

Socio-Economic Profile of Sample Respondent Customers Having Bank Accounts with SBI & HDFC Banks in Y.S.R. Kadapa District, A.P. – A Study

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ABSTRACT

e-Banking services are more fast, efficient, convenient and enable the users to monitor their accounts regularly. Also e-Banking services help the customers of their respective banks to reduce the costs associated with the physical operations at bank branches. The specific objective with which the present paper is presented is; To analyse the socio-economic profiles of the sample responded customers having bank accounts with State Bank of India (SBI) & HDFC Banks in Y.S.R Kadapa district. For the preparation of the present paper a sample of 360 customers from each of the banks viz., SBI and HDFC Banks in Y.S.R. Kadapa district were taken. The primary data were collected through a structured questionnaire prepared and pre-tested from the customers of SBI and HDC Banks for the year 2024-25. In the study, it was found that majority of the sample respondent customers of SBI (68.06 per cent) were males and the other respondent customers (31.94 per cent) were females. Similarly, majority of the sample respondent customers of HDFC Bank (79.44 per cent) were males and the other sample respondents (20.56 per cent) were females. The number of male respondent customers was significantly higher than that of female respondent customers in both the banks. It is concluded after the study that now-a-days customers are not much satisfied with the care and courtesy of the banking services but they are expecting more concern and commitment from the banks end. In this competitive environment, not the weak, nor the first, nor the strongest can survive, but only the best can survive. The success of any bank directly or indirectly depends on its customers, as they are the backbone of the banking sector. It is suggested that e-Banking services should be standardized and must be made available to the female customers also. The

Government should implement effective cyber laws to ensure proper security mainly about customer's data and information.

Keywords: e-Banking, Cyber laws, SBI, HDFC

INTRODUCTION

Electronic banking (e-Banking) is one of the first things that come to mind when one thinks about the future of banking. It is generally assumed that e-Banking is new and it will replace or supplement many channels of delivery of retail banking services. Banks are well-known for the safety and security of people's economic assets. Many banks outside the country are in the front curve in developing a customer-friendly online presence. Many underlying changes are fast emerging and personal finance is being heralded in by the internet. Online banking and internet banking services are very much present in the US and other countries. In recent years, in India also banks have been offering NET banking facilities. Many other banks have formulated strategies relating to e-Banking services. The opening of global (online) business doors and getting information with one click of the mouse only highlights the potential demand for internet connectivity.

The application of information technology in the banking sector is an excellent opportunity for the industry. But the technology should not be seen as mere aid to speed up processing and crumple costs but as an additional avenue for delivering services to clients online. That is why the growing popularity of the ATM did not result in the absence of bank branches, instead, ATM's have been moved to off-site locations and strengthened the position of banks giving the facility in the retail market. Today, in view of global business, E-commerce needs a financial backbone which is foolproof and conducive to online customers. It is in respect of E-commerce whether in the form of business to business, business to customers or customers to customers, all need this financial facility. In advanced countries, the click of the mouse has taken the centre stage and banks are edging their way towards cyberspace with innovative services taken to retain these customers.

CONCEPT OF e-BANKING

The most general type of electronic banking in the present times is banking via Internet, in other words Internet banking. e-Banking allows customers to check the balances in their accounts, transfer funds and order electronic bill payments. Internet banking systems allow customers to apply for loans, trade stocks or mutual funds and even view actual images of their cheques or deposit slips. Customers all over the world have easy access to their accounts round the clock and throughout the week. It makes available a full range of services to the customers including some services not offered directly at branches. Internet banking has the advantage that the

customer can avoid travelling to and from a bank branch. In this way, Internet banking saves time and money providing great convenience and accessibility. Customers can manage their banking affairs whenever they want and can enjoy more privacy while interacting with their bank. It has been claimed that Internet banking offers the customers more benefits at lower costs. Internet banking is extremely beneficial to customers because of the savings in costs, time and space it offers, quick response to complaints and its delivery of improved services.

