

Role of Commercial Banks Awareness in Financial Services - A Study With Special Reference to Mysore District

Manoj .S¹

M. Prabhu²

Abstract : *Financial awareness, on the one hand, is a procedure aiming at providing banking financial services like savings bank account, insurance products and credit facility to weaker sections of the society While on the further, it refers to the objective of ensuring financial services (insurance, banking, and services of capital market) and timely and enough credit to every division of the society as well as of the economy. Access to financial services has been familiar as a significant aspect of growth and more importance is given to extending financial services to below-income households as the low knowledge and education required to make out awareness financial services are accessible to those sectors. Lack of financial access limits the different of services and credit for enterprises and household. Even if there is some proof that access is developing but still there are several factors which have affected the access to Banking financial services.*

Keywords: - deposits; service; insurance; awareness; loans.

Introduction : In India Banking is the Heart of the economy whose strength signifies the prosperity and health of the country. India had its own banking system in early period, even it was not similar to banking in modern times. Under RBI, commercial banks have a wide network to operate in the country Straight from the nationalization of banks of 1969 to the recent application of BASEL III, starting a few banks of an enormous figure of foreign and private sector banks,

from its monotonous and laid back system to the modern advance systems with internet banking, mobile banking, etc. In India banking industry has travelled an extended path to assume its recent status and is constantly undergoing continuously transformation. Indian Banking financial institutions influence development of economic and growth of the country both in terms of Quantity and quality, there by adopting different strategies for developing economic growth. As environmental issues gain greater concentration, pressure is being placed on all industries, including financial institutions to implement Green Initiatives.

Banking financial sector plays an important role in promoting sustainable and socially responsible investments as it increases the cost and lowers loss percentage as upper quality loan portfolio results in higher earnings. therefore, heartening responsible for funds and practical lending should be one of the responsibilities of the banking sector. Banking initiatives taken by related banks or a theory of Green banking namely using all the banks property and resoruces with responsibility and concern, avoiding waste and giving precedence to choices that take sustainability into account And higher expectations by the public on Bank's service environmental responsibilities and emerging regulatory and compliance necessities. This comes in many forms using internet banking instead of visiting banking, Bill payments through online instead of mailing them. It's a sunshade expression referring to practices and guiding principle that makes banks sustainable in environment, economic, and social various dimensions. Which targets to make services of financial banking processes and the use of information modern facilities of technology and physical infrastructure as efficient and effective as feasible? The Banking services skill also assumes the action of using recent superior computer algorithms in raveling the patterns of behaviour of customers by shifting through customer information which is psycho-graphic, demographic, operation data. This movement is also known as Data monitoring which helps bank to obtain their business objectives by solving different marketing troubles such as customer scoring, customer segmentation, target marketing, cross cell, market based analysis, customer maintenance by modelling .E- banking refers to the use of recent technology which allows customer to access e-banking services electronically whether it is to fund to transfer, bill payments, view account or to get information and technology and services. Internet banking or web-based banking is network of banks and financial institutes as well other sealers. It will

provide electronic payments and services to customers. It implies the most realistic use of information modern technology as medium of universal communication with banks.

Review of Literature:

Bauerr, Keelson's (2002) has mentioned consumers and banker are each fascinated among the possible for internet banking industry. During article, the conclusion shows that banks additionally are increasing their connections to deal with what they understand on the increase grasp for online services.

Kasthuri, Rao (2002), "Out the half dozen distress bank zone ,has documented by Verma Committee, the banks are nominative are SBI, Vijay Bank, Indian Overseas Bank and Union Bank of India have gone public sector and currently SBI still has an adverse coverage quantitative relation. The outstanding three banks are in relaxed situation".

Sanyoudha and K. Shiva Kumar (2002), studied on customs embrace "the ratings given by the customer respondents during a sample stifling for variety of range of services are customer responses towards passbook facilities, cheque book, other financial services such as, DD facility, depository services, etc. and also describes customers are much pleased with the services that are provided by the private sector banks when compared through co-operative banks".

