem with nursing is limited network practices and policies, and many non-users relay limited time stories for network use at work. Many users were able to gain access to a high level of access to their work on the Internet, regardless of whether they were connected to the Internet all day. They mentioned the importance of this level of approach to trying to make a choice of banking air channels.

- **Usability:**

"Banks and currency agencies should be able to travel online for everyone, but they have not built a system that people can actually use." Ease of use - or usability - was often cited and closely related to the individual perception of electronic style and integration / interoperability of

computers. Interestingly, some non-users have found their views on the quality and usability issues of website style without using Lynx-eyed web banking applications. Quality considerations centred around registration and implementation of the system. A feature that can be controlled by the network system as a key element. In fact, the user's nominal integrity is a major concern for usability. However, the study said bank accounts are part of a succession system not accessible to the modern web industry. As shown in previous studies in this area, there were very important results for several factors and fewer adoption of Web-Banks. Factors are risk, cost, relative advantage, data and support.

- **Risks:**

Participants thought about Internet-based risks in creating Bank channel selections. For many of the Bank's clients, the question of convenience of banking means was seen as additional necessary as the online risk with a survey conducted with Australian Bank buyers. Rogers noting that other innovative and risk-accepting people are "early adopters" could make a case for why users of our sample were less likely to be repugnant than non-users.

- **Trust:**

"I never trust the bank, so I'm sure that I will not make a big profit." In general, emphasizing the trust issues that bank customers perceive, and the competition of trust, It is a nature that adopts a web bank.

- **Security:**

Responsibility for Web connectivity and Internet banking applications was a priority. Bank customers can handle incidents such as computers that are not working, Use the web store only to retrieve unloaded pages, and have them read non-existent pages. To advise the user to run it immediately to the controversy. Confidentiality and confidentiality issues are generally confused by the fact that knowledge is open to others, but lacks the distinction between personal and other indicators.

- **Privacy:**

Some researchers have pointed to consumer concerns about the privacy of online banking. In relation to the buyer's attitude towards the online banking system, trust is also related to the judgment of the buyer's security and privacy concerns. Bank customers are generally sensitive to

confidentiality issues and whether their personal information is linked to new services by banks or third parties. For some non-users, it was very important to keep the privacy of online banking.

- **Costs:**

Consumers mentioned many types of prices that inhibited the use of a net bank. Burnham found that when the customer switched between different types of services, the participants considered the procedural, monetary, and relative prices and pointed out those costs.

- **Procedural:**

Implementation and learning procedures have been a major barrier to many non-users, although their adoption is less important than the importance of convenience. Users are most likely to face established procedures. Once enforced, the procedures required for browsing the Internet, accessing and transferring bank websites, and interacting are deemed to be costly for bank customers.

- **Monetary policy**

You can connect to your laptop purchases, Internet access from internet banking, and transactions. Also, the online banking fee has changed recently whenever there is no fee for 10 years.

- **Relative:**

The relative advantage clearly influenced the choice of banking methodology. Many non-users felt that the blessings declared by online banking were aimed at other types of people. Users simply wanted to cite the power to visualize online banking blessings as account knowledge, timely access to knowledge, and the ability of banks to create the most profitable use of available funds. Transfer the funds account shown on the screen.

- **Support and information:**

Bank customers wanted information on net banking options, benefits, and relative benefits. Costs can be a way to get help and generally sign up and use ways to solve problems. Participants complained that many members of the bank knew little or no awareness of online banking. In particular, agency staff do not seem to have this understanding that has been perceived as an optimistic sign of low-level service and buyer support.

- **Easy to use:**

Simple perceived usage facilitates user acceptance when the system is simple to speak and use. Indirect results are explained in scenarios where others are assimilated, the effort required to use the system is reduced, and the quality of the additional system is detected by the user. In other words, an easy-to-use system.

- **Quality:**

A wide range of research has shown that perceived quality is a prerequisite to the adoption and use of technology. In their study, researchers have pointed out that the intent of activities in a highly practical work environment is largely based on performance-related components, not individual behavior on behaviors. Beyond general banking strategies in the context of e-banking, the breadth of quality that e-banking provides can affect adoption and intent to use.

- **Computer Skills and Adoption of E-Banking Services:**

It is expected that there will be interconnections between the specified technologies. The spread of technology is not independent. The spread of other technologies in NET Bank is a technology that is very interested in portable networks. It is also a complex technology compared to previous banking technologies. Consumers' willingness to adopt new technologies has been contaminated by previously connected technology adoption models.

- **Banking Technologies and Banking Service:**

- **Gender selections:**

The serious use of the banking service was the main significant reflection on the adoption of the net Bank among non-adopters, and the previous net buying behavior was also a major problem, but not the maximum amount because the use of the connected Bank technologies. Consumers who have the additional ability to use banking technology and laptop package recognize the benefit of the net Bank, they may hesitate to adopt the net Bank as a result of they must take a position longer and cash to be told the net Bank. It was according to some scholars that ladies have more concern and less interest in new technologies like the Web, technology and gender mutually build each other through social training, thus opening the method for attitudes towards the adoption of recent technologies.

- **Financial Gain:**

In addition to the expertise spent using the PC software package and alternative banking technologies, demographic factors should influence the adoption of the Web Bank. Age affects

people's perspective to Web banking and their ability to be told a way to invest. Customers within the young cohort are many seem to take a position the time to be told to use Web banking as a result of younger consumers will produce more edges through time saving.

- **Education and Occupation:**

Well-educated people can react a lot quickly as less educated people once the Web banking, which has benefits to save time and price, is introduced. It is assumed that well-educated people can adopt the Web Bank comparatively very quickly than those less educated as a result of the new technology, e-banking, guarantees the reduction of the time required for transactions in Species. However, the impact of education on the adoption of the Web Bank should be based on the age of the patron. as an example, the prospect of a school graduate towards the adoption of the Web Bank is totally different at the age of 35 to 65 because of the benefits and prices of adoption are different.

2.2 Literature Review with Research Gap:

Author / Researcher	Title of the Article/Study	Objectives, Outcome or Findings	Gap Identified
Uppal & Chawla (2009)	E- Delivery Channel-Based Banking Services.	An Empirical Study customer perception about e-banking services.	Research gap, sampling gap.
El-Sherbini el al. (2007)	Bank customer Behavior perspectives towards internet banking services.	Usage patterns and problem rising on its utilization.	Area of operation gap, sampling gap.

Reeti, Sanjay & Malhotra (2009)	Customers perception about banking services in an emerging economy.	The various determinants affecting the customers perception as well as attitude towards banking services.	Demographic gap.
Sathye, M. (2003)	Examined various factors affecting the banking services in India	Filling the gap in knowledge about Banking Landscape in India.	Research gap.
Bauer, Malike & Falik (2005)	Quality of E-banking portals has a significant impact on the consumers.	The empirical model study validated a measurement model for web quality based on security.	Trust, basics service quality, responsiveness.
Laukkanam, Sinkkonen & Laukkanen(2008)	Segmenting bank customers by resistance to mobile banking	The role of self-efficacy in bank customers risk perception towards the internet banking.	Psychological gap.
Picado, Gonzalez & Echkelman (2004)	Customers satisfactions using QFD: an e-banking case.	Satisfaction research using the technique of QFD technique framework.	Area of operation gap, sampling gap.

