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A STUDY CONDUCTED TO ANALYSE THE AWARENESS AND SATISFACTION LEVEL AMONG THE ONLINE BANKING CUSTOMERS IN KOTTAYAM DISTRICT, KERALA

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ABSTRACT

Banking in India witnessed a revolution with the coming of internet and whole functioning of banks are also changed. In order to cope up with changing environment banks are presenting new modes of services in front of customers to make the transactions easier. Out of that Online Banking draws more attention in the current scenario. With online banking facilities customer can do the banking facilities anywhere at any time with access of internet. People can use their laptops or computers or even smart phones to do money transfer, pay bills through online or even check the balance in your accounts. People everywhere in India is accessing Online Banking facility and using online facility for their day to day transactions. In this scenario it is essential to conduct a study to know the awareness level of people about online banking and their satisfaction level from the usage of online banking. The study was conducted mainly based on Kottayam in Kerala the first district with cent percent literacy rate. Kottayam is also a place where economically advanced, moderate and backward people resides. Thus findings can be reflects the opinion people from every stream. The people are aware about online banking, and they have used online banking but their satisfaction level is too low. So the banks have to formulate and implement new strategies that will attract the customers in using online banking facility and to increase their satisfaction level.

KEYWORDS

online banking, internet banking, satisfaction level.

INTRODUCTION

The technology is changing every aspects of banking industry. The revolution or the changes in the information technology is creating a tremendous impact in the day to day aspects of banking industry. The manual process of book keeping has changed to the use of computers for transaction processing. Computerization is automating the routine and manual operations to direct transaction processing. The banking hour concept has started losing their meaning with the advent of tele banking, home banking and ATM's. The banking premise term itself in not restricted to the banking premise itself but to any place where the customers could login be it his home or his office. Cash a medium for exchange is being replaced by debit cards, credit cards, smartcards etc. The communication that is happening between or within branches or banks is being replaced with typed letter on paper to electronic media through email. The banks are taking advantage of the technologies available for reducing the cost of operation, better efficiency and to give better service to the customers.

ONLINE BANKING AND ITS SERVICES

Online banking may put to an end to the usage of calculator and paper based bank statements or bulky ledger, thereby leading to greater savings in paper, postage and time. Internets services enable checking account statement and incorporate add on features like funds transfer. With their built in security, accountability, low cost and efficiency, they are on set to replace the money in its conventional sense of trading. Apart from personal banking, there is a variety of organisation providing to the corporate the services such as trade services, cash management, credit services loan etc.

Online banking offers the lowest transaction cost among all the conventional electronic delivery channels including ATM. A tech savvy bank customer can better manage his or her funds and payments than before. Most importantly, the customer will get all the financial data all the time i.e. 24*7*365. Any time any where access to internet banking doesn't really need to be a bank. It can even be a group of innovative persons with no bank branch at all, just working through alliances and leading the field because of their superior capabilities through focus and innovation advantage.

Online banking facility of each financial institution has many features and capacities in common but also have some that are application specific. The common features that fall into several categories:

- A customer can perform non transactional task through online banking, including:
 - 1) Viewing account balances.
 - 2) Viewing recent transactions.
 - 3) Downloading bank statements.
 - 4) Viewing images of paid cheque.
 - 5) Ordering cheque book.
 - 6) Download periodic account statements.
 - 7) Downloading application for M-banking, E-banking.
- Bank customers can transact banking task through online banking, including:
 - 1) Fund transfer between linked accounts.
 - 2) Paying third party including bill payment.
 - 3) Investment purchase or sale.
 - 4) Loan applications and transactions, such as repayments of enrolments.
 - 5) Register utility builders and make bill payments.
- Financial institution administration.
- Management of multiple users having varying levels of authority.
- Transaction approval process.
- The process of banking has become much faster

REVIEW OF LITERATURE

(Singh & Kaur, 2012), Here in this study they found that technological advancement plays an important role in the strategy of distribution for banks. There are many channels in existence through which the banks can distribute their channels like ATM, internet banking, mobile banking etc. Recently internet banking has attracted many customers for the commercial banks and private banks because of their easy mode of convenience and other convenient facilities that make their transaction at ease. There are many researches that were done to know about the adoption of internet, the impact that information technology have on online banking and so on. And this research is also based on the opinions of the people. We can have an in-depth analysis of the online portals of banks without approaching the customers of the respective banks, which also gives us an important insight into the banks online services and also comparison of online banking services of other banks. This study is conducted to study the online banking facilities of two banks, one being a public sector bank and the other one a private sector bank. The result of the study is that the features of online banking such as account information, online requests, and transfer of fund all differ between banks. The suggestion that was made out of this that online banking helps in making their sites secure, user friendly and informative.

