


Analysis of Indian Bank Customer's Attitude towards E-Banking

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Abstract

The banks acquired the capacity to efficiently cut costs through the introduction of E-banking technologies, to extend its reach to manage its everyday banking needs by way of the use of online banking platforms. This paper analyses Indian bank customer's attitudes towards e-banking. A big part of why people tend to do banking at home or the ATM is that they feel like they should go at a time that is more convenient for them, rather than coming to the branch. This paper found how the impression of banking facilities that students get is affected by choice of banks they use. The researcher has used a proportionate stratified random sampling method, which is more effective for correctly selecting respondents. The data were obtained 120 individuals applying for a bank loan in India through online banking. In this category of 120, only those who replied are cited by the report. Then the data processing was performed using the Multivariate Analysis Test, the NSQ, and the Kolmogorov-Smirnov analyses. Through this research, it was determined that youth, ethnicity, and income play a major role in online banking.

Keywords: E-banking, Student perception, Online services, Indian bank E-banking services

Introduction

The word E-Banking applies to the use of the internet as a remote delivery channel for banking services, including accessing and confirming transactions on the account, checking accounts, printing statements, tracking non-credit and unpaid cheques, and many more. The Internet banking systems offer a wide variety of services for clients. The services they provide goes from checking accounts to savings accounts to much more. Standard finance, on the other hand, makes money by using the network of personal computers to store money in local databases that are modified automatically. The Internet, on the other hand, makes money by using the firm's shared database that is updated automatically. In the banking system, we would want to allow for greater possibilities where you will get closer to the everyday workings of the bank and at the same time allow for the banks to more tightly unite their back-office functions. The provision of such facilities as an alternative to banking makes it very easy for the "clan" of banks. As India's economy has been globalized, the need to improve the service to a globally recognized standard of excellence has prompted our bank to give our customers internet-based banking service. Banks operate because the clients do most of their transactions when resting at home. They can access banking facilities they may never have been able to use easily before, including making transactions at any time of the day.

We link our personal computer to the Internet to provide us some additional services: transfer of money between separate accounts, paying off bills via the internet by presenting checks, displaying and printing of statements of our accounts on the personal computer, asking for the cheque-book on a personal computer. After the latest development and expect success in economic and financial sectors, the world has high regard for electronic banking and promotes its development. And the bankers themselves claim that banking is more critical than the Industrial Revolution. Because of their distinct advantages, electronic cigarettes (e-cigarettes) are being more and more integrated into the everyday lives of consumers and culture. The Internet has also helped expand several widely popular sites such as eBay, Yahoo, Dell, and Amazon. A popular bank has also started to use social networking to go global.

Review of Literature

Al-Gharaibah, O.B. (2020) When choosing online financial transactions, security is a paramount concern of users. Three categories of banks in India, namely public, private, and foreign banks, have a completely different focus on technology and capabilities. The study aims at investigating e-banking users' perception with regard to online risk for public, private and foreign banks. Online risk perception for the above mentioned banks was assessed on three major risk parameters, i.e., security aspect, privacy aspect, and trust, using a multiple-criteria decision-making tool called the Analytical Hierarchy Process (AHP). The outcomes indicate that security risk is paramount among various aspects of perceived risk, followed by privacy and trust concern.

Moreover, public sector banks are perceived to be the safest in this aspect. Public sector banks are also considered to be benign in terms of privacy and trust. Given the general user's perception of risk generated by all the three risk parameters taken together, public sector banks are perceived as the most secure, followed by private and foreign banks. The findings of this study have various implications for both research and practice. Private and foreign banks in India may adopt appropriate marketing strategies to achieve a favorable perception. Various

studies have been conducted earlier on these factors and their interrelationship. Still, limited research has been carried out to demonstrate the importance of each of these factors about the other as perceived by the user. Moreover, the study quantifies factors in order of their importance.

