

RESEARCH PROJECT REPORT

**“E-BANKING SERVICES: A COMPARATIVE ANALYSIS
OF PUBLIC SECTOR AND PRIVATE SECTOR BANKS”**

**UNDER THE GUIDANCE OF
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SUBMITTED BY

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B.COM (H) 2017-2020



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ACKNOWLEDGEMENT

All praise to the almighty with whose auspicious blessings I have been able to accomplish my research project report successfully. Equal credit goes to my parents and teachers who made me what I am today by their hard labor, devotion, support & prayer.

My special thanks to my parents for generic cooperation coordination and valuable support. I pay my gratitude towards my other faculty members. I must not forget to render my deep feelings of gratitude and thanks to all the respondents whom I visited during the survey for valuable information, co-operation, advice and suggestion to make this endeavor a great success.

I am grateful to my guide **PROFESSOR Mrs. BHAVNA SHARMA** for his efforts during my project work. My sincere thanks to all other who were associated with the project directly or indirectly for providing me the excellent guidance during the project.

DECLARATION

I, PUJA GUPTA Roll No.17GSFC101026 student of School of finance and commerce, Galgotias University, Greater Noida, hereby declare that the project report on “**E-BANKING SERVICES: A COMPARATIVE ANALYSIS OF PUBLIC SECTOR AND PRIVATE SECTOR BANKS**” is an original and authenticated work done by me.

I further declare that it has not been submitted elsewhere by any other person in any of the institutes for the award of any degree or diploma.

Name and Signature of the Student:

PUJA GUPTA

CERTIFICATE

This is to certify that the project report “E-BANKING SERVICES: A COMPARATIVE ANALYSIS OF PUBLIC SECTOR AND PRIVATE SECTOR BANKS” has been prepared by PUJA GUPTA under my supervision and guidance. The project report is submitted towards the partial fulfillment of 3 year, Full time BACHALOR OF COMMERCE.

Name & Signature of Faculty :

PROF. Mrs.BHAVNA BHALLA

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ABSTRACT

Now a days, the scenario of E-banking or (Electronic banking) is very beneficial. E banking is the popular technology used by bank. Without E-banking, no bank can work easily. The customer satisfaction is extremely important to face challenges for the bank to survive with the other banks. This report pivot on the E-banking service provided by the Public sector bank and private sector banks. For the report, convenience sampling method had adopted. The primary method were collected from questionnaire method.

INTRODUCTION

The bank play important role in an economic of any country. Banking sector is one of the most and strong industry in our country. The activities which involve the use of technology in any banking sector is known as E-banking or Electronic Banking. E-banking is very convenience banking services. Banks are not available for 24*7 but E-banking offers 24 hours services for their customers. E-banking offers easy to access, transactions are secured and eliminate runs from bank to bank for any financial updates.

Basically , The banks which are national network and provide services is divided into two sectors Public Sectors Bank and Private sector banks. Public sector banks are those banks which are fully controlled and regulate according to the central government whereas Private sector banks are those banks which are fully controlled and regulate by the private owner. The present study is based on keeping in view E-banking services : A comparative analysis of Public sector and Private sector banks.

Today, every bank uses technology as a tool to provide better services in affordable cost. It provides several innovations like ATM, Debit/Credit card, smart card, mobile banking/phone banking eye to their customers anywhere and anytime.

OBJECTIVE OF THE STUDY

- To study about public sector banks and the Private sector banks according to perspective of E-banking.
- To ease the access of customers satisfaction level with current banking facilities.
- To find the most important factors that convince the customers towards e-banking services.
- To know benefits of E-banking services in terms of security, easy transaction, time saving from the customers perspective.

DATA COLLECTION

Source Of Data Collection

A data collection method are an essential part of the project report. A data were collected in this project report is with the help of questionnaire.

Primary Data

Primary data being is the original data. A structured questionnaire is used with the aim of collecting information on E-banking a comparative analysis of Public sector and Private sector banks.

Secondary Data

- Journal
- Articles
- Website
- Newspaper
- Magazines

RESEARCH METHODOLOGY

For research report primary and secondary data method are used to collect the information. The Primary data are collected from public sector banks customers and from private sector banks customer who using e-banking and it was collected with well precise and plan questionnaire. Two hundred respondents were selected in which 120 are Male and 80 are Female.