Yash Paul Pahuja (2003) this text reviewed on SB account is one amongst the quick growing clusters of actors in the Indian Banking commerce with around thirteen thousand branches (including its seven associate banks) and fifty four foreign offices in 42 countries? This brushwood handles 27million transactions a day. The cost of funds is lowest for SBI at 7.6 percent as compare to others".

Massad, Nelson (2003) has contributed at a hypothetical level by given that deeper accepting of the transactions between customers and service providers.

MaricioSanchez Featerman, (2003) measured that noticeable risk reserved consumer taking up discernment furthermore intention of the usability, helpfulness of on-line payment banking system

V.Raghunathan (2003) "congregation in the banking sector assumes improved consequence since banks today no longer spank about merely through other banks within the fact thrash about with all told special sector".

DonaD Siregar (2004) Has investigate that the relative significance of diverse factors influence bank decision on going public over consolidating with other banking organisations. Many banks experienced consolidation through merger acquisitions (M&A)

Bayles, Michelle Esther (2004) have believed that investigating factor contribute their decision to bank online, commonness of banking activities.

Shekhar Chandra (2004) has thoroughbred that "The second and also the most significant measure of the banking sector reforms was scale back of the non-performing assets (NPAs). throughout info, the total effort to reform All reform the banking sector would dip if the banks weren't able to contain and scale back their NPAs. It would be not possible for a bank with high non performing asset to exist in additionally animated or prepared for action. 'What Are these NPAs? Assets that do not surrender any return or come back

Yakub Shumaila, Yousafzai (2005) has explicit that expand a theoretical model therefore on variety however intentions towards the use of online net banking are formed and on the road to what point they are associated with the particular use of online internet banking.

Sakkthivel M(2006) associate wide-ranging primary analysis in republic of India so as to acknowledge the temperament of net users to bank for totally different completely different services over net banking and provides a particular focus to acknowledge the impact of influencing Indian online users in intense different net services.

Vamalwa, Tom (2006) thought that whether internet banking strategies are associated with the bank's core business based or not recognized.

Manoharan N. (2007) during this article has explained the e-payment system in Republic of India and its performance impact on Indian banking sector. Here author has defines competition in industry had forced the banks to alter the means they operate their business dealing. So, net banking has created it potential to seek out alternate banking practices. This paper, author has separated payment system in to 3 sorts in Republic of India, that's payment system, retail electronic system and retail payment system,

Suresh.P(2008) highlighted internet-banking facility had formed surprising opportunities for the banks to control monetary merchandise, service delivery,

marking, profits, during the article analyzed that internet banking are going to be associate innovation if it preserved each business model and technology information ,and troublesome if it destroys each the model and information

Guillean and Tschoegi (2009), long-established banks accepted the change in their performance in order to be more receptive to the international market stipulate for new monetary product in new competitive market.

Singh shamsher (2011) mentioned the adoption and effect of internet banking facilities, and ATM card services on customer satisfaction and retention by top Indian banks.

Srivastav, P.K. (2013) during this article they observe typical banking is associate art however e-banking is a lot of of science than art because it is a lot of information primarily based and scientific in mistreatment electronic devices.

Kaura and Vilakshan (2014) findings are indicating that service quality shows the proper impact on the level of customer satisfaction and customer loyalty.

Malik, S. (2014) has highlighted that monetary innovation is response to survival of banks in modern banking environment. The significance of financial innovation is extensively familiar. Innovation in product improvement is one of the forms of innovation that has been used by banks.

Singh (2015) explained deliberately on development of quality service will depend on customer connections, interaction. Banks have participated with the study contain ICICI, SBI, HDFC Bank and PNB.

Problem of the statement : All Commercial banks offer their customers the competence of more than certain financial Banking service. From the side of commercial Banks e-Banking and financial service we can hand on out banking activities from the console of our office and home with our mouse itself. By means of our e- Banking classification and undisclosed word, we are able to overlook our all Banks financial records perform via transactions online whole phases without any difficulty. We can transfer funds online to every bank account maintained by way of any bank of the nation. We can also access all our state Bank accounts from all around the world full-time.

Aim of the study :

- I.** To identify phases of awareness of account holders towards financial banking services to evaluate intensity of awareness of customers in all the commercial banks in mysore district.
- II.** To know the major customers problem at the same time as using e-banking services.
- III.** To scrutinize on the factors that affect the customer's opinion an area commercial banking services.

