

A STUDY ON ASSESSING EXTENT OF SATISFACTION EXPERIENCED AMONGST FAMILIES ABOUT E-BANKING FACILITIES

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Abstract: *E-banking is an electronic banking that provides the financial service for the individual client by means of internet. Information and communication technology incorporation by the banks have changed the way in which banking is being done, worldwide. These changes have been pioneered in India by new private sector and foreign banks to enable them to reach a wider customer base as they had limited number of branches. However the public sector and the old private banks which were following the traditional method of banking till a few years ago have also realized the benefits that could be reaped through the introduction of technology in their day to day operation.*

E-banking has become a necessity these days. The technology and security standards are of prime importance as the entire base of internet rest on it. E-banking comprises of debit cards, credit cards, ATM's. The world is developing at a very fast pace and nobody has the time to stand in a long queue. Also the competition has increased to such an extent that the one who doesn't go with the flow of development is not able to survive for long. Two sides of the same coin have different meaning and is the case with E-banking, which is good and bad.

Customers have started operating the service of bank on their own as a prime attractive feature than any other prime products features of the bank.

Thus, the present study was undertaken with the following objectives: 1) To determine the level of awareness about E-banking facilities amongst families. 2) To identify extent of barriers for using E-banking services. 3) To assess the level of satisfaction among customers regarding E-Banking.

Descriptive research design was used in this study. The sample comprised of 80 respondents from the city of Vadodara.

The findings of the study will help to spread awareness among families who are yet new to the E banking and provided services. This would also help to educate the customers regarding the new technology and other services offered by the banks which will be a great support to the families who still wait in queue either to transact or withdraw money. Moreover it would also provide awareness about benefits where certain banks provide credits and loans to the customers. E-banking is also said to be the most time saver and secure ways of networking in worldwide distance.

Key Words: *E-banking, satisfaction, residents.*

1. INTRODUCTION:

Electronic banking (E-banking) is a term which comprises of internet banking, telephone banking and mobile banking etc. In other words, it is a process of banking services and products through electronic channels such as telephone, internet, cell phone etc. In the world of banking, the development of information technology has an enormous effect on development for the better future and current scenario also of more flexible payments methods and more-user friendly banking services. Internet banking is emerging at a high pace due to acceptability by the users of E-banking.

The Internet has revolutionized the way we live, shop, and interact and also the way we save and invest. Internet banking arrived in India in the late 1990s. ICICI was the first bank to champion its usage and introduced internet banking to its customers in 1996. With lower internet costs and increased awareness about electronic media, online banking established itself only in 1999. Other banks followed, including HDFC, Citibank, IndusInd and the now redundant Times Bank.

Internet banking changed both the banking industry as well as banks services to its customers. “Anywhere banking” came to be recognized as an opportunity also for differentiated and competitive services. Online services like checking account status, balance, fund transfer, ordering demand drafts, loan applications, credit card verifications, shopping portals etc. as well as not requiring a visit to the branch during office hours were viewed as high-value offerings and increasingly started to become a necessity rather than a service. At the basic level, Internet banking can mean the setting up of a web page by a bank to give information about its products and services. At an advanced level, it involves provision of facilities such as accessing accounts, transferring funds, and buying financial products or services online. This is called “transactional” online banking (Sathye, 1999)

Mannan (2010) analyzed the “technologies in Indian banks and customer’s perception: an empirical study in Maharashtra”, by surveying bank customers of 45 banks present in the state then. Occupation, gender, marital status, age, qualification, annual income, accounts, age of accounts, features of e-banking were used as variables and cross sectional analysis was conducted. It was concluded that usage of banking services is still not wide open. In a country like India, where majority of population is less educated and uneducated, the utility of banking services are not properly realized. It is found that only educated, well to do persons and men forms the majority of the users. Housewives, small businessmen and persons from unorganized sector still feel shy and keep themselves away from the banking services. E-banking has become a necessary weapon and is fundamentally changing the banking industry world-wide. Today, the mere click of the mouse offers customer banking services at a much lower cost, time and enable them to choose various vendors for financial service. E-banking is the outcome of technological innovations and competitions. Banks are using an electric distribution channel to market their products to wholesale and retail customers.

Due to emerging use of Internet banking, not only adults but teenagers and children are aware about Internet banking. They are the new upcoming generation where shopping is made easier for them due to different provided platforms which they find easier, teenagers may not have their account but know how to use ATM’s, do online transactions under parental control. Paytm is a rising digital payments platform that allows one to transfer cash into the integrated wallet via online banking, debit cards, and credit cards, or even by depositing cash via select banks and partners. Every third person is said to use paytm usually teenagers as it is easier for them to operate. India has 205 million internet users and ranks third among the internet penetration of 12.6percentage after China and US. The number of internet users in urban India is 137 million users, while in rural it is increasing by 58percentage year on year growth (Singh, 2013). This presents a great opportunity for internet banking in the country.. This is clearly, due to rapid IT development in the banking system in the major cities, but the statistics in suburban & rural India is different and low, comparably.