A Secondary data are collected with various books, websites, newspaper, magazines and journals.

RESULT ANALYSIS

ON THE BASIS OF GENDER

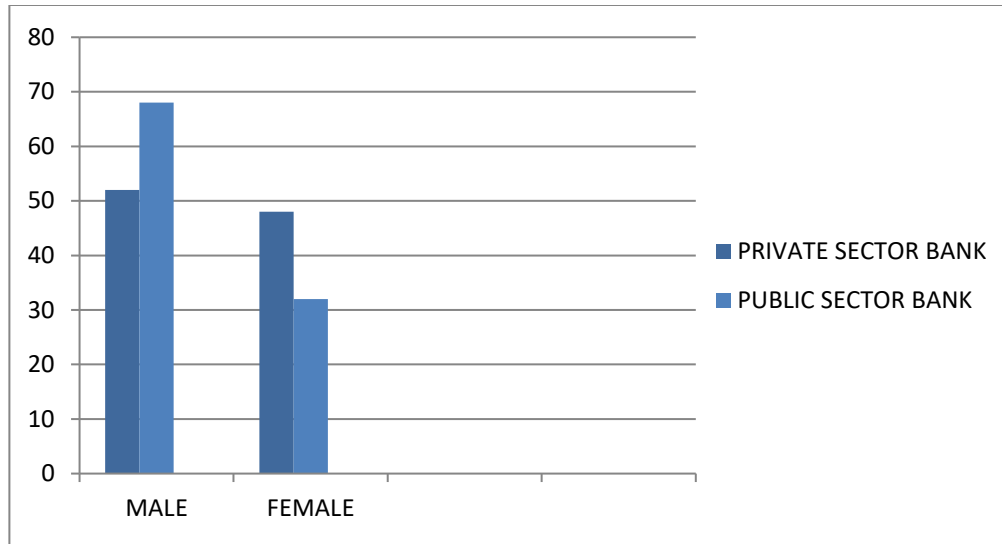
The following table shows the profile of respondents in study area.

GENDER	Public sector bank	Private sector bank	Total
MALE	52	68	120
FEMALE	48	32	80
TOTAL	100	100	200

From the table , it explains that out of 200 respondents the majority are 120 male respondents and the remaining 80 are female respondents.

In Public sector banks, out of 100 respondents 52 are male respondents and 48 are female respondents.

In private sector banks, out of 100 respondents 68 are male respondents and the rest 32 are female respondents.



The graph showing the number of male and female respondents in both public and private sector bank.

ON THE BASIS OF AGE

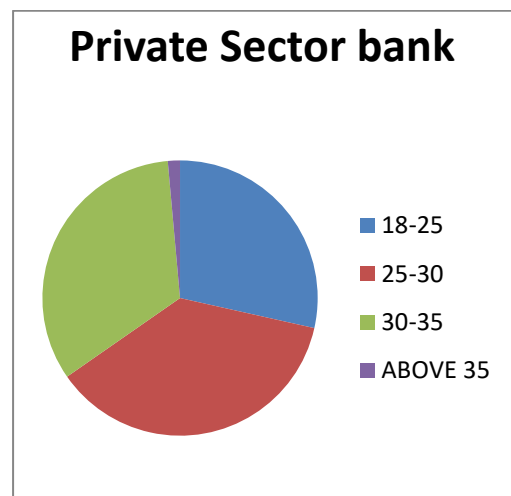
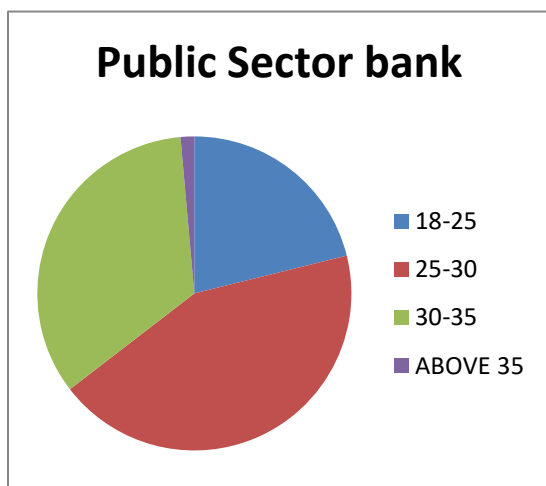
AGE	Public Sector bank	Private Sector bank	Total
18-25	18	24	42
25-30	37	31	68
30-35	29	28	57
Above 35	16	17	33
TOTAL	100	100	200

From the above table, out 200 respondents majority 68 respondents belongs to age group 25-30 years, 57 of respondents belong to age

group 30-35 years, 42 of respondents belong to age group of 18-25, the rest 33 of the respondent belongs to age group of Above 35 years.