Scope of the study :

- I.** Mentioned to study area of the customers was taken to consideration.
- II.** This area of study was enclosed various commercial Banking services.
- III.** The developing awareness of financial banking services has enabled the banks to suggest an instant banking transactions and incorporate related banking users correlated functions.
- IV.** This is a primary source data directly collected from the customers of commercial Banks of Mysore district.

Research methodology :

Data collection: **I.** Primary data **II.**secondary data

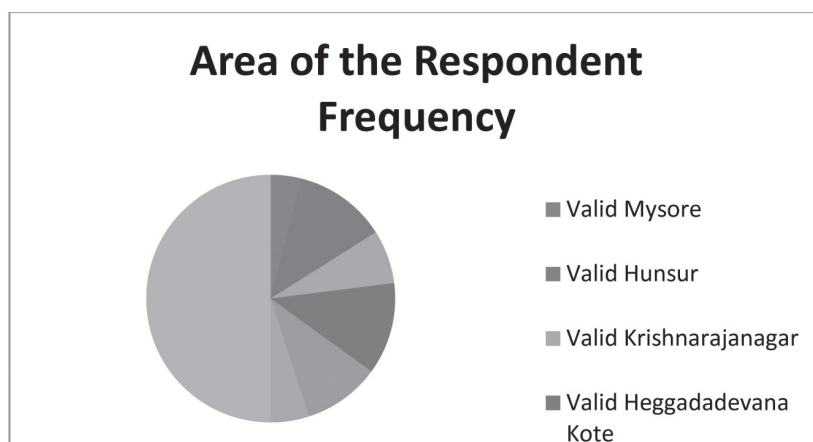
I. Primary data: This Questionnaire is used to get detailed from primary data onto relevant study area respondents. The questionnaire was prepared for written and enclosed questions connecting to various dimensions of banking financial service such as level of handling and usages, damages accruing to the users of banking customers in online e-banking services, troubles encountered. An exertion was also complete to bring out reasons for this non-usage developments history. Factors influencing the live out of awareness of financial banking services the questions incorporated into the questionnaire were open-ended, and presenting different various choices.

II. Secondary data: Awareness of commercial banking Financial Banking services articles are taken from journals, RBI, government issues, magazines,

Data Analysis and Interpretation

Table no -1
Area of the Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Mysore	12	8.0	8.0	8.0
Hunsur	36	24.0	24.0	32.0
Krishnarajanagar	21	14.0	14.0	46.0
Heggadadevana Kote	36	24.0	24.0	70.0
Nanjanagudu	30	20.0	20.0	90.0
T Narasipura	15	10.0	10.0	100.0
Total	150	100.0	100.0	



Source: - Primary data

Interpretation:- Above table area of respondent indicating that area of heggadadevana kote , hunsur showing majority frequency are both same that is 36 out of 150 respondents and 30 respondents are from nanjanagudu that is 20 percent of total respondents, 21 respondents are from k r Nagar, 14 percent ,15 respondents are from T Narsupura, 10 percent , rest of the other 12 members from Mysore that is 8percent of total respondents.

Table no-2

Gender of the Respondent

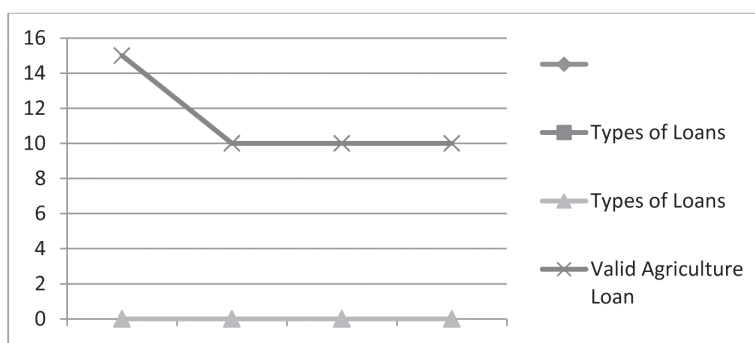
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	84	56.0	56.0	56.0
Female	66	44.0	44.0	100.0
Total	150	100.0	100.0	

Source: - Primary data

Interpretation:- From the above mentioned table of gender respondents majority of are male that is 84 frequency 56 percent out of total 150 respondents and rest of the other 66 are Female that is 44 percent out of 150 respondents.

