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STUDY ON PERCEPTION OF CUSTOMER TOWARDS E-BANKING SERVICES

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CHAPTER –1 INTRODUCTION INTRODUCTION

Banking as a service (BaaS) is an end-to-end process that ensures the full execution of a web-based financial service. This type of digital banking service is offered on demand and completed within a certain amount of time. However, as time has passed, the activities covered by banking have broadened, and banks today provide a variety of other services. These days, banking services include the issuance of debit and credit cards, secure storage of valuable objects, lockers, ATM services, and online financial transfers across the country and around the world.

Electronic banking is referred to as e-banking. "Virtual Banking" or "Online Banking" are other terms for e-banking. E-banking is described as the electronic, interactive delivery of innovative and classic banking products and services directly to customers. Consumers profit greatly from e-banking in terms of transaction simplicity and cost, whether by the Internet, telephone, or other electronic delivery.

Consumers who use the Internet to access their bank accounts and conduct financial activities are known as e-banking. At its most basic level, Internet banking can be defined as a bank's creation of a web page to provide information

about its products and services. At a higher level, it entails providing services such as account access, fund transfers, and online purchases of financial products or services. Banks understood in the 1990s that the growing popularity of the World Wide Web provided them with an additional opportunity to sell their services. They treated the Web as a brochure at first, with no connection with the buyer. Images of the bank's officers or buildings could be found on early sites.

E-banking is a relatively new phenomenon in India. Branch banking has been the standard banking model for many years. Non-branch banking services were only introduced in the early 1990s. Manual systems, which have been used in Indian banking for generations, appear to have no place today.

Following the implementation of demonetization, e-banking has become the most popular feature among Indian citizens. This feature is thought to be one of the most versatile, secure, and flexible ways for users/customers to bank. However, it is dependent on an individual's level of faith in the bank with whom he or she is dealing.

E-banking services are divided into various sorts or industries. Internet banking, SMS banking, ATMs, mobile banking, e-cheques, and debit/credit cards are among the most popular services.

1.1 Different E-Banking Services Provided in Banks: -

ATM

In today's society, an ATM is a very popular service. The Automated Teller Machine (ATM) is a reliable delivery route that helps banks minimize transaction costs and improve customer satisfaction. ATMs are quickly becoming the most important tool for ensuring "Anytime Banking" or "Anytime Money." An ATM card is a magnetic stripe card that uses a PIN number to operate. ATM cards are used for checking balances, cash withdrawals, cash book updates, and utility bill payments, among other things.

NEFT/RTGS

NEFT stands for National Electronic Fund Transfer System, and RTGS stands for Real Time Gross Settlement System, which allows for a quick, cost-effective, and secure transfer of funds from one bank to another, as well as from a remitter's account in one bank to a beneficiary's account in another across the country. Customers can utilize it to transfer funds from one bank branch to another, as well as from one bank to another.

Internet Banking

Internet banking is a type of retail banking that allows consumers to manage their accounts from any location and at any time. Fund Transfer, Credit PPF Account, Request Issue D.D., Request For Loan, utility bill payments, Online bill payments, Online ticket booking, Online share trading, credit card payment, LIC premium payments, Online donation, and many other services are available through Internet Banking.

Mobile Banking

Banks provide mobile banking services in response to customer requests. Customers who use mobile banking are issued with a protected ID and password. Fund transfers, same-day payments, cheque book requests, bill payments, mobile and DTH recharges, and M - Commerce transactions are just few of the services available.

SMS Banking (short message service)

The clients' mobile phones are used to provide this service. It includes features such as balance inquiry, last three transaction statements, check status, password creation alert, and more.

Telephone Banking

This service is supplied by the bank via telephone to customers, who are given a secure ID and TPIN number. Telephone banking allows you to check your balance.

1.2 FEATURES OF E-BANKING

- ♣ Viewing account balances
- ♣ Viewing recent transactions
- ♣ Downloading bank statements
- ♣ Credit card application
- ♣ Ordering cheque books

1.3 ADVANTAGES TO THE BANKING INSTITUTIONS: -

1. E-banking assists in lowering the cost of providing services to clients.
2. It gives banks a competitive advantage over their competitors.
3. It helps the central bank create fewer paper notes by reducing the use of paper money.
4. Banks can generate cash through promotional activities on their websites.
5. Customers can withdraw money from ATMs at any time.

1.4 ADVANTAGES TO THE CUSTOMERS: -

1. E-banking provides users with services 24 hours a day, seven days a week.
2. Quick and easy access to account information.
3. For the acquisition of products and services, payment can be made online.
4. The customer can effortlessly transfer funds electronically from one location to another.
5. Customers can withdraw money from ATMs at any time.

1.5 STATEMENT OF THE PROBLEM:

Today, all banking sectors offer a wide range of services to their clients. Despite the fact that all banks provide E-banking services. It is critical to investigate whether all bank customers are aware of E-banking services. A consumer should have thorough knowledge and awareness of the various goods and services supplied by the bank to receive the best level of satisfaction on the e-banking channels.

A bank and its employees should be able to recognize the types of services that a customer requires and provide them. The same, which satisfies him. As a result,

the project aims to discover **Study on Perception of Customer towards E-banking services**

1.6 OBJECTIVES OF THE STUDY:

- 1) To learn about E-banking services and how customers feel about them.
- 2) To determine the factors that influence a customer's decision to use E-banking services.
- 3) To determine the level of consumer satisfaction with E-banking services.
- 4) To investigate the issues that customers have when using E-banking services.
- 5) Constraints that users experience when using e-banking services.

CHAPTER-2 LITERATURE REVIEW

1. **Filotto et al. (1997)** illustrated that the adoption rates of ATM were higher among young users. In addition, Barnett (1998) findings proved that younger consumers are more comfortable in using e-banking. Katz and Aspden (1997) findings explained that males were more likely to adopt e-banking than females.
2. **Sathye (1997)** reviewed the status of internet banking in Australia. The study found that only two of the 52 banks started internet banking services. He opined that education would be a crucial factor for expanding internet banking in Australia. If customers are convinced about the various advantages of internet banking they will start asking for this service from their banks, and will put pressure on the banks to go ahead with internet banking.

3. **Mookerji (1998)** explored that internet banking is fast becoming popular in India. Nevertheless, it is still in its evolutionary stage. They expect that a large sophisticated and highly competitive internet banking market will develop in future.
4. **Nyangosi et al. (2009)** collected customers' opinions regarding the importance of e-Banking and the adoption levels of different e-Banking technologies in India and Kenya. The study highlighted the trends of e-banking indicators in both countries. The overall result indicates that customers in both countries have developed a positive attitude and they give much importance to the emergence of e-banking.
5. **Safeena et al (2010)** determines the consumer's perspective on internet banking adoption. Finding shows that perceived usefulness, perceived ease of use, consumer awareness and perceived risk are the important determinants of online banking adoption and have strong and positive effect on customers to accept online banking system.
6. **Abou-Robich, Moutaz (2005)** studied how to analyze comfort levels and attitude of users towards online banking facilities. The findings resulted that there is a correlation between attitude towards e-banking and feeling of security with regard to their demographic variables.
7. **Harihara Sudhan R & Pavithra V** According to the researchers the bank customers who have access to internet and know how to use it they avail internet banking facilities. People still have faith on traditional banking methods and that can be avoided by proper security in internet banking transactions, awareness programs and implementing less charges on the use of internet banking. The reason of less awareness among customers is also that banks use various electronic channels and customers don't have awareness about services. Researchers also infer that the behavior of Indians depend on the behavior of surrounding people. If few will use internet banking then it will also induce other customers to use internet banking

8. **Ashima Tandon, Manisha Goel & Sunita Bishnoi** mentioned in their research that the level of consumer awareness is greater in private and foreign sector banks when compared to public sector banks. The services like ‘Ask for cheque book’, ‘transfer funds to third party’, ‘pay credit card dues’ is used by customers of private, foreign banks rather than public sector banks. Therefore, public sector banks need to take care their customers have awareness regarding e-banking services, as it makes the life of the customer easier.
9. **L. Kathi** According to the researcher technology has indulged its hands in banking. Internet banking has introduced new products which offer greater efficiency in working and productivity both nationally and globally. The researcher has emphasized that the banks need to deliver few banking services as internet banking services, banks need to re-define business relationships and the strongest banks will be those which will offer better facilities to its customers. The researcher brings about the benefit of cost effectiveness of e banking whereas its drawbacks like cross border risk, etc... The researcher mentions that Internet Banking in India is satisfactory.
10. **Mishra (2005)** in his paper explained the advantages and the security concerns about internet banking. According to him, improved customer access, offering of more services, increased customer loyalty, attracting new customers are the primary drivers of internet banking. But in a survey conducted by the online banking association, member institutions rated security as the most important concern of online banking. Nyangosi et al. (2009) collected
11. **Mols (1999)** acknowledged that the internet banking is an innovative distribution channel that offers less waiting time and a higher spatial convenience than traditional branch banking with significantly lower cost structure than traditional delivery channels. Internet banking reduces not only operational cost to the bank but also leads to higher levels of customer satisfaction and retention. As a result internet banking is very attractive to

banks and consumers, who now have higher acceptance to new technology. (Polatoglu and Ekin, 2001, Mols, 2000, Sathye, 1999, Wisner and Corney, 2001)

12. **Hasan (2002)** found that online home banking has come out as a significant strategy for banks to attract and retain customers. About 75 percent of the Italian banks have adopted some form of internet banking during the period 1993-2000. The study also found that the higher likelihood of adopting active internet banking activities is by larger banks, banks with higher involvement in off-balance sheet activities, past performance and higher branch network.

13. Fast and furious growth of technology has affected lives of millions of people from all over the world. There are a large number of factors which influence the consumer's attitude towards e-banking such as person's age, income, family size, inspiration and behaviour towards different banking technologies and attitude of every individual towards the new technology (Laforet and Li, 2005). But Many people do not use Internet banking in India due to security reasons, lack of knowledge and also due of user friendliness. Protection and confidentiality are the most challenging problems faced by customers who aspire to operate in the e-commerce. Perceived risk was also one of the major factors affecting consumer adoption, as well as customer satisfaction, of E-banking services (Polatoglu and Ekin, 2001).

14. The conception of electronic banking has been defined in a number of ways (Daniel, 1999). According to Karjaluoto (2002) electronic banking is a construct that consists of several channels of distribution. Daniel (1999) has defined electronic banking as providing banking information, products and services by a bank to customers using a number of different delivery platforms that can be used with different terminal devices such as a personal computer, mobile phone, desktop software, telephone or digital television. Electronic banking is also frequently known as internet banking or e-banking or PC banking or Home banking or Phone Banking or tele banking.

15. The first java based 24 hours electronic banking services were started by the first direct and Fujitsu cooperation. (Fujitsu, 2008). It is a new and innovative banking channel for Indian Banks. (Vasanthakumari and Sheela Rani, 2010). E-banking is both transactional as well as an informative medium. (Vasanthakumari and Sheela Rani, 2010). E-banking involves customers using the Internet to operate their bank accounts and obtain information without visiting a bank branch. (Vasanthakumari and Sheela Rani, 2010). Internet banking involves providing information about bank products as well as carrying out online transactions such as transfer of funds, setting up direct debit, buying and selling of products etc. It involves computer networks and telecommunication networks. The basic aim of e-banking is to provide services to end consumers so that they can carry out banking transactions through PC or mobile. E-banking has attracted the attention of banks, securities trading firms, individual businesses, insurance companies, medium and large scale businesses etc. E-banking is growing because e-commerce has grown at a rapid rate. Internet banking can help in building sound strategies as its impact on cost savings, revenue and customer satisfaction is tremendous (Gupta, 2008). E-banking influences business models of various banks, insurance companies, brokerage houses etc.

CHAPTER - 3

RESEARCH METHODOLOGY

3.1 Research Design

The purpose of this study is to investigate consumer perceptions towards E-banking services in Vadodara. The data is collected using a random sampling technique.

3.2 Area of the Study

The study is undertaken in Vadodara city.

3.3 Source of Data or Information

Data has been collected through Primary and Secondary sources

- 1) **Primary Source**= For the purpose of study, Primary data has been collected from general public through a questionnaire consisting of various questions related to E-Banking services
- 2) **Secondary Source**= Secondary data has been collected via various websites and research papers which are mentioned in the reference column.

3.4 Sampling Design

The following factors have been decided within the scope of questionnaire

3.4.1 Target population= The general public who uses E-Banking Services will be the primary target demographic for my research.

3.4.2 Sample size= The sample size for the study is 100 respondents, who are residing in Vadodara city.

3.4.3 Data Collection Instrument= Questionnaire is created online through Google forms

3.4.4 Tools= The rating method (graph, pie chart, etc.) is one of the instruments used to analyze data.

3.5 Structure of questionnaire

The questions formulated were structured and non-disguise. The questions were

asked in order to get all necessary information.

Types of questions asked:

- 1) **Multiple choice** = Many choices of responses are given to the respondent
- 2) **Dichotomous questions**= This type of questions is of YES or NO format.
- 3) **Open questions**= These are also known as “free answers” type questions
- 4) **Semantic differential**= Here respondent can select multiple responses at one time
- 5) **Likert response scale** = This ‘Agree’ Or ‘Disagree’ Type questions

3.6 The Study's Restrictions

- The study is exclusively open to residents of Vadodara
- The total number of participants is limited to 100.
- The reaction of the samples is determined by the situation at the time of data collection as well as the sample size.
- The sincerity of the responses may differ.

CHAPTER – 4

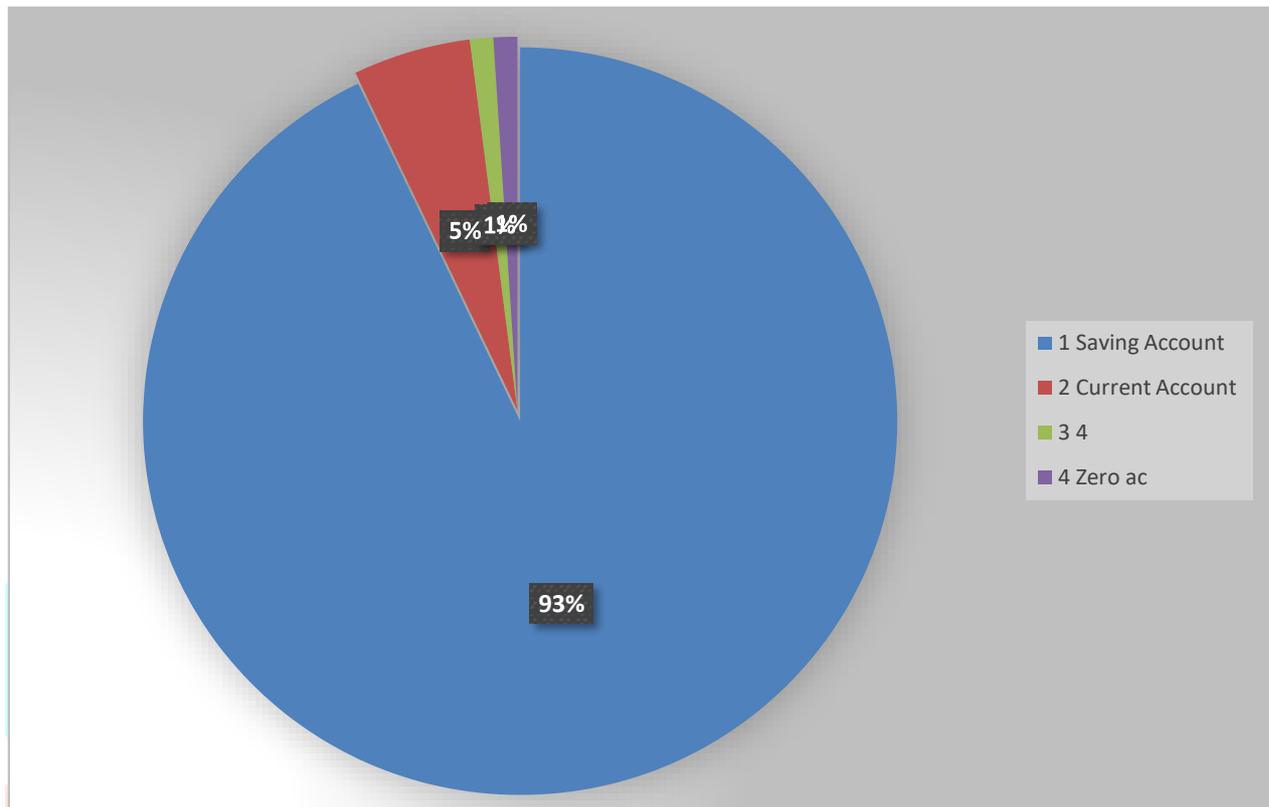
RESULTS AND ANALYSIS

4.1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS

DEMOGRAPHICS	NO. OF RESPONDENT	PERCENTAGE OF RESPONDENTS
GENDER:		
Male	51	51%
Female	49	49%
Total	100	100%
AGE:		
18 – 25	62	62%
26 – 33	20	20%
34 – 41	12	12%
42 – 49	4	4%
50 or Above	2	2%
Total	100	100%
MARITAL STATUS		
Married	27	27%
Unmarried	73	73%
Total	100	100%
EDUCATION		
Illiterate	2	2%
12 th pass	14	14%
Diploma	13	13%
Under graduate	28	28%
Post graduate	43	43%
Total	100	100%
WORK STATUS		
Unemployed	7	7%
Student	61	61%
Self employed	13	13%
Professional	4	4%
Service	12	12%
Other	3	3%
Total	100	100%
MONTHLY INCOME		
Below 10000	60	60%
10000 – 25000	21	21%
25001 – 40000	10	10%
40001 – 55000	2	2%
More than 55001	7	7%
Total	100	100%

