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USAGE OF TECHNOLOGY ENABLED BANKING SERVICES IN INDIA: A STUDY AMONG SELECTED BANK CUSTOMERS IN MYSURU CITY, KARNATAKA

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ABSTRACT

Today the day starts and ends with technology, computers are used extensively for data storage, computation and communication. Internet offers, new opportunities to both consumers and producers of information in commerce transactions. In the five decades since liberty, banking in India has evolved through traditional phase, nationalization phase, post nationalization phase, reform phase. During reform phase, recommendations of the Narasimhan Committee (1991) covered the system for the transformation phase in the banking. Opening of new banks resulted in a paradigm swing in the ways of banking in India. The present study has adopted both descriptive and analytical methodologies. The descriptive methodology has been focused on review in the literary evidences that are available through external and internal sources. The primary aim of the study is to locate out the reasons and problems in availing the technology enabled services among the customers in Mysuru city. Based on the conversation, it is found that the wide publicity on technology enabled services usage and advantages, making sufficient and customer friendly technology enabled services at different points to avail with ease and access the same. This further gives ignition to financial services industry growth. The burning issue here is finance is closely associated with trust factor. By fixing a specific target strategy and reviewing on the issues from time to time can bring a lot of change in the usage patterns of the technology enabled services in banks in the years to come.

KEYWORDS

security issues, two factors, availability, user friendly products, service quality.

INTRODUCTION

Technology services are professional services designed to facilitate the use of technology by enterprise and end users. Technology services provide specialized technology-oriented solutions by combining the process and functions of software, hardware, networks, telecommunications and electronics. Technology services may also include services not directly related to information technology, such as telephone and cable Tv services.

Technology services cover such a broad range of industries and occupations; its scope cannot be easily quantified. However, most of us use some form of technology services on a daily basis. It also details technology –based workflow processes that expand the capacity of an organization to deliver services that generate revenue. Information technology is the bedrock for national development in a rapidly changing global environment. The usage of information technology broadly referring to computers and peripheral equipment has seen tremendous growth in services industries in the recent years. The most obvious example is perhaps the banking industries, where through the introduction of information technology related products in internet banking, electronic payments, security investments, information exchanges, banks now can provide more diverse services to customers with less manpower. Seeing this pattern of growth, it seems obvious that information technology can bring equivalent contribution to profits.

It simply refers to as the gathering, storing, manipulating and transferring information. It is the automation of process, controls and information production using computers telecommunication software and ancillary equipment such as ATM and debit card.

E-banking creates unprecedented opportunities for banks in the manner they organize financial product development and delivery via the Internet. The speed and scale of these challenges have rapidly increased with the pervasiveness of the Internet and extension of information economy (Holland and Westwood 2001). The use of E-banking technologies such as Automated Teller Machines, (ATM) Telebanking and home banking and Internet banking in the delivery of banking products and services has increasingly become an essential aspect of contemporary banking systems [Moles, 1998]

NEED FOR THE STUDY

For a long time, Indian banks faced very slight competition and operated in a confined economy. Now, well-computerized foreign banks are starting to compete seriously with the nationalized banks. Banks which use it mainly focus on three areas viz. Meeting a customer's service expectations, cutting down the costs, maintain and manage the competitive environment. For this, the banks are entering into new financial products and service options that would help them grow without losing existing customers and any new financial product or service that a bank offers will be essentially related to technology. Automation is the basic thing that banks need to have in place. It involves a combination of centralized networks, operations, and a core banking application. Automation enables banks to offer 24x7x365 service using lesser manpower. But to be really competitive, banks need to think beyond just basic automation. In this context this study has become very important to find out the service- satisfaction level of the customer. Therefore, the researcher decided to study the impact of information technology on the implementation and productivity of commercial banks in Mysuru city of Karnataka.

