

## To Study the Impact of Internet Banking in the banking system

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### **Abstract:**

Internet banking offers features like bank statements, electronic bill payment, funds transfer, account aggregation, loan applications and transactions that allow users to monitor all of their accounts in one place. Examined the impact on the banks performance of transactional web adoption takes time to appear. While performing this paper for the primary data I had chosen for. That I had floated a Questioner for the Pune region to the students, working people, and other people to all of them nearly 600+ were being floated, from that nearly 384 were selected which were perfect for the paper. This is used to the ease use of the net-banking, usefulness to customers in their day to day life; this is the main thing that every bank should have trust in customer's mindthrough which they gain more the business from them in the future. If the bank is creating the great name and fame because which the banks will get the great exposure in the world. With the help of the SPSS software for the perfect data I have Descriptive Statistics for getting the reduction of the data.

**Key Words:** Internet Banking, Adoption, Internet Banking Users, Usefulness, Exposure, Trust, and Ease-of-Use, Technology Factors, Channel Factors, Social Factors, Value for Money

### **Introduction:**

The world today is fast paced and financial processes are at the cutting edge of applied technologies. While on one hand large volumes of money are required to be moved, instantly across the globe, transact in physical world without physical cash, etc.; on the other hand, customers look towards completing their banking and other financial operations from the comfort of their homes and with maximum possible convenience. This has led to the advent rise and explosion of the Alternate Delivery Channels, Which are quickly overtaking traditional banking channels like brick-and mortar (i.e., branch based) banking. Examples of Alternate Delivery Channels are ATMs, cards, Point of sales terminals, Internet and mobile banking, etc. Also, advanced electronic payment system like RTGS and NEFT have quickened and interlinked transactions across organisations and individual accounts. Since then the need and convenience of users resulted into evolution of Bill of exchange, Sale on credit (buy now pay later), etc. Banker John Biggins introduced the first bank card, "Charg -It," in Brooklyn, USA. Whenever a customer used that card for a purchase at a local merchant, the charge was forwarded to Biggins' bank, which reimbursed the merchant and retrieved payment from the customer. It was a relatively simple transaction; as all Charg-It cardholders were also account holders at Biggins, bank. It was in the 1960's that ATM (Automated Teller Machines) were introduced and it was sort of revolution in banking technology. The first ATM was installed in London by Barclays Bank. By 1970, dozens of U.S bank had jumped on to the ATM bandwagon. Technology has played a crucial role in the financial service sectors.

With the increase number of internet users' base, competition is the driving force behind the introduction of online retail banking. Primarily, commercial banks viewed it as a competitive strategy to retain existing customers, attract additional business, increase market share and support business re-engineering. Despite the ominous increase internet users and considerable diffusion of consumer internet banking, bank seek further market expansion by increasing internet banking user base. Therefore, banks are

looking for an increased customer base with more number of internet banking users. Also banks cannot take risk of losing customers to competitors within the aggressive competition in the banking industry around the world. The present research focused on identifying and highlighting the main potential factors that are currently fostering the growth of internet banking users and resulting into adoption of internet banking offered by private and public sectors banks. The term internet banking is used to describe the provision of information and services by the bank to its customers, via a page on www (World Wide Web).

