

Factors Influencing Customer Awareness on E-Banking Services of Indian Overseas Bank

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Abstract

The study inspects the influence of various factors on customer engagement and awareness with regard to e-banking services at IOB. The study selected 400 sample customer's various parts of Erode district. It employed simple random sampling process to pick samples and descriptive research design to formulate the research. The study is commenced with the motive of assessing demographic profile, promotional efforts of banks to enhance customer awareness on e-banking service and investigate the influence of service accessibility on customer awareness towards e-banking services. Results reveals that factor analysis of twenty-five selected variables identified seven key factors influencing customer awareness; digital marketing and promotions, traditional advertising, customer engagement and support, educational campaigns, instant services, influencer marketing, and referral programs. The study found that mobile banking, user-friendly interfaces, and access to support render main role in boosting customer awareness. These findings make valuable implications to enhance digital strategies and improving customer experiences in e-banking.

Keywords: Customer Awareness, E-Banking, Promotional Efforts, Service Accessibility, Indian Overseas Bank.

Introduction and Background

Customer awareness is an important prerequisite for the uptake and utilization of e-banking services. The knowledge of customers towards the e-banking service provided by Indian Overseas Bank is persuaded by a quantity of variables. These elements comprise personal opinions as well as outside forces that affect how customers engage with online banking systems. Dissemination of content via search engine optimization, social media ads, and online campaigns, digital marketing has a big impact on customer awareness. Through these venues, IOB can successfully promote its e-banking services to a larger audience. Customers are fortified to investigate e-banking services by social media marketing and targeted email ads that highlight important features including online transactions, mobile banking, and security alternatives. In order to promote its e-banking services, IOB also employs conventional advertising techniques. Customers who might

not actively use online media are informed about the availability and advantages of digital banking through printed fliers, banner ads, and television commercials. These strategies serve customers from a variety of demographics and guarantee that e-banking services are accessible to a range of age groups and localities. Customers are better educated about the capabilities and functionalities of e-banking thanks to initiatives like live chats, chatbot assistance, and round-the-clock support services. As a result of responding to customer enquiries and encouraging service enhancements, feedback campaigns raise awareness even further.

The bank often hosts these kinds of events to teach its customers how to use digital platforms effectively and safely. These initiatives increase customer confidence in using e-banking services along with raising awareness. Instant e-banking service convenience has a big effect on customer awareness. Features like free trials, simple account opening, and transaction discounts draw interest and entice customers to learn more about the services. Customers become more conscious of the wider potential of e-banking as a result of their smooth and effective transactions. Push notifications regarding deals and influencer partnerships work well for raising awareness among tech-savvy customers. Through relatable content, influencers assist in showcasing the benefits of IOB's e-banking services, and notifications ensure ongoing customer engagement by informing customers of new features and incentives. Customers gain rewards for recommending others, and e-banking services become more visible. Customers are more engaged and have a deeper understanding of the services and features offered when they are rewarded for frequent usage through loyalty programs. The user-friendly design of IOB's website and mobile app guarantees that customers may easily explore the platforms.

Customers can more easily comprehend and utilize the services thanks to features like multilingual assistance, an intuitive design, and clear instructions. In its marketing and communications, IOB places a strong emphasis on security measures like encrypted transactions and two-factor authentication. Customers are highly motivated to investigate and consume digital banking solutions when worries about data security are addressed. Positive word-of-mouth testimonials inspire people to investigate IOB's online banking offerings. Particularly in professional settings, peer pressure raises knowledge of services like account management and rapid payments. Customers can self-learn and experiment with features at their own speed thanks to these materials, these are existing on the website of the bank and mobile app. Through a combination of creative marketing, clear communication, and user-friendly features, IOB's e-banking services increase customer awareness. A complete strategy that serves a range of customer categories includes digital marketing, traditional advertising, customer service, and educational programs. Customers are guaranteed to not only learn about the services but also to trust and regularly utilize them due to the emphasis on security, convenience, and user-friendly designs. Together, these elements support the approval of e-banking solutions and match customers' changing digital demands.

