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## THE RURAL CUSTOMER'S PERCEPTION TOWARDS INTERNET BANKING IN NAMAKKAL DISTRICT

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### Abstract

Internet banking is acting as an essential function in today's world. People are looking past the conventional way of leaving to the bank to carry out their banking transactions. Internet banking has altered the traditional way of banking; it has brought new dimensions to the banking industries. Internet banking keeps going appropriate it is progressively more suitable because of its feasibility and flexibility. The present paper explores the main factors responsible for internet banking based on respondents' opinion on various internet applications. It also provides a structure of the factors which are taken to evaluate the internet banking perception. This study aims at finding the perception of rural customers towards internet banking.

**Keywords:** Customer, Satisfaction, Awareness, Problem

### Introduction

Banking is a customer oriented service industry, where the customer is in focus and customer service is a differentiating factor. The traditional functions of banking are very limited one. Economic reforms initiated by the government of India in the early 1990's have brought about a change in the operational environment of the financial sector and the execution outlook of Indian banks. Customer expects many services with the various deliver mode in the speedy and economically. Modern World Bank is fully based on computerization connected with the 0Internet. Internet banking provides most recent opportunities for banks to expand their markets and services not only in the local level but also into the world level. The Internet banking revolution has made it possible to provide ease and flexibility in banking operations to the benefit of customers. The e-banking has made the customer say goodbye to limited time banking and local area operation. Due to the enormous benefits of Internet banking most of the customer decide on in favor of Internet Banking services.

The internet banking is appropriate one of the highest on the increase of technologies that are going on a vital utility in the everyday life of an individual. Internet banking and mobile banking made it suitable for customers to do their banking from geographically remaining in diverse places. Banks also sharpened their focus on rural markets and introduced a multiplicity of services geared to the special needs of their rural customers.

### **Objective of the Study:**

1. To analyse the awareness of customers towards the internet banking facilities.
2. To analyse the level of satisfaction and expectation about internet banking services.
3. To study the Problems faced by the customers.

### **Review of literature**

**1. Elavarsi and Surulivel (2014)<sup>1</sup>**, conducted “A study in SBI in Kumbakonam city on customer awareness”. The study concluded that customers belonging to younger age group preferred internet banking as compared to customers from older age groups. However, security remains a concern for all customers with respect to internet banking. Customers consider services of private banks are better than public banks but when it comes to secure transactions, public banks were given more preference.

**2. Abby Thomas (2017)<sup>2</sup>**, concluded the study “A study on customer perception towards internet banking” My exhaustive research in the field of banking threw up some interesting trends which can be seen in the above analysis. The general idea which I got during the data collection was that people are aware about the various internet banking facilities offered by the banks.

**3. Dr. Naaz Gorowara (2020)<sup>3</sup>**, concludes the study “Consumer Awareness and Perception towards Internet Banking Services- With special reference to the State of Haryana”. Both existing and potential customers must be made aware about the importance of Internet banking along with the various Internets banking services available to them. Checking On-line balance is the most commonly used Internet banking facility. Awareness about the other facilities must be enhanced.

### **Mode of Data Collection**

The researcher has collected the data through both primary and secondary data.

**Primary Data:** Structured Questionnaire is used as a primary medium of data collection.

**Secondary Data:** The sources of secondary data were, Internet, Books, Journals, Articles, RBI reports, Newspapers etc.,

### **Sample size**

The total sample size used for this study is 250 which are taken from users of internet banking facility.

### **Sampling Technique**

The sample technique used in this study is Non-probabilistic convenience sampling.

### **Area of the study**

This study covers ‘Namakkal District’ only.

## Period of the study

December 2020-February 2021 (3 Months).

## Statistical Tools

The collected data is analyzed using the methods of simple percentage, Weighted Average Method, Mean score, Chi-square test and Garrett Ranking Technique. The analyzed data is presented using the tables.