Srivastva (2007) studied the “customer’s perception on usage of internet banking” by taking sample size of 500 bank customers. The variables of the study namely, gender, age, income, religion, education and has used T-statistics descriptive analysis. Study reveals that the perception of the consumers can be changed by awareness program, friendly usage, less charges, proper security, and the best response to the services offered.

E-banking services other than ATM’s still does not account for a significant portion of total transactions in suburban and rural India due to the lack of awareness about all e-banking services provided by bank (Rao, 2013). Awareness among remote areas about banking and internet banking should be provided so that they can be familiar with the internet banking usage.

Suriyamurthi, Mahalakshmi & Karthik (2012) determined the factors influencing “customer perception towards internet banking” by studying 125 bank customers from different banks and from different localities. The findings revealed that the perception of the consumers can be changed by conducting awareness program, friendly usage, less charges, proper security, and the best response to the services offered.

Banks today know better than anyone the opportunities and the risks they face in an ever-changing competitive environment where millions of users are dependent on internet banking facility. E-commerce would create opportunities for banks to strengthen their relationships with customers, sell additional services, create and build awareness about internet banking and prevent encroachment on their business activities as well. Bank customers may access their funds and other simple transactions from any of the member branch offices. The on-going banking sector reforms with their thrust on transparency, efficiency and sustainability have created a competitive environment before the Indian banks by the emergence of new private sector banks and the opening up on new branches of foreign banks in India. The performance of banking sector in India is considered to be better than what it was a decade back, thanks to the relentless efforts to the Reserve Bank of India.

Banking is now no more limited in going and visiting the bank in person for various purposes like depositing and withdrawing money, requesting for account statement, stop a payment, etc. A person can do all these tasks and many more using the online services offered by the banks as now every single detail is provided on account status of the user. One can also keep a track of one’s account transactions and balance all the time just by downloading the app or using the official banks website and logging in. Now getting passbooks updated to know the total account balance is a matter of past. Today passbook can be updated easily and without any hesitation.

However, efforts are now being made in various quarters to convert internet users to internet banking users as well which is increasing tremendously. For this, the banks are now engaging themselves in offering services online for

24x7 availability and convenience to its customers. Beyond that, cost reduction is another major reason where public and private banks have efficient and affordable cost which they provide. It is estimated that the cost to the bank per transaction done over the Internet is nearly one eighth of that done through branch banking. So the challenge today to the banking industry in India is to expand the Internet banking user base and slowly increase the range of services customers use. There are increasing users who have adapted internet banking as a prime concern too.

Singhal & Padhmanabhan (2008) conducted a study on “customer’s perception towards internet banking: identifying major contributing factors”. Variables used included, demographic variables like convenience, flexible virtual banking system, reliability, time factor, real time access to information, saving transaction cost, on-line bill payments, digital signature for security, faster transfer, easy to use, user friendly, low transaction fees, anytime and anywhere banking facility, access to current and historical transaction data, facility of fund transfer to third party & analysis was done using factor analysis. The findings revealed that the factors responsible for internet banking. Factor analysis results indicated that ‘utility request’, ‘security’, ‘utility transaction’, ‘ticket booking’ and ‘fund transfer’ were the major factors. Out of total respondents’ more than 50 percentage agreed that internet banking is convenient and flexible ways of banking and it also have various transaction related benefits.

2. OBJECTIVES:

- To identify the baseline characteristics of the respondents.
- To assess the level of satisfaction among respondents regarding E-Banking services.

3. DE-LIMITATIONS:

- The sample for the present study was limited to 80 respondents.
- The sample of the present study was taken from Vadodara city.
- The sample was selected from the four zones of Vadodara city.

4. METHODOLOGY:

The descriptive research design was adopted for conducting the present study. The study had two types of variables: independent variables and dependent variables. Independent variables comprised of personal variables of the respondent like age, educational level and family variables of the respondents included the family income. Dependent variable comprised of the level of awareness and extent of barriers faced amongst families about e-banking facilities. The sample of the study comprised of 80 respondents from the Vadodara city. Questionnaire were used as an instrument to gather the information from the respondents. The questionnaire was divided into two sections.

Section 1 dealt with the background information of the respondents.

