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**PERCEPTUAL DIFFERENCES BETWEEN THE USERS AND NON USERS OF INTERNET BANKING****DR. DEEPA PAUL****ASST. PROFESSOR****DEPARTMENT OF COMMERCE & MANAGEMENT STUDIES****SRI. C. ACHUTHAMENON GOVERNMENT COLLEGE****THRISSUR****ABSTRACT**

*The purpose of this paper is to explore the perceptual differences between the users and non users of internet banking which exerts great influence on the adoption of the same. The sample for this survey was drawn from three groups of bank customers residing in three districts of Kerala state. The analysis of the data clearly proves that there is a considerable difference in the perception of users and non users of internet banking. Strong positive perception leads to the adoption of internet banking. Non users prefer branch banking than internet banking. This study suggests that by customer education, bank managers can remove some disbeliefs that non users have with regard to internet banking. These measures could help in rapid migration of customers to Internet banking, resulting in considerable savings in operating costs for banks.*

**KEYWORDS**

internet Banking, bank customer, Kerala.

**1. INTRODUCTION**

The banking sector is one of the leading users of information technology worldwide. Introduction of information technology has transformed banking system almost beyond belief in the last decade and a half. Most of all, customers have benefited, as have the banks themselves. There have been very significant gains in the efficiency of banks leading to greater potential for higher profitability and consequent benefit to the economy as a whole.

With the advancement of technology and increased competition, banks are in the race of becoming the best in the country. With an eye upon customer satisfaction policy, they are providing best of the best services with the minimum hazards. It may also be observed that the recent past has witnessed new concepts such as 'Anywhere Banking' and 'Any Time Banking' being adopted by Indian banks, which are but offshoots of technology implementation by banks. With the introduction of Automatic Teller Machine (ATM)s customers can even go to any networked branch or networked ATMs, and carry out many banking transactions. With e-banking, many banking activities are carried out from within the customer's home. Such innovations have had a positive impact on customer service- besides the benefit that is derived by banks in terms of reduced costs of operation.

Information technology has also resulted in a major attitudinal change revolutionizing the concept relating to treatment of customers of banks; with the end of geographical distances, banks need to treat the customer as a customer of the bank and not as a customer of any particular branch. This is now possible because of the usage of IT on a large scale whereby centralized data base information are possible in a bank with decentralized access. Another option to achieve this objective is to have clustered solutions in a bank with data of customers residing in these systems. Banks need to constantly look for innovative services which offer customers the convenience of transacting from anywhere, at any time, and using delivery channels that are suitable for them. These are frontiers which would add value to the services offered to customers and at the same time act as a means for increasing the profits for banks too.

Internet banking is a recent phenomenon in Kerala. The spread of internet banking culture depends on the facilities offered by banks. Greater facilities can always attract more customers. In this matter it can always be seen that private banks are ahead of public sector banks. ICICI bank introduced internet banking in Kerala in the year 1997. Federal bank started offering internet banking services in the year 2000 through Fednet. It was the first Kerala based bank to offer internet banking services in the state. In Cochin the pioneers in offering internet banking services are the ICICI and the Federal bank. Among the PSBs, SBI and State Bank of Travancore (SBT) are the leading bankers. SBI provides online banking services through Online SBI. It has started functioning in the year 2004. As compared to new generation and Kerala based banks, nationalized banks have few online banking customers.

**2. REVIEW OF LITERATURE**

Past research has identified the perceptual differences between the adopters and non adopters of internet banking. Akinci, Aksoy and Atilgan (2004) who examined internet banking adoption in Turkey found that while internet banking adopters are more technology oriented and convenience-minded individuals, non-adopters are more traditional channel oriented, and hesitant customers, lacking confidence in internet banking services relative to the services given through branches.