Out of 100 public sector banks respondent majority 37 of the respondent belong to age group of 25-30 years, , 29 of respondents belong to age group of 30-35 years, 18 of respondents belong to age group of 18-25, and the remaining 16 of respondents are above 35 year.

Out of 100 private sector banks respondent majority 31 of respondent belong to age group of 25-30 years, 28 of respondents belong to age group of 30-35 years, 24 of respondent belong to age group of 18-25, and the remaining 17 of respondent are above 35 year.



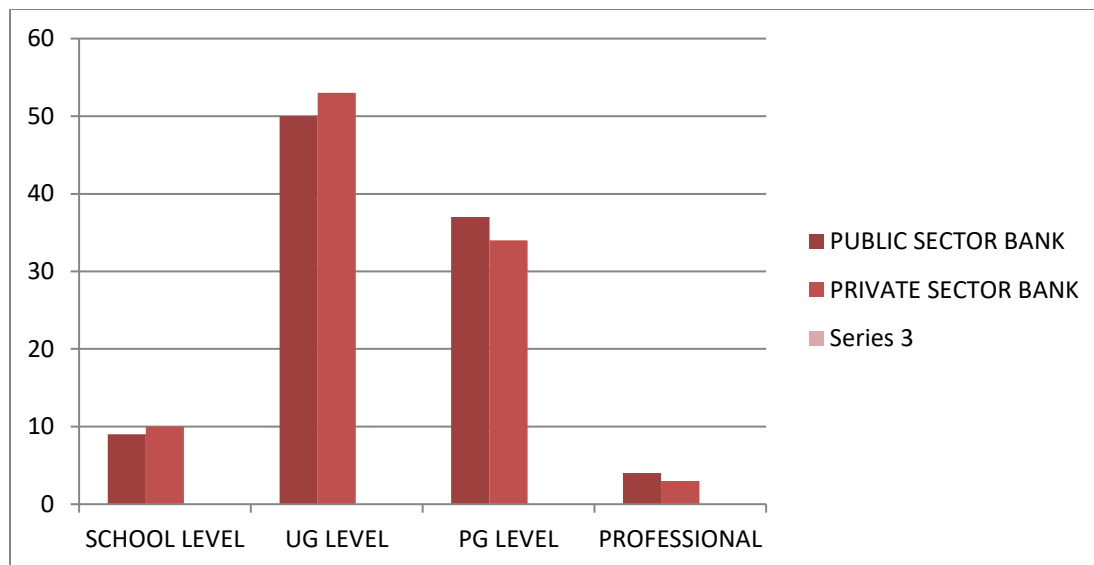
ON THE BASIS OF EDUCATION

EDUCATION	Public Sector bank	Private Sector bank	Total
SCHOOL	9	10	19
UG LEVEL	50	53	103
PG LEVEL	37	34	71
PROFESSIONAL	4	3	7
TOTAL	100	100	200

From the table, it's clear that out of 200 respondent majority 103 respondents belong to UG level, 71 respondent belongs to the PG level, another 19 respondents belong to the School level and the rest 7 respondents belong to the Professional.

Out of 100 Public sector bank respondent, majority 50 belongs to UG level, 37 respondent belongs to the PG level, another 9 respondents belong to the School level and the rest 4 respondents belong to the Professional.

Out of 100 Private sector bank respondent, majority 53 belongs to UG level, 34 respondent belongs to the PG level, another 10 respondents belong to the School level and the rest 3 respondents belong to the Professional.



