

Perceptual Views of Sample Respondent Customers Towards E-Banking Services of Sbi And Hdfc Banks In Y.S.R. Kadapa District, Andhra Pradesh- A Study

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Abstract—e-Banking is an umbrella term by which a customer can carry out simple and advanced transactions electronically without a brick-and-mortar model. The objectives with which the present paper is prepared are; 1) To examine the customer's perceptions on e-Banking services of State Bank of India (SBI) and HDFC Banks in Y.S.R. Kadapa district and 2) To analyse the awareness of the customers towards e-Banking services of SBI and HDFC Banks in Y.S.R. Kadapa district. A sample of 360 customers from each of the Banks viz., SBI and HDFC Banks in Y.S.R. Kadapa district are taken through convenience sampling technique. The primary data have been collected from the sample respondent customers of SBI and HDFC Banks for the year 2024-25. This paper found that majority of the sample respondent account holders of SBI (93.06 per cent) responded that they owned ATM cards and a few respondent account holders (6.94 per cent) stated that they did not have ATM cards. In the HDFC Bank, majority of the respondent account holders (96.67 per cent) stated that they owned ATM cards and a few respondent account holders (3.33 per cent) responded that they did not own ATM cards. It is concluded that banks are facing certain serious challenges adopting to latest technology. The basic structure of the bank is increasingly in conflict Technology with the changing products, delivery and service needs of the account holders. It is suggested that banks should concentrate on cyber security problems including sensitive identities that are susceptible for misuse in the cyber environment. The cost of accessing Internet Banking services should be reduced to maximise the number of people who use the said service. The e-Banking infrastructure should be improved to make online inquiry and payment even more convenient.

Index Terms—e-Banking, Cyber security, SBI, HDFC, Customer Perception, Internet banking, ATMs

I. INTRODUCTION

Electronic banking is one of the widespread avatars of e-commerce all over the world. It involves a process by which an account holder of a bank can do his/her Banking transactions electronically without visiting a brick-and-mortar institution. e-Banking denotes the provision of banking and related service through extensive use of information technology without direct recourse to the bank by the account holders. Electronic banking is an offshoot of innovative and creative development. This advancement has changed the way of functioning of banking industry as well as banking relationships. The surge in the growth of the internet, mobiles and communication technology has added a different dimension to the banking services. Many banks have adopted the internet banking to offer variety services with more convenience and accessing information and making transactions. It enables the Bankers to have more control over accounts like, deposits, withdrawals, transfers, online payments and updates. The e-Banking includes using ATMs, telephone transactions and website which do not retain the physical presence of the customer in the bank. Though e-Banking has been in use in India over decades. Internet has brought about unprecedented revolutionary changes in the banking sector.

II. LITERATURE REVIEW

Chengalrayulu P., et al., (2020) in their paper on the topic entitled “e-Banking Services in Public and Private Sector Banks in India-with Reference to SBI and ICICI Bank”, analysed the various internet banking facilities offered by the selected public and private banks to its customers. It was concluded that the popularity of e-Banking is increasing and banks are adopting the latest technology. They are prone to cyber-crimes and greater is the potential for reputational risks also, hence there is a need to have sound security controls and strong cyber laws in India. This paper suggested that the thumb impression can be used as a PIN code or Password for Internet Banking to avoid hacker’s money theft in technological banking.

Ani Smriti & Rajesh Kumar (2021) in their paper on the topic entitled “Present Status of E-Banking in India: Challenges and Opportunities”, emphasized the concept of e-Banking. The present paper focused on explaining the present status for e-Banking in India and examine the challenges and opportunities for e-Banking. With the help of e-Banking, the banking sector is gaining customer satisfaction and loyalty. It is concluded that the younger generation is beginning to see the convenience and benefits of e-Banking. In the years to come, e-Banking will not only be an acceptable mode of banking but will be a better preferred mode of banking in India.