(Saednia & Abdollahi, 2012), This study aims at understanding what factors affect or influence the customers trust in online banking. Some factors like security, privacy, reputation are all being taken into consideration for understanding the effect on customers trust in using online banking. Computer self efficiency influences the intention of using internet banking via variables of perceived ease and benefits. This study includes the relationship of establishing long term relationship. This study shows that there is a direct and significant relationship between variables such as security, privacy, reputation. The result from the study shows that there is a direct relationship between commitment of clients and trust. The result confirms the influence of internet on risk perception and consumer attitude toward internet banking. From the study it is found that banks can use promotion to enhance the reputation and improve the clients trust in online banking.

(Wu & Dashwu, 2010), They told through their study that online banking has attracted a great deal of attention of many of the banks stakeholders. The main purpose or objective of this paper is to analyze the performance of online banking services of banks in U S and U K. From the analysis it was found that employees act as the key variable in that contributes to the banks revenue. One of the main aims of the banks is to increase the efficiency of internet banking like can we cut down the cost of bank, make banking more convenient for the customers etc. Banks considers that internet banking will help them in maintaining a profitable growth by reducing the cost, automate the work done by the employees, and retain customers simultaneously. Cost effective measures of online banking helps in attracting the customers for using it. It was found that the growth of internet banking is because of the economic globalisation and maturation of information technology. Opening up of a branch is expensive and online banking can help in overcome this limitation, if the customers surf on the net, and the reduction in the price of computers help in this.

(Newswire, 2012), This study is done to have an in depth study of adoption of online strategies by the banks and insurance sector in BRIC countries. Internet banking has become popular in Brazil and the countries banks have started providing various online banking services, which could range from account review transaction to paying of bills. Most of the Russian banks have introduced English language websites in order to attract international customers. Russians banks have also focused on improving the security of the website. Internet banking has become an integral part on the Indian culture. Many Indian banking have developed mobile banking in order to attract the young customers. Indian banks also use social Medias to promote or provide information of their product or service. Companies in china are attracting their customers by providing an inclusive online network. The banks of china have launched schemes for small scale sectors. This report helps us in having a detailed understanding of online banking platforms helps the banks and insurance sectors in identification of new markets, to launch their product, to gather customer feedback and to monitor the performance.

(Newswire, 2013), The scope of the study done in this report is to know the characteristics of online banking market across the world. Some of the core or main objective of the study that is done here is refine the design of online banking, raise the use of online banking among the customers. Nowadays banks see online banking as an essential feature of bank. The people now resist going to branch to do their work, instead do their work at home with the help of online banking. Earlier going to banks is the automatic choice of banks but it all changed due to the convenience created by online banking. There are large no of benefits that online banking offers to their customers like low cost, greater convenience and so on. The banks need to rethink their strategy in order to attract customers. Some of the factors that affect the online channels are attitude of the consumers, existing online services and the state of infrastructure of internet.

(Rani, Gaur, & Ghalwat, 2013), Customer expects higher quality services from banks, when fulfilled increase customer satisfaction level. The growth potential is high. The facility of accessing their accounts from anywhere in the world by using a home computer with internet connection is particularly fascinating to NRI's and high net worth individuals having multiple bank accounts. Costs of banking services through internet forms a fraction of cost through conventional methods. Banks are permitting customers to transact online by providing services like request for opening of accounts, movement of funds between accounts within the same bank, viewing and printing statements of accounts. Many banks have opened online shopping services.

NEED OF THE STUDY

With online banking facilities customer can do the banking facilities anywhere at any time with access of internet. People can use their laptops or computers or even smart phones to do money transfer, pay bills through online or even check the balance in your accounts. People everywhere in India is accessing Online Banking facility and using online facility for their day to day transactions. In this scenario it is essential to conduct a study to know the awareness level of people about online banking and their satisfaction level from the usage of online banking.