IOB E-Banking Services: Customers can get quick, safe, and effective banking solutions with IOB's e-banking services. Online fund transfers, account management, bill payment, loan applications, and financial statement access are some of these services. Customers can perform dealings at any point of time and from any location due to ATM, internet, and mobile banking capabilities. Users gain confidence and dependability from features like real-time warnings, round-the-clock customer service, and improved security measures. So as to increase awareness and encourage the utilization of its e-banking services, moreover, IOB concentrates on educating its customers through workshops and digital campaigns. These initiatives support smooth financial administration and meet the demands of contemporary, tech-savvy customers.

Review of Literature

There are numerous factors, including customer behaviour, technology developments, and marketing tactics, influence people's awareness of e-banking solutions. Digital banking, both

classic and contemporary advertising initiatives are important in raising customer awareness of the services that are offered (Chungu and Phiri, 2024). A portion of the customer base that prefers traditional information sources is still served by traditional advertising techniques like print media, television, and outdoor advertisements (Dhanya and Velmurugan, 2023). At the same time, digital marketing has become more popular in targeting younger and tech-savvy customers through search engine advertisements, email campaigns, and social media platforms (Kumar et al., 2020). It has been determined that customer engagement initiatives, such as outreach campaigns, tailored communications, and whole day assistance, are essential for increasing awareness. Customers' confidence in utilizing e-banking platforms is increased by these initiatives, which also educate them on the features of these services (Sikira, 2021). Campaigns for education are also seen as essential elements of raising awareness. Customers can better understand the technical components of e-banking services by using financial literacy seminars, webinars, and instructional films. These programs encourage more customers to investigate and use these services by addressing issues surrounding digital transactions (Abil Das and Ravi, 2021).

The ease of internet banking is emphasized by features like quick transactions, easy account opening, and user-friendly interfaces for service access. Customers are more likely to comprehend and make advantage of time-saving and flexible offerings (Kiri, 2020). Customer awareness is greatly impacted by security measures. Secure transaction methods and robust data security procedures reassure customers that their money and personal data is safe, encouraging active use (Shrivastava et al., 2019). A wider audience may now access e-banking services thanks to tutorials and instructions that further streamline the procedure. Programs for loyalty and referrals are also said to be successful at raising awareness (Anbumalar et al., 2021). Rewards incentivize current customers to recommend services to prospective customers, expanding the customerele in the process. Furthermore, the importance of push notifications and influencers in raising awareness is becoming more widely recognized, particularly when it comes to interacting with younger audiences (Purohit and Arora, 2021). Customer awareness of e-banking service is shaped by many elements, including security features, instructional programs, customer assistance, promotional tactics, and overall service convenience. These elements highlight how essential a comprehensive strategy is to guaranteeing the long-term expansion of e-banking systems (Madziron and Ncube, 2021).

Research Objectives

The study proposed the succeeding objectives to test;

1. To assess the demographic profile of customers accessing e-banking services of IOB.
2. To scrutinize the promotional efforts of banks to enhance customer awareness on e-banking services.
3. To examine the impact of service accessibility on customer awareness towards e-banking services.

Research Methodology

The study intends to assess the different aspects influencing customer awareness on e-banking services of Indian Overseas Bank. The study used 400 customers as sample, which is collected from various parts in Erode district using simple random sampling. Data is gathered with a structured and non-disguised questionnaire, ensuring clarity and direct responses from the participants. The questionnaire is prepared with three parts; it consists of first part captures the socio-demographic profile of bank customers. Second part assess the factors influencing customer awareness, including ease of access, availability of support, mobile banking features, and security measures. The third

part explores impact of service accessibility on customer awareness. Prior to actual survey, survey questionnaire is pre-tested with 40 respondents to ensure its reliability and relevance. The study adopts a descriptive research design, collecting primary data from e-banking customers. The study used the statistical techniques like, percentage analysis, factor analysis, and Garrett ranking technique to analyze the data. The factor analysis is used to identify key aspects affecting customer awareness, while the Garrett ranking method helped prioritize the significance of various service accessibility components. The methodology helped to gather meaningful towards customer awareness of e-banking services.

Results

Analysis of Demographic Profile

Demographic profile of customers utilizing e-banking services of Indian Overseas Bank is analyzed. The details are summarized in Table1.