Awamleh (2006)	Diffusion of Internet Banking amongst educated consumers in a high income non- OECD country	Analyzed internet channels and the service performance of the educated banking customers.	Technology Gap.
Dixit, N., & Saroj, K. (1970).	The diffusion of internet banking among Indian Customers.	Why users are more accepting of internet banking services.	Area of operation gap, research gap.
Akinici et al, (2004)	Adoption of internet banking among sophisticated consumer segments in an advanced developing country.	Attitude & adoption of internet banking among sophisticated consumer.	Research Gap.
Nancy el al. (2001)	Complain about computer logon times.	Customers complain about computer logons times which are usually longer than making a telephone call.	Area of operation gap.
Mishra, V., & Bisht, S. S. (2013)	A study of Mobile Banking for the Unbanked.	The dimensions of strategy that make for success in the market for the unbanked.	Sample Design Gap

V. Raja, Joe A. (2012)	A study of Global e-banking scenario and challenges in banking system.	It compares the traditional banking systems with net banking.	Area of operation gap, Research gap.
Nel J., Boshoff C., Raleting T., (2012)	A study of Exploiting the technology cluster effect to enhance the adoption of WIG mobile banking among low-income earners.	The attitude formation of low-income, non-users of Wireless Internet Gateway (WIG) mobile banking	Area of Operation Gap.
Van B., Paul, Veloso, Francisco M. and Oliveira, P., (2012)	A study of Innovation by Users in Emerging Economies: Evidence from Mobile Banking Services	The extent to which users in emerging economies innovate, and whether these innovations are meaningful on a global stage.	Research Gap, Sample Design.
Oliveira P., Eric V. H., (2011)	A study of users as service innovators: The case of banking services	Retail banking services were first developed and implemented by individual service users rather than by commercial financial service providers	Research Gap

Herzberg, A. (2003)	A study of E-Banking from mobile phones to responsible devices	Mobile phones have evolved from simple voice terminals into highly-capable, general purpose computing platforms.	Technology Gap, Area of operation gap.
Ahmed S. M, Shah J. R., Md. A. I., Samina M., (2011)	A study of Problems and prospects of mobile banking.	The policy makers will get an insight about the problems and prospects of mobile banking.	Area of operation gap.
Lin H. F. (2011)	An empirical investigation of mobile banking adoption: The effect of innovation attributes and knowledge-based trust.	The results found that the antecedents of attitude toward mobile banking differ between potential and repeat customers.	Area of operation gap, sample design gap.
Murillo R. H., Llobet G., Fuentes R. (2010)	A study of Strategic online banking adoption.	The construct local banking markets using the geographic market	Research Gap, Sampling Gap.

Table 2.2.1: Literature Review with Research Gap

CHAPTER: 3 RESEARCH DESGIN

3.1 STATEMENT OF PROBLEM:

The main issues related to online banking are theoretical knowledge about online banking and the various services offered. This issue is also related to E-BANKING customer satisfaction verification at AU SMALL FINANCE BANK.

3.2 NEED FOR STUDY

Online banking is still in its infancy. A lot of research has focused on the use of online banking, but many factors related to not being used have been overlooked. This study was conducted to verify the conceptual model of online banking. We have identified and searched for causes by modifying causal factors to make online banking more accessible. This will allow your bank to make more money. This research focuses on customer perceptions of online banking, motivators, and ways to improve acceptance and utilization through online banking. The purpose of this study is to determine the factors that affect the level at which bank customers accept online banking. The study found that education, gender, and income play an important role in the use of online banking. If the research could improve the technology, the consumer confirmed the conceptual framework that it would use more of the online banking. Trust, legend, and such prohibitive factors.

3.3 OBJECTIVE:

- Determine the importance of reliability, convenience, speed, and security. Adopt customer-provided online banking services.
- Investigate customer satisfaction with online banking.
- Determine customer perceptions about security, counterfeit transactions, ATM services, and so on.
- Identify the potential uses of electronic finance and its importance.

3.4 SCOPE OF THE STUDY:

This study is descriptive and evaluative and examines the impact of various factors on customer satisfaction and dissatisfaction with online banking. This research measures the impact of Internet banking on the performance of AU SMALL FINANCE BANK operated by Bhilai Supela. The scope of this study is confined to AU's small financial bank with an online banking facility operated by Supela Bhilai.

2.5 RESEARCH METHODOLOGY:

Research methodologies are a way to solve research problems in a fixed way. In fact, research is the art of scientific research. Some people see research as exercise. The methodology can vary from problem to problem, but the basic approach to research is the same.

"The procedures by which researchers go about their work to describe, explain and predict a remarkable person are called methodology."

2.5.1 RESEARCH DESIGN

A research design in the blue printing of preconceived schema followed in the completion of the final investigation. It provides the framework in which the researcher must work. The formulation of the design of healthy research depends on the problem identified. He mainly calls for the decision on research approaches.

2.5.2 TYPE OF RESEARCH:

- Exploratory Research.
- Descriptive Research.

➤ DESCRIPTIVE SEARCH

Descriptive Analysis includes various types of surveys. Explanation The main purpose of the analysis is to explain the current situation. In scientific discipline and commercial analysis, we tend to use it very often.

➤ EXPLORATORY RESEARCH

Exploratory research is a search behaviour for an issue that has not been clearly described. Exploratory research helps to verify the most effective search style, knowledge, assortment technique and choice of subject. Exploratory searches of each type (what, why, how).

Design of the research used in the project:

In this research project, the design of descriptive research is used.

2.5.3 DATA COLLECTION METHOD:

DATA: this is the information used to achieve the research objective.

Data type: there are mainly two types of data-

- Primary data
- Secondary data

- **Primary data:** Primary data are those originally collected for the first time, from beginning to end, for specific purposes by a researcher. These are the most recent data and are therefore reliable.
- **Secondary data:** Data from sources that have not been originally collected but posted or unpublished are called secondary data. Therefore, these data are secondary, already collected, processed, and used by others for their own purposes.

METHOD OF DATA COLLECTION USED IN THIS PROJEC:

In this research project, primary data is used.

- **Primary data:** Structured questionnaire

Primary Data SOURCES:

- I obtained data for the questionnaire using the personal interview and the survey.
- As a researcher, I acted as enumerators on various occasions.
- I used the structured type of questionnaire where in all the questions are precise, concrete, predetermined and not built on site.

➤ **SECONDARY DATA:**

- Online database, journals, surveys
- Information from authenticated websites.
- Other books.

2.5.4 SAMPLING:

The sample is the representative unit of the customer. It is neither feasible nor desirable to collect entire customer data. Sampling is the selection of a certain percentage of a group of items according to the specific plan.

Advantage of sampling:

- Sampling is cheaper than a census survey.
- Sampling results in a greater saving of effort.

SAMPLING METHOD:

Sampling is how a particular element of a population is selected to draw conclusions to the entire population. I used the actual sampling technique of the researcher. Comfort sampling technology

is the most reliable but generally the cheapest and easiest design. Researchers are free to choose who to look for. Therefore, we use the name "convenience".

SAMPLING PLAN:

The plan identifies the types of respondents and their numbers from which the researcher must collect the data. This plan provides for five decisions:

- **Covered geographical area:** Bhilai Supela, small UA Financial Bank (Suplea Branch)
- **Sampling unit:** Customer of the AU SMALL FINANCE BANK.
- **Sample collection method:** Questionnaire
- **Sample size:** 50
- **Sampling procedure:** Convenience sampling

2.5.5 RESEARCH PROCESS FLOW CHART

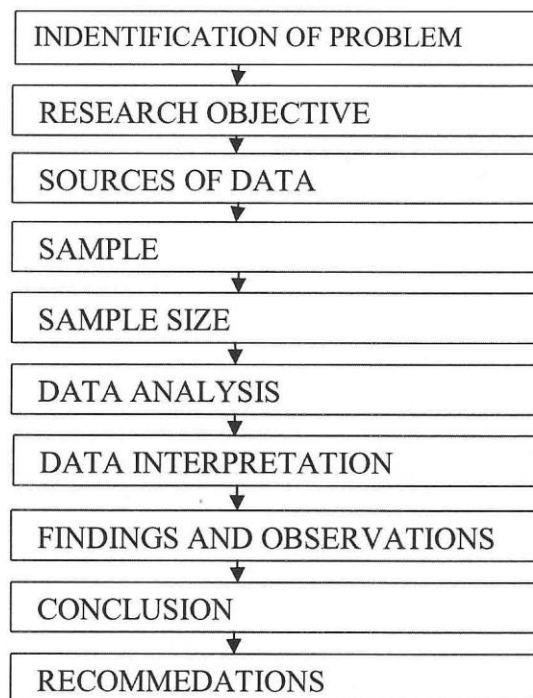


Chart 2.5.5.1

4.6 HYPOTHESES

H0: There is no significant relationship between A Study of Customer Perception towards E-Banking.

H1: There is significant relationship between A Study of Customer Perception Towards E-Banking.

2.6 STUDY LIMITATION:

- Search based on information provided by the customer.
- The search is limited to the customer in Bhilai Supela.
- It has a temp limit.

