E-BANKING SERVICES – COMPARATIVE STUDY OF PUBLIC AND PRIVATE BANKS

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ABSTRACT
An attempt is made to understand customers’ perception on e-banking services of private and public sector banks. A convenient sample of 280 Account holders has been selected for the present study and 140 from public banks and 140 from private banks. The study covers different banks like AXIS, HDFC and Andhra Bank of both sectors. The frequency and percentage analyses were carried out to understand the socio-economic characteristics of customers and analysis also is based on averages, standard deviation, variance, t-test, correlation & Chi-square are calculated and the results are interpreted.

The foregoing analysis shows that about 66.00 percent are males in public banks and 62.85 per cent are in private banks. The remaining who constitutes 34.00 and 37.14 per cent are females. The overall opinion on internet banking in Public banks, about 60.00 per cent of the customers are neutral in their opinion. In private banks, it is apparent that about 34.28 per cent of the customers opined that the net banking facilities is ok. The perception of customer on ATM services between public and private banks strongly related, in case of credit card services weak negative relationship is existed between banks. Obviously, all customers are opinioned that there is strong correlation existing between public and private banks e-services.

KEY WORDS: Banking Services, Customers, Public Banks and Private Banks, E-Banking