Table 1: Analysis of Demographic Profile

Demography	Classification	Frequency	Percentage
Gender	Male	259	64.75%
	Female	141	35.25%
Age	Less than 30 years	97	24.25%
	30 – 40 years	148	37.00%
	41 – 55 years	92	23.00%
	More than 55 years	63	15.75%
Marital Status	Married	278	69.50%
	Unmarried	122	30.50%
Academic Status	School Education	123	30.75%
	Diploma/Degree	195	48.75%
	PG/Professional	82	20.50%
	Less than Rs.25,000	113	28.25%
Monthly Income	Rs.25,000 – 50,000	177	44.25%
	Rs.50,001 – 1,00,000	62	15.50%
	More than Rs.1,00,000	48	12.00%
Occupation	Salaried	165	41.25%
	Business	115	28.75%
	Farmer	68	17.00%
	Retired	52	13.00%
Frequency of E-Banking Usage	Daily	157	39.25%
	Weekly	179	44.75%
	Monthly	64	16.00%

Source: Primary Data

Table1 provides demographic profile of customers using e-banking services of IOB. Gender of customers indicates that 64.75% of customers are male, while 35.25% are female. Age-wise customer shows that 24.25% are under 30 years, 37.00% fall within 30–40 years, 23.00% are in the

41–55 age bracket, and 15.75% are above 55 years. Marital status reveals that 69.50% of customers are married, and 30.75% are unmarried. Academic status shows that 30.75% have completed school education, 48.75% have a diploma or degree, and 20.50% possess postgraduate or professional qualifications. Monthly income highlights that 28.25% earn less than Rs.25,000, 44.25% fall within Rs.25,000–50,000, 15.50% earn Rs.50,001–1,00,000, and 12.00% have incomes exceeding Rs.1,00,000. Occupation distribution reveals that 41.25% are salaried individuals, 28.75% are engaged in business, 17.00% are farmers, and 13.00% are retired. Frequency of e-banking usage demonstrates that 39.25% use the services daily, 44.75% access them weekly, and 16.00% use them monthly. The demographic analysis shows that the customers across various segments are actively engaging with e-banking services of IOB.

Promotional Efforts to Enhance Customer Awareness

The promotional efforts to enhance customer awareness are evaluated using factor analysis. At first, the Bartlett's test of sphericity showed the level of significance to 0.000, and the Chi-Square value is 4689.521 confirms the validity. The Kaiser-Meyer-Olkin (KMO) test for sample adequacy produced the coefficient of 0.801 (80.1%). Acceptable sample adequacy is indicated by a KMO value more than 0.5 (50%).

Table 2 KMO and Bartlett's Test

KMO Measure of Sampling Adequacy		0.801
Bartlett's Test of Sphericity	Approx. Chi-Square	4689.521
	df	300
	Sig.	.000

Source: Primary Data

The entire variables related to promotional efforts are subjected to factor analysis. These aspects put together responsible for 68.42% of total variance. To enhance clarity and interpretation, Varimax method is used for factors rotation.

Table 3 Communalities

Variable	Initial	Extraction
Digital marketing campaigns	1	0.611
Television advertisements	1	0.572
Social media promotions	1	0.624
Mobile banking advertisements	1	0.595
Informative SMS alerts	1	0.603
Email marketing initiatives	1	0.656
Bank website advertisements	1	0.677
Search engine optimization	1	0.619
Educational webinars	1	0.590
Printed flyers and brochures	1	0.534
Digital tutorials	1	0.672
Banners and hoardings	1	0.541
Customer outreach programs	1	0.605
Sponsorship of community events	1	0.578

Free trials for e-banking services	1	0.629
Referral and loyalty programs	1	0.643
Instant account opening assistance	1	0.587
24/7 customer support information	1	0.624
Influencer collaborations	1	0.601
Live chat and chatbot promotions	1	0.690
Discounts on first-time transactions	1	0.647
Online customer feedback campaigns	1	0.598
Bank-led educational workshops	1	0.613
Push notifications on offers	1	0.571
Financial literacy programs	1	0.628

Source: Primary Data

Table 3 discloses the communalities of the aspects, or the variance percentage in the original variables that captured from extracted factors. The total variance discussed in the following tables provides an outline of additional analysis and the resultant components. The report sheds light on successful marketing tactics that raise consumer awareness of online banking services. The summary of the resultant constituents is presented along with total variance exhibited in Table 4.

