

**“A STUDY ON CUSTOMERS  
PERCEPTION ON E-BANKING SERVICES  
IN DAVANAGERE CITY”**

**A  
PROJECT REPORT**  
Submitted To Davanagere University,  
Davanagere, For The Award Of The Degree Of

**MASTER OF COMMERCE**

**BY**

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## GUIDE CERTIFICATE

This is to certify that the Project entitled "*A Study on Customers Perception On E-Banking Services in Davanagere City*". Submitted by Chaitra .P (Reg.No:- MC192702) for the award of the degree of **Master of Commerce** to the Davanagere University, Davanagere. represents her independent work carried out by her in the Department of Commerce, under my Guidance and supervision.

Date: 25/09/2021  
Place: Davanagere

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## COLLEGE CERTIFICATE

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(Reg.No :- **MC192702**) for the award of the degree of **Master of Commerce** to the Davanagere University, Davanagere, represents her independent work carried out by her in the Department of Commerce, under the Guidance and supervision of **Mr.Karthik .N.M** Faculty member, Department of Commerce, A.R.M First Grade College and P.G. Centre,Davangere.

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# DECLARATION

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I hereby declare that this project report entitled as "*A Study on Customers Perception On E-Banking Services in Davanagere City*". It has been prepared by me as part of my academics during the IV Semester of M.Com. For the partial fulfillment of degree of **Master of Commerce**, of Davanagere University, Davanagere. Under the guidance of **Mr. Karthik .N.M** Faculty Member, Department of Commerce, A.R.M First Grade College and PG Centre. Davanagere.

To the best of my knowledge and belief the matter presented in this report has not been submitted earlier for the award of any degree to any university. This report is prepared by me on my own efforts.

Place:Davanagere

Date: 25/09/2021

Chaitra.P.

CHAITRA .P

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## CHAPTER-1

### INTRODUCTON



#### 1.1 Introduction

Banks play a crucial role in the economic development of a nation. The economic and financial environment in which the Indian banking system operates is in the process of continuous evolution. The specific role of banks in economic development varies, depending on scope. Primarily, the participation of banks in economic development focuses around providing credit and services to generate revenues, which are then invested back into a local, national, or international community. The specific roles banks play in the economic development of a small community differ from the role banks play in national or international economic development. Although the role can vary, factors such as access to credit and bank. Electronic banking has many names like e banking, virtual banking, online banking, or internet banking. It is simply the use of electronic and telecommunications network for delivering various banking products and services.

### 5.3 Conclusion:

Thus, this study has analyzed the overall perception of customers regarding the services of e-banking. Age and occupation are the important demographic factors in the banks which have used to measure the perception of the customers on e-banking services. E-Banking will be successful for banks only when they have Commitment to e-Banking along with a deeper understanding of customer needs. This can come only when the bank has a very big base of customers, best people, and a service attitude. Banks should concentrate on above lines in order to have effective e-banking practices the study concluded that different age group of customers have different perception toward the e-banking services and the usage level of these banks' customer is different so bank should concentrate on all the age group of customers for betterment of ebanking banks. It has also seen that different occupation group of customers have different perception toward the e-banking services. There are good number of customers in every group like student, service class, business class and professionals, it shows that they all are keen interesting in using the e-banking services.

The present study has tried to judge the impact of e-banking on operational performance of public and private sector banks, to assess the service quality of e-banking in public and private sector banks, to analyze the impact of e-banking on payment and clearing system. The study has been focused only on the performance and service quality aspect of ebanking. The impact of e-banking on profitability has been ignored which can give a good platform for future study.