

A STUDY ON VARIOUS FUNCTIONS OF ONLINE BANKING

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INTRODUCTION

1.1. DEFINITION

Electronic payment systems such as online banking, sometimes called internet banking or web banking, allow bank and financial institution clients to undertake a variety of financial transactions through the company's website. Distance banking using electronic media, which began in the early 1980s, was a forerunner to current home banking services. As recently as the late 1980s, the phrase "online" was used in reference to a phone line-based method of accessing the banking system through a terminal, keyboard, and TV (or monitor). To transmit tones over a phone line with instructions to the bank, this is referred to as "home banking."

- Online banking allows a user to conduct financial transactions via the Internet.
- Consumers aren't required to visit a bank branch in order to complete most of their basic banking transactions.
- A customer needs a device, an Internet connection, and a bank card to register. Once registered, the consumer sets up a password to begin using the service.

1.2. HISTORY

E-banking services began to emerge in the 1990s, but many customers were still wary about using the internet to perform financial transactions. As a result of pioneering firms such as America Online, Amazon.com and eBay's early use of electronic commerce, the notion of paying for goods online became widely accepted. E-banking was available at 80% of American institutions by the year 2000. Slowly, the number of customers using the service increased. The acquisition of 2 million e-banking clients at Bank of America, for example, took 10 years. However, as the Y2K crisis faded, there was a tremendous societal shift. Over 20 percent of Bank of America's total customer base used online banking for the first time in 2001. However, major national banks like Citigroup and J.P. Morgan Chase claim to have 2.2 million and 750,000 online connections, respectively. Wells Fargo's online banking clients, including small businesses, numbered 2.5 million by the end of 2015. Compared to normal clients, online customers proven to be more loyal and lucrative. Over \$1 billion was paid electronically by Bank of America clients in October 2001, a new record. It was projected in

2009 that 47% of people in the United States and 30% in the United Kingdom were banking online.

1.3 REVIEW OF LITERATURE

According to Reich held & Sasser (1990), “the profitability of a firm increases proportionally with the number of loyal customers and up to 60% of sales to new customers can be attributed to WOM (Word of Mouth) referrals”.

One of the rising trends in Indian banking, according to Ms. M.Esther Krupa (2016) in their work "A Study on Customer Satisfaction with E-Banking Services in Coimbatore City "banking has a unique ability to enhance the banking industry and improve service quality. " Faster and larger payments have been made possible because of this technology. The Reserve Bank of India and the Government of India have made a number of steps to encourage the growth of e-banking in India.

1.4 OBJECTIVES OF THE STUDY

The main objectives of the study are

- To understand the genesis and concepts of Online Banking.
- To analyses the importance, functions, advantages, and limitations of Online Banking.
- To analyses the users behaviour towards online banking
- To highlights the security problems of Online Banking and how to reduce the security issue with the help of security control.
- To analyse the present e-banking scenario concerned with ATM, Internet Banking, Mobile banking, credit card , debit card, fund transfer and other e-banking services.

1.5. METHODOLOGY AND DATABASE

➤ DATA COLLECTION

A little amount of secondary information has been included into the research, however this is a minimal amount given the COVID condition

- **AREA OF STUDY:** We have collected the response from the people in surrounding the Kolkata area.
- **SAMPLE:** We did our project on 51 persons.
- **TYPE OF STUDY:** It is Analytical and empirical in nature.

- **TOOLS FOR DATA COLLECTION:** Primary data has been collected from people of Kolkata through Online Question year using Google

form([https://docs.google.com/forms/d/e/1FAIpQLSd8_Ka1LkrtJUxhArE4p8UaXgYCJ2486Kdbysz0JqS9bpkHLw/viewform?usp=sf link](https://docs.google.com/forms/d/e/1FAIpQLSd8_Ka1LkrtJUxhArE4p8UaXgYCJ2486Kdbysz0JqS9bpkHLw/viewform?usp=sf_link))

1.6. LIMITATION OF THE STUDY

The major limitations of the study are:

- A small simple size of 51 respondents is taken to primary data analysis. So, I cannot draw proper inference about the respondents from the sample size.
- Due to shortage of time, I have not been able to make a depth study.
- I could not collect data from outside of BARASAT.
- I have not used the modern statistical tools to analysis the data.
- Due to COVID-19 I also could not collect the data from outside the locality and from the bank authority.
- The studies based on the prevailing respondent's satisfaction but there's satisfaction may change according to time, fashion, need etc.

1.7. CHAPTER PLANNING

- The study is divided into four chapters with reference:
- Introduction
- Conceptual Framework or National and International scenario
- Data collection and analysis
- Conclusion and Recommendation

Conceptual Framework or National and International scenario

2.1. DEFINATION

An electronic payment system, known as online banking, allows clients of a bank or other financial institution to perform a variety of financial transactions through the financial organization's web page. Internet Banking, e-banking, virtual banking, and many more words are used to describe online banking. If you don't have time to go to a bank, you may do all your financial transactions online or using e-banking.

2.2. FEATURES OF ONLINE BANKING:-

Numerous financial organisations provide online banking services with a wide range of capabilities and features. There are some that are universal, but there are also those that are specialised to a certain application.

The common features fall broadly into several categories:

(A) The following non-transactional tasks are available to bank customers through internet banking:

- i. Seeing their account balance.
- ii. A look at the most recent deals.
- iii. Obtaining and saving bank statements in a portable document format (pdf, for example).
- iv. Viewing a picture of a paid check ordering of chequebooks.
- v. For example, you may download apps for mobile banking or e-banking on your phone.
- vi. Download your account statements on a regular basis.

