

**ABSTRACT**

3015

**“An Empirical Study of Consumer Retail Banking  
and their Impact on ‘E-Banking’ in India -- With  
Special Reference to Ghaziabad and Panchsheel  
Nagar (Hapur) District”**

**ABSTRACT SUBMITTED FOR THE AWARD OF DEGREE OF  
Doctor of Philosophy (Ph.D.)  
IN COMMERCE & BUS. ADMINISTRATION TO**



**C. C. S. UNIVERSITY, MEERUT  
2021**

32

  
RES. SUPERVISOR :

**DR. MANMEET KUMAR SIRAS**

**(MBA, M.Com, NET, Ph.D.)**

**Associate Professor,**

**Faculty of Commerce,**

**M. M. H. College, Ghaziabad**

  
RESEARCHER :

**AVANEESH KUMAR**

**M.Com, NET-JRF, MA (Eco), B.Ed**

**Research Centre**

**M. M. H. College, Ghaziabad**

**“An Empirical Study of Consumer Retail Banking and their Impact on ‘E-Banking’ in India -- With Special Reference to Ghaziabad and Panchsheel Nagar (Hapur) District”**

=====

The major Banks in India are increasingly providing services through Electronic channels such as ATM, Internet Banking and Mobile/ Tele-Banking. The research is an attempt to examine the various usage patterns by customers of these technology enabled services provided. A survey research is proposed among the customers of some of the leading Banks in India, who are residing in the Ghaziabad and Panchsheel Nagar (Hapur) district. The area of these districts has been selected, because it has a better infrastructure and a wide range of banking facilities.

In India there are no comprehensive psychographic-based study that encompasses the Bank selection criteria, channel selection criteria and product selection criteria. Many corporate are conducting such studies, but most of results are not available for the academic community. The primary objective of this study is to know the psychographics of Indian consumers (Socio, Economic, Cultural and Psychological characteristics) and its impact on the usages/ non-usages of e-Banking.

The research study is empirical and exploratory in nature. A structured questionnaire is constructed to collect primary data from respondents. It includes the demographic and socio-economic profile of the respondents. Simple random sampling is adopted. The Statistical Package for Social Sciences had been used to analyze the information. Frequency and percentage cross tabulations and Chi-square test had been applied on the findings to examine the hypotheses. Based on the result of analysis, the summaries of findings are as: 83.70% consumer respondents are using some of the e-banking services; only 16.30% consumer respondents are not using e-banking services. 62.50% consumer respondents prefer nationalized Banks and 37.50% prefer the private sector Banks. 30% consumer respondents always remains online, 46.20% consumer respondents uses internet daily for sometimes, 19% consumer respondents uses

  
**Dr. Manmeet Kumar Siras**

1

  
**Avaneesh Kumar**

internet, when it is required and only 4.80% consumer respondents never uses internet. 30% consumer respondents uses e-banking services daily, 51% consumer respondents uses e-banking services weekly, 14.50% consumer respondents uses e-banking services monthly and only 4.50% consumer respondents never uses any type of e-banking services. Convenience and time saving are more encouraging factors for the decision of using e-banking services. Majority of the consumer respondents are using ATM and Internet Banking. 89% of consumer respondents feel safe to use e-banking services and only 11% consumer respondents not feel safe to use e-banking services. 79% of consumer respondents are satisfied with e-banking services and only 21% consumer respondents are not satisfied with e-banking services. The habit of using internet, Age, Education and Profession has no significant impact on the decision to use e-banking. Trust, security, privacy, innovativeness and awareness have significant impact on the decision to use e-banking.

On the basis of findings and conclusion, it is hereby recommended/ suggested that the machine is designed to be more efficient, record minimal error and employ stricter security measures. This will lead to the adoption of technology by non-adopters. Banks should see to the development and design of less complex and easy to use systems that do not require a lot of mental and physical stress to accomplish transactions. Customers are required to be made aware and knowledgeable about the proper use of e-banking services such as making strong passwords, logging out and closing browsers after completing online banking. They are also required to be enlightened to update antivirus systems.

There is lot of area for future research in order to enrich e-banking service in India: Instead of focusing only on banking sector, the online services (shopping, ticketing and booking etc.) should be taken into account. To make a comparative analysis of branch and online banking services. The perception of Bank employees should also be taken into consideration to make study more meaningful and interesting. Further, comparison between existing users and persons intending to use e-banking should also be made in future study.

  
**Dr. Manmeet Kumar Siras**

  
**Avaneesh Kumar**