



# “A Comparative Study of E-Banking services in Metro city versus Non-Metro city”.

**Mr. Neel Shah,  
Student, Parul university.**

**Ms. Priyanka Shah,  
Student, Parul university.**

**Dr. Tejal Shah,  
Assistant Professor, Parul university.**

**Abstract** - Banks play a crucial role both in national and individual development. Over the decades since independence, the banking sector has seen numerous reforms and developments. In a while, since digitalization and financial inclusion came into the picture, banks play a significant role. This study aims to discover which E-banking services have been most often used by bank customers in metropolitan cities compared to non-metropolitan Indian cities. Thus, we gathered responses from two selected locations i.e. Mumbai and Vadodara and asked respondents which E-banking service they use the most usually, with various options such as ATMs, Mobile banking, electronic fund transfer, and Smart cards. After gathering the samples of responses, we analyzed and compared the usage of each service.

**Keywords** – Electronic banking services, metro city, non-metro city, Mumbai, Vadodara, banks, technology, customer satisfaction, India.

## INTRODUCTION

Banks provide administrations or bank services to attract clients, including advances, the issuance of debit and credit cards, computerized monetary services, and, unexpectedly, human services or administrations. Yet, many commercial banks provide some key modern services. Web-based banking, e-banking, virtual banking, or web banking, and online banking are all terms used to describe electronic banking. It is simply the use of telecommunications and computer networks to deliver various financial services and goods. E-banking allows a customer to access his account and handle multiple transactions from his phone or computer. The primary advantage of Internet banking is that customers may pay for services without leaving their homes. Customers may finish their transactions in a fraction of the time, saving both time and effort. The internet banking system is quite

adaptable in terms of performing tasks such as balance inquiry, withdrawal, deposits, reading bank statements, and keeping track of recent transactions. Given all of the benefits, client financial information security is a must.

## **LITERATURE REVIEW**

### **1.The Determinants Of Satisfaction With E- Banking By Francisco Liebana Cabanillas, Francisco Munoz-leiva And Francisco Rejaon-Guardia.**

This research paper focused on the satisfaction of E-Banking users. It also includes relationships between satisfaction and it's main Determinants. Author has done data analysis with the data drawn from electronic banking satisfaction survey conducted by national financial institution in southern Spain, which is administered to users every two years done the authenticated section of the bank's online portal.

Limitation: - This study included data of a single financial institution only.

### **2.Measuring the Quality Of E-Banking Portals By Hans H. Bauer, Malik Hammer Schmidt And Tomas Falk (2004).**

This study has discussed about general portal concept. It has also examined the fundamental quality demands of customers in evaluating E-Banking portal. It has collected and Compared Socio - demographic data of the respondents with those reported in an national study of internet users conducted by W3B, one of the leading German market research institutions for interactive media.

### **3.Impact Of E-Banking Services By Shilpan Vyas.**

The work in this paper is focusing on introduction of E-Banking, functions, Types of E-Banking, advantages and limitations of E-Banking. This study also focused on how E-Banking has impacted on Traditional banking services.

Limitation: - This study provides overview of E-Banking. It has not explained it in detail.

### **4.E- Banking : Problems And Prospects By Ruby Shukla, Pankaj Shukla (2011).**

This paper has focused on the advantages and risks that the growth of electronic banking has brought about. It has discussed guidelines, technology standards, steps for popularising E- Banking. It further discussed the risk, issues such as security regulatory, legal issues etc.

Limitation: - This study does not consider customers perception towards problems and prospects.

### **5.Study Of E-Banking Scenario In India By Shubhara Jindal (2015).**

This research paper has focused on introduction, evolution, features, functions, types, advantages of E-Banking in india. It also focused on challenges in adoption of E-Banking. It has provided some suggestions for making E-Banking successful in developing countries like India.

