PROJECT REPORT

(Submitted for the degree of B. Com Honours in Accounting and Finance under the University of Calcutta)

TITLE OF THE PROJECT

Online Banking with respect to State Bank of India

State Bank of India

SUBMITTED BY

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MONTH & YEAR OF SUBMISSION: May, 2022

ANNEXURE-1

SUPERVISOR'S CERTIFICATE

This is to certify that Ms. Tanya Gupta, student of B. Com Honours in Accounting and Finance /Marketing/Taxation/Computer Application in Business of Rammohan College under the University of Calcutta has worked under my supervision and guidance of her project report with the title "Online Banking" which she is submitting, is her genuine and original work to the best of my knowledge.

Place: Kolkata.

Date: 14.6.22.

Signature: *Mandira Saha Basak.*

Name: Prof. Mandira Sahabasak

Designation: SACT

Name of the College: Rammohan College

ANNEXURE-2

STUDENT'S DECLARATION

I hereby declare that the project work with the title **Online Banking** Submitted by me for the partial fulfilment of the degree of B. Com Honours in Accounting & Finance under the University of Calcutta is my original work and has not been submitted earlier to any other University or Institution for the fulfilment of the requirement for any course of study.

I also declare that no chapter of this manuscript in whole or any part has been incorporated in this report for any earlier work done by others or by me. However, extract of any literature which has been used for this report has been duly acknowledged providing details of such literature in the reference.

Place:

Date: 14.06.2022

Signature: *Tanya Gupta*

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ACKNOWLEDGEMENT

I feel deeply indebted towards my teachers who has guided me in this project. It would have not been possible to make such extensive report without the help, guidance and inputs from my teacher.

I take my opportunity to express my profound gratitude and deep regard to my guide **Prof. Mandira Sahabasak** for having shown so much of flexibility and guiding in such a way that I was really learning the subject all the time. She helped me in deciding the project topic. She also showed a lot of openness in her approach and I would like to thank her for her support in a way that has led to proper and effective learning.

A lot of ideas were given in looking at different websites that really gave the drive on how the prototype look like. It also, in many ways, gave me an in-depth knowledge of the topic.

I would like to thank those who answered the evaluation survey and that the answer gave me the confidence that the prototype produce was not a failure.

And lastly, I would like to thank my Parents and my Friends for their inputs.

TABLE OF CONTENTS

Chapter-1

Introduction

The online banking system is a system developed to help customers conduct daily transactions. The online banking system means that customers can now conduct banking business at home in their free time. This system is also called internet banking and supports transaction and non-transaction functions. The types of financial transactions that customers can conduct through online banking generally include obtaining account balances, a list of recent transactions, electronic bill payments, and fund transfers between customers or other accounts. Most banks also allow customers to download copies of bank statements, which can be printed at the customer's premises (some banks charge a fee to send hard copies of bank statements). Some banks also allow clients to download transactions directly into the client's accounting software.

Background of the study

Online banking was first conceptualized in the mid-1970's, but it was offered by some banks in 1985. However, the lack of internet users and costs associated with using online banking, stunted growth. The internet explosion in the late-1990's made people more comfortable with making transactions over the web. While financial institutions took steps to implement e-banking services in the mid-90's, many consumers took some time to adapt the idea of paying for items online. When people don't even have a lot of time for personal work, online banking seems like a godsend and since the day it was launched, many people have started using its facilities. The biggest advantage of online banking is that it is fast and people anywhere in the world can use it whenever they need it.

Need or Justification of the study

In today's busy world, time management and convenience are the main concern for people which happens to be one of the main advantages of online banking. Basic banking transactions, such as paying bills and transferring funds between accounts, can easily be done 24 hours a day, 7 days a week, whenever consumers want. Online banking is fast and efficient. Funds can be transferred between accounts almost instantly, especially if the two accounts are kept at the same institution. Consumers can open and close many different accounts online, from fixed deposits to fixed deposit accounts that generally offer higher interest rates. Consumers can also closely monitor their accounts regularly to ensure their account security. 24-hour access to bank information can detect fraudulent activities early, thus becoming an obstacle to preventing financial loss.

Literature Review

- Vardhman (2007) has examined that internet banking services makes the regular transactions for a client speedy & time efficient with little or no paperwork involved.
- R. Elavarasi (2014) has identified that satisfaction level of customer view about internet banking website of banks. The data analysis shows that age, educational qualification, occupation, income level of customers are significant factors that decide usage of internet banking services.
- A. S. Amsunisa (2015) has identified that different age groups of customers have different perceptions toward the internet banking services & the usage level of these banks. Customers are different so banks should concentrate on all the age groups of

customers that have different perceptions toward internet banking services. It has also seen that different occupation groups of customers have different perceptions toward the internet banking services. There are a good number of customers in every group like students, service class professionals, it shows that they all are keenly interested in using the internet banking services.

