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E-banking service in P.S.Bs: A perceptual analysis of customers

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Abstract

Information Technology (IT) nowadays has impact on almost all the fields; banking industry too has been influenced by the emergence of information technology. Financial system, all over the world has been rapidly undergoing technological change in the past two-three decades. The banks in India have effectively deploying IT in the post liberalization era as a strategic means to achieve speed, efficiency, cost reduction, customer service and competitive advantage and provide best services to their customers. These services provide the customers with anytime and anywhere access to their accounts. In this above background, the present study has been made an attempt to study the problems faced by the customers while using the E- banking services provided by the public sector banks in Mysore district and to offer valuable suggestions to the service providers and to the customers to improve the e-banking services in the public sector banks in Mysore district. The present study is mainly based on the primary data. The study shows that the majority of customers are facing problems while using e banking services in public sector banks in the study area like State Bank of Mysore, Indian Oversease Bank, Vijaya Bank and Corporation banks. These banks haveto work hard to achieve their goal through offering the best services for the customers as per their expectations proper awareness should be created through advertisement in the audio visual media.

Keywords: Information technology, public sector banks, e-banking services, problems

1. Introduction

Information technology (IT) nowadays has impact on almost all the fields; banking industry too has been influenced by the emergence of information technology. For more than 200 years, banks were using branch-based operations but the advent of multiple technologies and applications changed the nature of financial services delivered to customers. Financial system, all over the world has been rapidly undergoing technological change in the past two-three decades. Computer and Telecommunication facilities are the vehicles of this change as Financial Institutions are highly information intensive. The banks in India have been effectively deploying IT in the post liberalization era as a strategic means to achieve speed, efficiency, cost reduction, customer service and competitive advantage and provide best services to their customers. These services provide the customers with anytime and anywhere access to their accounts. The thrust on automation and computerization has led to massive investments in the banking sector and the entire banking system is now more or less fully computerized. The E-banking services such as ATMs, Mobile Banking, Credit Cards, Smart Cards, Electronic Funds Transfers (EFTs) and Electronic Clearing Services (ECS), Core Banking Solutions (CBS), Internet Banking (IB) and online bill collection and payments are all the outcomes of IT adoption. At present, many banks and financial institutions are actively developing new electronic banking products, for their customers throughout the world (Freixas, X and Rochet, J. C. (1998) ^[6].

All over the world, the way in which banks deliver services has undergone paradigm shift with the banks increasingly going in for electronic provisioning of services through various ICT channels. In India too this trend is clearly visible, though competition among banks and increasing customer expectations have forced the commercial banks to provide banking services through ATMs, internet, mobile devices, Smart/Credit Cards and so forth.

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The focus of this research has been on the ICT which enables the customers to avail banking facilities with or without the assistance of the employees. The services through these channels offer tremendous advantages to the banks and their customers as well as employees. For the banks the advantages are reduced transaction cost, higher profitability, lesser crowding in their branches and increased businesses per employee. For the customers these channels offer the convenience of availing banking services from the place of their choice and conducting them any time of the day they wish and want. For the employees the advantages are reduced work pressure, accurate data availability and reduced risk.

Chahal and Dutta (2015) [2] in their study focus on to measure customer experience and its impact on satisfaction, brand equity and word of mouth in banking sector. This paper established robust relationship of customer experience with satisfaction, brand equity and word of mouth, but precautions need to be considered for generalization as the overall model is found to be marginally fit. Morgan *et al* (2005) [3] in their study mainly focus on to understand relation between firm's business performance and customer satisfaction information (CSI). This study suggested that an essential characteristic of a firm's customer satisfaction data analysis is analyzing relationships between customer satisfaction drivers and customer satisfaction and between customer satisfaction and other internal metrics and performance outcomes.