## **6.The Influence Of E-Banking Service Quality On Customer Loyalty By Amit Shankar, Charles Jebarajakirthy (2018).**

This research paper has focused on moderated mediated approach for enhancing customer loyalty towards E-Banking platforms by e-banking service quality ( EBSQ ) practices. It has discussed EBSQ dimensions such as reliability, privacy and security, website design, customer services and support for customer loyalty.

## **7.E-Banking Or Branch Banking? Preference Of Senior Citizens In Kerala By Ambili Jayachandran (2019).**

This study has focused on finding out type of E-Banking or Branch Banking that is most preferred by users belonging to 50 plus age group in Kerala. 400 respondents were selected as sample out of this 256 were Male and 144 were Females.

It has found out preferences of respondents in various aspects such as Depositing cash, Taking account statement, Withdrawal cash, Settling payment, Taking loan.

## **8.E- Banking Innovations: Trends In India By Shilpi Khandelwal (2012).**

This research paper has focused on long term future trends in E-Banking by analysis of future studies. Further key trends are analyzed and discussed to find out it's impact on future E-Banking services.

### **The objective of the Study -**

- 1.To find out the major E-banking services used by respondents.
- 2.To determine the satisfaction level of people using E-banking services provided by their banks.
- 3.To assess the awareness of people regarding E-banking services in Metro cities compared to that of Non-Metro cities.

## **RESEARCH METHODOLOGY**

The number of banks is growing every day, and so are the Internet banking services that they provide. Hence, to collect data regarding customer usage, happiness, variables impacting usage, and so on, we collected data from respondents using a self-filled Google form that comprises questions that respondents must answer and provide their honest opinion on. The geographical location was chosen, and data was gathered from two cities: Mumbai and Vadodara.

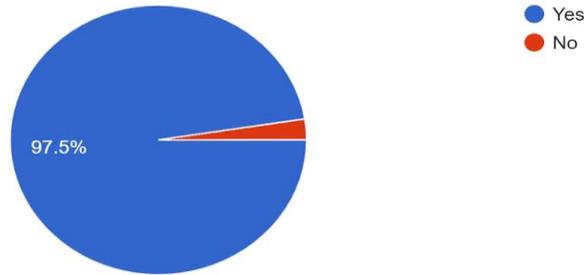
### **Analysis and Interpretation of data.**

#### **Graphic Representation**

The research consists of 120 participants.

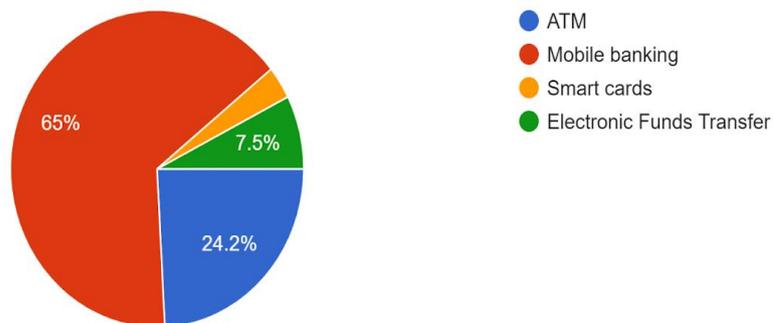
AGE	MALE			FEMALE		
	18-25	26-40	41-50	18-25	26-40	41-50
MUMBAI	23	3	1	19	2	2
VADODARA	42	1	2	22	2	1

Do you use E-Banking services provided by banks?  
120 responses



97.5% of them use any one of the E-banking services provided by banks. From this graph, it can be seen that the majority of people are using these services. Nowadays people are moving towards e-banking and all type of online banking services.