2.7 CHAPTER SCHEME:

This report on “A study on perception of customer on E-Banking at AU SMALL FINANCE BANK” is divided into five chapters and Annexure component. The info referring to every five specific chapters are given underneath

- **Chapter 1:** This chapter consists of the general introduction of the file, industry profile and organization information concerning vision, mission, and great quality polices, merchandise profile, areas of operation, an infrastructure facility, competitor’s data, SWOT evaluation, future boom and prospectus and financial announcement which are provided with the aid of the agency.
- **Chapter 2:** Chapter two provides information regarding theoretical background of the study in addition to literature evaluate.
- **Chapter 3:** This chapter consists of the information consisting of the title, assertion of the problem, goals, wishes, and Scope of the take a look at, study’s methodology, limitations and additionally an overview of the project.
- **Chapter 4:** This chapter deals with the analysis and interpretation of the various primary and secondary data collected which has been collected in the organization for the study.
- **Chapter 5:** This chapter offers records about the findings and some suggestion.

CHAPTER 4: ANALYSIS AND INTERPRETATION

4. ANALYSIS OF DATA

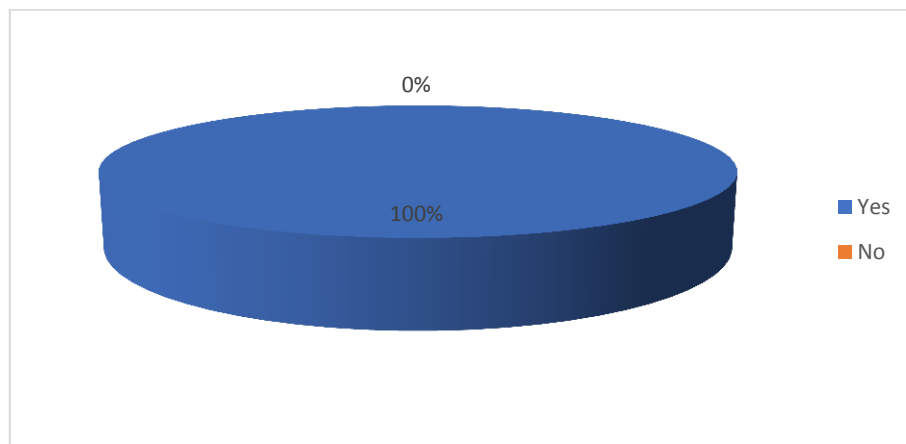
4.1 Table showing you have a bank account in our bank.

S. No	Options	No. of respondents	Percentage
1	Yes	50	100%
2	No	00	00%
	Total	50	100%

Analysis:-

Above the table and chart depicts that 100% of respondents are having bank account and minimum number of customer are not having account in our bank.

4.1 Graph showing you have a bank account in our bank.



Interpretation:-

As per the survey it is found that yes most of respondent have bank account in our bank.

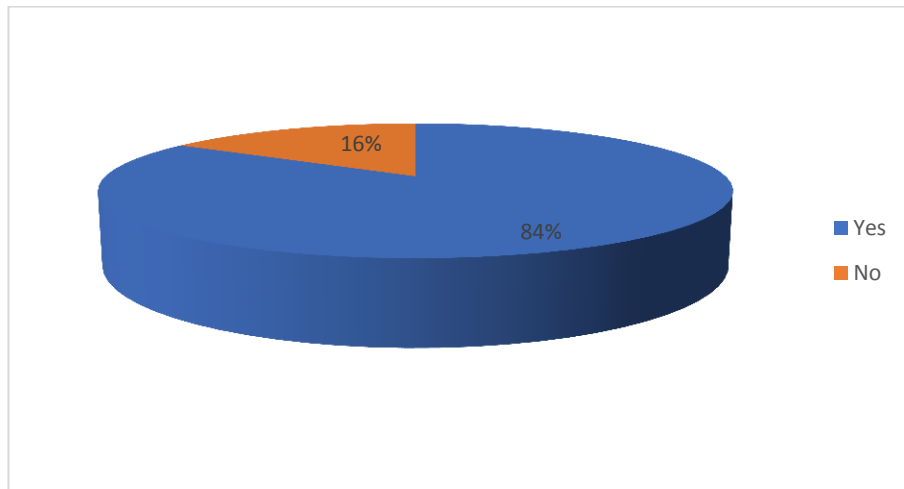
4.2 Table showing Does online banking offer more scope and frequency than traditional banking.

S.No	Options	No. of respondents	Percentage
1	Yes	42	84%
2	No	08	16%
	Total	50	100%

Analysis:-

It has been analysed that 84% customer are saying yes that online banking offer more scope and frequency than traditional banking where as 16% customer are saying no that online banking offer having no more scope frequency than traditional banking.

4.2 Graph showing Does online banking offer more scope and frequency than traditional banking.



Interpretation:-

As per the survey it is found that yes online banking offer more scope frequency than traditional banking.

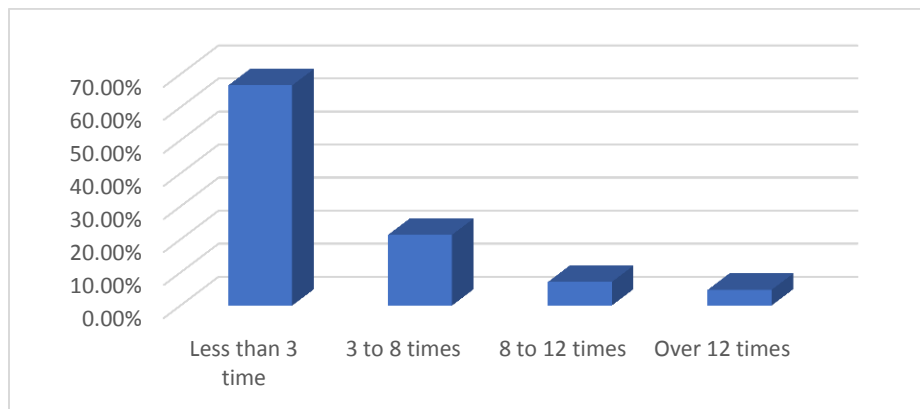
4.3 Table showing the frequency of use of online banking per day.

S. No.	Options	No. of respondents	Percentage
1	Less than 3 time	28	66.66%
2	3 to 8 times	09	21.42%
3	8 to 12 times	03	7.14%
4	Over 12 times	02	4.76%
	Total	42	100%

* Respondent from those who said “Yes” in previous question (42).

Analysis: It has been analysed that frequency 66.66% less than 3 time use the e-banking services per day, frequency 21.42% the respondents are using 3 to 8 times the e-banking service per day, frequency 7.14% respondents using 8 to 12 times the e-banking services per day and remaining frequency 4.76% respondents are using the e-banking services per day

4.3 Graph showing the frequency of use of online banking per day.



Interpretation: As per the survey it is found that frequently less than 3 time do you use the e-banking services per day.

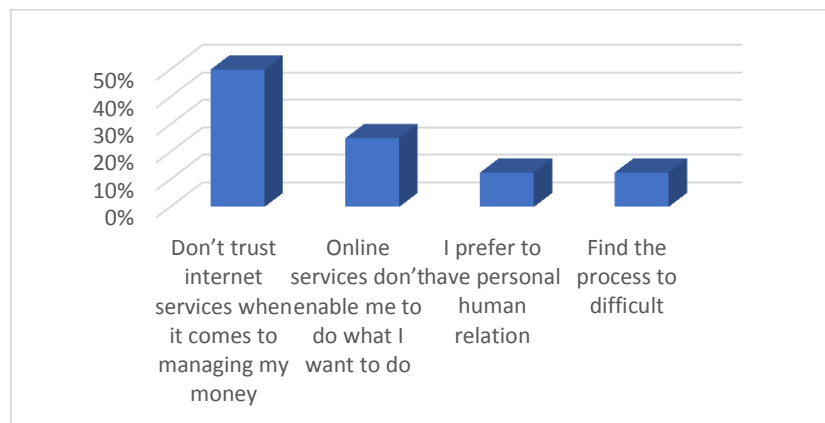
4.4 Table showing why you have never used online banking.

S. No.	Options	No. of respondents	Percentage
1	Don't trust internet services when it comes to managing my money	04	50%
2	Online services don't enable me to do what I want to do	02	25%
3	I prefer to have personal human relation	01	12.5%
4	Find the process to difficult	01	12.5%
	Total	08	100%

* Respondent from those who said "No" in previous question (08).