Objective of the study

The main objectives of the study are:

- To understand the genesis and concept of Online-Banking.
- To analyze the importance, functions, advantages and limitations of Online-Banking with reference of state bank of india.
- To explain the different forms of Online-Banking
- To highlight the security problems of Online-Banking and how to reduce the security issues with the help of security control tools.
- To analyze the trend of Online-Banking with the help of primary data.
- To analyze the present e-banking scenario concerned with ATM, Internet banking, Mobile banking, credit card-debit card, fund transfer and other e-banking services.

Research Methodology

Research Methodology is the specific procedures or techniques used to identify, select, process & analyse information about a topic.

- ➤ Primary Data: It means the hand data gathered by the researcher. It includes surveys, questionnaires, personal interviews, etc. For the purpose of this case study, primary data have been collected by a group of people through phone call, social network and direct interview.
- ➤ Secondary Data: It means the data already available for the research. It includes government publications, websites, journals, articles, internal records, etc. Secondary data for this case study has been from various sources like articles, websites such as www.wikipedia.com, www.google.co.in and many more.

Limitations of the study

The major limitations of the study are:

- A small sample from respondents is taken to primary data analysis. So, I cannot draw proper inferences about the respondents from this sample size.
- I have not used modern statistical tools to analyse the data.
- Due to shortage of time, I have not been able to make a deep study.
- This study is based on the prevailing respondents' satisfaction. But their satisfaction may change according to time, fashion, need etc.
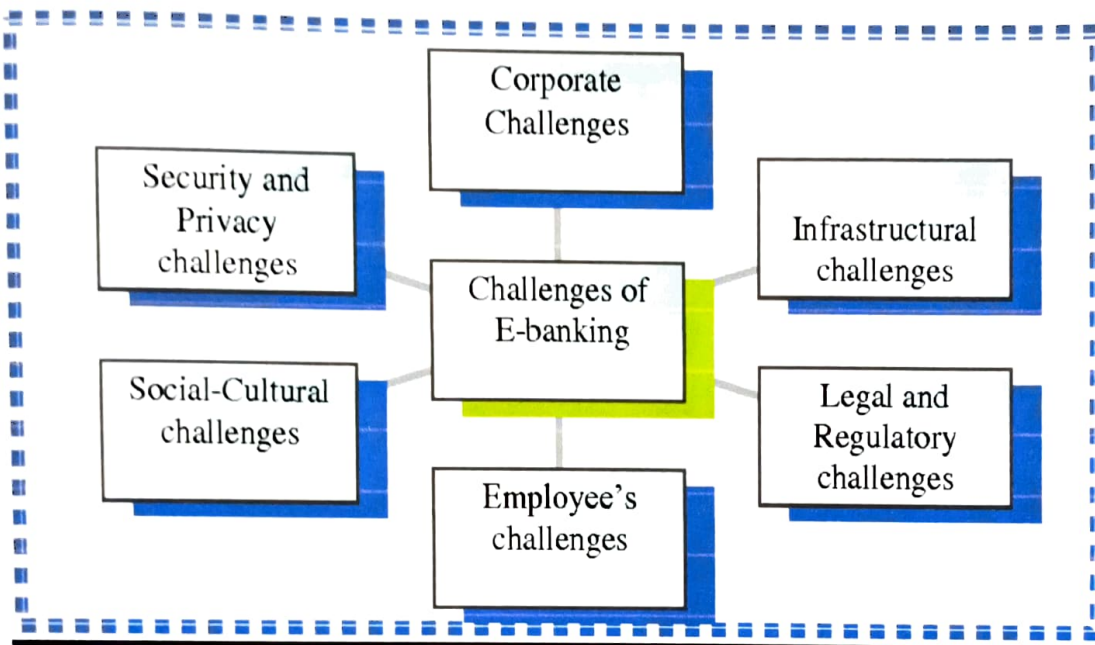
Chapter Planning

The study is divided into various chapters with reference:

- Introduction
- Conceptual Framework

- Data Analysis & Findings
- Conclusion and Recommendations

Chapter-2

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                    ┌──────────────────┐
                    │  Corporate       │
                    │  Challenges      │
                    └──────────────────┘
┌──────────────────┐                        ┌──────────────────┐
│ Security and     │                        │ Infrastructural  │
│ Privacy          │    ┌──────────────┐    │ challenges       │
│ challenges       │    │ Challenges of│    └──────────────────┘
└──────────────────┘    │ E-banking    │
┌──────────────────┐    └──────────────┘    ┌──────────────────┐
│ Social-Cultural  │                        │ Legal and        │
│ challenges       │                        │ Regulatory       │
└──────────────────┘                        │ challenges       │
                    ┌──────────────────┐    └──────────────────┘
                    │  Employee's      │
                    │  challenges      │
                    └──────────────────┘
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Conceptual Framework

Concept of the topic

Online banking refers to a system that allows bank customers to access general information about accounts and banking products and services through personal computers (PCs) or other smart devices. Online banking or internet banking enables customers to conduct financial transactions on secure websites operated by retail or virtual banks. The facility can also allow customers to request check stubs, account statements, report lost credit cards, stop paying checks, suggest address changes, and other routine procedures.