#### **Review of literature:**

(Abu-Shanab, 2016) Investigated the key determinants of the adoption of internet banking in Jordan. Kamakodi and Khan (2008) found an exemplar shift in the Indian banking services in about 15 years since the Indian banking sector was liberalized. Uppal (2008) described that the Post – LPG (liberalization, privatization and globalization) era and information technology (IT) era, revolutionized the face of Indian banking, as banks are stepping towards e-banking from traditional banking. (Hamilton, 1997) Conducted a global survey covering 386 retail and corporate banking institutions in 42 countries to assess the strategic impact of Internet banking on the financial service industry. According to the study, there is a huge perception gap between North American/European banks and Japanese banks regarding the future of Internet banking. (Furst & Lang, 2000) Presented data on the number of national banks in U.S. offering Internet banking and the products and services being offered. Only 20 percent of national banks offered Internet banking in the third quarter of 1999. However, as a group, these “Internet banks” accounted for almost 90 percent of national banking system assets, and 84 percent of small deposit accounts. (K., 2004) The banking industry in India is facing unprecedented competition from non-traditional banking institutions, which now offer banking and financial services over the Internet. Internet banking is a cost effective delivery channel for financial institutions. Consumers are embracing the many benefits of Internet banking. (Neleh, 2005) Internet banking as the name suggests, is a form of banking that utilizes the internet and World Wide Web services. Although the ability to transact business and perform transactions with your bank online has been around as far back as 1998 the general public is not as enthusiastic as most bankers would like them to be. (Jassimudin, 2001) Found that within one year of the introduction of Internet service in Saudi Arabia, Saudi banks had at least decided on their Internet presence. 73% of the Saudi banks possessed their own web sites and 25% of the web sites were offering full services over Internet. (Suganthi, 2001) Conducted the review of Malaysian banking sites and revealed that all domestic banks were having a web presence. Only 4 of the ten major banks were with transactional sites. The remaining sites were at informational level. (Unnithan, 2001) Studied the drivers for change in the evolution of the banking sector, and the move towards electronic banking by focusing on two economies – Australia and India. The paper found that Australia is a country with Internet ready infrastructure as far as telecommunication, secure protocols, PC penetration and consumers’ literacy is concerned. India, by comparison, is overwhelmed by weak infrastructure, low PC penetration, developing security protocols and consumer reluctance in rural sector. (Jai, 2006) The Internet providing a level-playing platform for smaller banks besides technology integration that offers open access to customers through a cost-effective delivery channel, banks were compelled to go online. (M, 2007) Examined the impact on the banks' performance of transactional web adoption takes time to appear. The adoption of the Internet as a delivery channel involves a gradual reduction in overhead expenses (particularly, staff, marketing and IT). This effect is statistically significant after one and a half years after adoption. (Wang, 2003) Felt that perceived usefulness and perceived ease of use do not fully explain the user's behaviour towards internet banking and hence introduced perceived credibility and computer self efficacy as new factors. While Celik (2008) indicated that perceived usefulness and perceived ease of use are immediate direct determinants of customers' attitudes towards using internet banking. (Davis, 1989) For studying the acceptance of information technology services had also been referred in literature. According to TAM, adoption behavior is determined by the Behavior Intention (BI) to use a particular system, which in turn is determined by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) of the system. (Tan and Teo, 2000, 2001, 1999) This indicates that banks should not only give attention to designing easy to use, useful but trustworthy systems too. Further trust was notified as a strong correlate of Security and Privacy

measures used by the banking sectors offering internet banking services. (Mols, 2000)It is convenient, it is not bound by operational timings, there are no geographical barriers and the services can be offered at a miniscule cost. Internet banking allows one-to-one interaction of customers with the bank’s website.(Karjaluoto, 2002)Showed that Prior Experience with computer technologies and attitudes towards computers influence both attitudes towards online banking and actual behaviours. (Parasuraman, 1988)Service quality is determined by the difference between customers’ expectation and service provider’s performance and their evaluation of the services they received.

**Research Methodology**

This research conducted research using primary data with the help of the questioners which were being floated 600+ among the people, which now we have selected nearly 384 responses from the people according to this data we have made this report.

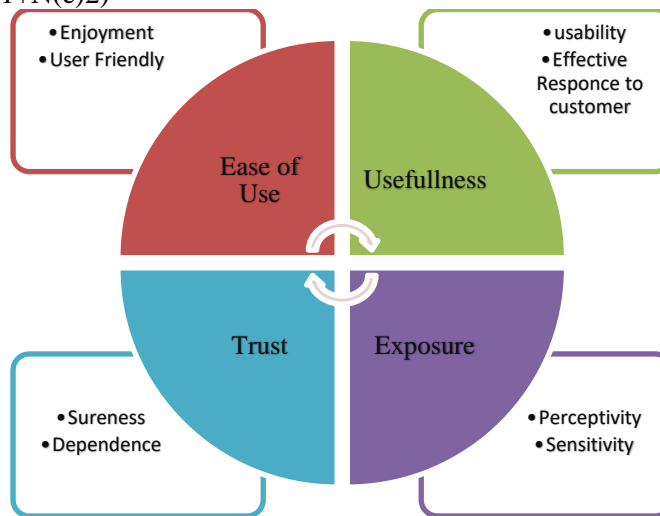
For conducting this whole research I have used Descriptive type of research for aiming to accurately and systematically or phenomenon.

The research which I have currently done for that I have used both the type, means the primary and secondary data too.

