



CUSTOMER ATTITUDE TOWARDS E-BANKING SERVICES -A STUDY WITH REFERENCE TO PUBLIC SECTOR BANKS IN KOLAR DISTRICT

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ABSTRACT

E-banking services include systems that let customers of banking company, whether they are society or businesses, obtain accounts, engaging in business, or get details on financial products and services from the Internet. Through computerized, interactive communication channels, they automate the direct consumer distribution of innovative and conventional banking goods and services. Customers use an intelligent electronic device, such as a Touch-Tone Phone, Personal Digital Assistant, Automated Teller Machine, or computer, to access e-banking services. consumers also choose e-banking services since they minimize waiting and help them complete their tasks efficiently in a short amount of time. Due to the fact that every transaction is now made through electronic means, electronic-banking services now play a significant part in economic growth and aid the government in tax collection. From this paper attempt has been made to determine what variables lead people to use e-banking services. To assess the most crucial factors that significantly influence a customer's decision to keep using the banks' e-banking services in public sector banks in Kolar District (SBI, CANARABANK)

Keywords: Anytime Access, Simple Mode, Quick Transaction, and Economic Development

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THE STUDY'S HISTORY

Through the bank's website, a customer can conduct financial transactions using internet banking. This is often referred to as any place banking or virtual banking (Kavitha & Gopinath, 2020). It's similar to bringing the bank to your electronic banking device at the time and location of your choosing. This is very helpful for access at any time. Customers that choose online banking as their primary method of banking typically have access to options like electronic bill paying (Jaya & Gopinath, 2020). Both traditional banking and internet banking have advantages and disadvantages. Potential consumers' acceptance of this new technology may have been hampered by the early, rapid speed of development in internet banking (Kavitha & Gopinath, 2020a).

SUMMARY OF THE PROBLEM

The banking industry contributes significantly to technical advancements that are ultimately aimed at enhancing societal value, whereas efficiency seeks to maximize productivity and, ultimately, income with a given set of wealth. The researchers claimed that a mouse click might be used to complete financial transactions (Gopinath, 2020a). Time is now the most significant resource that online Banking saves. But due to their resistance to change and lack of perceived use, older folks will not like internet banking services. The study is focused on what motivates consumers to keep using electronic -Banking Services.

PURPOSE OF THE STUDY

- Determine what variables lead people to use e-banking services in Kolar District.
- To assess the most crucial factors that significantly influence a customer's decision to keep using the banks' e-banking services in Kolar District.

LITERATURE REVIEW

Research entitled "Quality Management in Banking Services: An Approach to Employee and Customer Perceptions" was conducted by **lorens Montes, F.J. in 2003**. The information was gathered at three separate stages, including asking the workers for interviews, interviewing a group of employees, and constructing a framework that allowed assessing the employees' perceptions of service quality as well as the connections between them. 80 bank branches were sent a survey in a sealed envelope as part of this study. Twenty of the 46 interviews were with individuals, with the other interviews being with groups of two to four persons. According to this research, the employees thought environmental influences were quite significant. There are additional obstacles in a service-intensive setting. The problems causing this environment. **O.B.Al-Gharaibah (2020)**. Predictors of Malaysia's Adoption of E-Banking Services With an Acceptance of Extended Electronic Technology Model A service that can make banking simpler is e-banking. financial transactions. Although users of online banking worry about a variety of things This To forecast and better understand client behaviour intentions related to using online banking, this study aims to build a more thorough model. The suggested model includes four variables to offer a more thorough and precise examination of internet banking. Graduate students in Malaysia were used to collect the data. The outcome of the study recommended version has enough explaining ability and that customer attitude and ease of use are strongly related. The practice of using online banking. As opposed to perceived The advent of E-banking has resulted in a considerable lack of correlation between risk and utility. Decision-makers.

E-banking services, according to Lustsik (2004), are multiple e-channels for carrying out financial transactions. by using the Internet, a phone, a TV, a mobile device, and computer. aspirations of banking consumers and customer expectations are rising as Technology develops and gets better. present day the client desires to act and carry out banking operations any where without travelling to the bank at any time, not just during business hours throughout the bank's regular business hours, and to make all Fast and efficient payments (for purchases, bills, andstocks) an economical method. In light of this, financial services Independence should be a sign of excellence, Elasticity, independence, and adaptability.

J.Hammoud and others (2018). In order to identify which aspect of the quality of the E-Banking service may have the greatest impact on customer satisfaction, this study looked at the link between those dimensions and customer satisfaction. A survey tool that was disseminated to bank customers In the Lebanese banking industry was used to collect data. Structural equation modeling was used to statistically evaluate the data using SPSS and Amos (20). According to the results, customer satisfaction is significantly influenced by reliability, efficiency, and usability; responsiveness and communication; security and privacy; and responsiveness and communication. Reliability has the most impact on customer satisfaction. E-banking has developed into one of the crucial banking services that, when done well, may boost client satisfaction and provide banks a competitive edge.

