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**Two Days National Conference on**

**“CHALLENGES OF INDIAN ECONOMY AND SUSTAINABLE  
DEVELOPMENT”**

*Organized by*  
**Department of Economics**

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**An Empirical Study on E-banking Services and Challenges faced by Customers with  
Reference to Tirupur district**

**Abstract**

Financial inclusion and inclusive growth depend greatly on financial literacy and education. Customers who lack financial literacy will simply avoid using new online services and stick with their current banking habits, making it impossible for banks to convert them to their new online banking methods. The adoption of e-banking is advantageous for banks in a number of ways, including cost savings, enhanced client relations, expanded geographic reach, etc. The advantages of e-banking have given banks the chance to better manage their financial operations. Several banks have found it difficult to implement and integrate information technology related services in their current banking system, despite the advantages of e-banking technology in terms of boosting service quality, productivity, and efficiency. In light of this context, the current study sheds light on examining the socioeconomic characteristics of e-banking service users, examining consumers' perceptions of e-banking services in Tirupur District, and identifying challenges respondents encountered and offering solutions. Customers of public sector banks and private sector banks in Tirupur city made up the study's population. 96 samples were chosen using the incidental purposive sampling technique from these chosen banks. Data collected by personal interview method during the period December 2021 to January 2022. The study revealed that operation concern, security and indirect cost which were the major problems faced by the customers in both bank's customers. The study suggest banks should improve their services to overcome the problems faced by customers such as security, speed, simple procedure and hidden cost, so that they can increase their number of customers to utilize their e-banking facilities for the near future.

Keywords: Customers, E-banking, Problems, Security & Speed

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