Table no-3
Age of the Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than 30 years	45	30.0	30.0	30.0
30 to 50 years	72	48.0	48.0	78.0
50 and above years	33	22.0	22.0	100.0
Total	150	100.0	100.0	



Source: - Primary data

Interpretation:- above mentioned table of age respondents majority of respondents are from the age group between 30 to 50 year of age group that is 72 (48 percent) out of total 150 respondents, 45 (30 percent). Of the respondents are from the age group between 30-50 years and rest of the others are from the age group between 50 and above that is 33 (22 percent).

Table no-4
Marital Status of the Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Married	48	32.0	32.0	32.0
Valid Unmarried	102	68.0	68.0	100.0
Total	150	100.0	100.0	

Source: - Primary data

Interpretation: - From the above table it is clear that 102 respondents are unmarried that is 68 percent. And rest of the other 48 are married (32 percent) out of 150 respondents

Table no-5
Religion of the Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Hindu	24	16.0	16.0	16.0
Valid Muslim	9	6.0	6.0	22.0
Valid Christian and others	117	78.0	78.0	100.0
Total	150	100.0	100.0	

Source: - Primary data

Interpretation: - From the above religion of respondents table majority of respondents are from Christian and other that is 117 (78 percent) out of total 150 respondents, 24 (16 percent). Of the respondents are from the Hindu religion and rest of the others are from Muslim religion that is 9 (6 percent).

Table no-6

Caste of the Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid General	33	22.0	22.0	22.0
Valid OBC	42	28.0	28.0	50.0
Valid SC/ST	75	50.0	50.0	100.0
Total	150	100.0	100.0	

Source: - Primary data

Interpretation: - From the about table of caste responds Sc/St are memory category that is 75 (50 percent) out of 150, 42 respondents are from OBC and rest of the other 33 belongs to General category (22 percent)

Table no-7
Educational Qualification of the Respondent

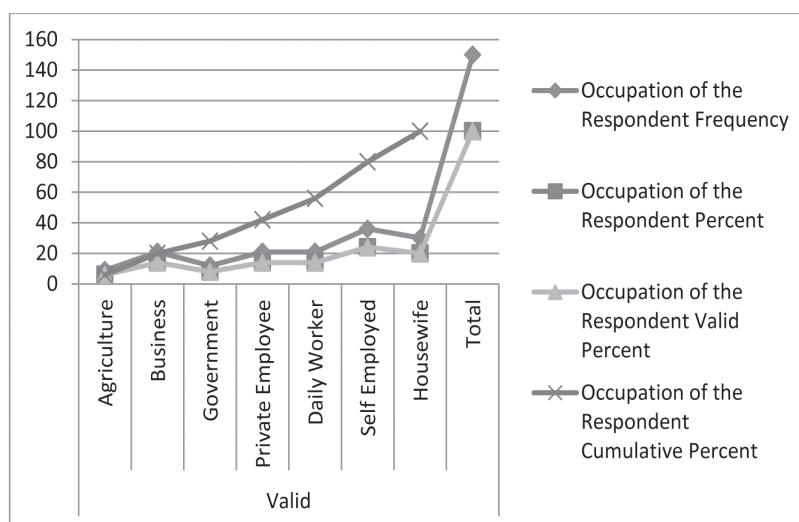
	Frequency	Percent	Valid Percent	Cumulative Percent
Primary	21	14.0	14.0	14.0
Secondary	36	24.0	24.0	38.0
Higher Secondary	36	24.0	24.0	62.0
Degree	18	12.0	12.0	74.0
Others	39	26.0	26.0	100.0
Total	150	100.0	100.0	

Source: - Primary data

Interpretation:- From the above table of Educational qualification of 150 respondents 21 have completed Primary level of education, 72 have did up to secondary and Higher secondary level of education, 18 respondents have completed their degree and rest of the other 39 completed other forms of education