Table 4 Total Variance Explained

Component	Initial Eigen Values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.982	23.929	23.929	5.982	23.929	23.929	4.312	17.248	17.248
2	3.412	13.647	37.576	3.412	13.647	37.576	3.102	12.410	29.658
3	2.231	8.923	46.499	2.231	8.923	46.499	2.761	11.045	40.703
4	1.856	7.423	53.922	1.856	7.423	53.922	2.489	9.957	50.660
5	1.513	6.051	59.973	1.513	6.051	59.973	1.842	7.368	58.028
6	1.237	4.949	64.922	1.237	4.949	64.922	1.672	6.688	64.716
7	1.093	4.372	69.294	1.093	4.372	69.294	1.504	6.017	70.733
8	0.974	3.895	73.189						
9	0.851	3.405	76.594						
10	0.738	2.952	79.546						
11	0.652	2.606	82.152						
12	0.593	2.372	84.524						
13	0.523	2.091	86.615						
14	0.471	1.883	88.498						
15	0.432	1.729	90.227						
16	0.389	1.554	91.781						
17	0.348	1.392	93.173						
18	0.316	1.266	94.439						
19	0.283	1.134	95.573						
20	0.259	1.036	96.609						
21	0.231	0.923	97.532						
22	0.208	0.833	98.365						

23	0.187	0.748	99.113						
24	0.164	0.656	99.769						
25	0.058	0.231	100.000						

Source: Primary Data

Extraction Method: Principal Component Analysis.

Table 4 displays that the labelled initial Eigen values. A factor's Eigen value displays the total variance that may be attributed to it. The first factor had an Eigen value of 5.982 and explained 23.929 of the variance, based on the extraction sum of squared loadings. The second component accounted 13.647 of the variation with an Eigen value of 3.412, while the third factor explained 8.923 of the variance with an Eigen value of 2.231. The fourth factor, with an Eigen value of 1.856, explains a variation of 7.423; the fifth factor, with an Eigen value of 1.513, explains a variance of 6.051; the sixth factor, with an Eigen value of 1.237, explains a variance of 4.949. and the seventh factor, with an Eigen value of 1.093, explains a variance of 4.372.

The method excludes the remaining elements from the model and only keeps the aspects whose Eigen values are higher than 0.5. Since seven of the 25 factors loaded in the factor analysis have Eigen values with larger than 0.5. Therefore, seven out of 25 factors are considered to have been retrieved.

Table 5: Component Matrix

Factor	Var. No.	Variables	Component						
			1	2	3	4	5	6	7
F1	1	Digital marketing campaigns	0.612	0.287	0.180	0.159	0.129	0.128	-0.142
	3	Social media promotions	0.558	0.142	0.102	-0.198	0.327	-0.074	-0.051
	4	Mobile banking advertisements	0.637	-0.218	-0.035	0.136	-0.143	0.186	0.041
	5	Informative SMS alerts	0.605	-0.267	0.173	0.091	-0.057	-0.108	0.185
	6	Email marketing initiatives	0.579	-0.123	0.217	0.055	0.163	-0.049	0.091
	8	Search engine optimization	0.641	0.104	0.037	0.083	0.219	0.018	-0.033
F2	2	Television advertisements	-0.046	0.721	0.025	0.108	0.019	0.073	0.131
	12	Banners and hoardings	-0.181	0.607	0.132	0.061	0.116	0.098	0.164
	7	Bank website advertisements	0.237	0.554	-0.098	0.003	-0.048	-0.025	0.187
	10	Printed flyers and brochures	-0.032	0.658	0.178	0.191	0.091	-0.021	-0.076
	11	Digital tutorials	0.142	0.538	-0.024	0.095	0.113	-0.094	-0.211
F3	13	Customer outreach programs	0.046	0.072	0.612	-0.023	0.172	0.029	0.208
	14	Sponsorship of community events	0.081	0.173	0.574	0.114	0.192	0.105	-0.089
	18	24/7 customer support information	0.187	-0.036	0.645	0.086	0.127	-0.093	0.082
	20	Live chat and chatbot promotions	0.074	-0.112	0.588	-0.033	0.194	0.118	0.077
	22	Online customer feedback campaigns	-0.032	0.095	0.614	-0.127	0.092	-0.053	-0.008
F4	9	Educational webinars	-0.017	0.048	0.119	0.679	-0.013	-0.024	0.092
	23	Bank-led educational workshops	0.101	-0.236	0.208	0.593	-0.156	0.072	0.123
	25	Financial literacy programs	-0.064	-0.058	0.033	0.627	0.137	0.057	0.031
F5	15	Free trials for e-banking services	0.086	-0.128	-0.029	0.048	0.564	0.018	-0.022
	17	Instant account opening assistance	0.098	-0.012	0.141	-0.061	0.671	-0.053	-0.108
	21	Discounts on first-time transactions	0.097	-0.064	0.201	0.129	0.597	0.081	0.102
F6	19	Influencer collaborations	0.065	0.017	0.092	0.118	0.087	0.632	-0.091
	24	Push notifications on offers	0.145	0.287	0.180	0.159	0.129	0.612	-0.142
F7	16	Referral and loyalty programs	0.125	-0.091	0.084	0.037	0.051	0.032	0.637