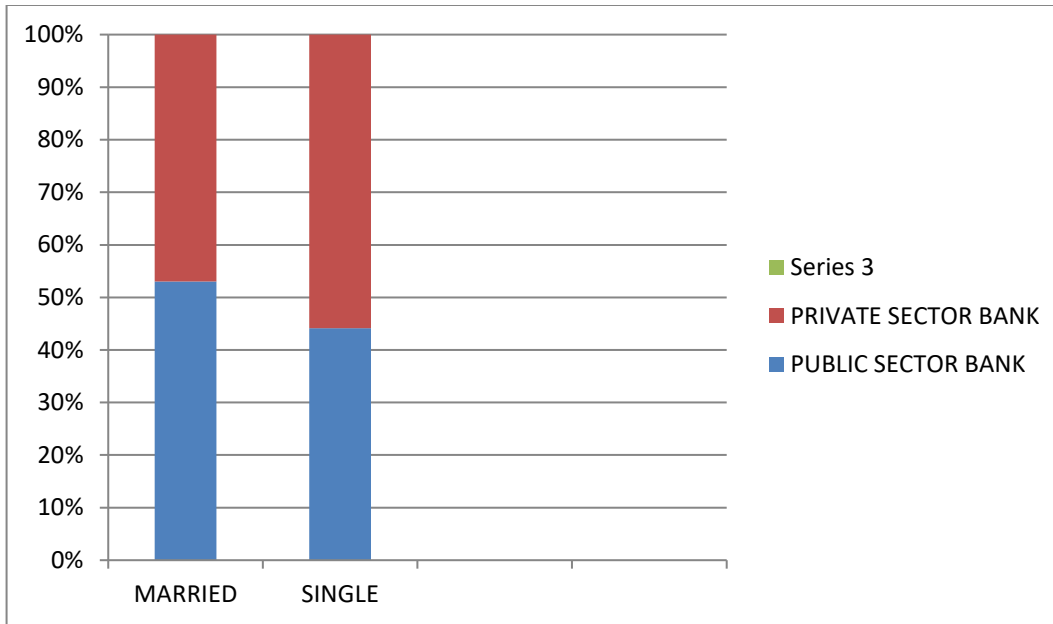
ON BASIS OF MARTIAL STATUS

MARTIAL STATUS	PUBLIC BSECTOR BANK	PRIVATE SECTOR BANK	Total
MARRIED	70	62	132
SINGLE	30	38	68
TOTAL	100	100	200

From the above table, it is clear that the majority 132 of respondents are married and the rest 68 are single.

Out of 100 public sector bank respondent, 70 respondents are married and the rest 30 respondent is single.

Out of 100 private sector bank respondents, the majority 62 are married and another 38 respondents is single.



ON THE BASIS OCCUPATION

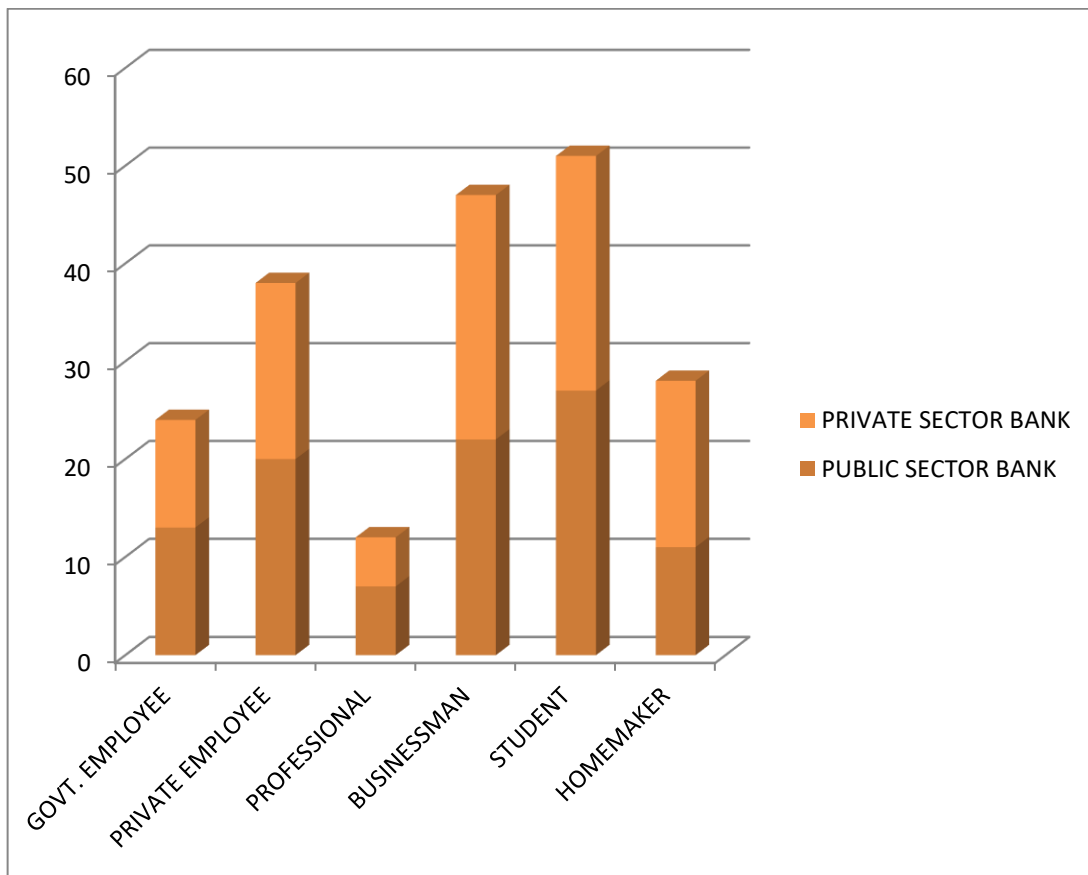
OCCUPATION	Public sector bank	Private sector bank	Total
GOVT. EMPLOYEES	13	11	24
PRIVATE EMPLOYEES	20	18	38
PROFESSIONAL	7	5	12
BUSINESSMAN	22	25	47
STUDENT	27	24	51
HOMEMAKER	11	17	28
TOTAL	100	100	200