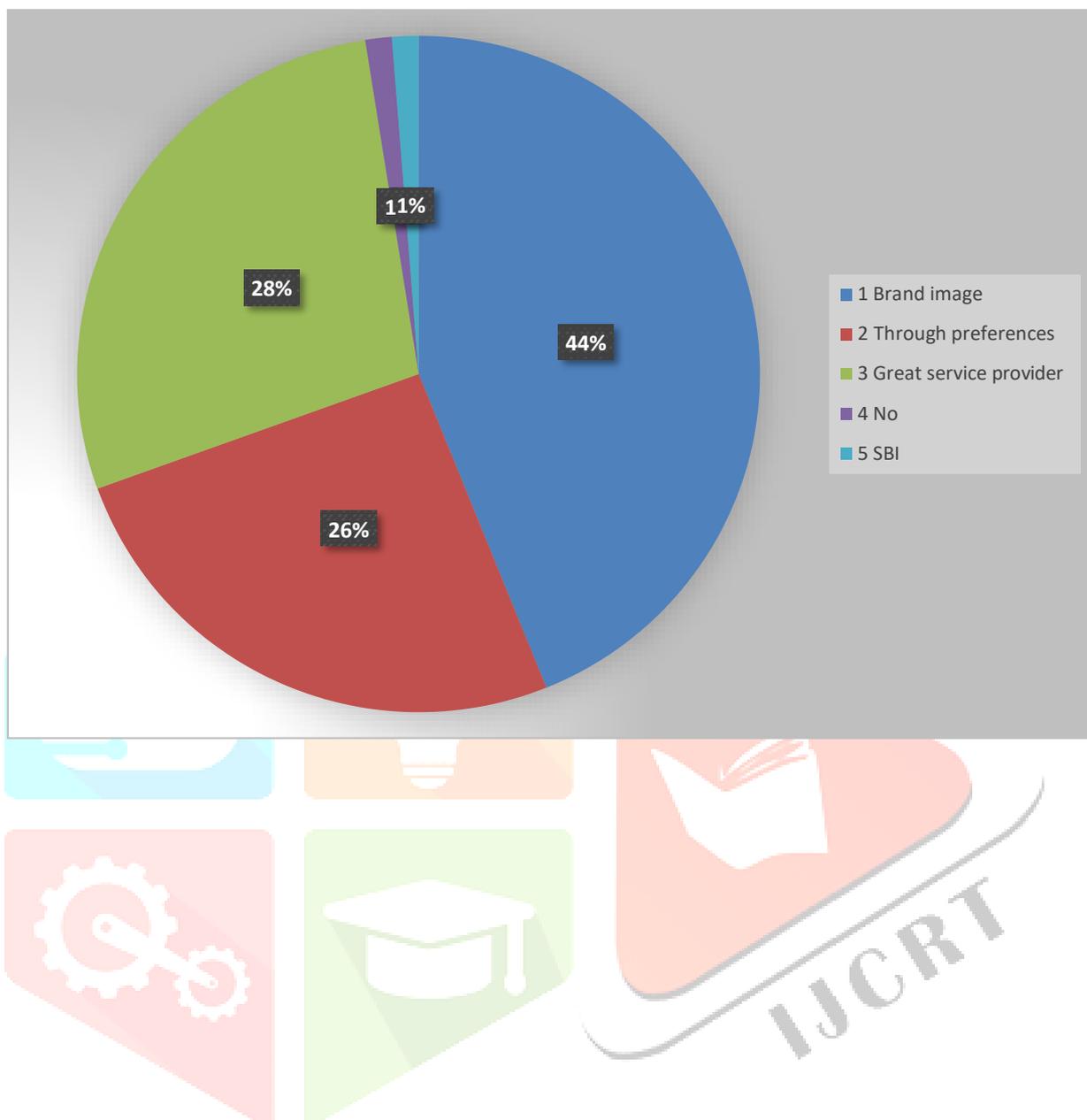
4.2 DATA ANALYSIS AND INTERPRETATION

4.2.1 Type of Bank?



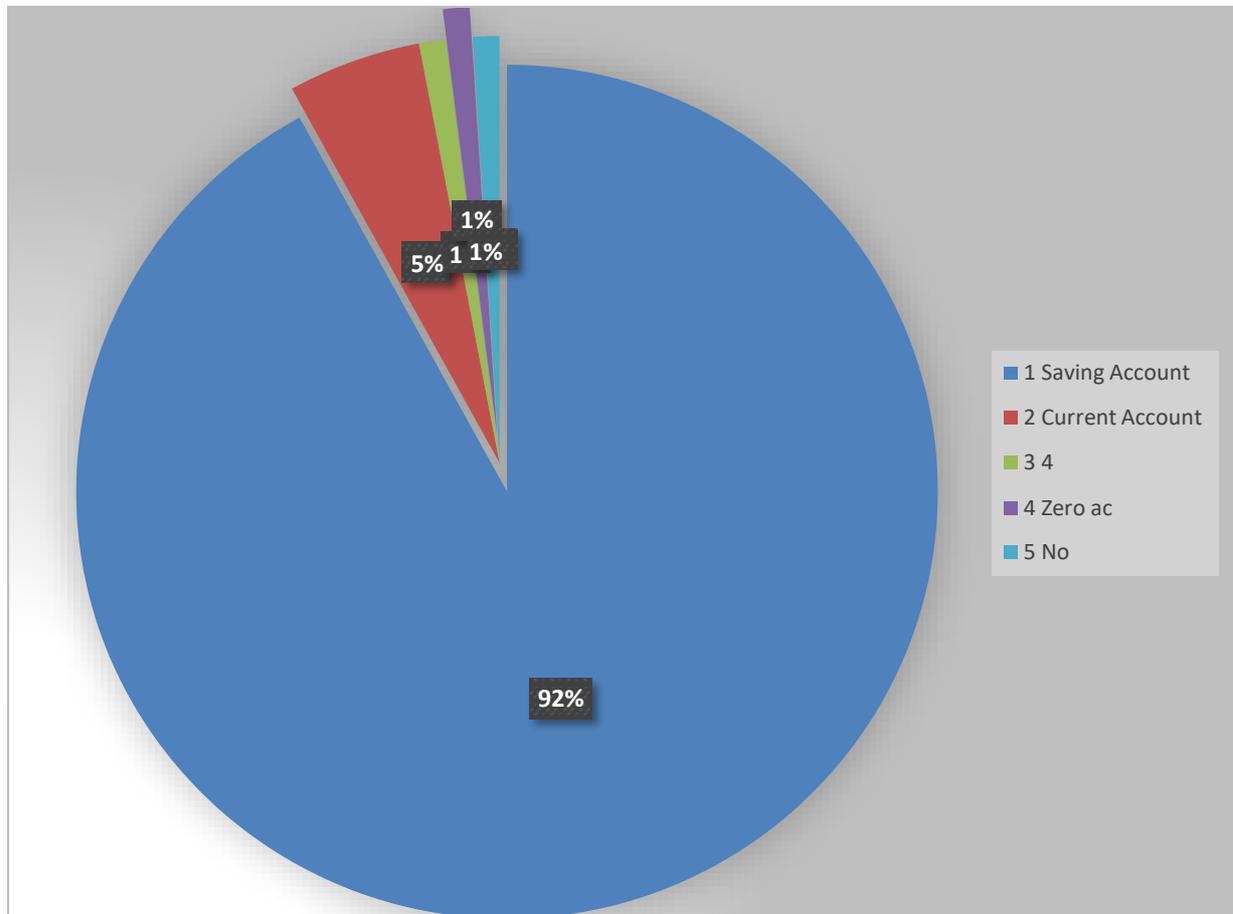
Inference: From the above Pie-chart we can see 64% of respondents are in Public sector, 28% in Private sector, 7% in co-operative bank and remaining 1% respondent are in foreign sector

4.2.2 Name of Bank in which you have an Account



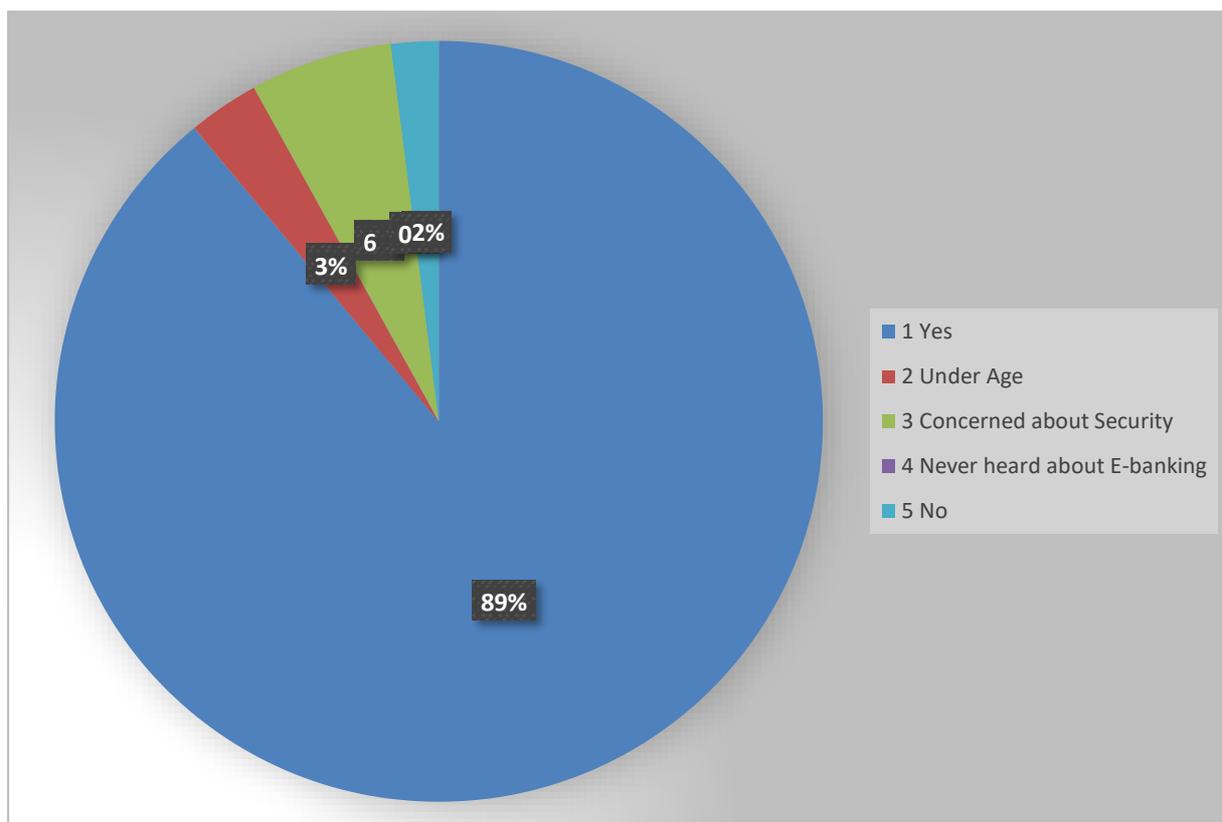
Inference: From the above pie-chart we can identify why respondent choose the specific Bank. So, 43.9% respondents choose their bank according to Brand image of particular bank. 28% respondents choose bank who provide great services to their customer, while 25.6% respondent choose their bank through preferences.

4.2.4 Type of Account



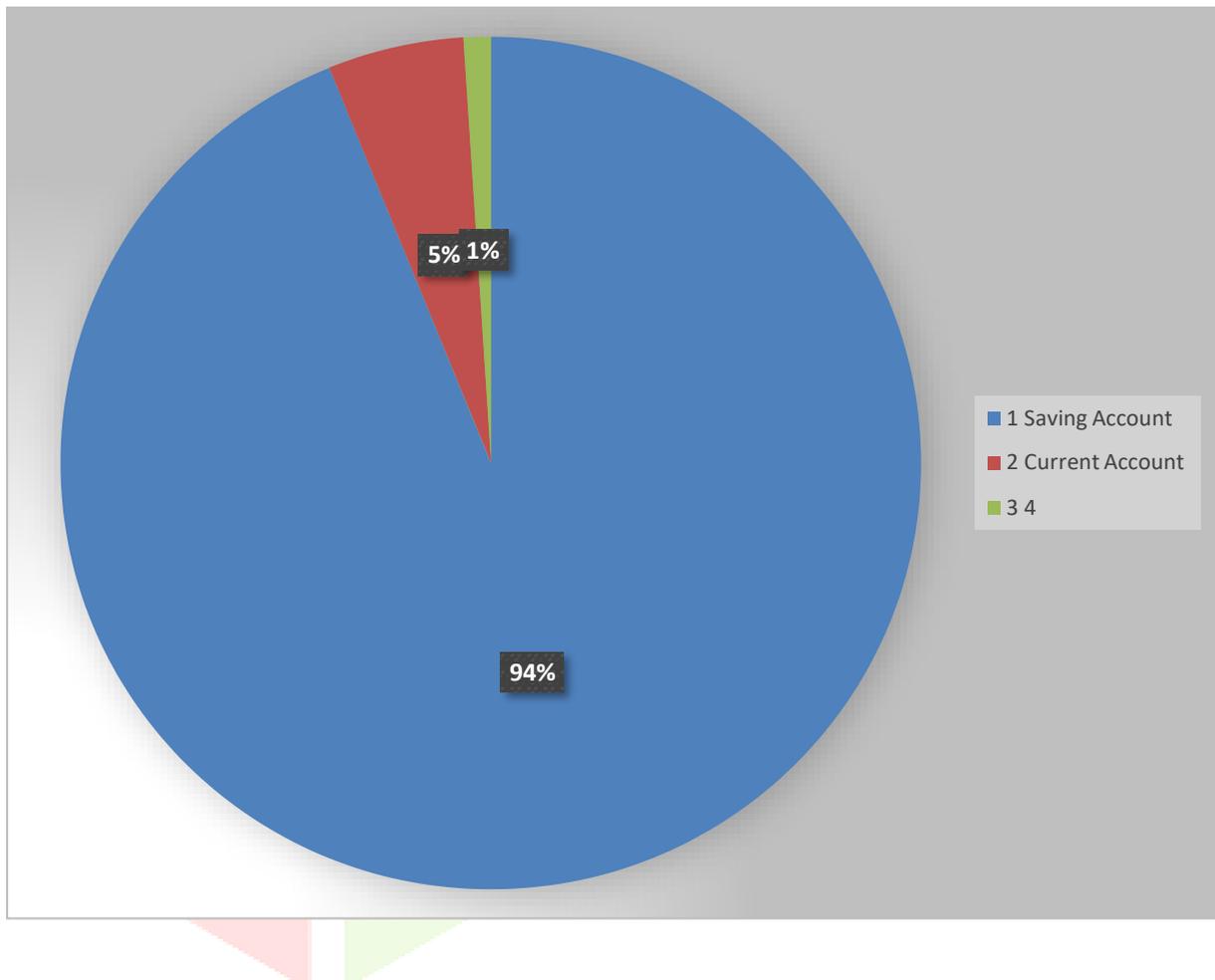
Inference: From above given Pie-chart Majority of respondent about 92% have saving account, 5% respondent having current having, while other 3% having different responses

4.2.5 Do you have Internet Banking Account yet



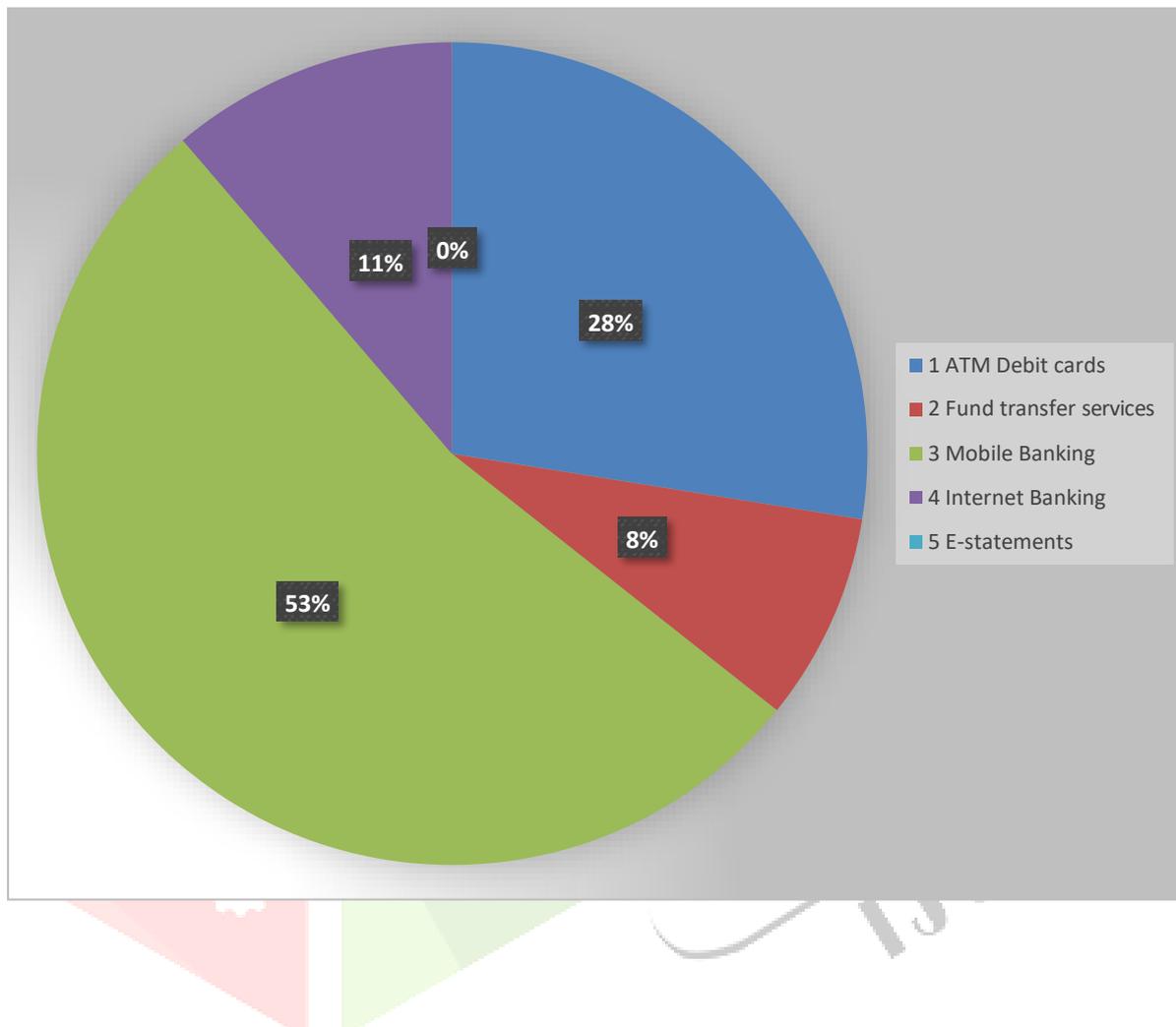
Inference: In the above pie-chart it can be seen that 89% respondents are having Internet Banking Account, 6% respondents are concerned about security, while 2% of respondent are not having internet bank account.