Raja *et al* (2008) [4] evaluated the impact of e-payment system on the business opportunities. They identified that due to the growth of internet users, various electronic payment mechanisms had been developed to cater the diversity of applicants. The researchers classified the e-payments into three main groups, namely, cash like systems, check like systems, and hybrid systems which were further classified into credit cards, debit cards and electronic cheques. They identified three main issues related to e-payment that were security issues, low interest among businessmen, and heavy reliance on traditional payment methods. They also analyzed that there were technical and cultural problems which hinder the path of e-payments. However, to make e-payments more effective, security threats should be reduced; and people should be realize that traditional payment methods were more time consuming than electronic payment methods. Sarangapani and Mamtha (2008) [7] studied the impact of Information Technology on banking sector and its security related aspects. Due to recent developments in banking industry and with introduction of Basel-I and II implementation; customers are more demanding now and it requires innovation in banking services. The researchers found that now the banking industry has been more customer-oriented with unlimited market place, extensive product breadth and e-enabled services provided to the customers. The IT initiatives in banking industry have resulted in reduction of time. Introduction of negotiated dealing system, screen based trading and RTGS for online settlement of inter-bank transfers of fund had also resulted into safe, secure and quick movements of funds. The authors have also studied e-security aspects of banking which pose damage and threat to the existing e-banking system. It includes unauthorized access to computer system or network, stealing information, e-mail bombing, data diddling, denial of service, viruses, etc. The authors concluded that existing legal framework is

adequate to meet the challenges of e-banking; and it had become essential to create awareness of e-banking among customers, banks and society.

Abubakar, A. A., & Tasmin, R. B. H. (2012) [1] aims to identify the impact of ICT on banks' performance and customer service delivery in the banking industry. Within this context the researcher by attention to previous literature has a descriptive analysis. In their descriptive survey found that increasing ICT in the banking industry is a must in a rapidly changing market place, as the ICT revolution has set the stage for exceptional increase in financial activity across the globe.

Ray Muhanna and Barney (2005) [5] empirically studied that to what extant IT impacts customer service especially, they investigated the differential effects of various IT resources (Technical IT skill, Generic IT and IT Spending and capabilities such as shared knowledge and flexible IT infrastructure on the performance of the customer service process across firm that compete in North American life and health insurance industry. Data was collected through questionnaires divided into two parts one is customer service another is information systems from manager / employees of selected 104 firms during the first quarter of year 2000. They concluded that only IT capability i.e. shared knowledge explains variation in process having positive and significant correlation with customers services where other IT resources i.e. technical IT skill, generic information technologies and IT spending do not. But these all kind of resources is required to provide competitive level of customer services. Ultimately, it is concluded that superior relative process performance from IT rests less on the level of IT spending or no technical skill of IT staff and more on how these resources are developed in a firm specific manner in general and on creating effective partnership between IT and business managers in particular. They suggested that only proper implementation of IT improves customer services otherwise it may reduce process performance. The main limitation of the study that they used cross sectional methodology so can only show association not causality.

Yazdani (2011) [9] investigates the role and performance of private banks on the economic growth of Iran by using the variables economic growth, profitability, cash, and investment. In the theoretical background the study defines the bank system performance and also financial development competitiveness' indices have been used. The method used for analysis the data is inferential statistics indices also including Spearman correlation test, Pierson correlation test, David Watson test, independent T test, variance analysis F and linear regression chart. Hence the find and results obtained through analysis shows that all variables check in the research hypotheses are exist with the definite impact on the economic growth of Iran.

E-banking services are offered by public sector banks at different levels. But most of the customers are not having much knowledge to apply the banking services in the banking activities. Hence, in-order to identify the problems facing by the E-banking technology emphasized the research.

2. Concepts of Electronic Banking Services

Over the last few years, banks in India have come a long way in using the internet as a channel to market, sell and serve their customers. Electronic banking, also known as electronic fund transfer (EFT), uses Information Technology infrastructure and compute in place of checks and other

paper transactions. EFTs is initiated through devices like cards or codes that let you, or those you authorize, access your account. From just provisioning static marketing information, banks have moved to more robust engagement and transaction models for their customers and in the process have improved the customer experience while lowering cost to serve. Internet banking today is the biggest focus area in the “Digital Transformation” agenda of banks. While mobile and social channels programs are still in their nascent stages, most banks have prioritized internet banking as a top item on their business and technology strategy agendas.

3. Benefits of electronic banking services

Many banks do not have trained personnel who understand the power and benefits of the internet channel. Efforts to both educate, and optimize front office, customer-facing staff is key to be able to drive adoption at grassroots’ level. E-banking, which includes any transaction you perform using the Internet or a mobile device, is becoming more common. Making electronic payments, paying bills and transferring money between accounts are all elements of e-banking, which can be done from your cell phone or computer. Despite potential risks of identity theft and account hacking and less personal contact with the bank, e-banking presents a number of advantages to customers. Nowadays usage of electronic banking is accompanied by convenience, cost saving, track spending and Industry Benefits.