From the above, table it shows that out of 200 respondent the majority 51 respondents are students, 47 respondents are businessman , 38 respondents are private employees, another 28 respondents are

homemaker, 24 respondents are govt. employees and the rest 12 respondent are professional.

Out of 100 Public sector bank, the majority 27 respondents are students, 22 respondents are businessman , another 20 respondents are private employee, 13 respondents are govt. employees, 11 respondents are homemaker and the rest 7 respondent are professionals.

Out of 100 Private sector bank, the majority 25 respondents are businessman, 24 respondents are students, 18 respondents are private employees, 17 respondents are homemaker, another 11 respondents are govt. employees and the rest 5 respondents are professionals.



ON BASIS OF MONTHLY INCOME

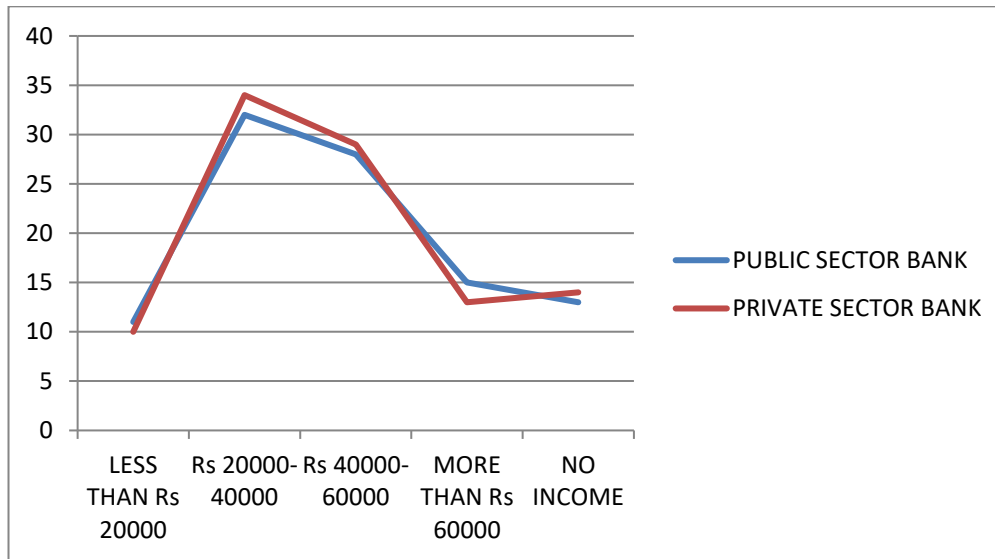
MONTHLY INCOME	Public Sector bank	Private Sector bank	Total
LESS THAN RS 20000	11	10	21
RS 20000-RS 40000	32	34	67
RS 40000-RS 60000	28	29	57
MORE THAN RS 60000	15	13	28
NO INCOME	13	14	27
TOTAL	100	100	200

From the table , it shows out of 200 respondents the majority 67 respondent are of monthly income Rs 20000-40000, 57 respondents are of monthly income Rs 40000-60000, 28 respondents are of monthly income more than Rs 60000 another 27 respondents have no income, and the rest 21 respondents have monthly income of less than Rs 20000.