National Scenario

In today's highly technological world, it is hard to imagine that there was a time when all banking operations were conducted at actual physical-financial institutions. Even for simple account transfers people had to go to the bank. Online banking has become an integral part of the Indian banking system. The Indian government enacted the IT Act 2000, which came into effect on October 17, 2000. To review different aspects of online banking, the Reserve Bank of India established an Online Banking Committee. The committee focuses on three main areas of Internet banking: technical & security matters, legal matters, and regulatory & supervisory matters. RBI accepted the recommendations and suggestions of the working committee and consequently issued guidelines for the implementation of online banking in India for the bank. The old manual systems that have been ubiquitous in the Indian banking industry for centuries seem to have been replaced by modern technology. Although today's online banking is full of amazing innovations, it is not always easy, in fact, it took a long time to get to this point.

India is in the midst of a digital revolution, Internet users are shifting from search and social media to more mature activities, such as online shopping and banking. 70% of urban Internet users have been affected by digitalization when buying financial products that at least uses one digital channel. Banks play an important role in the economic development of a country. The economic development of a country involves investments in various sectors of the economy. Banks collect small savings from the public and use them to invest in various projects. Many new initiatives have been proposed in today's banking scenario, with the aim of providing better customer seice and better facilities with the help of information technology. As more and more Indians access the Internet via mobile phones, financial companies face a great opportunity to create a powerful digital experience that is intuitive and secure for their customers.

International Scenario

In the 1990s, banks realized that the growing popularity of the World Wide Web provided them with an additional opportunity to promote their services. Initially, they used the Web as just another brochure without interacting with customers. Early websites featured images of bank employees or buildings, and provided customers with maps of branch and ATM locations, phone numbers for more information, and simple product listings.

At the beginning of 2004, about 33 million US households (31% of the market) were using one form or another of online banking. A survey by the Gartner Group shows that after five

years, 47% of Americans use online banking. At the same time, between 2011 and 2012, the share of e-banking internet users in the UK increased from 63% to 70%.

Today, the global banking system continues to maintain positive momentum, with profitability rising to a new level after the crisis. According to The Banker, 2 returns on capital (ROC) 3 as of 2018 was 13.7%, up from 13.5% at the end of 2017. However, the industry has yet to find a way back to profitability sustainable, with a return on equity (ROE) of 9.6%, which is less than the 12% mark normally associated with bank capital costs. Global assets fell to US $ 122.8 trillion, mainly due to the sale of non-core assets by European banks. On the positive side, the situation for global banks has once again become more resilient, with the Tier 1 ratio increasing slightly from 6.66% in 2017 to 6.75%. 2020 may be the year of "build and migrate" as banks will continue to test methods to modernize core systems.

Finally, to achieve transformation, leaders may need to focus on cultivating a new way of thinking to make the best use of technology, people, and processes. Only those financial institutions that establish a culture of collaboration and innovation to promote change will be able to achieve a real return on investment in technology in the next decade. Today, many banks are just Internet banks. Unlike their predecessors, these pure Internet banks have no physical bank branches. Instead, they usually differentiate themselves by offering better interest rates and broader online banking features.

Company Profile

Type	Public Sector Undertaking
Industry	Banking, Financial Services
Founded	1st July, 1955
Headquarter	Mumbai, Maharashtra
Website	https://bank.sbi/

Vision:

Be The Bank of Choice for a transforming India

Mission:

Committed to providing simple, responsive and innovative financial solutions

History of State Bank of India:

The history of the State Bank of India can be traced back to the first decade of the 19th century, when the Bank of Calcutta was renamed the Bank of Bengal and was established on June 2, 1806. The Bank of Bengal was one of the three presidency banks, the other two are Bank of Bombay (founded on April 15, 1840) and the Bank of Madras (founded on July 1, 1843). These three banks obtained the exclusive right to issue paper money until 1861 when the Indian government obtained the right to issue paper money under the Paper Currency Act. The Presidency Banks was merged on January 27, 1921, and the reorganized bank was renamed the Imperial Bank of India.

According to the provisions of the State Bank of India Act of 1955, the Reserve Bank of India (which is the central bank of India), acquired a majority stake in the Imperial Bank of India. On July 1, 1955, the Imperial Bank of India was renamed the State Bank of India. In 2008, the Indian government acquired the Reserve Bank of India's stake in SBI to eliminate any conflicts of interest because Reserve Bank of India is the country's banking regulator.

Evolution of the State Bank of India:

State Bank of India has acquired local banks in the rescue. The first is the Bank of Bihar (founded in 1911), which the State Bank of India acquired in 1969 and its 28 branches. The following year, the State Bank of India acquired the National Bank of Lahore (founded in 1942) with 24 branches. Five years later, in 1975, SBI acquired the Krishnaram Baldeo Bank, which was established in Gwalior State in 1916 under the patronage of Maharaja Madho Rao Scindia. In 1985, the State Bank of India acquired the Bank of Cochin in Kerala, which had 120 branches. State Bank of India was the acquirer because its affiliate the state Bank of Travancore already had an extensive network in Kerala.