(B) Bank users may do a wide range of banking activities using internet banking, such as:

- i. Customers' connected accounts are used to transfer money.
- ii. Third-party bill payments (e.g., bpay), as well as third-party financial transfers (see, e.g., fast)
- iii. Sale or acquisition of a financial asset.
- iv. Transactions, such as a repayment of enrolment. Loan applications and transactions
- v. The procedure of approving a transaction.
- vi. Management of a financial institution.
- vii. Application for a credit card.
- viii. Pay your utility bills by signing up for utility billers and making payments.

2.3. ADVANTAGES OF ONLINE BANKING:-

➤ 24/7 ACCOUNT AND SERVICE ACCESS

With an Internet connection, online banking is available around the clock. Some online banks go a step further and provide you with round-the-clock phone access to a real-life customer support representative in addition to this bonus. A human brain rather than an algorithm may be immensely beneficial in situations where there is no internet connectivity or if the computer algorithm does not have the ability to assist you.

➤ SPEED AND EFFICIENCY

As a general rule, if you need to execute any kind of financial transaction at a brick-and-mortar bank, you'll have to wait in line. With an online bank, you never have to wait for a check to arrive. It's possible to check your accounts, get a new credit card, and conduct practically any other banking task you want online, as long as you can log in.

➤ **ONLINE BILL PAYMENT**

Internet bill pay is a huge perk of online banking. To pay your bills, you no longer need to use paper checks or complicated paperwork; instead, all it takes is a single click, especially if you've set up your online bank account to automate your bill payments. Payments into and out of your account may be tracked with online bill pay, making it simple to manage all of your accounts from an one location.

2.4. DISADVANTAGES OF ONLINE BANKING:-

➤ **TECHNOLOGY ISSUE**

A bank's online services are only as good as the internet connection they have. A power outage or server failure might leave you with no access to your account at all. Even if a bank provides a phone number for client care in the event of an internet outage, this number may be overloaded. Branches of genuine banks are constantly staffed, so you'll always have someone to speak to.

➤ **SECURITY ISSUES**

Even while many online banks are well-known and respectable, it may be difficult to trust a bank that doesn't have a physical location, especially when dealing with big quantities of money. What happens to your money if a website goes out of business? If your password or log-in credentials are stolen or hacked, you run the danger of becoming a victim of identity theft or actual theft.

➤ **INEFFICIENT AT COMPLEX TRANSACTIONS**

If you need to move money between accounts or pay bills, an online bank may be your best choice. However, if your transactions are more complicated, you may want to use a bricks-and-mortar international bank. Online banks may not have the global transaction capabilities of business-oriented banks like Chase, which can transfer payments to over 35 different currencies across the globe.

2.5. DIFFERENT TYPES OF ONLINE BANKING:

➤ **ATM BANKING**

With an ATM, bank customers may check their account balances, place cash withdrawal orders, and review their transaction history using a secure electronic computerised telecommunications equipment without of having to go through a human teller. An ATM is also known as an automated teller machine (ATM). Depositing cash or checks, transferring money between bank accounts and topping up a mobile phone's pre-paid account are just some of the additional functions that many ATMs provide.

A plastic card with a magnetic stripe or an electronic smartcard with a chip is often used to identify a client at most current ATMs. Next, the consumer must input a four-digit PIN

(Personal Identification Number) to confirm the accuracy of their indent. The consumer may proceed with a transaction after successfully entering their PIN.

More than 51,600 ATMs are now available in the Indian market.

➤ **INTERNET BANKING**

Internet banking allows you to do a wide range of financial transactions from the comfort of your own home. It is possible to see your account balance, move funds between accounts and pay bills over the internet.

A network service provider connects a personal computer directly to a bank's host computer system through the Internet, allowing customer service requests to be performed automatically without the involvement of a customer service professional. Internet banking technique. The bank's computer system is connected to the system. At a remote computer, an employee selects from an available menu of customer banking requests; the request is transmitted over the network and received at the server, where it is logged and compared to an already-established table of requested types, each of which has an at least one type associated with it; the request is then automatically logged.

➤ **CREDIT CARD / DEBIT CARD**

The Credit Card bearer has the freedom to spend as much money as he likes as long as he stays within the bank's credit limit. Post-paid credit cards are known as credit cards. Unlike a credit card, a debit card comes with a pre-loaded amount of money. Every time someone makes a purchase using this card, the Internet Banking company receives funds from the buyer's bank. Purchases are deducted from the buyer's account in full. To get a debit card with a Personal Identification Number, one must first establish an account with the issuing bank (PIN). At order to make a purchase, he uses the PIN pad in the store and enters his PIN number. To verify the PIN, the electronic terminal phones the acquiring bank system – either Maestro Card, Master Card, or VISA – which verifies the PIN and learns from the issuing bank whether to allow or deny the transactions. Transactions above the account balance are automatically refused. Consequently, the consumer is unable to spend over the limit of his account.

➤ **MOBILE BANKING**

Bank clients may use a mobile device such a smartphone or personal digital assistant to carry out a variety of financial operations, such as depositing and withdrawing money. Instead of using a debit or credit card to make an EFTPOS payment, customers may use their mobile device to make a purchase at the point of sale or from a distance. SMS banking, the first kind of mobile banking, was the method used to provide these services. In 1999, the first European banks began offering mobile banking to their clients on this platform thanks to the emergence of smart phones with WAP capabilities.

