

A

**PROJECT REPORT**

**ON**

**“Name of Project”**

**UNDERTAKEN AT**

**“MIT School of Distance Education”**

**IN PARTIAL FULFILMENT OF**

**“Enrolled Course Name”**

**MIT SCHOOL OF DISTANCE EDUCATION, PUNE.**

**GUIDED BY**

**“Name of Guide Provided in Guidelines”**

**SUBMITTED BY**

**“Name of Enrolled Student”**

**STUDENT REGISTRATION NO.: MIT202312345**

**MIT SCHOOL OF DISTANCE EDUCATION PUNE - 411 038**

**YEAR 202X-2X**

**Exempt Certificate - If you're not able to provide the Project  
Executed Certificate**

To  
The Director  
MIT School of Distance Education,

Respected Sir,

This is to request you to kindly exempt me from submitting the certificate for  
Project Work due to the reason mentioned below:

Tick the right option

1. As per the Rules of the Organisation
- ✓ 2. Self Employed
3. Working in Public Sector
4. Full-time Student

Thanking you in anticipation of your approval to my request.

Regards

**Student Sign: -**

**Student Name:-**

**Student ID:**

## **DECLARATION**

I hereby declare that this project report entitled “**Subject Name of Project Report**” bonafide record of the project work carried out by me during the academic year **20XX-202XX**, in fulfillment of the requirements for the award of “**Enrolled Course Name**” of MIT School of Distance Education.

This work has not been undertaken or submitted elsewhere in connection with any other academic course.

**Sign:-**

**Name:-**

**Student ID: MIT202\_\_\_\_\_**

## **ACKNOWLEDGEMENT**

I would like to take this opportunity to express my sincere thanks and gratitude to **“Guided by”**, Faculty of MIT School of Distance Education, for allowing me to do my project work in your esteemed organization. It has been a great learning and enjoyable experience.

I would like to express my deep sense of gratitude and profound thanks to all staff members of MIT School of Distance Education for their kind support and cooperation which helped me in gaining lots of knowledge and experience to do my project work successfully.

At last but not least, I am thankful to my Family and Friends for their moral support, endurance and encouragement during the course of the project.

**Sign:-**

**Name:-**

**Student ID: MIT202\_\_\_\_\_**

## **ABSTRACT**

This is the study on E-Banking awareness among people at Ahmedabad. E-Banking can be termed as the meeting of banking with innovation. Our study is based on the objective to find out the major problems faced by customers by using E-Banking services and factors influencing people for adoption of E-Banking services.

The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services. Internet Banking is changing the banking industry and is having major effects on banking relationships. Internet Banking involves delivery of banking products and services. At present many of the banks around the world have web presence in the form of ATMs, Internet Banking, Support services etc. In the world of banking, the development in information technology has an enormous effect on development of more flexible payment methods and more- user friendly banking services. Electronic Banking services are new and the development and diffusion of these technologies by financial institutions is expected to result in a more efficient banking system.

The findings indicate that there is a substantial level of awareness regarding e-banking among the population of Ahmedabad. The majority of respondents acknowledged the existence of e-banking services and demonstrated familiarity with various digital banking platforms. Additionally, the study revealed that the convenience and flexibility offered by e-banking were the primary drivers for its adoption.

However, despite the high awareness levels, the report highlights a significant proportion of individuals who have yet to embrace e-banking fully. Factors such as concerns over security, lack of trust in online transactions, and limited technological proficiency were identified as barriers to widespread adoption. The report emphasizes the need for educational initiatives and awareness campaigns to address these concerns and promote the benefits of e-banking.

The purpose of this study is to find out the factors of internet banking that can impact retaining customers in the context of Bank. It will help the researchers to look into the overall condition of internet banking service. To determine the growth direction of online banking service. Promoting E-banking services in the banking industry. Customer perception will be taken into consideration about the internet.

In this research project, a Descriptive research design is used. This method is used because we are interested in exploring gender, age, or occupation disparities in terms of online banking in the population. For conducting this research, a structured questionnaire is prepared and a sample of 65 customers is taken from different banks.

Therefore, a questionnaire survey was conducted to identify the role of internet banking and society among the people in Ahmedabad. The obtained result shows that major people in Ahmedabad are more indulged in E-Banking than traditional banking due to many reasons which include the majority in time constraints which means e-banking has given speed in banking activities. A detailed survey can be seen in the report.

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## **CHAPTER 1: INTRODUCTION**

The advent of technology has revolutionized various sectors, including the banking industry. Electronic banking, or e-banking, has emerged as a convenient and efficient alternative to traditional banking methods. It allows individuals to perform a wide range of financial transactions through digital platforms, such as online banking websites and mobile applications. E-banking offers numerous benefits, including round-the-clock accessibility, enhanced convenience, and streamlined financial management.

In the city of Ahmedabad, e-banking has gained prominence in recent years. With its bustling economy and increasing digitalization, Ahmedabad represents an ideal setting to explore the awareness and adoption of e-banking services among its residents. Understanding the level of awareness and usage patterns related to e-banking is crucial for financial institutions and policymakers to devise strategies that promote digital financial services and address any barriers that may impede its widespread adoption.

This report aims to examine the awareness and adoption of e-banking among the people of Ahmedabad. By conducting primary research, including surveys and interviews, we sought to collect valuable insights into the knowledge, attitudes, and behaviors of individuals regarding e-banking. The findings of this study will provide a comprehensive understanding of the current state of e-banking awareness in Ahmedabad and offer recommendations to enhance its adoption.

### **OVERVIEW OF WORLD BANK**

The World Bank itself got from the sector 'banks' or 'Banque' which is French. There were others of the assessment that the phrase 'financial institution' is before everything got from the German word 'again', the significant joint stock asset, which became Italianized, into 'banco' however whatever is the start of the World Bank as genius. Ramchandra Rao says: it'd follow the historic backdrop of banking in Europe from middle age.

In ordinary highbrow ability "A financial institution is a suggestion in which an man or woman who've a few reserve price range hold cash to the useful person with premium and superb circumstance ".The bank bears the price of administrations like asset based totally administrations like shops, account administrations; credit score corresponded administrations non save based administrations, for example, agreement, unusual trade, end and commercial enterprise administrations, criminal administrator administrations, robotized teller gadget, secured checks and so on.

Ordinarily, banks are doing the problem of coins, which they take as the store from fashionable society and provide coins to the public who require them. Anyways, during this critical period banks moreover provide the forms of help like the ATM workplace, overlaying of bills , Visa, telephonic exchange, protection , safety, demit and so forth.

### **BANKING IN INDIA**

Denied a legitimate and compelling monetary framework in India it can not have a lively economy. The financial arrangement of India should not simply be without disturbance yet it must have the option to address new difficulties supplied by way of the innovation and a few other outer and inner elements. For the past thirty years India's economic framework has had



some notable accomplishments. The most capturing is its broad attainment. It is not commonly restrained to just metropolitans or cosmopolitans in India. As a matter of truth, Indian monetary framework commits arrived even to the faraway corners of the u . S .. This is one of the essential reasons for India's advancement.

## **HISTORY**

The first bank in Quite a while, but mild, was specified in 1786. From 1786 until today, the excursion of the Indian Banking System can be ghettoized into 3 specific degrees. They are as referenced under:

Stage I - Early stage from 1786 to 1969 of Indian Banks

Stage II - Nationalization of Indian Banks and as much as 1991

Stage III - Indian Financial and Banking Sector Reforms after 1991.

## **PHASE I**

The Overall Bank of India was set up within the year 1787. Next came Bank of Hindustan and Bengal Bank. The East India Company laid out Bank of Bengal (1809), Bank of Bombay (1845) and Bank of Madras (1847) as self-reliant devices and known as its Presidency Banks. These 3 banks had been amalgamated in 1920 and Imperial Bank of India turned into what started out as exclusive buyers banks, typically Europeans buyers. During the major stage the improvement changed into distinctly intentional and banks likewise experienced occasional disappointments someplace in the variety of 1913 and 1948. There have been around 1100 banks, for the maximum component. To smooth out the operating and sports of useful banks, the Government of India concocted The Banking Organizations Act, 1949 which turned into subsequently distinct to Banking Regulation Act 1949 in keeping with changing Act of 1965 (Act No.23 of 1965).

## **PHASE II**

Organization made big strides on this Indian Banking Sector Reform after freedom. In 1955,It nationalized Majestic Bank of India with boundless monetary offices for a large scope specially in u . S . And semi-metropolitan regions. Second duration of nationalization Indian Banking Sector Reform was executed in 1980 with seven extra banks. This step gave eighty% of the financial portion India below Government ownership. The succeeding are the way taken by using the Administration of India to Regulate Banking Institutes inside the Country:

1949: Portrayal of Banking Regulation Act.

1955: Nationalization of State Bank of India.

1959: Nationalization of SBI auxiliaries.

1961: Protection cowl stretched out to shops.

1969: Nationalization of 14 extensive banks.

1971: Making a credit score for sure Corporation.

1975: Creation of provincial united states of america banks.

1980: Nationalization of seven keeps money with shops extra than 2 hundred crore. After the nationalization of banks, the divisions of the general public region financial institution India added to commonly 800% up in stores and credits took an tremendous soar by eleven,000%.Banking in the daylight hours of Government possession gave the public certain self belief and colossal reality about the supportability of those institutions.

### **PHASE III**

This stage has satisfied a lot more gadgets and offices in the economic place in its changes measure. In 1991, under the chairmanship of M Narasimham, a council became an installation by means of his call which labored for the development of banking rehearses. The kingdom is beaten with unusual banks and their ATM stations. Endeavors are being positioned to present a practical assist to customers. Telephone banking and internet banking is supplied. The complete framework changed over extra helpful and short. The financial arrangement of India has plugged a whole lot of flexibility. It is advantaged from any emergency activated by any outdoor macroeconomics shock as different East Asian States endured. This is all because of a plastic conversation price machine, the surprising properties are high, the capital file isn't always yet absolutely convertible, and banks and their customers have restricted unusual communication openness.

## **CHAPTER 2: ORGANIZATIONAL PROFILE**

MIT School of Distance Education (MITSDE) is an esteemed institution dedicated to providing quality distance education in various fields of study. Established under the flagship of the prestigious MIT Group of Institutions, MITSDE has been at the forefront of delivering industry-relevant education through distance learning programs. With a focus on flexibility, accessibility, and excellence, MITSDE aims to empower learners to achieve their educational and professional goals.

### Mission:

The mission of MITSDE is to provide affordable and flexible education through innovative distance learning methodologies. It strives to bridge the gap between academic knowledge and practical skills, enabling students to excel in their chosen fields and contribute to society.

### Accreditations and Recognitions:

MITSDE is recognized and accredited by several esteemed organizations, ensuring the quality and credibility of its programs. Some of its accreditations and recognitions include:

- Distance Education Council (DEC): MITSDE is approved by the Distance Education Bureau of the University Grants Commission (UGC) and is a member of DEC.
- All India Council for Technical Education (AICTE): MITSDE is recognized by AICTE, which ensures the quality and standards of its technical programs.
- Association of Indian Universities (AIU): MITSDE is a member of AIU, which validates the equivalence of its programs with traditional degrees.

### Programs Offered:

MITSDE offers a diverse range of distance learning programs across various disciplines, catering to the educational needs of working professionals, students, and individuals seeking career advancement. The programs include:

1. Postgraduate Diploma in Management (PGDM): Specializations in areas such as Marketing, Finance, Human Resource, Operations, IT, and Supply Chain Management.
2. Postgraduate Diploma in Business Administration (PGDBA): Specializations in Finance, Marketing, HR, Operations, and IT.
3. Postgraduate Diploma in Infrastructure Management (PGDIM): Focuses on the management of infrastructure projects, construction, and urban development.

4. Postgraduate Diploma in Project Management (PGDPM): Equips students with the skills to effectively manage and execute projects in various industries.
5. Postgraduate Diploma in Retail Management (PGDRM): Focuses on retail operations, merchandising, supply chain management, and customer relationship management.
6. Postgraduate Diploma in Financial Management (PGDFM): Concentrates on financial planning, analysis, investment, and risk management.