Lee and Schuamann (2005) observed significant differences between current adopters and persistent non-adopters of internet banking in terms of perceived service, attributes, perceived risk, and compatibility. Current adopters of internet banking appear to perceive convenience and quick service as important service attributes, compared to persistent non-adopters. Persistent non-adopters, however, perceive better rates and lower service to be more important than do current adopters. Persistent non-adopters are also more likely to perceive risks than current adopters, because they rate security and size of bank to be more important than do current adopters.

In a study about customer acceptance of Internet banking in Estonia, Eriksson, Kerem, and Nilsson (2005) suggested that internet banking use increases insofar as customers perceive it as useful. The perceived usefulness is central because it determines whether the perceived ease of use of internet banking will lead to the increased use of internet banking. Put differently, a well-designed and easy to use internet bank may not be used if it is not perceived as useful.

Gerrard, Cunningham and Devlin (2006) identified various factors which explain why certain consumers are not using internet banking. The two most frequently mentioned factors were perceptions about the risks associated with internet banking and the lack of perceived need. Ndubisi and Sinti (2006) show that four attitudinal factors have strong influences on adoption namely importance to banking needs, compatibility, complexity, and trialability, whereas risks has a weak influence. Importance of the internet to banking needs significantly predicts internet banking adoption.

The Internet and Mobile Association of India (IAMAI) found that about 23% of the online users in India preferred Internet banking as the banking channel to carry out their transactions, second only to the ATM, which is preferred by 53%.

According to Malhotra and Singh (2007) majority of customers are now showing greater interest in the new ways available to manage their accounts through accepting the internet technology in banking. Customers were thrilled with the speed and convenience of the internet banking services comprised 60 percent of male and 40 percent of females who are relatively young, educated and serving in Government offices or the private industrial houses.

De Young, Lang and Nolle, (2007) stated that brick-and-mortar banks used the Internet channel as a complement to, rather than a substitute for, physical branches. Internet banking offers ease of use and access to the customers. Many people know how to use Internet and have the opportunity to access either from their workplace or from their home.

Ozdemir, Trott and Hoecht (2008) observed that there were significant differences between adopters and non-adopters of the service in terms of their perceptual, experience and consumer related characteristics. Internet banking adopters perceived internet banking use as less risky, more user-friendly and more useful compared to internet banking non-adopters. Internet banking non-adopters who intend to use the service in the future (i.e. later adopters) perceived internet banking use as less risky and more useful compared to non-adopters who do not intend to use the service (i.e. laggards). Internet banking adopters were also found to have more experience with mobile internet, and have higher income and longer working hours.



Another study conducted in the Indian context by Sofri and Harshid (2009) which identified that the acceptance of internet banking is being explained by factors like education, banking literacy, computer literacy, internet facilities, cost factor and banking facilities.

This review gives evidence of the perceptual difference between the adopters and non adopters of internet banking in different parts of the world. It is also essential to conduct a similar study in Kerala also. Hence in this study an attempt has been made identify whether there is any difference in the perception of users and non users of internet banking.

### 3. SIGNIFICANCE OF THE STUDY

The pace of change in banking sector is getting faster day by day. One of the most important change is the introduction of internet banking in banking sector. In order to make this change sustainable and contribute to the growth process of the nation, we have to understand the perception of people toward this change. A detailed study is highly imperative to identify the perceptual differences between the adopters and non adopters of internet banking which exerts great influence on the adoption of the same.

### 4. SCOPE OF THE STUDY

The scope of the study is confined to an indepth analysis of the selected household bank customers belonging to three districts; Kozhikode, Ernakulum and Pathanamthitta of Kerala state. Even though a variety of multiple e-banking delivery channels are operating in the state, the scope of the study is confined to internet banking only.

### 5. RESEARCH PROBLEM

Internet banking has brought about various changes in the way in which banking services are delivered to the customers. The modern banking has become wholly customer-driven and technology-driven. During the last decade, internet banking has been dramatically transforming the banking activities in the Kerala state. It extends greater convenience and multiple options for customers.