Prior to 2010, most mobile banking transactions were carried out through SMS or the mobile internet. In the wake of Apple's first success with the iPhone and the quick expansion of Android-powered smartphones, the usage of special client applications, known as apps, is on the rise. Due to improvements such as HTML5, CSS3, and JavaScript, banks are now

introducing mobile web-based services in addition to their traditional mobile apps. According to a Mapa Research re-search conducted in May 2012, more than a third of banks' primary websites recognise mobile devices. For example, if the system detects that the user is on their phone, it may route them to a particular mobile banking web page, redirect them there, or provide them with other mobile banking alternatives.

2.6. SECURITY ISSUE OF ONLINE BANKING:

INTRODUCTION

Online banking, purchasing, and other financial operations have become more easier because to the internet's accessibility. It's understandable that you want to make sure your money transactions are secure. When it comes to the safety of consumer financial data, nothing is more critical than internet banking.

For the time being, internet banking consumers just require a computer with Internet Banking capabilities to conduct their financial transactions online. Customers are able to log in to their accounts from any location. To get access, each client is given a unique login ID and password. Customers will appreciate how simple and hassle-free it is.

We'll go through some of the best ways to handle money with the Internet. Checking the SSL Certificates on a website is one of the ways you can ensure that it is safe. For more information on how to keep your online shopping safe and pleasurable, please read on.

TYPES OF FRAUDS

- i. **Trojan Attacks:**A computer virus is referred to as a "trojan" or "trojan horse." Software disguised as utility apps, games, and even anti-virus tools are all examples of this sort of software. On a computer, it may create difficulties such as destroying hard disc data and distorting file allocation systems once it is running. Trojans may be used for a variety of purposes, depending on the attacker's goals. Theft of personal information, theft of computer data, system crashes, and spying on or monitoring of user actions are all examples of this.
- ii. **Phishing:**Phishing, or fooling the victim into handing up their passwords, is one of the most common ways used by hackers to get access to account information. Hackers may contact you through email or phone, posing as bank representatives and warning you of abnormalities with your account, claiming to be from the financial institution. You just need to enter your password or other account details to authenticate your identity in order to have things resolved. If you ever get a message that looks to be from your bank and asks for this sort of information, immediately call your bank.
- iii. **Spyware and Adware:**Pop-up advertising that appear in a separate browser window may contain malware or adware when clicked on. A lot of the time, these apps are combined with other freebies that you might get from the Internet.

Adware or Spyware software secretly collects and monitors your Internet activity for the aim of serving you advertisements. Internet banners and pop-up advertisements, as well as free software that appears on the Internet, may be dangerous. Spyware may be detected and removed by using the most up-to-date anti-spyware software.

- iv. **ATM Skimming:** There are several ways that fraudsters may tamper with ATMs by attaching fake casings and PIN pad overlay devices, or they can utilise disguised skimming devices attached to card reader entries to record PIN entering information.
- v. **Identity theft:** In Australia, identity theft is on the rise. Anything from a false charge on your credit card to the use of your complete identity for the purpose of opening new accounts or obtaining credit may be considered identity theft. If someone approaches you and requests for personal information, be wary. In order to persuade you to part with your money or personal information, con artists use plausible explanations and narratives.

STEPS TO SECURE ONLINE BANKING :-

i. USE ONLY SECURE WI-FI NETWORKS:

Public Wi-Fi networks aren't safe to use. They are vulnerable to hackers since they are not often encrypted. Transact only over a password-protected network, such as the one at your place of residence. Do all of your transactions on your mobile phone if you need to do so outside of your house.

ii. BANK ON SITES WITH “HTTPS” IN THE ADDRESS:

Your personal information is safest on sites that use encryption. To ensure that your banking site is secure, look for the letters 'https' at the beginning of the web URL and look for a padlock symbol in your browser address bar to see whether it is encrypted.

iii. ENABLE TWO-FACTOR AUTHENTICATION:

It's called 2FA, or two-factor authentication, and it provides an extra layer of security to your log-in process. When using a single-factor authentication method, all you have to do is provide your login and password. Two-factor authentication (also known as 2FA) protects your account by requesting an extra piece of identification before you can log in.

iv. BEWARE OF PHISHING CALLS, TEXTS AND EMAILS:

No one will ever contact you through phone, email, or text message to ask for your online banking credentials. Contact your bank's customer service right once if you get any of these calls, texts, or emails.

v. CREATE A STRONG PASSWORD:

Use upper and lowercase letters, digits, and symbols in your online banking password. Assuming you can conceive (and remember) a password like this, you must have a strong sense that only you can do so. Changing your password periodically and not using it for any other accounts is also a good idea.

2.7.NATIONAL SCENARIO OF ONLINE BANKING**➤ THE ENTRY OF INDIAN BANKS INTO NET BANKING**

With more and more banks joining the competition in India, internet banking has become a widely accepted method of delivering financial services and a strategic instrument for corporate growth. Net banking has already been introduced in India, putting the country on the cusp of a massive financial revolution. According to a recent survey, which received responses from 46 institutions, 11 Indian banks now provide various degrees of Internet banking services, 22 banks aim to offer the service in the near future, and 13 banks have no immediate plans to do so.