Aumkar Prasad (2022) in his paper on the topic entitled “Customer Perception towards e-Banking Services in Selected Public Sector Banks: A Study in Balasore District of Odisha”, made an attempt to study the satisfaction levels of the customers as well as the perceptions of the customers towards e-Banking services rendered by the public sector banks in the Balasore district of Odisha. It was revealed that the perceptions of the customers on the statement that red as online transactions with the bank, were always accurate, got the maximum score and the bank’s site making accurate promises about the services got the least score. It was concluded that today’s customers are not contented with care and courtesy alone but they expect better concern and commitment on the part of the banks.

Chitra (2023) in her article on the topic entitled “An empirical study on the customers perceptions towards e-Banking with special reference to Bhagalpur city”,

made an attempt to know whether demographic variables of the customer had influence on customer satisfaction on e-Banking. This paper found that the majority of the respondents belonging to the age group of 20-29 had high level of perception regarding the e-Banking services. Majority of the respondents who were in the age group of 30-39 had medium level of perceptions regarding the e-Banking services and majority of them who were in the age group of 40-49 had low level of perceptions and further, a greater number of them who were in the age group of 50-59 had very low level of perceptions regarding the services of e-Banking. It was concluded that customers of different age groups had different perceptions towards the e-Banking services and the usage level of those customers was different and so the banks should concentrate on all the age groups of customers for the betterment of e-Banking services.

Rounak Perween (2024) in his article on the topic entitled “Customer Support & Query Resolution: A Comparative Review of SBI & ICICI Bank Net Banking Services”, presented a comprehensive examination of the customer support and query resolution services offered by two prominent entities in the Indian banking sector; State Bank of India (SBI) and ICICI Banks. It was revealed that customers had user-centric ethos, with both the banks showing commitment to technological innovation and user-friendly interfaces. It was concluded that the subjective nature of the choice between these institutions emphasized the importance of aligning individual priorities with the dynamic offerings of the digital banking sphere.

III. STATEMENT OF THE PROBLEM

In the modern era, there is a radical shift in the financial and banking sectors and as a result of the revolution in information and communication technology, several new ways came into use to provide banking services to their customers. Banking sector is considered as one of the pillars underpinning the economy in all the countries of the world, and its survival and progress is based on meeting the challenges facing the business environment in the financial services market which has now led to increased pressure on banks to develop alternative channels beyond the traditional performance style and avoid adherence to a place or a specific time in its

financial transactions in order to attract more customers. The banking sector should be most abreast of technological developments with an aim to increase the efficiency and effectiveness in its performance. To meet their aim, banks must take advantage of the communications and information revolution in employing those through electronic banking. The customers were facing different types of problems at present with ATM services. Machine complexity, machine breakdown, poor quality notes, network failure, unsuitable location, forgetting ATM pin number, high frequency of use, safety and security are the major problems of ATM users. Sometimes customers do not like ATMs because of the fear of impersonation, vision problem, fear of technologies and reluctance to change and adopt new modes of delivery of services.

IV. OBJECTIVES OF THE STUDY

The objectives with which the present article is prepared are:

- To analyse the awareness levels of select sample respondent account holders towards the e-Banking services provided by SBI and HDFC Banks in Y.S.R. Kadapa district; and
- To recognize the customers perceptions on e-Banking services of State Bank of India (SBI) and HDFC Banks in Y.S.R. Kadapa district

V. HYPOTHESES

The hypotheses that are formulated on the basis of the objectives set for the study are:

- There is no statistically significant association between the awareness of e-Banking services of select sample respondent customers having bank accounts with SBI and HDFC Banks in Y.S.R. Kadapa district.
- There is no statistically significant association between the perceptions of the customers on e-Banking of State Bank of India (SBI) and those of HDFC Bank in Y.S.R. Kadapa district.

VI. RESEARCH METHODOLOGY

The methodology adopted for deciding the sources of data, sample design and sample selection is discussed hereunder.