OBJECTIVES

1. To know the level of usage of enabled banking services in different age groups.
2. To know the level of usage of enabled banking services in different gender.
3. To know the level of awareness among different education background.
4. To know the level of awareness on technology enabled banking services in Mysuru city.

5. To find out the reasons and the problems faced by the respondents for not using technology enabled banking services
6. To analyze the factors affecting the selection of technology offered by the banks.

REVIEW OF LITERATURE

Dr. T. Sreelatha and C.H. Chandra Sekhar (2012) "Role of Technology in Indian Banking Sector". From this paper it is clear that for the next few years it plays a very important role in banking sector. In upcoming generation internet banking as well as mobile banking will have dominance in banking sector and from the analysis of paper it is clear that the systems are little difficult and not easy to understand. Hence, in the future banking sector will have its own role in overcoming the difficulties of it systems.

Dr. M. Prasanna Kumar (2014) "Information Technology: Roles Advantages and Disadvantages". Roles of it include communication inventory management, data management and customer relationship management and many other management systems. Regarding advantages globalization plays an important role due to globalization it is very easy to share a information in rapid manner and any barrier across geographic boundaries can be reduce, it also leads to in quicker and most easiest way of communication across the globe by simply typing the message or by sending the e-mail and to achieve the above object the cost required also too less. Along with this new jobs are being created due to the globalization it.

On the other hand, lower level jobs are being estimated due to the easiest way of communication as the technology is growing, one has to face the privacy problem because now a day hacking is the one of the head hack for the software engineers. Along with the above disadvantage one has to move the technology are also he/she may out of the field and going technology may also demolish the culture as most of the e-mails and messages should be sent in English language.

Moutinho, I., Phillips, P.A. (2002), "The Impact of Strategic Planning On the Competitiveness, Performance and Effectiveness of Bank Branches: A Neural Network Analysis" he concluded that for this Scottish bank managers and improvement of customer services are two major importance of internet banking and those 2 plays a major role in enhancing the services towards customers.

Ahmad Kaleem and Saimaahmad (2008) "Bankers' Perceptions of Electronic Banking in Pakistan" In this study 18 different literature are used to come to the following conclusion. In the begging of the analysis problems involved in electronic banking and benefits were analyzed and they had been rated as per the banker's reduction in inconvenience time consumption and cost of transaction are the major benefits and chances of fraud. Inclusion and security regarding information are the major problem bounded with electronic banking.

In the next stage different parameter such as experience type of bank, position hold qualification were taken as parameters to find different type of employees and their approach towards the company's profits. In the working phenomena and high cost services is the major risk involved.

RESEARCH METHODOLOGY

The present study has followed both descriptive as well as empirical methods. The descriptive methodology has been focused on review in the literary. The study is based on the services and their satisfaction thereon. Measurement of satisfactory level is with respect to various service ingredients. Hence the analytical process has become necessary, resulting in the adoption of analytical methodology. A questionnaire has been designed in four segments consisting of Individual data, Determinant of customer fulfillment, Services provided by the bank. The research has been conducted on primary data, collected from selected commercial banks of Mysuru city. SBM, HSBC, HDFC, Railway Co-operative Bank, District Co-operative Bank. Sample size for the study is 500. Kannada, Hindi and English language is used for the better communication with the respondents. The study was conducted between the time period of September 2015 to December 2015.

HYPOTHESES

- Null hypotheses H0: there is no significant relation between technology usage and education qualifications.
- Alternative hypotheses H1: there is a significant relationship between usages of technology in banking sectors. (Public sector and foreign banks).

DATA ANALYSIS AND INTERPRETATION

TABLE 1: REPRESENTS DISTRIBUTION OF SAMPLE ON THE BASIS OF EXPERIENCE OF RESPONDENTS

Age group of the respondents	Frequency	Percentage
Below 20	48	9.6
21-30	222	44.4
31-40	188	37.6
41-50	35	7
50 and above	7	1.4
Total	500	100.0

It is clear from the table that most of the respondents between the age group of 21-30 (44%) are the main users of banking technologies. In the selected sample area age group of above 50 are the least users of new technologies offered by commercial banks. Overall statistics represents age group Between 21-40 is the major respondents who are dependent on technology on day to day basis.

