



**Project Report on**  
**A STUDY OF CUSTOMER SATISFACTION FOR**  
**ONLINE BANKING IN INDIA**

Submitted in partial fulfillment of the  
Requirement of Bachelor of Commerce degree program

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**GREATER NOIDA, UTTAR PRADESH,**  
**(2019 – 2022)**

## **DECLARATION**

I, hereby declare that the presented Project report of titled **“A STUDY OF CUSTOMER SATISFACTION FOR ONLINE BANKING IN INDIA”** submitted by me to **School of finance and commerce, Galgotias University** is uniquely prepared by me after the completion. I also confirm that the report is only prepared for my academic requirement, not for any other purpose. It might not be used with the interest of the opposite party of the corporation.

Ashwani Kumar

Signature

**Name: Ashwani Kumar**

**Date: 6<sup>th</sup> May, 2022**

**Place: Greater Noida**

## **ACKNOWLEDGEMENT**

It is with a sense of gratitude; I acknowledge the effort of entire hosts and well-wishers who have in some way or other contributed in their own special ways to the success & completion of this Project report.

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## **CERTIFICATE FROM SUPERVISOR**

This is to certify that the project report Titled “A STUDY OF CUSTOMER SATISFACTION FOR ONLINE BANKING IN INDIA” has been prepared by Ashwani Kumar & Ankur Chaudhary under my supervision and guidance. The project report is submitted towards the partial fulfillment of Bachelor of Commerce Degree Program.

**Signature**

**Name: Mr. GIRISH GARG**

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# **A STUDY OF CUSTOMER SATISFACTION FOR ONLINE BANKING IN INDIA WITH SPECIAL REFERENCES TO STATE BANK OF INDIA IN GREATER NOIDA**

## **ABSTRACT**

Web banking is an assistance given by banks and monetary associations that permits clients to manage banking exchanges over the web. Many transactions can be completed by the account user via internet banking. When you're young, Transactions such as balance inquiries, recent transaction records, and so on must be processed. The internet banking service proved to be really useful. The internet has made it possible to access a variety of services. Every customer's banking needs are met at their doorstep. As a result, the concept of internet banking has gained traction. In the world of banking and finance, there has been a revolution. The current research has been carried out. with the primary goal of identifying the significance of internet banking in our daily lives and the challenges that it poses. issues encountered by individuals while using SBI's internet banking in greater Noida. The study is informative in nature and it is essentially founded on essential wellsprings of information. For assortment of essential information, an all around planned organized poll has been arranged by the analysts. The analysts have likewise acquired information from the auxiliary sources which will enhance the essential wellsprings of information. The analysts have gathered information from the respondent in all areas viable. While gathering the information, the specialists have given due thought the inclusion of all areas relating to the review.

Straightforward Random Sampling has been utilized by the scientists as the strategy for gathering information thinking about the need and prerequisite of the review. It becomes fundamental to apply reasonable and suitable factual apparatuses to figure out the ideal outcome in research. So, e-banking has without a doubt turned into a need of great importance.

# **Chapter 1**

## **INTRODUCTION**

In 1998, ICICI Bank introduced internet banking to its customers. Online banking, often known as internet banking, online banking, or home banking, is an electronic payment system that enables clients of a bank or other financial institution to conduct a range of financial transactions via the firm's website. The internet banking system will frequently link to or be a component of the bank's main banking system in order to give users with access to financial services in place of conventional branch banking.

Customers gain from the convenience of not having to visit a branch and the time savings of not having to visit a branch, as well as the ability to complete banking transactions even when branches are closed. Checking account balances, obtaining statements, examining recent transactions, moving cash between accounts, and making payments are all available over the internet for both personal and corporate banking.

The State Bank of India is India's largest bank, with over 15000 branches and five partner banks in even the most remote corners of the country. The State Bank of India (SBI) provides both corporate and retail customers with a comprehensive range of banking products and services.

The State Bank of India's Online banking facility is known as Online SBI. State Bank's Retail and Corporate customers can access their accounts from anywhere, at any time. The application was created with the most cutting-edge technology and techniques available. The infrastructure allows accounts in over 15,000 branches across India to have uniform, secure access to banking services.

### **RETAIL ONLINE BANKING SBI:**

Retail online Banking provides a wide range of goods and services to meet your online banking needs:

- Transfer funds between your personal and third-party accounts.

