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A CRITICAL ANALYSIS OF FACTORS INFLUENCING CUSTOMER'S PERCEPTION TOWARDS THE INTERNET BANKING

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ABSTRACT

The internet banking has got tremendous response in recent years. There have been huge following of internet banking in India and in the world also. But the major concern about internet banking is that it is popular in urban area and that too in young generation. Every national bank is striving hard to provide internet banking to its customers. It is in bank as well as customer's favor that internet banking becomes more reachable. There are certain factors which are encouraging the use of internet banking at the same time there are some factors which are prohibiting internet banking. In this paper the researcher has made an attempt to analyze both these factors.

KEYWORDS

internet banking, customer perception.

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INTRODUCTION

The Indian Banking Regulation act 1949, Banking is defined as: "Accepting for the purpose of the lending of deposits money from public repayable on demand or other wise and withdraw able by cheques, draft, order or by any method." The bank is one of the major institutes in today's life. Every activity of human is dependent on money and the money is primarily exchanges in the banks. The numbers of banks have increased by leaps and bounce in India. In India the government is providing encouragement to promote banking. The schemes like Jan Dhan Yojna have influenced many people to pursue banking in their daily life. This has increased tremendous pressure on banks. Hence the effort has been made by banks to reduce its pressure by promoting online banking. The internet use has also increased in the same rapid way. The rate of internet has decreased in considerable rate. The more and more people are getting used to with internet. The number of smart phone users has increased a lot. These all things are favorable for internet banking. Banking services are informational (Bradley and Stewart, 2002) these can easily be automated and digitised. (Porter and Miller, 1985), every bank these days is considering the adoption of information technology equipment's as a means to improve the performance, service quality and efficiency in delivering the services. Realizing this fact, academicians, practitioners put emphasis in their studies that information source in banks is of huge significance and they looked at information technology as strategic response to dynamic financial environment (Ammayya, 1996). Centeno argues that speed, the convenience of remote access, 24/7 availability and price incentives are the main motivation factors for the consumers to use internet banking (Centeno 2004). E-banking service is a self-service by customers, it requires less resources and lower transaction and mere production costs (Southard and Siau, 2004). Daniel (1999) elaborates electronic banking as the delivery of bank's information and services by banks to customers by various ways such as a personal computer or a mobile phone with browser.

OBJECTIVES

1. To study the factors affecting the choice of internet banking
2. To evaluate the uses of internet banking
3. To understand the fear factors which are prohibiting the customers to use internet banking.

HYPOTHESIS

H₀ There is no significant difference between the age of customer and frequency of using internet banking facility

REVIEW OF LITERATURE

Barnes and Corbett (2004) suggest that latest innovations in telecommunications have enabled the launch of new methods for banking industry. One of these is mobile banking; in which a customer interacts with a bank via a mobile phone or personal digital assistant. Broderick and Vicharapornpuk (2002) studied the importance of customer role in designing and providing quality service in Internet banking. Tushar Chaudhari (2017) suggest that All the major banks must have separate counter which will be specifically used for assistance in cash less transaction also Extra charges on Cash less transaction must be stopped. Gupta (2006) in his study analyzed the potential of Internet banking and found that its capability to reach each and every cranny and gap of the world holds great significance for a realm like India. Khare (2010) in his study described the importance of technology in civilizing customer service levels in being used deliberately and progressively more by service organizations.

RESEARCH METHODOLOGY

The current method of research is exploratory. The emphasis was given on the collection of primary data. The primary data was collected in Nagpur city. Pilot study was undertaken by the researcher before actually finalizing a questionnaire. The necessary changes were made and then it was distributed to the respondents. The questionnaire was filled from respondents. The observation during the course of the research was also proved to be vital. The sampling method was random sampling method. The details of respondents are given in the table number 1.