#### Learning Methodology:

MITSDE employs a robust and technology-driven learning methodology to ensure an engaging and interactive educational experience for its students. The key features of its learning approach include:

1. Self-Learning Material: MITSDE provides comprehensive study material in print and digital formats, enabling students to study at their own pace.
2. Online Learning: Leveraging advanced technologies, MITSDE offers online lectures, webinars, e-learning platforms, and interactive sessions to facilitate student-teacher interaction and collaborative learning.
3. Industry-Relevant Curriculum: The curriculum is designed to align with industry requirements and to impart practical skills and knowledge to students, ensuring their readiness for the professional world.
4. Student Support: MITSDE offers dedicated academic support to students through faculty interaction, doubt-solving sessions, online discussion forums, and personalized guidance.

#### Conclusion:

MIT School of Distance Education (MITSDE) stands as a prominent institution in the field of distance education, committed to providing quality programs and holistic learning experiences to students. With its strong emphasis on flexibility, industry relevance, and student support, MITSDE continues to empower learners, equipping them with the knowledge and skills needed to excel in their careers and contribute to society's growth.

It is contributing to the industrial, economic, and social growth of society for over a quarter of a century, Maharashtra Academy of Engineering Education and Research (MAEER)'s MIT Group of Institutions has helped realize the dreams and aspirations of thousands of students. The group has spread its wings across Maharashtra with campuses in Kothrud, Alandi, and Loni- Kalbhor within Pune, along with Latur, Talegaon, Ambejogai, and Pandharpur.

Being the brainchild of its visionary founder, Prof. Vishwanath D. Karad, MAEER established in 1983, managed to craft a niche position for being a one-of-its-kind undertaking that focused on value-based education.

## **CHAPTER 3: PROJECT OBJECTIVES AND SCOPE**

### **OBJECTIVE OF STUDY**

The objectives of the report on “Name of Project Report” are as follows:

1. **Assess the level of awareness:** The report aims to determine the extent to which the people of Ahmedabad are aware of e-banking services. It seeks to identify the knowledge and understanding of different digital banking platforms and their functionalities among the respondents.
2. **Analyze adoption patterns:** The report aims to analyze the adoption patterns of e-banking among the people of Ahmedabad. It seeks to understand the extent to which individuals have embraced e-banking as a preferred mode of conducting financial transactions.
3. **Identify factors influencing adoption:** The report aims to identify the factors that influence the adoption or resistance towards e-banking in Ahmedabad. It seeks to explore the barriers and challenges individuals face when considering the use of e-banking services.
4. **Examine attitudes and perceptions:** The report aims to examine the attitudes, perceptions, and concerns of the people of Ahmedabad regarding e-banking. It seeks to understand their views on the security, reliability, and convenience of e-banking services.
5. **Investigate demographic influences:** The report aims to investigate how demographic factors, such as age, income level, and educational background, influence e-banking awareness and adoption. It seeks to identify any variations in attitudes and behaviors across different demographic segments.
6. **Provide recommendations:** Based on the findings of the study, the report aims to provide recommendations to enhance e-banking awareness and adoption in Ahmedabad. It seeks to suggest strategies that financial institutions and policymakers can implement to address barriers and promote the benefits of e-banking services.
7. **Contribute to the development of digital financial services:** By exploring e-banking awareness among the people of Ahmedabad, the report aims to contribute to the overall development of digital financial services in the city. It seeks to provide insights that can be used to enhance financial inclusion and drive economic growth.

Overall, the objectives of the report aim to shed light on the current state of e-banking awareness and adoption in Ahmedabad, providing valuable insights and recommendations for stakeholders in the banking sector and policymakers to promote digital financial services effectively.

## **MEANING OF RESEARCH**

Research refers to the systematic investigation and study conducted to gather information, analyze data, and gain insights about the level of awareness and understanding of e-banking among the people of Ahmedabad.

Research in this report aims to explore and understand the knowledge, perceptions, attitudes, and behaviors of individuals in Ahmedabad regarding e-banking. It involves gathering relevant data, analyzing it using appropriate methods and techniques, and interpreting the findings to draw meaningful conclusions.

The purpose of the research in this report is to assess the current state of e-banking awareness among the people of Ahmedabad, identify any gaps or misconceptions, and provide insights and recommendations to enhance awareness and adoption of e-banking services.

The research process may involve various steps, such as:

1. **Defining the research objectives:** Clearly stating the specific goals and objectives of the research, such as understanding the level of e-banking awareness, identifying factors influencing adoption, or evaluating customer satisfaction with existing e-banking services.
2. **Designing the research methodology:** Determining the appropriate research design and methodology, which could include surveys, interviews, focus groups, or a combination of methods. Selecting a representative sample of participants from the population of Ahmedabad to gather data.
3. **Data collection:** Collecting primary data through surveys or interviews, or gathering secondary data from existing sources such as reports, studies, or literature related to e-banking awareness and usage.
4. **Data analysis:** Analyzing the collected data using statistical techniques, qualitative analysis, or other relevant methods to identify patterns, trends, and insights related to e-banking awareness and usage in Ahmedabad.
5. **Interpretation and conclusions:** Interpreting the findings based on the analysis and drawing meaningful conclusions about the level of e-banking awareness, identifying factors influencing awareness, usage patterns, challenges, and potential opportunities for improvement.
6. **Recommendations:** Providing recommendations based on the research findings to enhance e-banking awareness among the people of Ahmedabad. These recommendations could include awareness campaigns, educational initiatives, improvements in banking infrastructure, or targeted marketing strategies.

By conducting research, the report aims to contribute valuable insights and recommendations that can help stakeholders, such as banks, policymakers, and individuals, to enhance e-banking awareness and promote its benefits in Ahmedabad.

## **NEED OF THE STUDY**

The need for the study on “Name of Project Report” arises from several factors:

1. **Assessing Current Awareness Levels:** The study aims to evaluate the existing level of awareness among the people of Ahmedabad regarding e-banking services. This information is crucial to understanding the extent to which people are aware of the benefits, features, and availability of e-banking options in the region.
2. **Identifying Knowledge Gaps:** The study helps identify any gaps in knowledge or misconceptions about e-banking among the people of Ahmedabad. By understanding these gaps, the report can provide insights into areas where educational initiatives or awareness campaigns may be needed to address the specific concerns or misconceptions.
3. **Understanding Barriers to Adoption:** The research aims to identify the factors that hinder people from adopting e-banking services in Ahmedabad. This may include concerns related to security, lack of access to digital infrastructure, limited understanding of the technology, or cultural preferences for traditional banking methods. Understanding these barriers is crucial to developing strategies that can overcome them and promote wider e-banking adoption.
4. **Enhancing Financial Inclusion:** E-banking has the potential to improve financial inclusion by providing banking services to underserved populations. By assessing e-banking awareness among the people of Ahmedabad, the study can shed light on the extent to which different segments of the population, such as rural areas or marginalized communities, have access to and awareness of e-banking services. This can inform efforts to bridge the digital divide and promote financial inclusion.
5. **Informing Policy and Decision Making:** The findings of the study can be valuable for policymakers, financial institutions, and other stakeholders involved in promoting e-banking services in Ahmedabad. The insights gained from the research can help shape policies, design targeted awareness campaigns, and allocate resources effectively to improve e-banking adoption and usage.
6. **Improving Customer Experience:** Understanding the level of e-banking awareness and usage among the people of Ahmedabad can help financial institutions tailor their services to meet customer needs. The study can provide insights into the specific features, functionalities, or educational resources that can enhance the customer experience and drive higher satisfaction with e-banking services.

Overall, the study on e-banking awareness among the people of Ahmedabad is necessary to identify gaps, understand barriers, and develop strategies that can promote wider adoption of e-banking services. By addressing these needs, the report can contribute to the growth and development of e-banking in the region, improve financial literacy, and enhance the overall banking experience for individuals in Ahmedabad.

## **SCOPE OF THE STUDY**

The scope of the report on “Name of Project Report” encompasses the following aspects:

1. **Geographic Scope:** The report focuses specifically on the city of Ahmedabad, Gujarat, India. It aims to gather insights and analyze the e-banking awareness and adoption patterns among the people residing in Ahmedabad.
2. **Target Audience:** The primary target audience for this report is the stakeholders in the banking industry, including banks and financial institutions operating in Ahmedabad. It also caters to policymakers, researchers, and educators interested in understanding the level of e-banking awareness among the general population.
3. **Awareness Assessment:** The report aims to assess the level of awareness among individuals in Ahmedabad regarding e-banking services. It explores their knowledge, familiarity, and understanding of various digital banking platforms available to them.
4. **Adoption Analysis:** The report analyzes the adoption patterns of e-banking among the people of Ahmedabad. It seeks to understand the extent to which individuals have embraced e-banking as their preferred mode of conducting financial transactions.
5. **Factors Influencing Adoption:** The report investigates the factors that influence the adoption or resistance towards e-banking in Ahmedabad. It explores the barriers, concerns, and challenges faced by individuals when considering the use of e-banking services.
6. **Attitudes and Perceptions:** The report examines the attitudes, perceptions, and concerns of the people of Ahmedabad regarding e-banking. It aims to understand their views on the security, reliability, convenience, and benefits of e-banking services.
7. **Demographic Analysis:** The report explores how demographic factors, such as age, income level, and educational background, influence e-banking awareness and adoption among the people of Ahmedabad. It seeks to identify any variations in attitudes and behaviors across different demographic segments.
8. **Recommendations:** Based on the findings of the study, the report provides recommendations to enhance e-banking awareness and adoption in Ahmedabad. These recommendations are tailored to address the identified barriers and promote the benefits of e-banking services among the target audience.

The scope of the report is limited to the assessment of e-banking awareness and adoption among the people of Ahmedabad, providing insights and recommendations specific to this geographical area. The findings and recommendations may not be directly applicable to other cities or regions without further study.

## **TYPE OF RESEARCH**

This study is **DESCRIPTIVE** in nature. It helps in breaking vague problems into smaller and more precise problems and emphasizes on discovering new ideas and insights.



## **DATA COLLECTION METHOD**

### **Primary Data:**

Questionnaire was used to collect primary data from respondents.

### **Secondary Data:**

Secondary Data was collected through Internet, banking related books and journals.

## **SAMPLE DESIGN AND SIZE**

In this research project Descriptive research design is used. Judgmental and Convenience sampling methods will be used to get the information about online banking. This method is used because we are interested in exploring gender, age, or occupation disparities in terms of online banking in the population. For conducting this research, a structured questionnaire is prepared and a sample of 65 customers is taken from different banks.

## **TOOLS AND TECHNIQUES OF ANALYSIS**

The various tools and techniques of analysis to examine and interpret the collected data. Here are some commonly used tools and techniques:

1. Survey Questionnaires: Designing and administering survey questionnaires can help gather quantitative data from a representative sample of individuals in Ahmedabad. The survey can include questions related to e-banking awareness, usage patterns, preferences, and satisfaction levels. Statistical analysis can be applied to analyze the survey responses, such as calculating percentages, averages, correlations, and conducting inferential analysis.
2. Interviews: Conducting structured or semi-structured interviews with selected participants can provide qualitative insights into their experiences, perceptions, and attitudes towards e-banking. Thematic analysis or content analysis can be employed to identify recurring themes, patterns, and narratives within the interview data.
3. Focus Groups: Organizing focus group discussions with small groups of individuals can facilitate interactive discussions and generate in-depth insights into e-banking awareness and perceptions. The data from focus groups can be transcribed, coded, and thematically analyzed to identify key themes and perspectives.
4. Data Visualization: Presenting the findings through visual representations, such as charts, graphs, and diagrams, can make complex data more accessible and understandable. Visualizations can help illustrate trends, patterns, and comparisons in e-banking awareness and usage among different segments of the population.
5. Statistical Analysis: Utilizing statistical analysis techniques, such as descriptive statistics, chi-square tests, t-tests, or regression analysis, can provide quantitative insights into the relationship between variables and identify factors influencing e-banking awareness and adoption. Statistical software like SPSS, Excel, or R can be used for data analysis.
6. Comparative Analysis: Comparing the findings of the study with existing research, industry reports, or national-level data on e-banking awareness and adoption can provide contextual insights. This analysis can help identify how the e-banking landscape in Ahmedabad compares to other regions or national averages.

7. Content Analysis: Analyzing relevant documents, reports, websites, and social media content related to e-banking awareness and activities in Ahmedabad can provide additional insights. Content analysis techniques can be applied to identify common themes, sentiments, and emerging trends in the discourse around e-banking.

8. Qualitative Coding: Applying coding techniques to qualitative data, such as interview transcripts or focus group discussions, can help categorize and analyze the data systematically. This process involves assigning labels or codes to different segments of the data, identifying recurring patterns, and extracting meaningful insights.

