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A Study On Customer Awareness and Usage of E-Banking Services with Reference to Axis Bank – Hyderabad

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***Abstract* – The rapid growth of digital technology has transformed the banking sector by enabling customers to access banking services through electronic platforms E-banking services provide convenience, speed, security, and round-the-clock access to financial transactions without requiring customers to visit bank branches. This study aims to evaluate customer awareness and usage of e-banking services offered by Axis Bank in Hyderabad. The research analyses customer awareness, usage patterns, security perceptions, and satisfaction levels regarding various e-banking services. Primary data were collected through a structured questionnaire from 500 respondents in Hyderabad, while secondary data were obtained from books, journals, websites, RBI publications, and Axis Bank reports. Statistical tools such as tables, graphs, and percentage analysis were used for interpretation. The findings reveal that customers are increasingly adopting e-banking services due to convenience, faster transactions, and accessibility. However, concerns regarding cyber security, fraud, and privacy continue to influence customer behaviour. The study concludes that Axis Bank should strengthen customer awareness programmes, enhance cyber security measures, and continuously improve digital banking services to increase customer confidence and satisfaction.**

***Keywords* – E-banking, Customer Awareness, Digital Banking, Axis Bank, Customer Satisfaction, Cybersecurity, Online Banking, Hyderabad.**

I. INTRODUCTION

Electronic Banking (E-Banking) refers to the delivery of banking services through internet banking, mobile banking, Automated Teller Machines (ATMs), debit cards, credit cards, and other digital platforms. The advancement of information technology has significantly changed the way banking services are delivered. Customers now prefer digital banking because it saves time, reduces operational costs, and provides convenient access to banking services from anywhere.

Axis Bank is one of India's leading private sector banks offering a comprehensive range of digital banking services. The increasing adoption of smartphones and internet connectivity has accelerated the growth of e-banking among customers. This study focuses on understanding customer awareness, usage patterns, security concerns, and satisfaction with Axis Bank's digital banking services in Hyderabad.

II. LITERATURE REVIEW

Previous studies indicate that customer awareness, perceived security, ease of use, and service quality significantly influence the adoption of e-banking services.
Rajesh Kumar and Neha Singh (2019) highlighted the importance of strong cyber security frameworks in protecting customer information and improving trust in digital banking.
G. Sreekala and P. Kalaiselvi (2019) concluded that service quality, convenience, and security are the major factors affecting customer satisfaction with e-banking services.
Smith and Johnson (2018) emphasized that strong financial performance and effective risk management enhance the efficiency of digital banking operations.
N. V. R. Reddy and P. S. Rao (2017) found that convenience, accessibility, and security are the primary reasons for customer adoption of internet banking platforms.

These studies indicate that technological advancement and customer awareness are essential for increasing digital banking adoption.

III. RESEARCH METHODOLOGY

Research Design: Exploratory Research
Sources of Data:

- **Primary Data:** Structured Questionnaire
- **Secondary Data:** Books, Journals, RBI Reports, Websites, Axis Bank Reports

Sampling Method: Convenience Sampling
Sample Size: 500 Respondents
Study Area: Hyderabad
Data Collection Tools: Questionnaire
Analytical Tools: Percentage Analysis, Tables, Charts, Graphs, and Statistical Interpretation

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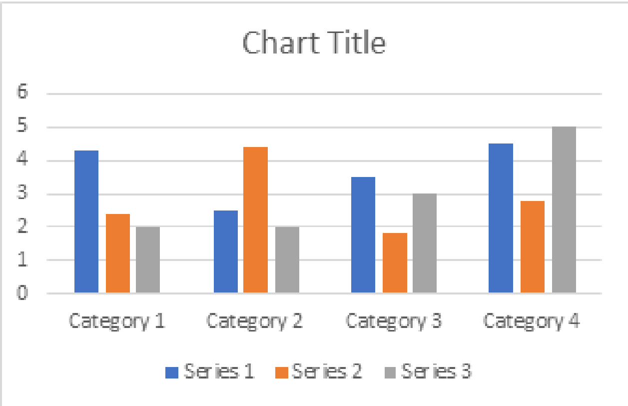
IV. DATA ANALYSIS & INTERPRETATION