For conducting this whole research, I have used Questionnaire tool for gathering data respondents about their attitudes, experience or to bring their own options and helps bring greater structures to any research which can help maximise the success of whatever you’re trying to investigate and answer.

For this research I have collected the responses of the working people of the waked area, in the Pune city.

For this research till now I have collected nearly/roughly 384 responses. For getting this 384 responses the formula is  $n=N/(1+N(e)^2)$



1. Use of net-banking on weekly basis					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	179	46.6	46.6	46.6
	Disagree	22	5.7	5.7	52.3
	neutral	51	13.3	13.3	65.6
	Strongly Agree	129	33.6	33.6	99.2
	Strongly Disagree	3	.8	.8	100.0
Total		384	100.0	100.0	

(Source: SPSS)

Interpretation: According to the data and the question knowledge of the people use of net-banking in their day to day life are which agree are 45% of the total data which are nearly 161 persons. The people who do not agree are 21 persons only because they don't have much knowledge of net-banking.

<b>2.The knowledge of the internet banking</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	166	43.2	43.2	43.2
	Disagree	28	7.3	7.3	50.5
	neutral	81	21.1	21.1	71.6
	Strongly Agree	92	24.0	24.0	95.6
	Strongly Disagree	17	4.4	4.4	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: According to the data and the question most of the people use net-banking in their day to day life are which agree are 47% of the total data which are nearly 167 persons. The people who do not agree are 18 persons only because they don't have much knowledge of net-banking.

<b>3. Changes required according to you that are to be done innet-banking</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	153	39.8	39.8	39.8
	Disagree	48	12.5	12.5	52.3
	neutral	94	24.5	24.5	76.8
	Strongly Agree	66	17.2	17.2	94.0
	Strongly Disagree	23	6.0	6.0	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: By seeing the question and the data there is of lots of changes required in the net-banking to been done by the bank according to the customers need for this nearly 149 person means 42% of the whole data have agreed for that

<b>4. Online saves the time or waste of time</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	142	37.0	37.0	37.0
	Disagree	38	9.9	9.9	46.9
	neutral	91	23.7	23.7	70.6
	Strongly Agree	92	24.0	24.0	94.5
	Strongly Disagree	21	5.5	5.5	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: According to the data and the question knowledge of the people use of net-banking in their day to day life are which agreed that net-banking saves a lot of time so according to that there are 38% of the total data which are nearly 135 persons. The people who do not agree are 21 persons only because they don't have much knowledge of net-banking.

<b>5. like to open account Online, without branch-visit</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	146	38.0	38.0	38.0
	Disagree	42	10.9	10.9	49.0
	neutral	68	17.7	17.7	66.7
	Strongly Agree	107	27.9	27.9	94.5

	Strongly Disagree	21	5.5	5.5	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: According to the data and the question knowledge of the people use of net-banking in their day to day life are which agreed that net-banking saves a lot's of time so according to that there are 38% of the total data which are nearly 135 persons have agreed that we could open account online which saves a lot time.

6. Increase the limit of the transfer of NEFT/IMPS/RTGS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	131	34.1	34.1	34.1
	Disagree	51	13.3	13.3	47.4
	neutral	95	24.7	24.7	72.1
	Strongly Agree	73	19.0	19.0	91.1
	Strongly Disagree	34	8.9	8.9	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: By seeing the question and the data there are changes required in the transfer limit that to been done by the bank according to the customers need for this nearly 71 person means 20% of the whole data have strongly agreed for that and 26 person have strongly disagreed

7. Services of Door-step Cheque collection through the Online Banking request					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	131	34.1	34.1	34.1
	Disagree	58	15.1	15.1	49.2
	neutral	88	22.9	22.9	72.1
	Strongly Agree	72	18.8	18.8	90.9
	Strongly Disagree	35	9.1	9.1	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: Individual Customer expectations do easy to access to mobile & online tools banking According to you online save's the time. Through the bank is also getting the name to the customers through which they are likely to get in them in the industry.

8. mobile banking service an addition to existing bank account					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	152	39.6	39.6	39.6
	Disagree	55	14.3	14.3	53.9
	neutral	80	20.8	20.8	74.7
	Strongly Agree	73	19.0	19.0	93.8
	Strongly Disagree	24	6.3	6.3	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: By interpreting the data and seeing the question mobile banking is an additional service to the existing bank account from the recent few years, so according to the data nearly about 147 persons means 41% of the data have agreed that its additional service to them.