### (I) Garrett's Ranking Technique

Garrett's ranking technique is used to identify the reason for choosing the job, benefits and problems of workers. The women workers were asked to rank some of the identified factors. This method was suggested by Garrett's for converting the ranks into scores where the number of items ranked differed from worker to worker.

By using the following formula,

$$\text{Present position} = \frac{100(R_{ij} - 0.5)}{N_j}$$

$R_{ij}$  = Rank given for the item by the  $J^{\text{th}}$  individual

$N_j$  = Total rank given by the  $J^{\text{th}}$  individual

Rank	1	2	3	4	5
Ranking Score	10	30	50	70	90

(II) **Chi Square test of Independence:** The Chi Square test of Independence tests the association between two categorical variables. It is a statistical hypothesis test in which sampling distribution of the test statistic is a chi-square distribution when the null hypothesis is true, or any in which this is asymptotically true, meaning that the sampling distribution (if the null hypothesis is true) can be made to approximate a chi square distribution as closely as desired by making the sample size large enough.

The value of the test-statistic is,

$$\chi^2 = \sum_{i=1}^n \frac{(O_i - E_i)^2}{E_i}$$

Where,

$\chi^2$  = Pearson's cumulative test statistic, which asymptotically approaches a  $\chi^2$  distribution.

$O_i$  = an observed frequency;

$E_i$  = an expected (theoretical) frequency, asserted by the null hypothesis;

$n$  = the number of cells in the table.

### Selection of Banks included in the Study:

1. Indian Bank
2. KarurVysya Bank
3. Indian Overseas Bank
4. State Bank of India
5. Canara Bank.

## Results and Discussion

### 1. Sex Composition

**Table.1 Sex wise classification and Level of Satisfaction**

S.No.	Sex	Respondents	Percentage	Level of Satisfaction		
				Low	Medium	High
1.	Male	140	56.00	37(26.43)	61(43.57)	42 (30)
2.	Female	110	44.00	25(22.72)	57(51.82)	28(25.45)
<b>Total</b>		<b>250</b>	<b>100.00</b>	<b>62</b>	<b>118</b>	<b>70</b>

Source: Primary data

The above table 1 explains about the gender of the respondents. Among 250 respondents, 140 (56%) percent of the respondents are male and the remaining 110 (44) percent of the respondents are female. Hence, it clearly indicates that the maximum of 140 respondents are male.

The above table shows that the percentage of high level of perception was the highest (30%) among male respondents and the same was the lowest (25.45%) among female respondents. The percentage of medium level of perception was the highest (51.82%) among the female respondents and the same was the lowest (43.57%) among the male respondents. On the other hand, the percentage of low level of perception was the highest (26.43.9%) among male respondents and the lowest (22.72%) among female respondents.

In order to find out the relationship between gender and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The results of the chi-square test are shown in the following table.2.

**Null Hypothesis:** There is no significant relationship between gender of the respondents and level of perception towards internet banking services.

Factor	Calculated $\chi^2$ Value	Degrees of Freedom	Table Value	Result
Gender	1.6824	2	5.99	Not Significant

From the above analysis 2 that the calculated chi-square value(1.6824) is less than the table value (5.99) and it is not significant. It is concluded from the analysis that there is no significant relationship between gender and level of perceptions.

## 2. Age and Level of Satisfaction

**Table.3 Age and Level of Satisfaction**

S.No.	Age	Respondents	Percentage	Level of Satisfaction		
				Low	Medium	High
1.	Up to 25	34	13.60	09 (26.47)	14(41.18)	11(32.35)
2.	26-30	37	14.80	11(29.73)	16(43.24)	10(27.03)
3.	31-35	51	20.40	13(25.49)	23(45.10)	15(29.41)
4.	36-40	39	15.60	10(25.64)	16(41.03)	13(33.33)
5.	41-45	35	14.00	11(31.43)	14(40)	10(28.57)
6.	46-50	30	12.00	09(30)	12(40)	09(30)
7.	Above 50	24	09.60	06(25)	08(33.33)	10(41.67)
<b>Total</b>		<b>250</b>	<b>100.00</b>	<b>69</b>	<b>103</b>	<b>78</b>