STATEMENT OF THE PROBLEM

Growth of information technology has led to adoption of many changes in the field of online banking. Online banking is a term that is widely accepted now a days in the urban areas. Most of the banks and customers are now are depending on online banking for their day to day transactions or activities. So this is a study conducted to know the awareness level of people about online banking, what is their satisfaction level from the usage of online banking and reasons why they are using it.

RESEARCH OBJECTIVES

- To analyse the satisfaction level of the customers who are using online banking in Kottayam District, Kerala.
- To understand the awareness level of people about online banking who are residing in Kottayam District, Kerala.
- To study the reasons why people have opted for online banking.
- To understand the adoption rate of online banking by the people who are residing in Kottayam District Kerala.

RESEARCH METHODOLOGY**DATA COLLECTION**

Data collection is a systematic approach to gathering information from a variety of sources to get a complete and accurate picture of an area of interest. In this study responses are collected through two different sources. The sources of data collection are Primary data collection and Secondary data collection. Primary data are collected through a structured questionnaire and schedules. Secondary data are collected through journals, magazines etc.

TOOLS

For the study that was conducted the tools that were chosen to do the test are T- test, Correlation, Crosstab etc.

STUDY PERIOD

The study is conducted during the period of November to December.

INDEPENDENT VARIABLE

The independent variable of my study is online banking.

DEPENDENT VARIABLE

The dependent variable of my study here is satisfaction level, time, awareness and benefits.

RESULTS AND DISCUSSION**TABLE SHOWING THE AGE OF THE PEOPLE****TABLE NO. 1**

Age	No of Respondents	Percentage
18-20	6	6.0
21-25	21	21.0
26-30	20	20.0
31-35	7	7.0
41-45	33	33.0
46-50	13	13.0
Total	100	100

INTERPRETATION

From this table we can see that people of the age group 41-45 are those who are using online banking more, followed by the people of the age 21-25 then followed by 26-30.

TABLE SHOWING THE GENDER OF THE RESPONDENTS**TABLE NO. 2**

Gender	No of respondent	Percent
male	53	53.0
female	47	47.0
Total	100	100.0

INTERPRETATION

From this table we can see that it is males who are using online banking more than female customers.

TABLE SHOWING THE PROFESSION OF THE PEOPLE**TABLE NO. 3**

Profession	No of respondents	Percent
govt staff	21	21.0
self employed	14	14.0
Others	65	65.0
Total	100	100.0

INTERPRETATION

From this table we can see that it is not the people who are doing govt. job or self employed who are doing more online banking but it is people of other profession who are doing internet banking. They could be business people also.

TABLE SHOWING THE NO OF PEOPLE HAVING BANK ACCOUNTS**TABLE NO. 4**

Bank account	No of respondents	Percent
Valid Yes	100	100.0

INTERPRETATION

Here all the people are having a bank account. So that it will be easy for them to get access into online banking.

TABLE SHOWING QUALIFICATION OF RESPONDENTS**TABLE NO. 5**

Qualification	No of respondents	Percent
Sslc	13	13.0
12 th	20	20.0
Degree	47	47.0
post graduation	20	20.0
Total	100	100.0

INTERPRETATION

From this table we can see that qualification is not necessary to do online banking. We who are educated and non educated can do it. We can see in this table that people who are having degree as their qualification are doing more online banking.

TABLE SHOWING THE USAGE OF ATM**TABLE NO. 6**

Using ATM	No of respondents	Percent
Never	24	24.0
Rarely	24	24.0
sometimes	26	26.0
Often	26	26.0
Total	100	100.0

INTERPRETATION

This table is also similar to that of the previous table. Here majority of the people uses often or they sometimes uses their ATM facility. They never uses or very rarely only they won't use their ATM facility.

TABLE SHOWING THE USAGE OF ONLINE FACILITY

TABLE NO. 7

Online facility	No of respondents	Percent
Never	24	24.0
Rarely	24	24.0
Sometimes	26	26.0
Often	26	26.0
Total	100	100.0

INTERPRETATION

From this table we can analyse that people more often use their online banking facility, even though there are people who rarely or never uses their online banking facility.