Sources of Data

The study is diagnostic and exploratory in nature and made use of both primary and secondary data. The primary data was collected through a well-structured and pre-tested questionnaire. The secondary data was collected from the books, journals, magazines, periodicals, handouts, annual reports of the SBI, HDFC and RBI reports on statistical tables and reports on trends and progress of banking in India.

Sample Design

For this study, a sample of 360 customers having bank accounts with SBI and HDFC Banks in Y.S.R. Kadapa district were taken by using convenience sampling technique to assess the awareness levels and perceptions towards e-Business.

VII. PERIOD OF THE STUDY

The primary data were collected from the select customers of SBI and HDFC Banks for the year 2024-25.

VIII. TOOLS OF ANALYSIS

Data collected from the various sources have been analyzed with the help of appropriate simple and relevant mathematical and statistical tools like mean, regression analysis, Chi-Square test and the like and figures and tables are also presented at appropriate places in the analysis. The primary data collected through the questionnaires were analysed using the SPSS (Statistical Package for Social Sciences) the most widely used computer software.

IX. OWNING ATM CARDS

The sample respondent customers of SBI and HDFC Bank have been classified into account holders 'with ATM cards' and account holders 'without ATM Cards'. The responses of the sample respondent customers of SBI and HDFC Bank on whether they owned ATM Cards or not are presented in table 1:

H_0 : There is no significant association between the owning of ATM cards by the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H_1 : There is significant association between the owning of ATM cards by the sample respondent

customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Kadapa district over their responses on whether they own ATM cards or not.

Table 1: Distribution of select sample respondent customers of SBI and HDFC customers in Y.S.R

Responses of customers	SBI	HDFC Bank
Owning ATM Cards	335 (93.06)	348 (96.67)
Not Owning ATM Cards	25 (6.94)	12 (3.33)
Total	360 (100)	360 (100)
$\chi^2 = 4.815^*$		

Source: Field Survey

Note: *Significant at 5% level

Table 1 reveals the distribution of sample respondent customers of SBI and HDFC Banks over their responses on whether the respondents had ATM cards or not. It is understood from table above that majority of the sample respondent customers of SBI (93.06 per cent) responded that they owned ATM cards and 25 respondent customers (6.94 per cent) said that they did not have ATM cards. Similarly majority of the respondent customers of HDFC Bank (96.67 per cent) responded that they owned ATM cards and 12 respondent customers (3.33 per cent) responded that they did not own ATM cards.

The calculated value of the test statistic χ^2 (4.815) was much higher than its critical value (3.841). Hence, the null hypothesis is rejected at 5% level of significance. It can be inferred that there was a significant association between the sample respondent customers who were either owning and not owning the ATM cards of SBI and HDFC Banks while expressing their perceptions and awareness toward the e-Banking

services of SBI and HDFC Banks in Y.S.R. Kadapa district.

X. AVAILING ATM SERVICES

The details of distribution of sample respondent account holders of SBI and HDFC Banks in Y.S.R. Kadapa district over the purposes for which they use their ATM Cards are presented in table 2;

H₀: There is no significant association between the availing of ATM services of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the availing of ATM services by the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table 2: Distribution of select sample respondent customers over their opinions on the purpose for which they use their ATM Cards

Level of Usage	SBI	HDFC Bank
Cash Withdrawals alone	335 (74.93)	348 (75.00)
Cash Withdrawals and taking Mini-Statement	30 (8.95)	24 (6.90)
Cash Withdrawals and Balance Enquiry	54 (16.12)	63 (18.10)
Total	(100)	(100)
$\chi^2 = 1.307^@$		