9. Registration of new payee there should be no set time or money limit					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	142	37.0	37.0	37.0

	Disagree	66	17.2	17.2	54.2
	neutral	82	21.4	21.4	75.5
	Strongly Agree	81	21.1	21.1	96.6
	Strongly Disagree	13	3.4	3.4	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: There is a major issue by looking to the Question that whenever a new payee is being added or being tried transfer money there is a limit is being set the bank because of which the customers are not able to send the funds in the emergency conditions, so according to that nearly 79 persons have strongly agreed to that means 22% of the whole data.

<b>10. Knowledge of net-banking given to rural/ village people</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	135	35.2	35.2	35.2
	Disagree	40	10.4	10.4	45.6
	neutral	65	16.9	16.9	62.5
	Strongly agree	122	31.8	31.8	94.3
	Strongly disagree	22	5.7	5.7	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: Some of the times various banks have started paying attentions to the customers who are not able to do the internet banking thing on their own and they are willing to help them to teach them and get them to know how the product are being used online.

<b>11. Rating would be like to give your net-banking knowledge</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	137	35.7	35.7	35.7
	Disagree	49	12.8	12.8	48.4
	neutral	91	23.7	23.7	72.1
	Strongly Agree	77	20.1	20.1	92.2
	Strongly Disagree	30	7.8	7.8	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: Individual Customer expectations do easy to access to mobile & online tools banking According to you online save's the time. Through the bank is also getting the name to the customers through which they are likely to get in them in the industry.

<b>12. Precautions taken by bank by doing Fund transfer</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	147	38.3	38.3	38.3
	Disagree	32	8.3	8.3	46.6
	neutral	87	22.7	22.7	69.3
	Strongly Agree	91	23.7	23.7	93.0
	Strongly Disagree	27	7.0	7.0	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: Many of the times on the bank side because of the server failure there would a failure of the payments of the customers, because of which some of the time customers would try to shift their account to different account.

13. total security given by bank while doing the net-banking					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	154	40.1	40.1	40.1
	Disagree	38	9.9	9.9	50.0
	neutral	69	18.0	18.0	68.0
	Strongly Agree	98	25.5	25.5	93.5
	Strongly Disagree	25	6.5	6.5	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: There is good safety provided by banks for the internet banking, for the people/customers who are with the bank from a very period of time through which the bank is being very loyal to that customers till Date.

14. Rate your knowledge of all the banking services available through					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	139	36.2	36.2	36.2
	Disagree	46	12.0	12.0	48.2
	Neutral	95	24.7	24.7	72.9
	Strongly Agree	76	19.8	19.8	92.7
	Strongly Disagree	28	7.3	7.3	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: Various customers have the knowledge of doing various things in the process of the net-banking through the customers get to know the new things which they did not know the changes through which there time is being wasted in the visit of the branch.

15. Difference in the services given by the bank Tire 1 VS Tire 3					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	138	35.9	35.9	35.9
	Disagree	51	13.3	13.3	49.2
	neutral	100	26.0	26.0	75.3
	Strongly	24	6.3	6.3	81.5
	Strongly Agree	36	9.4	9.4	90.9
	Strongly Disagree	35	9.1	9.1	100.0
	Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: Some of the times various banks does pay attentions to the customers who are not able to do the internet banking thing on their own and they are willing to help them to teach them and get them to know how the product are being used online.

16. Bad experience because of which you stop using the use of the net-banking					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	130	33.9	33.9	33.9
	Disagree	52	13.5	13.5	47.4
	neutral	96	25.0	25.0	72.4
	Strongly Agree	61	15.9	15.9	88.3

Strongly Disagree	45	11.7	11.7	100.0
Total	384	100.0	100.0	

(Source: SPSS)

Interpretation: There are various bad experiences which occurred with the customers because of the bank through all them had to wait in the bank for very long period of time through they were not able to get there another work get done.