The present topic on “e-Banking in India – A study with special reference to SBI and HDFC Banks in Y.S.R. Kadapa district, A.P”., taken up to analyze the socio-economic profile of sample respondent customers of banking is very crucial in the present scenario for making banking service more reliable, inclusive and sustainable.

REVIEW OF LITERATURE

Sarabjit Kaur (2018), presented a paper with the main objective of making a comparative study of public and private sector banks regarding the customer’s perceptions for preference and non-preference of e-Banking. The sample size of customers considered for the study was 640 from Private sector banks (ICICI, HDFC) and Public sector Banks (SBI, PNB) at different regions. Four districts were selected from Malwa region (Mohali, Ludhaina, Fatehgarh Sahib and Patiala). T-test was used to study the significance of difference between Public and Private sector banks on customer’s perceptions regarding e-Banking services. The researcher suggested that Banks should hire technical staff to avoid the technical defects and their service should be quick all the time to enable the customers have services anytime and from anywhere.

Anis Ali, L.S. Bisht (2018) examined the satisfaction levels of customers of Public and Private Banks and the factors responsible for variation in customers’ satisfaction levels between the Private and Public banks in India and to know the reasons responsible for variations in the satisfaction levels or dissatisfaction levels in public and private banks and know the factors responsible for the low satisfaction levels among the banking customers.

Sumathi, M. & Sundaralakshmi. R. (2022), in their article made an attempt to evaluate the services rendered by banks through e-Banking services. The e- banking service brings lot of convenience, customer centricity, augmented service quality and cost effectiveness. e- Banking or Online Banking or Internet Banking, is now replacing the traditional banking mechanism. e-Banking enhances the customers satisfaction in terms of better quality of service offerings and simultaneously enable the banks gain more competitive advantage over other competitors. This paper presented the consumer perceptions towards the convenience and willingness in using e-Banking services are identified and measured. Customer satisfaction level towards e- Banking services were identified.

Subburaj N. (2023) attempted to explore the current status, problems and prospects of e-Banking in Palakkad district, Kerala as a case study. Banking is one of the most excellent and prime service sectors in India. A hale and healthy banking system is a vital constraint for its economic growth. Indian banking system, today, is at the heart of an IT (Information Technology) upheaval. The implementation of internet in banking organizations has rationalized the banking services. Internet banking has the potential to make over the banking business as it considerably lowers transaction and delivery costs. This paper found that e-Banking is awfully a trustworthy approach to deal with funds. Internet banking offers great value in terms of handiness, customer intimacy, time saving, inexpensiveness and consistency in banking. Regardless a few disadvantages, e-Banking is a much-recommended new know-how.

STATEMENT OF THE PROBLEM

The rapid advancement of information and communication technology has transformed the traditional banking system into more digital and customer - centric model. Electronic Banking has emerged as a significant innovation, enabling customers to conduct their banking transactions. e-Banking has revolutionised the banking sector by making financial services factor, more efficient quick and accessible.

OBJECTIVES OF THE STUDY

The specific objective of the present study is;

- To analyse the socio-economic profile of select sample respondent customers having bank accounts with State Bank of India (SBI) and HDFC Bank in Y.S.R. Kadapa district

HYPOTHESES

The following hypotheses are formulated on the basis of the objective set for the study.

1. There is no statistically significant association between the age groups of the sample respondent customers of SBI and those of HDFC Bank.
2. There is no statistically significant association between the gender classification of the sample respondent customers of SBI and the HDFC Bank.
3. There is no statistically significant association between the marital status of the sample respondent customers of SBI and those of HDFC Bank.
4. There is no statistically significant association between the educational qualifications of the sample respondent customers of SBI and of HDFC Bank.

5. There is no statistically significant association between the occupations of the sample respondent customers of SBI and of HDFC Bank.
6. There is no statistically significant association between the social statuses of the sample respondent customers of SBI and of HDFC Bank.
7. There is no statistically significant association between the nature of the accounts of sample respondent customers of SBI and of HDFC Bank.
8. There is no statistically significant association between the monthly income ranges of the sample respondent customers of SBI and those of HDFC Bank.