TABLE 2: REPRESENT DISTRIBUTION OF SAMPLE ON THE BASIS OF GENDER RESPONDENTS

Gender	Frequency	Percentage
Male	280	56
Female	145	29
Other	75	15
Total	500	100

It indicates from the table that the most respondents on the gender the male's (56%) are the main users of banking technologies In the selected sample area on gender the others are least users in technologies.

TABLE 3: REPRESENTS DISTRIBUTION OF SAMPLE ON THE BASIS OF EDUCATIONAL BACKGROUND

Educational background	Frequency	Percentage
Up to SSLC	33	6.6
Up to PUC	27	5.4
Under graduates	154	30.8
Post graduates	110	22
Professional	176	35.2
Total	500	100

It indicates from the table that professionals are the customers who avail major services offered by the bankers and it is followed by under graduates. The reasons could be professionals are due to lack of time they find it convenient to operate and get the services of online without being moving from their work place to banks. Practically it is difficult to access the reason why undergraduates are using more banking services than postgraduates.

TESTING OF HYPOTHESIS

USAGE OF TECHNOLOGY ENABLED BANKING SERVICES IN INDIA

TABLE 4

Education qualification	More usage	Less usage	Total
SSLC	5	28	33
HSC	6	21	27
Under graduates	101	53	154
Post graduates	98	12	110
Professional	156	20	176

ONE WAY ANNOVA TEST

Variable	Sum of square	Degree of freedom	Means square	F value	Significance
Between groups	-30	1	-30	161	Hypothesis rejected
Within groups	-30		-30		
Total	-60	1			

Source: Out of SPSS

Information: Since the calculation value of (1) is greater than the table value $f=0.05=161$ so that the null hypothesis rejected. Hence there is significant relation between education qualification and usage of technology.

TABLE 5: LEVEL OF AWARENESS ON TECHNOLOGY SERVICES AMONG THE DIFFERENT BANK CUSTOMERS

	Type of bank account maintained			
	Public sector bank	Foreign bank	Private bank	Co-operative bank
Level of awareness on technology services	Percentage	Percentage	Percentage	Percentage
Internet banking	21	41	30	8
Mobile banking	20	40	32	8
Electronic Fund Transfer (EFT)	30	42	12	16
The electronic clearing system (credit)	25	30	30	15
The electronic clearing system (debit)	25	30	30	15
National Electronic Fund Transfer (NEFT)	30	30	30	10

It represents from the table those customers of having account in private sector banks are the one who is making use of all kinds of services provided by the banks, as we assumed that due to the prolonged working hour, traffic and logistic issue it is difficult for them to make a frequent visit to banks. As per the data available private sector bank account holders are being the highest group of service users and co-operative banking customers being the least users of new banking services.

HYPOTHESIS

H1: there is a significant relationship between usage of technology in banking sectors. (public sector and foreign banks.)

Statistical tool	'r' value	Significance
Karl Pearson's co-efficient	0.4	Moderate degree of positive correlation between public sector and foreign banks.

Hence r value is 0.4 there is a significant relationship between usage of technology in banking sectors. (public sector and foreign banks)

TABLE 6: PROBLEMS AND REASONS FOR NOT USING TECHNOLOGY SERVICES IN DIFFERENT BANK CUSTOMERS

No.	Problems and reasons	Percentage
1	Technology frauds and cyber crimes	9
2	Improper knowledge of technology	14
3	Resistance to change	28
4	Fear of mistake in operation	6
5	Difficulty in remembering the digits as a password	4
6	Technology failures	4
7	Frequent change of technology	8
8	Delivery failures and implications	5
9	Poor availability and accessibility	12
10	Network related issues	10
	Total	100

TABLE 7: REASONS FOR NOT USING TECHNOLOGY –TWO FACTORS

Factors		Percentage
Operating problem	Lack of availability in many places	60
	Network related issues	
	Hidden cost	
Safety and security related issues	Technology failures	40
	Frequent change of technology	
	Technology do not ensure safety	
	Total	100

There are two factors emerged, grouping the level of awareness of technological services offered by the Banks. They are titled as operating problems and safety and security problems.