Source: Field Survey

Note: @ Not Significant

Table 2 depicts the distribution of select sample respondent customers having accounts with SBI and HDFC Banks in Y.S.R. Kadapa district over the purposes for which they used their ATM Cards. It is clear from table-2 that majority of the sample respondent customers having bank accounts with SBI (74.93 per cent) were using ATM cards for cash withdrawals alone, followed by 54 sample respondents (16.12 per cent) using their ATM cards for balance enquiry along with cash withdrawal and 30 sample respondents (8.95 per cent) were using their ATM cards for taking mini-statement as well as for cash withdrawal. In HDFC, majority of the sample respondent customers of HDFC Bank (75.00 per cent) were using ATM cards for cash withdrawals alone, followed by 63 sample respondent customers (18.10 per cent) using ATM cards for balance enquiry as well as for cash withdrawal and 24 sample respondent customers (6.90 per cent) were using ATM cards for cash withdrawal and for taking mini-statement. The calculated value of the test statistic χ^2 - (1.307) was much less than its critical value (5.991). Hence,

the null hypothesis is accepted at 5% level of significance. It can be inferred that there was no significant association between the use of ATM services of sample respondents of SBI and HDFC Banks.

XI. USAGE OF INTERNET BANKING SERVICES

The opinions of sample respondent customers having Bank accounts with SBI and HDFC Banks on using the internet banking services are presented in table 3: H_0 : There is no significant association between the usage of internet banking services of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H_1 : There is significant association between the usage of internet banking services of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table 3: Distribution of select sample respondent customers over their opinions on whether they are using Internet Banking services or not.

Opinions of Usages of Internet Banking Services	SBI	HDFC Bank
Yes	216 (60.00)	234 (65.00)
No	144 (40.00)	126 (35.00)
Total	360 (100)	360 (100)
$\chi^2 = 1.920@$		

Source: Field Survey

Note: @ Not Significant

It is clear from the table-3 above that majority of the sample respondents of SBI (60.00 per cent) were availing of internet banking services and 144 sample respondents (40.00 per cent) were not availing the internet banking services. Majority of the sample respondents of HDFC Bank (65.00 per cent) were availing internet banking services and 126 sample respondents (35.00 per cent) were not availing the internet banking services.

customers availing internet banking or not availing internet banking having bank account with SBI and HDFC Banks in Y.S.R. Kadapa district.

XII. ACCESSING INTERNET BANKING

The responses of the select sample respondent customers having Bank accounts with SBI and HDFC Banks in Y.S.R. Kadapa district on how much time that they were taking to have access to internet banking in their respective Banks are presented of table 4;

H_0 : There is no significant association between accessing the internet banking of the sample respondent

respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between accessing the internet banking of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table 4: Distribution of select sample respondent customers over their responses on how much time that they were taking to access with e-Banking services in their respective Banks

Transaction	SBI	HDFC Bank
Normal Time	140 (64.81)	152 (64.96)
Lesser Time	54 (25.00)	65 (27.78)
More Time	22 (10.19)	17 (7.26)
Total	216 (100)	234 (100)
$\chi^2 = 1.433^@$		

Source: Field Survey

Note: @ Not Significant

Table 4 depicts the responses of the select sample respondent customers having bank accounts with SBI and HDFC Banks in Y.S.R. Kadapa district on the quantum of time taken by them to have access with e-banking services available in their respective Banks. It is clear from the table 4 above that majority of the sample respondents of SBI (64.81 per cent) responded that the time they had taken to access the internet banking services was normal, followed by 54 sample respondents (25.00 per cent) who said that the time taken by them to have access with internet banking services in their bank was lesser and 22 sample respondents (10.19 per cent) said that the time taken by them to access the internet banking services available in their banks was more than normal time. Majority of the sample respondents of HDFC Bank (64.96 per cent) felt that the time taken by them to access the internet banking was normal, followed by 65 sample respondents (27.78 per cent) who felt that the time taken to access the internet banking was less and 17 sample respondents (7.26 per cent) felt that the time taken to access the internet banking was more. The calculated value of the test statistic χ^2 - (1.433) was much less than its critical value (5.991). Hence, the null hypothesis is accepted at 5% level of significance. It can be inferred that there was no significant association between the respondent customers of SBI and HDFC in the time taken by them

to have access to internet banking in their respective bank branches.