The selection of specific tools and techniques of analysis will depend on the research objectives, the nature of the data collected, and the available resources. Using a combination of quantitative and qualitative analysis methods can provide a comprehensive understanding of e-banking awareness among the people of Ahmedabad.

### **LIMITATIONS OF STUDY**

While conducting a study on "E-Banking Awareness Among People at Ahmedabad," it is important to acknowledge certain limitations that may impact the research and its findings. Some potential limitations of the study could include:

1. Sample Size and Representation: The study's findings may be influenced by the size and representativeness of the sample. If the sample size is small or not diverse enough, it may not accurately reflect the overall population of Ahmedabad. This could affect the generalizability of the findings to the entire population.

2. Self-Reported Data: The study may rely on self-reported data obtained through surveys or interviews. This type of data is subjective and could be subject to biases, memory recall issues, or social desirability bias. Participants may provide responses that they perceive as more socially acceptable or desirable, potentially affecting the accuracy of the findings.

3. Non-Response Bias: There is a possibility of non-response bias, where certain individuals or groups may be less likely to participate in the study. This could introduce bias and affect the representativeness of the sample.

4. Limited Scope: The study's scope may be limited to assessing awareness and adoption of e-banking without exploring other relevant factors that could influence individuals' attitudes and behaviors. Factors such as cultural norms, personal preferences, or individual circumstances may not be thoroughly examined, potentially limiting the depth of understanding.

5. Time Constraints: The study's timeframe may impose constraints on data collection and analysis. This could limit the ability to capture changes in awareness and adoption levels over an extended period or account for potential fluctuations due to external factors.

6. Lack of Control: As a non-experimental study, there may be limitations in controlling external variables that could impact e-banking awareness and adoption. Factors such as media influence, marketing campaigns, or economic conditions may have an impact that cannot be directly controlled or measured.

7. Potential Response Bias: The study's findings may be influenced by response bias if participants provide answers they believe researchers expect or if they have a vested interest in promoting or downplaying e-banking awareness.

It is important to acknowledge and address these limitations when interpreting the findings of the study. While efforts are made to mitigate these limitations, they should be taken into account to provide a comprehensive and accurate understanding of e-banking awareness among the people of Ahmedabad.

- Time Constraints.
- Customer satisfaction of a particular bank has not been dictated.
- Security and privacy aspects are major issues in the E-banking transaction. Various sites are not properly locked to ensure whether customer's money is safe in the cyber world or not.

## **HISTORY OF E-BANKING**

The history of e-banking traces back to the advent of computers and the internet, which revolutionized the way financial transactions are conducted. The development of e-banking can be understood through the following key milestones:

1970s and 1980s:

- The emergence of automated teller machines (ATMs): ATMs were introduced in the 1970s, enabling customers to withdraw cash, check their account balances, and perform other basic transactions outside of banking hours.
- Telebanking: Banks started offering telebanking services, allowing customers to access account information and perform limited transactions using telephones.

1990s:

- Online banking: With the widespread availability of the internet, banks began offering online banking services in the mid-1990s. Customers could access their accounts, check balances, transfer funds, and pay bills through secure online portals.
- Secure Socket Layer (SSL) technology: SSL technology was developed, ensuring secure encryption and data transmission for online banking transactions.
- First online-only banks: The 1990s saw the establishment of the first online-only banks, such as Security First Network Bank (SFNB) and Wells Fargo's Online Financial Services.

Early 2000s:

- Mobile banking: As mobile technology advanced, banks started offering mobile banking services, allowing customers to access their accounts and perform transactions through mobile devices.
- Introduction of payment systems: Online payment systems like PayPal gained popularity, providing a convenient way for individuals to make online purchases and transfer money electronically.
- Expansion of services: Banks expanded their online offerings to include features like electronic statements, online loan applications, and investment management tools.

Recent Developments:

- Mobile banking applications: Banks developed dedicated mobile applications, offering enhanced functionality and a user-friendly interface for customers to manage their accounts on smartphones and tablets.
- Digital wallets: The introduction of digital wallets, such as Apple Pay, Google Pay, and Samsung Pay, provided users with the ability to store payment card information securely and make contactless payments using their mobile devices.
- FinTech innovation: The rise of financial technology (FinTech) companies has brought innovative solutions to e-banking, such as peer-to-peer lending platforms, digital currencies, and robo-advisors, further transforming the banking landscape.

The antecedent for the continuing domestic internet-based financial services were the briskness banking services over electronic media from the mid-1980s. During this time, the term "online" gained popularity and referred to the use of a terminal, keyboard, and TV (or display) to access the financial system using a telephone line.

In 1980, online services began in New York when four of the city's major banks, including Citibank, Chase Manhattan, Chemical, and Constructors Hanover, introduced home banking services utilizing the videotext system. However, the popularity of these financial offices declined with the demise of videotext, except in France where the use of videotext (Mintel) was supported by the telecom provider, and the United Kingdom, where the Prestel system was utilized.

The United Kingdom saw notable advancements in home-based online financial services with the establishment of such services by the Nottingham Building Society (NBS) in 1983. The system employed the UK's Prestel framework and utilized a computer, such as the BBC Micro, or a keyboard (Tan data Td1400) connected to the telephone system and television. This system, known as "Home Connection," allowed online review of statements, bank transfers, and bill payments.

To initiate bank transfers and bill payments, a written instruction providing details of the intended recipient had to be sent to the NBS, who would input the information into the Home Connection system. Typical recipients included gas, electricity, and telephone companies, as well as other banks. Details of the payments to be made were entered into the NBS system via the file described through Prestel. A check was then sent by NBS to the payee, and an instruction containing payment details was sent to the account holder. BACS (Bankers' Automated Clearing Services) was eventually used to directly process the payment.

In summary, e-banking has evolved from basic telebanking and online banking services to encompass a wide range of digital platforms and features. Technological advancements, increasing internet penetration, and changing consumer preferences have shaped the history of e-banking, leading to greater convenience, accessibility, and efficiency in financial transactions. Understanding this history provides context for assessing e-banking awareness among the people of Ahmedabad and their engagement with digital banking services.

## **INTRODUCTION OF E-BANKING**

E-banking, also known as electronic banking or online banking, has emerged as a transformative force in the financial industry. With the rapid advancement of technology and the widespread availability of the internet, e-banking has revolutionized the way individuals and businesses conduct their financial transactions and interact with their banks. This introduction aims to provide an overview of e-banking, highlighting its key features, benefits, and impact on the banking landscape.

- 1. Definition and Features:** Start by defining e-banking as the provision of banking services through electronic channels. Explain that it enables customers to access and manage their bank accounts, make transactions, and utilize various financial services through online platforms, mobile applications, and automated systems. Discuss the key features of e-banking, such as 24/7 availability, convenience, secure transactions, and real-time access to account information.
- 2. Evolution and Adoption:** Provide a brief historical background on the evolution of e-banking. Discuss how technological advancements, such as the internet, mobile devices, and secure encryption protocols, have paved the way for the development and widespread adoption of e-banking services. Highlight the increasing popularity of e-banking globally and the shift towards digital banking solutions as customers seek convenience, speed, and enhanced financial management tools.
- 3. Benefits and Advantages:** Outline the benefits that e-banking offers to individuals and businesses. Explain how e-banking enables customers to perform a wide range of transactions, including fund transfers, bill payments, loan applications, and account monitoring, from the comfort of their homes or on the go. Discuss the advantages of e-banking, such as time savings, cost-effectiveness, enhanced financial control, and access to a broader range of financial products and services.
- 4. Security and Trust:** Address concerns related to security and privacy in e-banking. Explain how banks employ robust security measures, including encryption protocols, secure login procedures, and multi-factor authentication, to protect customer data and prevent unauthorized access. Discuss the importance of user education in maintaining online security and building trust in e-banking services.
- 5. Impact on Banking Industry:** Discuss the transformative impact of e-banking on the banking industry. Explain how e-banking has reshaped traditional banking practices, leading to the closure of physical branches and the rise of digital-only banks. Highlight the cost efficiencies and operational advantages that e-banking brings to financial institutions, such as streamlined processes, reduced overheads, and broader market reach.
- 6. Future Trends:** Touch upon emerging trends and future prospects for e-banking. Discuss the potential of technologies like artificial intelligence, blockchain, and biometrics to further enhance security, personalization, and customer experience in e-banking. Highlight the ongoing digitization efforts in the banking sector and the role of e-banking in fostering financial inclusion and bridging the digital divide.

In conclusion, e-banking has transformed the way individuals and businesses interact with their banks, offering convenience, efficiency, and a wide range of financial services at their fingertips. Understanding the evolution, benefits, and impact of e-banking sets the stage for

further exploration of specific aspects, such as e-banking awareness among specific populations like the people of Ahmedabad, and provides insights into the challenges and opportunities that lie ahead for the banking industry in the digital age.

### **WHAT IS E-BANKING?**

E-banking, also known as electronic banking or online banking, refers to the provision of banking services and transactions conducted over electronic platforms such as the Internet or mobile devices. It allows customers to access and manage their bank accounts, perform various financial transactions, and avail banking services without the need to physically visit a brick-and-mortar bank branch.

E-banking offers a wide range of services that include:

1. **Account Management:** Users can view their account balances, transaction history, and account details online. They can also update personal information, such as contact details and mailing addresses, through the electronic banking platform.
2. **Fund Transfers:** Customers can transfer funds between their own accounts, as well as to other accounts within the same bank or different financial institutions. Funds can be transferred electronically, enabling convenient and fast transactions.
3. **Bill Payments:** E-banking allows customers to pay their bills electronically, including utility bills, credit card bills, loan payments, and other recurring payments. Payments can be scheduled, automated, or made as one-time transactions, saving time and providing flexibility.
4. **Online Statements:** Instead of receiving paper statements, customers can access and view their account statements electronically. These e-statements provide a record of transactions, balances, and other account-related information.
5. **Mobile Banking:** Many banks offer mobile banking applications that allow customers to access banking services through their smartphones or tablets. Mobile banking offers similar functionalities as online banking and provides the convenience of banking on the go.
6. **Remote Check Deposits:** Some e-banking platforms enable customers to deposit checks remotely by capturing check images using their mobile devices and submitting them electronically to the bank for processing.
7. **Investment and Trading Services:** E-banking often provides customers with access to investment services, including buying and selling stocks, bonds, mutual funds, and other investment products. Customers can manage their investment portfolios and track market trends through the online platform.
8. **Loan Applications:** Customers can apply for loans, such as personal loans or mortgages, through the e-banking platform. The application process can be completed online, and customers can track the progress of their loan applications.

E-banking offers convenience, flexibility, and 24/7 accessibility to banking services. It eliminates the need for physical visits to bank branches, allowing customers to perform

various financial transactions and access account information from anywhere with an internet connection. It also enhances security through encryption, authentication protocols, and advanced security measures to protect customer data and transactions..