Section 2 dealt with the level of awareness and extent of barriers faced amongst families about E-banking facilities.

First sub-section dealt with the satisfaction of technology usage under which ATM services, internet banking services, telephone banking services, mobile banking services were included. The respondents were asked to respond to 3 point continuum in terms of “satisfied”, “dissatisfied” and “neutral” and the scores from 3 through 1 were given to the respondents respectively.

Second sub- section dealt with the problems of technology usage under which ATM problems, internet banking problems, telephone banking problems, mobile banking problems were included. The respondents were asked to respond to 3 point continuum in terms of “often”, “rarely” and “never” and the scores from 3 through 1 were given to the respondents respectively.

Third sub- section dealt with the level of satisfaction regarding the various services quality under which tangibility, reliability, responsiveness, assurance, empathy, efficiency, accuracy, security, easy and convenient banking and customer services were included. The respondents were asked to respond to 3 point continuum in terms of “satisfied”, “dissatisfied” and “neutral” and the scores from 3 through 1 were given to the respondents respectively. To obtain the awareness and barriers faced amongst families about E-banking facilities, the score range was divided on equal interval basis. The data were analysed using descriptive statistics such as percentage, frequency and weighted mean.

5. FINDINGS AND DISCUSSIONS:

Table 1: Frequency and percentage distribution of the respondents according to their total family monthly income

	Monthly income	f	%
1)	₹ 8,000- ₹ 1,05,000	69	86.25
2)	₹ 1,05,001- ₹ 2,03,000	06	07.50
3)	₹ 2,03,001- ₹ 3,00,000	05	6.250
	Mean	26.66	
	Total	80	100

It was found that minimum income was found to be ₹8,000 and maximum was found to be ₹3,00,000. 86.25 percent had total family income ranging from ₹8,000-1,05,000 per month, 7.50 percent of the respondents had total family income ranging from ₹1,05,001- 2,03,000 and 6.25 percent had total family income from ₹2,03,001- 3,00,000 and above per month.

Table 2: Frequency and percentage distribution of the respondents according to their gender

Sr.no	Gender	f	%
1)	Male	44	55
2)	Female	36	45
Total		80	100

It was found that little more than one-half of the respondents were male and the remaining nearly one-half of the respondents were female.

Table 3: Frequency and percentage distribution of the respondents according to their age

Sr.no	Age	f	%
1)	18-31years	23	28.75
2)	32-46 years	44	55.00
3)	47-60 years	13	16.25
Mean		26.66	
Total		80	100

It was found that more than one-half of the respondents were falling in the age group between 32-46 years, little more than one-fourth of the respondents were aged between 18-31 years, and less than one-fourth of the respondents were aged between 47-60 years.

Table 4: Frequency and percentage distribution of the respondents according to their education

The educational level of the respondents was found out in terms of high school, intermediate, degree and master's degree

Sr.no	Education	f	%
2)	High school	30	37.50
3)	Intermediate	16	20.00
4)	Graduate	30	37.50
5)	Post graduate	04	05.00
Total		80	100

It was found that more than one-fourth of the respondents had education level till high school and similar percent of the respondents were graduated while less than one-fourth of the respondents had education level till intermediate.

Table 5: Frequency and percentage distribution of the respondents according to their marital status

Sr.no	Marital status	f	%
1)	Married	53	66.25
2)	Unmarried	27	33.75
Total		80	100

It was found that little more than one-half of the respondents were married and the remaining were unmarried.

Table 6: Frequency and percentage distribution of the respondents according to their employment status

Sr.no	Employment status	f	%
1)	Govt. Employee	02	02.50
2)	Private employee	12	15.00
3)	Business	20	25.00
4)	Self-employed	13	16.25
5)	Student	17	21.25
6)	Homemaker	14	17.50
7)	Retired	01	01.25
Total		80	100

It was found that one-fourth of the respondents were businessman and students and less than one-fourth of the respondents were private employees, self-employed and homemakers respectively.

Table 7: Frequency and percentage distribution of the respondents according to their status of usage

Sr.no	Status of usage	f	%
1)	Less than 1 year	17	21.25
2)	1-5 years	44	55.00
3)	5-10 years	12	15.00
4)	Above 10 years	07	08.75
mean		20	
Total		80	100

It was found that little more than one-half of the respondents were using E-banking facility since 1-5 years, little less than one-fourth of the respondents were using E-banking facility since less than 1 year and very few of the respondents were using E-banking facility since 5-10 years.

Table 8: Frequency and percentage distribution of the respondents according to most technologically advanced banking features.

