

Education and Society  
(शिक्षण आणि समाज)

I

Special Issue  
UGC CARE Listed Journal  
ISSN 2278-6864

# Education and Society

Since 1977

The Quarterly dedicated to Education through Social Development and  
Social Development through Education

April 2023

(Special Issue-1/ Volume-I)



INDIAN INSTITUTE OF EDUCATION

128/2, J. P. Naik Path, Kothrud, Pune - 411 038

Dr. Niranjan R. Shah.

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**“Sustainable Development Goals in SAARC Country: Key Issues,  
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**J. P. Naik Path, Kothrud, Pune- 38**

# Indian Institute of Education

## Education and Society

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# Indian Institute of Education

## Education and Society

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# A Study of Challenges Faced by Consumers and Sellers Towards Organic Foods

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## Abstract:

This paper study challenges faced by consumers and sellers towards organic foods. Today's peoples are health aware, positive perception and changing lifestyle towards organic foods. Organic foods are more demanding product as per FiBL report. Many challenges faced by seller like Consumer Preference for Cheaper Products, Lack of Knowledge about Organic Products, Planning the Supply Chain, No union of organic foods industries, Spoils Quickly, etc. and consumer challenges is High Priced Product, Demand and Supply Gaps, Unfriendly Retail Market, Limited Awareness, Traditional Farming Practises.

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**Keywords:** Organic food, Consumers and Sellers, Challenges and Issues, GMOs, Production

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## Introduction:

Organic food is grown without the use of synthetic chemicals, such as human-made pesticides and fertilizers, and does not contain genetically modified organisms (GMOs). An agricultural practise called organic farming, commonly referred to as ecological farming or biological farming, uses organic fertilisers such compost manure and green manure. Globally, agricultural practises underwent a change in the early 1900s, moving from traditional farm practises to technology-driven farm practises. In the current global environment, industrial development has accelerated quickly to meet the rising population's expectations. The Institute of Plant Industry was established in 1921 by the father of the organic movement, Albert Howard, and his wife, botanist Gabrielle Howard, to advance conventional agricultural practises in India. it eventually became divided between two distinct paths: (1) small-scale farms that may not be formally certified organic and thus depend on informed consumers who seek out local, fresh, organically grown foods; and (2) large-scale certified organic food (fresh and processed) that is typically transported large distances and is distributed through typical grocery store chains.

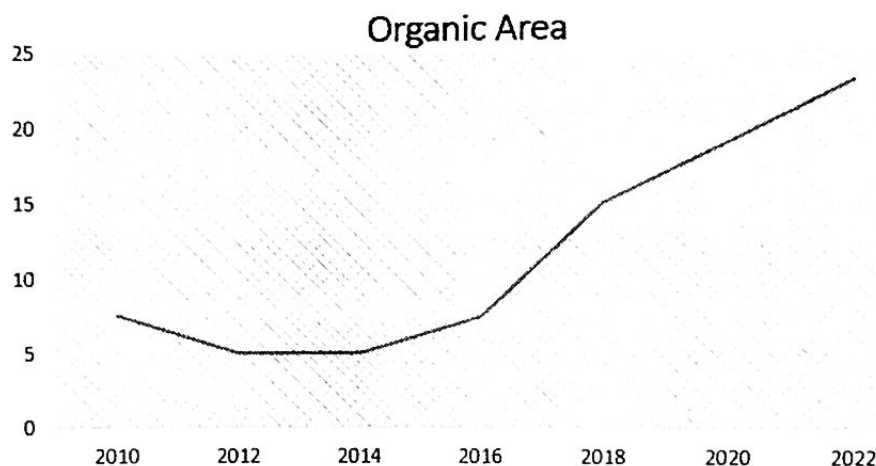
In the international level Research Institution of Organic Agriculture- FiBL work in Switzerland since 1973 the motto of these institution is Excellence for sustainability. The Government of India has implemented the National Programme for

Organic Production (NPOP) since 2001. The national programme involves the accreditation programme for certification bodies, norms for organic production, promotion of organic farming etc. The government of India take initiative to promote organic food by various scheme like Paramparagat Krishi Vikas Yojana (PKVY) launch in 2015. The objective is to produce agricultural products free from chemicals and pesticides residues by adopting eco- friendly, low- cost technologies.