SWOT Analysis of the State Bank of India:

Strength:

- Greater reach to customers
- Quicker time to market
- Ability to introduce new products and services quickly and successfully
- Ability to understand its customers' needs
- Customers are given access to information easily across any location
- Greater customer loyalty
- Easy online application for all accounts, including personal loan and mortgage
- 24 hours account access
- Quality customer service with personal attention

Weakness:

- Lack of awareness among the existing customers regarding internet banking
- Obsolesce of technology take place very soon specially in terms of security on internet
- Procedure for applying for ID & Password for using services related to internet banking takes time

- Lack of knowledge is found regarding internet banking in employees of the State Bank of India
- Implementation of newer technology is little bit complicated
- Employees needs training to obtain knowledge regarding internet banking

Opportunities:

- Approximately 95% of customers are not using internet banking
- Core competency can be achieved in terms of banking if focus is made on awareness of internet banking
- Can become 1st virtual bank of India
- Concentration of various services should be made using internet banking

Threat:

- Maintaining Business Edge over competitors in the context of sameness in IT infrastructure
- Multiple vendor support is necessary for working of highly complex technology
- Maintaining secured IT infrastructure for business operations
- Alternative must be there in case of failure of system

Chapter-3

THE IMPORTANCE OF
CUSTOMER SATISFACTION
IN BANKING

Data analysis and Findings

3.1 Data analysis and Interpretation:

For this case study on online banking a survey was conducted. The data has been collected from 30 account holders. Mainly the objective of the research is to understand online banking users' behaviours, opinion, preferences and expectations. The questions were designed in such a way to cover all the relating fields. The fieldwork and data analysis were from a secondary source.

1.1.3D cone showing gender of people using the net banking facility:

Table no. 3.1

Distributions of respondents according to their gender

Response	No. of Respondents	Percentage
Male	22	72
Female	8	28
Total	30	100

Source: Secondary Data
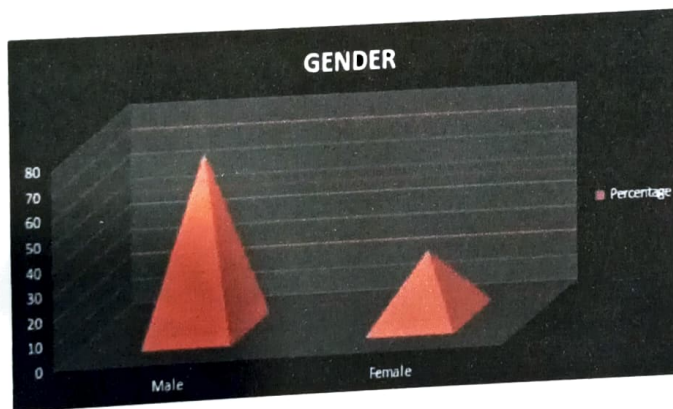
Interpretations:

From the above diagram it is found that majority of the respondents are male when compared to that of female who are interested in e-banking.

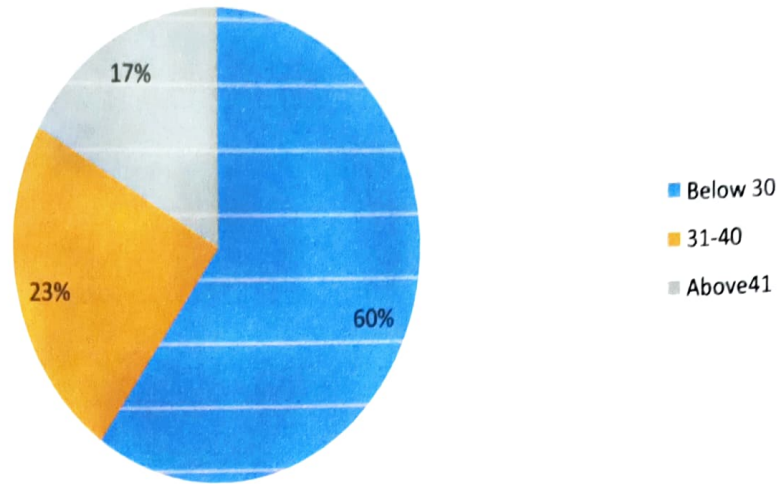### 1.2.Pie chart showing different age group peoples using the net banking facility:

Table no. 3.1.2

Distributions of respondents according to their age

	No. of Respondents	Percentage
Below 30	18	60
30-40	7	20
Above 41	5	8
Total	30	100

Age group of people

Interpretations:

It is found that people in the age group of below 30 years have shown the greater interest in the e-Banking services of State Bank of India. Age group between 31-40 are only 23% which is higher than that of above 41 age groups. People have shown a lower percentage because they have lack of knowledge in e-banking services of the State Bank of India.
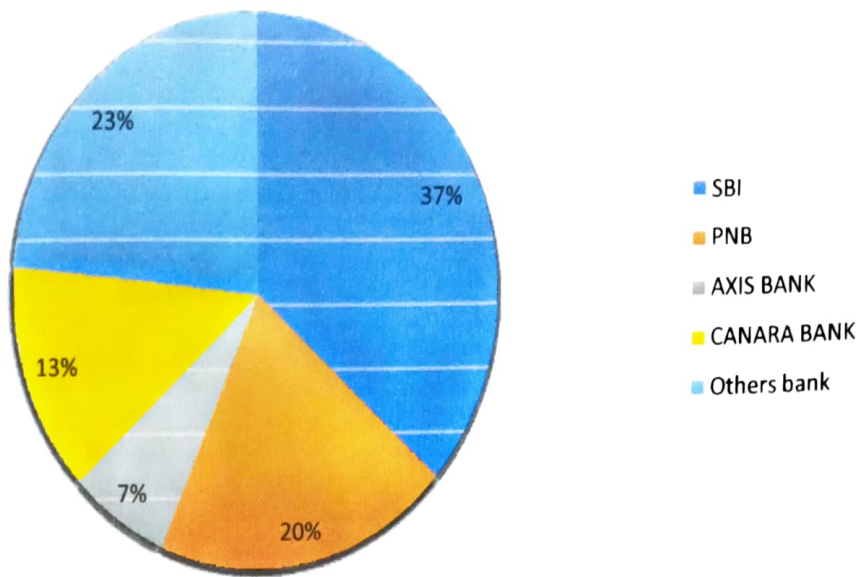
2. In which bank do you have your account?

Table no.3.2

	No. of Respondents	Percentage
State bank of India	11	37
Punjab National Bank	6	20
AXIS Bank	2	8
Canara Bank	4	15
Others bank	7	24
Total	30	100

Source: Secondary Data

Interpretation:

From the above data, 37% of the respondents are having bank account with the State Bank of India ,20% of the respondents are having bank account with the Punjab National Bank ,7% of the respondents are having bank account with the AXIS Bank,13% of the respondents are having bank account with the CANARA Bank and,24% of the respondents are having bank account with the others bank.
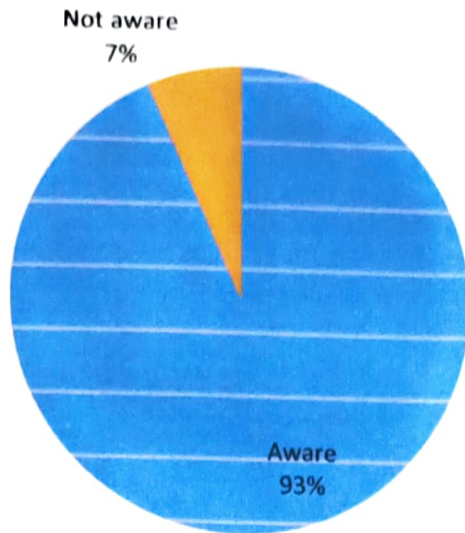
3. Are you aware of Online Banking?

Table no. 3.3

Distributions of respondents according to their awareness about e-Banking

	No. of Respondents	Percentage
Aware	28	90
Not aware	2	10
Total	30	100

Source: Secondary Data

Column1

Not aware
7%

Aware
93%

Interpretation:

The diagram shows how much people are aware and not aware on the e-banking services offered by the bank. Thus, through this diagram we can see that majority of the respondents are aware about the e-banking and only 7% is not aware.It ia good for the bank as most of the respondents were aware of the internet banking and all the services under internt banking.

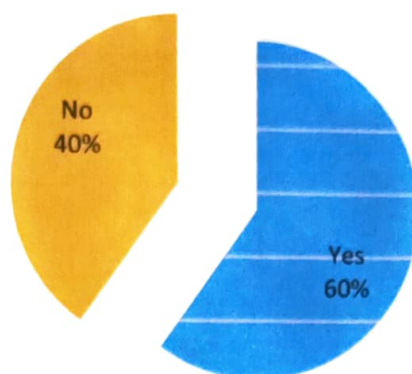### 4. Do you feel safe and secure while disclosing your detail on E-Banking?

Table no. 3.4

Distributions of respondents according to their view of safe and secure while using e-banking services

	No. of Respondents	Percentage
Yes	18	60
No	12	40

Source: Secondary Data

Safety in disclosing details

Interpretation:

This question witnessed a fifty-fifty answer from most of the Respondents, few of the respondents felt safe in disclosing their details.