RESEARCH METHODOLOGY

The methodology adopted for determining the sources of data, sample design and sample selection is discussed hereunder;

Sources of Data

The study is diagnostic and exploratory in nature and made use of both primary and secondary data. The primary data were collected from the sample customers through a well-structured and pre-tested questionnaire. The secondary data were collected from books, journals, magazines, periodicals, handouts and annual reports of SBI, HDFC and RBI.

Sample Design

For this study, a sample of 360 customers from each of the Bank viz., SBI and HDFC Banks in Y.S.R. Kadapa district totalling to 720 were taken on the basis of convenience sampling technique to analyze the socio, economic profiles of the sample respondent customers.

PERIOD OF THE STUDY

The primary data have been collected from the customers of SBI and HDFC Banks for one year i.e., for 2024-25.

TOOLS OF ANALYSIS

Data collected from the various sources have been analyzed with the help of simple appropriate and relevant mathematical and statistical tools, such as percentages means, and regression analysis to draw meaningful inferences, Tables and figures also are presented at appropriate places. SPSS (Statistical Package for Social Sciences) computer software has also been deployed for analysing the quantitative data.

AGE

Sample respondent customers of SBI and HDFC Banks are grouped under different age groups. The age ranges of sample respondent customers of SBI and HDFC Bank are presented in table 1:

H₀: There is no significant association between the age groups of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the age groups of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table 1: Distribution of select sample respondent customers having bank accounts with SBI and HDFC Bank over their age groups in Y.S.R. Kadapa district, A.P.

Age (Years)	SBI	HDFC Bank
Below 25	45 (12.50)	39 (10.83)
26-35	72 (20.00)	105 (29.17)
36-45	112 (31.11)	98 (27.22)
46-55	78 (21.67)	76 (21.11)
Above 55	53 (14.72)	42 (11.67)
Total	360 (100)	360 (100)
$\chi^2 = 8.814^{\text{@}}$		

Source: Field Survey

Note: @ Not Significant

Table 1 shows the distribution of sample respondent customers of SBI and HDFC Banks over their age groups. It can be observed from the table that majority of the respondent customers of SBI (31.11 per cent) were in the age group of 36-45 years, followed by 78 respondent customers (21.67 per cent) in the age group of 46-55 years, 72 respondents (20.00 per cent) in the age group

of 26-35 years, 53 respondents (14.72 per cent) in the age group of above 55 years and 45 respondents (12.50 per cent) were in the age group of below 25 years. Similarly majority of the respondent customers of HDFC Bank (29.17 per cent) were under the age group of 26-35 years, followed by 98 respondents (27.22 per cent) in the age group of 36-45 years, 76 respondents (21.11 per cent) in the age group of 46-55 years, 42 respondents (11.67 per cent) in the age group of above 55 years and 39 respondents (10.83 per cent) were in the age group of below 25 years.

The calculated value of the test statistic χ^2 - (8.814) was much less than its critical value (9.488). Hence, the null hypothesis may be accepted at 5% level of significance. It can be inferred that there was no significant association between the age ranges of sample respondent customers of SBI and HDFC Banks.

GENDER

Sample respondent customers of SBI and HDFC Banks have been classified into male and female categories. The Gender-wise details of sample respondent customers of SBI and HDFC Bank are presented in table 2;

H₀: There is no significant association between the gender-wise categories of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the gender-wise of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table: 2: Distribution of select sample respondent customers having bank accounts with SBI and HDFC Bank over their Gender Criteria in Y.S.R. Kadapa, district, AP.