Organic food sales are increasing as a result of consumer health consciousness, lifestyle modifications, and rising income levels. The Indian economy might benefit tremendously from organic agriculture.

The sector has a favourable effect on GDP expansion, job creation, and export revenue. Additionally, it supports sustainable development. About 14% of the GDP is contributed by the agricultural sector, which also employs 42% of all workers. The nation can greatly boost GDP growth.

❖ **Organic Area Farmland in India:**



Source: FiBL (2022)

India- Top Organic Producing States (MT)

Top Organic Production States (MT) 2021-22		
State	Organic Production	In Conversion
Assam	43562	1
Gujarat	66236	1
Jammu & Kashmir	35698	32
Karnataka	415803	4523
Madhya Pradesh	788822	156
Maharashtra	888730	2362
Odisha	88981	2
Rajasthan	134718	9
Uttar Pradesh	162505	12
Uttarakhand	31560	2

Others	103521	1245
<b>Total</b>	<b>2760136</b>	<b>8345</b>

Source- APEDA

## Review of Literature

Ishak, L. N. A., and Abas, S. A. (2021). Customers Awareness and Purchase Behaviour towards Organic Food. *International Journal of Academic Research in Business and Social Sciences*, 11(16), 130–139.

This study aims to comprehend Malaysian consumers' awareness of organic rice. The exploratory survey was carried out at significant supermarkets in the Klang Valley. To establish the link, strength, and direction of the association between the data, descriptive analysis, chi-square analysis, cross-classification techniques, and correlation were used to examine the data. This shows that customer awareness of organic rice does not always convert into their intention to consume organic rice. The study also revealed that younger survey participants expressed greater concern about organic rice. If properly addressed, these discoveries would unquestionably benefit the Malaysian organic rice business. The study's findings indicate that influencing demand and the market requires raising awareness and comprehending the relationship between awareness and consumption.

**Iqbal M., “Consumer Behaviour of Organic Food: A Developing Country Perspective” October 2020, Vol. 4,**

This research paper aims to provide information about organic products and consumer intents on purchasing organic food or not. Since there are no synthetic chemicals used in the production of organic food, the pesticide residue problem has opened up a market for it. Due to a dearth of pertinent literature, a research of 900 respondents was conducted on six important establishments in the capital city of Bangladesh that sell organic food. Organic foods are expected to be more nutritious, flavourful, and ecologically friendly by consumers, according to research. People who buy organic food are more likely to be older, have children, have higher levels of education, and make more money for their families than non-buyers. The biggest barrier to the sale of organic food is the general lack of knowledge and

**Khalid Ismail, Nawawi Ishak, (2018) “Consumers Perception, Purchase Intention and Actual Purchase Behaviour of Organic Food Products” Vol 3(2), ISSN: 2304-1013**

This study attempts to examine consumer’s perception, purchase intentions and actual purchase behaviour and the interrelationship between them in the context of organic food products. The result indicated that intention to purchase organic food was significantly influenced by the consumer’s perception of safety, health, environmental factors and animal welfare of the products. Surprisingly, there was no significant effect of consumers’ perceived quality of organic food products on their intention to purchase the products. Actual purchase behaviour of organic food products was significantly affected by the purchase intention of the products. This study supported the view of consumers’ perception towards organic food products will influence their behavioural



intention and then lead to the actual purchase of the products. The findings proposed useful information to organic marketers to help them develop effective marketing strategies to convince organic-concerned segment to purchase the organic food products and to enhance the pro-environmental purchasing behaviour in Malaysia.

**Chandrashekar H. A. "A Study On Consumers Behavior Towards Organic Food Products In Mysore City" ISSN: 2249-7196 IJMRR/Nov. 2018/ Volume 5/Issue 11/Article No-5/1082-1091**

The availability of organic input and output determines how well the country's organic formation is doing. To enhance organic output in India, an efficient marketing framework urgently has to be developed. This research paper made a weak attempt to understand Mysore customers' opinions of marketing and organic products. The research found that most consumers, especially those in big cities, prefer to buy organic food. There is a growing demand but a very modest supply for organic product marketing due to its poor performance in the research field. The main contributing factors are an inadequate market infrastructure, a lack of stores, a dearth of organic farmers, among others. Therefore, if the farmer and the government both provide interest.