- A collection of deposit options that can be made entirely online (Fixed, Recurring, Flexi, Tax Saving etc.)
- Booking airline, rail, bus, and hotel tickets
- Features such as online shopping and fast recharge are available.
- IMPS Funds are a type of mutual fund that invests in people Western Union Service Transfer
- Using the RTGS/NEFT feature, credit beneficiary accounts.
- Account statements should be generated.
- Set up Standing Instructions and Payment Scheduling
- Configure the profile options.
- E-Tax is a service that allows you to pay your taxes online.
- E - Pay is a service that allows you to set up automatic bill payments.
- Take advantage of DEMAT and IPO services.
- Pay the bill on a Visa Credit Card from any bank.
- Additional Value-Added Services

### **CORPORATE INTERNET BANKING SBI:**

Through the web [www.onlinesbi.com](http://www.onlinesbi.com), the State Bank of India provides world-class online Banking services to its corporate customers. SBI's Corporate Internet Financial (CINB) service allows corporate customers to conduct banking transactions from anywhere and at any time using the power and convenience of the internet.

- Convenience banking allows you to manage your account from the convenience of your own home or workplace.
- To maintain transaction security and integrity, use the Maker – Checker model.
- Anytime banking allows you to check your account and make transactions 24 hours a day, seven days a week.
- Save time and money by eliminating the need to visit a bank branch for everyday transactions.
- Green Banking should be promoted because it eliminates the need for paper work.



- Avoid the lines by paying your bills, taxes, and statutory dues online.
- Uploading files: Allows for bulk payment of wages, tax, pre-paid card top-ups, utility bills, and remittances, among other things.
- Money can be transferred to other bank and SBI accounts.
- Payments to Suppliers – Make online, real-time payments to registered suppliers.
- Merchant Payments to various merchants, such as telecommunications, electricity, and municipal entities, using a pre-approved limit, ASBA: Apply for initial public offerings (IPOs) online.
- Reverse file / MIS / MIS / MIS / MIS / MIS - The ease of reconciliation.
- State Bank collects - For the purpose of collecting and remitting various fees, collections, and other items.

### **CUSTOMER SATISFACTION:-**

The purpose of this study was to look at client satisfaction with online banking services. In this study, six characteristics are taken into account: bank rapid answers, online banking security, dependability and confidence, website efficiency, competency and website design, and ease of use.

Customer satisfaction in e-banking is linked to

- convenience
- reasonable and fair transaction fees (charges)
- efficient e-banking service
- privacy
- security
- reliability
- employee responsiveness to e-banking service failures

## **BENEFITS OF ONLINE BANKING FOR CUSTOMERS, SINCE THEY CAN CONDUCT:-**

- Opening a bank account through the internet. You may create a new account in minutes from anywhere on the internet.
- Security has been improved. Multiple levels of security secure your banking information, keeping your personal information secret and preventing illegal access.
- Access is available at all times of the day and night. You can access a wide selection of services from your computer, tablet, or mobile phone at any time and from any location.
- Spend less money. You can ensure that your payments are made on time by automating your accounts with internet banking's bill pay feature.
- Convenience. Skip the lines that are too long. From the palm of your hand, check balances on all accounts and view transaction records.
- Pay your bills. This free service will save you time and money. Through our Online Banking and Mobile App, you can schedule payments or set up auto pay to pay bills automatically.
- Make your savings automatic. Online banking allows you to have a portion of your paycheck put straight into your savings account, or monies can be transferred from your checking to your savings account on a regular basis.
- Make payments on your loan. By making all of your loan payments before the due date, you can avoid incurring late fees.
- Deposits made on the go. Personal and business checks can be deposited safely and securely without needing to go to a bank or ATM. Our mobile app is available for download.

- Money can be transferred between accounts. Transfer money rapidly across accounts or to an external account. You can set up automatic transfers to move money into a savings account or other accounts to make loan payments.
- Connect your app to other apps. Budgeting, expenditure, and other apps that automatically track your spending and saving habits can help you take control of your finances.
- Look at the statements. For tax or personal records, get fast access to your bank statements.
- Keep an eye on the possibility of fraud. Set up alerts so you'll be warned by text, email, or phone if your bank suspects your account is being used fraudulently.
- Notifications and alerts You can stay up to date on the latest transaction and balance activity on your account by setting up notifications on your account.

#### **Features:-**

- A bank client can use online banking to complete non-transactional chores
- A bank customer can use online banking to transact banking tasks
- Financial institution administration
- Management of various users with varied degrees of authorization
- Transaction approval procedure

#### **Funds transferred using online banking:**

- National Electronic Fund Transfer (NEFT)
- Real-Time Gross Settlement (RTGS)
- Immediate Payment System (IMPS)

#### **Benefits of online banking for customers, since they can conduct:-**

- Many banking transaction 24 hours a day
- Increase customer loyalty
- Improve customer access
- Attract new customers.

### **Objectives:**

1. To know the impact of banks prompts responses on customer satisfaction
2. To know the impact of online banking security on customer satisfaction.
3. To know the impact of efficiency of website on customer satisfaction.