Internet banking services are still in their infancy while traditional banking services are more mature. It seems that only a small subset of consumers has adopted internet banking in the state. Non-adopters still comprise the majority of the bank customers. Perceptual factors play a significant role in the adoption of internet banking. So there is a need to investigate the perceptual differences between adopters and non adopters of internet banking.

### 6. OBJECTIVES OF THE STUDY

- ❖ To analyze the significant differences between users' and non-users' perception of technology used in banking.
- ❖ To investigate the perceptual differences between users and non users of internet banking.

### 7. HYPOTHESES

- There is no difference between users' and non users' general perception of technology oriented banking.
- There is no difference between users' and non users' perception of internet banking.

### 8. RESEARCH METHODOLOGY

This study is designed as a descriptive one based on both secondary and primary data.

#### SECONDARY DATA

Secondary data necessary for the study has been gathered from the published sources such as newspapers, magazines, research journals and e-journals.

#### PRIMARY DATA

Primary data was collected from 360 sample customers of selected banks operating in Kerala state. Customer perception was gathered through a detailed survey, using structured and pre-tested questionnaire. A good deal of information was also collected through direct personal interviews made with the top authorities of the prominent banks in Kerala. Discussions were held with scholars and experts in the field of banking to collect relevant information.

#### SAMPLE DESIGN

Multi stage Sampling Technique was used in this study. In the first stage of sampling, the entire state is divided into three geographical regions such as Northern, Central and Southern regions. Three districts, Kozhikode district from Northern region, Ernakulum from Central region and Pathanamthitta from Southern region were selected randomly. In the second stage, banks in each district were divided into three groups such as Nationalized banks, Kerala based Scheduled banks and New generation banks. From each group, one bank was selected using simple random sampling technique applying lottery method. Accordingly, from Kozhikode district, State Bank of India, Federal bank and ICICI bank were selected. From Ernakulam, Canara bank, South Indian Bank (SIB) and Axis bank were chosen. Syndicate bank, Catholic Syrian bank (CSB) and HDFC bank were selected from Pathanamthitta district. In the last stage, 20 customers each were chosen from among the two bank branches of each banks using convenience sampling technique.

### 9. ANALYSIS AND INTERPRETATION

#### USAGE OF INTERNET BANKING

Primary data shows that 26% of the 360 respondents are using internet banking.

#### USERS' AND NON-USERS' PERCEPTION OF TECHNOLOGY IN BANKING

Here, internet bank users' and non users' general perception of technology used in banking is identified. For this purpose, the respondents are asked to rate 12 five point Lickert scale statements ranging from strongly agree (5) to strongly disagree (1). Since the last four are negative statements, points are allotted in the reverse order. Mean values of each statement along with standard deviation are presented in Table 1.

It can be noted that internet banking users have strong positive perception of technology enabled banking services and this is clearly reflected in their approach to internet banking.

Next we consider the perception of non users of internet banking towards technology used in banking where we can see that they are not against of technology used in banking but they do not support complete replacement of people with machines in discharging banking transactions. This support the fact that most of the non users of internet banking have adopted ATMs, some are using credit cards and mobile banking. Hence we cannot say that they are against of banking technology.

#### TESTING OF HYPOTHESIS 1

In order to check whether the differences found in the mean values of users' and non users' perception of technology enabled banking services is statistically significant, t-test is applied at 5% level of significance.

The results of the analysis reveal that except in the case of both group's opinion that 'banks should provide proper awareness regarding new technology enabled services', there is a significant difference between the general perception of users' and non users' with regard to technology used in banking.

#### USERS' AND NON-USERS' PERCEPTION OF QUALITY OF INTERNET BANKING FACILITY OFFERED BY THEIR BANKS

Further, the users' and non user's perception of quality of internet banking is thoroughly analyzed. For this purpose, the respondents are asked to rate 18 five point Lickert scale statements. Mean values of users' and non users' perception of internet banking are incorporated in Table 3.