#### **Research Problem:**

In order to understand the challenges faced by sellers and consumers toward organic food, the researcher has identified following problem. We are know the benefits of organic foods for human health and environment. However, we do not use organic foods. So the researchers have done this research to find out the reason behind not buying organic food and to find out what are the challenges of selling organic food before the sellers.

#### **Objectives of the Study:**

1. To understand the challenges faced by consumers to purchasing organic foods.
2. To identify the challenges and issues faced by seller to sale organic foods.

#### **Research Design:**

Researcher collected primary and secondary data for the research. Primary data has been collected through observation. Secondary data has been collected through books, journals, websites, research papers, newspapers etc.

#### **❖ Challenges Faced By Consumers:**

1. **High Priced Product:** Indian markets have price-sensitive clients with wide variations in their ability to spend their disposable cash. Therefore, even a small variation in food product costs can cause someone to choose a less expensive alternative rather than one that is higher in quality and priced fairly. As a result, a sizable portion of the Indian diaspora chooses not to purchase organic food products.
2. **Demand and Supply Gaps:** There are times when the market has more organic food goods than there is demand, while the other, more in demand, organic food products have a shortage of supplies. For India's organic food industry to be balanced, this gap must be bridged and balanced. As an illustration, Uttar Pradesh has a higher demand than supply for jaggery powder.

3. **Unfriendly Retail Market:** Instead of taking a chance on giving shop space to a less well-known organic product, retailers will always prefer to stock the shelves with a fast-moving, cheaper product. On the other hand, organic keyword makes the store concerned about their return on investment. As a result, there is a significant disconnect between the buyer and the seller of organic food in the Indian market.
4. **Limited Awareness:** There still goes a prejudice in Indian society that has made organic food a sign of status and luxury rather than a basic benchmark. A lot of people think it symbolizes one's quality of life. Hence, the word-of-mouth medium might have increased awareness of the term 'organic' but more as a status symbol and less as a sustainable solution.
5. **Traditional Farming Practises:** Chemical fertilisers have become all too familiar to Indian farmers. The majority of farmers avoid switching to an organic farming method out of concern that they might not see the same outcomes as they do with chemical fertilizer-based farming. Chemical farming produce high production as compare organic farming

❖ **Challenges And Issues Faced By Seller**

1. **Consumer Preference for Cheaper Products:** India has a very high level of price sensitivity and a very wide gap between its earned and unearned earnings. There are a number of reasons that contribute to the price difference between organic and natural items and regular food. It makes sense that people who aren't familiar with organic food are hesitant to spend a lot of money on this kind of food. Consumers' dislike of organic products is a result of the substantial price differential between organic/natural products and conventional foods. Example: People who would not want to spend a little extra money on a high-quality cold-pressed juice would exhibit normal consumer behaviour.
2. **Lack of Knowledge about Organic Products:** There is evidence that customers are becoming increasingly aware of natural and organic products as a result of numerous commercials and marketing efforts. However, the majority of people think that buying organic food and products is luxury than a need. As a result, customers are more likely to extol the virtues of eating organic, temporarily increasing demand for organic goods. Natural and organic products should be viewed as equally essential to conventional ones.
3. **Planning the Supply Chain:** The organic foods industries must be make a plan to supply continue products. Businesses will need to adjust their procurement procedures, cooperate with local farmers and include them in value chain planning, invest in the creation of food goods, and adapt to changing industry demands. In order to meet this need while guaranteeing affordability and competitiveness, businesses will need to manage their supply chain planning process as the demand for organic food increases.
4. **No union of organic foods industries:** The main challenge of seller is no union between the sellers. That effect is supplying chain is not established to end user

and regular supplying products aim is not fulfilling.

5. Spoils Quickly: This is the most alarming fact related to organic food. It goes off the shelves rather quickly. Actually, organic food is produced without artificial preservatives or irradiation. Hence, they tend to be spoiled faster than processed non-organic food. Hence seller is not stored much product in store.