**Source: Primary data**

The table 3 indicates that the age of the respondents out of 250 respondents, 34 (13.60%) respondents belong to the age of up to 25 years, 37 (14.80%) respondents belong to the age of 26 to 30 years, 51 (20.40%) respondents belong to the age of 31 to 35 years, 39 (15.60%) respondents belong to the age of 36 to 40 years, 35 (14.00%) respondents belong to the age of 41 to 45 years, 30 (12%) respondents belong to the age of 46 to 50 years, and 24(9.60%) respondents belong to the age of more than 50 years. It can be concluded that the maximum of 161(64.40%) respondents belong to the age between 25 to 40 years.

The above table states that the high level of perception of the respondents was the highest (41.67%) among above 50 years aged respondents and the same was the lowest (27.03%) among 26-30 years aged respondents. The percentage of medium level of perception of the respondents was the highest (45.10%) among 31-35 years aged respondents and the lowest (33.33%) among above 50 years aged respondents. On the other hand, the percentage of low level of perception of the respondents was the highest (31.43%) among 41-45 years aged respondents and the lowest (25%) among above years aged respondents.

In order to find out the relationship between age and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The results of the chi-square test are shown in the following table.4.

**Null Hypothesis:** There is no significant relationship between age of the respondents and level of perception towards internet banking services.

Factor	Calculated $\chi^2$ Value	Degrees of Freedom	Table Value	Remarks
Age	11.07742	12	21.03	Not Significant

From the above analysis 4 that the calculated chi-square value (11.0774) is less than the table value (21.03) and it is not significant. It is concluded from the analysis that there is no significant relationship between Age and level of perceptions.

### 3. Marital Status and Level of Satisfaction

**Table.5 Marital Status and Level of Satisfaction**

S.No.	Marital Status	Respondents	Percentage	Level of Satisfaction		
				Low	Medium	High
1.	Married	129	51.60	33(25.58)	62(48.06)	34(26.36)
2.	Un-Married	83	33.20	21(25.30)	34(40.96)	28(33.74)
3.	Widow	21	8.40	06(28.57)	10(47.62)	05(23.81)
4.	Divorce	17	6.80	04(23.53)	07(41.18)	06(35.29)
<b>Total</b>		<b>250</b>	<b>100.00</b>	<b>64</b>	<b>113</b>	<b>73</b>

**Source: Primary data**

The above table 5 shows that 129(51.60%) of the respondents belong to the married Category, 83(33.20%) of the respondents belong to the unmarried category 21(8.40), of the respondents belong to the widow category and 17(6.80%) of the respondents belong to the divorce category. It can be concluded that the maximum of 129(51.60%) respondents belong to the married.

The above table portrays that the percentage of high level of perception was the highest (35.29%) among divorce respondents and the same was the lowest (20.3%) among widower respondents. The percentage of medium level of perception was the highest (48.06%) among married respondents and the same was the lowest (40.96%) among unmarried respondents. On the other hand, the percentage of low level of perception was the highest (28.57%) among divorced respondents and the lowest (23.53%) among widow respondents.

In order to find out the relationship between marital status and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The results of the chi-square test are shown in the following table.6.

**Null Hypothesis:** There is no significant relationship between marital status of the respondents and level of perception towards internet banking services.

Factor	Calculated $\chi^2$ Value	Degrees of Freedom	Table Value	Remarks
Marital Status	2.1221	6	12.59	Not Significant

From the above analysis 6 it is clear that the calculated chi-square value (2.1221) is less than the table value (12.59) and it is not significant. It is concluded from the analysis that there is no significant relationship between Marital Status and level of perceptions.

