

A STUDY ON CUSTOMER PERCEPTION TOWARDS DIGITAL BANKING ON

AXIS BANK

Submitted By

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Submitted to



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAUM

In partial fulfillment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

INTERNAL GUIDE

Dr. G.V JOSHI

Professor

AIET, Mijar

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EXTERNAL GUIDE

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Shobhavana Campus, Mijar, Moodbidri

April -2019



Ref: AXISB/CB/RM/2018-19



DATE: 29/03/2019

TO WHOMSOEVER IT MAY CONCERN

CERTIFICATE OF COMPLETION

This is to certify that **Mr. ULLAS N V** bearing **USN 4AL17MBA44** an **MBA (Finance & Marketing)** Student of **ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY**, Shobhavana Campus, Mijar, Moodbidri, has successfully undergone Internship / Project Report entitled "**A STUDY ON CUSTOMER PERCEPTION TOWARDS DIGITAL BANKING**" Under the guidance of **Mr. SHASHI KUMAR S**, Customer Service Executive, **AXIS Bank Chickmagalur** during **03-01-2019 to 23-02-2019** and added value through his work. During his stay at **AXIS Bank** his Character and Conduct was found good.

We wish him Success in all his future endeavours.

FOR **AXIS BANK LTD**

AXIS BANK

Mr RAVI R
RELATIONSHIP MANAGER

AUTHORIZED SIGNATORY

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Certificate

This is to certify that **Mr. ULLAS N V** bearing **USN 4AL17MBA44** is a bonafide student of Master of Business Administration course of the Institute (2017-19) affiliated to Visvesvaraya Technological University, Belagavi.

The project report on "**A STUDY ON CUSTOMER PERCEPTION TOWARDS DIGITAL BANKING AT AXIS BANK, CHIKMANGALURU**" is prepared by him under the guidance of **Dr. G.V.Joshi**, Professor, Department of Business Administration, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belagavi, Karnataka.


Dr. G.V. Joshi
Internal Guide


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EXECUTIVE SUMMARY

The project entitled “A Study on Consumer perception towards digital banking on Axis Bank” undertaken for the study. The project is for the period of six weeks, during which complete study undertaken on different aspect of the company.

Remarkable progress in the field of information technology has reduced the world to a global village and it has caused unprecedented changes in the banking industry. Huge developments in the technology of telecommunications and electronic data processing have further stimulated these changes. Internet banking is new trend in banking circles. Today, banks are switching to multi-channel distribution of financial services through internet. It helps the banks to launch new channels to gain competitive advantage, reduce their costs, improve their financial services, enlarge their customer databases, progress their financial positions through innovative products. In the competitive world Internet -banking is used as a strategic tool by the banking sector to attract and retain customers.

The primary objective of this study is to find out the customer perception towards digital banking and the secondary objectives is to know the concept of digitalization and customer preferences and attitudes, to find out the satisfaction level of customers, to know the accessibility in understanding the banking system of digital banking and personal adoption about it.

The present study, based on data and responses received from the Axis bank and from some customers of AXIS bank. It was undertaken to understand the concept of banking and sub classification of banking into traditional and digital banking to identify the various types of services offered by the banks, the level of satisfaction among the customers from different types of services, expectation about these services and the different age group of the customers accessing digital banking. Basically to understand the response, views and understanding of the customers of Axis Bank and also the population in general about the digital banking. To make an analysis of the competition between its competitors with respect to digital banking features, advantages that Axis bank has over the other banks with respect to digital banking and vice versa.