Analysis: It has been analysed that 50% don't trust internet services when it comes to managing my money, 25% respondents online services don't enable me to do what I am want to do, 12.5% respondents I prefer to have personal human relation, 12.5% respondents find the process to difficult for that they are never used e-banking services.

4.4 Graph showing why you have never used online banking.



Interpretation: As per the survey it is found that don't trust internet services when it comes to managing my money

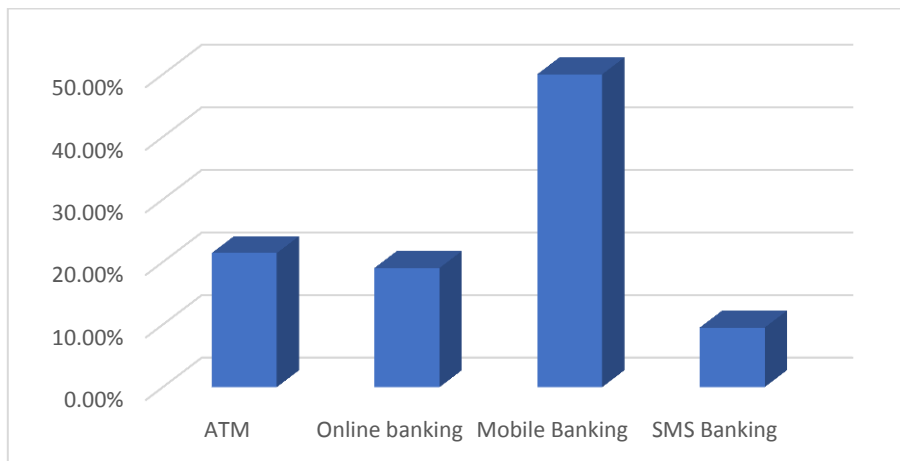
4.5 Table showing the online banking services provided by your bank.

S. No.	Options	No. of respondents	Percentage
1	ATM	09	21.43%
2	Online banking	08	19.05%
3	Mobile Banking	21	50%
4	SMS Banking	04	9.52%
	Total	42	100%

* Respondent from those who said “Yes” in previous question (42).

Analysis: It has been analysed that 21.43% respondents ATM, 19.05% respondents Online banking, 50% respondents Mobile banking, remaining 9.52% respondents SMS banking, online banking services facilities provided by your bank.

4.5 Table showing the online banking services provided by your bank.



Interpretation: As per the survey that maximum customer are using ATM which online services facilities are provided by your bank.

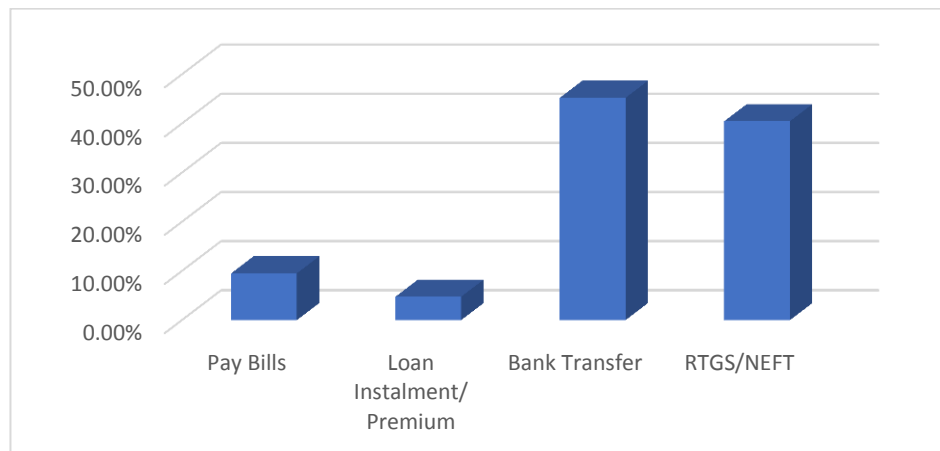
4.6 Table showing the online banking operations you use the most.

S. No.	Options	No. of Respondents	Percentage
1	Pay Bills	04	9.52%
2	Loan Instalment/ Premium	02	4.76%
3	Bank Transfer	19	45.23%
4	RTGS/NEFT	17	40.47%
	Total	42	100%

* Respondent from those who said “Yes” in previous question (42).

Analysis: It has been analysed that 9.52% respondents pay bills, 4.76% respondents use loan instalment/ premium, 45.23% respondent use bank transfer, 40.47% respondents RTGS/NEFT are using online banking operations you use the most.

4.6 Graph showing the online banking operations you use the most.



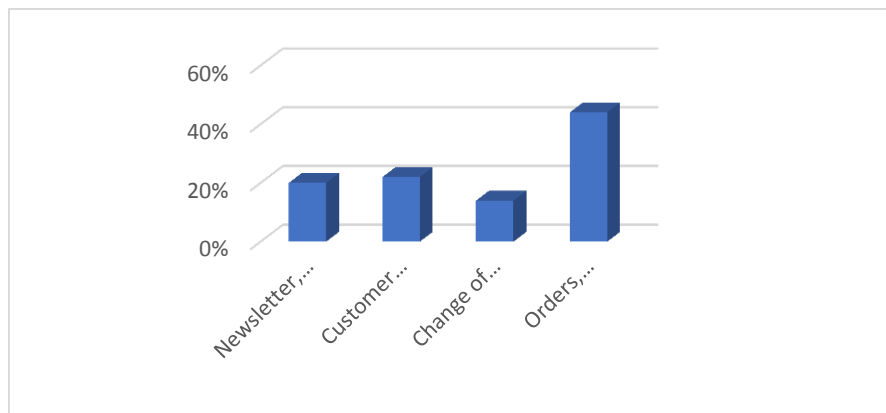
Interpretation: As per the above survey it found that for bank transfer are using online operations you use the most.

4.7 Table showing you want to receive emails containing.

S. No.	Options	No. of respondents	Percentage
1	Newsletter, newsflashes and new product or service announcements	10	20%
2	Customer service responses	11	22%
3	Change of service notifications, change of prices of services	07	14%
4	Orders, accounts, payments of bills notifications etc	22	44%
	Total	50	100%

Analysis: It has been analysed that 20% respondents want to receive e-mail Newsletter, newsflashes and new product or service announcements, 22% respondents want to receive e-mail customer service responses, 14% respondents using e-mail change of service notifications, change of prices of services and remaining 44% respondents using e-mail orders, accounts, payments of bills notifications etc.

4.7 Graph showing that you want to receive emails containing.



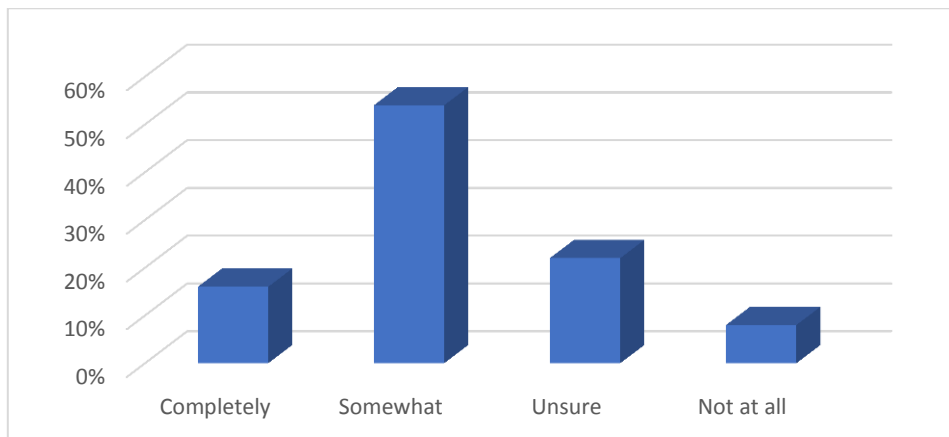
Interpretation: As per the survey its found that mostly respondents want to receive e-mail for Orders, accounts, payments of bills notifications etc

4.8 Table showing do you show that you trust banks that only operate online.

S. No.	Options	No. of respondents	Percentage
1	Completely	08	16%
2	Somewhat	27	54%
3	Unsure	11	22%
4	Not at all	04	8%
	Total	50	100%

Analysis: It has been analysed that 16% respondents completely trust banks that only operate online, 54% respondents somewhat trust banks that only operate online, 22% respondents unsure trust banks that only operate online and remaining 8% trusts banks that only operate online.