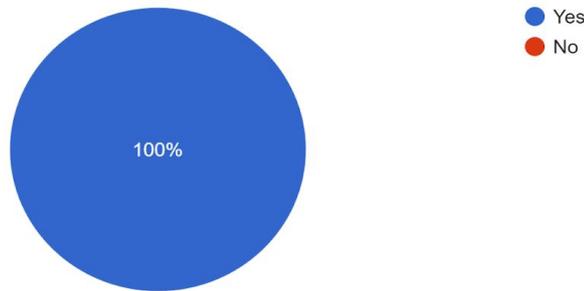
Which E-Banking services do you use most often?  
120 responses



With UPI coming into the picture Mobile banking is the most popular E-banking tool used by people, there is almost 65% of respondents use mobile banking most often. 24.2% use ATM facilities more often. Out of the 4 e-banking services mentioned, mobile banking services are used by people more than the other three services. The reason for this can be nowadays users of mobile is more. ATM services are one of the traditional services that are used by people. Electronic Fund Transfer services are not used by many people according to this graph. Mobile banking services have taken over smart card services.

Does safe and secure network plays important role facilitating of E-Banking services?

120 responses

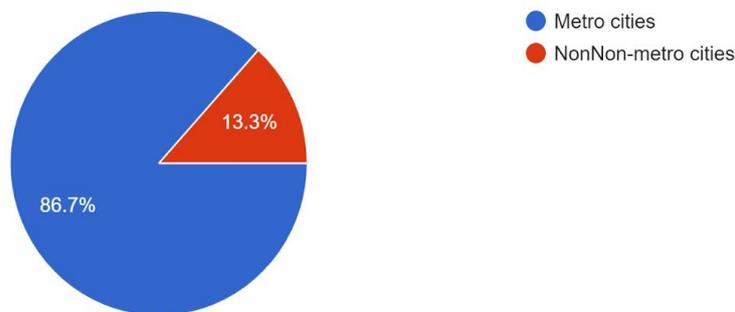


ATM	EFT	Mobile banking	Smart cards
29	9	78	1

Out of 120 respondents, all people agree that a safe and secure network plays an important role in facilitating e-banking services. Because if there is poor network connection people face problems in using e-banking services. It can be said that without a proper network connection, e-banking services can not be used.

What you think about usage of E-Banking services, is it more in metro cities or Non-metro cities?

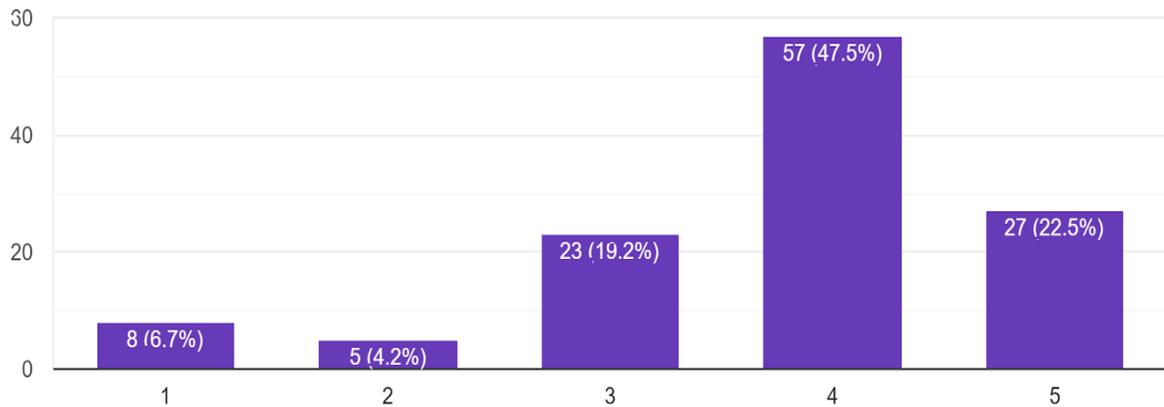
120 responses



services is more in metro cities than in Non-metro cities. First of all, there is a proper network connection in metro cities. Secondly, in metro cities, people are more aware of this type of service.