Suggestion:

1. Supply organic food regularly
2. Established seller union
3. Organic foods should be immediately identifiable
4. let's buyer aware about organic foods
5. Effective advertising is required

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# A Study of an Influence of E-Banking Services on Banking Business of State Bank of India in Pune District

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## Abstract:

The e-banking services are increasing day by day in the banking sector in India. The enhanced banking system has evolved into a need for the general public. In this research paper, the researcher would like to investigate about all e-banking services provided by SBI. This would help the society to understand the worth of e-banking services and also help to get the knowledge about process of e-banking and value to banking sector. As the study contains the 360-degree information regarding SBI and its e-banking services, this paper will lead to new ways to tackle the problems and the SWOC of SBI in respect of e-banking services.

The research has applied analytical descriptive methodology to analyse the impact of e-banking services on the banks' business. The total sample size taken for the study was 230. To collect the data from primary and secondary sources, the questionnaires were distributed among the customers and bank officials. The analysis revealed that e-banking services have contributed to enhance financial activity as well as the number of consumers of the bank. In the banking sector, professional training can be given to banking officials, so that banking officials can effectively work on the e-banking system.

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**Keywords:** Services, e-Banking Services, Customers, Officials, banking business

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## Introduction:

E-banking is also known as internet banking or virtual banking. It is an online payment system that enables customers of the bank or other financial institutes to conduct a kind of business transactions through the financial institution's website. The e-banking system typically connected to the core banking operated by the bank. This development was made in last 15 years in the banking sector and have passed through several stages and have witnessed many developments in diverse fields. These developments included administrative fields, where services are rendered by these banks to their clients, whether in provision of service aspects, presenting of finance or giving of loans. It benefited the banks with so many benefits that made many people choose to deal with them for managing their funds and investments.

Additionally, the ferocious competition among the banks compelled many other banks to path for creation and development for achieving competency in businesses so, as to gain many customers. As per the opinion of Ben & Molina (2004), e-banking system plays an important role to reduce the cost of operations, improve the management

and position of a bank. Similarly, as per the research of Rose & Hudgins (2006), the customer perception of service is greatly impacted by the level of convenience they found in the service they encounter. They also stated in their research that, the regulation of technology to an extent has provided security in various profession likewise in financial sectors also has incorporated system to reduce threats and chances of manipulation. As a result of these developments in technology, the e-banking services have begun with a view of securing ability and quality in dealings.

Since, Internet has become a custody of all people, the big banks have entered internet usage into its systems and commenced to use and present it to their clients to attract more clients. A research study examined that customers can be stimulated by incorporating the electronic system and foster the connection with customers.

### **Statement of the Problem:**

Banking Industry is a piece of the economy in the world. Today we are placed in the time of globalization around the world. Worldwide acquaintances have acknowledged globalization as their first vital decision. Improvement in technology has encouraged globalization also. E-commerce, e-marketing, e-banking are today's buzzwords. Banks have transformed them and are offering services through the Internet. Banking institution is indispensable in a modern society. E-banking reduces time, money and efforts so, it is regarded as best practice in today world.

This research paper is to investigate the impact of e-banking services provided by the State Bank of India in Pune district in the fields of quality and efficiency that is pertinent to the work provided by these banks to customers as well as the extent to which they are satisfied with services and impact of these services on the smooth running of the work as perceived by the officials of the bank.

### **Objectives of the Study:**

Following are the important objectives of this research:

1. To shed light on the distinctive experiment of State Bank of India regarding the e-services as well as to know the impact of such services in the efficiency and good quality of transactions, satisfaction of customers and reduction of work pressure on the employees.
2. To highlight the significant advantages rendered by banks via the e-services for the customers.
3. To project the importance of the e-banking system in a manner that serves the objectives of the banks as well as the customers.

### **Hypothesis of the Study:**

- H1. The practice of e-banking services decreases in the work pressure of bank officials.
- H2. The e-banking services by the SBI leads to the efficiency and quality of the services provided to the customers.
- H3. The e-banking services by the SBI leads to increment of the percentage of the customers and increasing their satisfaction over the services provided by the bank.
- H4. The e-banking services lead to an increase in the percentage of customers.