4.8 Graph showing do you show that you trust banks that only operate online.



Interpretation: As per above the survey it is found that somewhat respondents trust banks that only operate online.

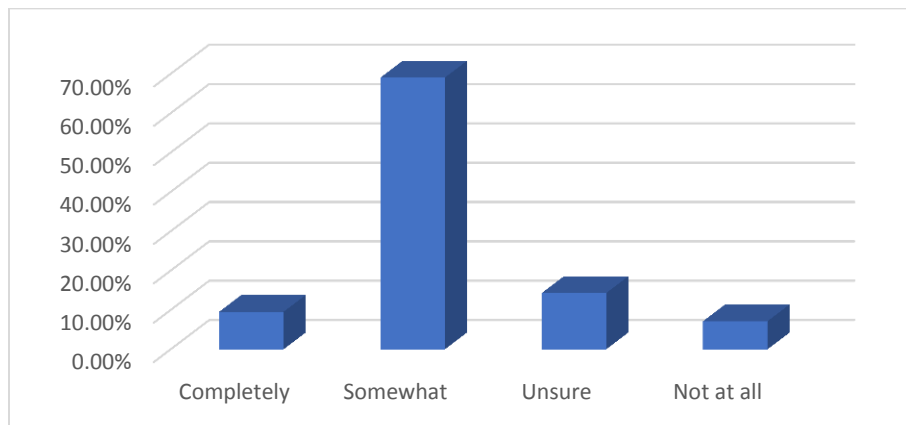
4.9 Table showing your confidence in the security of online banking.

S. No.	Options	No. of respondents	Percentage
1	Completely	04	9.52%
2	Somewhat	29	69.04%
3	Unsure	06	14.29%
4	Not at all	03	7.14%
	Total	42	100%

* Respondent from those who said “Yes” in previous question (42).

Analysis: It has been analysed that 9.52% respondents completely trust the security of e-banking services, 69.04% respondents somewhat trust the security of e-banking services, 14.29% respondents unsure trust the security of e-banking services, 7.14% respondents confidence the security of online services.

4.9 Graph showing your confidence in the security of online banking.



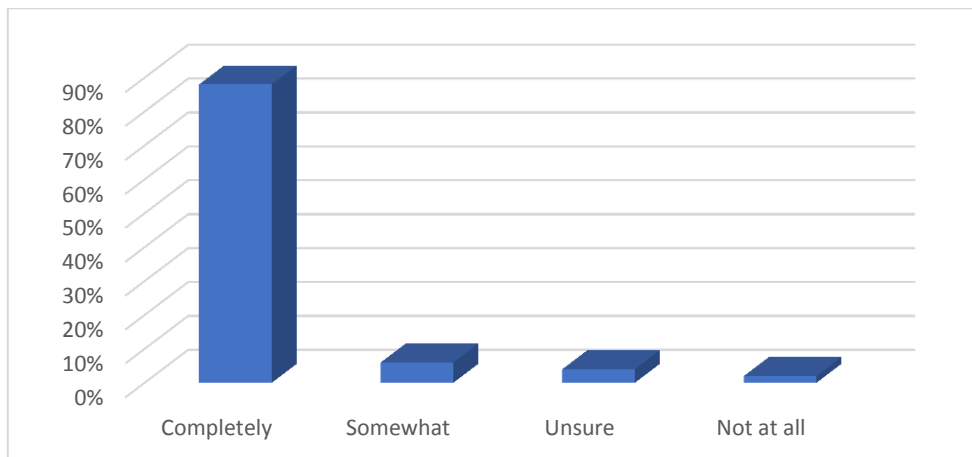
Interpretation: As per the survey it is found that somewhat respondents confidence the security of e-banking services.

4.10 Table showing, in your opinion, that human contact is important for banking operations.

S. No.	Options	No. of Respondents	Percentage
1	Completely	44	88%
2	Somewhat	03	6%
3	Unsure	02	4%
4	Not at all	01	2%
	Total	50	100%

Analysis: It has been analysed that 88% respondents completely think that human contact is important for banking operations, 6% respondents somewhat think that human contact is important for banking operations, 4% respondents think that human contact is important for banking operations and remaining 2% respondents think that human contact is important for banking operations.

4.10 Graph showing, in your opinion, that human contact is important for banking operations.



Interpretation: As per the survey it is found that respondents completely think that human contact is important for banking operations.

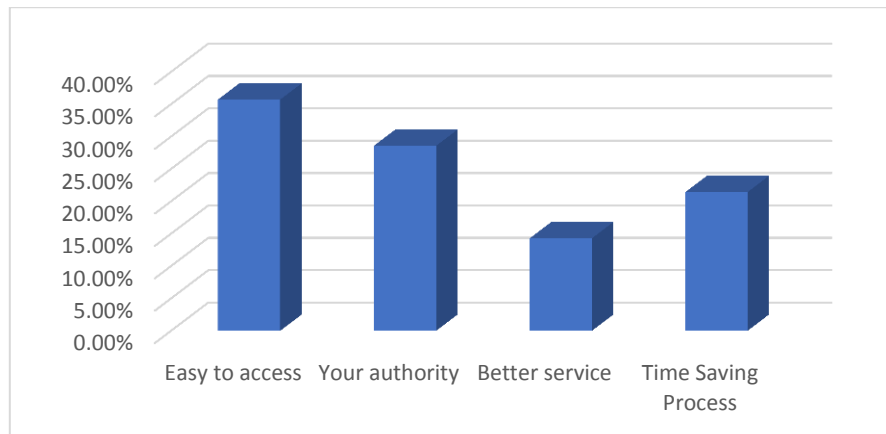
4.11 Table showing the benefits of the Internet in terms of banking service.

S. No.	Options	No. of respondents	Percentage
1	Easy to access	15	35.71%
2	Your authority	12	28.57%
3	Better service	06	14.28%
4	Time Saving Process	09	21.42%
	Total	42	100%

* Respondent from those who said “Yes” in previous question (42).

Analysis: It has been analysed that 35.71% respondents easy to access benefits get of the internet in terms of banking services, 28.57% respondents your authority benefits of the internet in terms of banking services, 14.28% respondents better service benefits of the internet in terms of banking services and remaining 21.42% respondents time saving process benefits of the internet in terms of banking services.

4.11 Graph showing the benefits of the Internet in terms of banking service.



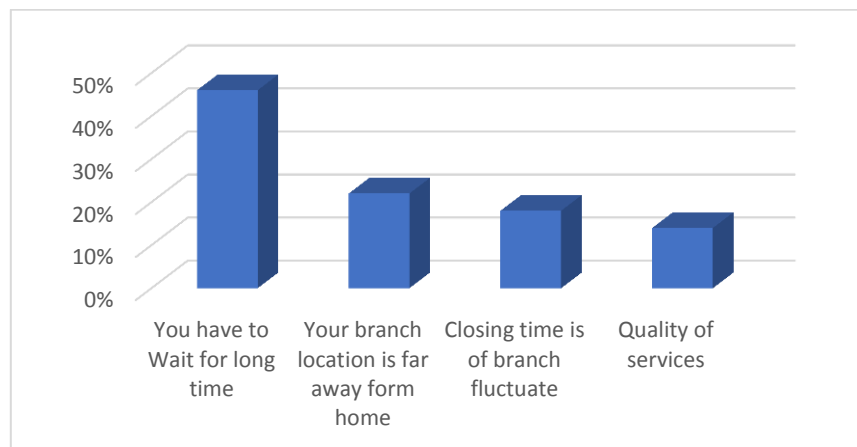
Interpretation: As per above the survey it is found that most of respondents use for easy to access benefits of the internet in terms of banking services.

4.12 Table showing the type of disruption you are experiencing while visiting a branch.

S. No.	Options	No. of respondents	Percentage
1	You have to Wait for long time	23	46%
2	Your branch location is far away form home	11	22%
3	Closing time is of branch fluctuate	09	18%
4	Quality of services	07	14%
	Total	50	100%

Analysis: It has been analysed that 46% respondents you have to wait for long time the type of disruption you are experiencing while visiting a branch, 22% respondents your branch location is far away from home the type of disruption you are experiencing visiting a branch, 18% respondents closing time is of branch fluctuate the type of disruption you are experiencing visiting a bank branch and remaining 14% quality of services the type of disruption you are experiencing visiting a branch.