TABLE SHOWING THE SATISFACTION LEVEL OF BANKING CHANNEL USED

TABLE NO. 8

Satisfied with banking channel	No of respondents	Percent
Yes	93	93.0
can't say	7	7.0
Total	100	100.0

INTERPRETATION

Here from the figure or table we can see that almost all the people are satisfied with the banking channel that they use irrespective of whether it is branch mode or ATM or online facility. But the other few are not in a position to say that are they are dissatisfied with the banking they use they don't know whether they are satisfied or not.

TABLE SHOWING THE AWARENESS OF ONLINE BANKING

TABLE NO. 9

Aware	No of respondents	Percent
Yes	93	93.0
can't say	7	7.0
Total	100	100.0

INTERPRETATION

Here from this table we can see that everyone is aware about the availability of online banking from their banks. And there are only less no of people who are not aware about the availability or features or schemes of online banking.

TABLE SHOWING THE HOW OFTEN PEOPLE USE ONLINE BANKING

TABLE NO. 10

How often often people use Online Banking	No of respondents	Percent
Never	37	37.0
Rarely	15	15.0
Sometimes	16	16.0
Often	14	14.0
Always	18	18.0
Total	100	100.0

INTERPRETATION

From the table we can see that almost 37% of the sample that was collected never uses online banking. But there are only about 18% who always use online banking. There are also people who rarely use it.

TABLE SHOWING WHETHER PEOPLE ARE AWARE OF ALL INTERNET FACILITIES

TABLE NO. 11

Aware of all internet facilities	No of respondents	Percent
Yes	26	26.0
No	47	47.0
Few	27	27.0
Total	100	100.0

INTERPRETATION

From the table we can see that 47% of the people are not aware of all the online banking facilities. There were about 27% of the people who are aware of the few online banking facility. And only 26% of the people are aware of all the online banking facilities.

T TEST

1) REVIEW OF ACCOUNT BALANCE

h1: review of account is useful

h0: review of account is not useful

TABLE SHOWING ONE-SAMPLE TEST FOR REVIEW OF ACCOUNT

TABLE NO. 12

	Test Value = 0			Mean Difference	95% Confidence Interval of the Difference	
	T	Df	Sig. (2-tailed)		Lower	Upper
					Review account balance	23.448

From this test we can see that the significance is .000 so we can say that h0 i.e. review of account is not useful is rejected and h1 i.e. Review of account is useful is considered.

2) REVIEW CREDIT CARD TRANSACTION

h1: reviewing of credit card is not useful

h0: reviewing of credit card is useful

TABLE SHOWING ONE-SAMPLE TEST FOR REVIEW OF CREDIT CARD TRANSACTION

TABLE NO. 13

Test Value = 0						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Review credit card transactions	24.435	99	.000	2.010	1.85	2.17

From the test we can see that the significance that we got is .000 so we can say that the null hypothesis that is reviewing of credit card transactions is useful is rejected and h1 is found valid that reviewing of credit card is not useful.

3) TRANSFERRING FUNDS BETWEEN ACCOUNTS

h1: transferring of funds is useful
 h0: transferring of funds is not useful

TABLE SHOWING ONE-SAMPLE TEST FOR TRANSFERRING OF FUNDS BETWEEN ACCOUNTS.

TABLE NO. 14

Test Value = 0						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Transferring funds btw accounts	21.406	99	0	1.8	1.63	1.97

Again from this test we found that null hypothesis that is transferring of funds between accounts is not useful is found to be invalid or rejected and hypothesis h1 is found to be valid that is transferring of funds is useful.

4) PAY ONLINE BILLS

h1: paying of bills through online banking is useful
 h0: paying of bills through online banking is not useful

TABLE SHOWING ONE-SAMPLE TEST FOR PAYING OF ONLINE BILLS

TABLE NO. 15

Test Value = 0						
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Pay online bills	22.494	99	.000	1.740	1.59	1.89

From this test we can see that h1.i.e. Paying of bills through online banking is useful found to be valid and h0 that is paying of bills through online banking is not useful is found to be invalid or is said to be rejected.