#### 4. Education and Level of Satisfaction

**Table.7 Education and Level of Satisfaction**

S.No.	Educational Qualification	Respondents	Percentage	Level of Satisfaction		
				Low	Medium	High
1.	SSLC	27	10,80	07(25.93)	12(44.44)	08(29.63)
2.	HSC	33	13.20	10(30.30)	12(36.37)	11(33.33)
3.	Diploma / ITI	29	11.60	08(27.59)	11(37.93)	10(34.48)
4.	Graduate	71	28.40	16(22.54)	34(47.89)	21(29.57)
5.	Post Graduate	53	21.20	14(26.42)	23(43.40)	16(30.18)
6.	Professional	37	14.80	11(29.73)	14(37.84)	12(32.43)
<b>Total</b>		<b>250</b>	<b>100.00</b>	<b>66</b>	<b>106</b>	<b>78</b>

**Source: Primary data**

The table 7 explains that education level of the respondents, Among 250 respondents, 27 (10.80%) respondents having the educational qualification in SSLC, 33 (13.20%) respondents having the educational qualification in HSC, 29 (11.60%) respondents having the educational qualification in Diploma/ITI, 71 (28.40%) respondents having the educational qualification in Graduate, 53 (21.20%) respondents having the educational qualification in post Graduate and 37 (14.80%) respondents having the educational qualification in Professional. .Therefore, it clearly showed that the maximum of 151 respondents are Graduate, Post Graduate, and having Professional educational qualification.

From the above table we come to know that the percentage of high level of perception perceived by respondents was the highest (34.48%) among the respondents who qualified Diploma/ITI level and the same was the lowest (33.33%) among the respondents who qualified till SSLC level. The percentage of medium level of perception was the highest (47.89%) among the respondents who got educated till graduation level and the lowest (36.37%) among the respondents who got education till HSC level. On the other hand, the percentage of low level of perception was the highest (30.30%) among the respondents who are qualified till HSC level and the lowest (22.54%) among the respondents who are qualified graduate level.

In order to find out the relationship between educational qualification and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The result of chi-square test is shown in Table.8

**Null Hypothesis:** There is no significant relationship between educational qualification of the respondents and level of perception towards internet banking services.

Factor	Calculated $\chi^2$ Value	Degrees of Freedom	Table Value	Remarks
Education Level	2.1752	10	18.31	Not Significant

From the above analysis it is understood that the calculated chi-square value (2.1752) is less than the table value (18.31) and it is not significant. It is concluded from the analysis that there is no significant relationship between Education Level and level of perceptions.

## 5. Occupation and Level of Satisfaction

**Table.9 Occupation and Level of Satisfaction**

S.No.	Occupation	Respondents	Percentage	Level of Satisfaction		
				Low	Medium	High
1.	Agriculture	24	09.60	06(25)	11(45.83)	07(29.17)
2.	Self Employed/ Professional	31	12.40	10(32.26)	11(35.48)	10(32.26)
3.	Owen Business	27	10.80	07(25.93)	11(40.74)	09(33.33)
4.	Govt .Employee	69	27.60	15(21.74)	34(49.28)	20(28.98)
5.	Private Employee	51	20.40	13(25.49)	22(43.14)	16(31.37)
6.	Students	34	13.60	10(29.41)	13(38.24)	11(32.35)
7.	Others	14	05.60	03(21.43)	06(42.86)	05(35.71)
<b>Total</b>		<b>250</b>	<b>100.00</b>	<b>64</b>	<b>108</b>	<b>78</b>

**Source: Primary data**

The table 9 shows that out of 250 respondents, 24 (9.60%) are agriculture, 31 (12.40%) are self employees/Professional, 27 (10.80%) are Owen business, 69 (27.6.0%) are govt. employees, 51(20.40%) are private employees, 34(13.60) are students and 14 (5.60%) are others category. Hence it can be concluded that the maximum of 69(27.60%) respondents are Govt. Employees.

From the above table it is analysed that the percentage of high level of perception perceived by respondents was the highest (35.71%) among others and the same was the lowest (28.98%) among Govt. Employees. The percentage of medium level of perception was the highest (49.28%) among Govt. Employees and the lowest (35.48%) among Self Employed/Professional. On the other hand, the percentage of low level of perception was the highest (32.26%) among Self Employed/Professional and the lowest (21.43%) among others.