### **Hypothesis:-**

The following are important hypothesis of the present study:

Ho1: There is significant impact of banks prompts responses on customer satisfaction.

Ho2: There is significant impact of online banking security on customer satisfaction.

Ho3: There is significant impact of efficiency of website on customer satisfaction

### **Data collection:-**

Data will be obtained from 100 people who use online banking services of SBI for the purpose of analysis. These consumers were selected from Greater Noida.

### **Statement of Problem:-**

The Indian banking industry is now undergoing an IT revolution. The competitiveness among banks has risen as a result of technological advancements. In India's banking business, this has resulted in a rise in overall banking automation. When it comes to implementing technology solutions, new private sector and foreign banks have an advantage over public sector banks. The early 1990s financial reforms, as well as globalization and liberalization policies, ushered in a fundamentally new operating environment for banks. Services and products such as "Anywhere Banking," "Tele-Banking," "Internet Banking," "Web Banking," and "E-Banking," among others, have become buzzwords of the day, and banks are responding by delivering new and attractively packaged technology-based services to customers. Private and international banks were among the first to implement e-banking, while public sector banks are catching up to the competition. With this backdrop in mind, the current study aims to investigate customer satisfaction with online banking services.

## Chapter 2

### Literature Review

The accompanying important examinations from India and abroad were surveyed for gather the significant data's

**Peruse Awamleh & Cedwyn Fernandes (2005)** recommended that the financial area in the United Arab Emirates is a local chief; web banking in the United Arab Emirates is yet to be appropriately used as a genuinely added esteem device to further develop client relationship and to accomplish cost benefits.

**Baskar, S. & Ramesh.M (2010)**, representation that the business banks in India are acquainting web based managing an account with their clients to hold their clients from the opposition given by unfamiliar banks. The discoveries of the review uncovers that the web-based clients administration quality, online data framework quality and banking administration item quality are altogether and decidedly affecting the consumer loyalty.

**Cronin, J. also, Taylor, S. (1992)** examined the conceptualization and estimation of administration quality and the connections between administration quality, customer fulfillment, and buy expectations. The outcomes propose that presentation based proportion of administration quality might be a superior method for estimating the assistance quality build and administration quality is a forerunner of buyer fulfillment.

**Gerrard, P. and Cunningham, J.B. (2003)**, concentrated on the dispersion of Internet banking among Singapore shoppers, the outcomes show that adopters of Internet banking see the help to be more advantageous, less perplexing, more viable to them and more fit to the individuals who are PC capable. Adopters were additionally observed to be all the more monetarily creative.

**Kamadkodi .N. and Ahmed Khan, M.B. (2008)**, investigations client assumptions and administration level in E-Banking period. The outcome shows that innovation alone can't give a maintainable upper hand for the banks. Whenever all banks present IT, it will lose its situation as a differentiator. Past a point, IT alongside 'personal touch' will be important for the banks to hold existing clients and to draw in new ones. Banks need to consolidate this in their functional system.

**Laforet, S and Lo, X. (2005)** inspected the determinant of versatile financial reception among bank clients in Ghana, with explicit accentuation on Access Bank. The analyst suggested that banks in Ghana ought to make more mindfulness through private communication with clients, foster quality drives to fabricate client's certainty. Similarly, banks ought to likewise audit the expense of their versatile financial help.

**Malhotra, P. and Singh, B. (2007)**, endeavored to find the elements influencing a bank's choice to take on Internet banking in India. Especially, it looks to analyze the connection between the bank's reception choice and different bank and market qualities. The outcomes show that bigger banks, keeps money with more youthful age and banks which have a lot of stores are found to display a higher likelihood to embrace Internet banking reception.

**Padachi, K., Rojid, S. & Seetanah, B. (2008)**, examined the variables that impact the reception of web banking in Mauritius. Results show that the clients for the most part utilizing web banking for bury account move, installment to other individual record, move to charge card account, and re-energize cell phones.

## **Chapter 3**

### **Research Methodology**

We will involve fitting measurable apparatuses for investigation. The reason for this study is help to fill huge holes in consumer loyalty towards web based financial administrations scene in India. The period picked for the current review is 2022. With the end goal of investigation information were gathered from 100 people who are utilizing the internet banking administrations of SBI with the end goal of examination. These customers were chosen from Greater Noida. The information for this study is one of a kind in a few regards. To begin with, the information covers the chose bank which is offering the web based financial administrations. Furthermore, the data was accumulated from the sites of the separate banks.

### **Limitations of the Study:**

- The example taken with the end goal of study involves just SBI banks.
- Just significant items and administrations of web based banking are considered. The internet banking items and administrations utilized for this study are not closing.

The data about the different administrations and results of web based banking being presented by the banks in India has been investigated from the sites of concern banks as it were. No other data source has been profited.