➤ INTERNATIONAL SCENARIO OF ONLINE BANKING

That they have given retail consumers a variety of options for accessing their accounts (Internet, telephone, wireless). As a result, the growth of Latin American internet banking may be limited by the fact that only a tiny percentage of the population has an account. Comparatively Strong and steady development has occurred since the introduction of Internet banking. The World Bank study on leapfrogging in e-finance said that Estonia, the Republic of Korea, and Brazil are the three nations that have made the most progress in information technology. Compared to other world-class online banks, the creation of the world's best electronic banking systems has been done at a remarkable low cost.

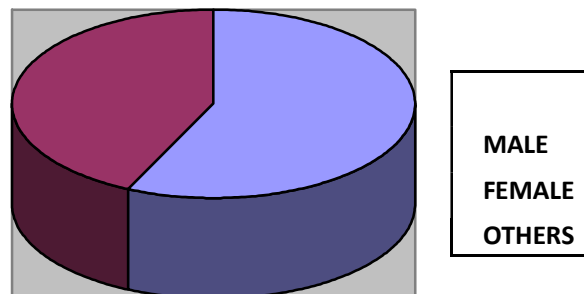
Online banking is used by 60 million Europeans, or 17% of the adult population. Online banking accounts are increasing at an annual pace of 80 percent in France. Although Estonia is a leader in internet banking (which now reaches 18 percent of the population), not only among eastern European countries but also in the world rankings, thanks to a combination of easy-to-use software, free transactions, and behaviour changes resulting from the influence of the Nordic countries' it culture on Estonia. Online retail banking seems to be one area where Latin America is outperforming other sectors. Traditional banks have been the driving force behind this growth, using the internet channel to build client loyalty and boost their operational margins. Both bradesco and bunco do brasil have more than 4 million internet consumers in their respective countries. In Latin America, Mexico is a major player in online banking. It passed laws allowing for the growth of electronic commerce and financial services. During the period from 2000 to 2005, the number of Mexicans who used internet banking more than quadrupled from 700,000 people to 2.4 million people and to 4.5 million people, respectively. Although there are an estimated 4.4 million Australians who use the internet, only 1.2 million of them use online banking services provided by the country's main banks.

DATA COLLECTION AND ANALYSIS

3.1 GENDER BASIS ANALYSIS

PARTICULARS	RESPONDENTS	PERCENTAGE
MALE	29	56.86
FEMALE	22	43.13
OTHER	0	0
TOTAL	51	100

DATA ANALYSIS IN RESPECT OF RESPONDENTS



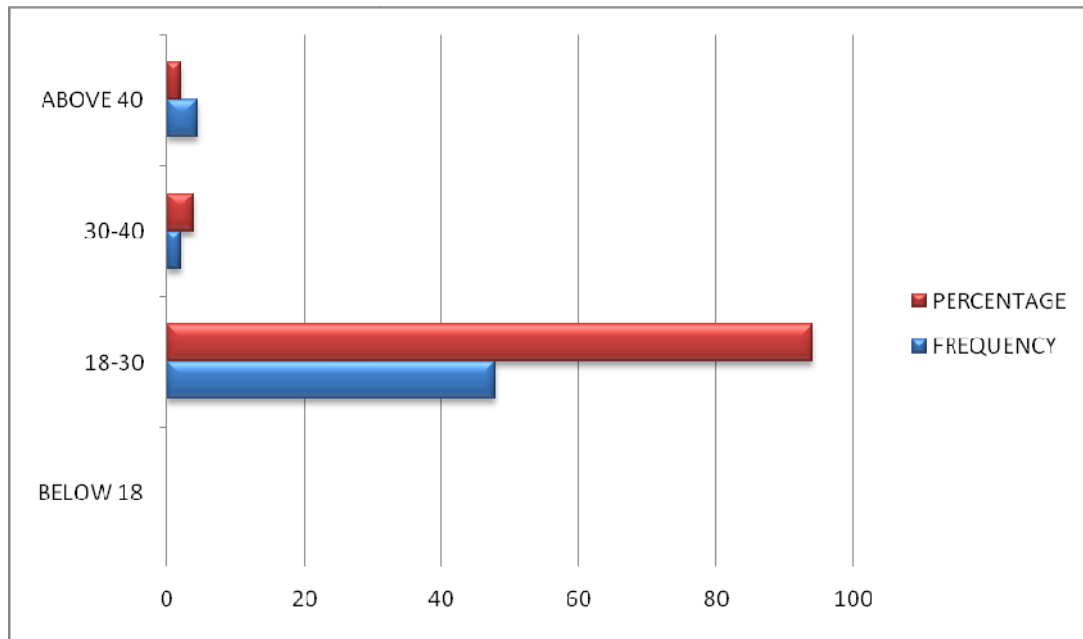
INTERPRETATION:-

We have received response from 51 persons and in the above chart we have segregated them according to their gender. we have approx 57% male and 43% female.