In order to find out the relationship between employment status of the respondents and level of perception, a hypothesis was framed and analyzed with the chi-square test. The result of chi-square test is shown in the following table.10.

**Null Hypothesis:** There is no significant relationship between employment status of the respondents and level of perception towards internet banking services.

Factor	Calculated $\chi^2$ Value	Degrees of Freedom	Table Value	Remarks
Occupation	2.9623	12	21.03	Not Significant

From the above analysis<sup>10</sup> we can understand that the calculated chi-square value (2.9623) is less than the table value (21.03) and it is not significant. It is concluded from the analysis that there is no significant relationship between Education Level and level of perceptions.

## 6. Monthly Income and Level of Satisfaction

**Table.11 Monthly Income and Level of Satisfaction**

S.No.	Monthly Income	Respondents	Percentage	Level of Satisfaction		
				Low	Medium	High
1.	Less than Rs.10,000	47	18.80	13(27.65)	19(40.43)	15(31.92)
2.	10,000-20,000	54	21.60	17(31.48)	23(42.59)	14(25.93)
3	20,000-30,000	61	24.40	19(31.15)	25(40.98)	17(27.87)
4	30,000-40,000	51	20.40	16(31.37)	22(43.14)	13(25.49)
5	40,000-50,000	37	14.80	10(27.03)	15(40.54)	12(32.43)
<b>Total</b>		<b>250</b>	<b>100.00</b>	<b>75</b>	<b>104</b>	<b>71</b>

**Source: Primary data**

The table 11 indicates that among 250 respondents, 47 (18.80%) respondents belong to income of below Rs.10,000, 54 (21.6%) respondents belong to income between Rs.10,000 – Rs.20,000, 61 (24.40%) respondents belong to income between Rs.20,000 – Rs.30,000, 51 (20.40%) respondents belong to income between Rs.30,000 – Rs.40,000 and 37 (14.80%) respondents belong to income Rs.40,000 – Rs.50,000. It can be concluded that maximum of 61(24.40) respondents belong to income between Rs.20,000 – Rs.30,000.

From the above table it is observed that the percentage of high level of perception of the respondents was the highest (32.43%) among the respondents who earned Rs.40,000-Rs.50,000 income and the same was the lowest (25.49%) among the respondents who earned Rs.30,000 – Rs.40,000. The percentage of medium level of perception was the highest (43.14%) among the respondents who earned Rs.30,000 – Rs.40,000 and the lowest (40.43%) among the respondents who earned less than Rs.10,000. On the other hand,

the percentage of low level of perception was the highest (31.48%) among the respondents who earned Rs.10,000 –Rs.20,000 and the lowest (27.65%) among the respondents who earned less than Rs.10,000 as monthly income.

In order to find out the relationship between monthly income and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The result of the chi-square test is shown in the following table.12.

**Null Hypothesis:** There is no significant relationship between monthly income of the respondents and level of perception towards internet banking services.

Factor	Calculated $\chi^2$ Value	Degrees of Freedom	Table Value	Remarks
Income	1.092528	8	15.51	Not Significant

From the above analysis 12 it is made clear that the calculated chi-square value (1.0925) is less than the table value (15.51) and it is not significant. It is concluded from the analysis that there is no significant relationship between Income and level of perceptions.

## 7. Period of using internet banking and level of perception

**Table.13 Period of using internet banking and level of perception**

S.No.	Period of Using Internet	Respondents	Percentage	Level of Satisfaction		
				Low	Medium	High
1.	Daily	74	29.60	21(28.38)	29(39.18)	24(32.34)
2.	Once in a Week	61	24.40	17(27.87)	23(37.70)	21(34.43)
3	More than 2 Time in a Week	53	21.20	14(26.41)	22(41.51)	17(32.08)
4	Once in a Month	46	18.40	11(23.91)	23(50)	12(26.09)
5	Occasionally	16	06.40	05(31.25)	07(43.75)	04(25)
<b>Total</b>		<b>250</b>	<b>100.00</b>	<b>68</b>	<b>104</b>	<b>78</b>