### **HOW E-BANKING CAN EASE YOUR LIFE**

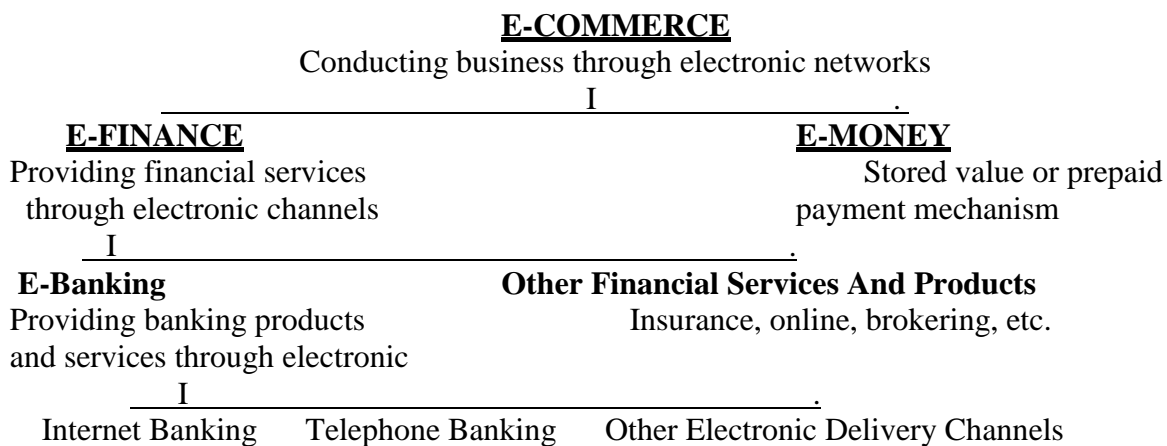
Here are some key ways e-banking can make your financial management more convenient and efficient:

1. **24/7 Accessibility:** With e-banking, you have round-the-clock access to your bank accounts and financial services. You no longer have to worry about adhering to traditional banking hours or visiting physical branches. Whether it's early morning or late at night, you can conveniently manage your finances, check balances, and make transactions from the comfort of your home or on the go.
2. **Convenient Account Management:** E-banking allows you to view and manage all your accounts in one place. Through a user-friendly online banking portal or mobile application, you can monitor your balances, review transaction history, and track your expenses effortlessly. This convenience helps you stay organized and in control of your finances.
3. **Online Fund Transfers:** E-banking simplifies fund transfers between your own accounts or to other beneficiaries. You can easily initiate transfers to pay bills, send money to friends or family, or make investments. The process is quick, secure, and eliminates the need for writing checks or visiting physical bank branches, saving you time and effort.
4. **Bill Payments:** E-banking offers a convenient platform to pay bills online. You can set up recurring payments for regular bills like utilities, rent, or mortgage, and even schedule one-time payments for various services. This eliminates the hassle of writing checks, queuing at payment centers, or worrying about missed deadlines. You can track and manage your payments conveniently, ensuring timely settlement of your bills.
5. **Mobile Banking:** With the advent of mobile applications, e-banking has become even more accessible and user-friendly. Mobile banking apps allow you to perform financial transactions on your smartphone or tablet, giving you the freedom to bank anytime and anywhere. From depositing checks to transferring funds, mobile banking puts banking services at your fingertips, making your life more convenient and efficient.
6. **Enhanced Security Measures:** E-banking systems employ robust security measures to protect your financial information and transactions. Encryption technologies, secure login procedures, and multi-factor authentication provide layers of protection against unauthorized access and fraud. This gives you peace of mind, knowing that your financial transactions are conducted in a secure environment.
7. **Financial Planning and Budgeting Tools:** Many e-banking platforms provide tools and features that help you manage your finances effectively. You can set budgeting goals, track spending patterns, and receive personalized insights into your financial habits. These tools enable you to make informed decisions, save money, and plan for your financial future more efficiently.

In summary, e-banking offers convenience, accessibility, and a wide range of financial services that can greatly ease your life. With 24/7 accessibility, convenient account

management, online fund transfers, bill payment options, mobile banking, enhanced security measures, and financial planning tools, e-banking empowers you to take control of your finances and conduct transactions with ease, saving you time and providing flexibility in managing your financial affairs.

### **DIAGRAM OF E-BANKING SYSTEM-**



### **INTERNET BANKING V/S TRADITIONAL BANKING**

In frightfulness of such infinite offices that Internet banking offers us, we virtually seem to believe in our traditional method for banking and are hesitant to make use of web primarily based banking. Be that as it may, there are not many conditions in which Internet banking will go out to be a superior choice regarding putting apart your coins.

'Stop installment' achieved via Internet banking might not cost any extra prices however whilst done via the branch, the financial institution would possibly charge you PRs 50 for every take a look at similarly to the assist rate. Through Internet banking, you can genuinely have a look at your exchanges every time of the day, and however in many instances as you want to. Then once more, in a traditional approach, you get quarterly factors from the bank and on the off chance that you call for an announcement at your necessary time, it'd become a high-priced assignment. The branch would possibly charge you Rs 25 for each page, which incorporates simply 30 exchanges. Also, the financial institution office could require eight days to convey it extremely near home. In the event that the asset move must be made outstation, where the bank does not have a department, the bank might request outstation expenses. While with the help of web primarily based banking, it'll be absolutely unfastened for you. According to the Internet and Mobile Association of India's file on web based total banking 2006, "There are many advantages of web primarily based banking. It is helpful that it isn't restricted by way of purposeful timings, there are no topographical barriers and the administrations may be provided at a miniscule price."

Internet banking and traditional banking are two distinct approaches to providing financial services. Here's a comparison between the two:



1. **Accessibility:** Internet banking allows customers to access their accounts and perform banking transactions anytime and anywhere with an internet connection. Traditional banking requires customers to physically visit bank branches during specified hours of operation.
2. **Convenience:** Internet banking offers convenience as customers can conduct transactions, check balances, and manage accounts from the comfort of their homes or on-the-go using mobile devices. Traditional banking may involve waiting in queues, filling out paperwork, and adhering to branch operating hours.
3. **Transaction Speed:** Internet banking facilitates faster transactions compared to traditional banking. Funds transfers, bill payments, and account updates can be processed in real-time or within a few minutes online. In traditional banking, transactions may take longer due to manual processing and administrative procedures.
4. **Services Offered:** Internet banking provides a wide range of services including account management, fund transfers, bill payments, loan applications, and investment services. Traditional banking offers similar services, but customers typically need to visit the branch or interact with bank representatives to access them.
5. **Personal Interaction:** Traditional banking allows for face-to-face interaction with bank staff, enabling customers to discuss their financial needs, seek advice, and build relationships. Internet banking lacks the personal touch of traditional banking, although customer support through online chat, email, or phone is often available.
6. **Security:** Internet banking relies on advanced security measures such as encryption, two-factor authentication, and secure networks to protect customer data and transactions. Traditional banking relies on physical security measures within bank premises. Both approaches require customers to practice caution and safeguard their personal information.
7. **Cost:** Internet banking can be cost-effective for both banks and customers. Banks can reduce overhead costs associated with maintaining physical branches, and customers can save on travel expenses. Traditional banking may involve additional fees for certain transactions or services.
8. **Financial Inclusion:** Internet banking has the potential to improve financial inclusion by providing banking services to individuals who may have limited access to physical bank branches, such as those in rural areas. Traditional banking may be more accessible in regions with well-established banking infrastructure.

It's important to note that while internet banking offers convenience and accessibility, traditional banking still plays a crucial role for customers who prefer personal interactions, require specialized services, or have limited access to technology. Many individuals and businesses may choose a combination of both approaches based on their needs and preferences.

### **Banking Services through Internet**

1. The Simple Level Service is the banks' websites which disperse information on numerous gadgets and administrations proposed to customers and individuals from public universities. It might get and solution to client's questions via electronic mail;

2. To a higher degree are Humble Transactional Web destinations which allows customers to provide their recommendations, packages for various administrations, questions in their document adjusts, and so forth however provide no asset prepared exchanges with appreciation to their records; three. The 0.33 degree of Internet banking management are supplied by Completely Transactional Web destinations which permit the clients to paint on their data for pass of belongings, installment of various bills, shopping for distinct effects of the bank and to execute purchase and provide of protections, and so on. The above varieties of Internet banking administration the consumer or by using new banks who carry banking management essentially thru Internet or different digital association channels as the worth brought administrations. An element of those banks are referred to as 'Virtual' banks or 'Web just' banks and might not have real presence in that frame of thought regardless of imparting one of a kind financial administrations.

Here are some common banking services that can be accessed and performed through internet banking:

1. Account Management: Customers can view their account balances, transaction history, and account statements online. They can also update their contact information, request account statements, and manage account preferences.
2. Fund Transfers: Internet banking allows customers to transfer funds between their own accounts within the same bank or to accounts held at other banks. This includes one-time transfers, scheduled recurring transfers, and international transfers.
3. Bill Payments: Customers can pay their utility bills, credit card bills, loan installments, and other bills electronically through internet banking. They can set up recurring payments, schedule future payments, and view payment history.
4. Online Applications: Customers can apply for various banking products and services online, such as opening new accounts (savings, checking, fixed deposits), applying for loans (personal, home, car), or requesting credit cards.
5. Mobile Banking: Internet banking often includes mobile banking applications, allowing customers to access banking services through their smartphones or tablets. This includes all the functionalities available in internet banking, optimized for mobile devices.
6. Investment Services: Some internet banking platforms offer investment services, allowing customers to buy/sell stocks, mutual funds, or other investment products. Customers can track their investment portfolios, view market updates, and execute investment transactions.
7. Alerts and Notifications: Internet banking provides customizable alerts and notifications to keep customers informed about their account activities, such as balance updates, transaction alerts, bill payment reminders, or security-related notifications.
8. Customer Support: Internet banking platforms usually offer customer support services, including online chat, email support, or phone support. Customers can seek assistance for any banking-related queries, report issues, or get help with account-related matters.
9. Online Statements and Documents: Customers can access and download account statements, tax forms, and other important documents through internet banking. This

eliminates the need for physical paper statements and provides easy access to historical records.

10. Security Features: Internet banking platforms employ robust security measures to protect customer data and transactions. This includes encryption, secure login procedures (such as username/password and two-factor authentication), and monitoring systems to detect and prevent fraudulent activities.

It's important to note that the availability of specific banking services through internet banking may vary depending on the bank and the region. Different banks may offer additional services or have unique features in their internet banking platforms.

## **FEATURES OF E-BANKING**

### **Transactional:**

1. Account Balance Inquiry: E-banking allows users to check their account balances in real-time. They can access their account information online, through mobile banking apps, or via automated phone systems. This feature enables users to keep track of their available funds and monitor their financial transactions conveniently.

2. Fund Transfers: E-banking provides users with the ability to transfer funds between their own accounts or to other accounts within the same bank or different financial institutions. Users can initiate transfers through online banking platforms or mobile apps, reducing the need for physical visits to bank branches. Different types of transfers may include internal transfers, external transfers, wire transfers, and peer-to-peer transfers.

3. Bill Payments: E-banking allows users to conveniently pay their bills electronically. Users can set up recurring payments or make one-time payments for various bills, such as utilities, credit cards, loans, and subscriptions. This feature provides convenience and saves time as users can schedule and authorize payments from anywhere with an internet connection.

4. Online Statements: E-banking provides users with access to electronic statements, also known as e-statements, instead of traditional paper statements. Users can view, download, and print their account statements, including transaction history, account balances, and other account details. E-statements are secure, reduce paper waste, and allow users to maintain a digital record of their financial activities.

5. Check Deposits: Many e-banking platforms offer the option to deposit checks remotely using mobile check deposit features. Users can capture images of the front and back of the check using their smartphones or other devices and submit them for deposit. This eliminates the need to physically visit a bank branch or ATM to deposit checks, making the process more convenient and efficient.

6. Card Management: E-banking allows users to manage their debit cards or credit cards online. Users can view transaction history, check card balances, report lost or stolen cards, activate new cards, set spending limits, and update personal information associated with their cards. This feature provides users with greater control and security over their card transactions.

7. **Online Trading:** Some e-banking platforms offer online trading capabilities, allowing users to buy and sell stocks, bonds, mutual funds, and other financial instruments directly through their online banking accounts. This feature provides users with convenient access to investment opportunities and the ability to manage their investment portfolios in real-time.

8. **Alerts and Notifications:** E-banking platforms offer the option to set up alerts and notifications for various account activities. Users can receive notifications via email, SMS, or mobile app notifications for events such as large withdrawals or deposits, low balances, upcoming bill payments, or suspicious account activities. Alerts and notifications help users stay informed about their account status and provide an added layer of security.

9. **Loan Applications and Management:** E-banking allows users to apply for loans, such as personal loans or mortgages, online. Users can submit loan applications, provide necessary documentation electronically, and track the status of their loan applications. Additionally, users can manage their existing loans, view payment schedules, and make loan payments online.

10. **Foreign Exchange and International Transactions:** E-banking platforms often provide services for foreign exchange transactions and international money transfers. Users can access current exchange rates, convert currencies, and initiate international transfers securely and conveniently, reducing the need for physical currency exchanges or visits to specialized money transfer agents.

These transactional features of e-banking offer users convenience, flexibility, and control over their financial activities, enabling them to perform various banking transactions anytime and anywhere, as long as they have an internet connection.

### **Non-transactional:**

1. **Account Management:** E-banking platforms provide users with tools to manage their accounts effectively. Users can update personal information, such as contact details and mailing addresses, online. They can also customize account preferences, set up notifications, and manage account security settings, including password changes and two-factor authentication.

2. **Financial Planning Tools:** E-banking platforms often offer financial planning tools and calculators to help users manage their finances effectively. These tools can assist with budgeting, retirement planning, loan calculators, investment analysis, and goal tracking. Users can access these resources to make informed financial decisions and monitor their progress towards their financial goals.

3. **Customer Support:** E-banking platforms typically offer customer support services to assist users with their banking inquiries and concerns. Users can access support through various channels, such as phone, email, live chat, or online help centers. Customer support representatives can provide guidance on account-related issues, technical difficulties, or general banking queries.