4.2.6 Are you using E-banking Services



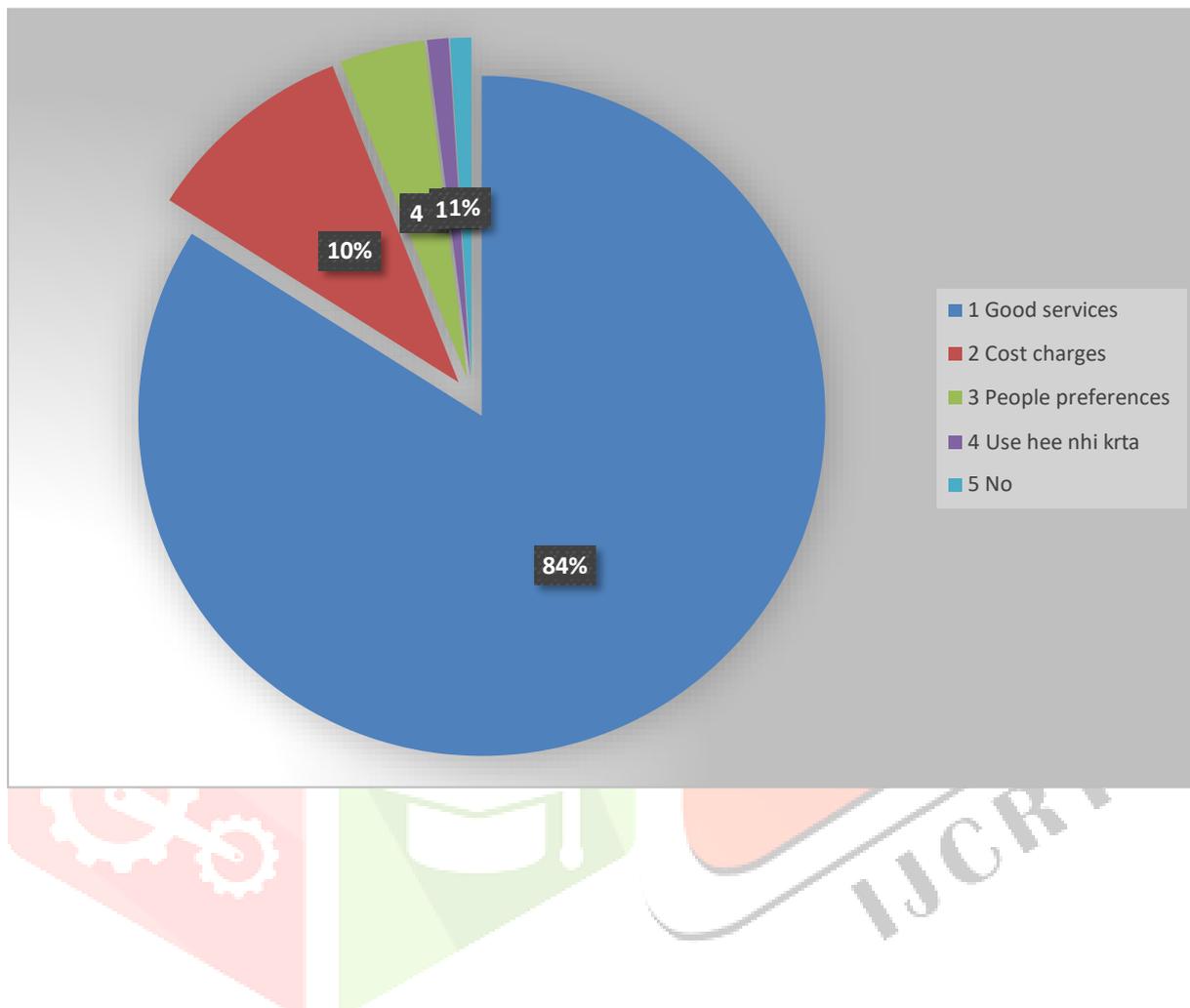
Inference: In this 89% of respondents are using E-banking services, on other hand 9% of respondents are not using E-banking services.

4.2.7 How Often do you Use E-banking Services



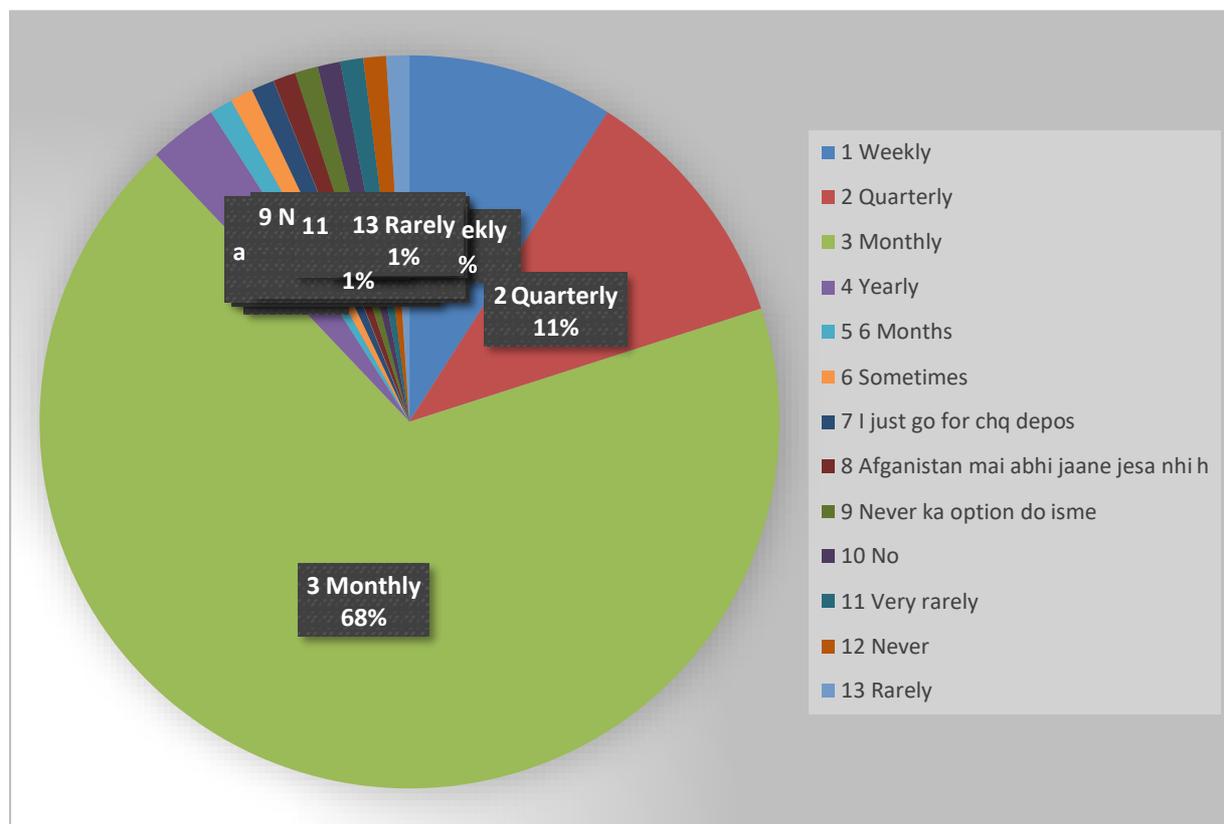
Inference: From given pie-chart 50% of respondents are using e-banking services on daily basis, 25% respondents are using e-banking services weekly, 17% uses monthly, while 6% respondents never use e-banking services.

4.2.8 What do you prefer while choosing E-banking Services?



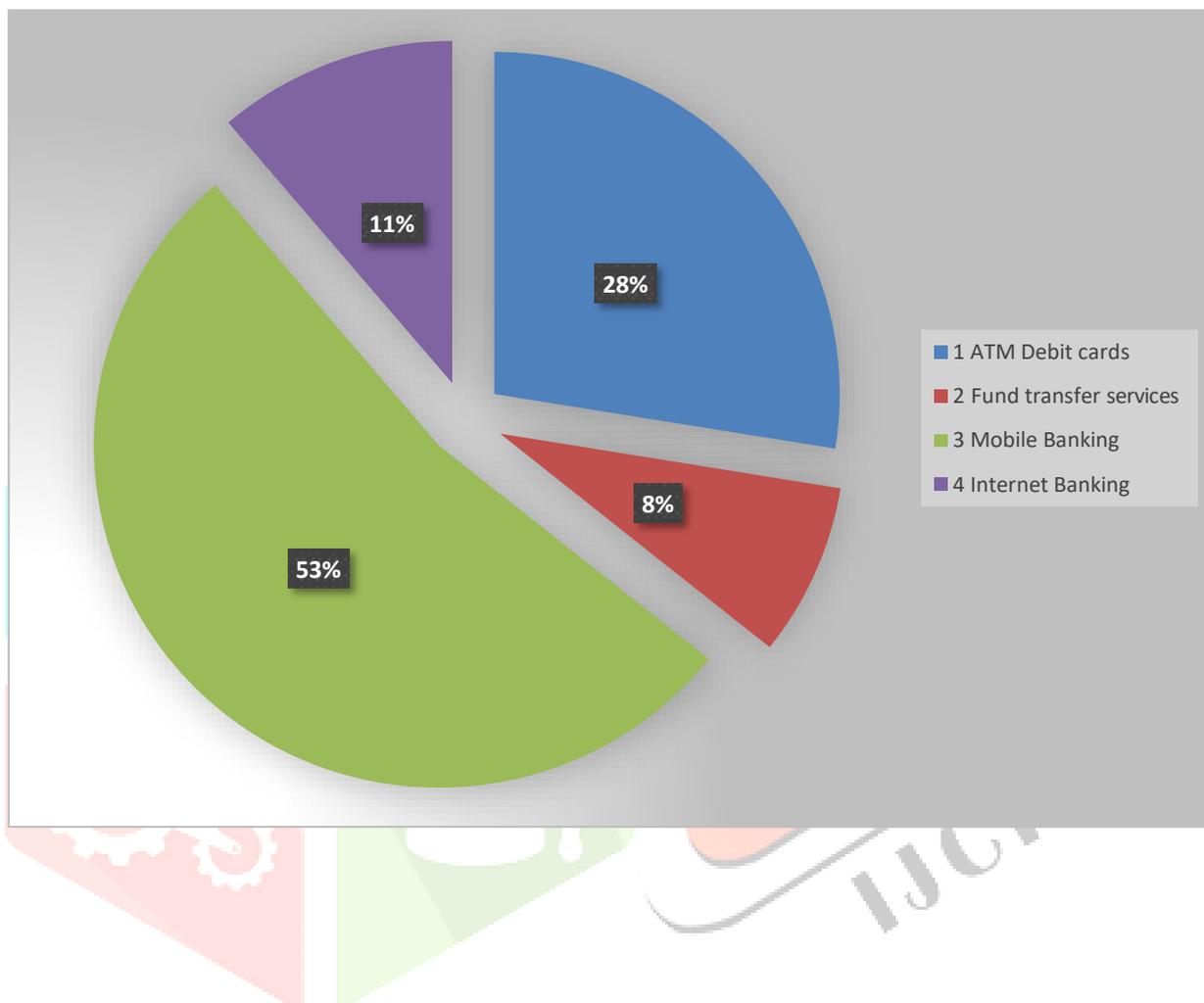
Inference: As we can see 84% of respondents prefer good services, 10% respondent prefer reduction in cost charges, while other 6% respondents choose E-banking services through people preferences.

4.2.9 How often do you Visit Bank physically



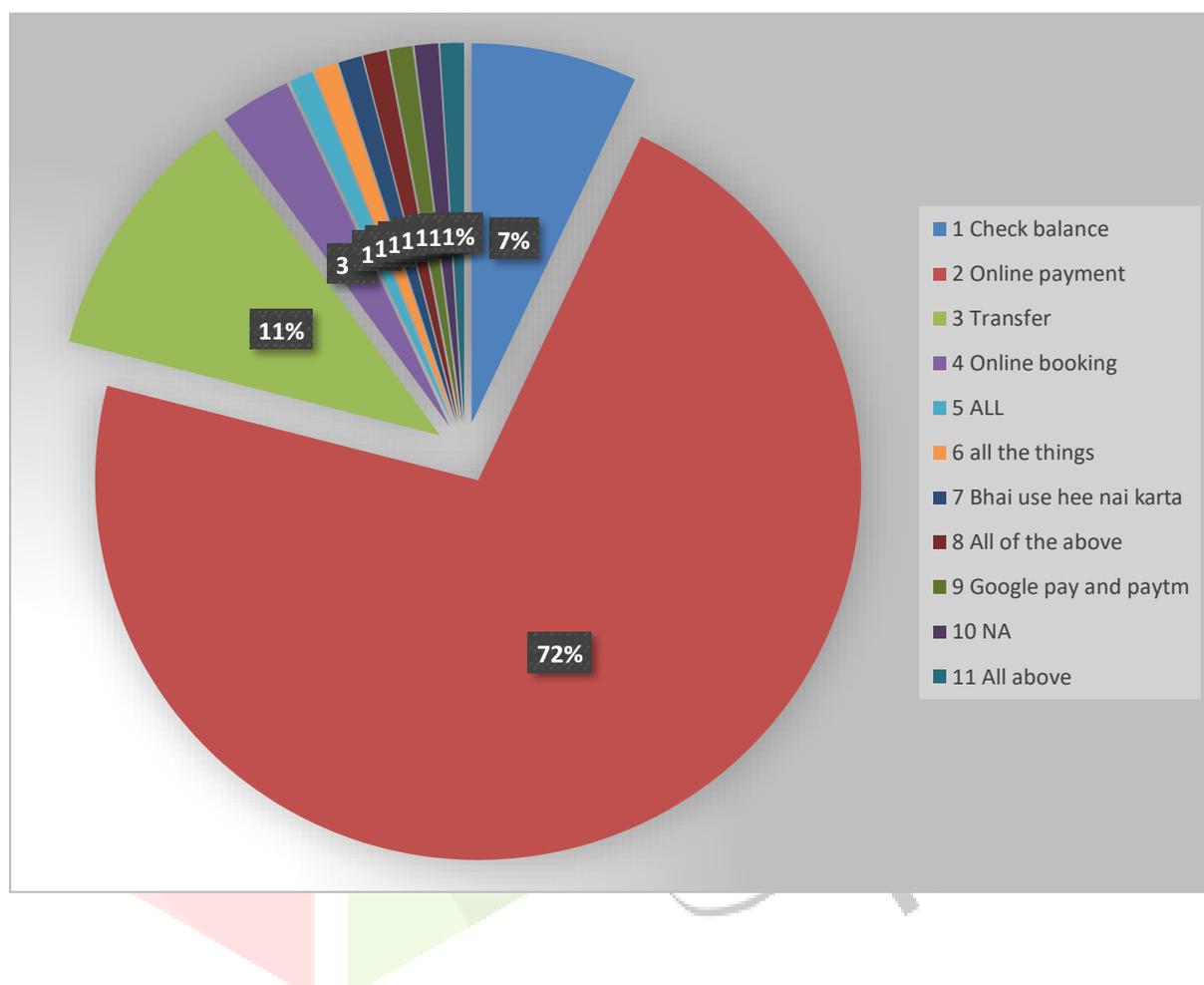
Inference: From the above given pie-chart we can analyze that about 68% respondent visits bank physically on monthly basis, 11% of them visits Quarterly, 9% visits weekly, while other respondents visit rarely, some of them visits just to deposit cheques.

4.2.10 Do you think human contact is important for banking relations?



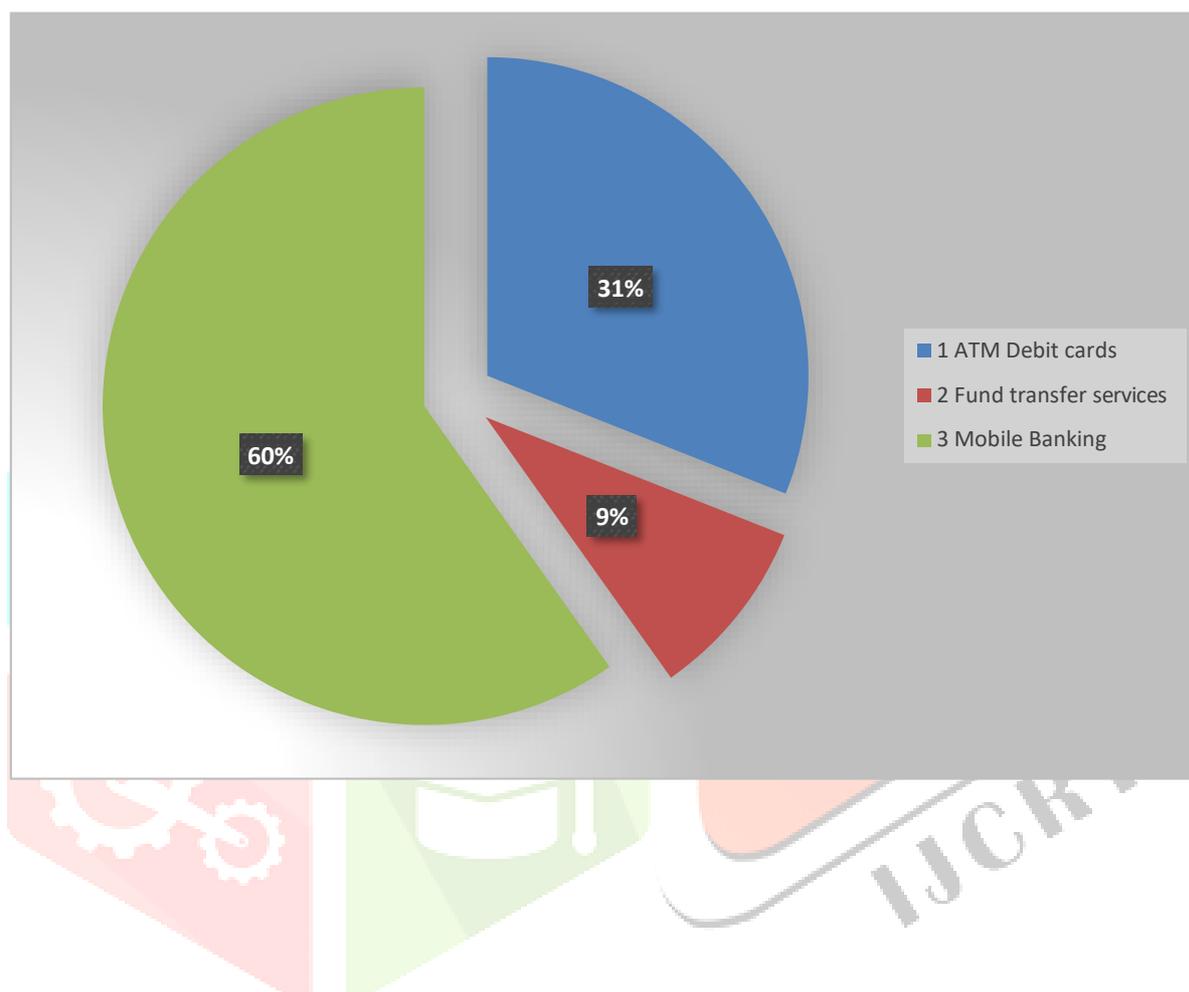
Inference: From pie-chart it can be seen that 53% of respondents somewhat agrees with human contact in banking, 28% respondent completely prefer human contact in banking relation, 11% of them does not think that human contact is needed, while 8% of them are unsure about it.

