RESEARCH METHODOLOGY

This study examines the impact of e-business on banking industry in Maharashtra state. This examination is done by analyzing the strategies with regard the Internet and Related technologies that were utilized by the banks.

Target Population

This research is exploratory research in nature since it attempts to find out the qualitative factors such as effectiveness, efficiency and other attributes on the corporate performance reference to banking sector in Maharashtra. Hence, it is targeting IT professionals in banks who were involved in handling e-business. Those people are aware of the risk and responses of using e-businesses, several security issues of using e-business facilities in banks. To go further step and measure, in real life, the research is also targeting the customers of the banks who are using these facilities.

Sample Size:

The survey includes approximately 250 banking professionals handling e-business from four banks (both public and private sectors)

Sources for the Data Used

The study is based on the both primary and secondary data.

Primary Data: Survey questionnaire was administered to empirically assess the level of adoption of e-business in Maharashtra. A survey questionnaire will be completed by the banks employees, customers of the respective banks.

Secondary Data: The secondary data is obtained through the Net, books and related journals. The four banks’ strategies with regard the Internet and Related technologies were obtained from these banks’ annual reports, websites, and referred journals. These annual reports were obtained from the banks’ themselves through their Web sites.
**Sampling Technique:**

Sampling technique used is Survey Sampling. A survey questionnaire will be completed by the banks employees, customers of the respective banks. These would be used to measure the impact of e-business on banking sector in Maharashtra region.

**Research Design: Two-survey Approach**

This research is exploratory research in nature since it attempts to find out the qualitative factors such as effectiveness, efficiency and other attributes on the corporate performance reference to banking sector in Maharashtra.

To fulfill the research objectives, this research is based on two surveys: one targeted to banking professionals in banks who were involved in handling e-business, the professionals who are aware of the risk and responses of using e-businesses, several security issues of using e-business facilities in banks etc.

The objective of the first survey which will be targeting the IT professionals in the banks will be to find out the qualitative factors that affect e-business functionality. The survey will have mostly open ended questions as the nature of open ended questions will enable the banking professionals to input their own feedback freely and provide more explanation to support their ideas.

The second survey will be developed and published after finalizing and coding the results from the banking professionals’ survey. The survey questionnaires will be designed from the qualitative factors that will be collected from banking professionals. The target people in the second survey are IT professionals handling e-business in different banks in Maharashtra.

To ease the measurement of the input provided by banking professionals, the survey questions will be designed using close-ended questions with different scales. Each question (or sub-question) is probing information around the following survey objectives:

1. To gather general information about the respondents, his/her bank and business environment and characteristics.
2. To gather information about adoption, barriers, challenges and benefits of adopting e-business facilities in banks.
The questions are also designed to gain some knowledge about the number of customers using e-business facilities in the banks, so that effectiveness, efficiency and other attributes to be measured.