## Chapter 4

### Data Analysis

To study the customers 'satisfaction towards online banking services offered by SBI Bank in Greater Noida. The obtained data has been examined, and conclusions have been drawn based on the investigation's findings. The review manages the ubiquity of Internet Banking of SBI with respect to their clients in Greater Noida.

Table 1: Ages of the Respondents

<b>Age Group</b>	<b>No. Of Respondents</b>	<b>Percentage (%)</b>
Below 20 years	16	16%
21-30	40	40%
31-40	24	24%
41-50	16	16%
Above 50 years	4	4%
<b>TOTAL</b>	<b>100</b>	<b>100%</b>

As indicated by the above table out of 100 respondents

16% respondents have a place with the each gathering of under 20 years

40% respondents have a place with the age gathering of 21 to 30 years

24% respondents have a place with the age gathering of 31 to 40 years

16% respondents has a place with the age gathering of 41 to 50 years

4% respondents have a place with the age gathering of over 50 years.

In this way, from the above table it tends to be inferred that the greater part of the clients utilizing web banking has a place with the age gathering of 21 to 30 years since they know the significance of web banking then the clients having a place with the age gathering of over 50 years.



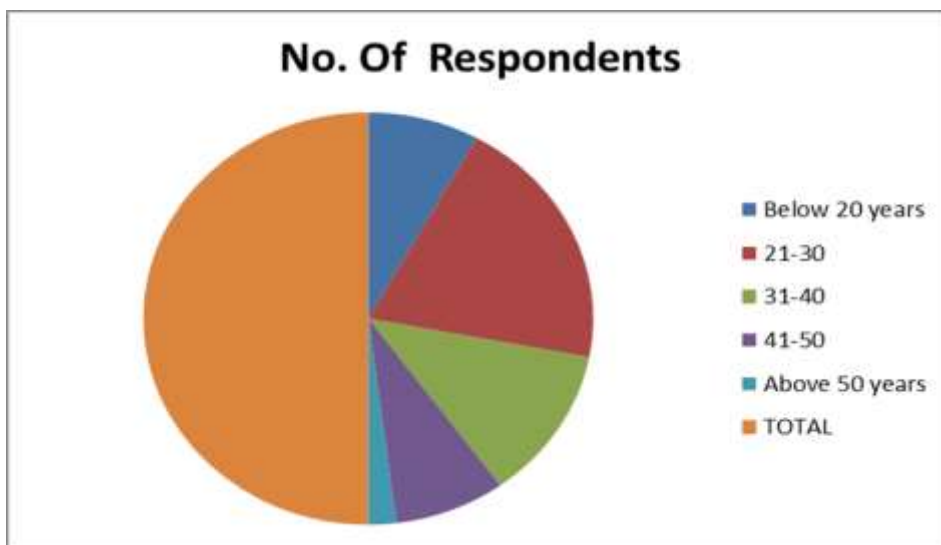


Table 2: Gender of Respondents

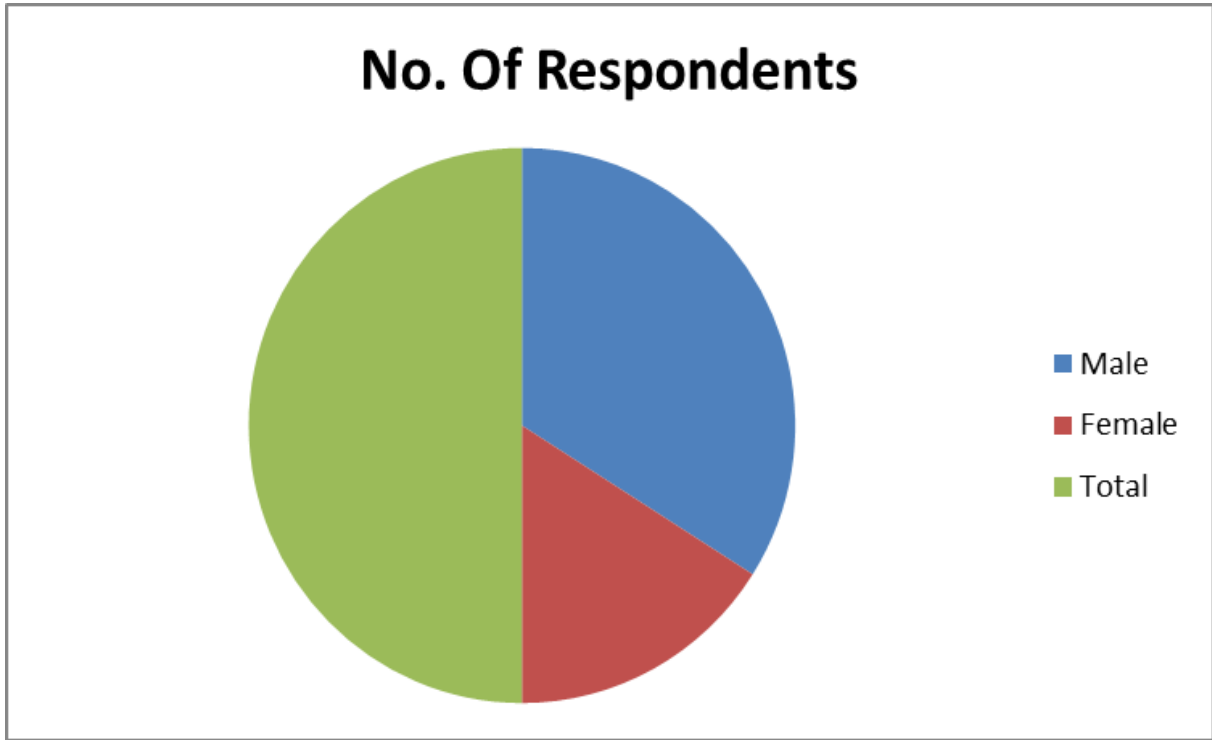
Gender	No. Of Respondents	Percentage (%)
Male	68	68%
Female	32	32%
<b>Total</b>	<b>100</b>	<b>100%</b>