The research by Uppal R.K. (2007) found that e-bank clients are happy with the variety of e-channels and their offerings. The growth of online banking services. Additionally, it makes several recommendations for improving the efficiency of future online banking services. The focus of the current analysis is mostly on the Indian banking sector in general and those banks that are generating service offered via online platforms.

RESULT ANALYSIS METHODS

The data collection strategy used is the descriptive analysis. The public banks in Kolar District that offer e-banking services are the subject of the study. Given that the study is being done for a specific goal, descriptive analysis offers a highly helpful initial review of the data. The following key issues are the focus of the questionnaire.

COLLECTION AND ANALYSIS OF DATA

Primary data are the foundation of the investigation. To make the data reflective of the full population, it was gathered from SBI Bank, Canara Bank, in Kolar District.

HYPOTHESIS

The manner of operation and educational background do not significantly relate to one another.

PRIMARY DATA

Primary data was gathered from the respondents using a well-structured questionnaire.

SECONDARY DATA

Secondary data is gathered online, through books, journals, periodicals, and firm records.

SAMPLE DESIGN

The theoretical foundation and practical method for generalizing from the features of a small number of the population's constituent units is known as a sampling design. The data from the chosen sample unit is collected using the simple random procedure.

SAMPLE UNIT

Any "population" or "universe" that meets certain criteria for content units, scope, and time is considered a sampling unit. The three public sector banks in Kolar District—SBI Bank, Canara Bank,—makeup the research's limited study population. SAMPLE

Sample size, as the name implies, is the number of respondents or the size of the sample that will be surveyed. 200 randomly selected consumers of SBI & Canara bank, who used online banking, were included in the sample size for the study in this case.

USE OF STATISTICAL TOOLS

Statistics by definition are measurements of value based on sample data. The percentage technique, ranking method, and Chisquare approach are used to examine the data. Tables were used to display the data.

LIMITATION

- Only a small portion of the world's population was used to acquire the data. As a result, the conclusions and findings have their own limit
- New payment methods are not well received by the customers.

ANALYSIS

GENDER OF THE RESPONDENTS

GENDER	NO OF RESPONSER	PROPORTION
MALE	104	52
FEMALE	96	48
TOTAL	200	100

Data from primary sources

According to the afore mentioned data, out of 200 respondents, 52% of them were men and 48% of them were women. These respondents conducted their banking activities online.

AGE OF THE RESPONDENTS

AGE	NO OF RESPONSER	PROPORTION
Below28years	80	40
28-38years	70	35
38-50years	30	15
over50 years old	20	10
TOTAL	200	100

Data from primary sources

The afore mentioned table shows that, of the responder whose e-banking services, 40 percent are under 28 years, 35 percent are between 28 and 38 years old, 15 percent are between and 50 years old, and the remaining 10 percent are over 50. The respondents who are over 50 are less numerous and are hesitant to alter their presence because they are accustomed to using e-banking services (Gopinath, 2020b).

OCCUPATION OF THE RESPONDENTS

EMPLOYMENT	NO OF RESPONSER	PROPORTION
COMMERCIAL MAN	60	30
MANUFACTURER	30	15
PROFESSIONAL	80	40
FARMERS	12	6
OTHERS	18	9
TOTAL	200	100

The occupation of the respondents is depicted in the above table. 40 percent of respondents identified as professionals, 30 percent as Commercial Man, 15 percent as Manufacturers who use e-banking services, 9 percent as workers who use internet banking, and the remaining 6 percent as farmers who use virtual banking (Gopinath, 2019).

ANNUAL INCOME OF THE RESPONDENTS

ANNUAL INCOME	NO OF RESPONSER	PROPORTION
Below180000	73	36
180000-480000	82	42
480000-1000000	30	15
EXCESS1000000	15	7
TOTAL	200	100

Sources: Primary Data

The respondents' yearly income is shown in the table above. 42 percent of respondents reported having an annual income between Rs. 180000 - Rs. 480000, 36 percent reported having an income of less than Rs. 180 000, 15 percent reported having an annual income between Rs.480000 and Rs.10,00000, and the remaining 7 percent reported having an annual income above Rs. 1000 000.

EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

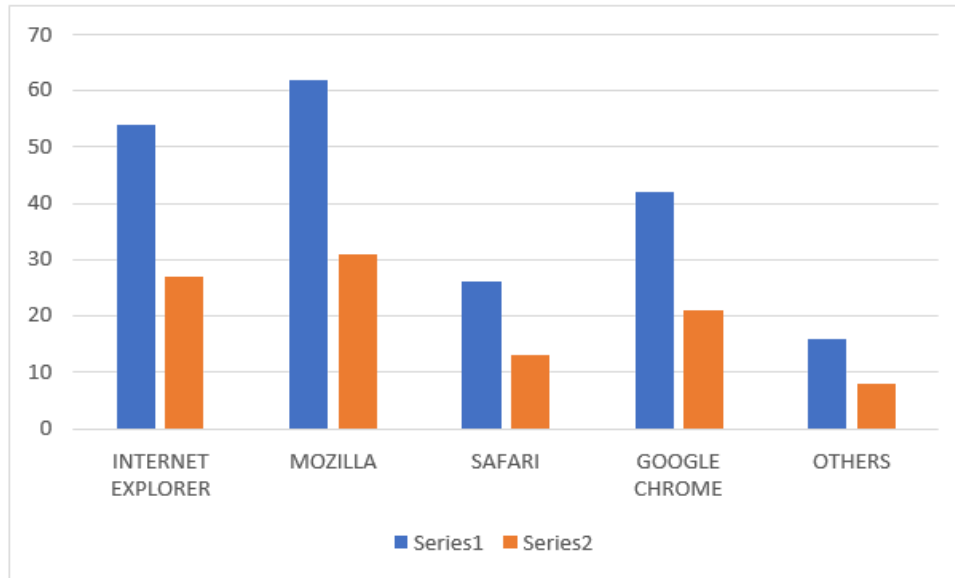
EDUCATIONAL QUALIFICATION	NO OF RESPONSER	PROPORTION
LESS THAN SECONDARY	20	10
HIGHER SECONDARY	32	16
GRADUATE DEGREE	96	48
POSTGRADUATE DEGREE	52	26
TOTAL	200	100

Sources: Primary Data

The educational background of the respondents is shown in the above table. The bachelor's degree has been successfully completed by 48% of the respondents. The master's degree has been earned by 26% of the respondents. Atleast 10% of respondents are at the lower secondary level, whereas 16% of respondents have completed higher secondary.

PREFERENCE TOWARDS THE BROWSER FOR ONLINE TRANSACTION

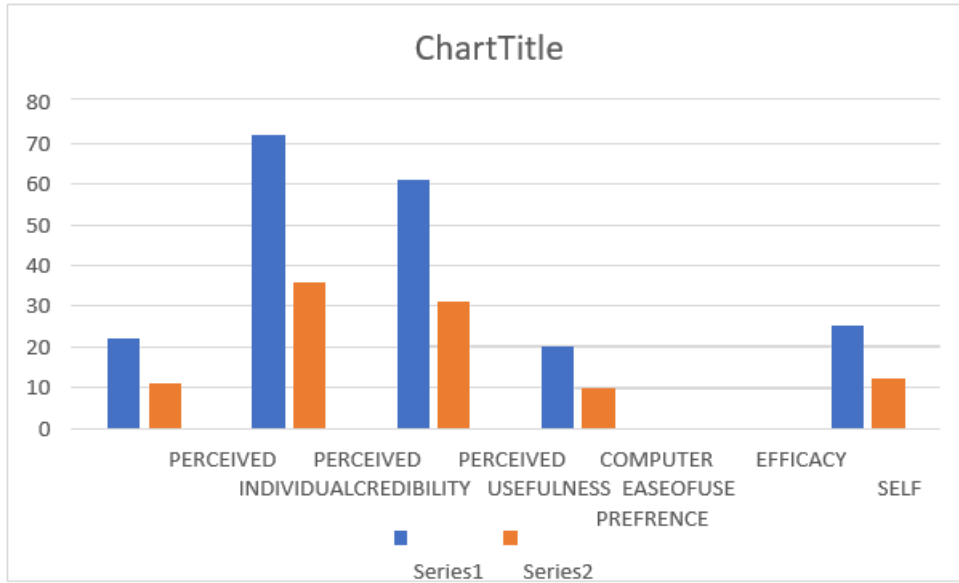
BROWSERS	NO OF RESPONSER	PROPORTION
INTERNETEXPLORER	54	27
MOZILLA	62	31
SAFARI	26	13
GOOGLECHROME	42	21
OTHERS	16	8
TOTAL	200	100



The preference for the browser for online transactions is shown in the above table. For e-banking services, 31% of respondents use Mozilla, 27% use Internet Explorer, 21% use Google Chrome, 13% use Safari, and the remaining 8% use other browsers.