TABLE 1: PROFILE OF RESPONDENTS

Particulars	Categories	Number of Respondents	Percentage %
Gender	Male	56	46.67%
	Female	64	53.33%
Age	21-30	27	22.5%
	31-40	32	26.67%
	41-50	23	19.16%
	51-60	36	30%
	60 & above	02	1.33%
Marital Status	Married	81	67.5%
	Unmarried	39	32.5%
Types of customers	Student	29	24.17%
	Working professional	41	34.17%
	Salaried	18	15%
	Businessmen	18	15%
	Housewife	12	10%
	Pensioner	02	1.33%
Qualification	U.G. []	28	23.33%
	P.G. []	30	25%
	Professionals []	57	47.5%
	Ph.d []	05	4.17%
Gross Annual income	Below 4 lakh	45	37.5%
	4 to 8 lakh	20	16.67%
	8 to 12 lakh	45	37.5%
	12 to 16 lakh	10	8.33%
Type of Account	Saving	83	69.17%
	Current	37	30.83%

Source: primary data collection

TABLE 2: SOURCES OF AWARENESS ABOUT INTERNET BANKING

Sr. no.	Source	Number	Percentage
1	Advertisement	27	22.5%
2	Newspapers	18	15%
3	Parents	04	3.33%
4	Relatives	06	5%
5	Television	43	35.83%
6	Friends	10	8.34%
7	Bankers	12	10%
Total		120	100

Source: primary data collection

From this table it is clear that the television is playing vital role in promoting internet banking. The advertisement and newspaper articles are also playing their part.

TABLE 3: FACTORS INFLUENCING THE INTERNET BANKING FACILITY

Sr. no.	Particular	Number	Percentage
1	Saves time	16	13.33%
2	24 hour service	41	34.17%
3	Advice of friends/ relatives	11	9.17%
4	Advice of bank personnel	13	10.83%
5	Advertisement influence	30	25%
6	Belief in security	09	7.5 %
Total		120	100

Source: primary data collection

The major factor which has influenced Internet Banking Facility is that it is available 24 hours. Many people are using it because of advertisement which states that the can save considerable amount of money.

TABLE 4: HOW MANY TIMES DO YOU USED INTERNET BANKING FACILITY

Sr. no.	Particular	Number	Percentage
1	Daily	17	14.17%
2	Once in two or three days	41	34.17%
3	Weekly	25	20.83%
4	Monthly	27	22.5%
5	Once a while	10	8.33%
Total		120	100

Source: primary data collection

There are so many people who are using internet banking once in two or three days. These people are salaried people and they have become trained in internet banking.

TABLE 5: PURPOSE OF USING INTERNET BANKING FACILITY

Sr. no.	Particular	Number	Percentage
1	Online ticket booking	10	8.33%
2	Online bill payment	08	6.67%
3	Balance enquiry	28	23.33%
4	Request for cheque book	10	8.33%
5	tax payment	11	9.17%
6	Share trading	03	2.5%
7	Online shopping	50	41.67%
	Total	120	100

Source: primary data collection

The primary purpose of using internet banking is for online shopping. The various apps like amazon, flipcart are becoming more and more popular.

TABLE 6: WHAT WERE THE FEAR FACTORS BEFORE USING INTERNET BANKING FACILITY

Sr. no.	Particular	Number	Percentage
1	Security reason	41	34.17%
2	Prefer face to face	28	23.33%
3	Don't know how to use	11	9.17%
4	Sites are not user friendly	10	8.33%
5	There is no one to guide at beginning stage	30	25%
	Total	120	100

Source: primary data collection

Even that the banks have taken large steps towards safeguarding interest of customers while using internet banking still the fear has not gone out of the system of people.

TABLE 7: HYPOTHESIS TESTING

Age/Frequency			Total
	27 22.00 (1.14)	17 22.00 (1.14)	
32 36.50 (0.55)	41 36.50 (0.55)	73	
23 24.00 (0.04)	25 24.00 (0.04)	48	
36 31.50 (0.64)	27 31.50 (0.64)	63	
2 6.00 (2.67)	10 6.00 (2.67)	12	
Total	120	120	240

For checking the above hypotheses, the chi square analysis was undertaken it was found that the chi square statistics id 10.0847. The p value is 0.039025. the value of p is less than 0.05. so null hypothesis is rejected. Hence we can conclude that There is significant difference between the age of customer and frequency of using internet banking facility

CONCLUSION

It was found that television and advertisements plays vital role in reaching the consumers. The respondents were using internet banking primarily because they can use it anytime in a day even at night. The popularity of online shopping and various apps like amazon, Flipcart etc. are proving as a catalyst in increasing use of internet banking. The researcher found that still there is still security fear in consumers.

RECOMMENDATIONS

Internet banking is need of time. The apps must be made more users friendly. Especially more efficient free toll number must be provided which will assist people. The customers must be given various youtube videos regarding how to use internet banking.

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