Gender	SBI	HDFC Bank
Male	245 (68.06)	286 (79.44)
Female	115 (31.94)	74 (20.56)
Total	360 (100)	360 (100)
$\chi^2 = 12.060^{**}$		

Source: Field Survey

Note:Significant at 1% level**

It can be observed from the table 2 that majority of the respondent customers i.e., 245 out of 360 (68.06 per cent) of SBI were males, followed by 115 (31.94 per cent) respondent customers belonging to female category. Similarly, majority of the respondent customers i.e., 286 out of 360 (79.44 per cent) of HDFC Bank were males, followed by 74 (20.56 per cent) respondent customers belonging to female category.

The calculated value of the test statistic χ^2 - (12.060) is much higher than its critical value (6.635). Hence, the null hypothesis is rejected at 1% level of significance. It can be inferred that there was a significant association between the genders of sample respondent customers of SBI and HDFC Bank.

MARITAL STATUS

The sample respondent customers of SBI and HDFC Banks have been classified into married and unmarried categories. Details of the marital statuses of sample respondent customers of SBI and HDFC Banks are presented in table 3;

H₀: There is no significant association between the marital statuses of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the marital statuses of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table: 3: Distribution of select sample respondent customers having bank accounts with SBI and HDFC Banks over their Marital Status in Y.S.R. Kadapa, district, A.P.

Marital Status	SBI	HDFC Bank
Married	296 (82.22)	270 (75.00)
Un- Married	64 (17.78)	90 (25.00)
Total	360 (100)	360 (100)
$\chi^2 = 5.584^*$		

Source: Field Survey

Note: *Significant at 5% level

Table 3 presents the marital status-wise distribution of sample respondent customers of SBI and HDFC Banks. It is clear that majority of the sample respondent customers i.e., 296 out of 360 respondent customers (82.22 per cent) of SBI belonged to married category and 64 (17.78 per cent) were under unmarried category. Whereas in the HDFC Bank, majority of the sample respondent customers i.e., 270 out of 360 (75.00 per cent) belonged to married category and 90 sample respondent customers (25.00 per cent) belonged to unmarried category.

The calculated value of the test statistic χ^2 - (5.584) is much higher than its critical value (3.841). Hence, the null hypothesis may be rejected at 5% level of significance. It can be inferred that there was a significant association between the marital statuses of sample respondent customers of SBI and HDFC Banks.

EDUCATIONAL QUALIFICATIONS

The sample respondent customers of SBI and HDFC Bank are classified according to their educational qualifications into six categories viz., Illiterate, Primary, SSC, Graduate, Post-graduate and Professional education. The details pertaining to the educational qualifications of sample respondent customers of SBI and HDFC Banks are presented in table 4;

H₀: There is no significant association between the educational qualifications of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the educational qualifications of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table: 4: Distribution of select sample respondent customers having bank accounts with SBI and HDFC Bank over their Educational Qualifications in Y.S.R. Kadapa district, A.P.

Educational Qualifications	SBI	HDFC Bank
Illiterate	20 (5.55)	13 (3.61)
Primary	38 (10.56)	24 (6.67)
SSC	45 (12.50)	36 (10.00)
UG	153 (42.50)	94 (26.11)
PG	56 (15.56)	115 (31.94)

Professional	48 (13.33)	78 (21.67)
Total	360 (100)	360 (100)
$\chi^2 = 47.239^{**}$		

Source: Field Survey

Note: **Significant at 1% level

Table 4 presents the distribution of sample respondent customers of SBI and HDFC Banks over their educational qualifications. It is understood from the above table that majority of the respondent customers of SBI (42.50 per cent) were undergraduates, followed by 56 respondent customers (15.56 per cent) having PG qualification, 48 respondent customers (13.33 per cent) having professional qualifications, 45 respondent customers (12.50 per cent) having SSC, 38 respondent customers (10.56 per cent) having primary education and 20 respondent customers (10.56 per cent) were illiterates. Whereas in the HDFC Bank, majority of the sample respondent customers (31.94 per cent) had PG degrees, followed by 94 respondent customers (26.11 per cent) having UG degrees, 78 respondent customers (21.67 per cent) having professional qualifications, 36 respondents (10.00 per cent) having SSC, 24 respondent customers (6.67 per cent) having Primary education and 13 respondent customers (3.61 per cent) were illiterates.