4. **Security Features:** E-banking platforms prioritize security measures to protect user information and transactions. They employ encryption techniques, secure login procedures, and robust authentication protocols to safeguard user data. Additionally, e-banking platforms

often provide features such as transaction verification, activity monitoring, and fraud detection to enhance security and prevent unauthorized access to accounts.

5. **Account Aggregation:** Some e-banking platforms offer account aggregation services, allowing users to consolidate their accounts from multiple financial institutions in one place. Users can view and manage their various accounts, including checking, savings, credit cards, investments, and loans, through a single dashboard. This feature provides users with a comprehensive overview of their financial holdings and simplifies account management.

6. **Financial Education Resources:** E-banking platforms may provide educational resources to enhance financial literacy among users. These resources can include articles, guides, videos, and webinars on topics such as budgeting, saving, investing, and debt management. By offering financial education materials, e-banking platforms empower users to make informed financial decisions and improve their financial well-being.

7. **Mobile Banking Applications:** Many e-banking platforms offer dedicated mobile banking applications that provide additional features and convenience for users. Mobile apps allow users to access their accounts, perform transactions, and manage their finances directly from their smartphones or tablets. These apps often offer features like fingerprint or facial recognition login, mobile check deposits, and transaction notifications.

8. **E-Statements and Document Storage:** E-banking platforms often provide a secure storage space for users to access and store their financial documents, such as account statements, tax forms, and transaction receipts. Users can view and download these documents whenever needed, eliminating the need for paper-based statements and reducing clutter.

9. **Personalized Offerings:** E-banking platforms may offer personalized financial product recommendations based on users' banking history and preferences. These offerings can include credit card recommendations, loan offers, or investment opportunities tailored to the user's financial profile. Personalized recommendations help users discover relevant financial products that align with their needs.

10. **Integration with Third-Party Services:** E-banking platforms sometimes integrate with other third-party services to provide additional functionality. This can include features such as bill payment services, digital wallets, peer-to-peer payment options, or integration with budgeting and expense tracking applications. Integration with third-party services expands the capabilities of e-banking platforms and enhances the overall user experience.

These non-transactional features of e-banking enhance the user experience by providing account management tools, personalized offerings, security features, and access to educational resources. They contribute to the convenience, flexibility, and overall value that e-banking platforms offer to users.

## **ADVANTAGE & DISADVANTAGE OF E – BANKING**

### **ADVANTAGES OF E-BANKING**

- **Expediency**

Dissimilar to your nook bank, internet banking locales never near; they're available 24 hours in line with day, seven days according to week, and they are only a mouse click away. With pressures on time and longer voyaging intervals, an ever growing variety of individuals tune down it tedious retaining up in lines. Individuals need adaptability, and Internet banking gives truly that.

- **Transaction speed**

Online financial institution destinations by means of and huge execute and verify exchanges at or faster than ATM managing speeds.

- **Efficiency**

Numerous internet banking locales currently provide modern units, along with account series, inventory statements, fee alarm and portfolio overseeing machine to assist you with dealing with each of your assets all of the more successfully. Most are likewise viable with cash overseeing projects, for example, stimulate and Microsoft cash.

- **Inexpensive replacement**

With expanding contests, it's miles with the aid of all debts the price component that is using banks to offer the office. The Internet is but an exceptionally modest choice in assessment to beginning a real branch, and most people of the push is via all money owed coming from the stock aspect. The costs of financial help through the Internet shape a small portion of prices through customary strategies.

### **DISADVANTAGES OF INTERNET BANKING**

#### **1. Bill charge carrier**

Individually financial institutions have the-united states of america with extraordinary carrier companies, expert co-ops and coverage business enterprise, the country over. It works with the installment of power and contact payments, cellular telephone, Visa and coverage fee payments. To cowl bills, a primary one-time enlistment for every biller is to be finished. Standing directions may be set, on-line to cover repeating payments, obviously. One-Time upstanding steerage will guarantee that invoice installments do not get postponed due to absence of time. Most interestingly, the financial institution would not fee shoppers for on-line bill installment.

#### **2. Fund transfer**

Independently bank has the-united states with numerous help institutions, professional facilities and safety employer, the united states of america over. It works with the part of force and smartphone payments, wireless, Visa and safety installment payments. To cover expenses, an essential one-time enrollment for every biller is to be completed. Standing headings may be set, on-line to cowl rehashing bills, typically. Onetime upstanding direction will make sure that bill portions don't get not on time in view of nonappearance of time. Most inquisitively, the bank doesn't price clients for on-line invoice elements.

### **3. Credit card customers**

Credit card users have loads in keep. With Internet banking, clients can not simply pay their credit score card bills online but additionally get a mortgage on their cards. Not simply this, they also can observe for an extra card, request a credit score line increase and God forbid if you lose your credit score card, you may record a misplaced card on-line.

### **4. Railway skip**

This is something that might be a hobby for all the aam janta. Indian Railways has tied up with ICICI financial institution and you may now make your railway skip local trains online. The bypass can be delivered to you at your step. But the ability is restricted to Mumbai, Thane, Nasik, Surat and Pune. The bank could simply charge Rs 10 + 12.24 percent of service tax.

### **5. Recharging your prepaid telephone**

Now there may be no need to hurry to the vendor to recharge the pay as you go telephone, on every occasion the communication time runs out. Just top-up the pay as you go cellular playing cards by means of logging in to Internet banking. By just deciding on the operator's call, entering the cellular quantity and the amount for recharge, the cellphone is again lower back in motion within a few minutes.

### **6. Shopping at your fingertips**

Leading banks have tied the United States of America with various shopping websites. With various all type of merchandise, you'll shop on-line and the price is also made effectively through the account. One also can buy railway and air tickets via Internet banking.

### **7. Security Concerns**

One of the primary concerns with internet banking is security. Despite the implementation of robust security measures, there is always a risk of unauthorized access, identity theft, and fraudulent activities. Cybercriminals may use phishing scams, malware, or other techniques to gain access to personal information and compromise accounts. Users must be cautious and employ strong security practices, such as using unique and strong passwords, keeping their devices and software up to date, and being vigilant against phishing attempts.

### **8. Technical Issues and System Downtime**

Internet banking relies on technological infrastructure, and like any other online service, it is susceptible to technical issues and system outages. This can disrupt access to banking services, making it challenging to perform transactions or access account information when needed. System downtime can occur due to maintenance, server issues, or cyber attacks, causing inconvenience and potentially impacting financial transactions.

### **9. Lack of Personal Interaction**

Internet banking eliminates the face-to-face interaction with bank personnel that traditional banking offers. This can be a disadvantage for individuals who prefer personal assistance or have complex financial needs that require expert guidance. While many banks provide customer support through online channels, some customers may find it less satisfactory compared to in-person assistance.

### **10. Limited Cash Handling**

Internet banking primarily focuses on digital transactions, limiting the ability to handle physical cash. Depositing or withdrawing cash may require visiting a physical branch or using ATMs, which may not be as convenient as other banking activities performed online. This can

be a disadvantage for individuals who frequently deal with cash transactions or prefer the flexibility of in-person cash handling.

**11. Technological Dependency:**

Internet banking requires access to reliable internet connectivity and compatible devices. In regions with limited internet access or areas experiencing connectivity issues, individuals may face challenges in accessing their accounts or performing transactions. Additionally, individuals who are less familiar with technology or have limited access to digital devices may find it difficult to adapt to internet banking.

**12. Risk of Fraudulent Activities:**

While banks employ security measures, there is still a risk of falling victim to various online scams or fraudulent activities. Phishing emails, fake websites, and social engineering tactics are commonly used by scammers to deceive users and obtain their sensitive information. It's crucial for users to be cautious, verify the authenticity of websites and emails, and report any suspicious activities to their bank.

**13. Potential for Mistakes and Errors:**

With internet banking, there is a risk of making mistakes or errors while performing transactions online. Inputting incorrect account numbers, transferring incorrect amounts, or scheduling payments on the wrong dates can lead to financial complications and inconvenience. Users need to be careful and double-check the details of their transactions to minimize the chances of errors.

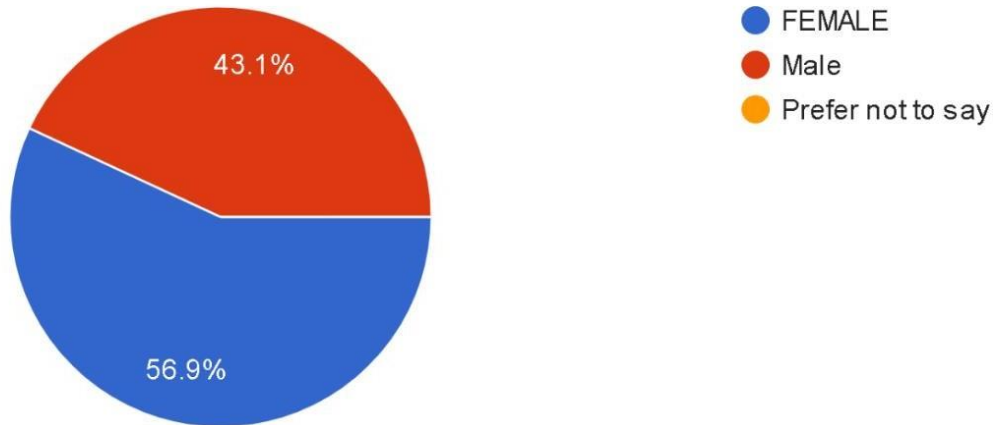
It's essential for individuals to weigh the advantages and disadvantages of internet banking and take necessary precautions to mitigate the associated risks. By practicing good security measures, staying informed about potential threats, and being vigilant in monitoring their accounts, users can maximize the benefits of internet banking while minimizing the disadvantages.



## CHAPTER 4: DATA ANALYSIS AND INTERPRETATION

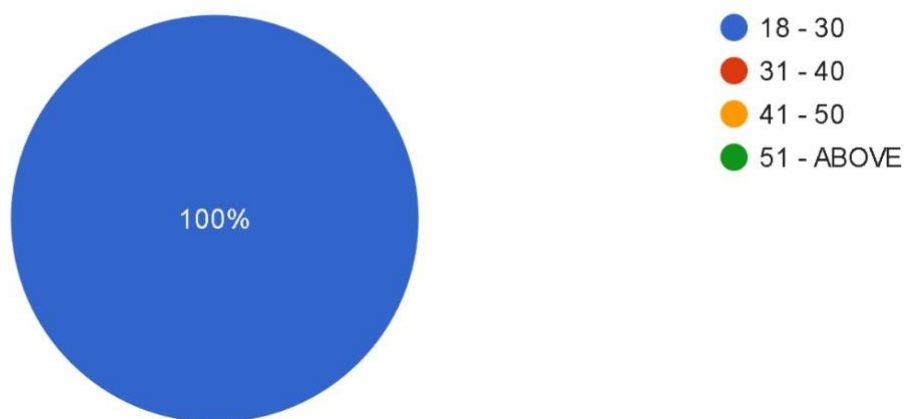
### GENDER

65 responses



### AGE GROUP

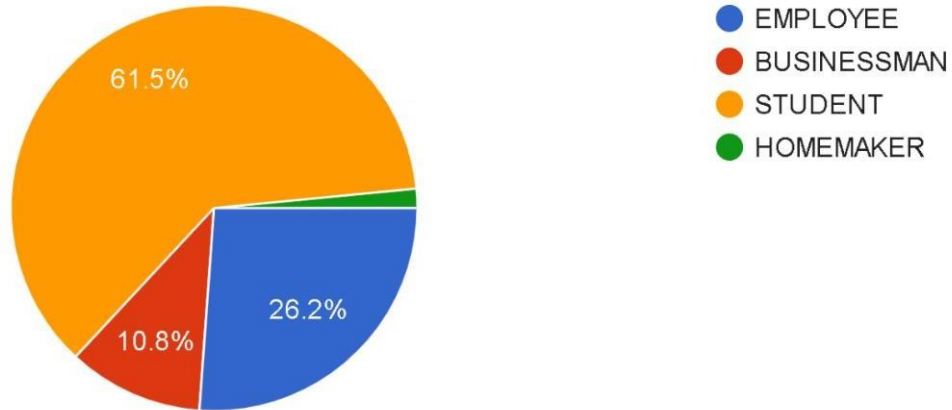
65 responses



we have got 100% response between the age from 18-30 which include mainly students, employees, and businessmen. which means the majority population using e- banking includes between this age group.