**Source: Primary data**

The table 13 make clear that among 250 respondents, 74 (29.60%) respondents doing transaction with the bank for daily, 61 (24.40%) respondents doing transaction with the bank for once in a week, 53 (21.20%) respondents doing transaction with the bank for more than 2 Times in a Week ,46(18.40) respondents doing transaction with the bank for once in a month and 16 (6.40%) respondents doing transaction with the bank for occasionally. Therefore it can be concluded that maximum of 74 respondents doing transaction with the bank daily.

From the above table explains that the high level of perception was the highest (34.43%) among the respondents who using the internet banking for once in a week and the same was the lowest (25%) among the respondents who using the internet banking for occasionally. The percentage of medium level of perception

was the highest (50%) among the respondents who are using the internet banking for once in a month and the lowest (37.70.0%) among the respondents who are using the internet banking for once in a week. On the other hand, the percentage of low level of perception was the highest (31.25%) among the respondents who using the internet banking for occasionally and the lowest (23.91%) among the respondents who using the internet banking for once in a month.

In order to find out the relationship between period of using the internet banking and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The results of the chi-square test are shown in Table. 14.

**Null Hypothesis:** There is no significant relationship between period of using the internet banking and level of perception towards internet banking services.

Factor	Calculated $\chi^2$ Value	Degrees of Freedom	Table Value	Remarks
Period of using	2.5540	8	15.51	Not Significant

From the above analysis 14it is known that the calculated chi-square value (2.5540) is less than the table value (15.51) and it is not significant. It is concluded from the analysis that there is no significant relationship between Period of using and level of perceptions.

## 8. Sources of Information creating Awareness of Internet banking

**Table.15 Sources of Information creating Awareness of Internet banking**

S. No	Sources of Information	Rank					Total
		1	2	3	4	5	
1	Bank Broucher	47	46	48	62	47	250
2	Bank officer	40	36	54	52	68	250
3	Friends/Relatives	42	58	50	52	48	250
4	Advertisements	38	56	60	48	48	250
5	Others	83	54	38	36	39	250
<b>Total</b>		<b>250</b>	<b>250</b>	<b>250</b>	<b>250</b>	<b>250</b>	

For analyzing the Sources of Information creating Awareness of Internet banking, Garrett's ranking technique has been applied and Results shown in Table.16.

Sl.No	Sources of Information	Rank					Total Score	Avg Score	Rank
		1	2	3	4	5			
1	Bank Broucher	470	1380	2400	4340	4230	12820	51.28	2
2	Bank officer	400	1080	2700	3640	6120	13940	55.76	1
3	Friends/Relatives	420	1740	2500	3640	4320	12620	50.48	4
4	Advertisements	380	1680	3000	3360	4320	12740	50.96	3
5	<b>Others</b>	830	1620	1900	2520	3510	10380	41.52	5

Source: Primary data

It is understand from the table 16 that most of the respondents assigned first rank to Bank officer, Second rank to Bank Broucher, third rank to Advertisements, fourth rank to Friends/Relatives and fifth rank to others.

### 9. Factors Influencing for Choosing Internet Banking Services

Table.17 Factors Influencing for Choosing Internet Banking Services

S.No.	Internet Banking Services	SA (5)	A (4)	N (3)	DA (2)	SDA (1)	Total Score	Avg Score	Rank
1	E – Alerts	76	107	32	21	14	960	3.84	18
2	Foreign currency transactions	85	110	21	18	16	980	3.92	16
3	Statement of account	91	104	21	21	13	989	3.95	12
4	Product and rate information	92	98	24	19	17	979	3.91	17
5	Download previous bank transaction history	83	115	21	18	13	987	3.94	13
6	Balance inquiry	83	111	25	17	14	982	3.93	15
7	Request credit cards Advance Paying bills	98	97	22	18	15	995	3.98	11
8	Time Saved	107	91	23	15	14	1012	4.05	2