But still there were a lot of people who felt unsafe in Disclosing and feared their personal information may used by some other person.
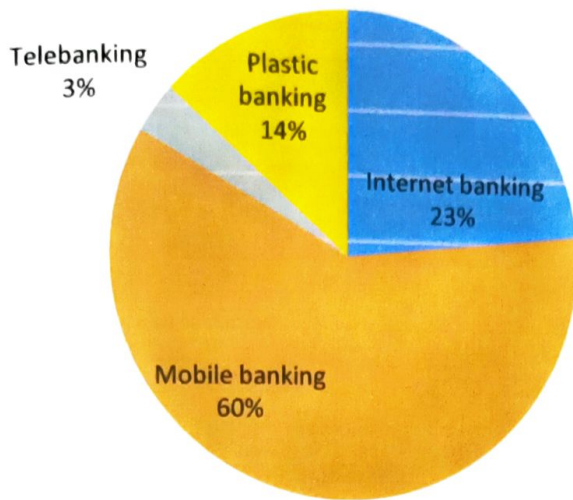
5. Which of the following E-banking services are provided by your bank?

Table no. 3.5

Distributions of respondents according to their convenient mode of e-Banking

	No. of Respondents	Percentage
Internet banking	7	24
Mobile banking	18	60
Tele banking	1	4
Plastic money	4	12
Total	30	100

Interpretation:

Above chart shows that,out of 30 people,24% of the respondents were using Internet banking,60% of the respondents were using Mobile banking ,4% of the respondents were using Telebanking and 12% of the respondents were using plastic money services provided by the banks.

It is clear that the most preferred e-banking services of the Bank is mobile banking among internet banking, mobile banking, tele banking and plastic money. This is because of the convenience in handling and mobile can be easily portable from one place to another.

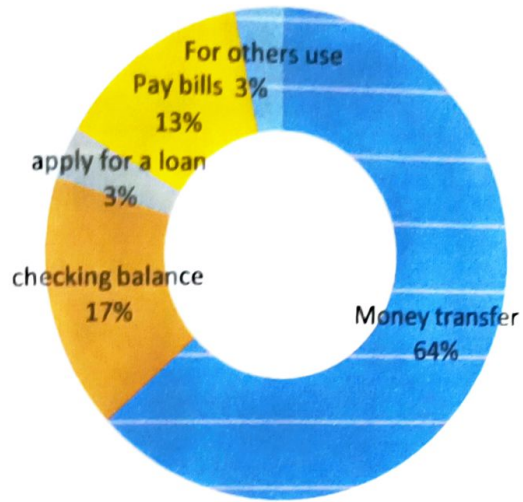**6.What are your main transaction you would prefer to do by net?**

Table no. 3.6

Distributions of respondents according to their main transaction level of mobile banking services

	No. of Respondents	Percentage
Money transfer	19	64
Checking your current balance	5	17
Apply for a loan	1	3
Pay bills	4	13
For others use	1	3
Total	30	100

Source: Secondary Data

Main transaction

Interpretation:

The chart shows that a large number of a respondents would like to do a money transfer with the mobile banking services i.e., 64%. There are large number of apps that are introduced by the State Bank of India and it is easy to use.

It is interesting to see that a respondents would like to do all the transactions which one does personally on a visit to the bank. Thus , internet banking has a promising future ahead.
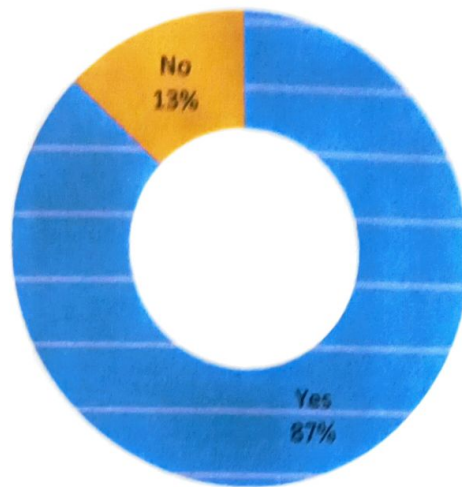
7.Are you aware of the benefits of net banking which are available?

Table no. 3.7

Distributions of respondents according to their arwareness of the benefits of internet banking

	No. of Respondents	Percentage
Yes	26	87
No	4	13
Total	30	100

Benefits of internet banking

Interpretation:

It is pretty amazing to see that most of the respondents are aware of the benefits of internet banking.

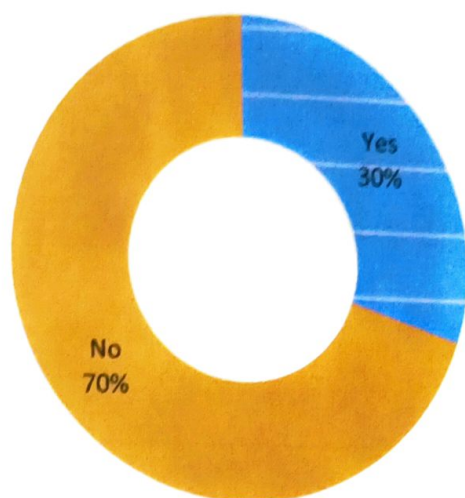**8.Are you aware of the methods which can be undertaken to make any kind of fraud?**

Table no. 3.8

Distributions of respondents according to their awareness of methods of fraud towards e-Banking.