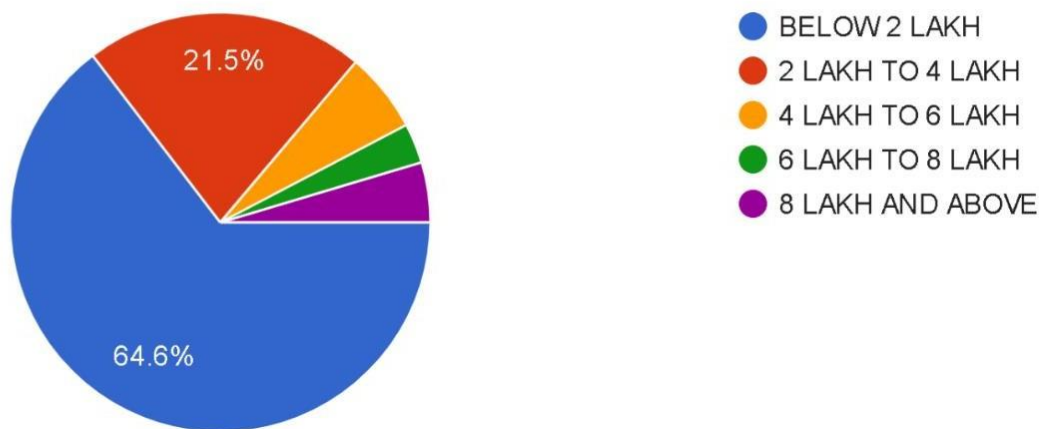
## OCCUPATION

65 responses



## INCOME

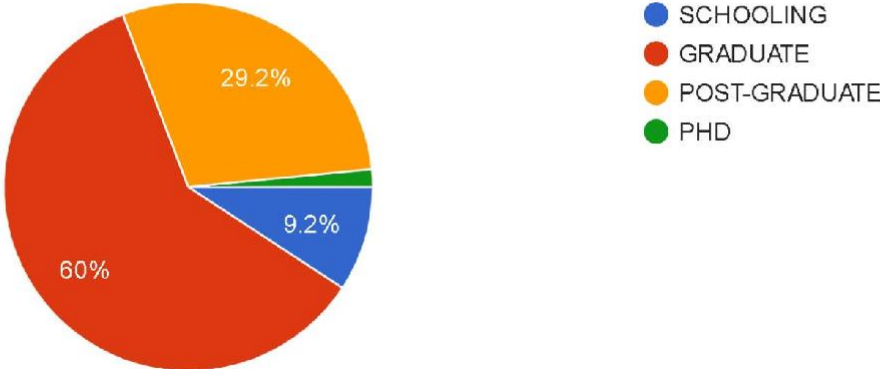
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Majority of the income group lies between 2 lakh and 4 lakh this means they are salaried persons thus might be using e banking.

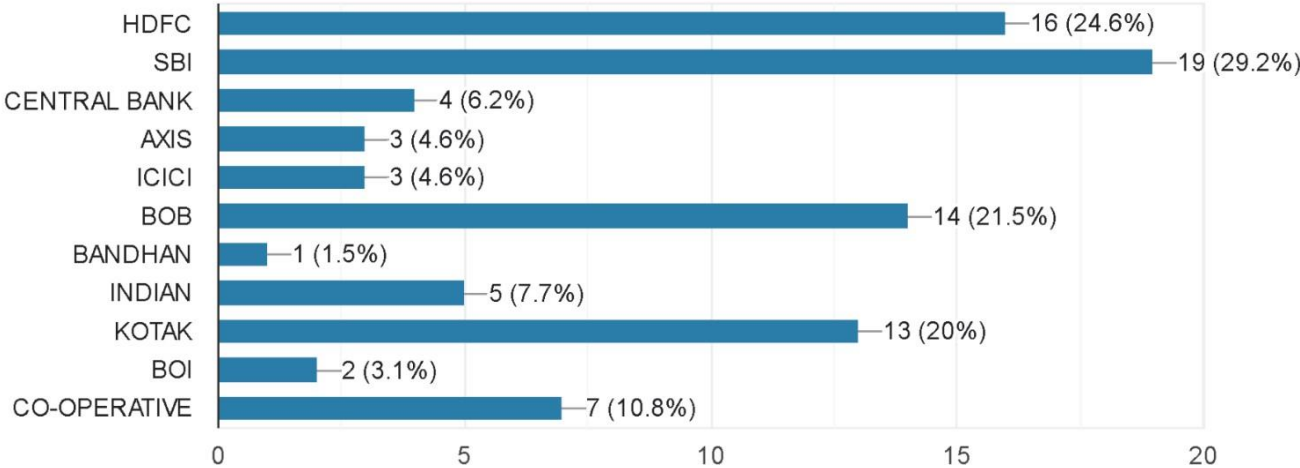
QUALIFICATION

65 responses



IN WHICH BANK YOU HOLD AN ACCOUNT?

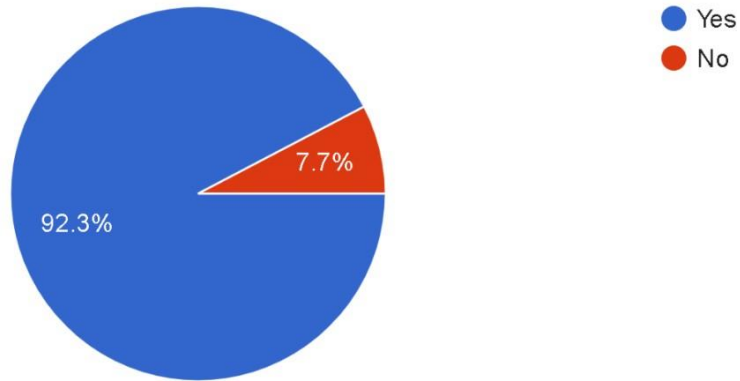
65 responses



Majority of bank accounts are held in SBI bank and least is held with bandhan bank thus, we can say that sbi provides best e banking services than any other bank.

### DO YOU USE INTERNET BANKING ?

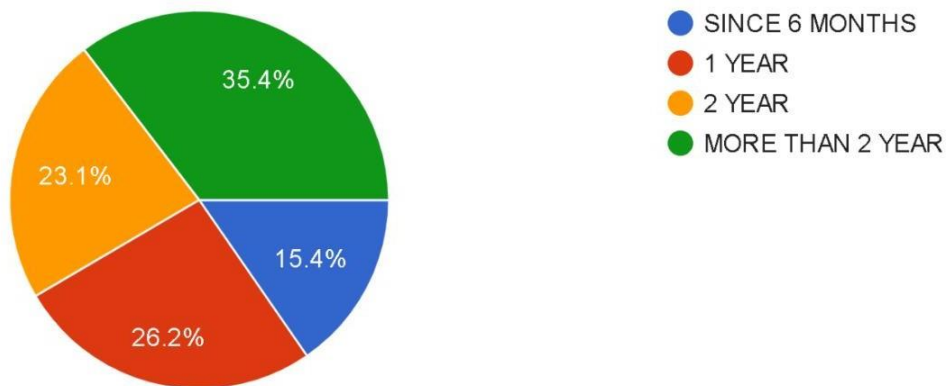
65 responses



From data of 65 there are 60 persons using internet banking

### SINCE HOW LONG YOU ARE USING INTERNET BANKING ?

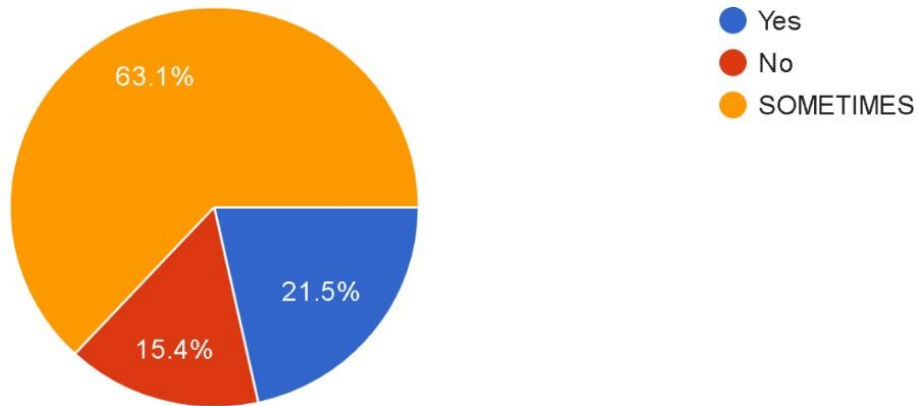
65 responses



Here we can see that a maximum of 23 people have been using internet banking for more than 2 years.

### DO YOU FACE ANY PROBLEM WHILE USING INTERNET BANKING?

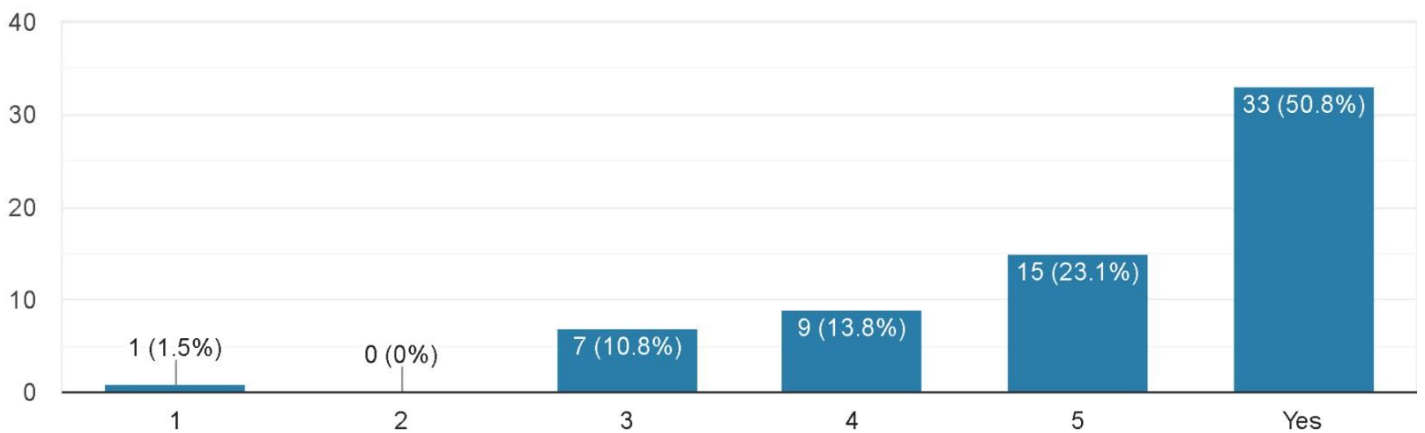
65 responses



As ebanking is still evolving it still faces some problems while transaction thus maximum people have voted for sometimes.

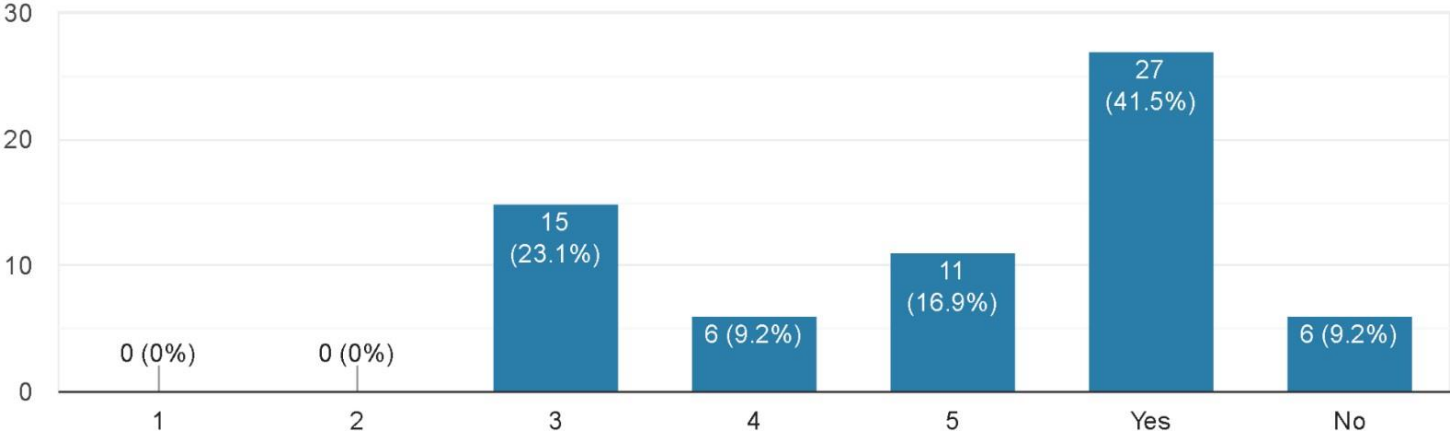
### DOES THE DIGITALIZATION IN BANKING SECTOR HAVE MADE YOUR LIFE EASIER ?