Table 1: Awareness and Usage of Axis Bank E-Banking Services

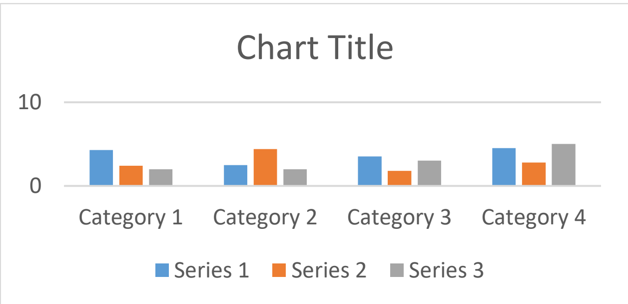
Particulars	Percentage (%)
Customers aware of E-Banking	92%
Customers using Mobile Banking	74%
Customers using Internet Banking	18%
Customers not using E-Banking	8%



Interpretation:
The analysis indicates that the majority of respondents are aware of Axis Bank's e-banking services. Mobile banking is the most preferred digital banking platform because of its convenience, ease of access, and time-saving features. Only a small percentage of customers continue to depend on traditional banking services.

Table 2: Customer Perception on Security of E-Banking

Security Aspect	Percentage (%)
Highly Secure	40%
Secure	35%
Neutral	15%
Less Secure	7%
Not Secure	3%



Interpretation:
Most respondents consider Axis Bank's e-banking services secure. However, a small group of customers remains concerned about online fraud, phishing attacks, and data privacy, indicating the need for stronger customer awareness and cybersecurity measures.

Overall Interpretation
The analysis demonstrates that customer awareness and adoption of Axis Bank's e-banking services are considerably high. Mobile banking has emerged as the most popular platform due to its convenience and accessibility. While customers generally trust the bank's digital banking system, concerns related to cybersecurity and online fraud still exist. Strengthening security infrastructure and increasing customer awareness programmes will improve customer confidence and encourage wider adoption of e-banking services.

Findings

- Most Respondents Are Aware Of Axis Bank's E-Banking Services.
- Mobile Banking Is The Most Frequently Used Digital Banking Platform.
- Customers Consider Convenience As The Primary Reason For Adopting E-Banking.
- Security Concerns Remain One Of The Major Barriers To Wider Adoption.
- Most Respondents Regularly Change Their Banking Passwords.
- A Significant Number Of Customers Use Two-Factor Authentication For Secure Transactions.
- Customers Are Generally Satisfied With Axis Bank's Digital Banking Facilities.
- Cyber Fraud Awareness Among Customers Is Increasing.
- Customers Expect Stronger Cyber Security Measures And Quicker Responses To Security Incidents.
- Digital Banking Has Significantly Reduced Dependency On Physical Branch Visits.

SUGGESTIONS / RECOMMENDATIONS

1. Conduct regular customer awareness programmes on cyber security and safe digital banking practices.
2. Strengthen security features such as biometric authentication and advanced fraud detection systems.
3. Improve customer support for resolving digital banking issues quickly.
4. Enhance awareness regarding Two-Factor Authentication and secure password management.
5. Simplify mobile banking applications for better user experience.
6. Regularly update security infrastructure to prevent cyber attacks.
7. Introduce digital literacy programmes for elderly customers.
8. Increase customer education regarding online fraud prevention.
9. Improve transaction monitoring systems to detect suspicious activities instantly.
10. Continue investing in innovative digital banking technologies to improve customer satisfaction.

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V. CONCLUSION

E-banking has become an integral part of the modern banking system. The study concludes that Axis Bank customers are increasingly adopting digital banking services because of convenience, speed, and accessibility. Although customer awareness has improved considerably, cyber security concerns continue to influence customer confidence.

Axis Bank should continue strengthening its digital banking infrastructure, enhance customer education programmes, and implement advanced security technologies to improve customer trust. Continuous innovation and effective risk management will help the bank maintain customer satisfaction and remain competitive in the evolving digital banking environment.

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