TABLE 8: DISTRIBUTION OF SAMPLE ON THE BASIS OF TYPE OF OCCUPATION

Occupation Type	Frequency	Percentage
Private employee	210	42
Govt. Employee	65	13
Business	49	9.8
Professional's	176	35.2
Total	500	100.0

It indicates that most of the people who are working in private sectors are the major users of banking services than any other sector of employees. The probable reason could be the prolonged working hours of private employees, so they find it convenient to use the services offered by the banks. Prolonged working hours can be categorized as internal issue and traffic and logistics problems can be categorized as an external issue.

TABLE 9: DISTRIBUTION OF SAMPLE ON THE BASIS OF ANNUAL INCOME

Annual income (In Lakhs)	Frequency	Percentage
Below 1	51	10.2
1-3	81	16.2
3-5	190	38
Above-5	178	35.6
Total	500	100

Annual income between 3-5 lakh respondents in the sample Sample size of the study are the major users of technology enabled banking services. It indicates from the table 1.5 that 38 percentages of the sample respondents are of 3-5 lakh per year and least being below 1 lakh per year.

TABLE 10: SHOWING THE LEVEL OF AWARENESS OF TECHNOLOGY SERVICES AMONG THE DIFFERENT QUALIFICATION GROUPS

Education qualification	Education qualification				
	UPTO SSLC	HSC	UG	PG	Professional
Technology services	Percentage	Percentage	Percentage	Percentage	Percentage
Internet banking	8	10	21	31	30
Mobile banking	1	1	30	33	35
Electronic fund transfer (EFT)	2	5	32	31	30
The electronic clearing system (credit)	1	10	25	32	32
The electronic clearing system (debit)	1	10	25	32	32
National electronic fund transfer (NEFT)	0	8	30	30	32
Real time gross settlement (RTGS)	0	8	30	30	32

It represents from the table 1.9 that people or customers of having background UG, PG and professionals are more dependent or the group who are making use of banking new services than SSLC and HSC customers. From this table we can say that there is a correlation between educational background and usage of banking services.

It is clear from the study that customers of having background UG, PG and professionals are more dependent or the group who are making use of banking new services than SSLC and HSC customers.

FINDINGS

- There is a maximum usage of technology enabled banking services by the age group of 21-30 years from the sample size.
- Professionals are the major users of technology enabled banking services as per the study that is 35.2%.
- There is a positive relation between education qualification and usage of technology.
- Study reveals that private sector employees are more comfortable in using technology enabled banking services.
- Annual income between 3-5 lakh respondents in the sample size of the study are the major users of technology enabled banking services.
- Operating, safety and security related issues are considered as two factors which are the reasons for not using technology enabled banking services by banking customers.

CONCLUSION

From the above work, time (in hours) is the major criteria to establish the technology and to publish the services, importance and advantages and usage of the same and to provide same user friendly technologies to the public with ease and to use the same. This kind of work definitely initiates the growth of any industry but believeness (trust factor) is the major criteria that is associated with finance that can be establish by providing proper services and by imparting sufficient knowledge to the public.

From past several decades' misuseage of the currently available technologies had been a major headache for the Banks. Hence, these kinds of services can be used by fixing highly esteemed target and its strategy by reviewing the suggestions by the public from time to time. Can bring many changes in the technology usage patterns in the upcoming years, there by fixed esteemed target can be easily achievable.

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