4.2.11 For which purpose do you use online banking?



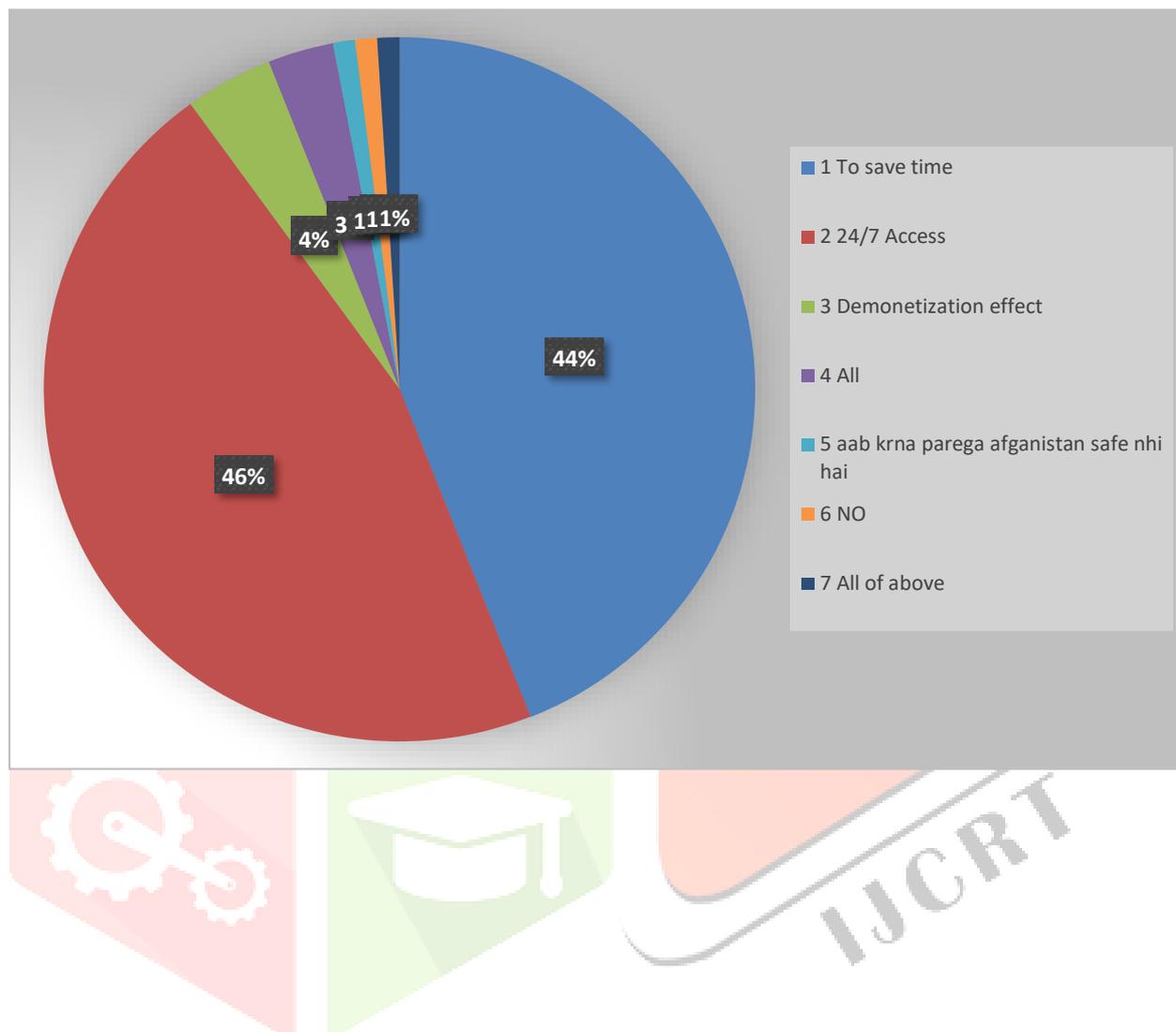
Inference: Among 100 respondents, 72% of respondents use Online banking for making online payments, 11% respondents use online banking for fund transfer, 7% of them are using to check balance, 1% respondent prefer all above mentioned Online services.

4.2.12 Do you think E- banking services is necessary in present scenario



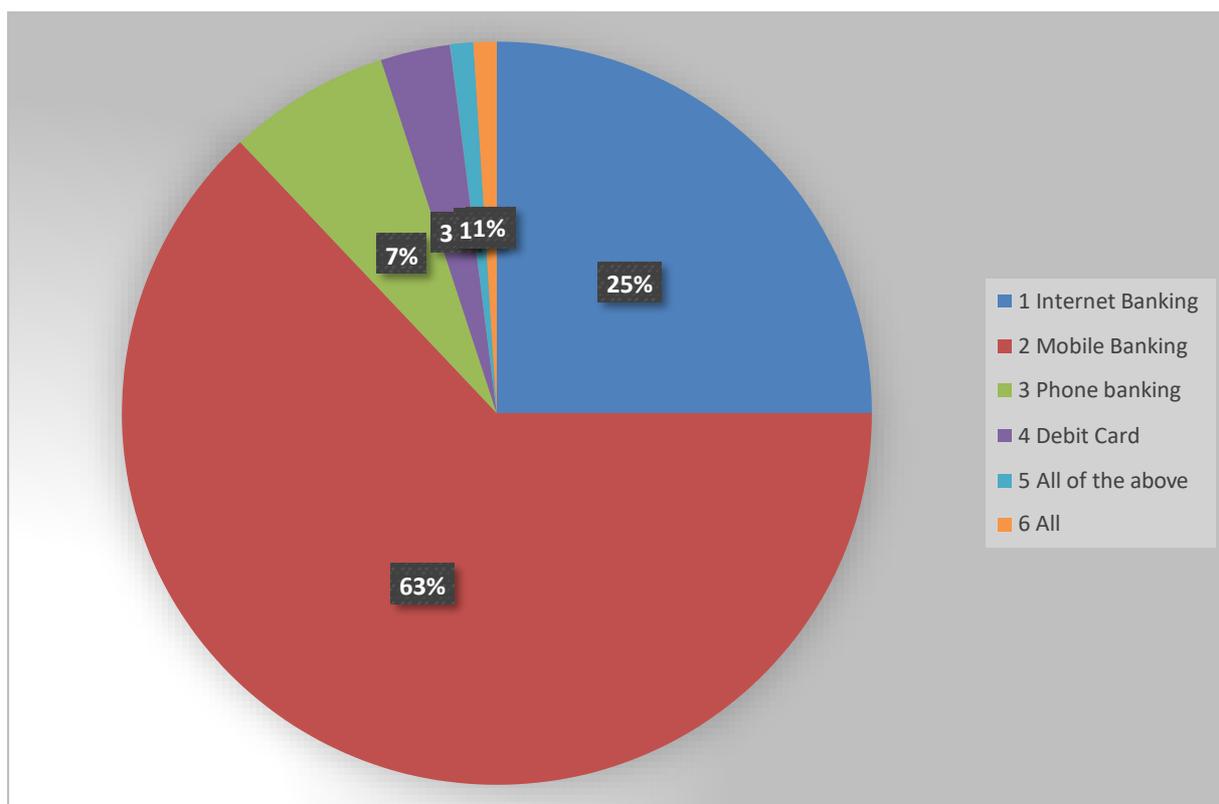
Inference: It is good to see that about 93% respondent out of 100 thinks that E-banking services is necessary in present scenario, 4% respondent are still not in favor of e-banking services, while other 3% are still in between both.

4.2.13 What are your reason for choosing E-banking?



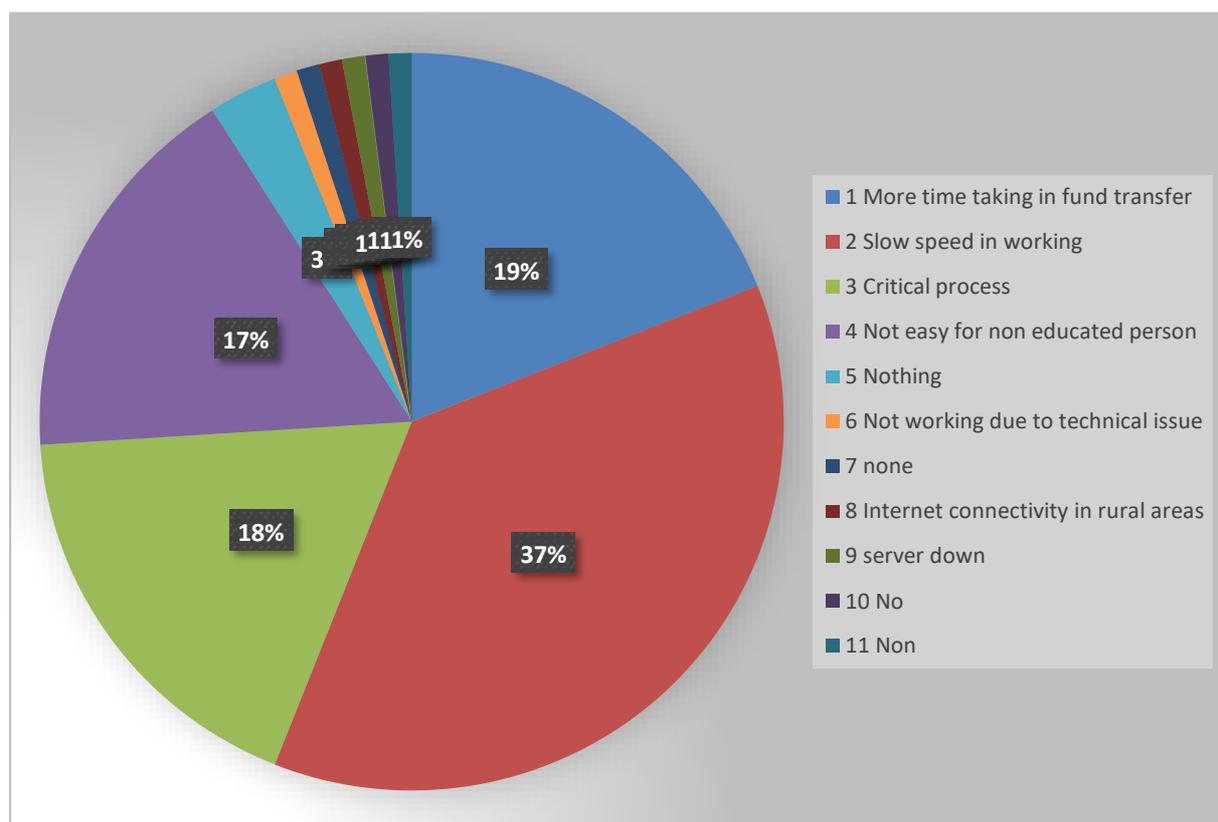
Inference: Among 100 respondents, 46% user chooses e-banking services because it gives 24/7 access at home without going anywhere, 44% of them choose e-banking services to save time, 4% respondent choose e-banking after to Demonetization effect, while 3% respondents prefer all the mentioned services

4.2.14 Which of the following E-banking services do you prefer?



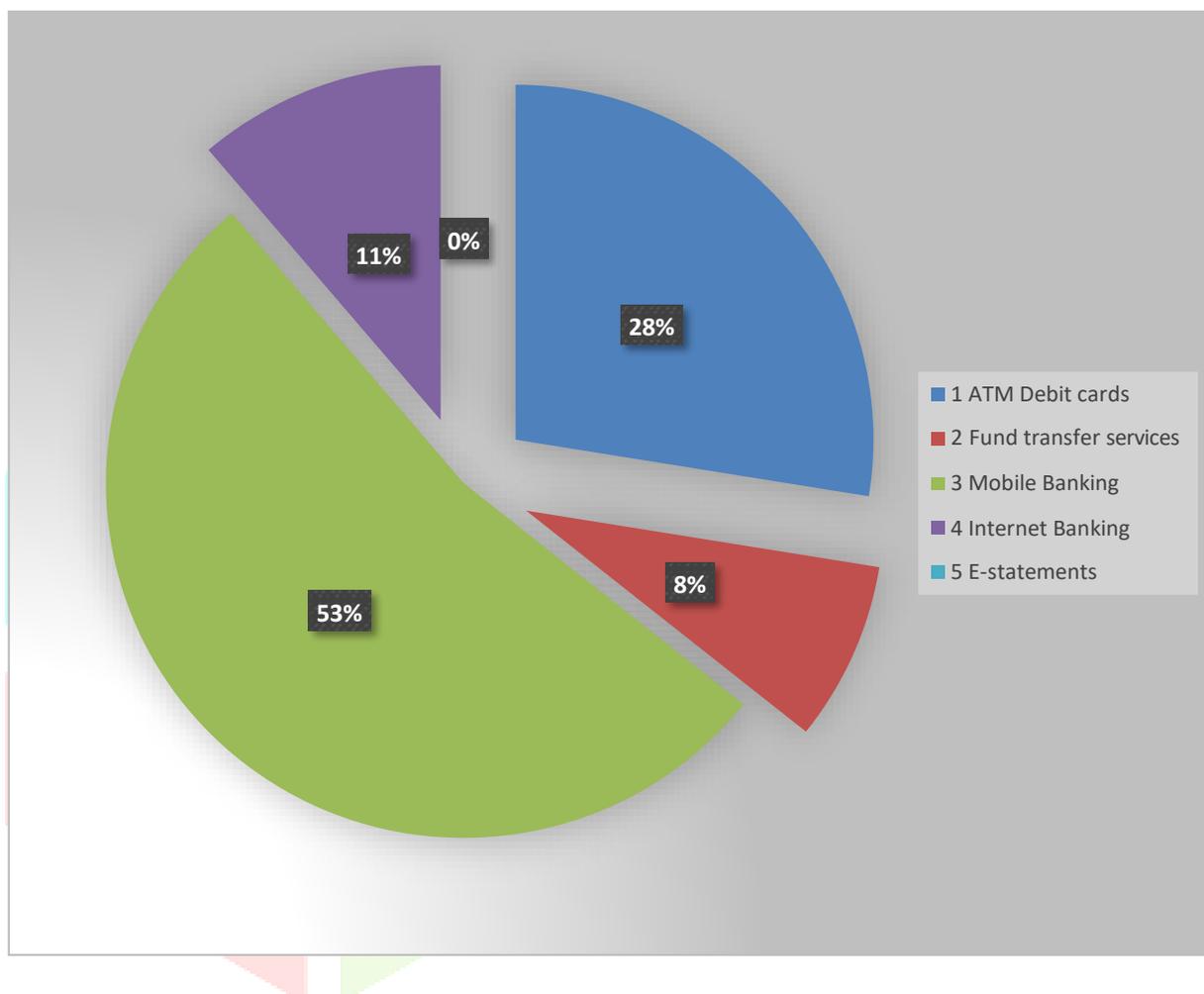
Inference: As we can see majority about 63% of respondent uses Mobile banking services to conduct their day- to -day transactions, about 25% respondent uses internet banking, 7% prefer phone banking over all other services, 3% of them prefer Debit card, remaining respondents prefer all mentioned services in their day- to- day schedule.