THE ELEMENTS IMPACTING ELECTRO BANKING SERVICES

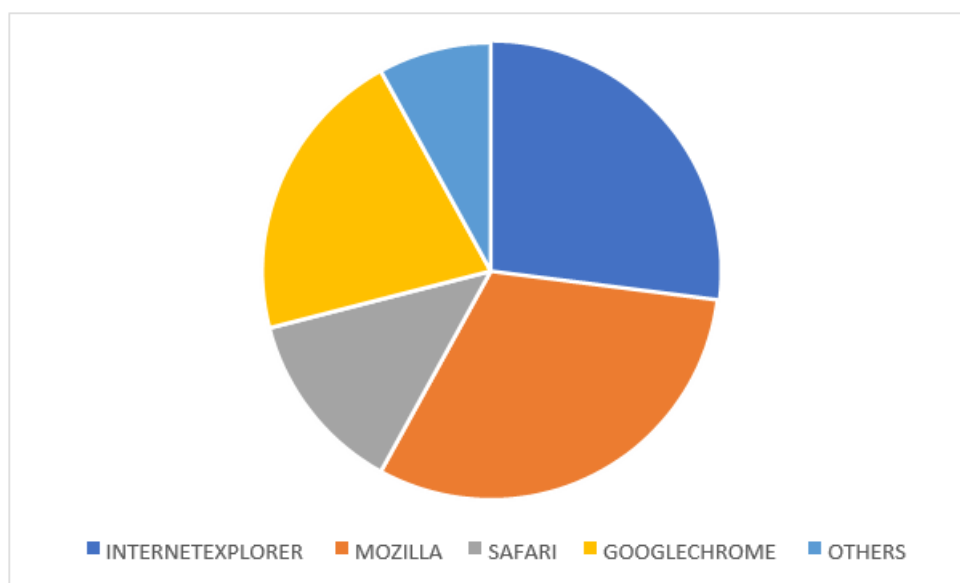
ELEMENTS	NO OF RESPONSER	PROPORTION
PERCEIVED CREDIBILITY	22	11
PERCEIVED USEFULNESS	72	36
PERCEIVED EASE OF USE	61	31
COMPUTER SELF EFFICACY	20	10
INDIVIDUAL PREFERENCE	25	12
TOTAL	200	100



The above table demonstrates that perceived usefulness is the factor that customers used most to decide whether to use e-banking services 36%. Easy of use 31 %, individual preference 12 %, perceived credibility 11%, and self-efficacy each had a 10%, influence each respondent's decision to use e-banking services, respectively.

CHOICE OF CHANNEL FOR AUTHENTICATION

INCLINATION	NO OF RESPONDER	PROPORTION
SECURITY DEVICE	55	28
ONETIME PASSWORD	85	42
E-CERTIFICATE	30	15
SCREENING APPLICATION	30	15
TOTAL	200	100



The most popular channel for authentication is shown in the table above. One-time passwords are preferred by 42% of respondents for authentication, security devices are preferred by 28%, screening apps are preferred by 15%, and electronic certificates are preferred by a final 15% of respondents.

BEST CHANNELS FOR THE MODE OF OPERATION

INCLINATION	NO OF RESPONSER	PROPORTION	RANK
EFTPOS	90	45	I
NEFT	30	15	III
RTGS	10	05	IV
IMPS	70	35	II
TOTAL	200	100	

The rankings of the top channels for consumers' chosen modes of operation are shown in the above table. EFTPOS is the channel that had the most impact on consumers, earning a ranking of I, followed by IMPS with a ranking of II, NEFT with a ranking of III, and RTGS with a ranking of IV.

Table Comparing the Most Preferred Mode of Operation and Educational Qualification

Null hypothesis (Ho) The null hypothesis states that there is no significant relationship between educational background and preferred method of operation.

Alternate Hypothesis (H1) The most preferred style of operation and educational background are significantly correlated.

EDUCATIONAL QUALIFICATION	EFTPOS	RTGS	NEFT	IMPS	TOTAL
Less than higher secondary	5	-	1	15	21
Higher secondary	15	-	5	5	25
Graduation degree	40	5	16	30	91
Post-graduation degree	30	5	8	20	63
Total	90	10	30	70	200

Sources: Primary Data

The estimated chisqu are value at the 9 degrees of freedom and the 5% level of significance is higher than the value in the table. Therefore, the theory is disproved. RESULT:

The most preferred style of operation and educational background have a substantial association.

SUGGESTION

- The banks should priorities building relationships with customers by providing clear instructions and answering any questions.
- To prevent fraud, the consumer should be verified via biometric identity (Gopinath & Chitra, 2020).
- Confidential treatment of personal data
- Debit card transactions might be made more freely.
- All withdrawals and deposits will be connected to SMS alerts.

CONCLUSION

The development of internet technology has fundamentally changed how businesses and organizations conduct business and provide services today.

Through the usage of the internet, electronic commerce has changed how firms employ their marketing techniques to sell and distribute their products to customers (Kavitha & Gopinath, 2020b). The usage of internet banking has simplified a variety of corporate processes, including electronic cash transfers, mobile payment services, electronic wallets, magnetic ink character recognition, online transaction processing, electronic data exchange, and automated data management (Gopinath & Kalpana 2019a;2019b). In Kolar District SBI & Canara bank customer preferences the above study was examined.

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