3.2 AGE GROUP ANALYSIS

AGE GROUP	FREQUENCY	PERCENTAGE
BELOW 18	0	0
18-30	48	94.11
30-40	2	3.92
ABOVE 40	1	1.96

AGE GROUP ANALYSIS



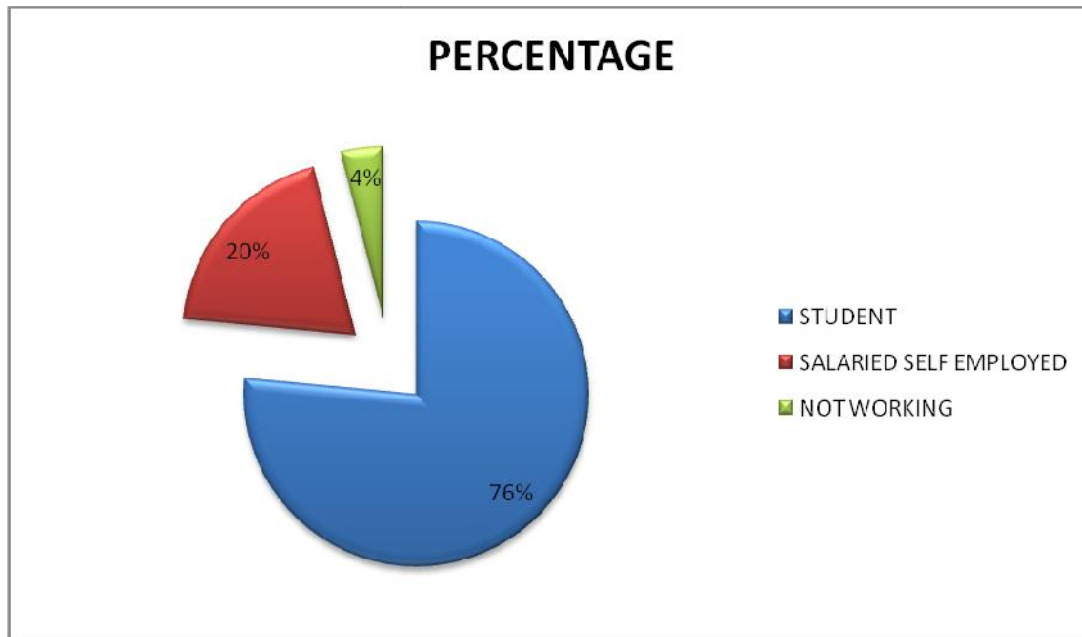
INTERPRETATION:-

Our survey dominated by the age group 18-30 we have 94.11 percent of the respondents are belong to this age group. Age 30-40 we have 3.92 percent of the responders who belong to this age group. And over 40 age group we got 1.96 percent of the responses to this group.

3.3 OCCUPATION BASIS ANALYSIS: -

OCCUPATION	FREQUENCY	PERCENTAGE
STUDENT	39	76.47
SALARIED SELF EMPLOYED	10	19.60
NOT WORKING	2	3.92

OCCUPATION BASIS ANALYSIS

**INTERPRETATION:-**

More than seventy-four percent of the candidates in this above figure are students, whereas just one percent are salaried self-employed or unemployed.

3.4 DO YOU HAVE ANY BANK ACCOUNT IN ANY BANK?

PARTICULARS	FREQUENCY	PERCENTAGE
YES	51	100
NO	0	0

INTERPRETATION:-

All the respondents have positive reply towards having the bank account.

3.5 ARE YOU AWARE ABOUT ONLINE BANKING?

PARTICULARS	FREQUENCY	PERCENTAGE
YES	51	100
NO	0	0

INTERPRETATION:

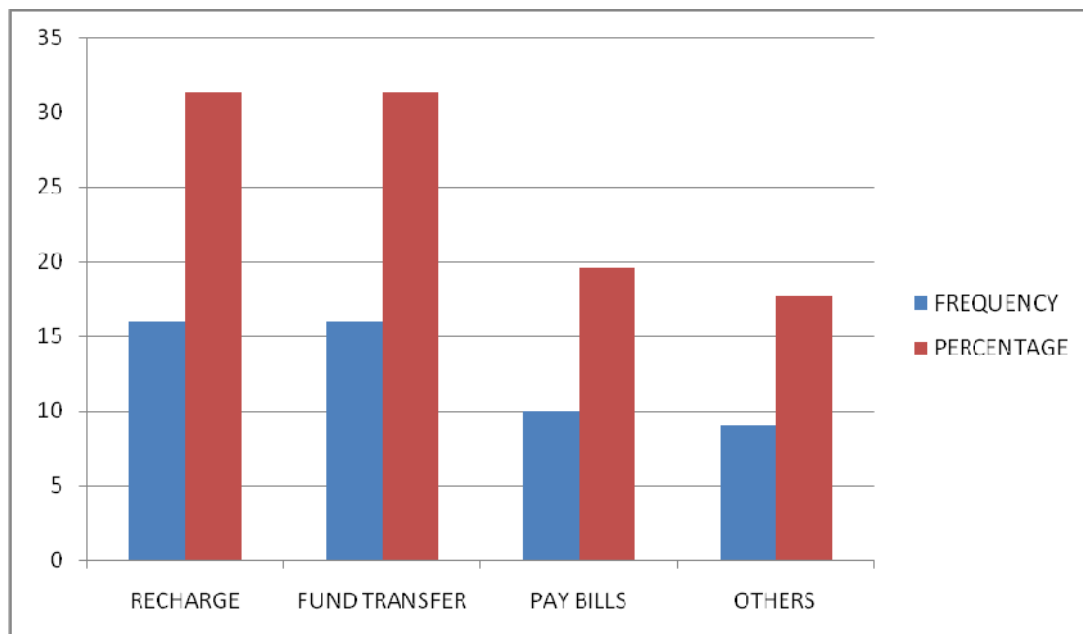
Internet banking is well-known among the people who took part in our survey, as we learned through our conversations that the vast majority of them are already using it on a regular

basis and that only a small percentage learned about it when they were in a pandemic circumstance.