4. Problem of electronic banking services

E-banking offers a higher level of convenience for managing one’s finances even from one's bedroom. However, it continues to present challenges to the financial security and personal privacy. Many people have had their account details compromised, as a result of online banking. Thus, if one is going to use it for financial transactions, he should be aware of the risks involved. Awareness of the risks and problems enables him to take precautions for a more secured online banking experience.

5. Concept of Customer satisfaction

Customer satisfaction is defined as "the customer's fulfillment response, it is a judgment that a product or service

feature, or the product or service itself, provides a pleasurable level of consumption-related fulfillment". The customer is the foundation of the business and keeps it in existence. A satisfied customer will repeat the purchase of the product / service and convey positive messages about it to another. In contrast, a dis-satisfied customer is more likely to switch to an alternative product / service that are provided by another company. A dis- satisfied customer may well be negative by word-of-mouth and this could have a serious and damaging effect on the business. The essential and major role of any business is to meet its customer's needs and expectations. Failure to meet needs and expectations is assumed to result in dissatisfaction with the product or service. The core function of every service is to satisfy the customer who consumes it.

6. Objectives and Methodology

In this above background, the present study has been made an attempt to study the problems faced by the customers while using the E- banking services provided by the public sector banks in Mysore district of Karnataka and to offer valuable suggestions to the service providers and to the customers to improve the e-banking services in the public sector banks in Mysore district. The present study is mainly based on the primary data. The well-structured questionnaire issued to the customers regarding the problems in the e-banking services provided by the seven public sector banks in Mysore district. For this purpose, totally 385 respondents from seven public sector banks were selected for the study. Secondary data was collected from RBI- Bulletins and journals. Statistical Tools Used Percentage analysis is used as a tool to analyze the problems of e-banking services.

7. Analysis and Discussion

E-banking services are offered by public sector banks at different levels. E-banking poses some different problems as compared to the traditional banking. These problems are more pronounced in the case of E-banking. In this connection, the following table depicts the no. of customers facing the operational problems in the existing e-banking services.

Table 1: Bank wise distribution of No of customers facing Problems in E-banking Services

Bank	No	Yes	Total	Test statistics
State bank of Mysore	8	47	55	X ² =1.374 ; P=.241 CV=.438; P=.000
	14.5%	85.5%	100.0%	
State bank of India	28	27	55	
	50.9%	49.1%	100.0%	
Canara bank	36	19	55	
	65.5%	34.5%	100.0%	
Syndicate bank	15	40	55	
	27.3%	72.7%	100.0%	
Vijaya bank	37	18	55	
	67.3%	32.7%	100.0%	
Indian overseas bank	37	18	55	
	67.3%	32.7%	100.0%	
Corporation bank	43	12	55	
	78.2%	21.8%	100.0%	
Total	204	181	385	
	53.0%	47.0%	100.0%	

Source: Primary Data

Table 1 reveals that no. of customers facing the problems in E-banking Services. The methods and techniques used in e-

banking are quite different from traditional banking. In the table, 47 per cent respondents agree that they encounter

problems in e-banking services and 53 per cent admitted that they have adjusted their requirements according to any problem. Overall there was no difference in response pattern of respondents from various selected banks with X2 value of 1.374 and P value of .241. However, Test of association revealed significant association with CV value of .438 and P value of .000. About 78.2% of respondents from Corporation

bank, 67.3% of respondents each from Indian Overseas bank and Vijaya bank opined 'No' which means that customers are not facing any problems while using e banking services. But in the case of State Bank of Mysore and Syndicate bank, majority of respondents opined 'yes' which is mean that the customer facing the problem.