Al-Gharaibah, O.B. (2020). Predictors of E-banking Service Adoption in Malaysia Using an Extended Technology Acceptance Model Electronic banking (E-banking) is a service that can ease financial transactions. However, users have several concerns when dealing with online banking. This paper aims to develop an extended a model to predict and explain customers' behavioural intentions with regard to adopting online banking. The proposed model incorporates four variables to provide a more comprehensive investigation of online banking. Data was collected from graduate students in Malaysia. The results show that the proposed model has moderate explanatory power. Also, the ease of use and customer attitude are significantly related to the adoption of E-Banking. In contrast, perceived usefulness and risk have no significant association with the adoption of Ebanking. Decision-makers have to ensure that the E-banking is easy to use and provide clear instruction for using the services.

Hammoud, J., et al. (2018). The purpose of this study was to examine the relationship between the dimensions of E-Banking service quality and customer satisfaction to determine which dimension can potentially have the strongest influence on customer satisfaction. Data were gathered using a survey instrument distributed among bank clients in the Lebanese banking sector. The data were statistically analyzed using structural equation modeling with SPSS and Amos (20). The findings show that reliability, efficiency, and ease of use; responsiveness and communication; and security and privacy all have a significant impact on customer satisfaction, with reliability being the dimension with the strongest impact. E-Banking has become one of the essential banking services that can, if properly implemented, increase customer satisfaction, and give banks a competitive advantage. Knowing the relative importance of service quality dimensions can help the banking industry focus on satisfying customers the most.

Historically, the launching of the first Automated Teller Machine (ATM) in Finland marked the start of a new banking channel, making Finland the leading country in E-Banking before it became widely used in any other developed and developing countries (H. Sharma, 2011). More recently, E-Banking, or the distribution of financial services via electronic systems, has spread among customers due to rapid IT and through competition between banks (Mahdi, et al, 2010).

Lustsik (2004) defines E-Banking services as various e-channels for doing banking transactions through Internet, telephone, TV, mobile, and computer. Banking customers' desires and expectations about service are expanding as technology advances and improves. These days, the customer wants to operate and do his or her banking transactions at any location without going to the bank, at any time without being limited to the bank's working hours, and to make all his or her payments (purchasing, bills, stocks) in a fast and cost-effective way. Consequently, financial services quality ought to be characterized by independence, elasticity, freedom, and flexibility to accommodate these desires (Khalfan & Alshawaf, 2004).

Statement of the Problem

Because E-banking is a more convenient type of conventional banking transaction, recent technologies have brought a new dimension to the banking transaction. Enters the banking hall's long wait. Many consumers are physically present in banks rather than take advantage of E-banking due to some issue that does not enable banks by Internet or training. This is a big challenge for the development of E-Banking – such as low-level internet broadband penetration, the preference of consumers to conventional bank transfers, the apprehension of web patterns or scams, a lack of basic computer literacy, and high Internet connectivity. The ultimate purpose of business is to please consumers in every business with customers" (B2C). For a business provider like the bank, the idea of customer happiness is also relevant since many adhere to the fact that stronger customer satisfaction can lead to higher customer engagement (Boulding et al. 1993), which contributes to a potential income. With the

increasing developments in information technology in the banking industry, consumers tend to negotiate with the bank electronically because their increasing technical innovations boost efficiency and customer loyalty. Also, it provides banks cost-efficient decision-making to boost customer service efficiency and IT managers to build the customers Justin customer and the majority of market share in this growing yet highly competitive industry sector. This generates loyalty with consumers and customer service. Here, it is a trustworthy year following the latest research that E-banking facilities lead to rural banks' students.

Scope of the Study

It provides the introductory material, which introduces the report. Beneath it reviews the various variables that contribute to consumer loyalty and frustration and then summarises the bulk of the paper. A study with the theme of "How does e-banking affect customer expectations towards Indian banking services performance?" was typically conducted among the frequency of Indian bank customers. The focus of this research is only limited to banks with an e-banking Department and operating in the Pudukkottai district.