3.6 WHY DO YOU USE ONLINE BANKING?

PARTICULARS	FREQUENCY	PERCENTAGE
RECHARGE	16	31.37
FUND TRANSFER	16	31.37
PAY BILLS	10	19.60
OTHERS	9	17.64

USE OF ONLINE BANKING



INTERPRETATION:-

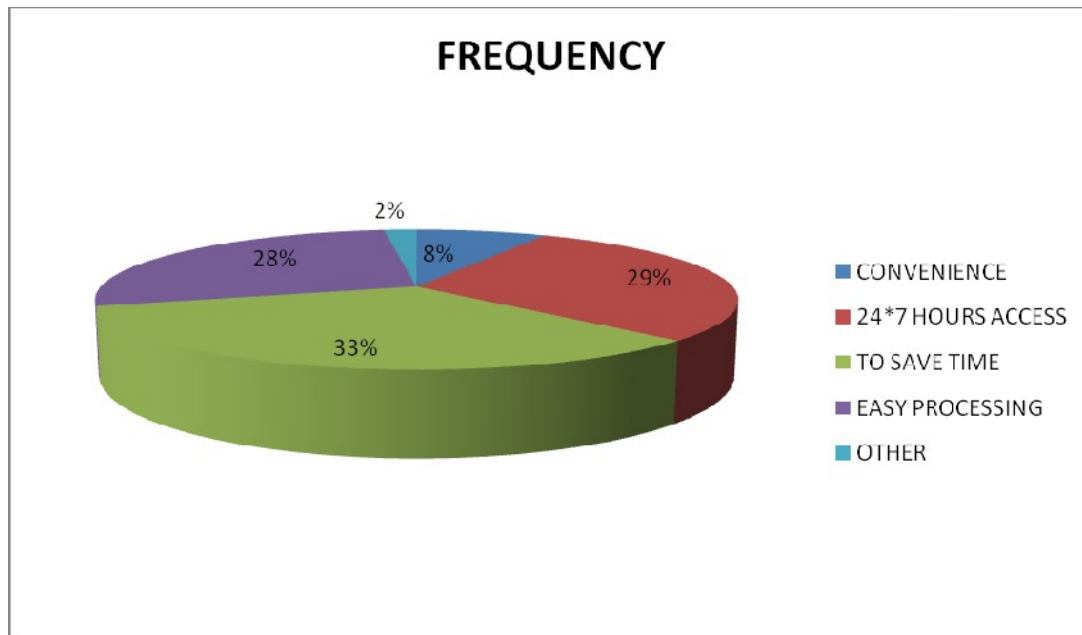
In the above graph, we have got responses from 51 persons. A total of 31.37 percent of respondents selected recharge, 31.37 percent selected cash transfer, and 19.60 percent selected bill pay.

3.7 WHAT WERE THE REASONS FOR CHOOSING ONLINE BANKING?

PARTICULARS	FREQUENCY	PERCENTAGE
CONVENINCE	4	7.84
24*7 HOURS ACCESS	15	29.41

TO SAVE TIME	17	33.33
EASY PROCESSING	14	27.45
OTHER	1	1.96

CHOOSING FOR ONLINE BANKING

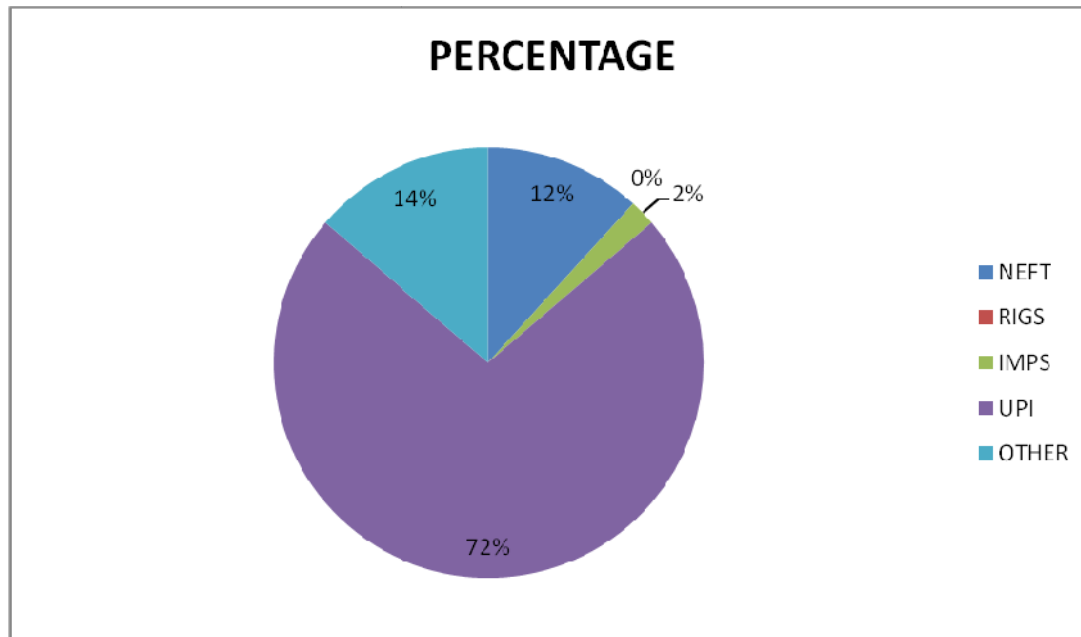


INTERPRETATION:-

Of the 51 people who responded, four said they chose convenience, fifteen said they wanted 24-7 access, seventeen said they wanted to save time, fourteen said they wanted an uncomplicated procedure, and one person said they wanted anything else.