Mean values of internet banking users clearly shows that they are comfortable with internet banking. They are of the opinion that as compared to branch banking, internet banking is more convenient since it is quick to use than visiting the bank branch personally. They also feel that internet banking is very much needed for conducting their banking activities. But regarding the security aspect, they opined that they are concerned about of the security of internet banking and also the

consequences of making any mistake. They also admit that branch banking is safer than internet banking. But at the same time, they are not ready to stay away from internet banking due to the fear of losing money.

The aggregate mean value of user's perception of internet banking is 3.7553 which indicate that even though they have some disagreements with regard to certain aspects of internet banking, overall it seems that the users have positive perception towards internet banking which is clearly reflected in their adoption and usage of the same.

On the other hand, non users are not at all interested in internet banking. They strongly feel that branch banking is more convenient than internet banking even though majority of them opined that branch banking is little bit time consuming. They are also very much concerned about the security of internet banking and consequences of making mistakes. They also agree that they do not use internet banking due to the fear of losing money. They strongly believe that branch banking is much safer than internet banking. Due to these factors, they do not feel the need to use internet banking. Non users prefer to go to branch banking and like to deal face to face with banking personnel for doing their banking transactions.

#### TESTING OF HYPOTHESIS 2

In order to check whether the differences found in the mean values of users' and non users' perception about the quality of internet banking is statistically significant, t-test is applied at 5% level of significance and the results are presented in Table 4.

The results of the analysis show that the differences found in the mean values explaining the perceptual differences between users and non users of internet banking is statistically significant.

#### 10. CONCLUSION

This study clearly explored the perceptual differences of users and non users of internet banking. The findings of this study clearly support the earlier research findings which proved that strong positive perception leads to the adoption and usage of a product or service. This study gives important implications for banking industry also. Banks should ensure safety and confidentiality while delivering services through internet banking. By customer education, bank managers can remove some disbelieves that non users have with regard to internet banking. So the challenge to all banks will be to expand the internet banking user base and slowly increase the range of services to the customers.

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#### APPENDIX

TABLE 1: INTERNET BANKING USERS' AND NON-USERS' PERCEPTION OF TECHNOLOGY USED IN BANKING

Variable	Users		Non-users	
	Mean	Std. Dev	Mean	Std. Dev
Since innovations and technology exists, we better use them	4.4835	0.5025	4.1227	0.7096
Technology eases once life	4.5055	0.5452	4.0706	0.6956
I like to use new methods to conduct banking transactions like ATM, internet/mobile banking etc	4.4396	0.5418	3.8996	0.8558
I prefer technological convenience	4.3516	0.5652	3.8104	0.8042
I prefer machines rather than people in doing my banking	4.1429	0.7389	3.4721	1.0911
The employees who I have contact with have the knowledge to answer my questions	3.9111	0.8023	3.4684	0.9868
Banks should provide proper awareness regarding new technology enabled services	4.4725	0.6026	4.4275	0.5917
I find technology enabled services are complicated to use	4.0989	0.5386	3.5279	0.8832
I am not a very active user of banking services	4.2527	0.7241	3.0335	1.2559
I am satisfied with existing mode of banking	4.1209	0.7429	2.7063	1.1194
I always prefer to have someone to explain me how to use ATMs and internet banking	4.3077	0.7556	3.5130	1.1832
Aggregate	<b>4.2783</b>	<b>.6417</b>	<b>3.6411</b>	<b>.9251</b>

TABLE 2: RESULT OF t-TEST

Variable	DF	t value	P value
Since innovations and technology exists, we better use them	358	5.29	0.000
Technology eases once life	358	6.11	0.000
I like to use new methods to conduct banking transactions like ATM, internet/mobile banking etc	358	7.00	0.000
I prefer technological convenience	358	7.04	0.000
I prefer machines rather than people in doing my banking	358	6.57	0.000
The employees who I have contact with have the knowledge to answer my questions	358	4.27	0.000
Banks should provide proper awareness regarding new technology enabled services	358	-0.62	0.533
I find technology enabled services are complicated to use	358	7.32	0.000
I am not a very active user of banking services	358	11.31	0.000
I am satisfied with existing mode of banking	358	13.66	0.000
I always prefer to have someone to explain me how to use ATMs and internet banking	358	7.42	0.000