As indicated by the above table, out of 100 respondents

68% respondents have a place with the orientation of Male

32% respondents have a place with the orientation of Female.

Hence, from the above study, it very well may be presumed that male are utilizing web banking of SBI more than the females.



**Table 3: Income Level of the Respondents**

<b>Income Level (per month)</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Below Rs. 10,000	8	8%
10,001-20,000	16	16%
20,001-30,000	36	36%
31,001-40,000	24	24%
40,001-50,000	12	12%
Above Rs, 50,000	4	4%
<b>Total</b>	<b>100</b>	<b>100%</b>

According to the following data, out of 100 respondents, 8% hold a job that pays less than Rs.10,000.

16 percent of respondents work in the wage range of Rs.10,001 to Rs.20,000.

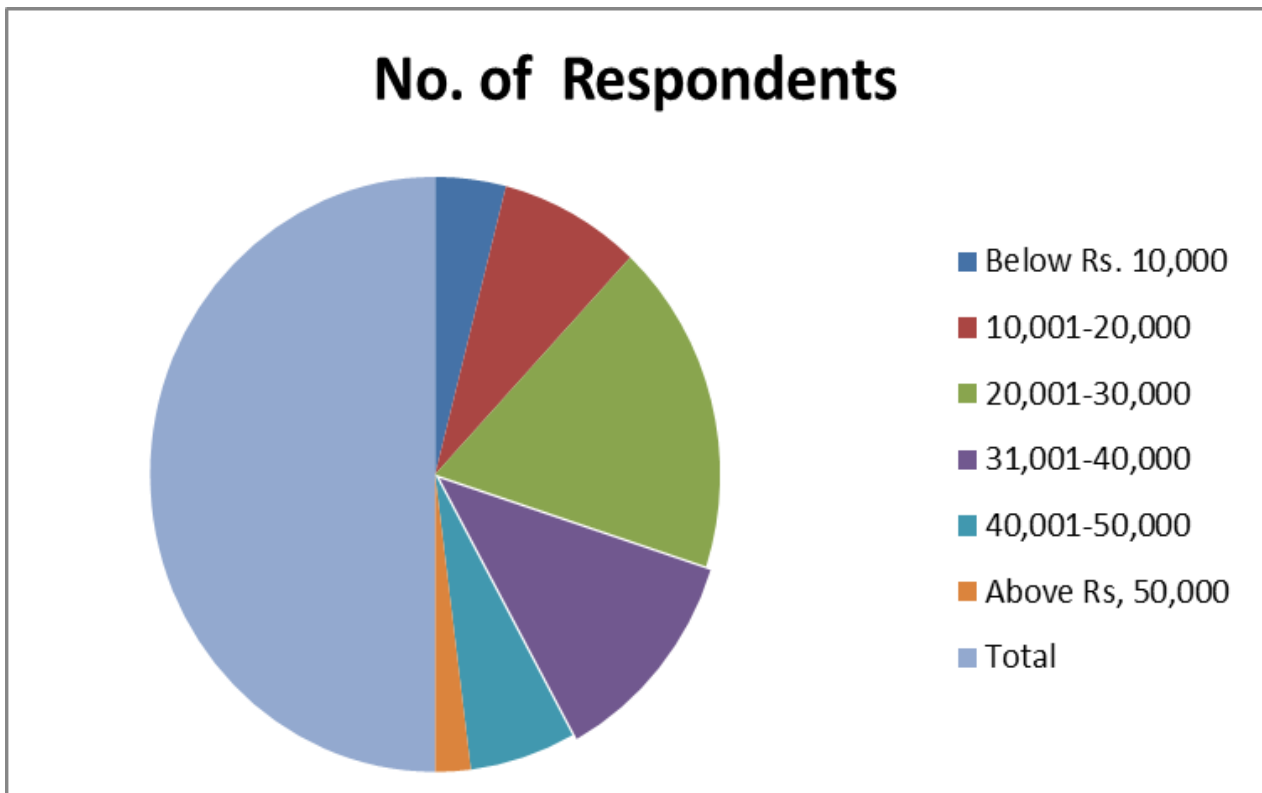
Furthermore, 36% of respondents had a job with a wage range of Rs.20,001-Rs.30,000.