**Descriptive Statistics:**

<b>Descriptive Statistics</b>					
	N	Minimum	Maximum	Mean	Std. Deviation
1. Do you use net-banking on weekly basis or not?	384	7.0	7.0	7.000	.0000
2. The knowledge of the internet banking which you are having enough or not?	384	8.0	8.0	8.000	.0000
3. Are there any changes required according to you that are need in the net-banking?	384	8.0	9.0	8.003	.0510
4. According to you online save the time or waste of time is there?	384	8.0	8.0	8.000	.0000
5. Now a days would you like to open account Online, without branch-visit?	384	5.0	5.0	5.000	.0000
6. Should bank increase the limit of the transfer of NEFT/IMPS/RTGS on the Daily Basis?	384	6.0	6.0	6.000	.0000
7. Should Bank start the Service of Door-step Cheque collection through the Online Banking request in Tire-2 City?	384	7.0	7.0	7.000	.0000
8. Is you'remobile banking service an addition to existing bank account or separate service?	384	.0	8.0	7.979	.4082
9. While any registration of new payee there should be no set time or money limit to transfer the funds?	384	9.0	9.0	9.000	.0000



10. Should bank give the knowledge of net-banking to rural/ village people?	384	.0	10.0	9.974	.5103
11. How much rating would you like to give your net-banking knowledge from Scaling range which is given below?	384	11.0	11.0	11.000	.0000
12. While fund transfer does your bank generally undertake precautions?	384	12.0	12.0	12.000	.0000
13. Is your bank giving total security while doing the net-banking?	384	13.0	13.0	13.000	.0000
14. How would you rate your knowledge of all the banking services available through?	384	.0	14.0	13.964	.7144
15. Are there any difference in the services given by the bank Tire 1 VS Tire 3 or rural area?	384	15.0	15.0	15.000	.0000
16. Because of any bad experience would you stop using the use of the net-banking in your daily life?	384	.0	16.0	15.958	.8165
Valid N (list wise)	384				

**Discussions and Finding:**

Anytime we use computers or internet service, we are at the mercy of the system's stability and efficiency. Your ability to access accounts online will naturally be affected if your internet service is running slowly or completely out for a period of time. Similarly, if the bank's servers go down or are temporarily unavailable due to scheduled site maintenance, you won't be able to gain online or mobile access to your banking information.

**Security Concern:**

In general, online banking sites and mobile apps are designed to be secure and banks are continually putting updated security protocols in place. However, no system is completely fool proof and accounts can be hacked, resulting in identity theft via stolen login credentials. So while you can use mobile or online banking with general confidence, be careful to avoid using networks that are not secure and be careful to change passwords and protect your login information. Valuable information is always prone to hacks, but you might be able to prevent this if you:

- Always use the mobile app and the website directly. You should see a small lock to the left of the search bar, which indicates the site is secure.
- Make sure you have a strong password based on a combination of numbers, symbols and letters. It's also important to change your password regularly.

- Do not click on any links in text messages if you haven't agreed to that method of communication.
- Use two-step authentication, which adds an extra layer of security.

### **Limited Scope of Services**

Although you can do quite a bit with an online bank account, such as make deposits, check balances and pay bills, there are limitations to the kinds of services you can access. You may be able to make an initial application for opening a new account or applying for a loan or mortgage, but in most cases you will need to visit a branch to sign forms and show identity documentation. Similarly, even though you can transfer money to a checking account or debit card in order to make purchases, if you need cash, you'll have to visit a branch office or a nearby ATM. Online banking features a lot of services, but some of them still require business owners to go into banks to "wet sign" documents. This includes loan and credit applications, a large cash withdrawal or large deposits. But as online banking technology continues to evolve, you may eventually be able to electronically sign for these in the future.

The banks should take responsibility to provide service to the customer. The banks should have to protect the customer from hackers and online cheating. Because of online cheating most of the customers is not showing their interest in net banking. If there is no fear about miss Transaction then only net banking is safe. Without BAROSA there is no use of net banking.

The study found that the influence of good service quality can affect the trust and reduce the perceived risk among the users, which can affect behavioural intentions to use internet banking services.

Banks should build a fast and convenient internet banking service to fulfil the lifestyles and needs of their users. In addition, banks should have a policy to promote internet banking among potential users, such as media publicity in order to familiarize them with the service. This can establish a good image for internet banking services through special promotions or campaigns (e.g. to reduce the fee for service). The campaign should offer money transfers or bill payments for free or within a one-month free trial, or use other promotional tools to encourage customers to feel the need to use their services. For example, if users register and use the internet banking service on the same day, the users will receive gifts, or when users transfer money or pay for goods with a minimum payment, they will be refunded 5 per cent of the amount of the transaction. When users have experience using internet banking services, they will feel familiar and comfortable with the system and will enjoy not having to travel to banks to deal with transactions by themselves. This can save them time and money. Once they use internet banking, the customer will see the service is easily accessible, comfortable and convenient. As a result, users will have more confidence and trust in the use of the services.