Table no-8
Occupation of the Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Agriculture	9	6.0	6.0	6.0
Business	21	14.0	14.0	20.0
Government	12	8.0	8.0	28.0
Private	21	14.0	14.0	42.0
Employee	21	14.0	14.0	56.0
Daily Worker	36	24.0	24.0	80.0
Self Employed	30	20.0	20.0	100.0
Housewife	30	20.0	20.0	
Total	150	100.0	100.0	



Source: - Primary data

Interpretation:- From the above table of Occupation of respondents 9 are from Agriculture, 21 are from Business class, 12 are from government sector, 21 are from private sector, 21,36,30 respondents are Daily worked, Self employed and Housewife's respectively

Table no-9
Area of the Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Rural	57	38.0	38.0	38.0
Valid Urban	93	62.0	62.0	100.0
Total	150	100.0	100.0	

Source: - Primary data

Interpretation: - From the above table majority of the respondents are from urban areas that is 93(62percent) and rest of the respondents are from Rural area that is 57(38percent) out of 150 respondents.

Table no-10
Category of the Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Public	123	82.0	82.0	82.0
Valid Private	27	18.0	18.0	100.0
Total	150	100.0	100.0	

Source: - Primary data

Interpretation:- From the above table majority of the respondents are from Public sector that is 123(82 percent) and rest of the respondents are from Private sector that is 27(18 percent) out of 150 respondents

Table no-11
Types of Deposits

	Frequency	Percent	Valid Percent	Cumulative Percent
Saving Deposits	51	34.0	34.0	34.0
Fixed Deposits	27	18.0	18.0	52.0
Valid Recurring Deposits	36	24.0	24.0	76.0
Others	36	24.0	24.0	100.0
Total	150	100.0	100.0	

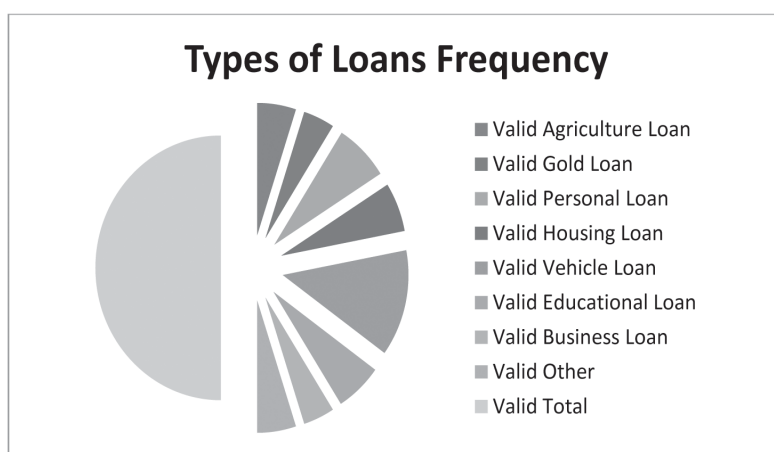
Source: - Primary data

Interpretation:- From the above table of Deposit category Saving Deposit Holders are 51, FD holders are 27, RD holders are 36, again 36 are holding other kind of deposits out of 150 respondent.

Table no-12

Types of Loans

	Frequency	Percent	Valid Percent	Cumulative Percent
Agriculture Loan	15	10.0	10.0	10.0
Gold Loan	12	8.0	8.0	18.0
Personal Loan	21	14.0	14.0	32.0
Housing Loan	18	12.0	12.0	44.0
Valid Vehicle Loan	39	26.0	26.0	70.0
Educational Loan	18	12.0	12.0	82.0
Business Loan	12	8.0	8.0	90.0
Other	15	10.0	10.0	100.0
Total	150	100.0	100.0	