Table 2: Bank wise distribution of No of customers in filling of complaint about the problems in E-banking services

Bank	No	Yes	Total	Test statistics
State bank of Mysore	16	31	47	X2=29.442 ; P= .000 CV=.468; P=.000
	34.0%	66.0%	100.0%	
State bank of India	0	27	27	
	0.0%	100.0%	100.0%	
Canara bank	0	19	19	
	0.0%	100.0%	100.0%	
Syndicate bank	17	23	40	
	42.5%	57.5%	100.0%	
Vijaya bank	3	15	18	
	16.7%	83.3%	100.0%	
Indian overseas bank	9	9	18	
	50.0%	50.0%	100.0%	
Corporation bank	9	3	12	
	75.0%	25.0%	100.0%	
Total	54	127	181	
	29.8%	70.2%	100.0%	

Source: Primary Data

From the table 2, for the statement, 'Complaints about the bank', 70.2% of the respondents opined 'yes' and 29.8% of them opined 'no'. Significant difference in pattern of response was obtained (X2=29.442; P=.000). 100.0% of respondents from State bank of India and Canara bank and majority of respondents from Vijaya bank, State Bank of Mysore and syndicate bank opined 'yes'. 75.0% of respondents from Corporation bank and 50.0% of them from Indian Overseas bank stated 'no'. Creamers V revealed a

significant association (CV =.468 and P =.000) among 7 banks and their response.

8. Operational Problems in the Use of E-banking Services

There are different Operational Problems faced by customers in the Use of E-banking Services. In this context, the following table 3 and 4 depicts the nature of problems faced by customers in the use of E-banking services in the study area.

Table 3: Bank wise distribution of sample by Operational Problems in the Use of Modern Technology

Bank	Server Down		Untrained Personnel		ATM Not Working Properly		Deposit of Cash or Cheque		Ignorance of People	
	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
State bank of Mysore	28	27	44	11	17	38	36	19	30	25
	50.9%	49.1%	80.0%	20.0%	30.9%	69.1%	65.5%	34.5%	54.5%	45.5%
State bank of India	18	37	40	15	46	9	55	0	55	0
	32.7%	67.3%	72.7%	27.3%	83.6%	16.4%	100.0%	0.0%	100.0%	0.0%
Canara bank	38	17	45	10	30	25	47	8	52	3
	69.1%	30.9%	81.8%	18.2%	54.5%	45.5%	85.5%	14.5%	94.5%	5.5%
Syndicate bank	47	8	44	11	46	9	55	0	44	11
	85.5%	14.5%	80.0%	20.0%	83.6%	16.4%	100.0%	0.0%	80.0%	20.0%
Vijaya bank	46	9	46	9	49	6	46	9	22	33
	83.6%	16.4%	83.6%	16.4%	89.1%	10.9%	83.6%	16.4%	40.0%	60.0%
Indian overseas bank	40	15	52	3	37	18	55	0	39	16
	72.7%	27.3%	94.5%	5.5%	67.3%	32.7%	100.0%	0.0%	70.9%	29.1%
Corporation bank	37	18	52	3	55	0	46	9	43	12
	67.3%	32.7%	94.5%	5.5%	100.0%	0.0%	83.6%	16.4%	78.2%	21.8%
Total	254	131	323	62	280	105	340	45	285	100
	66.0%	34.0%	83.9%	16.1%	72.7%	27.3%	88.3%	11.7%	74.0%	26.0%
Test statistics	X2=39.296; P= .000 CV=.364; P=.000		X2=176.938; P= .000 CV=.202; P=.015		X2=79.545; P= .000 CV=492; P=.000		X2=226.039; P= .000 CV= .369; P=.000		X2=88.896; P= .000 CV=.448; P=.000	

Source: Primary Data

Table 3 reveals the bank wise distribution of sample by Operational Problems such as Server Down, Untrained Staffs, ATM Not Working Correctly Deposit of Cash or

Cheque and Ignorance of People in the Use of Modern Technology. There was a significant difference revealed in the response pattern of respondents towards the nature of

problem (server down) faced from their respective banks ($X^2=39.296; P=.000$). 66.0% of them opined 'no' and 34.0% of them stated 'yes' for this statement. 85.5% and 83.6% of respondents from Syndicate bank and Vijaya bank said 'no' respectively and 67.3% of them from State bank of India and 49.1% of them from State Bank of Mysore said 'yes' for the statement. Among these 7 banks the respondents how selected from SBI have had more complain about service down. Test of association was found to be significant ($CV=.364; P=.000$). There was a significant difference revealed in the response pattern of respondents towards the nature of problem (untrained personnel) faced from their respective banks ($X^2=176.938; P=.000$). 83.9% of them opined 'no' and 16.1% of them stated 'yes' for this statement. Respondents from Corporation bank (94.5%), Indian Overseas bank (94.5%), Vijaya bank (83.6%), Canara bank (81.8%), and Syndicate bank (80.0%) opined 'no' for the statement whereas 27.3% of respondents from State bank of India stated 'yes'. The customers of Corporation bank and Indian Overseas bank were believed the most of Personnel are trained. Test of association was found to be significant ($CV=.202; P=.015$).