The calculated value of the test statistic χ^2 - (47.239) was much higher than its critical value (15.086). Hence, the null hypothesis is rejected at 1% level of significance. It can be inferred that there was a significant association between the educational qualifications of the sample respondent customers of SBI and HDFC Banks.

OCCUPATIONS

The respondent customers of SBI and HDFC Banks have been classified into different occupational groups. Details pertaining to the occupation-wise distribution of the sample respondent customers of SBI and HDFC Banks are presented in table 5;

H₀: There is no significant association between the occupations of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the occupations of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table: 5: Distribution of select sample respondent customers having bank accounts with SBI and HDFC Bank over their Occupations in Y.S.R. Kadapa district, A.P.

Occupations	SBI	HDFC Bank
Student	54 (15.00)	18 (5.00)
Employed	156 (43.33)	96 (26.67)
Business	40 (11.11)	145 (40.28)
Retired	38 (10.56)	60 (16.67)
Agriculture	72 (20.00)	41 (11.38)
Total	360 (100)	360 (100)
$\chi^2 = 105.324^{**}$		

Source: Field Survey

Note: **Significant at 1% level

Table 5 depicts the occupation-wise distribution of sample respondent customers of SBI and HDFC Banks. It is understood from the table 5 that majority of the respondent customers of SBI (43.33 per cent) belonged to employed category, followed by 72 respondent customers agriculturists, 54 respondent customers (15.00 per cent) students, 40 respondent customers (11.11 per cent) belonging to business category and 38 respondent customers (10.56 per cent) were retired employees. Majority of the respondent customers of HDFC Bank (40.28 per cent) belonged to business category, followed by 96 respondent customers (26.67 per cent) to employed category, 60 respondent customers (16.67) were retired employees, 41 respondent customers (11.38 per cent) were agricultural farmers and 18 respondent customers (5.00 per cent) were belonging to student’s category.

The calculated value of the test statistic χ^2 - (105.324) was much higher than its critical value (13.277). Hence, the null hypothesis is rejected at 1% level of significance. It can be inferred that

there was a significant association between the occupations of sample respondent customers of SBI and those of HDFC Bank.

SOCIAL STATUS

Based on the social status of sample respondent customers, the sample respondent customers of SBI and HDFC Bank were classified into Scheduled Caste, Scheduled Tribe, Backward Class and Other Castes. The social status particulars of the sample respondent customers of SBI and HDFC Bank are presented in table 6;

H₀: There is no significant association between the social status of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the social status of the sample respondent customers of SBI and those of HDFC Bank in Y.S.R. Kadapa district.

Table: 6: Distribution of select sample respondent customers having bank accounts with SBI and HDFC Banks over their Social status in Y.S.R. Kadapa district, A.P.

Social Status	SBI	HDFC Bank
OC	176 (48.89)	198 (55.00)
BC	90 (25.00)	97 (26.94)
SC	54 (15.00)	48 (13.33)
ST	40 (11.11)	17 (4.73)
Total	360 (100)	180 (100)
$\chi^2 = 11.190^*$		

Source: Field Survey

Note: *Significant at 5% level

Table 6 shows the particulars of the distribution of sample respondent customers of SBI and HDFC Bank over their social status. It is understood from the table above that majority of the respondent customers of SBI (48.89 per cent) belonged to OC, followed by 90 respondent customers (25.00 per cent) to BC Category, 54 respondent customers (15.00 per cent) to

Scheduled Caste Category and 40 respondent customers (11.11 per cent) to Scheduled Tribe Category. Whereas in the HDFC Bank, majority of the sample respondent customers (55.00 per cent) belonged to OC, followed by 97 respondent customers (26.94 per cent) belonging to BC Category, 48 respondent customers (13.33 per cent) to Scheduled Castes and 17 respondent customers (4.73 per cent) belonging to Scheduled Tribe Category.