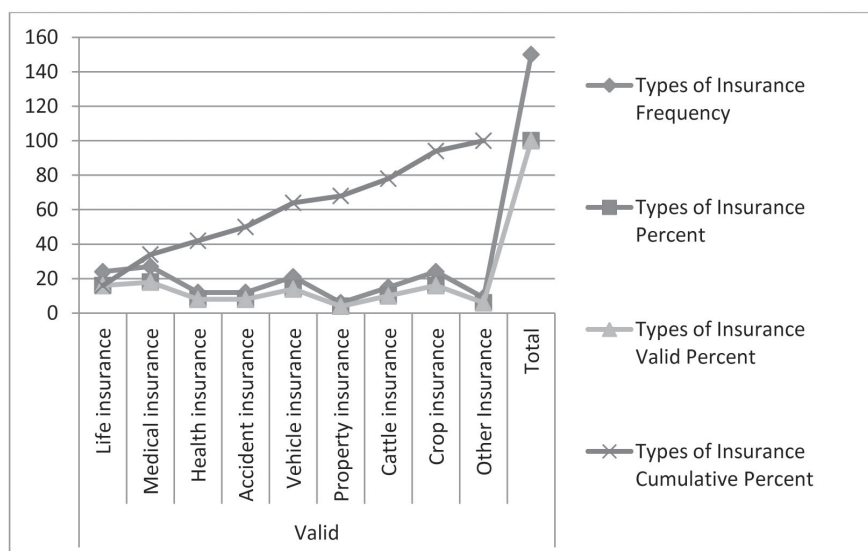


Source: - Primary data

Interpretation:- Considering the above table of Types of loan taken by the respondents, 15 are taken Agriculture Loan, 12 are Gold Loan, 21 are Personal loan, 18 are Housing loan, 39 respondents taken Vehicle Loan, 18,12,15 have taken Educational loan, Business Loan and other kind of loans respectively out of 150 respondents

Table no-13
Types of Insurance

	Frequency	Percent	Valid Percent	Cumulative Percent
Life insurance	24	16.0	16.0	16.0
Medical insurance	27	18.0	18.0	34.0
Health insurance	12	8.0	8.0	42.0
Accident insurance	12	8.0	8.0	50.0
Vehicle insurance	21	14.0	14.0	64.0
Property insurance	6	4.0	4.0	68.0
Cattle insurance	15	10.0	10.0	78.0
Crop insurance	24	16.0	16.0	94.0
Other Insurance	9	6.0	6.0	100.0
Total	150	100.0	100.0	



Source: - Primary data

Interpretation: - From the above table of insurance made by the respondents out of 150, 24 have taken life insurance, 27 have opted Medical insurance, 24 respondents opted Health and Accident insurance, 21 made vehicle insurance, 6 did property insurance, 15 have taken sheep insurance, 24 did crop insurance and 9 have taken other forms of insurance schemes

Table no-14

		Descriptive			
		N	Mean	Std. Deviation	Std. Error
Opening Bank account	Rural	57	3.5789	1.19444	.15821
	Urban	93	3.6774	1.38440	.14356
	Total	150	3.6400	1.31220	.10714
Taking Loans.	Rural	57	3.6842	1.50188	.19893
	Urban	93	3.9355	1.24940	.12956
	Total	150	3.8400	1.35151	.11035
Micro-insurance	Rural	57	4.0526	1.10875	.14686
	Urban	93	3.6129	1.43733	.14904
	Total	150	3.7800	1.33547	.10904
Money Transfer facilities	Rural	57	3.7368	1.30283	.17256
	Urban	93	3.7097	1.35599	.14061
	Total	150	3.7200	1.33170	.10873
ATM / Debit cards	Rural	57	4.0000	1.13389	.15019
	Urban	93	3.8065	1.33724	.13867
	Total	150	3.8800	1.26342	.10316
Mobile banking / internet banking	Rural	57	3.8421	1.19208	.15789
	Urban	93	3.9032	1.33567	.13850
	Total	150	3.8800	1.27926	.10445
Credit cards	Rural	57	3.8421	1.43663	.19029
	Urban	93	4.1935	1.03481	.10730
	Total	150	4.0600	1.21086	.09887

Source: - Primary data

Interpretation:- From the above Descriptive table no 14, It can be clear that opening of bank account in Urban its dominates with the mean value of 3.67, and standard deviation of 1.38 in respect of rural opening bank account, where the standard deviation is 1.19 with standard error of 0.15. In case of taking loans again mean value dominates in urban areas, but standard deviations is 1.5 in rural area of which standard error is 0.19. Micro finance characteristics were analysed with the help of mean of 4.05 but urban standard deviation is high that is 1.43 but standard error is comparatively equal that is 0.14. By understand money transfer facility standard error is preferred from 0.17 rural, with that of 0.14 in urban, The ATM or debit card facility rural dominates the mean that is 4.0 with standard error of 0.15. mobile banking and internet banking were dominates in case of rural with the standard error of 0.15 and mean of 3.08 finally credit cards, descriptive statistics shows urban mean is 4.1 with that of standard error 0.10.