9	Electronic Clearing Systems	93	100	21	20	16	984	3.93	14
10	Online Investment	108	85	24	19	14	1004	4.01	7
11	Post/Prepaid mobile charges	104	90	22	21	13	1001	4.00	9
12	Online Ticket booking	112	80	25	18	15	1006	4.02	6
13	Accuracy Information	105	93	23	15	14	1010	4.04	4
14	Convenience	98	102	23	15	12	1009	4.03	5
15	Bill Payment	108	92	21	15	14	1015	4.06	1
16	24 Hours Access to Account	104	95	22	16	13	1011	4.05	3
17	Fund Transfer	97	102	19	17	15	999	3.99	10
18	Online Shopping	93	107	21	17	12	1002	4.008	8

Source: Primary data

(SA-Strongly Agree A-Agree N-Not sure DA-Disagree SDA-Strongly disagree)

Table 17 that .to find out the factors influencing for choosing internet banking services, the weighted ranking method applied. It inferred that the most number of the respondents had given the first ranked for Bill Payment, the respondents had given the Second rank for Time saved. The third rank 24 Hours Access to Account, Fourth rank Accuracy Information, Fifth rank Convenience, Sixth rank Online Ticket booking, Seventh rank Online Investment, Eighth rank Online Shopping, Ninth rank Post/Prepaid mobile charges ,Tenth rank Fund transfer and followed by Request credit cards Advance Paying, bills, Statement of account, Download previous bank transaction history, Electronic Clearing Systems, Balance inquiry, Foreign currency transfer, Product and rate information, E-Alerts.

## 10. Problems Attempted by the Respondents While Utilizing Internet Banking

**Table.18 Problems of Utilizing Internet Banking**

S.No.	Problems of Internet Banking	SA (5)	A (4)	N (3)	DA (2)	SDA (1)	Total Score	Avg Score	Rank
1	Technical Barriers	63	107	42	23	15	930	3.72	9
2	Lack of Security measures	110	79	24	21	16	996	3.98	3
3	Lack of Awareness of Internet Banking and its Benefits	78	116	25	18	13	978	3.91	5
4	Lack of computer Knowledge and internet Uses	68	93	42	27	20	912	3.64	10
5	Lack of Internet Confidence	87	109	21	19	14	986	3.94	4
6	Hidden charges for transactions	73	121	28	15	13	976	3.90	6
7	Transaction failure	88	93	32	20	17	965	3.86	7
8	Uneasy entry and exit	97	99	25	17	12	1002	4.00	2
9	Lengthy Procedure	83	86	38	25	18	941	3.76	8
10	Internet poor Connectivity Issue.	112	82	30	17	9	1021	4.08	1

**Source: Primary data**

**(SA-Strongly Agree A-Agree N-Not sure DA-Disagree SDA-Strongly disagree)**

Table 18 explains that, Problems of internet banking services, the weighted ranking method applied. It inferred that the most number of the respondents had given the first ranked for Internet poor Connectivity Issue. The respondents had given the Second rank for Uneasy entry and exit. The third rank Lack of Security measures, Fourth rank Lack of Internet Confidence, Fifth rank Lack of Awareness of Internet Banking and its Benefits and followed by Hidden charges for transactions, Transaction failure, Lengthy Procedure, Technical Barriers, Lack of computer Knowledge and internet Uses.

## CONCLUSION

The Present study demands that still a lot is required for the banking system to construct reforms and instruct their customers for using internet for their banking account. Going from side to side the investigation the customer main problem is dishonesty. Still customers have a fear of hacking of accounts and thus do not go on for internet banking. Banks are trying their level best by as long as the best security options to the customers, but even then there are lot of factors which betray a customer from opening an internet bank account. Banks are as long as free internet banking services also so that the customers can be attracted. The utmost numbers of internet bank account holders are males, youth and service class. If appropriate guidance is given to customers by the bank employs to open an account it would be valuable, secondly the website should be made friendlier from where the first time customers can honestly make and access their accounts.

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