The calculated value of the test statistic χ^2 - (11.190) was much higher than its critical value (7.815). Hence, the null hypothesis is rejected at 5% level of significance. It can be inferred that there was a significant association between the social status of sample respondent customers of SBI and HDFC Banks.

NATURE OF ACCOUNTS

The classification of sample respondent customers of SBI and HDFC Banks in Y.S.R. Kadapa district has been done on the basis of the nature of accounts they held. The details regarding the nature of accounts of the sample respondent customers of SBI and HDFC Banks operating with their respective banks are presented in table 7;

H₀: There is no significant association between the nature of accounts of the sample respondent customers of SBI and that of HDFC Bank in Y.S.R. Kadapa district.

H₁: There is significant association between the nature of accounts of the sample respondent customers of SBI and that of HDFC Bank in Y.S.R. Kadapa district.

Table: 7: Distribution of select sample respondent customers having bank accounts with SBI and HDFC Bank over their Nature of accounts in Y.S.R. Kadapa district, A.P.

Nature of Account	SBI	HDFC Bank
Joint	38 (10.56)	29 (8.06)
Individual	322 (89.44)	331 (91.94)
Total	360 (100)	360 (100)
$\chi^2 = 1.333^@$		

Source: Field Survey

Note: @ Not Significant

Table 7 shows the distribution of sample respondent customers of SBI and HDFC Bank over the nature of accounts that they held with their respective banks. It is understood from the table that majority of the respondent customers of SBI (89.44 per cent) were operating individual accounts and an insignificant number of customers of SBI (10.56 per cent) were holding joint accounts with their respective bank branches. Majority of the respondent customers of HDFC Bank (91.94 per cent) were operating individual accounts and an insignificant number of customers (8.06 per cent) are holding joint accounts.

The calculated value of the test statistic χ^2 - (1.333) was much less than its critical value (3.841). Hence, the null hypothesis is accepted at 5% level of significance. It can be inferred that there was no significant association between the nature of accounts that the respondent customers operated of SBI and HDFC Banks.

MONTHLY INCOME

The sample respondent customers of SBI and HDFC Bank are classified into different groups based on their monthly income. Particulars about the monthly income ranges of sample respondent customers of SBI and HDFC Banks are presented in table 8;

H₀: There is no significant association between the monthly income of the sample respondent customers of SBI and HDFC Banks in Y.S.R. Kadapa district.

H₁: There is significant association between the monthly income of the sample respondent customers of SBI and HDFC Banks in Y.S.R. Kadapa district.

Table: 8: Distribution of select sample respondent customers having bank accounts with SBI and HDFC Banks over their Monthly Income in Y.S.R. Kadapa district, A.P.

Monthly Income (Rs.)	SBI	HDFC Bank
Below Rs.25000	65 (18.05)	32 (8.89)
Rs.25001-Rs.50000	72 (20.00)	46 (12.78)
Rs.50001-Rs.75000	128 (35.56)	79 (21.94)
Rs.75001-Rs.100000	50 (13.89)	98 (27.22)
Above Rs.100000	45 (12.50)	105 (29.17)
Total	360	360

	(100)	(100)
$\chi^2 = 68.122^*$		

Source: Field Survey

Note: **Significant at 1% level

Table 8 shows the distribution of sample respondent customers of SBI and HDFC Banks over their monthly income ranges. It is understood from table 8 that majority of the sample respondent customers of SBI (35.56 per cent) had a monthly income ranging from Rs.55001-Rs.75000, followed by 72 respondent customers (20.00 per cent) having a monthly income ranging from Rs.25001-Rs.50000, 65 respondent customers (18.05 per cent) having below Rs.25000, 50 respondent customers (13.89 per cent) having from Rs.75001-Rs.100000 and 45 respondent customers (12.50 per cent) having a monthly income of above Rs.100000. Similarly majority of the respondent customers of HDFC Bank (29.17 per cent) had a monthly income of above Rs.100000, followed by 98 respondent customers (27.22 per cent) from Rs.75001-Rs.100000, 79 respondent customers (21.94 per cent) from Rs.50001-Rs.75000, 46 respondent customers (12.78 per cent) having from Rs.25001-Rs.50000 and 32 respondent customers (8.89 per cent) having a monthly income of below Rs.25000.