Out of 100 Public sector bank respondent ,the majority 32 respondents are of monthly income Rs 20000-40000, 28 respondents are of monthly income Rs 40000-60000, 15 respondents are of monthly income more than Rs 60000 another 13 respondents have no income, and the rest 11 respondents have monthly income of less than Rs 20000.

Out of 100 Private sector bank respondents ,the majority 34 respondents are monthly income Rs 20000-40000, 29 respondents are of monthly income Rs 40000-60000, 13 respondents are of monthly

income more than Rs 60000 another 14 respondents have no income, and the rest 10 respondents less Rs 20000.



ON THE BASIS OF FACTORS

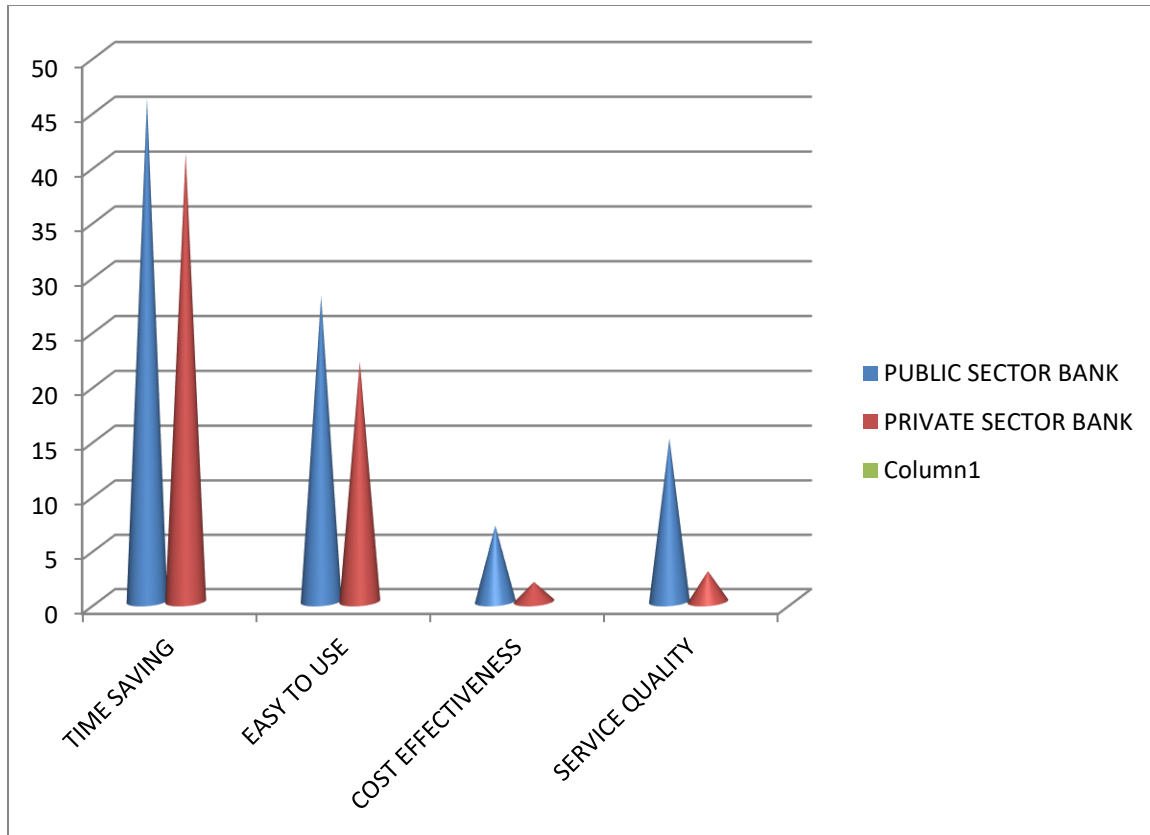
FACTORS	Public Sector bank	Private Sector bank	Total
TIMES SAVING	46	41	87
EASY TO USE	32	22	54
COST EFFECTIVENESS	7	9	16
SERVICE QUALITY	15	28	43
TOTAL	100	100	200

From the above table, it shows that out of 200 respondents the majority 87 respondents believe that time saving is the promoting factors to avail e-banking services, 54 respondent said that easy to use are the

motivating factor to avail e-banking services, another 43 respondent says that service quality is the motivation factor to avail e-banking services and the remaining 16 respondents says that cost effectiveness is promoting factors to avail e-banking services.