Source: Primary Data

Table 5 displays the rotated component matrix, the outcome of the VARIMAX factor rotation operation. Finding the variables with high loadings on the same factor makes interpretation easier. Consequently, high factor loading factorsthat is, factors with values greater than 0.5 in each componentare selected.

Table 6 Rotated Component Matrix

Factor	Var. No.	Variables	Component						
			1	2	3	4	5	6	7
F1	1	Digital marketing campaigns	0.612	0.287	0.180	0.159	0.129	0.128	-0.142
	3	Social media promotions	0.558	0.142	0.102	-0.198	0.327	-0.074	-0.051
	4	Mobile banking advertisements	0.637	-0.218	-0.035	0.136	-0.143	0.186	0.041
	5	Informative SMS alerts	0.605	-0.267	0.173	0.091	-0.057	-0.108	0.185
	6	Email marketing initiatives	0.579	-0.123	0.217	0.055	0.163	-0.049	0.091
	8	Search engine optimization	0.641	0.104	0.037	0.083	0.219	0.018	-0.033
F2	2	Television advertisements	-0.046	0.721	0.025	0.108	0.019	0.073	0.131
	12	Banners and hoardings	-0.181	0.607	0.132	0.061	0.116	0.098	0.164
	7	Bank website advertisements	0.237	0.554	-0.098	0.003	-0.048	-0.025	0.187
	10	Printed flyers and brochures	-0.032	0.658	0.178	0.191	0.091	-0.021	-0.076
	11	Digital tutorials	0.142	0.538	-0.024	0.095	0.113	-0.094	-0.211
F3	13	Customer outreach programs	0.046	0.072	0.612	-0.023	0.172	0.029	0.208
	14	Sponsorship of community events	0.081	0.173	0.574	0.114	0.192	0.105	-0.089
	18	24/7 customer support information	0.187	-0.036	0.645	0.086	0.127	-0.093	0.082
	20	Live chat and chatbot promotions	0.074	-0.112	0.588	-0.033	0.194	0.118	0.077
	22	Online customer feedback campaigns	-0.032	0.095	0.614	-0.127	0.092	-0.053	-0.008
F4	9	Educational webinars	-0.017	0.048	0.119	0.679	-0.013	-0.024	0.092
	23	Bank-led educational workshops	0.101	-0.236	0.208	0.593	-0.156	0.072	0.123
	25	Financial literacy programs	-0.064	-0.058	0.033	0.627	0.137	0.057	0.031
F5	15	Free trials for e-banking services	0.086	-0.128	-0.029	0.048	0.564	0.018	-0.022
	17	Instant account opening assistance	0.098	-0.012	0.141	-0.061	0.671	-0.053	-0.108
	21	Discounts on first-time transactions	0.097	-0.064	0.201	0.129	0.597	0.081	0.102
F6	19	Influencer collaborations	0.065	0.017	0.092	0.118	0.087	0.632	-0.091
	24	Push notifications on offers	0.145	0.287	0.180	0.159	0.129	0.612	-0.142
F7	16	Referral and loyalty programs	0.125	-0.091	0.084	0.037	0.051	0.032	0.637