The calculated value of the test statistic χ^2 - (68.122) was much higher than its critical value (13.277). Hence, the null hypothesis is rejected at 1% level of significance. It can be inferred that there was significant association between the monthly incomes of the sample respondent customers of SBI and HDFC Banks.

FINDINGS

- Majority of the respondent customers of SBI (31.11 per cent) were in the age group of 36-45 years and the least percentage of respondents (12.50 per cent) were in the age group of below 25 years. Whereas in the case of HDFC Bank, majority of the respondent customers (29.17 per cent) were in the age group of 26-35 years and the least percentage of respondent customers were in the age group of below 25 years. This indicates that younger people with higher educational qualifications had been associated with HDFC Bank.
- Majority of the sample respondent customers of SBI (68.06 per cent) were males and 115 respondent customers (31.94 per cent) were females. Similarly, majority of the respondent customers of HDFC Bank (79.44 per cent) were males and 74 sample respondents were (20.56 per cent) females. The number of male respondent customers was significantly higher than the number of female respondent customers in both the banks.

- Majority of the respondent customers i.e., 296 out of 360 (82.22 per cent) of SBI belonged to married category and 64 out of 360 (17.78 per cent) were under unmarried category. Similarly in the HDFC Bank, majority of the sample respondent customers i.e., 270 out of 360 (75.00 per cent) belonged to married category and 90 sample respondent customers (25.00 per cent) to unmarried category. This indicates that HDFC Bank could attract more number of unmarried people than the married customers.
- Majority of the respondent customers of SBI (42.50 per cent) possessed undergraduate degrees and the least percentage of respondent customers (10.56 per cent) were illiterates. Whereas in the HDFC Bank, majority of the sample respondent customers (31.94 per cent) had PG degrees and the least percentage of respondent customers (3.61 per cent) were illiterates. Thus, it can be inferred that the SBI could attract more graduates whereas the HDFC Bank could attract more Post graduates.
- Majority of the respondent customers of SBI (43.33 per cent) belonged to employed category and the least number percentage of respondent customers (10.56 per cent) belonged to retired employees. Whereas in the case of HDFC Bank, majority of the respondent customers (40.28 per cent) belonged to business category and the least percentage of respondent customers (5.00 per cent) were belonging to student's category. Majority of the respondent customers belonging to employee's category were associated with SBI and majority of the respondent customers belonging to business category were associated with HDFC Bank.
- Majority of the respondent customers of SBI (48.89 per cent) belonged to OC category and the least percentage of respondent customers (11.11 per cent) belonged to Scheduled Tribe Category. Whereas in the HDFC Bank, majority of the sample respondent customers (55.00 per cent) belonged to OC category and the least percentage of respondent customers (4.72 per cent) belonged to Scheduled Tribe Category. Moreover, the least number of both SBI and HDFC Banks were belonging to Scheduled Tribe category. Thus, it can be inferred that the SBI as well as the HDFC Bank could attract very less number of Scheduled Tribe category customers.
- Majority of the sample respondent customers of SBI (89.44 per cent) were having individual accounts and even those of HDFC (91.94 per cent) were having individual accounts in Y.S.R. Kadapa district. The number of respondent customers owning individual accounts in HDFC was more than the number of the respondent customers owning Individual accounts and the number of Joint account holders in HDFC was less than the number of joint account holders in SBI.