Out of 100 respondents of public sector bank, the majority 46 respondents believe that time saving is the promoting factors to avail e-banking services, 32 respondent says that easy to use is motivating factor to avail e-banking services, another 15 respondents says that service quality is motivation factor to avail e-banking services and the rest 7 respondents says that cost effectiveness is promoting factors to avail e-banking services.

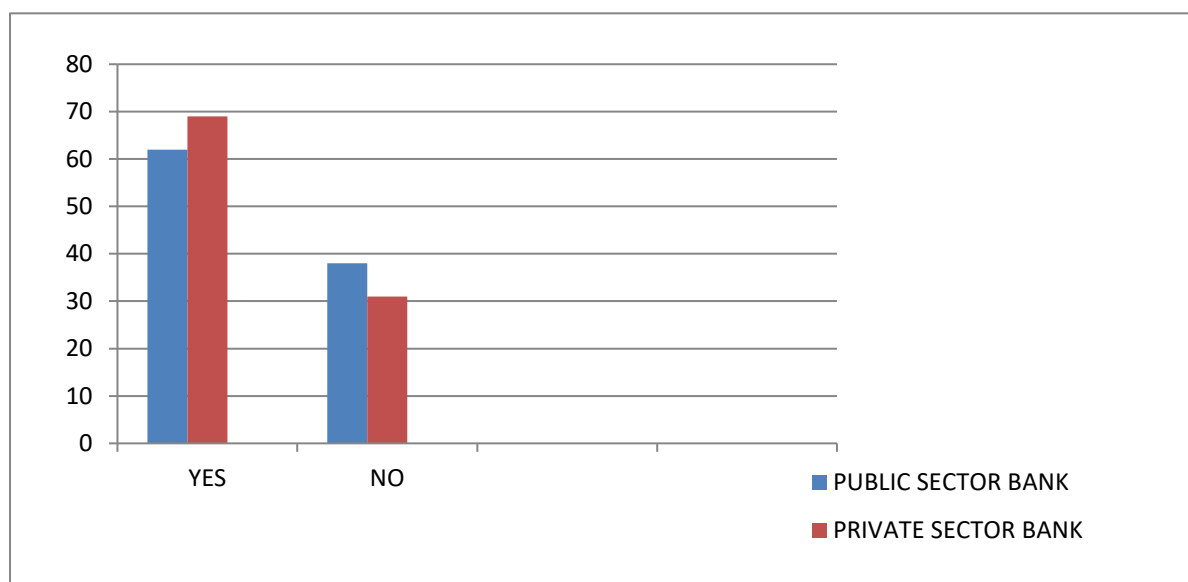
Out of 100 Private sector bank respondent, the majority 41 respondents believe that time saving is the promoting factors to avail e-banking services, 22 respondent says that easy to use is the motivating factor to avail e-banking services, another 28 respondent says that service quality is motivation factor to avail e-banking services and the remaining 9 respondents says that cost effectiveness is promoting factors to avail e-banking services.



ON THE BASIS OF FAIR SERVICES CHARGE ON E-BANKING FACILITIES

SERVICE CHARGE	Public Sector bank	Private Sector bank	TOTAL
YES	62	69	131
NO	38	31	69
TOTAL	100	100	200

From the table, it's clear out of 200 respondent the majority believe that thae services charge by public sector bank are less as compare to public sector bank.