There was a significant difference revealed in the response pattern of respondents towards the nature of problem (ATM not working properly) faced from their respective banks ($X^2=79.545; P=.000$). 72.7% of them opined 'no' and 27.3% of them stated 'yes' for this statement. 100.0% of respondents from Corporation bank, 89.1% of them from Vijaya bank and 83.6% each from State Bank of India and

Syndicate bank stated that no problem exist regarding working of ATM's whereas 69.1% of respondents from State bank from Mysore and 45.5% of them from Canara bank stated that problem exist with working of ATM's of their respective banks. Test of association was found to be significant ($CV=.492; P=.000$).

There was a significant difference response pattern of respondents towards the nature of problem (deposit of cash or cheque) faced from their respective banks ($X^2=226.039; P=.000$). 88.3% of them opined 'no' and only 11.7% of them stated 'yes' for this statement. 100.0% of respondents from State Bank of India, Syndicate bank and Indian overseas bank opined that there is no problem with respect to depositing of cash or cheque. However, 34.5% of respondents from State Bank of Mysore opined that there is a problem. Test of association was found to be significant ($CV=.369; P=.000$). There was a significant difference response pattern of respondents towards the nature of problem (ignorance of people) faced from their respective banks ($X^2=88.896; P=.000$). 74.0% of them opined 'no' and 26.0% of them stated 'yes' for this statement. 100.0% of respondents from State Bank of India, 94.5% of them from Canara bank and 78.2% from Corporation bank opined that there is no problem concerned to ignorance of people. However, 60.0% of respondents from Vijaya bank opined that there is a problem. Test of association was found to be significant ($CV=.448; P=.000$).

Respondents who had encounter problem with the bank had filed the complaint against their banks.

Table 4: Bank wise distribution of sample by Operational Problems in the Use of Modern Technology

Bank	Employees not attending the Phone Calls Properly		Location of ATM Onsite or Offsite		Availability of required Currency in ATM		Risk in Loss of Credit or Debit Card		Delay in Providing Services	
	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
State bank of Mysore	38	17	45	10	46	9	30	25	19	36
	69.1%	30.9%	81.8%	18.2%	83.6%	16.4%	54.5%	45.5%	34.5%	65.5%
State bank of India	41	14	32	23	47	8	52	3	7	48
	74.5%	25.5%	58.2%	41.8%	85.5%	14.5%	94.5%	5.5%	12.7%	87.3%
Canara bank	53	2	21	34	48	7	36	19	12	43
	96.4%	3.6%	38.2%	61.8%	87.3%	12.7%	65.5%	34.5%	21.8%	78.2%
Syndicate bank	41	14	36	19	41	14	44	11	20	35
	74.5%	25.5%	65.5%	34.5%	74.5%	25.5%	80.0%	20.0%	36.4%	63.6%
Vijaya bank	55	0	20	35	50	5	25	30	42	13
	100.0%	0.0%	36.4%	63.6%	90.9%	9.1%	45.5%	54.5%	76.4%	23.6%
Indian overseas bank	33	22	37	18	44	11	53	2	29	26
	60.0%	40.0%	67.3%	32.7%	80.0%	20.0%	96.4%	3.6%	52.7%	47.3%
Corporation bank	48	7	39	16	21	34	25	30	36	19
	87.3%	12.7%	70.9%	29.1%	38.2%	61.8%	45.5%	54.5%	65.5%	34.5%
Total	309	76	230	155	297	88	265	120	165	220
	80.3%	19.7%	59.7%	40.3%	77.1%	22.9%	68.8%	31.2%	42.9%	57.1%
Test statistics	$X^2=141.010; P=.000$ $CV=.342; P=.000$		$X^2=14.610; P=.000$ $CV=.319; P=.000$		$X^2=113.457; P=.000$ $CV=.396; P=.000$		$X^2=54.610; P=.000$ $CV=.436; P=.000$		$X^2=7.857; P=.000$ $CV=.432; P=.000$	