### **Research Methodology:**

The study has depended on the analytical descriptive methodology to attain the objectives of the research. This methodology aims to analyse and describe the problem in question as well as extract its various aspects and dimensions and the extent of its impact on the level of banking services. The questionnaire was employed for obtaining primary data and for testing hypothesis. The researcher has depended on the data collected via questionnaire, which was distributed among the 230 respondents to know their opinion concerning the influence of e-banking services. The questionnaire is designed carefully in precise form with considering objectives and hypothesis of the study. The 5-point Likert scale was used in the design of these questionnaires. The secondary data of the study obtained by the researcher from various references like books, journals, periodicals, research papers, relevant reports, etc.

**Population and Sample:**

The population comprises of certain customers of the SBI bank as well as some bank officials, who occupy various occupations. Since, the population is very large, the researcher applied sample to be random one as, this will represent faithfully the original population.

**Data Analysis and Interpretation:**

The questionnaires were distributed over certain officials as well as the customers of the SBI bank. After collection and examination of the questionnaires, it has become visible that there were 212 questionnaires were useful for study.

**H1. The practice of e-banking services decreases in the work pressure of bank officials.**

In the first hypothesis, the researcher has assumed that the usage of e-services by the SBI banks leads to the decrease of work pressure on the officials of the banks. To test the correctness of this hypothesis, the researcher has formulated a no. of expressions that he addressed to the officials of the bank. The responses for the expressions composing the hypothesis were as follows:

**Table No. 1: Responses towards the practice of e-banking services.**

Expressions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The e-services have contributed to decreasing:					
Procedure of opening of bank account	122	63	19	8	0
	57.55%	29.72%	8.96%	3.77%	0.00%
Transactions regarding cash deposits	132	45	20	10	5
	62.26%	21.23%	9.43%	4.72%	2.36%
Transactions regarding cash withdrawals	145	51	12	4	0
	68.40%	24.06%	5.66%	1.89%	0.00%
The transactions regarding KYC Verification	153	49	10		0
	72.17%	23.11%	4.72%	0.00%	0.00%
The transactions	148	51	9	4	0

regarding fund transfer	69.81%	24.06%	4.25%	1.89%	0.00%
Financial transactions pertaining to payment of bills.	145	53	8	3	3
	68.40%	25.00%	3.77%	1.42%	1.42%
The percentage of daily financial transactions performed by the bank.	150	51	8	3	0
	70.75%	24.06%	3.77%	1.42%	0.00%
The burden of account auditing undertaken by bank officials.	160	42	8	2	0
	75.47%	19.81%	3.77%	0.94%	0.00%
<b>Average</b>	<b>144</b>	<b>51</b>	<b>12</b>	<b>4</b>	<b>1</b>
<b>Avg. Percentage</b>	<b>67.92%</b>	<b>24.06%</b>	<b>5.66%</b>	<b>1.89%</b>	<b>0.47%</b>

From the above table, it is observed that out of total responses 144 average respondents expressed their opinion as they were strongly agreed towards the expressions composing the first hypothesis. In other words, we can say that there were 67.92% average respondents were strongly agreed towards the expressions composing the first hypothesis. It is also observed that 51 respondents (24.06%) were expressed their views regarding the decreases in the work pressure of bank officials due to usage of e-services provided by the bank.

We also noticed here that the agreement percentage for the expression was very high. This attitude is supported by the agreement response. However, the percentage of the response of those who said disagree was 1.89% and that percentage of those who said strongly disagree was only 0.47%. This indicates that the first hypothesis of the study is correct; and that the usage of e-services at work has contributed to the decrease of work pressures suffered by bank officials.

From the above analysis, it is confirmed that the e-services contributed to the decrease of the percentage of the transactions that are undertaken by the official daily. It is also confirmed that the e- services contributed to the decrease of the cash deposits, withdrawals transactions and reception of the financial transactions that pertain to the payment of bills such as bills of electricity, water supply, telephone, or mobile charges etc., which were paid in the past by cashiers.

Lastly, it is tested and confirmed that the e-services subsidised to lessening the burden of work for officials of the banks as work discharge is undertaken electronically at the end of each workday.