4.12 Graph showing the type of disruption you are experiencing while visiting a branch.



Interpretation: As per above the survey it is found that respondents have to wait for long time the type of disruption you are experiencing while visiting a branch.

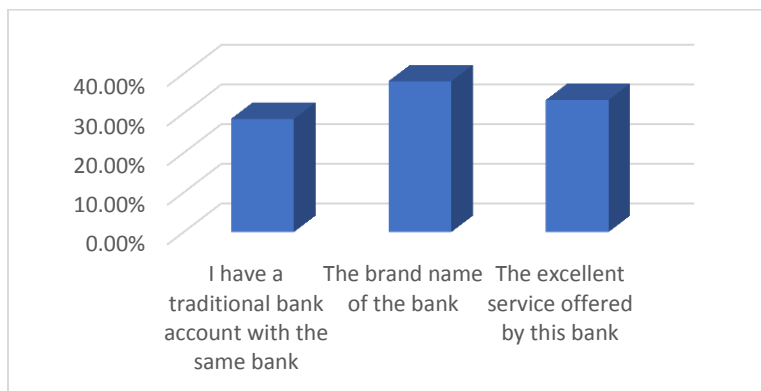
4.13 Table showing the most important reason why this bank was chosen as an online bank.

S. No.	Options	No. of respondents	Percentage
1	I have a traditional bank account with the same bank	12	28.57%
2	The brand name of the bank	16	38.09%
3	The excellent service offered by this bank	14	33.33%
	Total	42	100%

* Respondent from those who said “Yes” in previous question (42).

Analysis: It has been analysed that 28.57% respondents I have a traditional bank account with the same bank the single most important reason for chosen this particular bank as your online bank, 38.09% respondents the brand name of the bank the single most important reason for chosen this particular bank as your online and remaining 33.33% respondents the excellence services offered by this bank the single most important reason for chosen this particular bank as your online bank.

4.13 Graph showing the most important reason why this bank was chosen as an online bank.



Interpretation: As per above the survey it is found that respondents the brand name of the bank the single most important reason for chosen this particular bank as your online bank.

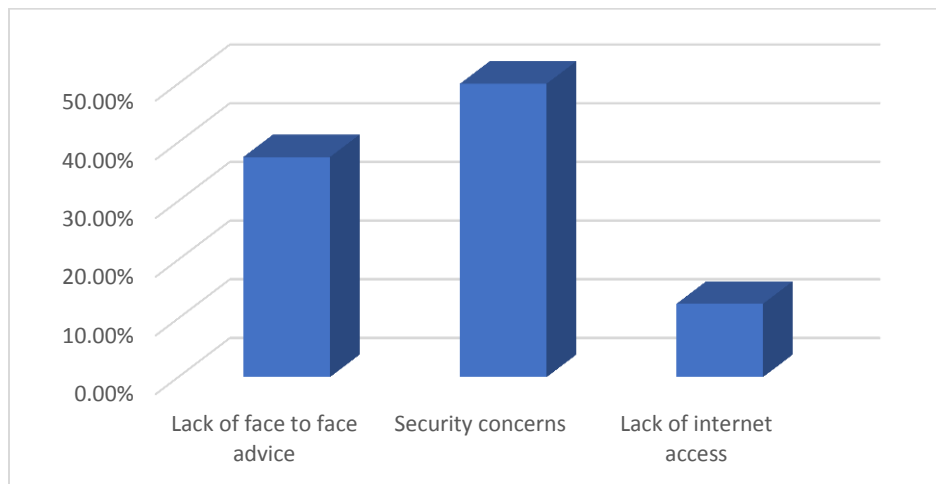
4.14 Table showing what would deter you from the bank compared to online banking.

S. No.	Options	No. of respondents	Percentage
1	Lack of face to face advice	03	37.5%
2	Security concerns	04	50%
3	Lack of internet access	01	12.5%
	Total	08	100%

* Respondent from those who said “No” in previous question (08).

Analysis: It has been analysed that 37.5% respondents think lack of face to face advice would deter you from the bank compared to online banking, 50% respondents think security concerns advice would deter you from the bank compared to online banking remaining 12.5% respondents think lack of internet advice would deter you from bank compared to the online banking,

4.14 Graph showing what would deter you from the bank compared to online banking.



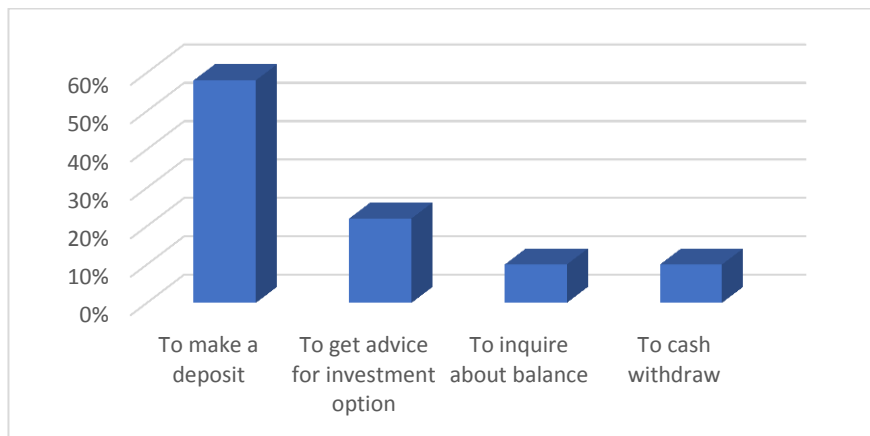
Interpretation: As per above the survey it is found that most of respondents think security concerns think lack of face to face advice would to deter you from bank compared to online banking.

4.15 Table showing the main reason for your visit to your bank branch.

S. No.	Options	No. of respondents	Percentage
1	To make a deposit	29	58%
2	To get advice for investment option	11	22%
3	To inquire about balance	05	10%
4	To cash withdraw	05	10%
	Total	50	100%

Analysis: It has been analysed that 58% respondents to make a deposit main reason that visit your bank branch, 22% respondents to get advice for investment option main reason that visit your bank branch remaining 10% respondents to cash withdraw main reason that visit your bank branch.

4.15 Graph showing the main reason for your visit to your bank branch.



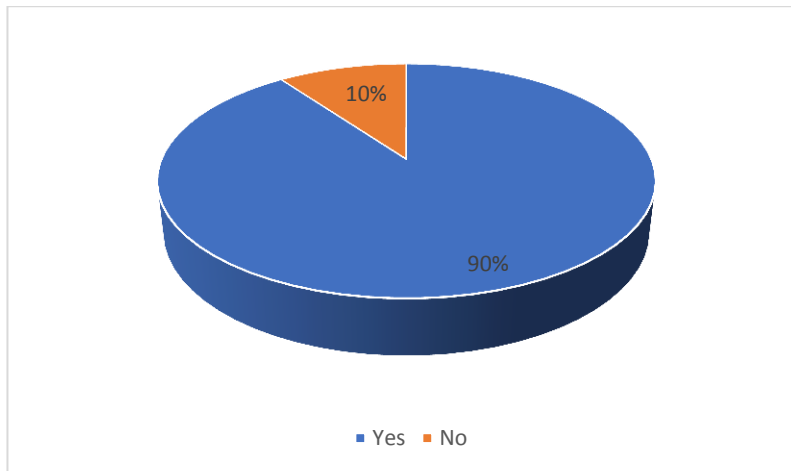
Interpretation: As per above the survey it is found that most of respondents visit their bank branch for to make deposits

4.16 Table showing is the security always updated to protect any theft or fraudulent.

S. No.	Options	No. of respondents	Percentage
1	Yes	45	90%
2	No	05	10%
	Total	50	100%

Analysis: It has been analysed that 90% respondents says yes the security always updated to protect any theft or fraudulent remaining and 10% respondents says no the security always updated to protect any theft or fraudulent.

4.16 Graph showing is the security always updated to protect any theft or fraudulent.



Interpretation: As per the above survey it is found that mostly respondent say yes the security always updated to protect any theft or fraudulent.