4.2.15 What type of problems are you facing while using E-banking Services?



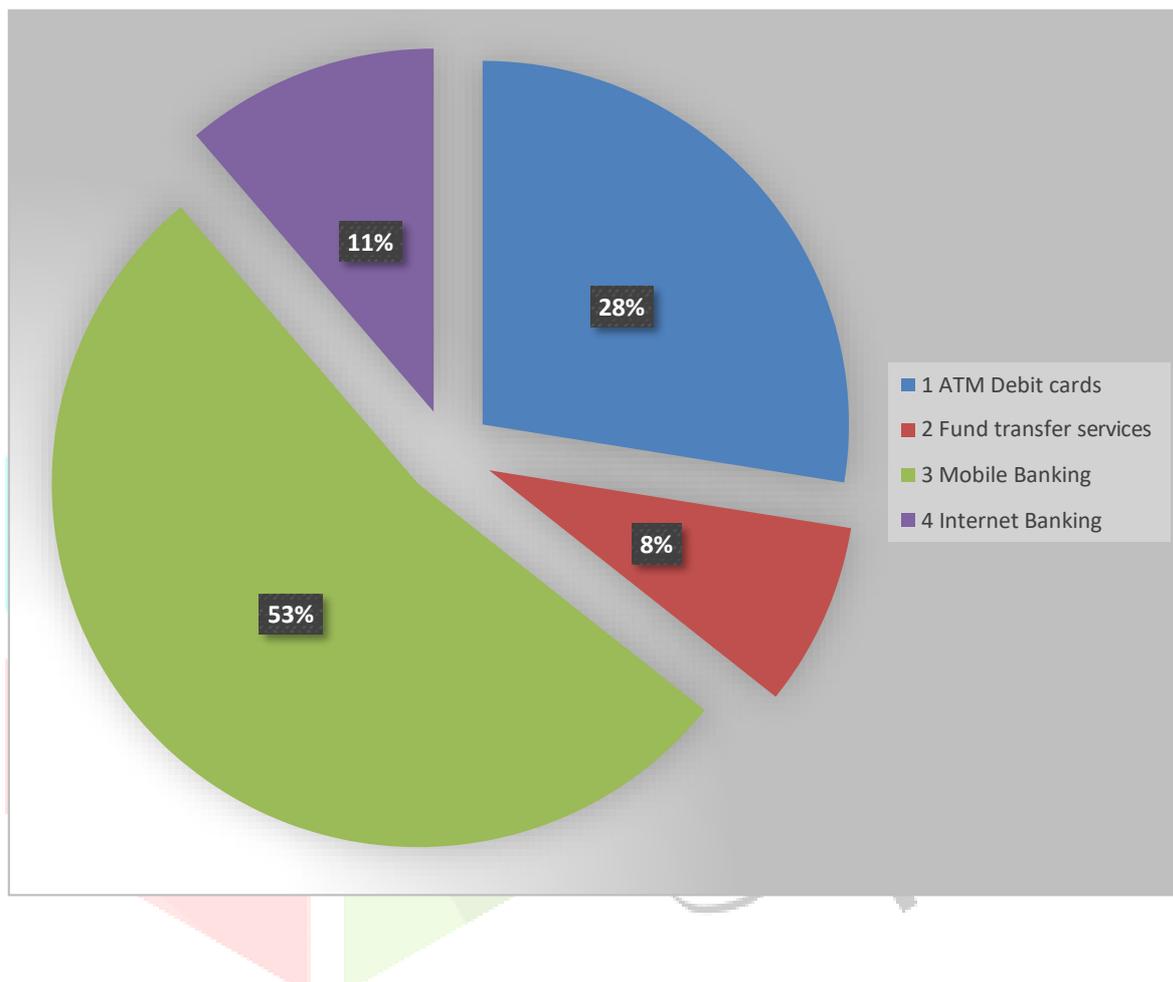
Inference: Among 100 respondents, 37% respondents face slow speed issue while conducting E-banking transaction, 19% respondents say it takes more time while transferring funds, 18% says that it is critical process for them, 17% respondents think e-banking process is not easy for non- educated person, And rest of the population facing problem like Internet connectivity issue, technical issue etc.

4.2.16 What are for you the main disadvantage of Electronic Banking (E-banking)?



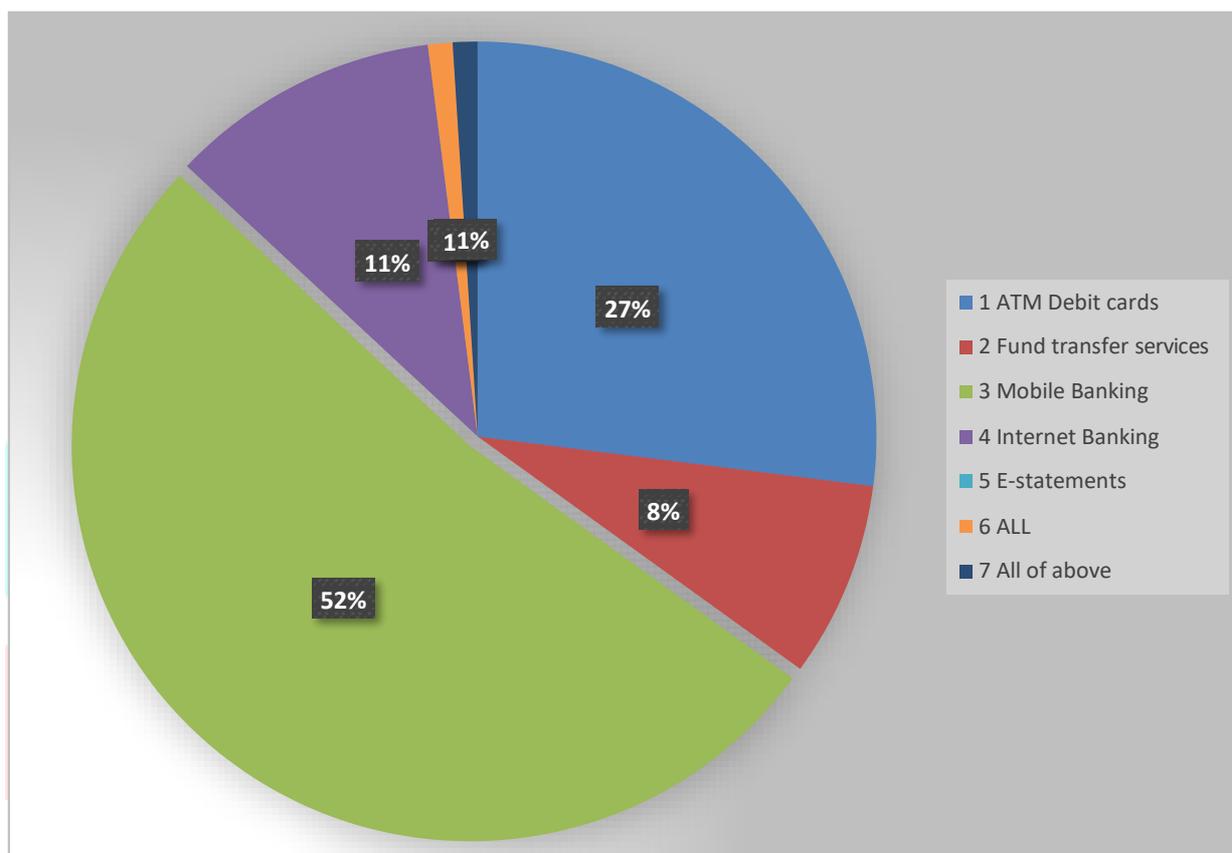
Inference: It is good to see that there are majority of respondent with 40% thinks that there is no disadvantage related to e-banking services, about 33% are still having security concerns, 10% says e-banking is of lack of assistance, 9% of them think impersonality of service, while on other hand about 8% thinks e-banking is having overall difficulty in use.

4.2.17 Which of the following do you prefer most for verification and authentication in E-banking?



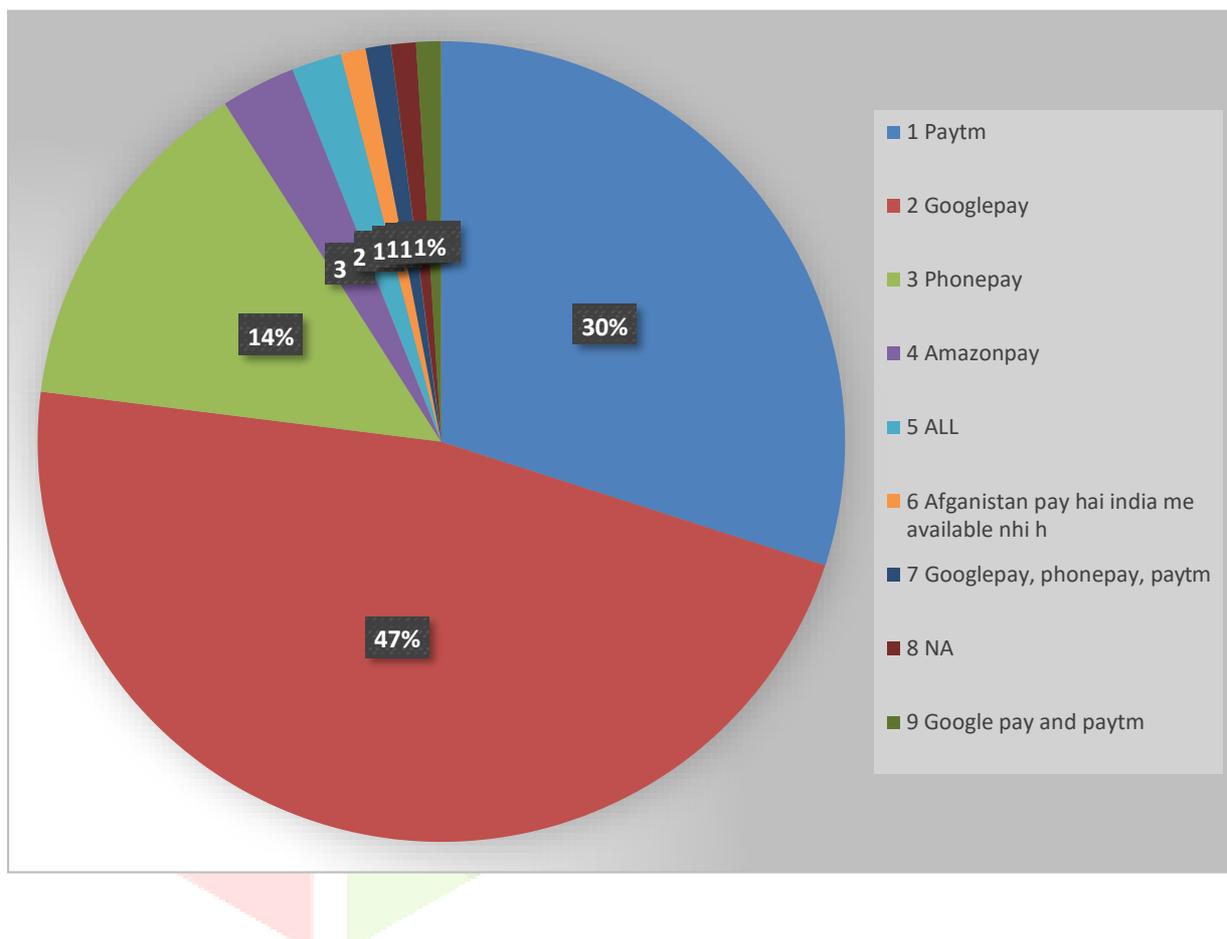
Inference: From the given pie-chart it can be observed that about 75% respondents prefer SMS text password as their verification, 16% respondents prefer security device, 5% prefer verification call and rest of 4% respondent prefer code on email.

4.2.18 Which E-banking services do you often use?



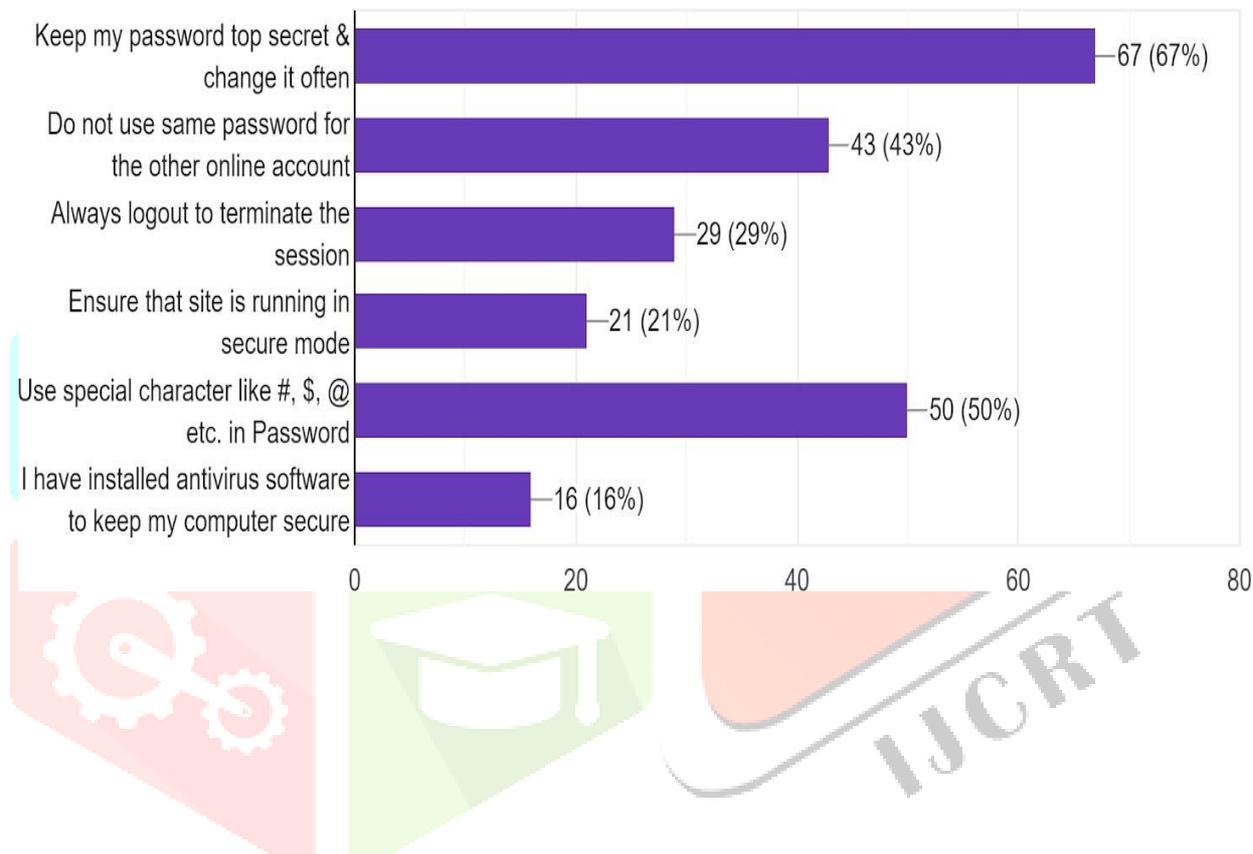
Inference: From the above given pie chart it can be observed that out of 100 % respondent it can be seen that majority of the respondents prefer mobile banking, on other hand 27% of the respondents uses ATM Debit cards, only 8% of respondents uses fund transfer services.

4.2.19 Which Digital Wallets do you often USE?



Inference: From the survey it can be seen that about 47% respondents use Google Pay, about 30% use Paytm as a wallet. About 14% use Phonepay. So, to conclude, the majority of respondents out of 100, 47% use Google Pay while others use Paytm, Phonepay, Amazonpay, All, etc.

4.2.20 Please tick against the safety precaution you follow while using E-banking services?



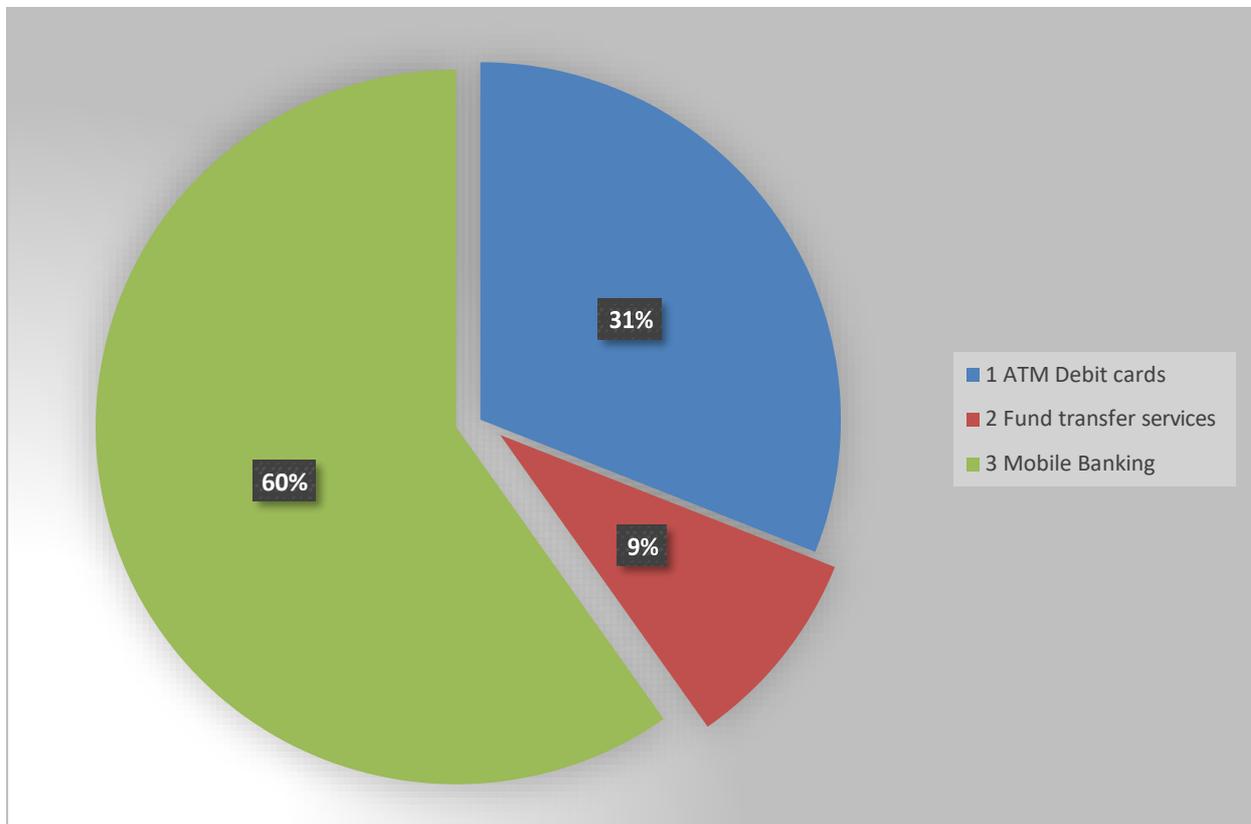
Inference: From above graph it can be concluded that 67 % of respondent think that one should keep their password top secret and change it often. 50% of them like to use special character in password for safety. While 43 % of them says one should not use same password for other online account. On other hand rest of the respondents says always logout or terminate the session, ensure that site is running in secure mode, or installed a antivirus software to keep computer secure.