**H2: The e-banking services by the SBI leads to the efficiency and quality of the services provided to the customers.**

In the second hypothesis, the researcher assumed that the usage of e-services by the SBI leads to the efficiency and quality of the services provided to the customers. To verify and test the correctness of the hypothesis, the researcher has carried out the analysis for the expressions forming the hypothesis for both the customers and the

officials. The results are as follows:

**Table No. 2: Responses towards the efficiency and quality of e-banking services**

Expressions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The usage of e-services contributes to the reduction of the percentage of mistakes in work.	135	61	10	6	0
	63.68%	28.77%	4.72%	2.83%	0.00%
The e-services contributed to the national economy.	98	60	25	20	9
	46.23%	28.30%	11.79%	9.43%	4.25%
Conduct of financial transaction at the bank is done through the network of the e-services.	122	63	19	8	0
	57.55%	29.72%	8.96%	3.77%	0.00%
The electronic dealing at the bank is easy and quick, advanced and highly efficient.	136	55	12	6	3
	64.15%	25.94%	5.66%	2.83%	1.42%
<b>Average</b>	<b>123</b>	<b>60</b>	<b>16</b>	<b>10</b>	<b>3</b>
<b>Avg. Percentage</b>	<b>58.02%</b>	<b>28.30%</b>	<b>7.55%</b>	<b>4.72%</b>	<b>1.42%</b>

From the above table, it is observed that on an average 123 respondents (58.02%) expressed their opinion as they were strongly agreed towards the expressions composing the second hypothesis. It is also observed that 60 respondents (28.30%) were expressed their views as they are also agreed towards the expressions composing the second hypothesis regarding the efficiency and quality of e-banking services provided to the customers by SBI. It is remarked that there is a high degree of agreement over the expressions. This indicates that the second hypothesis of the study is correct. This indicates that the usage of e-banking services in the SBI contributed to the lessening in the percentage of mistakes in work, the e-banking services contributed to the economy, the procedures of financial transactions in the banks via the Network of the e-services are preferred and the e-dealings in the bank is easy, quick, advanced and with high competence.

Thus, from the above analysis, the second hypothesis were tested and confirmed that the e-banking services leads to the efficiency and quality of the services provided to the customers.

**H3: The e-banking services by the SBI leads to increment of the percentage of the customers and increasing their satisfaction over the services provided by the bank.**



In the third hypothesis, the researcher assumed e-banking services leads to increment of the percentage of the customers and increasing their satisfaction over the services provided SBIs. To verify and test the correctness of the hypothesis, the researcher has carried out the analysis for the expressions forming the hypothesis for both the customers and the officials. The results are as follows:

**Table No. 3: Responses of customers towards the expressions forming the hypothesis.**

Expressions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The e-banking services contributed to the increase of the financial activity at the bank.	130	61	10	9	2
	61.32%	28.77%	4.72%	4.25%	0.94%
The e-banking services contributed to the increase of the number of the bank customers	102	68	19	13	10
	48.11%	32.08%	8.96%	6.13%	4.72%
The usage of e-banking services attracted the customers to the banks.	134	53	17	8	0
	63.21%	25.00%	8.02%	3.77%	0.00%
The e-banking services contributed to the increase of quality of work presented by the bank	120	55	12	16	9
	56.60%	25.94%	5.66%	7.55%	4.25%
<b>Average</b>	<b>122</b>	<b>59</b>	<b>15</b>	<b>12</b>	<b>5</b>
<b>Avg. Percentage</b>	<b>57.55%</b>	<b>27.83%</b>	<b>7.08%</b>	<b>5.66%</b>	<b>2.36%</b>

From the above table no.3, it is observed that on an average 122 respondents (57.55%) expressed their opinion as they were strongly agreed towards the expressions composing the third hypothesis. It is observed that 59 respondents (27.83%) were expressed their views as they are also agreed towards the expressions composing the third hypothesis regarding the statement that the e-banking services leads to increment of

the percentage of the customers and increasing their satisfaction over the services provided by the bank. The percentage of those who responded to the expressions of the assumption with “Strongly Agree” was 57.55% of the total responses. This attitude is supported by the agreement response, which was 27.83%, followed by that (percentage) of those who answered with “Neutral”, which was 7.08%. However, the response of those who were Strongly disagree) or (do not agree) was small and quite insignificant. This indicates that the e-banking services contributed to increase of the financial activity at the bank, increase of the customers as well as attracted the customers, their satisfaction over the services provided by the bank and increase of the quality of work presented by the bank.