Banks should also provide certain features that allow customers to adjust their usage as needed. For example, customers should be able to change colours or create themes to customise their on-screen appearance. Banks should also develop a function that can support voice transaction instead of typing through text. The system will also be able to assist and advise users who are not familiar with the internet banking system to learn the process by providing simple instructions. In this manner, users will be able to freely use the system and will not get confused by the menu of services.

Banks should also create a strategy that increases security standards, especially by requesting a new password when the user forgets it or when there is an apparent need to change their password. To prevent data theft via internet banking, users will need to show identity documents, such as an ID card and a real book bank account before they are able to reset the password manually. Banks must be strict with these matters to prevent unauthorized use of a copy document (identification card and a copy of the book bank account), which could lead to financial theft. The bank should also have a policy on advertising, which informs users on how to prevent identity theft. They should also have a financial support base for anti-corruption that allows users to feel their data are safe. Currently, laws on IT have been used in conjunction with the development of information security services of the bank, such as the electronic transactions laws, electronic signature laws, protection of privacy laws, computer crime laws, etc. These

can reduce the perceived risks of the users, who will then not feel anxious about using internet banking for their financial transactions.

#### Conclusion:

According to data which the researcher has received the people in this area has convey that nearly 42% of people are required some of the changes in the net-banking/E-banking .While performing this project I have been pointed to some key difficulties by the customers while they were performing the net-banking /E-banking . Customers have also some of the changes in the limit of the transfer of NEFT/IMPS/RTGS on the daily basis mostly there are asking in the IMPS. Every Bank should start the door step services such as Cheque collection, cash pickup, cash delivery, KYC Documents pickup for this type of services 126 people means 35% of the total data asked for this service. Some features are being pending to update by the bank in there in mobile banking services because of that customers are facing issues mostly with the corporative bank, rural banks and many other banks.

Banking Cards which involves both credit and debit cards which provides security, convenience, and flexibility to their customers. It should be secure in the new way the bank should ensure security of the transactions through a two way factor authentication such as- secure pin and the OTP. While adding a new payee/ beneficiary the time limit or the money limit of transfer should be increased and instead of 24 hrs. It should be reduced. In the Rural areas the people does not have any idea of net-banking / E-banking what is it? The bank should give them perfect knowledge of net-banking / E-banking.

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**Annexure:**

<b>Case Processing Summary</b>						
	Cases					
	Included		Excluded		Total	
	N	Percent	N	Percent	N	Percent
1. Do you use net-banking on weekly basis or not?	384	100.0%	0	.0%	384	100.0%
2. The knowledge of the internet banking which you are having enough or not?	384	100.0%	0	.0%	384	100.0%
3. Are there any changes required according to you that are need in the net-banking?	384	100.0%	0	.0%	384	100.0%
4. According to you online saves€™s the time or waste of time is there?	384	100.0%	0	.0%	384	100.0%
5. Now a days would you like to open account Online, without branch-visit?	384	100.0%	0	.0%	384	100.0%
6. Should bank increase the limit of the transfer of NEFT/IMPS/RTGS on the Daily Basis?	384	100.0%	0	.0%	384	100.0%
7. Should Bank start the Service of Door-step Cheque collection through the Online Banking request in Tire-2 City?	384	100.0%	0	.0%	384	100.0%

8. Is you're mobile banking service an addition to existing bank account or separate service?	384	100.0%	0	.0%	384	100.0%
9. While any registration of new payee there should be no set time or money limit to transfer the funds?	384	100.0%	0	.0%	384	100.0%
10. Should bank give the knowledge of net-banking to rural/ village people?	384	100.0%	0	.0%	384	100.0%
11. How much rating would you like to give your net-banking knowledge from Scaling range which is given below?	384	100.0%	0	.0%	384	100.0%
12. While fund transfer does your bank generally undertake precautions?	384	100.0%	0	.0%	384	100.0%
13. Is your bank giving total security while doing the net-banking?	384	100.0%	0	.0%	384	100.0%
14. How would you rate your knowledge of all the banking services available through?	384	100.0%	0	.0%	384	100.0%
15. Are there any difference in the services given by the bank Tire 1 VS Tire 3 or rural area?	384	100.0%	0	.0%	384	100.0%
16. Because of any bad experience would you stop using the use of the net-banking in your daily life?	384	100.0%	0	.0%	384	100.0%