Source: Primary Data

Table6 presents that the analysis grouped 25 selected variables into 7 distinct factors. Factor 1, labeled as Digital Marketing & Promotions (accounting for 23.929% of the variance), includes variables such as digital marketing campaigns, social media promotions, mobile banking advertisements, and search engine optimization, all related to online marketing strategies. Factor 2, Traditional Advertising (13.647% of variance), includes variables like television advertisements, banners and hoardings, and printed flyers, highlighting traditional forms of advertising. Factor 3, Customer Engagement & Support (8.923%), comprises variables like customer outreach programs, 24/7 support information, live chat promotions, and online feedback campaigns, representing customer service initiatives. Factor 4, Educational & Informative Campaigns(7.423%), includes variables like educational webinars and financial literacy programs, aimed at educating customers. Factor 5, Instant Services & Transactions (6.051%), includes free trials, instant account opening, and discounts, focusing on convenience and customer incentives. Factor 6, Influencer &

Communication (4.949%), comprises influencer collaborations and push notifications on offers, leveraging influencers for marketing. Factor 7, Referral & Loyalty Programs (4.372%), includes referral and loyalty programs, focusing on customer retention strategies. Together, these seven factors explain 69.294% of total variance. These results show that the variables are well-correlated and can be grouped into meaningful factors, offering insights into various dimensions of digital marketing, advertising, and customer engagement strategies.

Service Accessibility on Customer Awareness

The service accessibility can enhance customer awareness with respect to e-banking services. Therefore, the different factors impacting the service accessibility and its effect on awareness towards e-banking services and ranked using Garrett Ranking, the outcomes are represented in Table 7.

Table 7 Service Accessibility on Customer Awareness

Factors	Weight Score	Co-Efficient	Rank
Access to online customer support	985	3.94	2
Mobile app integration	790	3.14	7
User-friendly interface	910	3.72	3
Ease of registration process	840	3.38	5
Availability of offline assistance	720	3.04	8
Access to security features	815	3.26	6
Availability of mobile banking	1045	4.12	1
Availability of online tutorials	875	3.50	4

Source: Primary Data

Table7 reveals that the most effective factor for increasing customer awareness of e-banking services is availability of mobile banking solutions, it is ranked first with a score of 1045 points. This is followed closely by access to online customer support and user-friendly interface, with scores of 985 and 910 points, correspondingly. The fourth and fifth positions are held by availability of online tutorials and ease of registration process, scoring 875 and 840 points. Other factors such as access to security features, mobile app integration, and availability of offline assistance hold lower ranks, with 815, 790, and 720 points, respectively. These results suggest that factors related to the expediency, availability, and ease of use towards e-banking solutions renders vital role in increasing customer awareness and engagement with such services.

Conclusion

The demographic profile of customers using e-banking solutions of IOB reveals a diverse customer base across various segments. Males dominate the user base, comprising 64.75% of the customers, with a significant portion of customers aged 30–40 years (37.00%). Most customers are married (69.50%), and many possess a diploma or degree (48.75%), with a noticeable proportion having monthly incomes in the Rs.25,000–50,000 range (44.25%). Occupation-wise, salaried individuals account for the largest group (41.25%). The frequency of usage shows that 39.25% of customer's access e-banking services day-to-day, indicates a higher level of engagement with such services. Factor analysis conducted on 25 selected variables identified seven aspects influencing customer engagement towards e-banking services. The most influential factor is digital marketing and promotions (23.929% of variance), followed by traditional advertising (13.647%). customer

engagement is further enhanced through customer engagement and support and educational and informative campaigns. The results also indicate that initiatives such as mobile banking, user-friendly interfaces, and access to customer support are essential in boosting customer awareness and use of online banking. Together, these insights highlight that digital marketing strategies, ease of use, and customer support are essential to attracting and retaining customers in competitive setting of online banking services. The study provides complete overview of aspects that contribute to customer engagement and awareness, which can be leveraged to develop service offerings and customer satisfaction in online banking.

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