

E-BANKING: AWARENESS, PERCEPTION, UTILISATION & CONSTRAINTS

ANUSHA PUNIA¹ & SUDERSHAN MEHTA²

¹Research Scholar, Department of Extension Education and Communication Management,
I.C College of Home Science, CCS HAU, Hisar, Haryana, India

²Professor, Department of Extension Education and Communication Management,
I.C College of Home Science, CCS HAU, Hisar, Haryana, India

ABSTRACT

Internet banking has a simple meaning at the basic level. Internet banking can mean setting up of a web page by a bank to give information about its products and services. At an advanced level, it involves provision of facilities such as accessing accounts, funds transfer, booking an air or rail ticket and much more. Electronic banking is the wave of the future. It provides enormous benefits to consumers in terms of the ease and cost of transactions. Electronic banking also makes it easier for customers to compare banks' services and products, can increase competition among banks and allows banks to penetrate new markets and thus expand their geographical reach.

KEYWORDS: Internet Banking, Consumers, Benefits