XIII. USING CREDIT CARD

Opinions of the sample respondent customers having bank accounts with SBI and HDFC in Y.S.R. Kadapa district, over their responses on whether they availed credit card services or not are presented in table 5;

H₀: There is no significant association between the usage of credit card of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the usage of credit card of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table 5: Distribution of select sample respondent customers over their responses on whether they availed credit card services or not

Opinions of using credit card services	SBI	HDFC Bank
Yes	187 (51.94)	198 (55.00)
No	173 (48.06)	162 (45.00)
Total	360 (100)	360 (100)
$\chi^2 = 0.675@$		

Source: Field Survey
 Note: @ Not Significant

Table 5 shows the distribution of sample respondent customers using credit card services of SBI and HDFC Bank. It is clear from table 5 that majority of the sample respondents of SBI (51.94 per cent) were using credit cards and 173 sample respondents (48.06 per cent) were not using credit cards. Majority of the sample respondents of HDFC Bank (55.00 per cent) were using credit cards and 162 sample respondents (45.00 per cent) were not using credit cards. The calculated value of the test statistic χ^2 - (0.675) was much less than its critical value (3.841). Hence, the null hypothesis is accepted at 5% level of significance. It can be inferred that there was no significant association between the sample respondent customers using credit card services of SBI and those of HDFC Bank.

XIV. USAGE OF CREDIT CARD

The responses of the sample respondent customers having bank accounts with SBI and HDFC Banks in Y.S.R. Kadapa district over their use of their credit cards or not are presented in table 6;

H₀: There is no significant association between the usage of credit card of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the usage of credit card of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table 6: Distribution of select sample respondent customers over the extent of usage of their credit cards.

Extent of the Usage of the Credit Card	SBI	HDFC Bank
Use full limit	34 (18.18)	32 (16.16)
Less than the sanctioned limit	63 (33.69)	67 (33.84)
Occasionally used	90 (48.13)	99 (50.00)
Total	187 (100)	198 (100)
$\chi^2 = 0.298@$		

Source: Field Survey
 Note: @ Not Significant

Table 6 depicts the opinions of the sample respondent customers of SBI and HDFC Banks on to what extent they were using their credit cards. It is clear from the above table that majority of the sample respondents of

SBI (48.13 per cent) occasionally used credit card, followed by 63 sample respondents (33.69 per cent) using credit card less than the sanctioned limit and 34 sample respondents (18.18 per cent) making use of the

full limit of credit card. Majority of the sample respondents of HDFC Bank (50.00 per cent) occasionally used credit card, followed by 67 sample respondents (33.84 per cent) who used credit card less than the sanctioned limit and 32 sample respondents (16.16 per cent) used full limit of credit card. The calculated value of the test statistic χ^2 - (0.298) was much less than its critical value of χ^2 (5.991). Hence, the null hypothesis is accepted at 5% level of significance. It can be inferred that there was no significant association between the usage of credit card by the sample respondent customers of SBI and HDFC Banks.

XV. USING MOBILE BANKING

Opinions of using mobile banking	SBI	HDFC Bank
Yes	347 (96.39)	352 (97.78)
No	13 (3.61)	08 (2.22)
Total	360 (100)	360 (100)
$\chi^2 = 1.226^*$		

Source: Field Survey

Note: *Significant at 5% level

Table 7 reveals the opinions of the sample respondent customers of SBI and HDFC Banks on whether they were availing mobile banking services or not. It is clear from the above table that majority of the sample respondents of SBI (96.39 per cent) were availing mobile banking services and 13 sample respondents (3.61 per cent) did not avail mobile banking services. Majority of the sample respondents of HDFC Bank (97.78 per cent) were availing mobile banking services and 08 sample respondents (2.22 per cent) did not avail mobile banking services.

The calculated value of the test statistic χ^2 - (1.226) was much less than its critical value (3.841). Hence, the null hypothesis is accepted at 5% level of significance. It can be inferred that there was no significant association between the sample respondent customers whether they were availing or not availing mobile banking services provided by SBI and HDFC Banks.