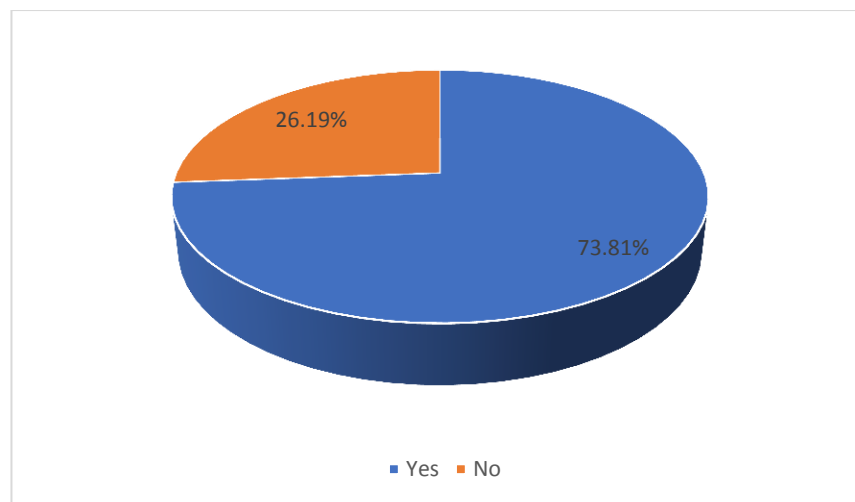
4.17 Table showing online banking is well suited to your long-term strategy.

S. No.	Options	No. of respondents	Percentage
1	Yes	31	73.81%
2	No	11	26.19%
	Total	42	100%

* Respondent from those who said “Yes” in previous question (42).

Analysis: It has been analysed that 73.81% respondents say yes online banking well suited in long-term strategy remaining 26.19% respondents say no online banking well suited in long-term strategy.

4.17 Graph showing online banking is well suited to your long-term strategy.



Interpretation: As per above the survey it is found that mostly respondents says yes e-banking well suited in long-term strategy.

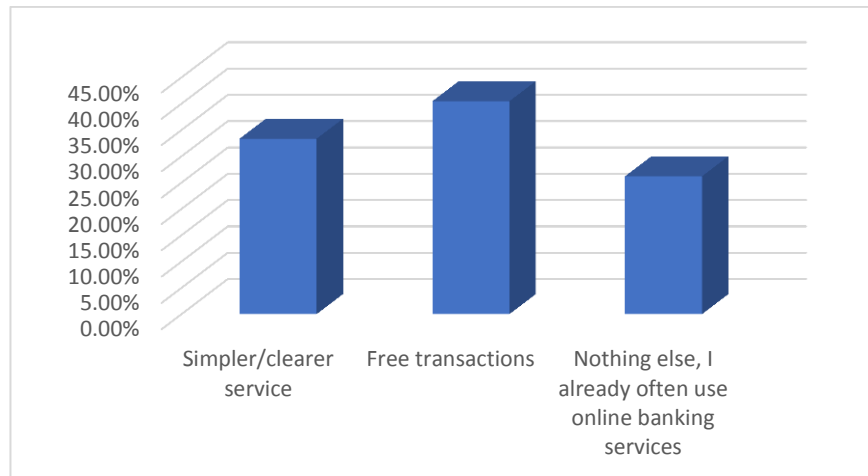
4.18 Table showing what would encourage you to make more use of online banking.

S. No.	Options	No. of respondents	Percentage
1	Simpler/clearer service	14	33.33%
2	Free transactions	17	40.47%
3	Nothing else, I already often use online banking services	11	26.19%
	Total	42	100%

* Respondent from those who said “Yes” in previous question (42).

Analysis: It has been analysed that 33.33% respondents says simpler/ clearer service would encourage you to make more use the online banking services, 40.47% respondents says free transactions would encourage you to make more use the online banking services and remaining 26.19% respondents says nothing else, I already often use online banking services would encourage you to make more use the online banking services.

4.18 Graph showing what would encourage you to make more use of online banking.



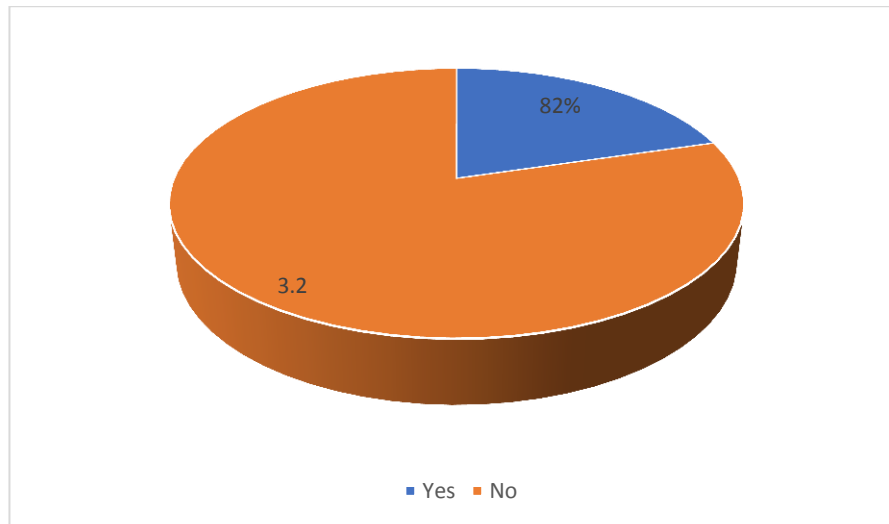
Interpretation: As per above the survey it is found that most of respondents says free transactions would encourage you to make more use the online banking services.

4.19 Table showing e-banking has worked well according to your expectations.

S. No	Options	No. of respondents	Percentage
1	Yes	41	82%
2	No	09	18%
	Total	50	100%

Analysis: It has been analysed that 82% respondents think that yes e-banking has worked well according to your expectations remaining 18% respondents think that no e-banking has worked well according to your expectations.

4.19 Graph showing e-banking has worked well according to your expectations.



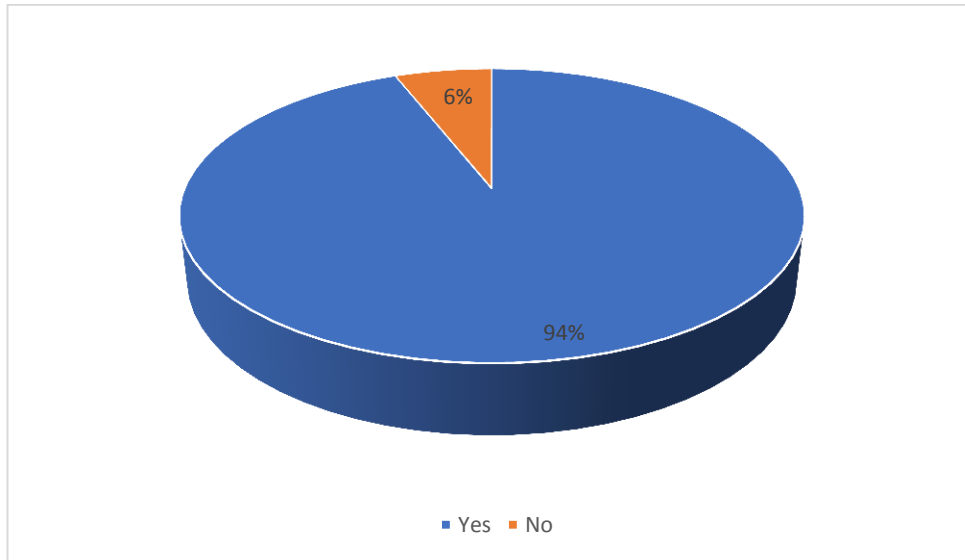
Interpretation: As per above the survey it is found that mostly respondents e-banking done has worked well according to you expectations

4.20 Table showing the customer satisfied with the overall service provided by the bank.

S. No.	Options	No. of respondents	Percentage
1	Yes	47	94%
2	No	03	6%
	Total	50	100%

Analysis: It has been analysed that 94% respondents say yes they are satisfied by the overall service provided by the bank and remaining 6% % respondents say no they are satisfied by the overall service provided by the bank.

4.20 Graph showing the customer satisfied with the overall service provided by the bank.



Interpretation: As per the above survey it is found that mostly respondents they are satisfied by the overall service provided by the bank.

Hypothesis:

4.21 Table showing the relation between the correlation between e-banking service expectation and the overall bank service satisfaction.

