

A STUDY ON CUSTOMERS PERCEPTION TOWARDS ONLINE BANKING SERVICE IN KERALA

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ABSTRACT

Electronic saving money is flourishing in India as ledger holders click their mouse, squeeze phone keys, slide cards, get to messages and cell phones to direct their managing an account. These e-channels are the arrangements of intense instruments which enable keeping money clients to lead budgetary exchanges, working from their home, office or somewhere else. As it were, has changed the managing an accounting industry into a whenever, anyplace, quick, and tweaked benefit offering and in the meantime has changed the manner in which banks benefit their clients. As innovation keeps on rethinking how clients associate with their particular banks, the present investigation features the client inclinations and mentalities towards conventional and substitute channels. The present investigation affirmed the ATM as the quickest developing channel; the greater part of the respondents /clients visits an ATM on a week by week premise. Be that as it may, the inclination for other interchange channels is still moderately low and expanding low for the esteem included administrations given by the banks through these channels. The examination immovably trusts that these channels will all pick up footing as they offer to energize and promising open doors for the two banks and their clients. Following practice, the examination into the appropriation and utilization of electronic saving money channels has become significantly finished the most recent three decades. Notwithstanding, banks look to promoting development in purchaser electronic keeping money.

KEYWORDS: ATM, Electronic Managing an Account (Online Banking), Electronic Statement (E-Statement), Information Technology, Mobile Keeping Money and Online Banking