65 responses



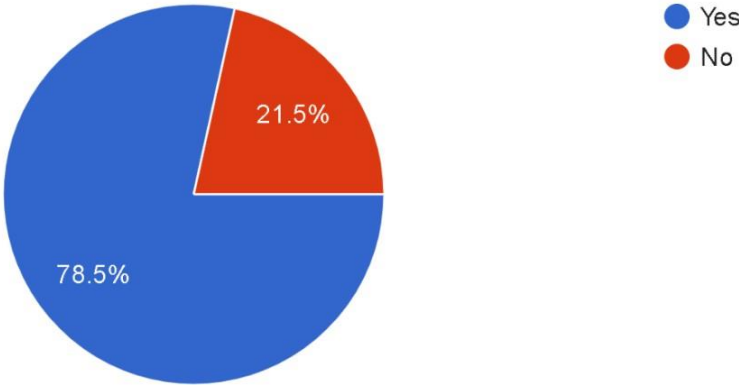
ARE YOU SATISFIED WITH THE SERVICE PROVIDED BY YOUR BANK?

65 responses



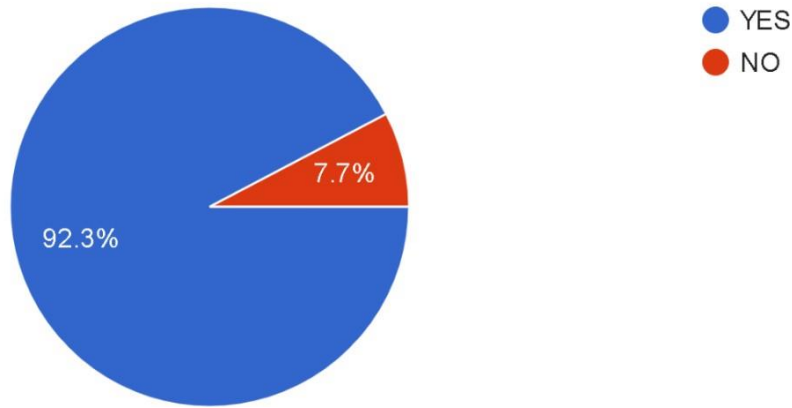
DO YOU THINK E-BANKING IS SECURE?

65 responses



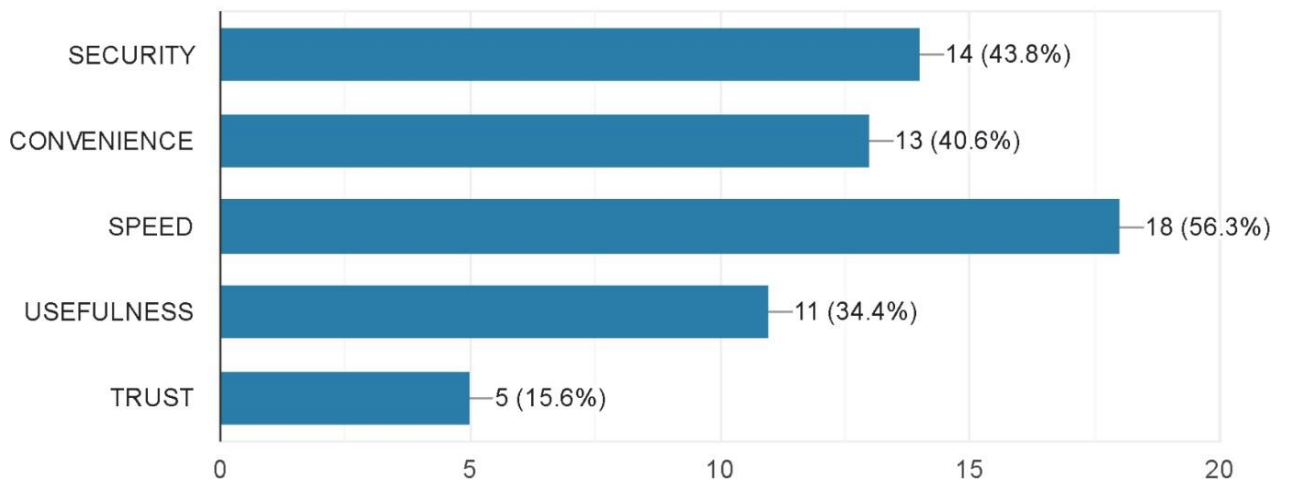
### E-BANKING IS BETTER THAN TRADITIONAL METHOD?

65 responses



### WHICH FACTOR INFLUENCE YOU TO ADOPT E-BANKING?

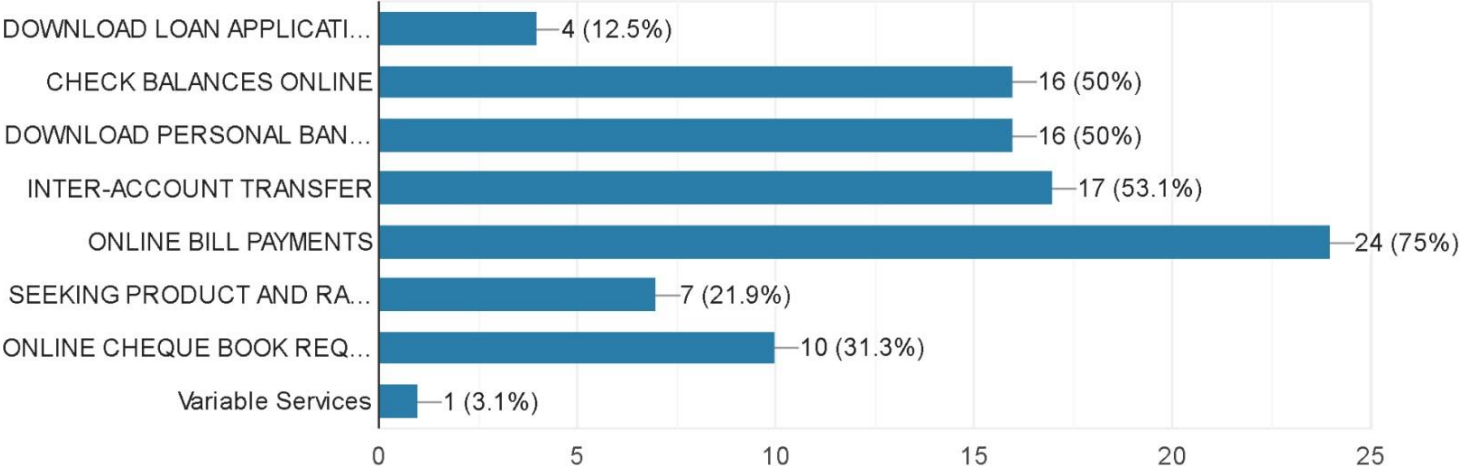
32 responses



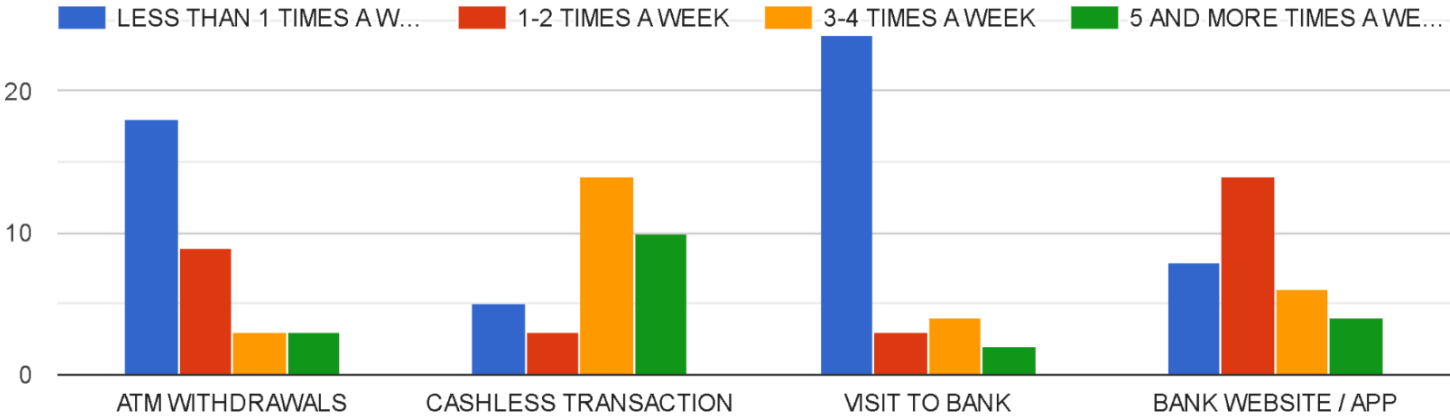
maximum people have voted for speed and security. Thus we can say that e-banking is being adopted by people for speed and security.

WHICH BANKING SERVICES DO YOU USE WHICH YOUR INTERNET BANK OFFERS?

32 responses

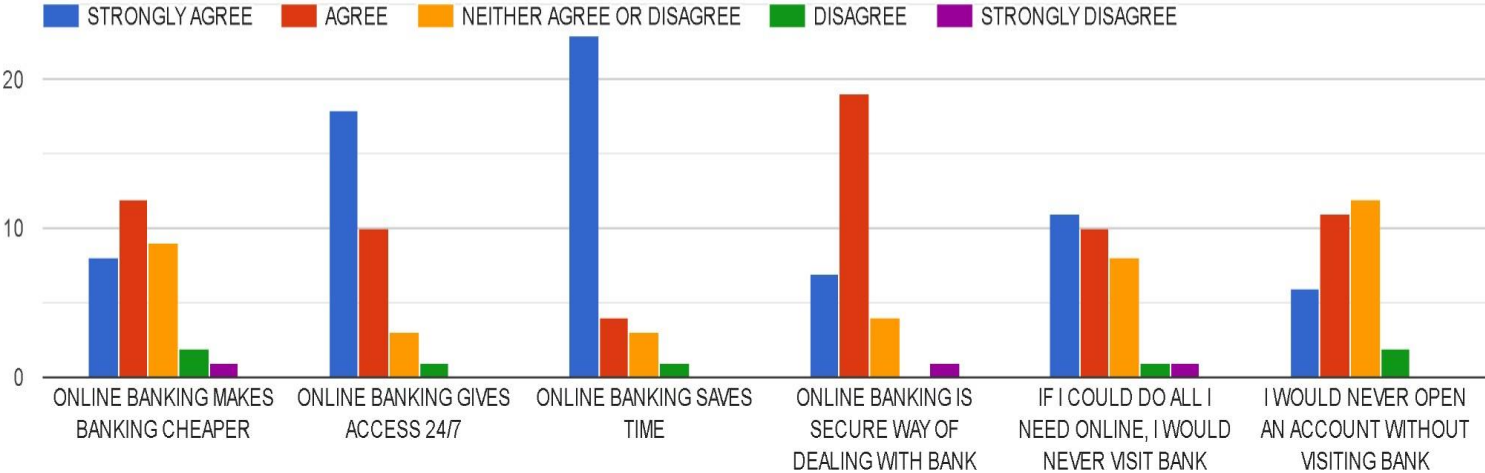


TELL US ABOUT YOUR AVERAGE WEEKLY BANKING ACTIVITY





PLEASE STATE WHETHER YOU AGREE OR DISAGREE WITH FOLLOWING STATEMENTS:



## **CHAPTER 5: CONCLUSION AND FINDINGS**

### **CONCLUSION**

Based on our extensive analysis of primary and secondary studies, it is evident that the preference for e-banking over traditional banking is a prevailing trend among individuals. The convenience and flexibility offered by e-banking have significantly transformed the way people handle their financial transactions. The findings reveal that the increasing demands on people's time and the fast-paced nature of modern life have made it impractical for many individuals to visit physical banks regularly.

E-banking has emerged as a viable solution to address these challenges by providing individuals with the ability to perform banking tasks at their convenience. With e-banking, people can conduct financial transactions, such as transferring funds, making payments, and managing accounts, anytime and from anywhere. This flexibility has empowered individuals to have greater control over their finances, allowing them to efficiently manage their money without being constrained by the limitations of traditional banking.