24 percent of respondents work in the Rs.30,001-Rs.40,000 salary range.

A post with a wage range of Rs.40,001-Rs.50,000 is held by 12% of respondents.

Individually, 4% of respondents hold a job that pays more than Rs.50,000.

As a result of the aforesaid survey, it is reasonable to assume that the majority of respondents work in the wage range of Rs.20,001 to Rs.30,000.



**Table 4: Services mostly used in SBI Internet banking by the Respondents**

<b>Services Mostly Used</b>	<b>No. Of Respondents</b>	<b>Percentage (%)</b>
Online SBI	28	28%
Retail banking	12	12%
Corporate banking	8	8%
Value added services	12	12%
Products & services	16	16%
E-ticketing	20	20%
All of these	4	4%
<b>Total</b>	<b>100</b>	<b>100%</b>

As per the all it is viewed that as 28% of the respondent for the most part utilize online SBI 12% generally use retail banking 8% for the most part utilized Corporate Banking 12% for the most part utilized esteem added administrations 16% for the most part involved item in administrations 20% for the most part use e tagging and 4% of the answered for the most part utilize these does from the above concentrate on it is seen that larger part of the respondent for the most part utilize online SBI contrasted with different administrations given by the SBI Internet banking.

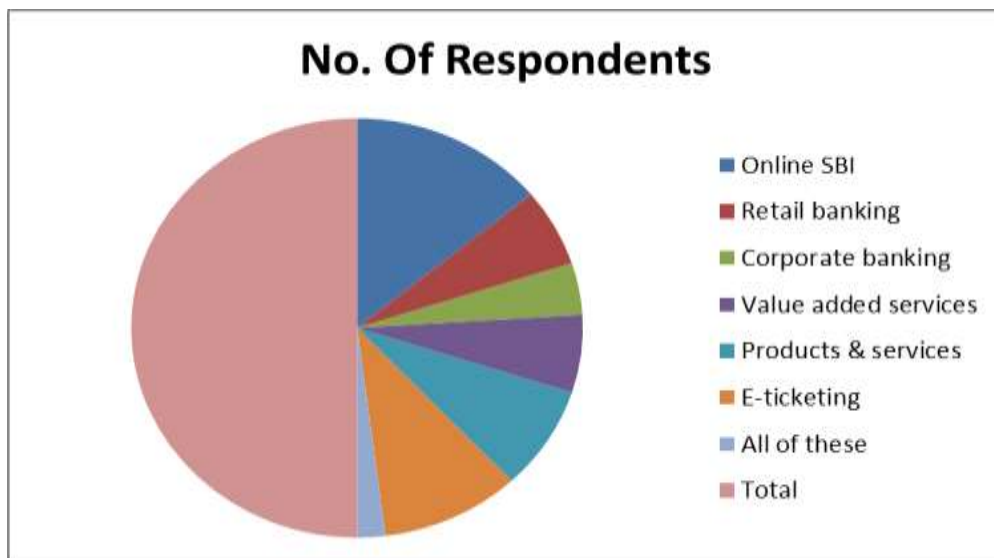
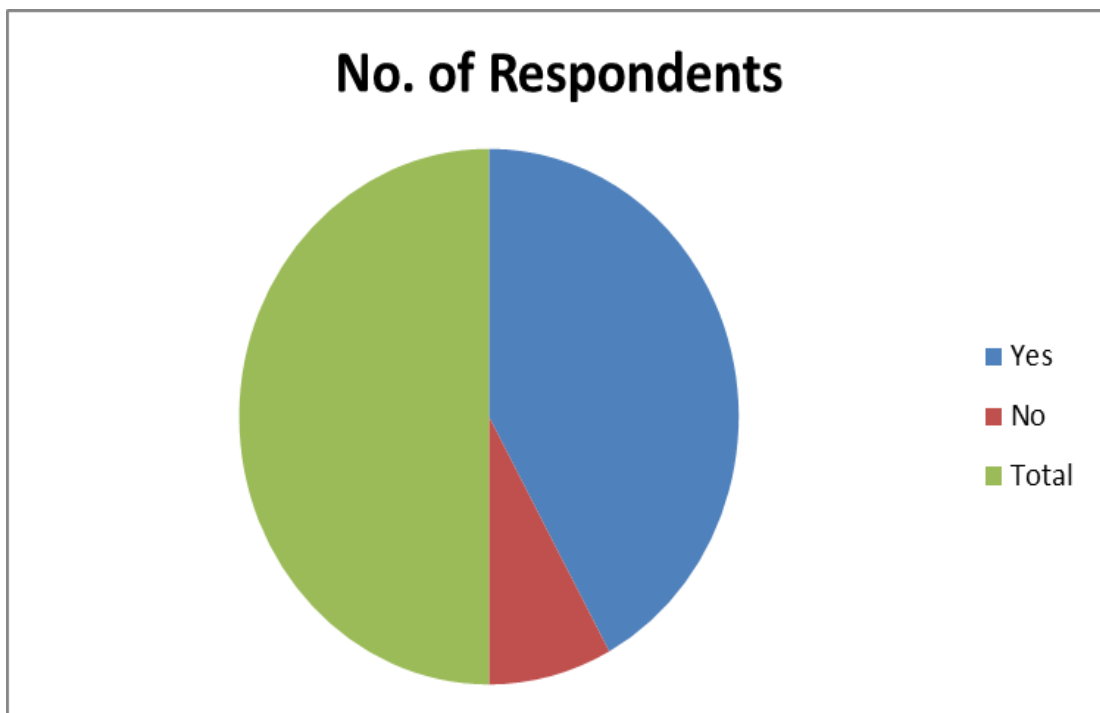