- Majority of the sample respondent customers of SBI (35.56 per cent) had a monthly income ranging from Rs.55001-Rs.75000 and the least percentage of respondent customers (12.50 per cent) were having a monthly income of above Rs.100000. Whereas in the HDFC Bank, majority of the respondent customers of HDFC Bank (29.17 per cent) had a monthly income of above Rs.100000 and the least percentage of respondent customers (8.89 per cent) were having a monthly income of below Rs.25000.

SUGGESTIONS

- The Number of sample respondent customers having bank accounts with HDFC Bank was more than the number of sample respondent customers having bank accounts with SBI. Therefore, the bank officials of SBI, a public sector bank, are advised to attract people who fall under the age group of 26 to 35 years which is the potential age group both for earning and as well as saving money.
- The Number of male sample respondent customers having bank accounts with HDFC Bank was more than the Male sample respondent customers having bank accounts with SBI. The officials of SBI are advised to attract more male customers who stand as the key customers to open accounts with Bank.
- The Number of unmarried sample respondent customers having bank accounts with HDFC Bank was more than the number of unmarried sample respondent customers having bank accounts with SBI. The officials of SBI are advised to attract more unmarried customers who are energetic and are more capable of making savings to open accounts with the Bank.
- The number of post-graduate respondent customers having bank accounts with HDFC Bank was greater in size than the size of the number of post-graduate respondent customers having bank accounts with the SBI. Therefore, the officials of SBI are suggested to undertake some 'accounts mela' in the Universities to convince the students who are in the final year PG Courses to open their accounts. After the completion of PG Courses since it is hoped that they secure some employment and can maintain their accounts with the same bank.
- The Number of sample respondent customers having bank accounts with HDFC Bank and having business as their occupation was more than the number of Business customers having bank accounts with the SBI. Therefore, the officials of SBI are advised to conduct special camps and raise the number of business accounts by giving some better privileges to the customers than the HDFC Bank.

- There is clear evidence in the Table-6 that HDFC Bank was ignoring to include customers from certain communities viz., SC and ST's. Therefore, the officials of HDFC Bank in Y.S.R. Kadapa district are suggested to include customers from the said communities by conducting 'special drive for account mela' near their bank branches.
- There is clear evidence as shown in Table-7 that the number of joint account holders were less in HDFC Bank when compared to the number of joint account holders of SBI. Therefore, the management of HDFC Bank in Y.S.R. Kadapa district is advised to concentrate on joint account holders by meetings business class people of Companies, Partnerships, Cooperative Societies and HUF business customers.
- It is understood from Table-8 that the number of respondent customers who were having accounts with the HDFC Bank and whose income ranging from Rs.50001 to Rs.75000 and above Rs.100000 was more than the number of respondents having accounts with SBI and whose income was ranging from Rs.50001 to Rs.75000 and above Rs.100000. Therefore, the authorities of SBI are advised to take up Account melas at frequent intervals identifying the higher income groups and convince them to open their accounts in SBI.

CONCLUSION

Now-a-day's customers are not much satisfied with the caring and courtesy being extended by the bank officials. In this competitive environment neither weak, nor the first, nor the strongest can survive, but only the best can survive. The success of a bank organisation directly or indirectly depends on its customers, as they are the backbone of their economic status. With the development of technology the customer's expectations also are raising continuously and the competitors, who can respond to the customer needs faster and better than their counter parts alone will survive. e-Banking services are fast and efficient and enable customers to monitor their accounts regularly. This has made e-Banking services more convenient to the users and has also helped reduce the costs associated with the direct operation from branches of the banks. Therefore, there are many banks that have become operating exclusively through the Internet without having actual branches. Electronic banking is the conduct of banking operations in electronic ways; that is, using new information and communication technologies for withdrawal, payment, transfer or dealing in securities or other banking activities. In the light of this type of banking, the customers need not go to the bank directly and can make transactions sitting at home or in the office with his bank, which enables him to avoid waste of time, money and energy. Electronic banking services are those operations or activities that are conducted or promoted by electronic or optical means such as: telephone, computer, ATM, the Internet, digital

television mobile phones and other means by shops, business centres banks and financial institutions.

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