Moreover, the advent of e-banking has not only benefited individuals but has also contributed to the overall development of the world. By embracing e-banking, economies have witnessed enhanced efficiency, reduced operational costs, and improved accessibility to financial services. The proliferation of digital platforms has opened up new avenues for financial inclusion, enabling individuals from various socioeconomic backgrounds to participate actively in the global economy.

In addition to the convenience and global impact, e-banking has also paved the way for technological advancements in the financial sector. The integration of artificial intelligence, machine learning, and data analytics has revolutionized banking processes, enabling personalized services, fraud detection, and improved decision-making.

As we navigate through this modern and fast-moving world, it is clear that e-banking plays a pivotal role in the development of individuals and society at large. It offers unparalleled convenience, enhances financial inclusion, and drives innovation in the banking industry. Therefore, embracing e-banking is not just a choice but a necessity for individuals and economies striving for progress in the digital age.

## **FINDINGS**

- From our data analysis we can see that people prefer E-Banking to traditional banking. From our data of 65; 60 people have voted for E-Banking. As compared to India 68% of people prefer and use e-banking.
- Also data says that E-Banking has proved more convenient as all the services are provided to customers at their doorstep.
- The major factor for switching towards E-Banking is Speed and Security. Thus, we can say that people have started trusting E-Banking.
- Services used by people in large numbers are online payments of bills, inter account transfers, check balances online, and download bank transaction activity.
- From the data collected we can analyze that 74% of people have adopted E-Banking just because it saves a lot of time than traditional banking which includes waiting for hours just to get a small work done which wastes a lot of time for consumers.
- Through our research we conclude that there are more female users in e-banking than men. Through our research, there were 38 females out of 65 who use e-banking. Compared to INDIA there are a total of 66% of females who use e-banking. The reason behind this would be online shopping as it is more preferred by females than males.
- In our research we found that the maximum account is of SBI and all over India SBI has the most customers. From our study, 20% of people has account in SBI which is compared to india its 70% of Indian people holds account in SBI.
- Through our research we found that 75% of people think digitalization in the bank sector has made their life easier and all over India percentage is 80%.
- In our survey we found that 78.5% of people think e-banking is secure and all over India it is 85%.
- 92.3% of people think in our survey that e-banking is better than traditional banking where all over india this percentage is 85%.

## **CHAPTER 6: SUGGESTIONS AND RECOMMENDATIONS**

1. **Conduct Awareness Campaigns:** Organize awareness campaigns specifically targeted at the population of Ahmedabad to educate them about the benefits and features of e-banking. These campaigns can include seminars, workshops, and interactive sessions to address common misconceptions and concerns regarding e-banking. Collaborate with local banks, community organizations, and educational institutions to reach a wider audience.
2. **Local Language Communication:** Consider providing e-banking awareness materials and communication in the local language of Ahmedabad, such as Gujarati, to ensure better understanding and engagement among the people. This will help in breaking down language barriers and increasing the effectiveness of the awareness initiatives.
3. **Address Security Concerns:** Since security is a major concern for individuals considering e-banking, emphasize the robust security measures implemented by banks and provide clear guidelines on safe online banking practices. Educate people about the importance of using strong passwords, avoiding phishing attempts, and regularly updating their devices and software to protect their personal and financial information.
4. **Demonstrate Convenience and Time Savings:** Highlight the convenience and time-saving aspects of e-banking. Showcase how e-banking allows individuals to perform various banking transactions from anywhere at their convenience, eliminating the need to visit physical bank branches. Emphasize features like online fund transfers, bill payments, and account management that simplify financial tasks and save time.
5. **Offer Support and Training:** Provide support and training programs to help individuals in Ahmedabad become familiar with using e-banking platforms. Offer hands-on training sessions or video tutorials that guide them through the process of setting up online banking accounts, navigating the interface, and conducting common transactions. Encourage banks to have dedicated customer support teams to assist users with any queries or difficulties they may encounter.
6. **Collaborate with Local Businesses:** Collaborate with local businesses, such as merchants and service providers, to promote the acceptance of e-banking methods. Encourage them to offer incentives, discounts, or exclusive deals for customers who use e-banking services. This collaboration will not only drive awareness but also create a favorable ecosystem for e-banking adoption.
7. **Government Support and Infrastructure:** Advocate for government support in improving internet connectivity and infrastructure in Ahmedabad. Access to reliable internet services is crucial for e-banking adoption. Encourage the government to invest in expanding internet coverage, especially in rural and underserved areas, to ensure equitable access to e-banking facilities.
8. **Address Digital Literacy:** Recognize the importance of digital literacy and address the barriers that may hinder e-banking adoption. Promote initiatives that enhance digital skills among the population, including basic computer literacy, internet usage, and navigating online platforms. Collaborate with educational institutions and community centers to offer digital literacy programs.

9. Monitor and Evaluate: Continuously monitor the progress of e-banking awareness initiatives in Ahmedabad. Collect data on the adoption rate, user feedback, and challenges faced by individuals. Regularly evaluate the effectiveness of the campaigns and make necessary adjustments to improve outcomes. This data can help in refining future strategies and tailoring initiatives to the specific needs of the population.

10. Collaboration with Financial Institutions: Foster collaboration between financial institutions and local organizations to create partnerships that support e-banking awareness. Banks can organize events, provide educational materials, and offer incentives to encourage e-banking adoption. Collaborative efforts can amplify the impact of awareness initiatives and drive higher engagement.

By implementing these suggestions and recommendations, the report on “Name of Project Report” can provide valuable insights and strategies to increase e-banking awareness, adoption, and usage among the population, ultimately contributing to the advancement of digital financial services in the region.

In India nonetheless, there's absence of customers for the internet as a method for banking, but the economic framework is redesigning and bringing numerous digital financial mechanisms for customers so that banking may be made more beneficial.

**Uppal, R.K (2011)** Illuminated improvement of information innovation in distinct banks. This examination aims to break down the diploma of mechanical improvements in exceptional bank gatherings. Discoveries suggest whilst contrasted with new private location banks and strange banks, in open place banks extraordinarily less IT has occurred. The finest innovation is going on in new age private region banks and strange.

**Rao, K. Rama Mohana and Lakew, Tekeste Berhanu (2011)** Analyzes the excellent influence of customers of public location and confidential place banks in the town of Visakhapatnam, India. The creator uncovers that the Reliability and Assurance factors of administration fine scored the most multiplied critiques even as the Effects aspect got the maximum minimum rating. Besides, the review found regions of strength in assisting pleasant discernments among customers of private region and public location banks.

**Sandhya Valli, G. (2011)** Determines the client's belief of being the provider niece of the chosen branches of State Bank of India and examines the fundamental factors liable for their delight. In this studies SERVQUAL Model has been used and have a look at suggests that among 5 dimensions 'Reliability', 'Responsiveness', 'Empathy' and 'Tangibility' are the foremost elements accountable for consumer pleasure

**Dharmalingam, S. And Kannan, K. V. (2011)** Examine the provider best in retail banking inside Tamil Nadu, based totally on one of a kind stages of customers' perception regarding service quality. Data are collected from Three Private Banks, ie. ICICI, AXIS and HDFC Bank. Sample length of this research is 240. The result suggests that clients' notion is maximum in the tangibles region and lowest inside the Product Variety area.

**Bahl, Sarita, (2012)** Determined that security and privacy troubles are the largest difficulty in e-banking. If protection and privacy troubles are resolved, the destiny of electronic banking may be very prosperous.

**Toor et al., (2016)** Intends to investigate the impact of e-banking variables on customer satisfaction with the help of the five service quality dimensions. The outcome of the study is that by E-banking leads to satisfy the customers and thus banks can gain competitive advantage by offering better-quality to the customers in today's emulous world.

(Ahmad, n.d.)(Aad et al., 2011)(Ahmad, n.d.)The purpose of this paper is for exploring the adoption of E-banking functionality and the outcomes of customer satisfaction. The outcome of this study is that there is a positive impact on Jordanian commercial bank customer satisfaction ,loyalty and positive WOM.

**Hammoud et al.,(2018)** The purpose of this study is to examine the relationship between the dimensions of EBanking service quality and customer satisfaction. The study reveals that E-banking has become one of the essential banking services that increases the banking industry's focus on the customers and the quality dimensions.

(Mahdi et al., 2010) has investigated that E-Banking, or the distribution of financial services via electronic systems, has spread among customers due to rapid improvement in IT and through competition between banks.

(Sumra et al., 2011) The study is qualitative in nature which examines the different objectives which determines the performance of banks mainly in terms of profitability. It also reveals the effect of customers' literacy on provision of services from banks' perspective.

**Marimon et al., (2012)**The purposes of this study is to propose and apply scales to measure service quality and service recovery in the setting of electronic banking (e-banking) services.This research examines the impact of electronic service quality (e-quality) and service recovery (e-recovery) on loyalty (e-loyalty) in the setting of e banking services.

(Asiyanbi and Ishola, 2018) This paper made a research of employees a cross-sectional survey design and convenience sampling technique of bank customers through a self-report questionnaire. The study exhibitates that customers were glad using e-banking products,Customers' segmentation and more investment in e-banking infrastructure were advised for promoting electronic banking services.

**Addai et al., (2015)** the purpose of the study is to determine the impact of e-banking service delivery on satisfaction of customers in the selected banks. This study reveals that there is a positive correlation between customer satisfaction and e-baking availability, reliability and convenience. It is therefore recommended that banks provide customers with uninterrupted, reliable and convenient e-banking services in order to satisfy and retain customers (Kumbhar, 2011)This study evaluates the influence of service quality on brand perception, perceived value and satisfaction in e-banking. Required data was collected through customers' surveys. The outcome reveals that Contact Facilities, System Availability, Fulfillment, Efficiency and Compensation are comparatively less important because these dimensions explain that there is only 21.70 per cent of variance in customers' satisfaction

## **CHAPTER 7: ANNEXURE**

### **Survey Questionnaire**

- 1) Name:
- 2) Gender:
  - a) male
  - b) female
  - c) prefer not to say
- 3) Age:
  - 1) 18-30
  - 2) 31-40
  - 3) 41-50
  - 4) Above 51
- 4) Income:
  - 1) Below 2 Lac
  - 2) 2 lac to 4 lac
  - 3) 4 lac to 6 lac
  - 4) 6 lac to 8 lac
  - 5) 8 lac and above
- 5) Occupation
  - 1) Homemaker
  - 2) Businessman
  - 3) Employee
  - 4) Student
- 6) Qualification
  - 1) Schooling
  - 2) Graduate
  - 3) Post Graduate
  - 4) PHD
- 7) In which Bank you hold an account?
  - 1) SBI
  - 2) HDFC
  - 3) ICICI
  - 4) Bank of Baroda
  - 5) Central Bank of India
  - 6) Bandhan
  - 7) Indian
  - 8) Kotak
  - 9) Central Bank
  - 10) BOB
  - 11) BOI
- 9) Do you use Internet Banking?
  - 1) Yes
  - 2) No
- 10) Since how long have you been using Internet Banking?
  - 1) Since 6 months
  - 2) Since 2 Years
  - 3) Since 1 year
  - 4) More than that
- 11) Do you face any problem while using Internet Banking?
  - 1) Yes
  - 2) No
  - 3) Sometime
- 12) Does the Digitalization in Banking Sector have made your life easier?
  - 1) Yes
  - 2) No
- 13) Are you satisfied with the Internet services provided by your Bank?
  - 1) Yes
  - 2) No
- 14) Do you think E-banking is secure ?
  - a) Yes
  - b) No
- 15) Is E-Banking better than the traditional method ?
  - a) Yes
  - b) No
- 16) Which factor influence you to adopt E- banking
  - a) security
  - b) convenience
  - c) speed

- d) usefulness
- e) trust

17) Which banking service do you use which your internet bank offers ?

- a) download loan application
- b) check balance online
- c) download personal bank transaction history
- d) inter-account transfer
- e) online bill payment
- f) seeking product and rate information
- g) online cheque book request
- h) other

18) Tell us about your average weekly banking activity?

- a) ATM Withdrawals
- b) Cashless Transactions
- c) Visit to bank
- d) Bank website / app

19) Please state whether you agree or disagree with the following statement?

- a) Online banking makes banking cheaper.
- b) Online banking gives access 24/7.
- c) Online banking saves time.
- d) Online banking is a secure way of dealing with banks.
- e) If I could do all I need online, I would never visit a bank.
- f) I would never open an account without visiting the bank.



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**End of Project Report**