Objectives of the Study

The key objectives of the analysis are to explore the student perception towards e-banking adoption among customers in pudukkottai district and determine the level of perception and satisfaction of the customer of such banks using e-banking. The target for these things are as follows;

- To assess the level of impression Indian consumers have about their level of service in retail banking.
- To calculate the level of happiness of the students about the services offered by the banking institution.
- To figure out the issue between the students concerning the services offered by the Indian banks.

Hypotheses of the Study

H1: There is no significant relationship between gender-wise and perception level of E-banking.

H2: There is no difference between gender-wise and satisfaction level of E-banking.

H3: There is no relationship between gender and the problem of E-banking.

Educational Qualification	Graduate	25	22.7
	Post Graduate	63	57.3
	Others	22	20.0
	Total	110	100

Source: Primary Data

Research Methodology

This study is carried out by using both primary and secondary data. It is based on the selected 140 customers from the Indian bank using E-banking through an interview scheduled and Structured questionnaire. Finally, these 140 respondents were considered as the sample for the study. The respondents were classified according to their Socioeconomic factors.

The data is first presented in a table and graphical form representing the different responses given by the customers. Then analysis was done using the following statistical tools, Descriptive analysis, ANOVA Test, t-test.

Table 1 shows that 68 respondents (61.8%) are male and 42 of them are female. We understand that the Male respondents take part in the study more than the female respondents. The researcher has chosen respondents from a wide range of age categories from 17 years and above. It is understood that most of the respondents, ie 58.2%, are in be the category of 21-25 followed by 17-20 and above 26 years, who comprise 38.2 percent and 3.6 percent, respectively. Further, the Table clearly shows that the younger age group of respondents, 17-20 years constitute 59.1 percent only, which means that young people use E-banking services followed by 39.1 percent from 21-25 years and 1.8 per item from Above 26 years. Most of them (63) have completed their Post-graduate, followed by 25 respondents who have completed their Graduate education, 22 respondents have completed other educational qualifications. In the study area, in the past year using the E-banking services was used only by Post- Graduates followed by Graduates.

Table 1: Social Profiles of the Respondents

Social Factors	Classification	Frequency	%
Gender	Male	68	61.8
	Female	42	38.2
	Total	110	100
Age	17-20	42	38.2
	21-25	64	58.2
	Above 26 Years	4	3.6
	Total	110	100

Frequent Using of E-Banking Services per month and Services Given by Indian Bank

The following table displays frequently using of e-banking services per month and services given by Indian Bank.

Table 2: Frequent Using of E-Banking Services per Month and Services Given by Indian Bank

E-Banking Services	Frequent Using of E-Banking Services Per Month				Total
	1-3 Times	3-8 Times	8-12 Times	More than 12 Times	
Branch Banking	96 (87.3%)	2 (1.8%)	8 (7.3%)	4 (3.6%)	110 (100%)
ATM services	4 (3.6%)	45 (40.9%)	42 (38.2%)	19 (17.3%)	110 (100%)
Internet Banking	4 (3.6%)	25 (22.7%)	54 (49.1%)	27 (24.5%)	110 (100%)
Mobile banking	-	19 (17.3%)	19 (17.3%)	72 (65.5%)	110 (100%)

Source: Primary Data

The above table shows that 96 (87.3 %) respondents use Branch Banking services 1-3 times. 45 (40.9%) respondents are using ATM Services 3-8 times in months. 54 (49.1%) respondents are using Internet Banking Services 8-12 times in months,

followed by 72 (65.5%) respondents are using Mobile Banking such as Balance SMS Services more than 12 times in months.