The opinions of the sample respondent customers availing mobile banking services of SBI and HDFC Banks are presented in table 7:

H₀: There is no significant association between the usage of mobile banking of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the usage of mobile banking of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table 7: Distribution of select sample respondent customers over their responses on whether they availed mobile banking services with their respective banks or not.

XVI. SERVICES AVAILED IN MOBILE BANKING

The opinions of the sample respondent customers having bank accounts with SBI and HDFC over the purposes for which they were availing various services in mobile banking are shown in table 8;

H₀: There is no significant association between the services availed in mobile banking of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the services availed in mobile banking of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table 8: Distribution of select sample respondent customers over the purposes for which they used their Mobile phones.

Usage of Mobile Banking	SBI	HDFC Bank
Payment of Bills	126 (36.31)	117 (33.24)
Account Balance details	61 (17.58)	56 (15.91)
Requisition for Cheque book	34 (9.80)	38 (10.80)
View Transaction	54 (15.56)	47 (13.35)
Credit Card Information	30 (8.64)	28 (7.95)
Demat Account Details	18 (5.19)	23 (6.53)
Loan Account	24 (6.92)	43 (12.22)
Total	347 (100)	352 (100)
$\chi^2 = 7.286^@$		

Source: Field Survey

Note: @ Not Significant

Table 8 shows the distribution of select sample respondent customers having bank accounts with SBI and HDFC Banks over their purposes for which they used their mobile phone to avail e-Banking services. It is clear from the table above that majority of the sample respondents of SBI (36.31 per cent) were using their mobile phones for the payment of bills, followed by 61 sample respondents (17.58 per cent) using their mobile phones to check their account balance, 54 sample respondents (15.56 per cent) used to check view their account transactions, 34 sample respondents (9.80 per cent) for making request for cheque books, 30 sample respondents (8.64 per cent) to obtain credit card information, 24 sample respondents (6.92 per cent) for availing loans by using their mobile phones and 18 sample respondents (5.19 per cent) for obtaining their demat account details. Majority of the sample respondents of HDFC Bank (33.24 per cent) used to pay their bills through mobile phones, followed by 56 sample respondents (15.91 per cent) who used to check their account balance, 47 sample respondents (13.35 per cent) for viewing their transaction, 43 sample respondents (12.22 per cent) for

availing services of loan account, 38 sample respondents (10.80 per cent) for requesting for cheque books, 28 sample respondents (7.95 per cent) for obtaining their credit card information and 23 sample respondents (6.53per cent) used their mobiles for obtaining demat account details.

The calculated value of the test statistic χ^2 -(7.286) was much less than its critical value (12.592). Hence, the null hypothesis is accepted at 5% level of significance. It can be inferred that there was no significant association between the awareness and usage of mobile phones by sample respondent customers of SBI and HDFC Bank.

XVII. FINDINGS

- Majority of the sample respondent customers of SBI (93.06 per cent) responded that they owned ATM cards and a few respondent customers (6.94 per cent) said that they did not have ATM cards. In the HDFC Bank, majority of the respondent customers (96.67 per cent) responded that they