5) LOAN APPLICATION

h1: loan application is not found to be useful
 h0: loan application is found to be useful

TABLE SHOWING ONE-SAMPLE TEST FOR LOAN APPLICATION

TABLE NO. 16

Test Value = 0						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Loan application	27.566	99	.000	2.460	2.28	2.64

From the T test that was conducted on the loan application it was found that h0 is rejected that is loan application through online banking is found to be useful and h1 is found to be valid that is loan application is not found to be useful through online banking.

CROSSTABS

1) Crosstab between age and why do you use online banking.

TABLE SHOWING CROSSTAB BETWEEN AGE AND WHY DO YOU USE ONLINE BANKING

TABLE NO. 17

Age	Why do you use					Total
	more convenient	more reliable	safety	security	faster transaction	
18-20	6	0	0	0	0	6
21-25	3	0	11	7	0	21
26-30	7	7	0	1	5	20
31-35	0	1	0	6	0	7
41-45	16	1	3	0	13	33
46-50	5	6	2	0	0	13
Total	37	15	16	14	18	100

From the crosstab that was done it was found that people of the age group 41-45 are the using mostly due to the convenience that online banking is providing followed by all the people of all the other age group. People of the age group 26-30 only find using online banking more reliable than people of any other age group. We can see that people of the age group 21-25 use online banking only because of the safety that online banking provides. there are less no of people who find security factor as important one among online banking and people of the age group 21-25 feels security factor is important. And people of the age group 41-45 use online banking because of the faster transaction that they provide.

2) Crosstab between have you used online banking and their satisfaction level.

TABLE NO. 18

		Satisfaction level					Total
		highly dissatisfied	dissatisfied	neutral	satisfied	highly satisfied	
Have you used	Yes	37	15	16	14	18	100
Total		37	15	16	14	18	100

From this test that was done it was found that all them have used online banking but it was found that majority of them are dissatisfied with online banking that is 37 out of 100 sample finds online banking as highly dissatisfied and only 18 of them are highly satisfied with the online banking facility.

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

This is a study was done to find the awareness, satisfaction level and the reason why people are using online banking.

The findings of the study conducted are:

- Majority of the people are aware of the availability of online banking.
- People are not aware of all the online banking facilities, they are aware of only few of the facilities that they use.
- Majority of the people claim that they are not satisfied with the online banking facility, even though there are people who are satisfied with online banking facility that they use.
- People use this online banking facility mainly because of the convenience that they are providing to the people.
- There are also discouraging factors such as fear, security reasons that discourages the people from using online banking again in the future.
- Irrespective of gender, profession and the qualification of people they are aware of the existence of online banking.
- The people mainly use online banking for functions like reviewing of account transactions, for reviewing their credit card transactions, for payment of bills etc.

SUGGESTIONS

- People's satisfaction level can be improved by providing specific features that can help them carry out the transactions as per their personal interest.
- Provide only those features that the customers require instead of crowding the entire features of internet banking in the websites of the bank.
- Since the factors that are likely to discourage them from using online banking is known, the banks should reduce those factors that are reducing the usage of online banking.
- Banks should provide attractive features only that the customers require that is simple in nature to use, so that people wants to use it again.
- Banks can provide customer care support by calling up or visiting the individuals who are using online banking so that they can know what their satisfaction level is, is there any sort of dissatisfying factor, what the customers want from banks to do for them.
- Banks can conduct a survey among their customers what all features do they expect the banks to put in online banking so that people can use online banking to their best.

CONCLUSION

The people who are using online banking are dissatisfied with the banking channel they use. Everyone are aware about online banking, and they have used online banking but their satisfaction level is too low i.e. they are highly dissatisfied, so the banks have to come out with strategies that will attract the customers in using them. The banks have to make sure that the customers are able to see the good side of online banking and are using more of it in the future. The people are using online banking but because of their dissatisfaction the people are not ready to use it again in the future. So the banks can come out with strategies or features that help in improving the satisfaction level of the people. The banks at the same time can reduce the risk that arises as a security while transferring of funds between accounts, which could motivate the customers in using more without fear in the future.

LIMITATIONS

This study is faces the limitation of time and the availability of the resource for the students to carry on with their study.

SCOPE FOR FURTHER RESEARCH

The study was limited to satisfaction level and awareness of people in Kottayam district regarding Online Banking. The same can be extended to other areas also.

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