Table 3: Methods of Payment in E-Banking Services

Method of Payment	Frequency	Percentage (%)
Credit Card	2	1.8
Debit Card	70	63.6
Internet	37	33.6
Others	1	0.9
Total	110	100

Source: Primary Data

The above table shows that 63.6 percent of the respondents use the method of Debit cards, 33.6 percent of the respondents use a method of Internet banking. 1.8 percent of respondents use a method of Credit card, 0.9 percent of the respondents use the method of other facilities. It shows that the majority of the respondents use the method of Debit card 63.6.

The following table shows Customer's perception regarding e-Banking services of India Bank for gender respondents only. Following table used mean, std deviation, std error Mean, & dependent t-test

Table 4: Gender-wise Customer Perception Regarding E-Banking Services of Indian Bank

Statement	F	Sig.	T	df
Banks seems to have your interest at hearts	.004	0.119	-8.123	108
			-6.653	45.925
Mobile Recharge	0.626	0.348	-7.503	108
			-6.716	59.837
Online Shopping payment	.158	0.985	-5.354	108
			-5.212	79.547
Ticket Booking	.839	0.234	5.878	108
			7.492	67
Utility Bill payments	4.524	0.036	-2.733	108
			-2.868	99.909
Payment fees	.888	0.346	0.582	108
			0.658	107.404
Bank premises	.242	0.245	-2.13	108
			-2.536	95.57
Facilities and Equipment	.316	0.256	-6.8	108
			-6.027	57.986
Employee Dressing	.346	0.265	-8.85	108
			-7.961	60.846

Operating hours of the bank	.056	0.045	-7.922	108
			-7.495	72.101
Way and manner of employees	2.243	0.137	0.858	108
			0.943	107.509
Speed with which you are attended	1.091	0.459	-6.75	108
			-8.35	80.139
Quality of service provided	.552	0.456	7.913	108
			10.087	67
Security and safety at the bank	1.556	0.045	-2.822	108
			-2.893	93.958
Level of Bank Employee Knowledge	.020	0.249	4.17	108
			4.887	100.711
Employee politeness Towards Customers	.702	0.065	1.481	108
			1.443	79.803
Employee Honesty With Customers	.004	0.005	2.593	106
			2.467	73.382
Speed With Your Complaints	3.829	0.053	0.347	108
			0.36	97.007
Willingness of employees	1.119	0.293	4.155	108
			4.06	80.56
Way Customers problem	.897	0.021	-2.928	108
			-2.932	87.408
Efforts made by the bank to understand customer	0.128	0.259	-3.177	108
			-4.049	67
Banks works your complaint comments suggestions	1.803	0.182	0.676	108
			0.779	104.868
overall service quality of your Bank in last 6 months	1.014	0.008	0.639	108
			0.814	67

Above the table, it is inferred that Levene's test for equality of variances with a p-value at 5% (95% confidence) is less than significant. It indicates that variances for the male and female are equal for all factors. Customer perception of E-banking services of Indian Bank and gender-wise is more than the value at 5% level. Therefore, the null hypothesis is accepted, and hence it's concluded that there is no significant difference between males and females with student's perception of E-banking services of State Bank of India.

Table 5: Gender-Wise Customer Satisfaction Regarding E-Banking Services of Indian Bank

Statement	F	Sig.	T	df
Promptness of Card Delivery	.032	.858	-939	108
			-937	86.440
Number of transactions	1.090	.299	-1.549	108
			-1.559	88.826
Quality of Notes	1.025	.314	-1.837	108
			-1.885	94.100
Conveniently Located	0.008	.927	-.960	108
			-.945	82.517
Acinfo and balance Enquiry	1.063	.305	-.574	108
			-.557	78.784
E payments	3.453	.066	-1.918	108
			-1.964	93.603
Ac to Ac Transfer	3.285	.073	-1.904	108
			-1.955	94.252
Due Instalment Enquiry	.080	.778	.023	108
			.023	85.137
Statement Requested	.220	.640	-1.359	108
			-1.376	90.434
Pleasant Musical Background	.175	.676	-1.485	108
			-1.472	84.519
Reasonable Number of Voice prompts	.264	.608	-.948	108
			-.925	80.095
Clear Instruction	2.459	.120	-.215	108
			-.210	79.492
Voice Directions Line Direction	.336	.564	-1.112	108
			-1.095	82.800