Sr.no	Banking sector	f	%
1)	Public sector bank	34	42.50
2)	Private sector bank	46	57.50
Total		80	100

It was found that more than one-half of the respondents were considering private sector bank as most technologically advanced features and less than one-fourth of the respondents were considering public sector bank as having most technologically advanced features.

Table 9: Frequency and percentage distribution of the respondents according to the attribute of bank they valued most

Sr.no	Attributes of bank	f	%
1)	Quality of service	19	23.75
2)	Technology used	09	11.25
3)	Trust	38	47.50
4)	Location	13	16.25
5)	Type of the bank	05	06.25
Total		80	100

It was found that nearly one-half of the respondents were valuing trust, less than one-fourth of the respondents were valuing the quality of service and very few of the respondents were valuing technology use and location respectively in terms of attributes

Table 10: Frequency and percentage distribution of the respondents according to factors that promotes them to use new techniques in banking

Sr.no	Factors that promotes them to use new techniques in banking	f	%
1)	Reduced time in transactions	39	48.75
2)	Cost effectiveness	13	16.25
3)	Ease of use	28	35.00
Total		80	100

It was found that majority i.e. one-half of the respondents were using E-banking facilities as it took less time in transactions. Further, it was also found that of the respondents were using E-banking facilities because of ease of use and few of the respondents were using E-banking because of cost effectiveness factor.

Table 11: Frequency and percentage distribution of the respondents according to extent of satisfaction level of the respondents regarding the various service qualities regarding E- banking

A.	Tangibility	Highly Satisfied		Moderately satisfied		Less satisfied		Total	
		f	%	f	%	F	%	f	%
1.	Bank has up-to-date equipment and technology	65	81.25	08	10.00	07	08.75	80	100
2.	Location of the bank is in the city area	65	81.25	11	13.75	04	05.00	80	100
3.	Sufficient number of ATM machines	42	52.50	31	38.75	07	08.75	80	100
4.	Cash counting machines are adequate in	30	37.50	38	47.50	12	15.00	80	100

	number								
5.	Counter partitions in bank and its branches	36	45.00	29	36.25	15	18.75	80	100
6.	Materials associated with the banks office (pamphlets, brochures) are visually appealing at the banks office	45	56.25	24	30.00	11	13.75	80	100
7.	employees in the bank are very helpful	39	48.75	23	28.75	18	22.50	80	100
8.	Guide signs indicating as to which counters are offering which services	35	43.75	27	33.75	18	22.50	80	100
B. Reliability									
1.	The bank website does not freeze after customer put in all the information	44	55.00	25	31.25	11	13.75	80	100
2.	Information provided on website is correct	41	51.25	32	40.00	07	08.75	80	100
3.	Up to date content is available	34	42.50	35	43.75	11	13.75	80	100
4.	Process of transactions is easy	39	48.75	26	32.50	15	18.75	80	100
5.	Wide range of products and services provided	34	42.50	26	32.50	20	25.00	80	100
C. Responsiveness									
1.	Customer service representative is responsible	46	57.50	22	27.50	12	15.00	80	100
2.	Bank performs the services right the first time	45	56.25	26	32.50	09	11.25	80	100
3.	Quick confirmation about queries	42	52.50	22	27.50	16	20.00	80	100
4.	requests are handled promptly	34	42.50	25	31.25	21	26.25	80	100
D. Assurance									
1.	Employees of bank have the knowledge to answer customer questions	47	58.75	22	27.50	11	13.75	80	100
2.	Politeness and friendly staff	37	46.25	35	43.75	08	10.00	80	100
3.	Employees are always willing to help	29	36.25	36	45.00	15	18.75	80	100
4.	Experienced management team	36	45	25	31.25	19	23.75	80	100
E. Empathy									
1.	Time bound work of employee	47	58.75	25	31.25	8	10.00	80	100
2.	Employees Help desks, call centres of bank	45	56.25	28	35.00	7	8.75	80	100
3.	Specific needs understood by employees	48	60.00	23	28.75	9	11.25	80	100
4.	Provisions of financial advices is available	45	56.25	18	22.50	17	21.25	80	100
F. Efficiency									
1.	Faster log in facility	52	65.00	14	17.50	14	17.50	80	100
2.	Performance of plastic cards (ATM, debit/credit) is efficient	56	70.00	16	20.00	08	10.00	80	100
3.	Transfer of funds(NEFT,RTGS) is efficient	36	45.00	29	36.25	15	18.75	80	100
4.	Clearing services(ECS-credit/debit) is efficient	33	41.25	24	30.00	23	28.75	80	100
G. Accuracy									
1.	Problem solving through instant information is accurate	50	62.50	12	15.00	18	22.50	80	100
2.	Bank insists on error-free transaction records	47	58.75	12	15.00	11	13.75	80	100
3.	Electronic bills payments is accurate	43	53.75	20	25.00	17	21.25	80	100
4.	Services charges are accurate	38	47.50	34	42.50	8	10.00	80	100
H. Security									
1.	Security for ATMs is high	41	51.25	28	35.00	11	13.75	80	100
2.	Online filling is secured	51	63.75	21	26.25	08	10.00	80	100
3.	Protection of banking transactions is secured	37	46.25	30	37.50	13	16.25	80	100
4.	Privacy / confidentially of the bank is maintained	36	45.00	30	37.50	14	17.50	80	100
5.	Care in collection of personal information	33	41.25	26	32.50	15	18.75	80	100
I. Ease and conveniece banking									