Table 5: Satisfaction Level

Satisfaction Level	No. of Respondents	Percentage (%)
Yes	84	84%
No	16	16%
<b>Total</b>	<b>100</b>	<b>100%</b>

As indicated by the above table, it has been seen that 84% of the respondents are happy with SBI Internet Banking and 16 % are not happy with SBI Internet banking. In this manner, from the above study, it is seen that larger part of the respondents are happy with the SBI Internet banking administrations.



## **FINDINGS**

### **Discoveries of the Study:**

- Most of the respondents have a place with the age gathering of 20-30 years for example 40% and the respondents having a place with the age gathering of over 50 years is the least for example 4%
- Majority of the respondents were found male for example 68% and 32% were female.
- Majority of the respondents have a place with the pay level of Rs.20,001-Rs.30,000 for example 36% and the respondent having a place with the pay level of above Rs.50,000 is the least for example 4%
- Most of the respondents like to utilize web banking since it the two recoveries time and is extremely simple to work.
- Online SBI is the help generally utilized by the respondents for example 28% and 4% of the respondent purposes every one of the administrations given by SBI.
- From the review, it is seen that as the vast majority of the respondents are happy with SBI web banking for example 84% and rest of the 16% are not fulfilled.

## **GENERAL FINDINGS:**

1. As much as feasible, customers want to do transactions through online banking services.
2. More students are using SBI's online banking services since the bank provides them with a variety of academic curriculum-related services. Online banking was also used more frequently by government employees for service objectives.
3. Educated people are more likely to use online banking services.
4. Online banking services minimise transaction costs, save time, are user-friendly, and can be used from any location. All of these factors contribute to people's willingness to use online banking services.
5. A large percentage of consumers stated that using SBI's online banking services was the appropriate decision because the bank provides good and traditional services to its customers.
6. It was discovered that the majority of individuals used online banking services to save time and to access their accounts from any device at any time.
7. Online banking is the most popular service, followed by Mobile Banking, Fund Transfer, and Bill Payment.
8. The majority of people used online banking through their personal computer or laptop.
9. It has been shown that server downtime is the most common issue with online banking services.

## **SPECIFIC FINDINGS:**

1. Customers are more satisfied when they use SBI's online banking service.
2. The majority of clients used online banking services to monitor and inquire about their balances on a regular basis.
3. Customers do not employ online share trading or payment of recruitment costs.
4. Customers found Bank of India's online banking services to be dependable and adaptable.
5. The procedure for establishing online banking services is really adaptable and simple to comprehend.
6. Women are less likely to use online banking services because they are afraid of being judged.
7. SBI's internet banking services are particularly popular among the younger generations.
8. There is no link between annual income and education when it comes to using online banking services.
9. Because the majority of online banking service users are educated, it has been discovered that online banking services are only used by consumers who are familiar with technical and professional skills.
10. Cost-effectiveness, service charges, and user friendliness all contribute to online banking users' happiness.