Correlations

		Q.19 E-banking has worked well according to your expectations.	Q. 20 The customer satisfied with the overall service provided by the bank.
Q.19 E-banking has worked well according to your expectations.	Pearson Correlation	1	.320*
	Sig. (2-tailed)		.023
	N	50	50
Q. 20 The customer satisfied with the overall service provided by the bank.	Pearson Correlation	.320*	1
	Sig. (2-tailed)	.023	
	N	50	50

*. Correlation is significant at the 0.05 level (2-tailed).

Interpretation: It is interpreted that the relation between the correlation between e-banking service expectation and the overall bank service satisfaction are positively correlated and significant vale is 0.23 which is less than the significant value 0.05. It means there is relation between the e-banking services and overall bank service which is effective.

**CHAPTER 5: FINDING, CONCLUSION &
SUGGESTION/RECOMMENDATION**

5.1 FINDINGS:

- The major respondent are using e-banking.
- It consume less time for transaction.
- Maximum customer are satisfied by the e-banking services provided by bank.
- Maximum customer are using ATM services.
- Most of current account customer using net-banking or mobile banking for the RTGS/NEFT.
- Less paper work is needed.
- The major customer are using e-banking because it is simple/clearer service.
- Most of the customer are satisfied by the security concern.
- Maximum customer are using e-banking for bank account statement.
- Minimum customer are visiting branch for RTGS/NEFT.
- Loan customer are using e-banking for EMI payment.
- Most of the customer having bank account with e-banking services.
- Maximum customer says e-banking provides more reach and frequency than traditional banking.
- Most of customer are using e-banking 3 to 8 times a day.
- Maximum customer are finding the process to difficult in e-banking.
- Most of customer wants e-mail for orders, account, payment of bill notification etc.
- Maximum customer says that better service, lower cost and better rates benefits provided by over bank.

5.2 Conclusion:

Customer in Bhilai Supela there are maximum customer use e-banking. Most customers are satisfied with the e-banking services provided by the Bank. The customer is aware of the various e-banking services provided by the Bank.

The study reveals that users of e-banking distribution channels have a strong positive perception of the technology used in the banking sector, which is reflected in their adoption and use, while non-users clearly demonstrated their disinterest and ignorance in the use of different technology-driven banking channels. The study also identifies four perceptive factors such as convenience, perceived risk, speed of operations and accessibility that affect the adoption of ATMs where convenience, speed of operations and accessibility are positively associated with the adoption of ATMs while the perceived risk has a negative influence. In the case of Internet banking also, four perceptive factors have been identified in which the factors "convenience" and "profitability" have a strong positive influence and the "perceived risk" and the "contact personality".

Mobile banking has wide perspectives and it ensures the correct combination of technology and business model to make the storm in the banking world. It will help create the inclusion of money achievable by the way of the Bank to the customer through mobile handsets.

SUGGESTION:

- For the adoption of e-banking, it is necessary that banks offering this service make consumers aware of the availability of such a service and explain how it adds value to their banking needs.
- Banks should provide security and confidentiality while providing services through e-banking.
- Since the Bank's clients submitted a good response to a fixed deposit due to high interest rates.
- Maximum customer want more ATM machine in different area.
- Most of customer should aware about the cyber crime.
- Spread awareness about to not to share otp.
- Staff should explain the e-banking service in order to raise awareness.
- Many e-banking services are still not offered by the Bank.
- The cumercial Bank should spend the amount of Lage to effectively launch these services.

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ANNEXURE:

QUESTIONNAIRE:

Q1. You have a bank account in our bank?

- a. Yes ()
- b. No ()

Q2. Does online banking offer more scope and frequency than traditional banking?

- a. Yes ()
- b. No ()

Q3. The frequency of use of online banking per day?

- a. I never use this service ()
- b. Less than 1 time ()
- c. 3 to 8 times ()
- d. 8 to 12 times ()
- e. Over 12 times ()

Q4. Why you have never used online banking?

- a. Do not have Internet at home ()
- b. Don't trust internet services when it comes to managing my money ()
- c. Online services don't enable me to do what I want to do ()
- d. I prefer to have personal human relation ()
- e. Find the process to difficult ()

Q5. The online banking services provided by your bank?

- a. ATM ()
- b. Online banking ()
- c. Mobile Banking ()
- d. SMS Banking ()
- e. Other ()

Q6. The online banking operations you use the most?

- a. Pay bills ()
- b. Bank statements ()
- c. Loan Instalment ()
- d. Bank transfer ()
- e. RTGS/NEFT ()

Q7. You want to receive emails containing?

- a. Newsletter, newsflashes and new product or service announcements ()
- b. Customer service responses ()
- c. Change of service notifications, change of prices of services ()
- d. Orders, accounts, payments of bills notifications etc ()
- e. Other ()

Q8. Do you show that you trust banks that only operate online?

- a. Completely ()
- b. Somewhat ()
- c. Unsure ()
- d. Not at all ()

Q9. Your confidence in the security of online banking?

- a. Completely ()
- b. Somewhat ()
- c. Unsure ()
- d. Not at all ()

Q10. In your opinion, that human contact is important for banking operations?

- a. Completely ()
- b. Somewhat ()
- c. Unsure ()
- d. Not at all ()

Q11. The benefits of the Internet in terms of banking service?

1. Convenience ()
2. Empowerment (to carry out banking transactions without asking any help of bank staff and visiting branch) ()
3. Better service ()
4. Lower cost and better rates ()
5. Other ()

Q12. The type of disruption you are experiencing while visiting a branch?

- a. Waiting ()
- b. Distance (proximity problem) ()
- c. Opening times ()
- d. Quality of services ()
- e. No Disadvantages ()

Q13. The most important reason why this bank was chosen as an online bank?

- a. I have a traditional bank account with the same bank ()
- b. The brand name of the bank ()
- c. The excellent service offered by this bank ()
- d. Other ()

Q14. What would deter you from the bank compared to online banking.

- a. Lack of face to face advice ()
- b. Reluctance to change ()
- c. Security concerns ()
- d. Lack of internet access ()
- e. Other ()

Q15. The main reason for your visit to your bank branch?

- a. To make a deposit ()
- b. To get advice for investment option ()
- c. To inquire about balance ()
- d. To cash withdraw ()
- e. Other ()

Q16. Is the security always updated to protect any theft or fraudulent?

- a. Yes ()
- b. No ()

Q17. Online banking is well suited to your long-term strategy?

- a. Yes ()
- b. No ()

Q18. What would encourage you to make more use of online banking?

- a. Rewards (discounted fees for certain services) ()
- b. Simpler/clearer service ()
- c. Higher security ()
- d. Free transactions ()
- e. Nothing else, I already often use online banking services ()

Q19. E-banking has worked well according to your expectations?

- a. Yes ()
- b. No ()

Q20. The customer satisfied with the overall service provided by the bank?

- a. Yes ()
- b. No ()



ACHARYA

ACHARYA INSTITUTE OF TECHNOLOGY
DEPARTMENT OF MBA

PROJECT (17MBAPR407) -WEEKLY REPORT

NAME OF THE STUDENT: KEWAL VADHER

INTERNAL GUIDE: Prof. SUHAS PATEL

USN: 1AY17MBA19

COMPANY NAME: AU SMALL FINANCE BANK

WEEK	WORK UNDERTAKEN	EXTERNAL GUIDE SIGNATURE	INTERNAL GUIDE SIGNATURE
3rd Jan 2019 - 9th Jan 2019	Industry Profile and Company Profile	<i>Dhawan</i>	<i>[Signature]</i>
10th Jan 2019 - 17th Jan 2019	Preparation of Research instrument for data collection	<i>Dhawan</i>	<i>[Signature]</i>
18th Jan 2019 - 25th Jan 2019	Data collection	<i>Dhawan</i>	<i>[Signature]</i>
26th Jan 2019 - 2nd Feb 2019	Analysis and finalization of report	<i>Dhawan</i>	<i>[Signature]</i>
3rd Feb 2019 - 9th Feb 2019	Findings and Suggestions	<i>Dhawan</i>	<i>[Signature]</i>
10th Feb 2019 - 16th Feb 2019	Conclusion and Final Report	<i>Dhawan</i>	<i>[Signature]</i>



Company Seal



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Head of the Department
Department of MBA
Acharya Institute of Technology
Sudevanahalli, Bangalore-560 107