Additional Options	.142	.707	-1.323	108
			-1.314	79.492
Reward Point Status	.000	.999	-1.124	108
			-1.113	82.800
Prepaid mobile Recharge	1.610	.207	-.845	108
			-.820	85.119
SMS alerts New Products	.836	.363	-1.309	108
			-1.311	84.282
Transaction Status	.143	.706	-.824	108
			-.807	78.979
Expensive	.172	.679	-1.951	108
			-1.963	87.366

In the table above, it is inferred Levene's test for equivalence of a p-value variance at 5% (95% confidence) is less than. It indicates variances for the male and female are equal for all factors student's perception of E-banking services of Indian Bank and gender-wise are more than the value at 5% level. Therefore, the null hypothesis is accepted, and hence it's concluded that there is no significant difference between males and females with Customer's satisfaction of E-banking services of India Bank.

Suggestions

Based on data analysis and interpretations, the following suggestions can be made, to increase awareness among people, Indian Bank should advertise and conduct special awareness campaigns to make E-Banking services more common among students Indian Bank should increase ATM centers nearby customer place like cinema theatres, markets, etc. Most of the respondents do not mind the banking services offered by Indian banks. They are more likely to be sick to smoke, and they don't know how to do it properly. Indian Bank should try to offer proper training or other solution to solve this problem, and it should try to boost its service quality so that it can be comparable with if not exceed other commercial banks. The uses of e-banking technologies were common, including use by students and banks and other organizations, including governmental organizations. To increase productivity, efficiency, service quality of banks, expansion of banks globally e-banking is the major importance of all commercial

banks to adopt in their countries as well as their students, Indian Bank should try to maintain a proper system of maintenance for internet banking. The following suggestions that encourage student consumer to use E-banking services are listed below.

Awareness about e-banking services of Indian Bank is moderate; the bank must take necessary steps to make students more aware of the provisions of E-banking services.

To increase the knowledge about E-banking services among students, banks can conduct more promotion techniques.

To ensure customer loyalty, the bank can provide better facilities according to the needs and convenience of students.

Although e-banking is a useful tool, many students do not use it due to specific live banking channel awareness. Now the various e-banking channels through advertisements and advertisements lie to the bank responsible for clarifying them.

The bank needs to tell the customer about their benefits and the use of e-banking services for it. This would prompt the students to shift from traditional brick and mortar channels.

It has been observed that even the students who know about Ebanking services are not using this facility due to misconception and lack of information. These students should be targeted by the bank and must be convinced to use the same.

The bank may improve existing facilities to spread awareness about computer and net banking,

The best way to motivate the customer to use E-banking is the most efficient customer care service.

Implications

India is a developing country to make use of e-banking in a wide manner it is adopted here, it will enhance our economic status, and increased internet access would help to reduce the production of papers thereby leads to the safeguarding of environment through shrinkage in the cutting of trees which allows us to transition to the phase of growth. To produce a tone of the paper, roughly 500 to 1000 kilograms of wood must be used. So when improving our partnership in e-literacy and e-commerce, it will be beneficial in achieving the target of seeing paper use decrease significantly.

Conclusion

Our economy is very prone to transition as emerging innovations enter nearly every field of manufacturing and trading. Many other facilities are happening which are giving a full makeover for the economy. In recent times, a fast and convenient banking sector that could make one's transaction in a simple, available, and less costly way had been introduced in the countries of Banks quick in taking advantage of this environment. They hired different technical tools to make the services provided to customers for e payment better banks incorporated new techniques and modernity to present and deliver services more convenient to the customers. This reshaped banking services & changed the way customers believed about financial services.

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