1.	Language and information content is easy and convenient	56	70.00	14	17.50	10	12.50	80	100
2.	Easy to find and change	52	65.00	22	27.50	06	07.50	80	100
3.	Instructions on the website is easy	40	50.00	26	32.50	14	17.50	80	100
4.	User friendly system is convenient	41	51.25	25	31.25	14	17.50	80	100
5.	Convenient hours of operation(24x7)	33	41.25	28	35.00	19	23.75	80	100
J.	Customer services								
1.	Customer friendly environment at bank	45	56.25	21	26.25	14	17.5	80	100
2.	Customer feedback services is available	44	55.00	25	31.25	11	13.75	80	100
3.	Capable of solving complaints adequately	36	45.00	36	45.00	08	10.00	80	100
4.	Brochures to educate new users	36	45.00	28	35.00	16	20.00	80	100
5.	Special services for the elders and disables	36	45.00	21	26.25	23	28.75	80	100

The table deals with the extent of satisfaction level regarding the various service quality regarding E-banking on ten aspects such as tangibility, reliability, responsiveness, assurance, empathy, efficiency, accuracy, security, easy and convenient banking and customer services.

With regards to Tangibility it was found that majority of the respondents were highly satisfied with the up to date equipment and technology and location of the bank respectively.

With regards to Reliability it was found that more than one-half of the respondents were highly satisfied with not freezing of bank website after customer has put in all the information and information provided on website respectively.

With regards to Responsiveness it was found that more than one-half of the respondents were highly satisfied with the representative of customer services and bank performing services right at the first time respectively.

With regards to Assurance it was found that more than one-half of the respondents were highly satisfied with the Employees of bank having the knowledge to answer customer questions and nearly one-half of the respondents were highly satisfied with the polite and friendly staff.

With regards to Empathy it was found that more than one-half of the respondents and were highly satisfied with the ability to understand the specific needs of customers and time bound work of employee respectively.

With regards to Efficiency it was found that nearly three-fourth of the respondents were highly satisfied with the performance of plastic cards ATM, debit/credit and faster login facilities respectively.

With regards to Accuracy it was found that less than three-fourth of the respondents were highly satisfied with the problem solving through instant information and more than one-half of the respondents were highly satisfied with the error-free transaction records.

With regards to Security it was found that less than three fourth of the respondents were highly satisfied with the online filling and nearly one-half of the respondents were highly satisfied with the security for ATMs.

With regards to Ease and convenience in banking it was found that less than three-fourth of the respondent were highly satisfied with the language and information content and easy to find and change facility respectively.

With regards to Customer services it was found that more than one-half of the respondents were highly satisfied with the customer friendly environment at bank and customer feedback services respectively.

6. CONCLUSION:

E-banking provides many advantages for banks and consumers. The main advantage of implementing E-banking is an increase in consumer satisfaction. This is because consumer do not have to go to the branches in order to access their accounts, make the withdrawal and deposits. They can also check it any time of the day, a feature that physical branches do not offer thus creating a good relationship with the bank and the customers. E-banking is also advantageous not only for customers but also for the bank because it reduces costs in setting up a branch and the resources to process transactions. All these benefits are the reasons why many families are already using E-banking.

7. RECOMMENDATIONS:

The following areas need further research in this field for the effective implementation of various e-banking/internet banking services in future for the benefit of all the people.

- A comparative study on Indian and foreign customers perspective towards e-Banking services.
- A study on Banker's attitude towards e-Banking service can also be conducted.
- Further study can be done on a large sample size for better understanding of e-banking among teachers.
- The study of e-banking may also be carried out on government school teachers.
- A study can be done on the perception of bank employees regarding e-banking to make study more meaningful and interesting.
- A further study can be made with reference to the present study that how the barriers can be eliminated with the view and involvement of people facing problems while using e- banking facilities of their respective bank.

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