### Rate how much Satisfied you are with your E-Banking services provider.

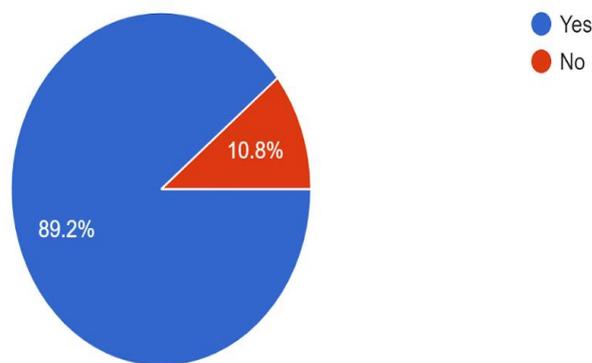
120 responses



By this graph, it can be said that the satisfaction level of people is above average. The majority of people are satisfied with their e-banking service provider.

### Do you believe that E-Banking services are secured and safe ?

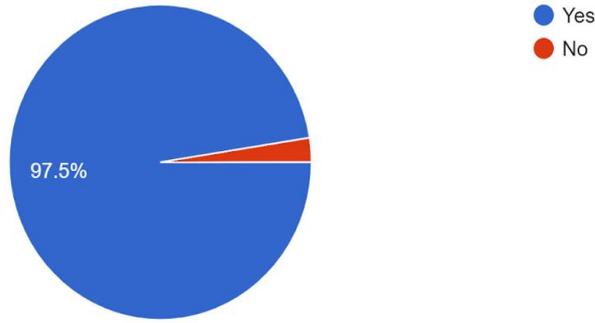
120 responses



Here 89.2% of respondents believe that E-banking services are safe and secure in India, which we think is a very large number and people have trust in E-banking services provided by banks. Still, there are around 10.8% of respondents feel e-banking services are unsecured.

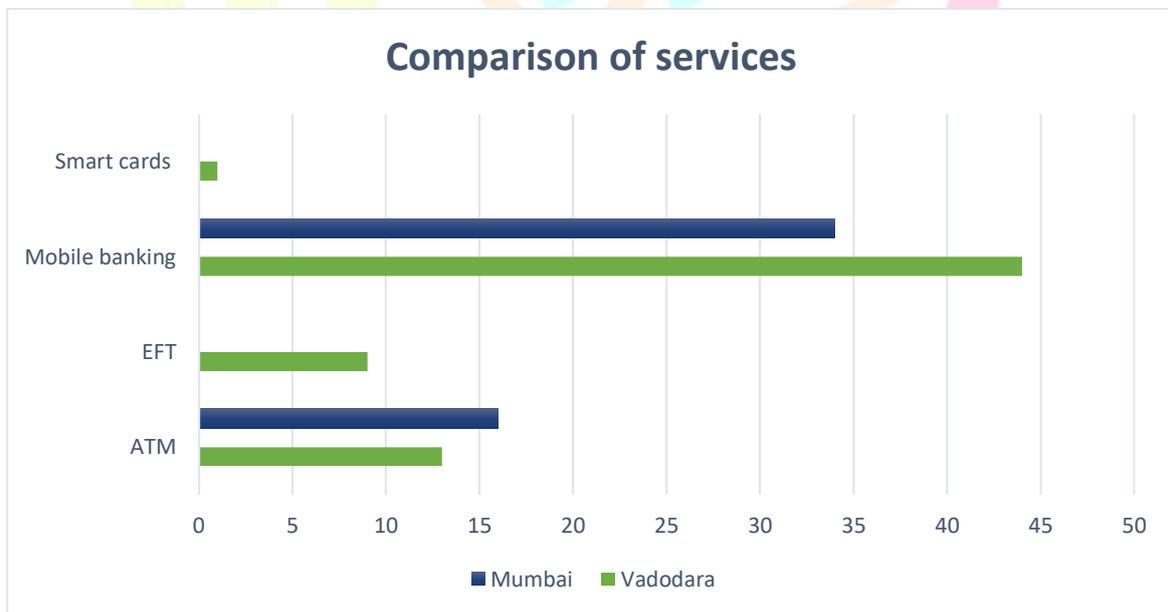
Will you recommend other people to use E-Banking services ?