4.2.21 please rate the following online features



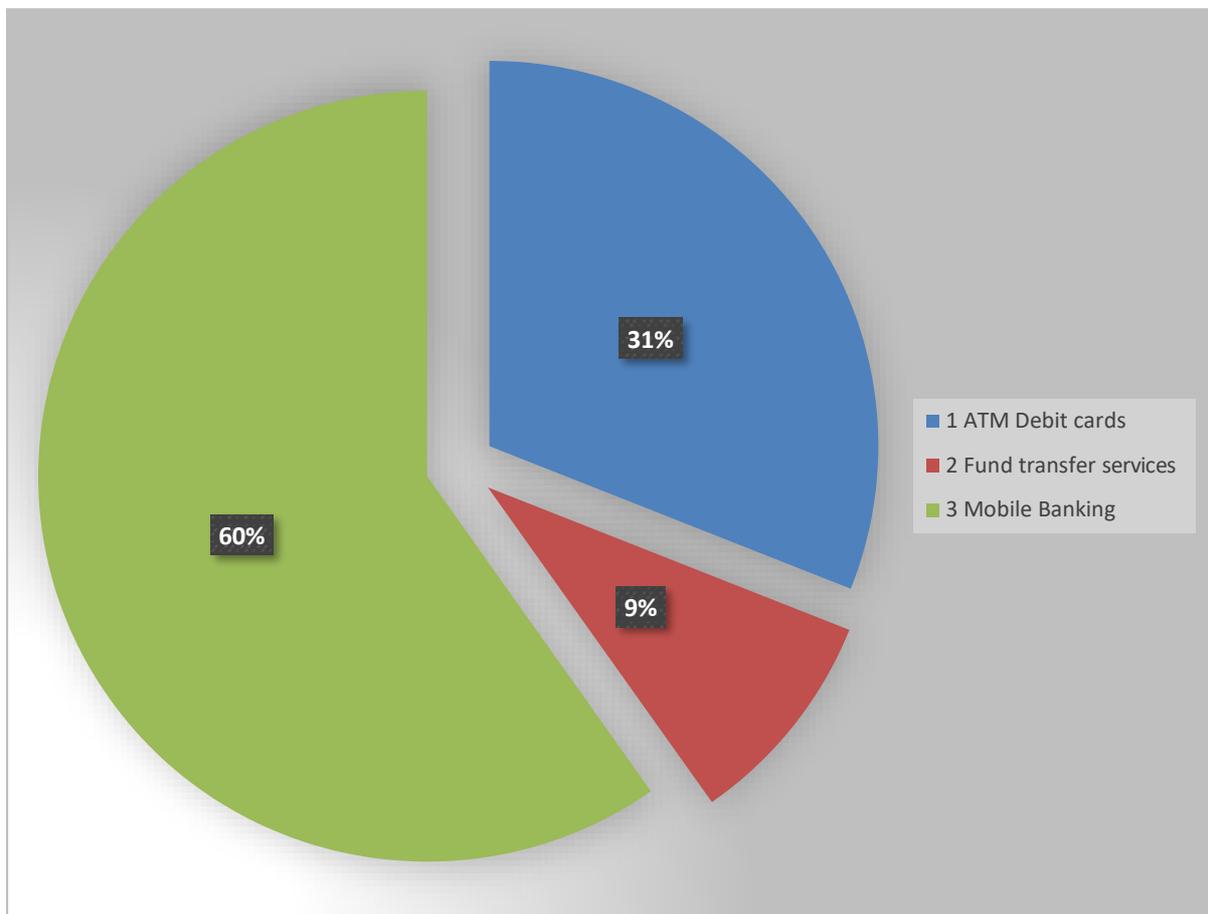
Inference: Majority of the respondents shows positive response on using online features like Bill payment, Balance enquiry, Transfer of funds.

4.2.22 Would you suggest others to use E-Banking?



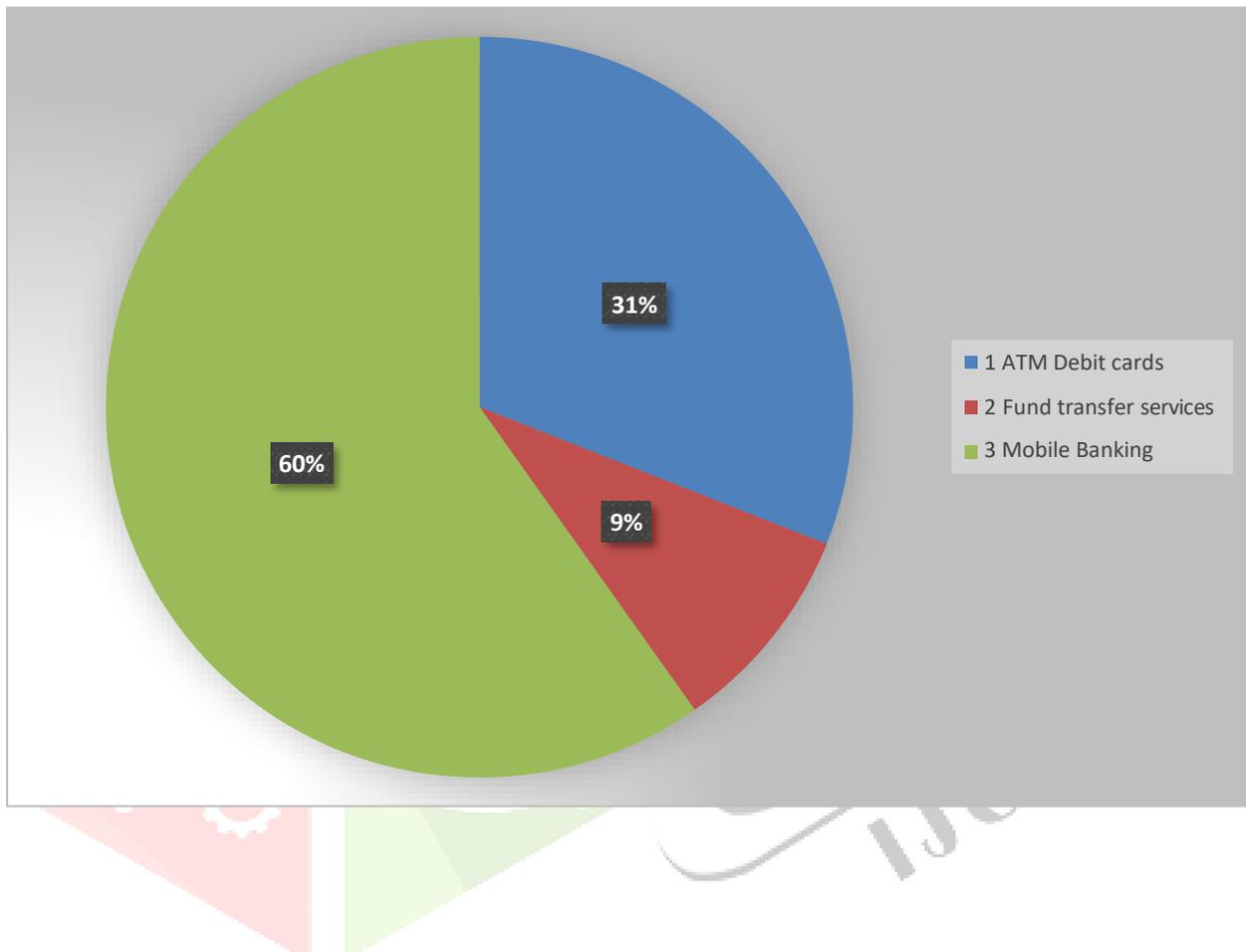
Inference: Almost 90% respondents suggest other to use E-banking services. While other is still in dilemma.

4.2.23 Does E-banking provides more reach and frequency than traditional banking



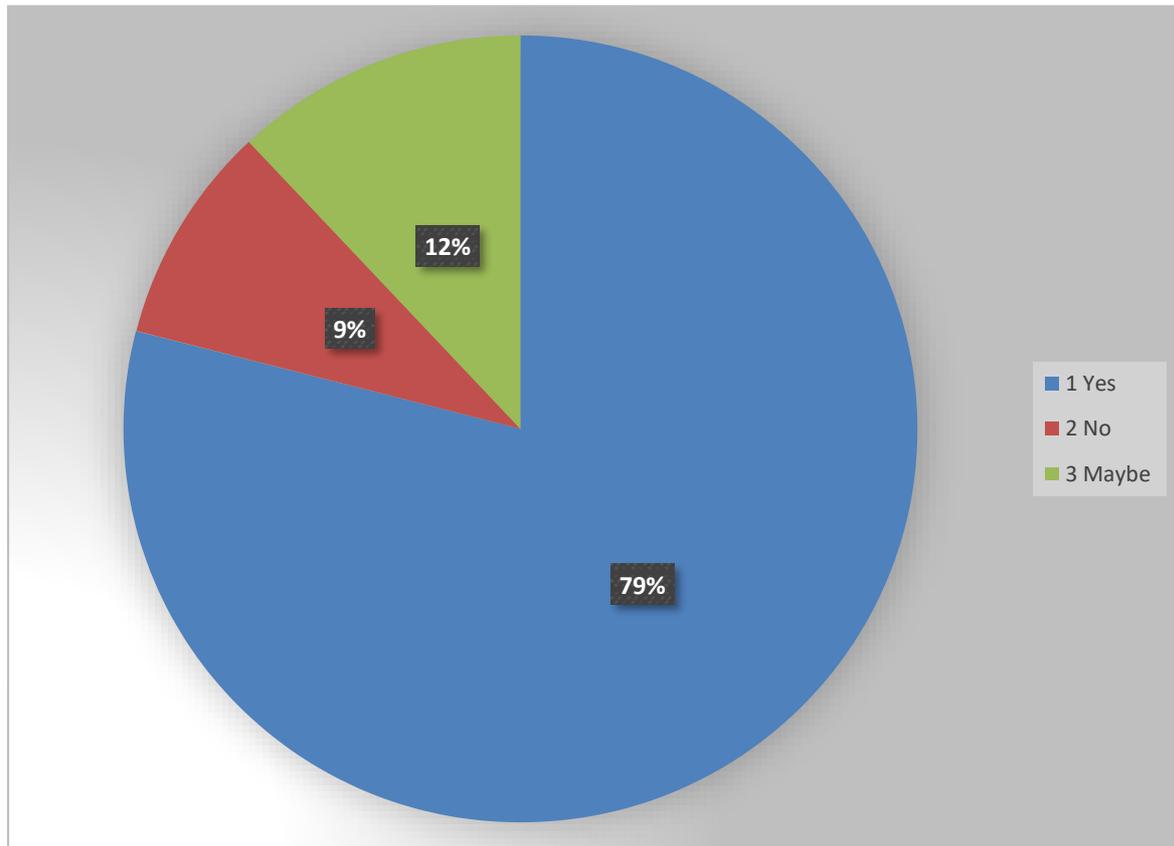
Inference: 81% respondents think E-banking provides more reach and frequency than traditional banking. While 11% of respondents are still in dilemma.

4.2.24 Is your bank provides proper security in E-Banking?



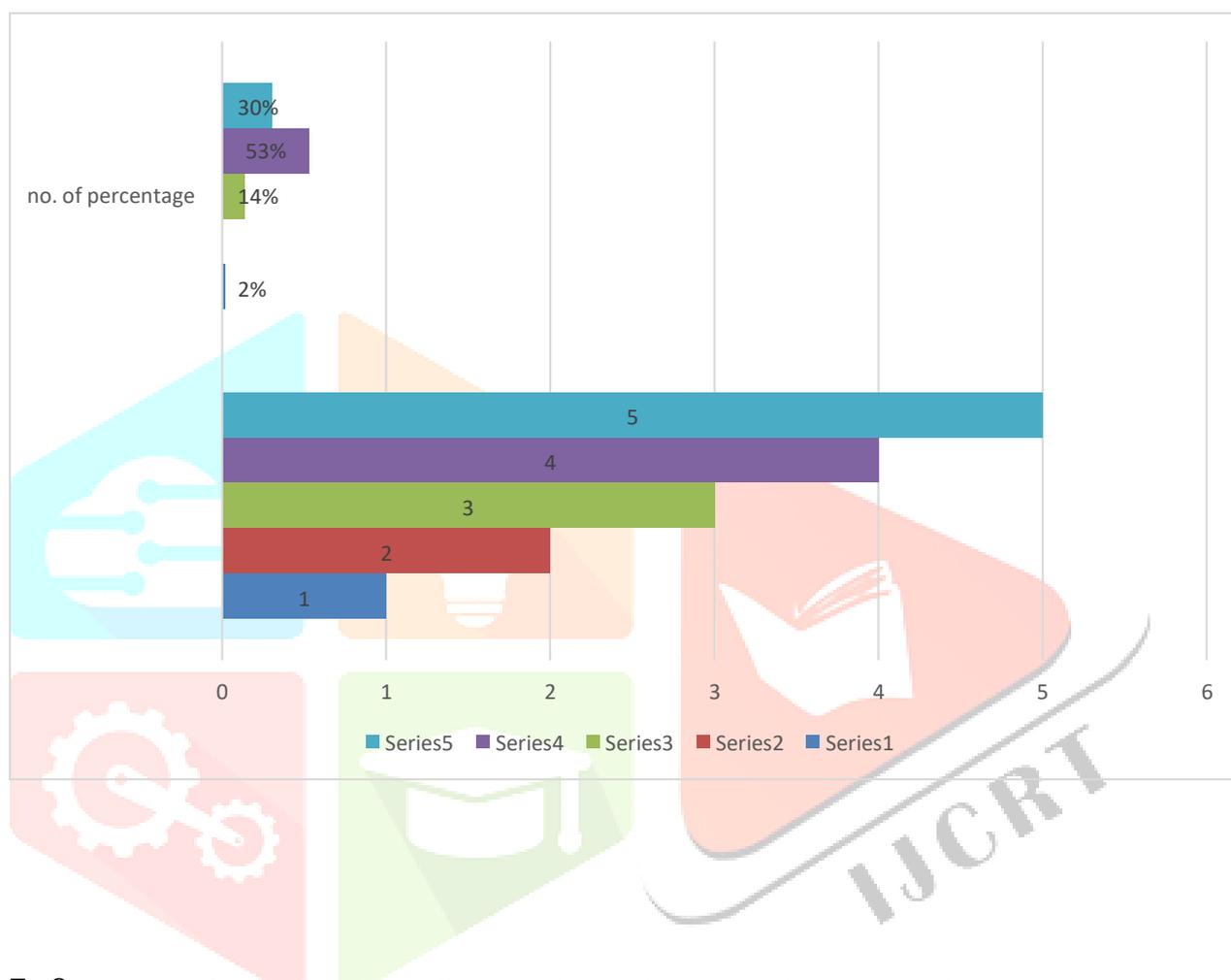
Inference: from the survey it can be seen that 81% respondents says that their bank provides proper security while doing E-banking transactions.

4.2.25 Did E-banking done well according to your expectations?



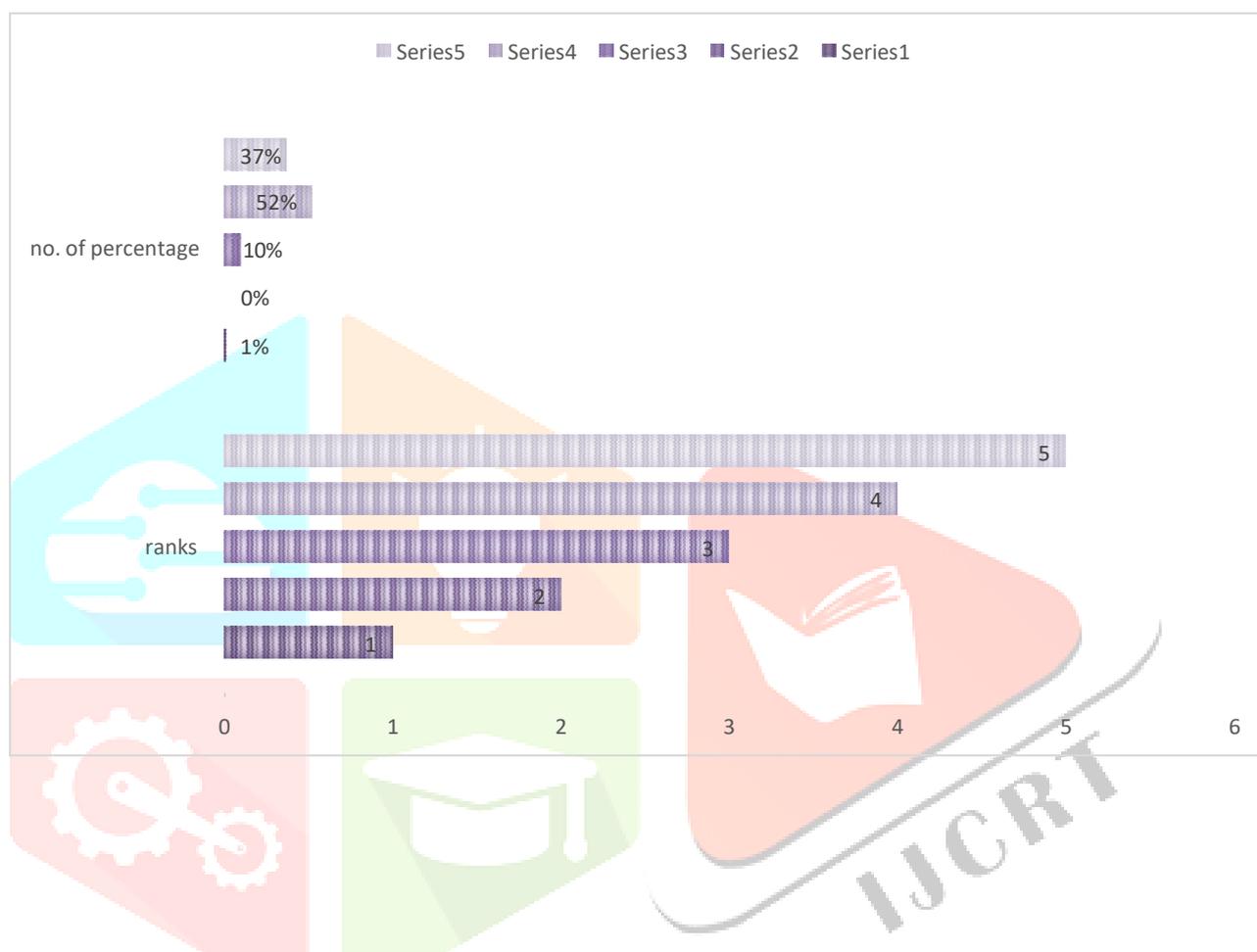
Inference: From the above graph it can be seen that the 79 % respondents agree that e-banking is doing well with the expectations. While 9% respondents think that e-banking is not doing well according to their expectation.