Table no-15

ANOVA		Sum of Squares	D f	Mean Square	F	Sig.
Opening Bank account	Between Groups	.343	1	.343	.198	.657
	Within Groups	256.217	148	1.731		
	Total	256.560	149			
Taking Loans.	Between Groups	2.231	1	2.231	1.223	.270
	Within Groups	269.929	148	1.824		
	Total	272.160	149			
Micro-insurance	Between Groups	6.833	1	6.833	3.906	.050
	Within Groups	258.907	148	1.749		
	Total	265.740	149			
Money Transfer facilities	Between Groups	.026	1	.026	.015	.904
	Within Groups	264.214	148	1.785		
	Total	264.240	149			
ATM / Debit cards	Between Groups	1.324	1	1.324	.828	.364
	Within Groups	236.516	148	1.598		
	Total	237.840	149			
Mobile banking / internet banking	Between Groups	.132	1	.132	.080	.777
	Within Groups	243.708	148	1.647		
	Total	243.840	149			
Credit cards	Between Groups	4.365	1	4.365	3.017	.084
	Within Groups	214.095	148	1.447		
	Total	218.460	149			

Source: - Primary data

Interpretation:- From the above table no 15, ANOVA opening of bank account between the groups Some of square is 0.343 with F value of 0.198 at significant level of 0.657 with compare to degree of freedom of 1 with that of 148 respondents. Taking loans is a variable when compare to between the group some of square is 2.231 with the F value of 1.22 with the significant of 0.27 , Micro finance is a variable with the mean value of 6.8 of a F value 3.9 at significant level 0.05 with the sum of sqaure is 265. In money transfer facility degree of freedom between the group is 1 percent , with a mean sqaure of 0.26 of F value 0.015 with significant level of 0.9 , when compare to the sum of sqaure between atm card holders between groups is 1 % at a mean square of 1.598 ,with a significant level of 0.36 increase of mobile banking facility between groups sum of square is 0.13 with a degree of freedom at 1% with a mean square of 1.647 at significant level of 0.7 . in case of credit card holders between group member the sum of sqaure is 4.365 at 1% DF ,with a mean sqaure of 4.365 of 0.084 signigicant level.

Hypotheses of the Study

H₀: Null Hypotheses - There is no statistically significant towards the satisfaction difference between the customers of rural and urban areas with that of the financial services provided by the commercial banks of study area.

H₁: Alternative Hypotheses-There is statistically significant towards the satisfaction difference between the customers of rural and urban areas with that of the financial services provided by the commercial banks of study area.

ANOVA

		Sum of Squares	D f	Mean Square	F	Sig.
Banking financial services	Between Groups	0.456	1	0.456	.198	0.000
	Within Groups	256.217	148	1.84		
	Total	256.560	149			

Source: - Primary data

As per the result P - Value for the Levene's test in this study is smaller than 0.05, it means that there is statistically significant difference between the satisfaction of customers of rural and urban areas with that of the financial services provided by the commercial banks of study area. Therefore accept the alternative hypotheses and reject the null hypotheses.

Findings of the study :

i.Server error technology and quality of service

By avoiding and controlling the server error, all banks can give well-organized customer banking services by improving the quality of the services easily.

ii.Notice and ration of Literacy

Better alertness and promotion requirements to be shaped to formulate the Customer alert of the services, which will make them to access e-Banking services easily

iii.Competitors and quality of service

Present Better financial banking service than the Competitors, to overcome intense competition the bank has to focus more on service quality and give more importance to awareness of banking.

iv.Risk related to modern technology and Issues of Safety measures

Giving efficient and more technical user friendly online banking security protections, bank can control and avoid risk allied with modern technologies, therefore it will helps the customers to bank online usage safely and frequently

Suggestions of the study :

i.Have to provide additional services namely, fund to transfer, FD deposits in banks and caution of loss of customers, ATM debit and credit cards, respectively.

ii.To favour of services includes, bank account statements, Check book issues through post, SMS balance, and account information, tracking down online transactions, e-mail, stop payment, financial and customized information.

iii.Give proper direction to banking customers for using different internet banking services.

iv.The Bank customers have to change their secret pin number (ATM cards) thrice in a year for control fraudulence.