Thus, from the above analysis, the third hypothesis were tested and confirmed that the e-banking services leads to increment of the percentage of the customers and increasing their satisfaction over the services provided by the SBI.

**H4: The e-banking services lead to an increase in the percentage of customers.**

**Table No. 4: Responses of customers towards the expressions forming the hypothesis.**

Expressions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The usage of the e-services contributed...					
to the increase of the level of services.	134 63.21%	53 25.00%	17 8.02%	8 3.77%	0 0.00%
to the increase of the satisfaction of customers over the services offered by the bank.	112 48.11%	68 32.08%	19 8.96%	13 6.13%	0 0.00%
in securing an opportunity for customers to easily complete transactions, an act that increased the satisfaction of the customers of the banks.	138 48.11%	60 32.08%	9 8.96%	5 6.13%	0 0.00%
<b>Average</b>	<b>128</b>	<b>60</b>	<b>15</b>	<b>9</b>	<b>0</b>
<b>Avg. Percentage</b>	<b>60.38%</b>	<b>28.30%</b>	<b>7.08%</b>	<b>4.25%</b>	<b>0.00%</b>

From the above table no.4, it is observed that the researcher has sought to know the extent to which customers achieve a degree of satisfaction because of using e-services. All the expressions were presented to the sample, which represent customer’s

category. The average percentage of those who responded to the expressions of the assumption with “strongly agree” was 60.38% of the total responses. This attitude is supported by the agreement response, which were 28.30%. However, the percentage of the response of those who said “neutral” was 7.08%. As regards the attitude rejecting the expressions of the assumption found that the percentage of those who responded with “disagree” was 4.25% and that of those who responded with “strongly disagree” was 0%, and this percentage is very small. This is indication that the fourth hypothesis is correct, especially in connection to the fact that it confirmed the achievement of the satisfaction of customers because of e-services provided by the banks. In other words, the above analysis indicates that the usage of the e-services contributed to the increase of the level of services, increase of the satisfaction of customers over the services offered by the bank, securing an opportunity for customers to easily complete transactions, an act that increased the satisfaction of the customers of the banks.

### **Conclusion:**

After completion of the analysis of data pertaining to the hypothesis of the study, the researcher reached at the level of conclusion that the usage of e-services in the SBI banks contributed to the decrease of the percentage of mistakes at work and this leads to achieve competency at work. Additionally, the results showed that e-banking services has contributed to economy of time, because many bank transactions are now performed directly through ATM. It was found that the bank customers preferred the conduct of financial transactions in the banks via the network of e-services. This contributed for achieving quality and efficiency in the services offered by the bank. The e-banking services provides the ease to customers as well as officials to get through the process by e-delivery channel and give certain benefits in terms of satisfaction, loyalty, and convenient usage.

A study stated major’s problems in the traditional banking systems, which leads to waste of time, pending transfer of money, people waiting in queue to be facilitated and errors in collecting and storing the data. As per this problem, banking institutions took the privilege of technology and integrated electronic system in banking services. Furthermore, a reduction in the reception of financial transactions that pertain to payment of various utilities bills as well as cash deposit and withdrawal transactions was also observed. Also, that the integration of technology in the banking sector has been usefully employed and e-services have reduced the burden of officials performing accounts auditing. High customer satisfaction would enable long term relationship with their customers that it would build trust towards the services provided by banks. The integration of electronic system in banks has impacted positively on the bank transaction process and increases the efficiency of rendering convenient services to the employees. Customer satisfaction has also impacted positively.

### **Suggestions:**

The research has attained some important suggestions that needs considering spreading the culture of electronic dealing through banking services among the customers. It is suggested that proper training should be given to the bank officials on

detecting and addressing electronic mistakes as well as giving suitable solutions and remedies for such mistakes. Moreover, to impulse those concerned to participate in symposiums and workshops that seek to achieve competency in modern technologies that focus on e-banking services. It is also recommended that number of field studies and research should be conducted to know the opinions of customers on e-banking services needed by the SBI banks.

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