- owned ATM cards and a few customers (3.33 per cent) responded that they did not have ATM cards.
- Majority of the select sample respondent customers having bank accounts with SBI (74.93 per cent) used ATM for cash withdrawals and the least percentage of sample respondents (8.95 per cent) used ATM for mini-statements. In the HDFC Bank also, majority of the sample respondents (75.00 per cent) used ATM for cash withdrawals and the least percentage of sample respondents (6.90 per cent) used ATM for mini-statement.
 - In SBI, majority of the customers (60.00 per cent) were availing internet banking services and 144 sample respondents (40.00 per cent) did not avail internet banking services. In the HDFC Bank, majority of the sample respondents (65.00 per cent) were availing internet banking services and 126 sample respondents (35.00 per cent) were not availing internet banking services.
 - Majority of the sample respondents of SBI (64.81 per cent) stated that the time taken by them to access the internet banking was normal and the least percentage of sample respondents (10.19 per cent) felt that the time taken to access the internet banking was more. In the HDFC Bank, majority of the sample respondents (64.96 per cent) expressed that the time taken to access the internet banking was normal and the least percentage of sample respondents (7.26 per cent) felt that the time taken to access the internet banking was more.
 - Majority of the sample respondents of SBI (51.94 per cent) were using credit card and 173 sample respondents (48.06 per cent) did not use credit card. In the HDFC Bank, majority of the sample respondents (55.00 per cent) were using credit card and 162 sample respondents (45.00 per cent) did not use credit cards.
 - Majority of the sample respondents of SBI (48.13 per cent) occasionally used credit card and the least percentage of sample respondents (18.18 per cent) use the full limit of credit card. In the HDFC Bank, majority of the sample respondents (50.00 per cent) occasionally used credit card and the least percentage of sample respondents (16.16 per cent) used the full limit of credit card.
 - Majority of the sample respondents of SBI (96.39 per cent) were availing mobile banking services and the least percentage of sample respondents (3.61 per cent) did not avail mobile banking

services. In the HDFC Bank, majority of the sample respondents (97.78 per cent) were availing mobile banking services and 08 sample respondents (2.22 per cent) did not avail mobile banking services.

- Majority of the sample respondents of SBI (36.31 per cent) tried internet for the payment of bills and the least percentage of sample respondents (5.19 per cent) for availing services of demat account details. In the HDFC Bank, majority of the sample respondents (33.24 per cent) made the payment of bill and the least percentage of sample respondents (6.53 per cent) for availing the services of demat account details.

XVIII. SUGGESTIONS

- The number of sample respondent customers of SBI owning ATM cards was less when compared to the number of sample respondent customers owning ATM cards of HDFC Bank. Therefore, the bank authorities of SBI are advised to attract the customers to avail ATM cards at the time of opening the accounts itself.
- The number of sample respondent customers of SBI using ATM card for cash withdrawals and taking mini statement was more than the number of sample respondent customers of HDFC Bank using ATM card for cash withdrawals and taking mini statement. Therefore, the bank authorities of HDFC Bank are suggested to educate the customers to have withdrawals of cash and also avail mini statements through ATMs.
- The number of sample respondent customers of SBI availing Internet banking services of SBI was less than the number of sample respondent customers of HDFC Bank availing Internet Banking services as per table-3. Hence the authorities of SBI are advised to start an exclusive TV channel or programme to educate the customers regarding internet banking services and their utilization.
- As per Table 4, the number of sample respondent customers of SBI used to take more time to access Internet banking services compared to the customers of HDFC Bank. Therefore, it is suggested that the authorities of SBI shall upgrade the Internet speed to enable customers to access net banking services more quickly and efficiently.

- The number of sample respondent customers of SBI using credit card was less than the number of sample respondent customers of HDFC Bank. Hence, it is advised that the authorities of SBI may conduct credit card Melas explaining the advantages of credit card and also by giving wide publicity among their customers.
- The extent of usage of credit card of the sample respondent customers of SBI was more compared to the sample respondent customers of HDFC Bank. Therefore, it is advised that the HDFC Bank authorities may give wide publicity for the same and create awareness of using of credit card among their customers.
- The favourable opinions about the use of mobile banking by the sample respondent customers in respect of SBI were less when compared to the sample respondent customers of HDFC Bank. Therefore, it is advised that the SBI authorities may create awareness about the use of mobile banking by conducting camps etc.,
- The services availed by using mobile banking of the sample respondent customers in respect of payment of bills of SBI when compared to the sample respondent customers of HDFC Bank was more. Therefore, the authorities of HDFC Bank are advised to conduct awareness camps for making use of mobile banking services to all their customers.

XIX. CONCLUSION

Banks are facing several serious challenges. The basic structure of the bank is increasingly in conflict with developing technology and with the changing products, delivery, and service needs of the customers. Hence the majority of large banks shall create value networks. They must determine whether to deploy new technologies themselves or by engaging other service providers.

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