3.8 HOW DO YOU TRANSFER?

PARTICULARS	FREQUENCY	PERCENTAGE
NEFT	6	11.76
RIGS	0	0
IMPS	1	1.96
UPI	37	72.54
OTHER	7	13.72

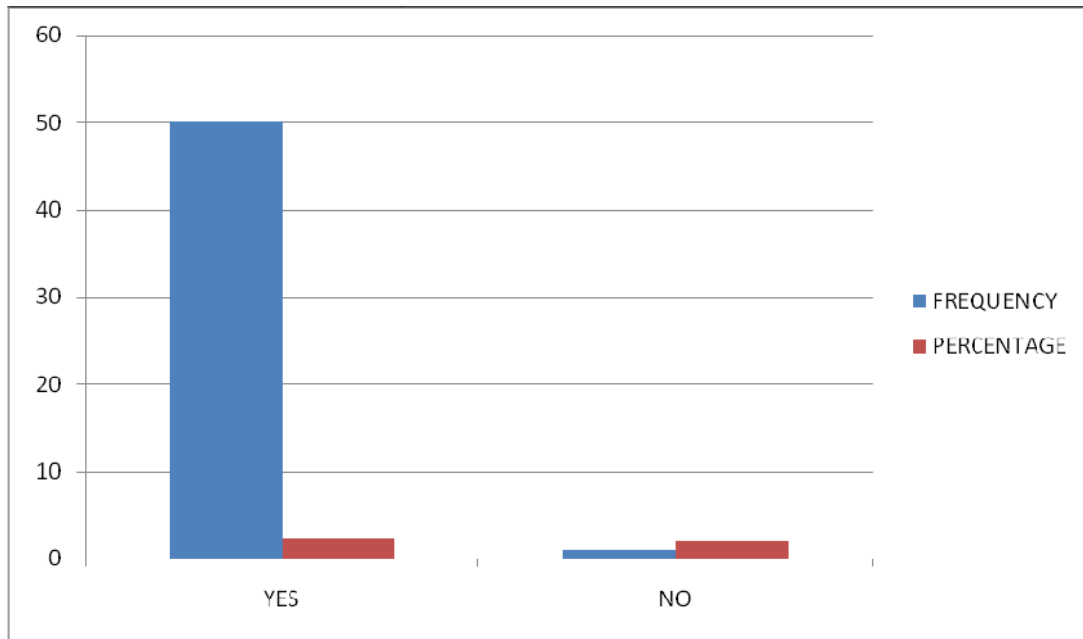


INTERPRETATION:

Out of 51 respondents, 6 respondents transfer NEFT, 0 respondents transfer RIGS, 1 respondent transfer IMPS, 37 respondents transfer UPI, 7 respondents transfer other.

3.9AT THE TIME OF PANDEMIC COVID-19 SITUATION DID YOU USE ONLINE BANKING?

PARTICULARS	FREQUENCY	PERCENTAGE
YES	50	98.03
NO	1	1.96

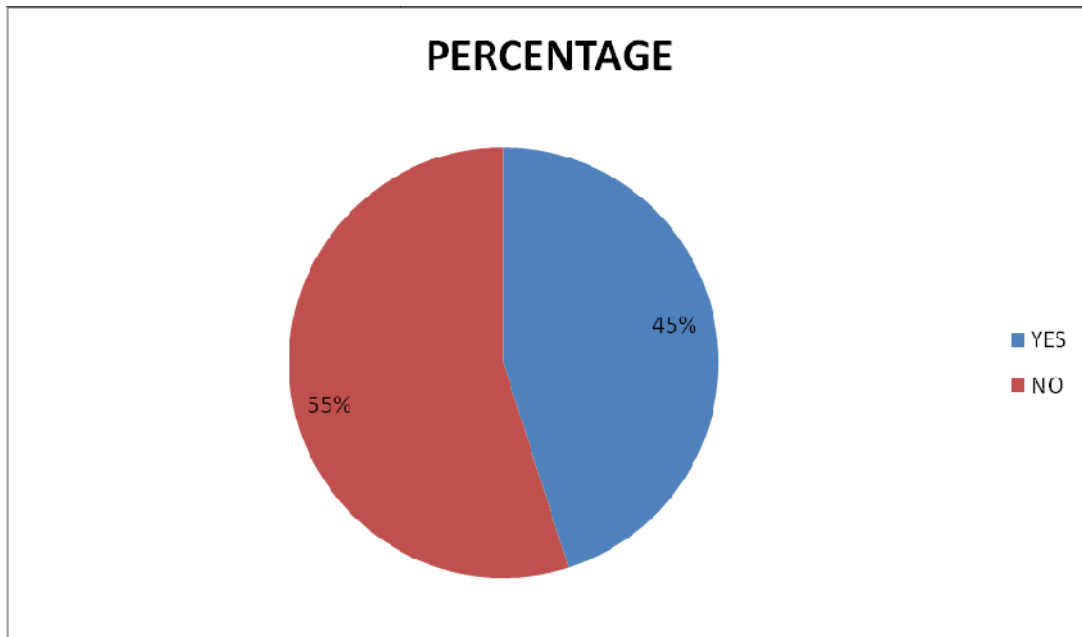


INTERPRETATION:

Out of 51 respondents, 50 respondents use online banking and 1 respondent not use online banking.