120 responses

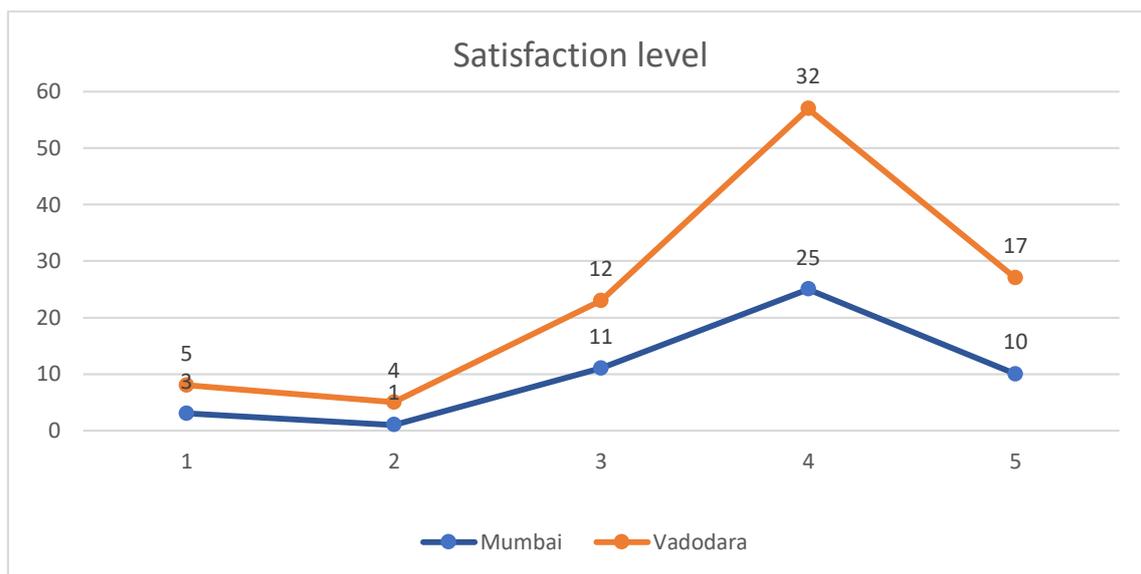


In the above graph, it can be seen that the majority of people agree to recommend the use of e-banking services. This shows that people are very satisfied with e-banking services.

**Comparison of E-banking services between Mumbai and Vadodara.**



Research Through Innovation

**Comparison of Customer satisfaction between both cities Mumbai and Vadodara.****Findings.**

The Major findings of the research are:-

- Majority of users of E-banking services are young people between the age group of 18-25, but this can soon change because of UPI which is user-friendly and has reached every part of the country.
- Safe and secure networks play a very important role in the usage of services and banks that provide E-banking services should always keep this as a priority.
- Among all e-banking services, mobile banking services and ATM facilities are most commonly used by people. 65% and 24.2% respectively.
- There are only 47.5% of people satisfied with their banks and the services provided by them. So, this is something that banks should work on and try to increase this percentage in the future.
- Also with this study we could figure out that the use of Smart cards like debit and credit cards has dropped quite a bit. So, banks can provide lucrative offers to increase their usage.

**Conclusion.**

• To conclude this research of A Comparative analysis of E-banking in Metro cities vs Non-metro cities we would like to address that all the objectives of the study are fulfilled. With this, we can say that users of E-banking will keep on increasing day by day as more and more people want to access the services by sitting at home in comfort. So, these banks have the opportunity to grab customers and generate good profits but only those banks will make it who will provide safe and secure banking services to customers. Coming to the usage part if we keep aside mobile banking and especially UPI payments then usage of E-banking is more in metro cities as compared to non-metro cities but surprisingly with mobile banking services the usage of E-banking is found close to equal in both the cities

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