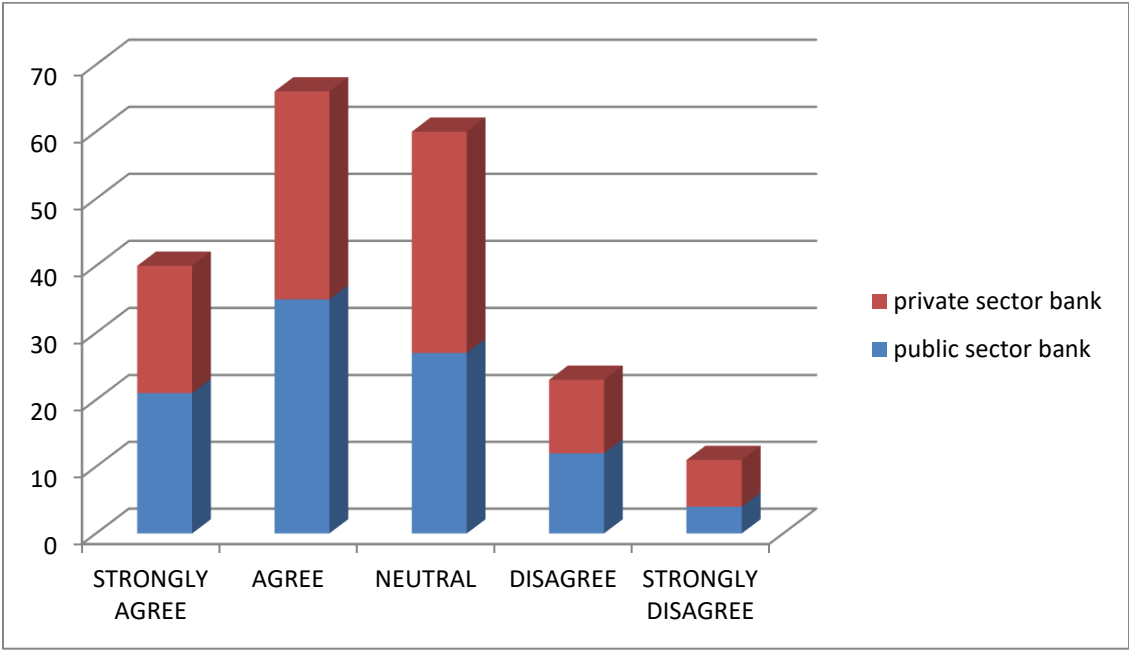
ON BASIS SECURITY ON E-BANKING FACILITIES

	Public sector bank	Private sector bank	Total
STRONGLY AGREE	21	19	40
AGREE	35	31	66
NEUTRAL	27	33	60
DISAGREE	12	11	23
STRONGLY DISAGREE	4	7	11
TOTAL	100	100	200

From the above table, it is clear that the majority respondent agree on having security on using e-banking services. And the least respondent strongly disagree on having security on using E-banking services.

Out of 100 respondents on Public sector bank, the majority respondent agree on having security on using E-banking services.

Out of 100 respondents on Private sector bank, the majority respondent are neutral on having security on using e-banking services.



FINDINGS

- In the study, both Public sector and the Private sector banks have more number of the male respondents as compare to the female respondents.
- In both the Public and Private sector banks, the more number of respondents belong to age group of 25-30.
- In both sector banks, majority respondents have completed under graduation.
- In both Public and Private sector banks, the majority of respondents are married i.e, 70 respondents are public sector bank and 62 respondents are private sector banks.
- In Public bank, the majority of respondent are Businessman and in the Private sector banks the majority are Private employees.
- In both Public sector bank and Private sector banks, the majority of respondents earn Rs 20000-40000 monthly income.
- In both Public and Private sector banks, the majority of respondent says that the time saving is motivation factor for using E-banking services.
- The customer of Public sector banks believe that charges E-banking service are less as compare to private sector banks.
- In public sector bank the majority respondents agree with the security while E-banking service and in private sector bank majority respondents are neutral with the security.

SUGGESTION

According to the study, E-banking is more frequent among the younger generation, mouse wives and businessman. It also shows that more customers from public sector bank feel that it is more secure as compare to private sector bank. E-banking is mostly used by the people having higher education qualification, this shows that education plays an important role in adoption of e-banking facilities.

Public sector bank must give proper response to their customers in providing all the information ,this help the customers to rely on the Public sector banks.

Private sector bank must work on their services charges on using e-banking facilities this will help the customers to use more e-banking facilities.

CONCLUSION

Internet adoption is increasing in India from the last two decades. In this report, a comparative analysis has been done on e banking service in Public sector bank and Private banks. It clearly shows that E-banking services have made it easy for customers, whether it helps in time saving or makes transactions quick. Private sector banks are quite successful in satisfying their customers. But public sector banks still need to put effort to improve their services.

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