4. AFTER USING ONLINE BANKING DID YOU ENCOUNTER ANY PROBLEM?

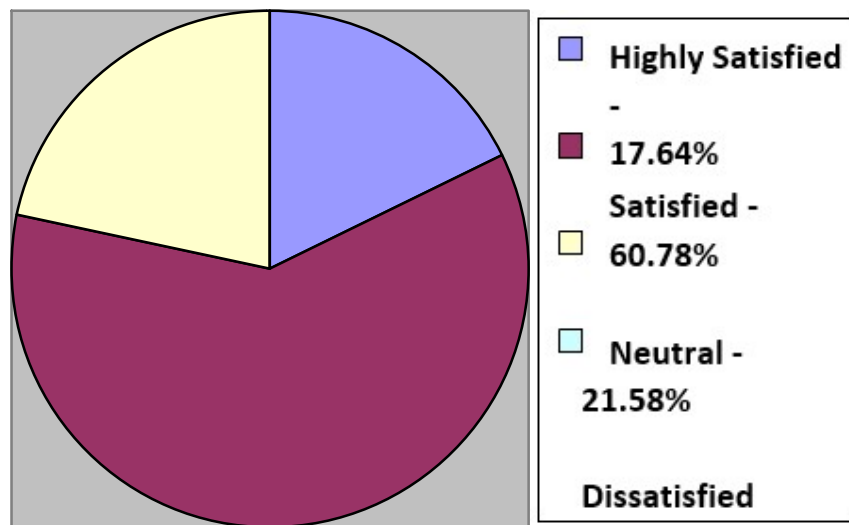
PARTICULARS	FREQUENCY	PERCENTAGE
YES	23	45.09
NO	28	54.90



INTERPRETATION:

Out of 51 respondents , 23 respondents have problem and 28 respondents don't have problem.

4.1 ARE YOU SATISFIED WITH THE ONLINE BANKING FACILITY PROVIDED BY YOUR BANK?



INTERPRETATION:

In this above chart we have received 51 responses, 17.64% people are highly satisfied of online banking, 60.78% people are satisfied about online banking and 21.58% are responses neutral about online banking facility.

FINDING:

The major findings of the primary survey are:

- 51 people respond to this study. 51 people claim that they perform online banking service.
- Out of 51 people 29 male and 22 female. That's means the male have more knowledge about the transactions and having more knowledge about the services provided by the banks. Only working ladies and school college students having knowledge about that service.
- Most of the respondents who lie under below 18-30 are using E-banking services.
- Most of the respondents are students.
- All persons have bank account in any bank.
- All respondents aware about online banking.
- Most of them use Online Banking for recharge.
- Saving time is the main benefit which online banking users have seen among other options.
- Maximum number of respondent transfer by UPI.
- Almost respondent use Online Banking at the time of pandemic COVID 19 situations.
- Most of the respondents claim that they have no issue to encounter any problem.
- Most of them are satisfied about Online Banking facility.

CONCLUSION AND RECOMMENDATION**4.1. CONCLUSION:**

Providing better and more personalized services to clients is essential in a nation like India. When it comes to accepting online banking, banks need to pay attention to their consumers' perspectives. Many of the first studies have emphasized the significance of online banking security and privacy, and it was discovered that although individuals claim to be knowledgeable about security concerns, they lack a comprehensive understanding of frauds of all types. Customers are more hesitant to embrace new technologies or procedures that pose less risk, according to the findings of this research. In order to address security and trust concerns, banks should design their websites. A sample of 51 residents of the Kolkata region were interviewed for the study. As a result, we are unable to conclude that this represents a widespread trend in American online banking. People aren't sure whether internet banking is safe enough for them to entirely depend on. They're on the fence about which option they prefer. As a result, people use both online and physical banking options. In the course of the survey, when I hand out forms to participants, they fill them out carelessly, with little regard for how comprehensive the research ultimately will be.

Another issue is the fact that many individuals do not share their personal information openly.

Because of the COVID-19 Pandemic, I'm unable to collect any further data. It's difficult to persuade people that this isn't acceptable, so they used social media and a Google form to get this information. Due to a lack of time, it is not possible to gather data from

everyone. Students, employees, and business owners all contributed to the research effort. There is a lot of ATM banking, bill payment, online shopping, and online recharging, but this doesn't mean people don't use services like NEFT, RTGS, or Demat.

4.2. RECOMMENDATION:

Internet banking's development is rudimentary because of the perceptual locking that prevents it from progressing in the way it should. We can perceive the passage of time and our reluctance to adopt new technologies.

Recommendations to banks:

- Banks should abide by RBI rules and change their facilities in accordance with those rules, although this is not always the case. If clients aren't given timely feedback on online transactions, they may lose interest in using the service altogether, thus banks should take the necessary steps to provide a feedback system.
- All banks and their branches should have access to Internet banking.
- There was another issue I encountered when doing this survey: Despite the fact that there are numerous ATMs in the area, many of them are empty, and banks should provide frequent cash replenishment.
- Banks need to make their websites more user-friendly in order to encourage clients to utilize their online banking services more often.

Recommendations to users:

- Make sure your computer is virus-free by using an anti-virus programme and scanning it often.
- Never use a pirated version of an operating system or a free anti-virus programme; instead, stick with the commercial version.
- Antivirus software must be installed for each operating system individually if you have a computer with several operating systems.
- Never communicate confidential information through email.
- If you get an email asking for account information, do not answer. Do not respond to emails asking for banking access credentials including usernames passwords and pin codes.

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Link:

https://docs.google.com/forms/d/e/1FAIpQLSd8_Ka1LkrtJUxhArE4p8UaXgYcJ2486Kdbysz0JqS9bpkHLw/viewform?usp=sf_link