TABLE 3: USERS' AND NON-USERS' PERCEPTION OF QUALITY OF INTERNET BANKING FACILITY

Variables	Users		Non-Users	
	Mean	Std. Dev	Mean	Std.Dev
I am comfortable with internet banking	4.0769	0.7921	2.4684	0.6937
A feel branch banking is more convenient than internet banking	3.8242	0.8640	2.6468	0.7367
It is easy to learn internet banking	4.0989	0.6507	2.8625	0.6800
I do not have the facility ( computer/internet connections) to use internet banking	4.2418	0.4794	2.7658	1.0189
Internet banking is quick to use than visiting the bank branch personally	4.3407	0.6186	3.6468	1.0392
Branch banking is very time consuming	4.1758	0.7542	3.5242	1.0705
I am concerned about the security of internet banking.	3.407	1.229	2.8513	1.0038
In using these, I am concerned about the consequences of making a mistake	3.264	1.191	2.8290	0.9661
I think branch banking is much safer than internet banking	3.396	1.163	2.7323	0.9034
I do not use internet banking due to the fear of losing my money	4.0220	0.7450	2.8253	0.9320
I do not feel the need to use internet banking	4.2418	0.6886	2.5167	1.0459
I prefer going to bank branch rather than doing my banking at home	3.418	1.184	2.3197	0.9745
I prefer to deal face to face with banking personnel in doing my transactions	3.385	1.143	2.5502	1.0555
Transactions done at bank branches are costly	3.308	1.029	2.8773	0.8441
Internet banking transactions are cheap	3.637	1.017	2.9777	0.3555
Charges on various internet banking transactions are unknown	2.484	1.079	2.9108	0.4045
I am knowledgeable of all the benefits of internet banking	4.0440	0.5560	2.2119	0.9715
I do not know what needed to be done to become an internet banking user	4.2308	0.4961	2.1301	0.8648
<b>Aggregate</b>	<b>3.7553</b>	<b>.8711</b>	<b>2.7582</b>	<b>0.8645</b>

TABLE 4: RESULTS OF T-TEST: PERCEPTION OF QUALITY OF INTERNET BANKING

Variable	DF	t value	P value
I am comfortable with internet banking	358	17.26	0.000
A feel branch banking is more convenient than internet banking	358	11.65	0.000
It is easy to learn internet banking	358	15.49	0.000
I do not have the facility ( computer/internet connections) to use internet banking	358	18.47	0.000
Technology enabled services are quick to use than visiting the bank branch personally	358	7.65	0.000
Branch banking is very time consuming	358	6.36	0.000
I am concerned about the security of technology enabled banking services	358	3.89	0.000
In using these, I am concerned about the consequences of making a mistake	358	3.15	0.002
I think branch banking is much safer than internet banking	358	4.96	0.000
I do not use internet banking due to the fear of losing my money	358	12.39	0.000
I do not feel the need to use internet banking	358	17.91	0.000
I prefer going to bank branch rather than doing my banking at home	358	7.98	0.000
I prefer to deal face to face with banking personnel in doing my transactions	358	6.14	0.000
Transactions done at bank branches are costly	358	3.60	0.000
Internet banking transactions are cheap	<b>358</b>	<b>6.07</b>	<b>0.000</b>
Charges on various internet banking transactions are unknown	358	3.69	0.000
I am knowledgeable of all the benefits of internet banking	<b>358</b>	<b>16.46</b>	<b>0.000</b>
I do not know what needed to be done to become an internet banking user	<b>358</b>	<b>28.36</b>	<b>0.000</b>

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