Conclusion : The commercial banks are required to advance as there is reaching, not only within the nations, with in the state but also from foreign banks. In India has lack of transparent pricing, financial awareness and customer safety

measures is not enough till now. Merely if the bank customers have access to get source of information on their banking which is trustworthy and intention, all banking customer will have more assurance to purchase financial product and services respectively. It is more useful successful intended measures for banks to stay behind gainful in an impulsive and hostile market place in their related area. Today Banking is an inventive mechanism that is faster becoming a more necessary. In future, the ease of utilize of modern technology to ensure safety and privacy of banking financial online transactions and RBI guiding, intimate via text messages principle on various aspects of online banking transaction will absolutely assist in quick growth and development of online internet banking in India.

Reference :

a. Books:

Rao, Janardhan N. 2002. Banking Strategy Volume II, ICFAI, Hyderabad.

b. Articles in Journals:

S, Daniel. 1999. "An issue Analysis of Customers Preference Attributes in Using internet Banking", The IUP Journal of Bank Management, volume 2, Issue 1, march 1999, pp. 73-79.

N, Shirai and Sayuri . 2002. "Avenue from State to Market—review the continuing shift in the direction of to Banking Sector Reforms in India". Indian Bank's Association Bulletin, Issue 3, march 2002, pp.80-86.

Mobeen and Azmathullah. 2002, "The Developing organizational Competencies for organization successes and hopeful Issues for Indian schedule commercial banks". Indian Economic Panorama, Special Banking Issues, june 2002, pp.112-126.

Shiva and Samyoudha. 2002, "The Banking and Customer Service— in an empirical Study" Indian Express New Delhi, India.

Jamal and Naser. 2002, "Analyzed on bank Customer fulfillment and retail banking: An assessment of some of the key experience of customer satisfaction in retail banking", International journal of bank marketing, issue 3, pp.146-160.

Guangying, Hua. 2009, "An Experimental research of Online Banking acceptance in China" Journal of e-Banking and Commerce, volume 14, no 1, April ,pp1-12.

Rullis & Hermanis. 2011, "internet Quality Banking : marketing possibilities and customers loyalty" Journal of Management theory and studies for rural business for infrastructure, volume 2, pp .193-200.

Sharma and Nishi. 2012, "An Empirical study of Rural Customer's Satisfaction from E-Banking in India" ,Journal of Internet Banking and Commerce,no 17,volume 3,pp.1-17.

Srinivasa and Chilumuri. 2013. "Consumer financial awareness in Rural India with special reference to E-Banking services of SBI" , Indian Journal of Research, volume 3,issue 1,pp.1-07.

Darvish, et al. 2013, "Study on relationship between electronic banking and customer satisfaction banking features: A case Study of Tejarat bank in Iran", Management Science Letters,no 3,volume 4,pp.425-430.

Santosh and Potadar. 2013,"Emergence of online internet banking in Rural Area",International journal of ongoing research in management & IT, volume 5,Issue 1,pp.43-48.

Santhosh et al .(2013, "Emergence of E-Banking in rural area",Journal of internet banking and commerce, volume17, issue 3,pp.35-41.

Parmar, Bhavesh and Patel. 2014. "Rural banking through internet: A study on use of internet banking among rural consumers in India", Global business and economics research journal, volume 2, issue 3,pp.1-14.

Bio-Profile of the Authors:

1. Doctoral Research Scholar, JSS Research Foundation, Affiliated to the University of Mysore, Mysore, Karnataka India, Under the guidance of Dr.M.Prabhu. **Email-**indiasore@gmail.com
2. Assistant Professor in JSS College for women's Kollegala taluk Chamarajanagar district, Affiliated to the University of Mysore, Mysore, Karnataka. **Email-**prabhumonya@gmail.com