## Opinions:

- It is suggested that State Bank of India ought to lead different preparation and mindfulness programs for the representatives, so they will get mindful with the terms of web banking. After such projects, they can make mindfulness among the clients.
- There ought to be conversations connecting with the different elements having a danger on the working of web banking.
- Adopting worldwide guidelines adds a few additional stars to the brilliance of any organization. Such norms ought to be embraced by SBI with regards to web banking. This will improve the standing of SBI among the different partners.
- SBI ought to expect the different changes in the legitimate and mechanical climate and get stacked with different plans and activities.
- The quantity of fake practices is expanding alongside the expansion in web-based exercises. Consequently, SBI ought to go to adequate lengths to forestall such acts of neglect or make its clients mindful through different missions.

## **Chapter 5**

### **CONCLUSION**

This study's focus is on online banking services and consumer satisfaction. The findings revealed that all clients are quite satisfied with internet banking. The overall customer satisfaction with SBI's online banking services was determined to be good due to cost effectiveness and user-friendliness, according to the study. SBI online banking users, on the other hand, were found to be dissatisfied with accessibility, system design, and problem solving. In terms of the proportional relevance of online service information for online banking services, the most significant component of the SBI online banking services is comprehension of challenges.

Furthermore, the survey found that respondents' overall satisfaction is influenced by their gender and amount of experience, but not by their age or education level. Customer satisfaction must be improved by SBI through customer relationship management, online market research, and business intelligence. Customers who use online banking are likely to be more worried about the security of their transactions and the protection of their personal information. Online banking has become a major trend in the banking business, and it will continue to grow as information and communication technology advances. As a result, the financial industry is progressively transitioning from a cash-based system to a cashless system that is more convenient and reliable, with internet banking services proving to be extremely valuable.

## **SUGGESTION**

1. It is suggested that State Bank of India ought to lead different preparation and mindfulness programs for the representatives, so they will get mindful with the terms of web banking. After such projects, they can make mindfulness among the clients.
2. The bank should implement new policies and incentives for consumers who do a big number of transactions through online banking.
3. The bank should make online banking services more technological and physically accessible.
4. Banks must take the required steps to enable women consumers to access online banking services.
5. The bank should give more services to all types of consumers, such as training programmes and awareness camps.
6. The bank should work with other financial institutions to gather bill payment premiums and other finance-related information via the internet.
7. The bank should develop an easy approach for customers who are unfamiliar with how to utilise online banking services to gain access to them.
8. The bank should improve the quality of its online banking service in terms of website design, home page, and server availability.

## **REFERENCES**

<https://www.onlinesbi.com/>

[https://www.researchgate.net/publication/329024104\\_Analysis\\_of\\_SBI\\_Customers'\\_Attitude\\_To\\_wards\\_E\\_banking](https://www.researchgate.net/publication/329024104_Analysis_of_SBI_Customers'_Attitude_To_wards_E_banking)

Field survey.

## APPENDIX

### QUESTIONNAIRE:

1. Name of the respondent \_\_\_\_\_
2. Age
  - a) Below 20 years
  - b) 20-30 years
  - c) 31-40 years
  - d) 41-50 years
  - e) Above 50 years
3. Gender:
  - a) Male
  - b) Female
4. Marital Status:
  - a) Married
  - b) Unmarried
5. Occupation
  - a) Business
  - b) Govt. Employee
  - c) Self-Employed
  - d) Student
  - e) Housewife
  - f) Others
6. Income Level (per month):
  - a) Below Rs.10,000
  - b) Rs.10,000-Rs.20,000
  - c) Rs.20,001-Rs.30,000
  - d) Rs.30,001-Rs.40,000
  - e) Rs.40,001-Rs.50,000
  - f) Above Rs.50,000
7. Do you have SBI Bank A/c?
  - a) Yes
  - b) No
8. Do you have net banking facility on your SBI Bank A/c?
  - a) Yes
  - b) No
9. why do you prefer to use net banking?
  - a) To save time
  - b) Easy to operate
  - c) Both
10. What are the facilities provided by SBI Net Banking?
  - a) Online SBI
  - b) Retail Banking
  - c) Corporate Banking
  - d) Value Added Services
  - e) Product & Services
  - f) E-ticketing
  - g) All of these

11. which sbi e-banking sevice you use?

- a) Online SBI
- b) Retail Banking
- c) Corporate Banking
- d) Value Added Services
- e) Product & Services
- f) E-ticketing
- g) All of these

12. Are you satisfied with the security relating facility given to your net banking by your bank?

- a) Yes
- b) No

13. Are you satisfied with the net banking services that are provided to you by your bank?

- a) Yes
- b) No

14. Any opinion provided on Internet Banking -----