	No. of Respondents	Percentage
Yes	9	30
No	21	70
Total	30	100

Source: Secondary Data

Awarenes of methods of frauds

Interpretation:

The diagram shows how much people are aware and not aware of the method of fraud on the e-banking services. Thus, through this diagram we can see that majority of the respondents are not aware about the any kinds of fraud in e-banking and only only 30% of the respondents are aware.

It's pretty tragic but most of the respondents are not aware of the techniques which can be taken up for any kind of fraud.
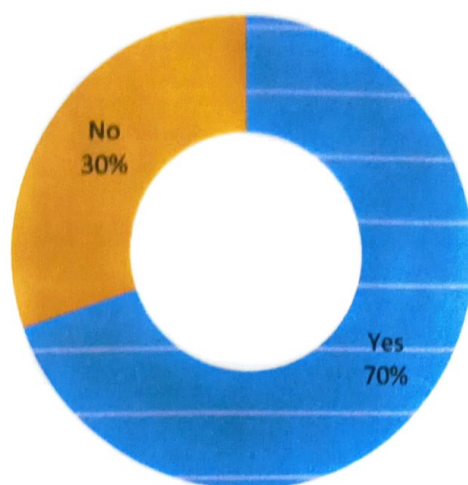
9.Is your bank always updated you to protect any theft or fraudlent activity in E-Banking?

Table no.9

Distributions of respondents according to their protection by bank

	No.of Respondents	Percentage
Yes	21	71
No	9	29
Total	30	100

Updated by bank

Interpretation:

It is very interesting to see that most of the respondent are updated from the services of their respective bank is providing and the rest of the respondents felt there is a scope of improvement.

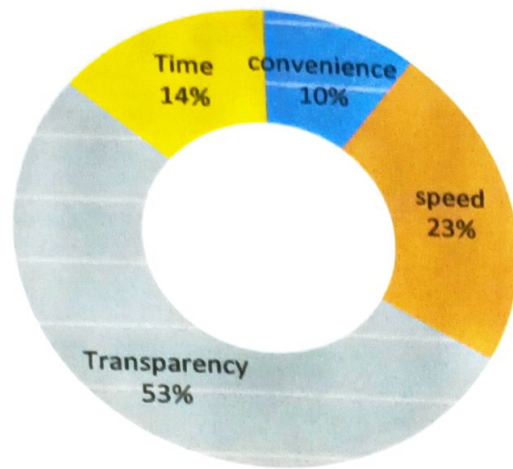## 10. What benefits do you see in internet banking?

Table no. 3.10

Distributions of respondents according to their benefits in e-Banking services

	No. of Respondents	Percentage
Convenience	3	10
Speed	7	23
Transparency	16	53
Time saving	4	14
Total	30	100

Source: Secondary Data

# Benefits seen by customer

Interpretation:

Most of the respondents felt that the transparency provided by internet banking is the highest motivating factor fir an individual to use internet banking ,rest speed convenience and time are also the other motivating factors.

11. Would you prefer using net banking instead of visting your bank every now and then?

Table.12

	No.of respondents	Percentage
Yes	29	97
No	1	3
Total	30	100

## Prefer using net banking

no
3%

Yes
97%
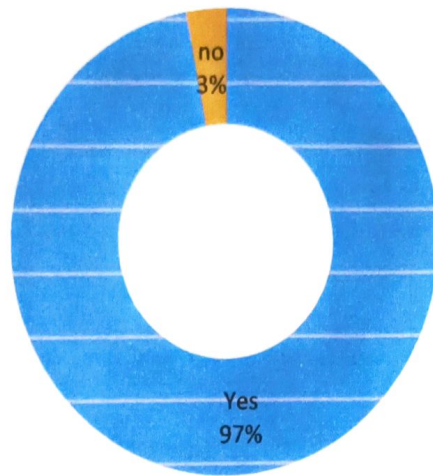
Interpretations.

It was witnessed that most of the respondents preferred using internet banking over there conventional banking system.Thus internet banking has a bright future ahead.

12. Did online banking done well according to your expectations?

Table.12

	No.of respondents	Percentage
Yes	19	63
No	11	37
Total	30	100

Expectations with banking services

■ Yes

■ No
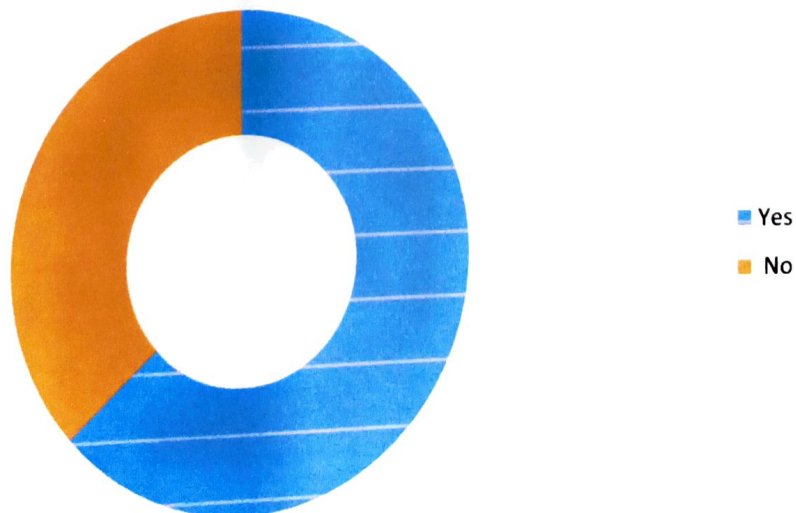
Interpretation:

It is pretty amazing to see that most of the respondents are satisfy with the internet banking.

2. Findings:

- E-Banking services are widely used by males rather than females.
- The study shows the fact that main users of e-banking services are of the age group below 30. The number of people above the age of 50 years who use e-banking services are very less compared to other age groups.
- Students are using e-banking services because they are more aware about the same.
- Most of the respondents are aware about the various e-banking services provided by SBI .
- Majority of them prefer mobile banking as the commonly used e-banking service i.e., about 60%.
- 65% of the respondents are neutrally satisfied by the internet banking services provided by their Bank .
- 62% of the customers are in the opinion of "very good" for e-banking services of the State Bank of India.

Chapter-4

Conclusion and Recommendations

Conclusion:

Our economy is facing a wave of change with modern technologies penetrating into all the sectors which are now giving a makeover for the economy. This makeover is creating a great effect on the banking sector today. The nature of banking transaction has moved from the long queue at the bank counter to the small that our hand. The new face of banking made it convenient for customers to make their transaction from any geographically diverse place.

In countries like India, it is necessary to provide customers with better personalized services. Banks must pay attention to customer attitudes towards accepting online banking. Many early studies have noted the importance of security and privacy in accepting online banking, and found that people claim they understand security issues but are not clear on all types of fraud. Current research shows that customers are less willing to accept new technologies or methods that may have little risk. Therefore, banks must design websites to solve security and trust issues.

Recommendations:

- Awareness about e-banking services of the State Bank of India is moderate; the bank must take necessary steps to make customers more aware about the provisions of e-banking services.
- In order to increase the knowledge about e-banking services of the State Bank of India among customers, bank can conduct more promotion techniques.
- To ensure customer loyalty the bank can provide better facility according to the needs and convenience of customers.
- Though the e-banking is an effective tool but many of the customers are not using it due to the awareness of the particular direct banking channel. Now the responsibility lies with the bank to make them aware about various e-banking channels through publicity and advertisements.
- The bank should educate the customers about the usage of e-banking services and also about their advantages. This would prompt the customers to shift from traditional brick and mortar channel.
- It has been observed that even the customers who know about e-banking services are not using this facility due to misconception and lack of information. These customers should be targeted by the bank and must be convinced to use the same.
- The bank may improve existing facilities to spread awareness about computer and net banking.
- The best way to motivate the customer to use e-banking is the most efficient customer care services.

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- www.sbi.co.in
- www.linkedin.com

Books:

- An introduction to E-Commerce: written by Ramit Kumar Roy & Debasri Dey
- E-Commerce: written by Prof. (Dr.) Dilip Kumar Chakraborty & Prof. Debdulal Chatterjee
- Introduction to Information Technology & its Business Application: written by A.K. Mukhopadhyay & A. Das

QUESTIONNAIRES

Dear Respondents,

I am student of Rammohan college, I am doing this research to compare different services provided by bank to its clients.

1. **Personal details**
   a. Name-
   b. Gender-
   c. Age-
   d. Educational Qualifaction-
   e. Occupation-

2. **In which bank do you have your account?**

   a. State bank of India
   b. Punjab National Bank
   c. AXIS Bank
   d. CANARA Bank
   e. Others bank

3. **Are you aware of online banking?**

   a. Yes   b. No

4. **Do you feel safe and secure while disclosing your details on E-Banking?**

   a. yes   b. No

5. **Which of the following E-Banking service are provided by your bank?**

   a. Internet Banking
   b. Mobile Banking
   c. Tele Banking
   d. Plastic Banking

6. **What are your main transaction you would prefer to do by net?**

   a. Money Transfer

   b. Checking your current balance

   c. Apply for a Loan

   d. Pay Bills

   e. For others use

7. Are you aware of the benefits of net banking which are available?

a. Yes   b. No

8. Are you aware of the methods which can be undertaken to make any kind of fraud?

a. Yes   b. No

9. Is your bank always updated you to protect any theft or fraudlent activity?

a. Yes   b. No

10. What benefits do you see in internet banking?

a. Convenience   b. Speed

c. Transparency   d. Time saving

11. Would you prefer using net banking instead of visting your bank every now and then?

a. yes   b. No

12. Did Online Banking done well according to your expectations?

a. Yes   b. No