Source: Primary Data

Table 4 also reveals that bank wise distribution of sample by Operational Problems in the Use of Modern Technology. There was a significant difference response pattern of respondents towards the nature of problem (employees not attending the phone calls properly) faced from their respective banks ($X^2=141.010; P=.000$). 80.3% of them opined 'no' and 19.7% of them stated 'yes' for this statement. 100.0% of respondents from Vijaya bank, 96.4% of them from Canara bank and 87.3% of them from

Corporation bank opined that there is no problem of employees not attending the phone calls properly. However, 40.0% of respondents from Indian Overseas bank opined that there is a problem. Test of association was found to be significant ($CV=.342; P=.000$). There was a significant difference response pattern of respondents towards the nature of problem (Location of ATM onsite or offsite) faced from their respective banks ($X^2=14.610; P=.000$). 59.7% of them opined 'no' and 40.3% of them stated 'yes' for this

statement. 81.8% of them from State Bank of Mysore and 70.9% of them from Corporation bank opined that there is no problem. However, 63.6% of respondents from Vijaya bank opined that there is a problem. Creamers V revealed a significant association ($CV = .319$ and $P = .000$) among 7 banks and their response for a ignorance of people.

There was a significant difference response pattern of respondents towards the nature of problem (Availability of required currency in ATM) faced from their respective banks ($X^2 = 113.457$; $P = .000$). 77.1% of them opined 'no' and 22.9% of them stated 'yes' for this statement. 90.9% of respondents from Vijaya bank, 87.3% of them from Canara bank and 83.6% of them from State Bank of Mysore opined that there is no problem regarding availability of required currency/ denomination. However, 61.8% of respondents from Corporation bank opined that there is a problem. Test of association was found to be significant ($CV = .396$; $P = .000$). There was a significant difference response pattern of respondents towards the nature of problem (risk in loss of credit or debit card) faced from their respective banks ($X^2 = 54.610$; $P = .000$). 68.8% of them opined 'no' and 31.2% of them stated 'yes' for this statement. 96.4% of respondents from Indian Overseas bank, 94.5% of them from State Bank of India and 80.0% of them from Syndicate bank opined that there is no problem regarding risk in loss of credit or debit card. However, 54.5% each of respondents from Corporation bank and Vijaya bank opined that there is a problem. Creamers V revealed a significant association ($CV = .436$ and $P = .000$) among 7 banks and their response for a risk in loss of credit or debit card.

There was a significant difference response pattern of respondents towards the nature of problem (delay in providing services) faced from their respective banks ($X^2 = 7.857$; $P = .000$). 57.1% of them opined 'yes' and 42.9% of them stated 'no' for this statement. 87.3% of respondents from State Bank of India, 78.2% of them from Canara bank and 65.5% of them from State Bank of Mysore opined that there is a problem regarding delay in providing services. However, 76.4% each of respondents from Vijaya bank opined that there is no problem. Test of association was found to be significant ($CV = .432$; $P = .000$). The results revealed that the customers who had encounter problem with the bank had filed the complaint against their banks.

9. Suggestion

- Each customer must take efforts to adopt and to update technological advancements in their banking transactions both for commercial and self -account maintenance, as this would do away with traditional transactions methods and pave way higher achievements.
- The customers must interact with the bankers frequently about the latest technology adopted by the banking sector.
- The customers must use all the available e-banking services while performing the banking transaction.
- Bankers have to conduct a number of awareness programs to inculcate much knowledge in several grounds of the updated e-banking technology. A well-functioning e-banking network is dependent on availability of a back bone network connecting the whole country; reliable and secure information infrastructure Therefore; both individual and joint efforts are needed to overcome the constraints in promoting e-banking in the country.

10. Conclusion

The overall data clearly shows that majority of customers are facing problems while using e banking services in public sector banks in the study area like State Bank of Mysore, Indian Overseas Bank, Vijaya Bank and Corporation banks. These banks have towork hard to achieve their goal through offering the best services for the customers as per their expectations. proper awareness should be created through attractive advertisement in the audio visual media. It is observed that few of the respondents are not ready to believe the e- banking activities. It may be caused because of the lack of awareness of the available e- banking services and also as a result of literacy rate of the respondents. If they are believe the e-banking activities then it will increase the banking transactions and also improve e-banking technology.

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