4.2.26 How much do you rank E-Banking services?



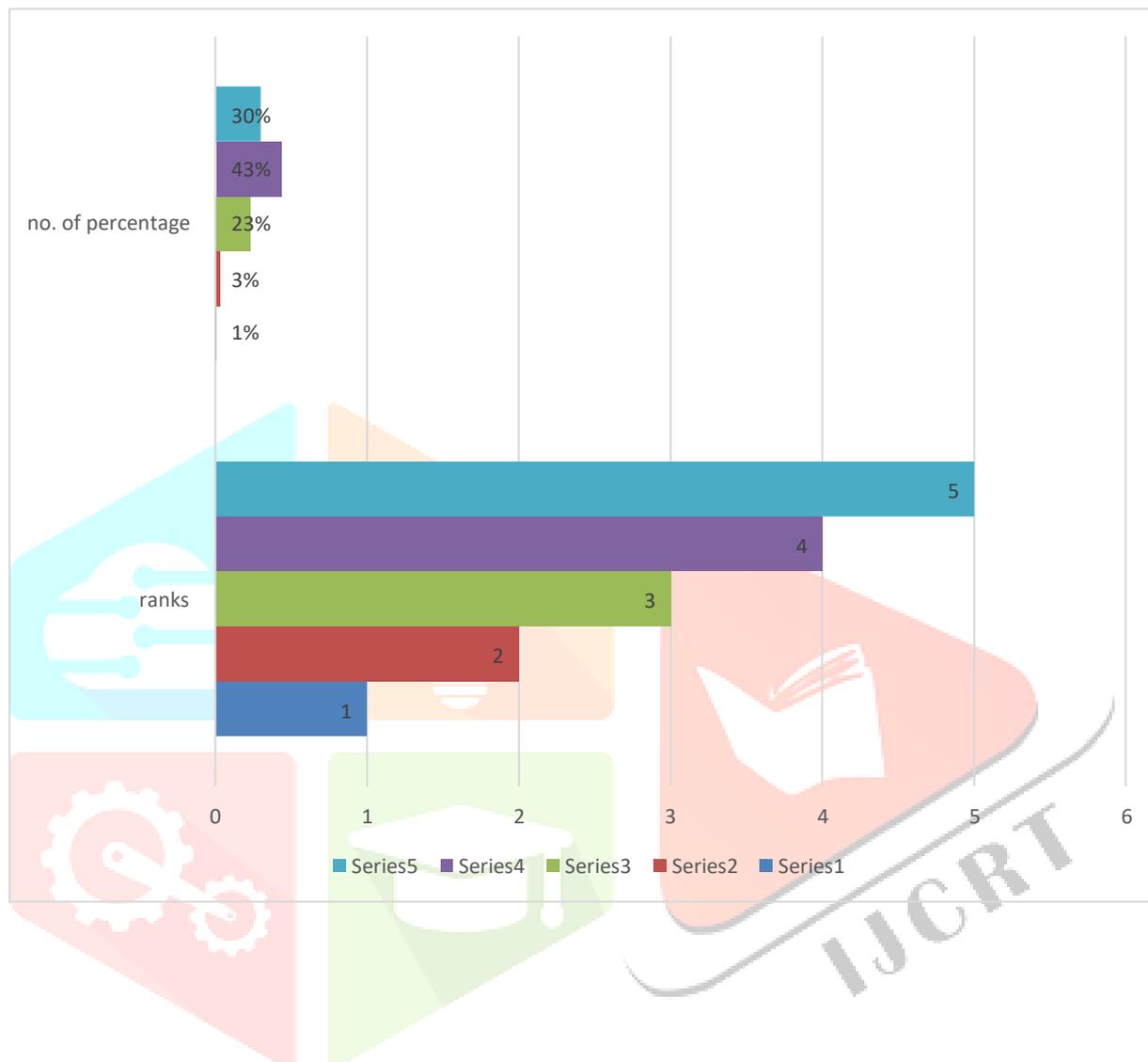
Inference: from the given diagram it can be seen 53% respondents ranks 4 for using E-banking services, while 30% respondents give rank 5 for e-banking services.

4.2.27 Internet Banking is Easy to Use?



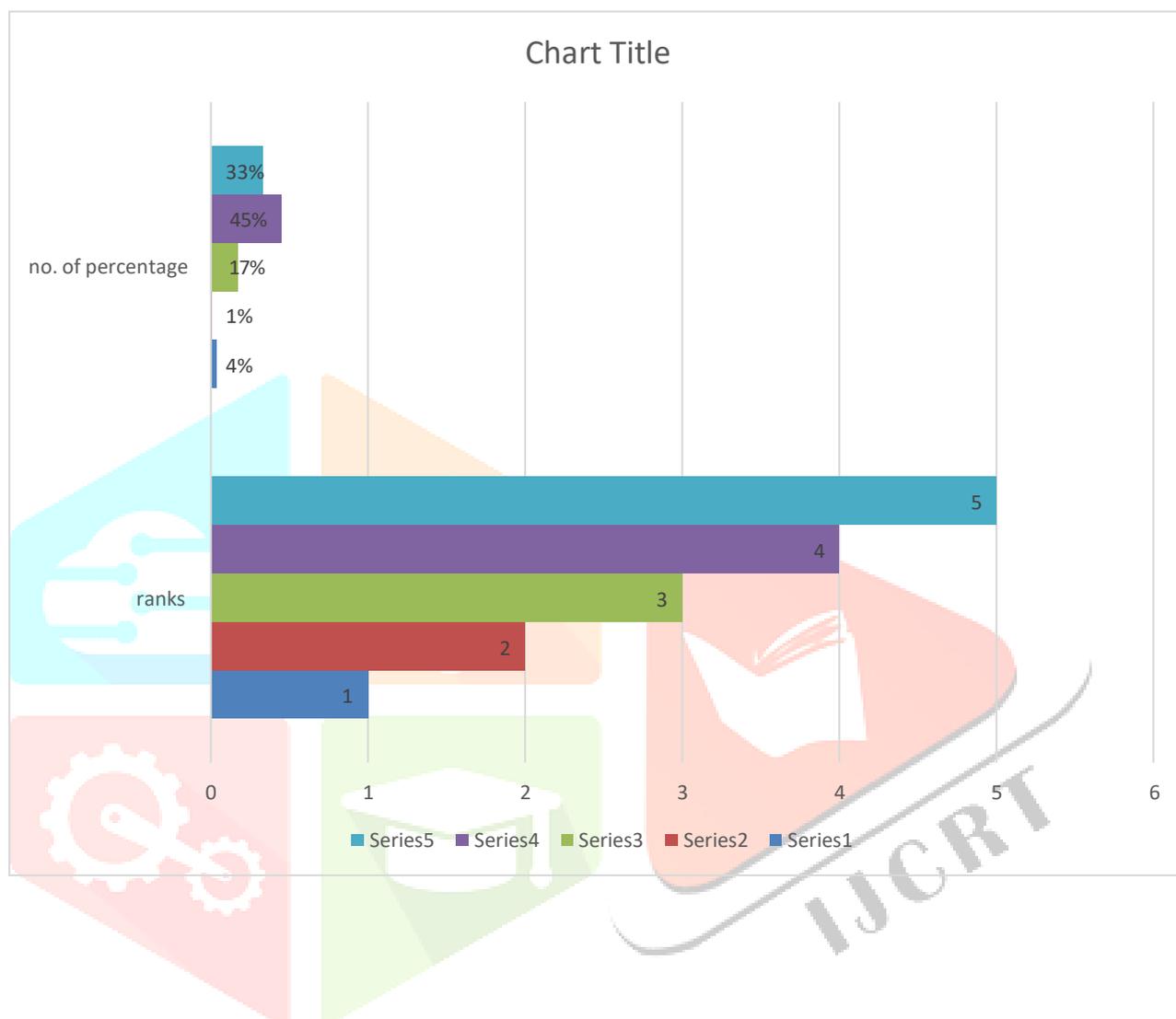
Inference: from the data it can be seen that 52% respondents think that internet banking is easy to use and gave 4th rank to it. On other 37% respondent gave 5th rank and so on.

4.2.28 E-Banking is safe?



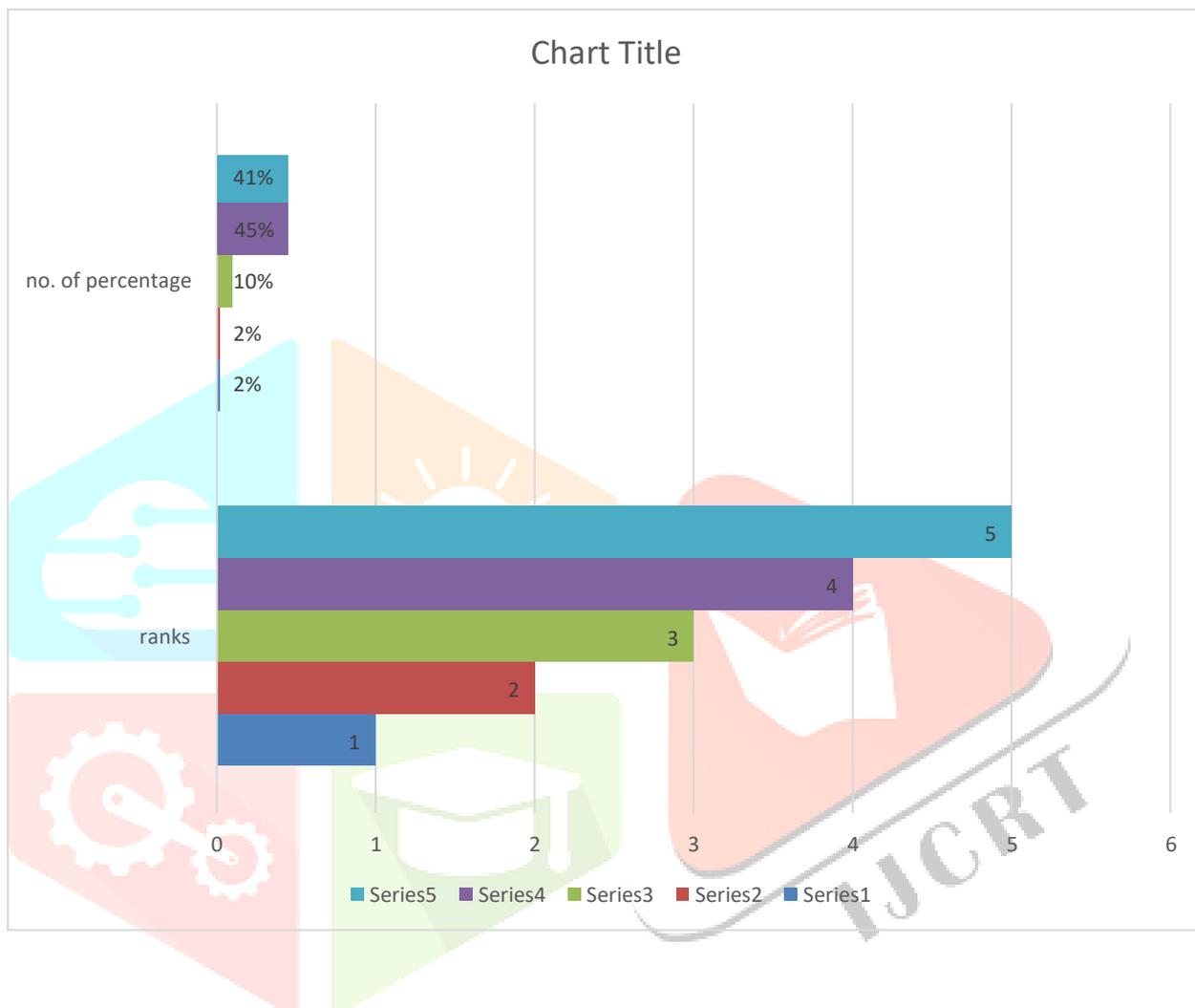
Inference: 43% respondents think that E-banking is safe for use hence they gave 4th rank to it. 23%, and 30% respondents gave 3rd and 5th rank respectively.

4.2.29 E-banking is a cheaper way to conduct banking?



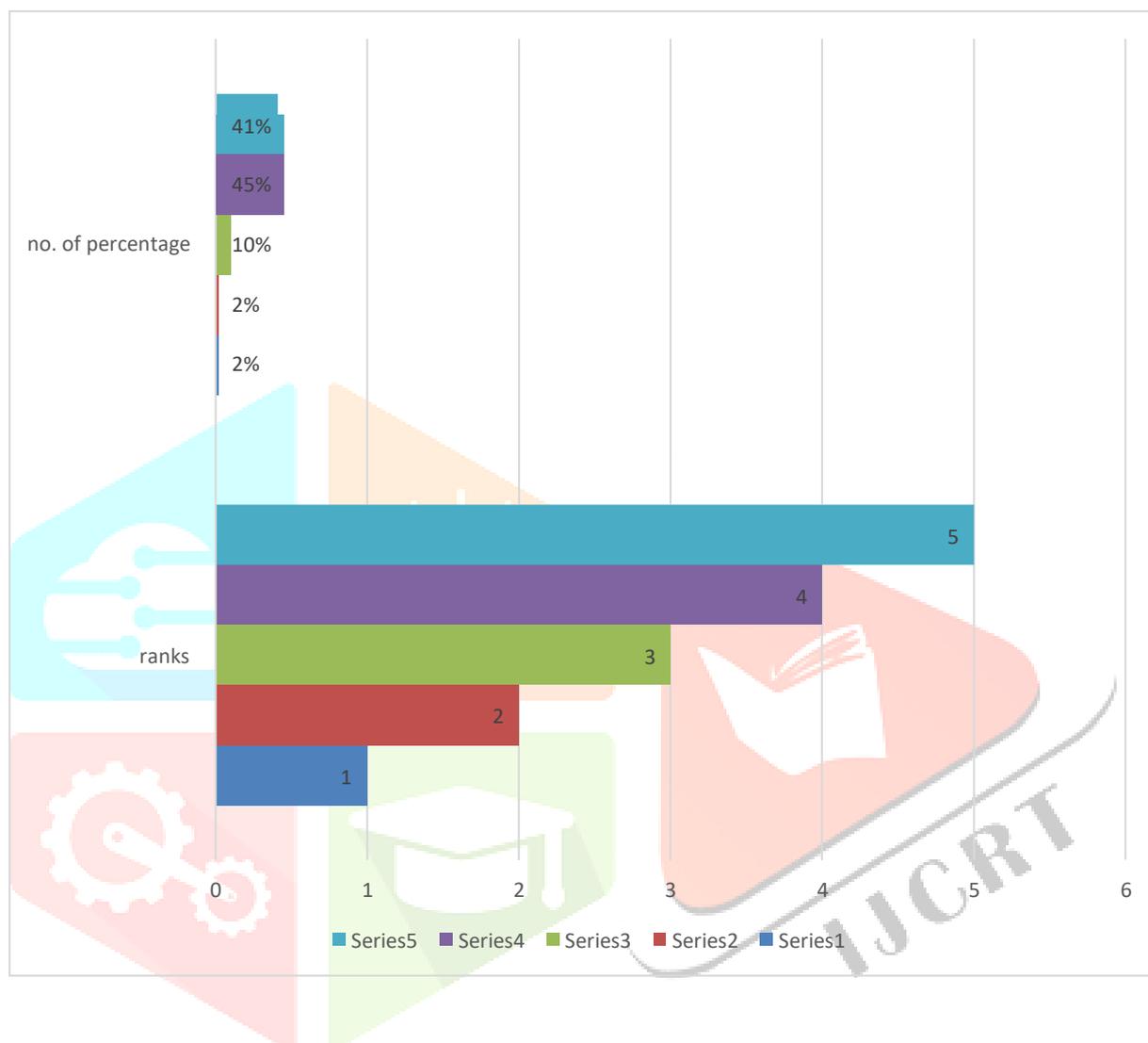
Inference: 45% respondents think e-banking is a cheaper way to conduct banking transaction and gave 4th rank to it. About 33% of respondents gave 5th rank.

4.2.30 E-banking makes conducting banking transaction easier?



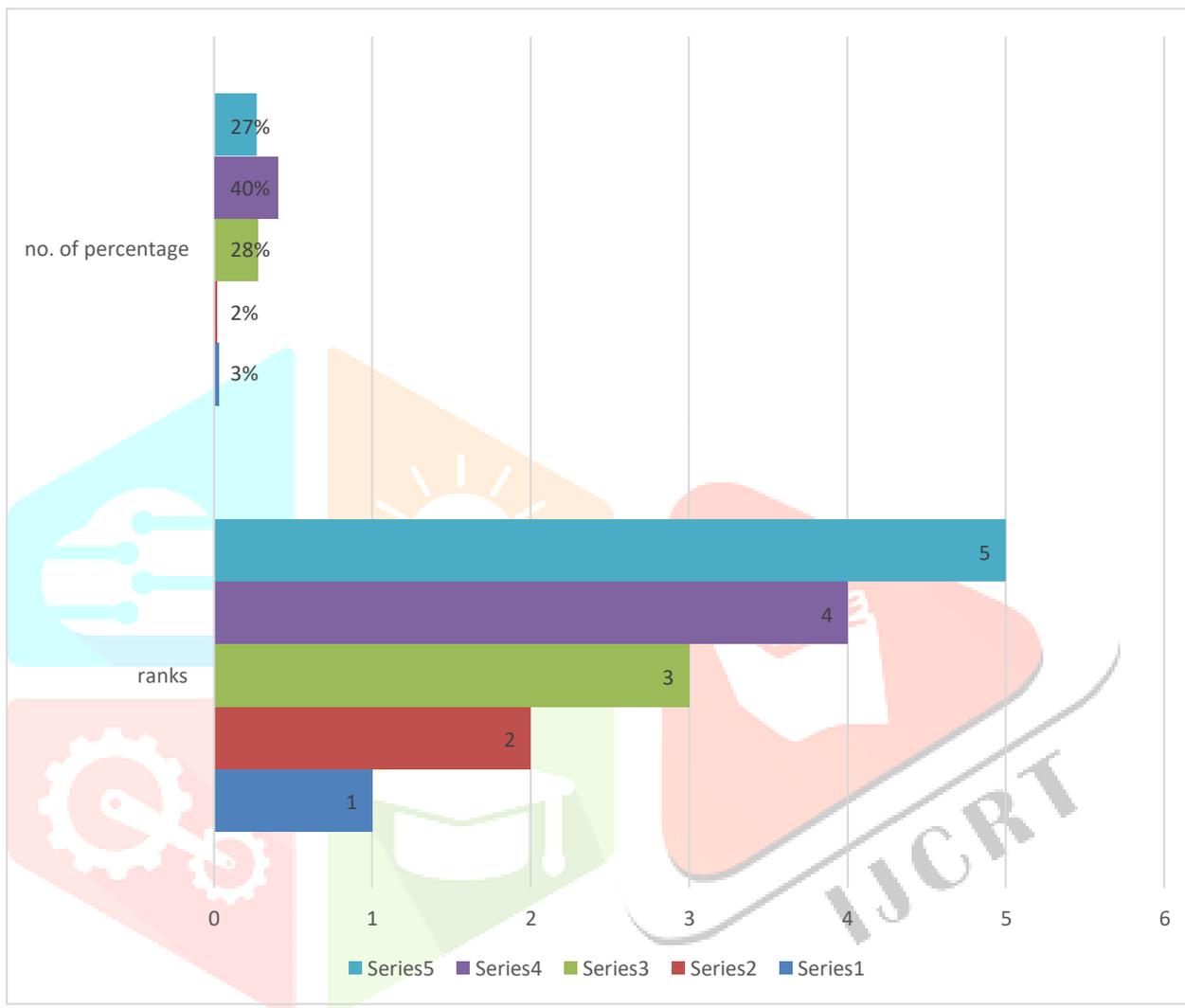
Inference: from the graph it can be seen that about 41 % with rank 5th and 45% with rank 4th says e-banking makes conducting banking transactions much easier.

4.2.31 Using E-banking is sign of modernity



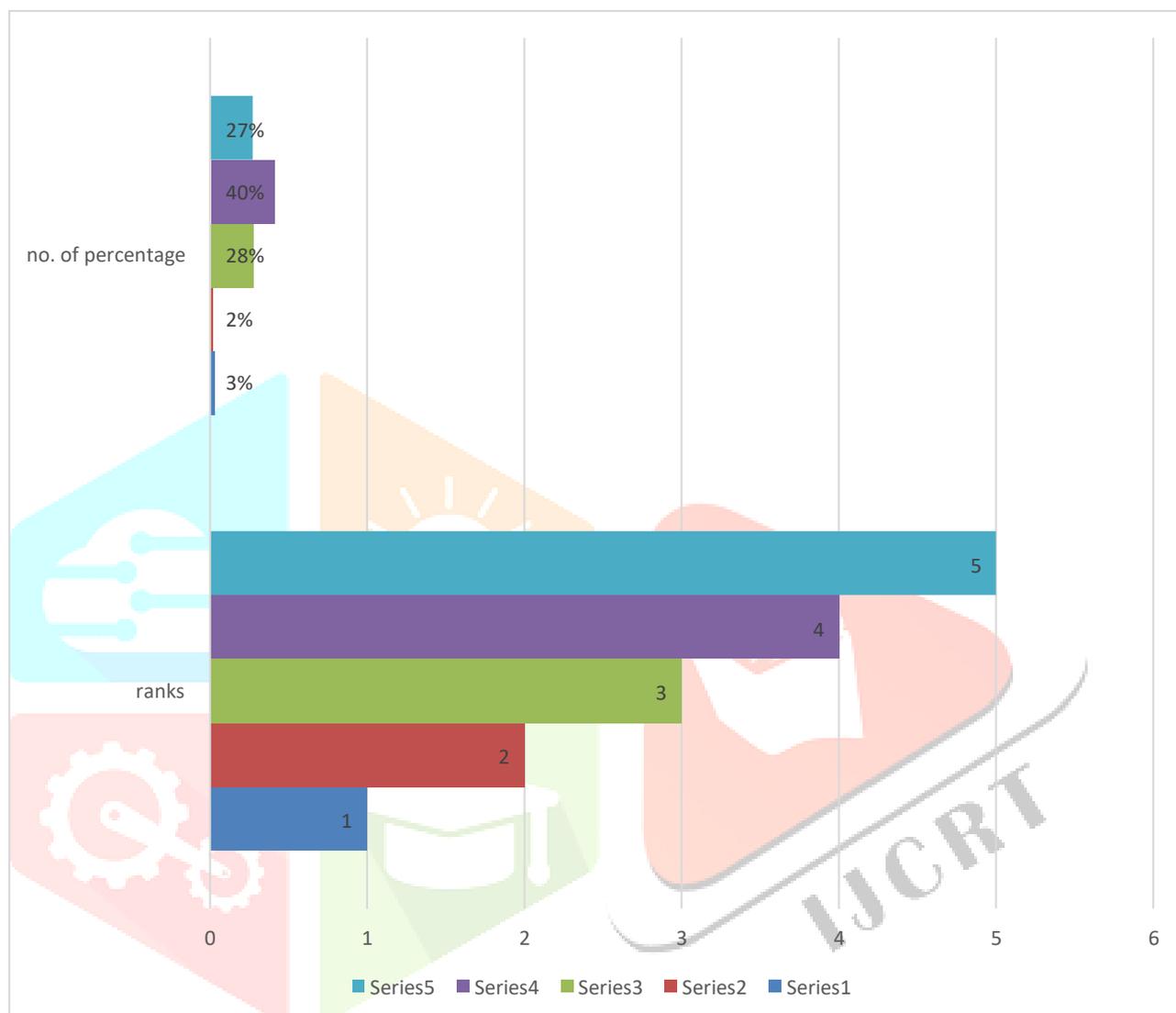
Inference: 45% respondents with rank 4th thinks that e-banking is the sign of modernity.

4.2.32 E-Banking is Trustable?



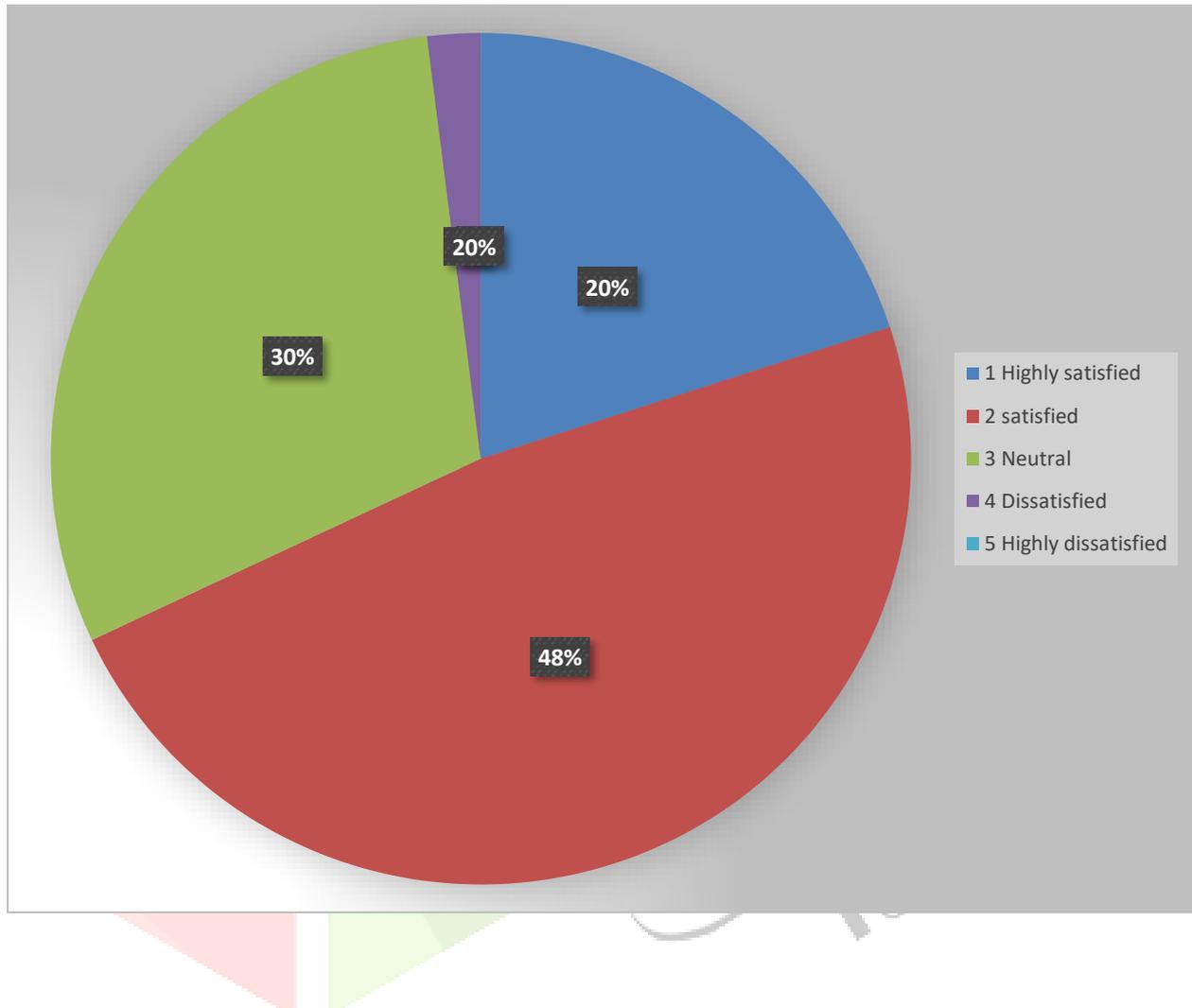
Inference: from the data it shows that 40% respondents gave 4th rank which shows that e-banking is trustable.

4.2.33 E-Banking is compatible with my life



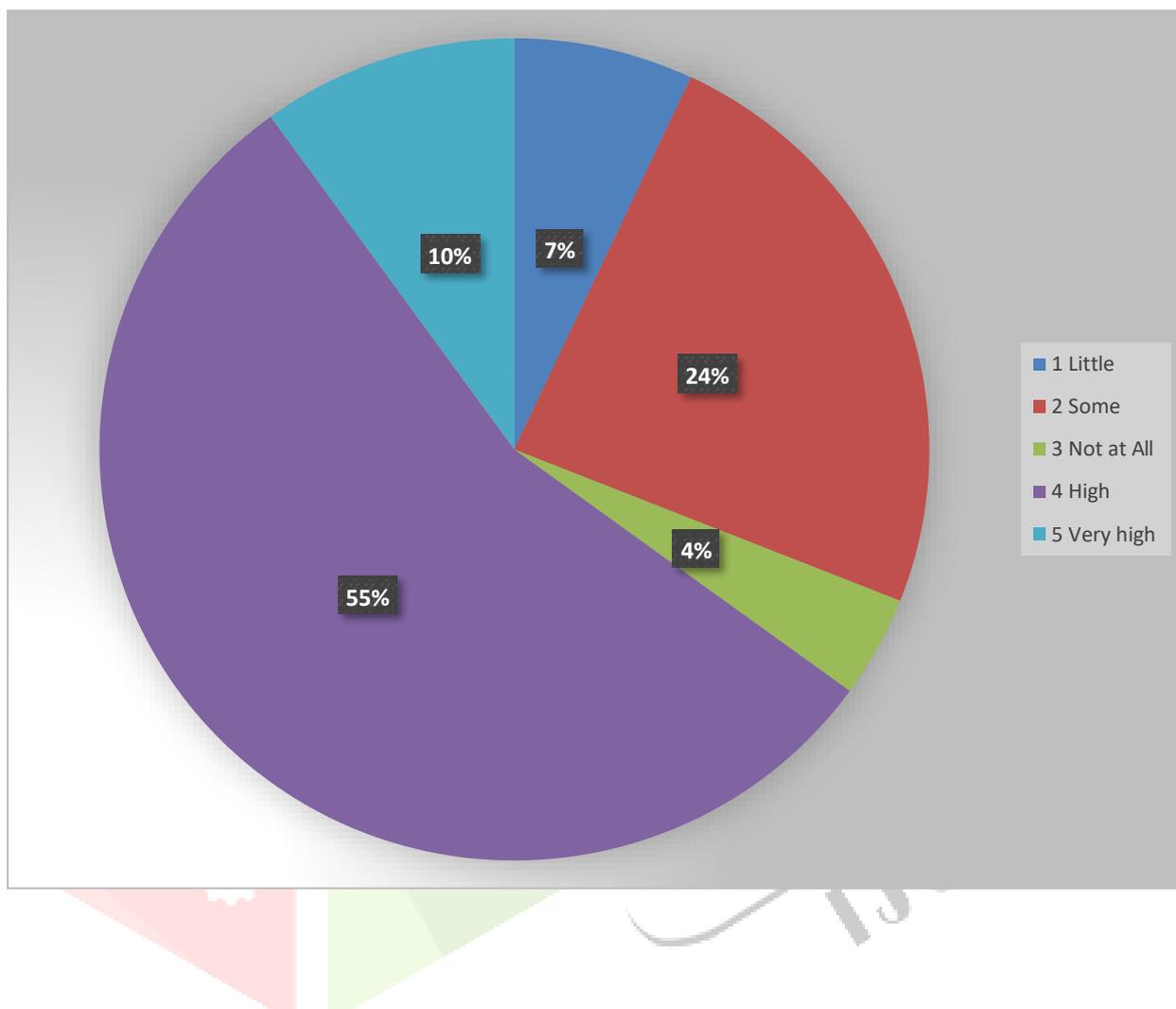
Inference: 40% respondents vote for 4th rank which shows that e-banking is compatible with their life. While on other hand 2% respondents voted for rank 2nd which shows that e-banking is not compatible with their life.

4.2.34 To what extent you are satisfied with your banks E-Banking services?



Inference: 48% respondent are satisfied with the e-banking services provided by their respective bank. while 20% of them are highly satisfied with the e-banking services. On other hand only 2% are dissatisfied.

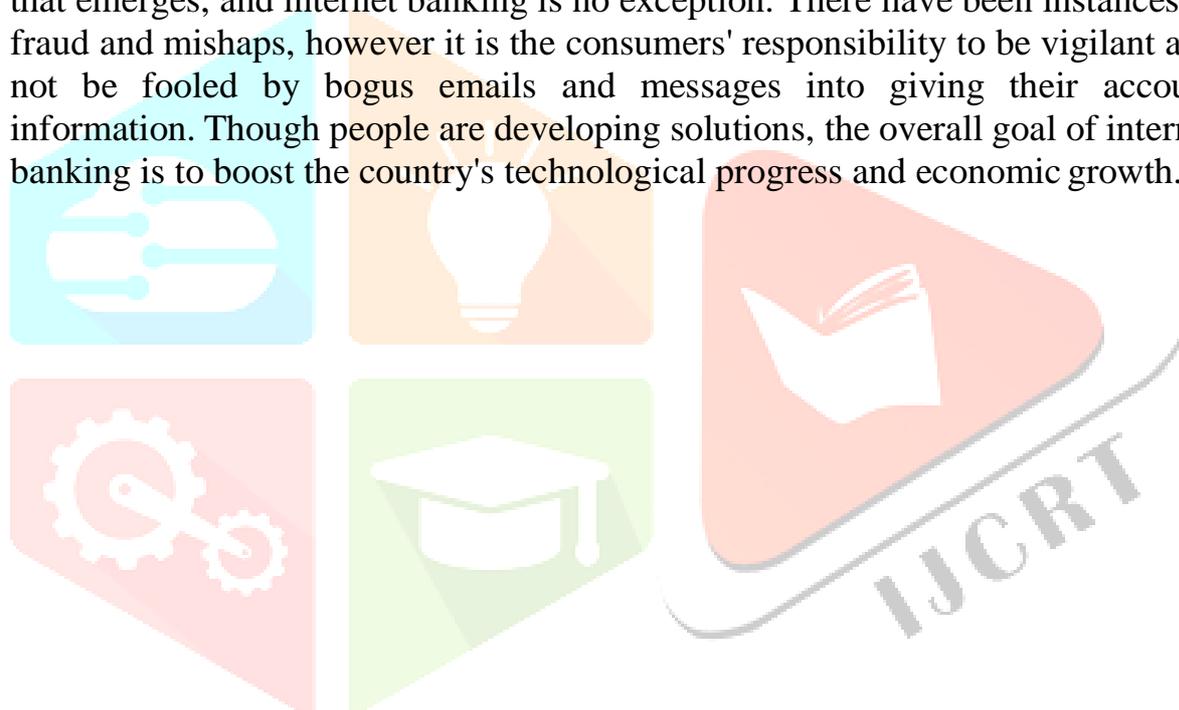
2.2.35 Degree of confidence in using E-banking services



Inference: from the given pie chart it can be seen that 55% respondent having high degree of confidence in using E-banking services. 24% respondents have some degree of confidence in using e-banking services. while on the other hand 7% are having less confidence in using e-banking services.

CONCLUSION

This research demonstrates that banking operations have progressed to a higher level since the implementation of internet banking. Because of the internet, bank workers' work culture and working habits have changed. Customers profit from internet use as well. Without a doubt, the internet has made life easier for us. With the introduction of e-banking, new sorts of banking have emerged, such as SMS banking, mobile banking, and so on... Customers may do transactions on the go, and the workload of bank workers has been decreased. Because of privacy settings, passwords, and the lack of cash, transactions are more secure. More formats and types of e banking will emerge as a result of modern internet banking, which will help society as a whole. There are restrictions to any new technology that emerges, and internet banking is no exception. There have been instances of fraud and mishaps, however it is the consumers' responsibility to be vigilant and not be fooled by bogus emails and messages into giving their account information. Though people are developing solutions, the overall goal of internet banking is to boost the country's technological progress and economic growth.



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