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A STUDY ON CUSTOMER PERCEPTION TOWARDS E-BANKING WITH SPECIAL REFERENCE TO VALANCHERRY TOWN

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ABSTRACT

The study finds out that anyhow electronic banking is the new way of doing business without setting foot outside. It is defined as the automated delivery of new and traditional banking products and services directly to customers through personnel computer. E banking was used as an informational medium to market banking products and services but with the development of new technology bank uses internet banking both for transactional and informational medium.

KEYWORDS

Valancherry town, Customer perceptions, e-banking.

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INTRODUCTION



Online banking, also known as internet banking, e-banking or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a wide range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.

OBJECTIVES OF E BANKING

1. To study the attitude and perceptions of customers about e-banking.
2. To understand the awareness level of customers about e-banking.
3. To understand different services provided by banks through internet.
4. To find out the problems faced by the customers in e-banking.

RESEARCH METHODOLOGY

The analysis has been made mainly based on primary data that is by using questionnaire. Data analysis is conducted with the help of tables and diagrams.

POPULATION AND SAMPLE SIZE

Data were collected using a convenience sample of 80 customers belonging to Valancherry town Malappuram district.

REVIEW OF LITERATURE

- Dannenberg and Kellner (1998), in their study, overviewed the opportunities for effective utilization of the Internet with regard to the banking industry.
- Daniel (1999), in his research paper, described e-banking as the newest delivery channel offered by the retail banks in many developing countries.
- Sathye (1999), in his research paper, explored the factors affecting the adoption of internet banking by Australian customers.

DISCUSSION

SERVICES PROVIDED BY BANKS

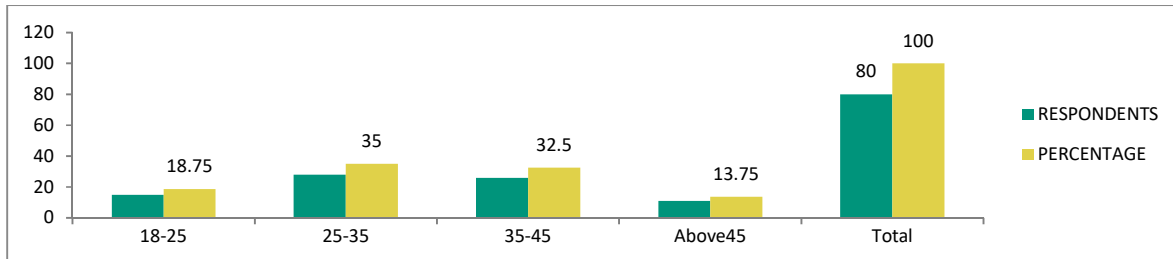
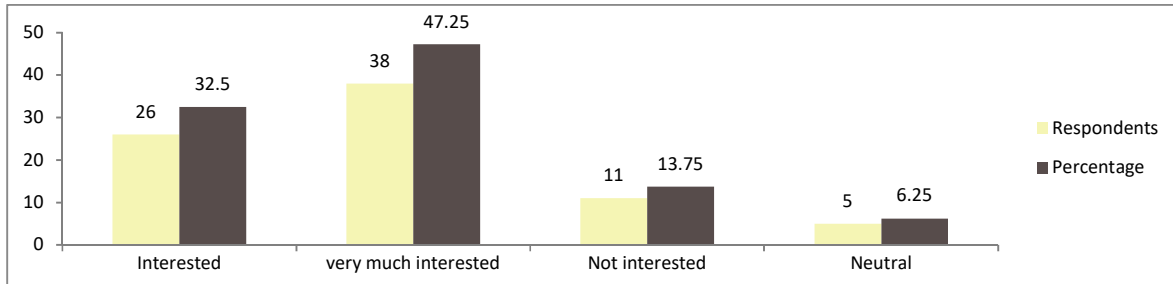
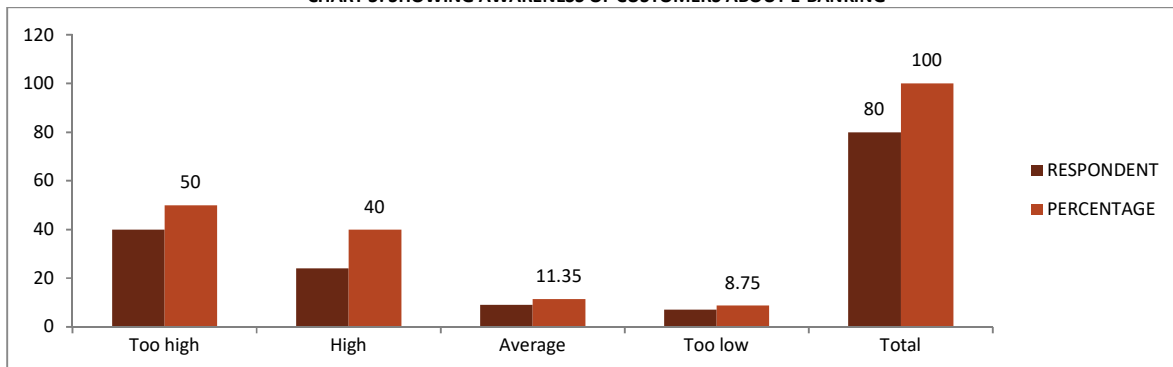
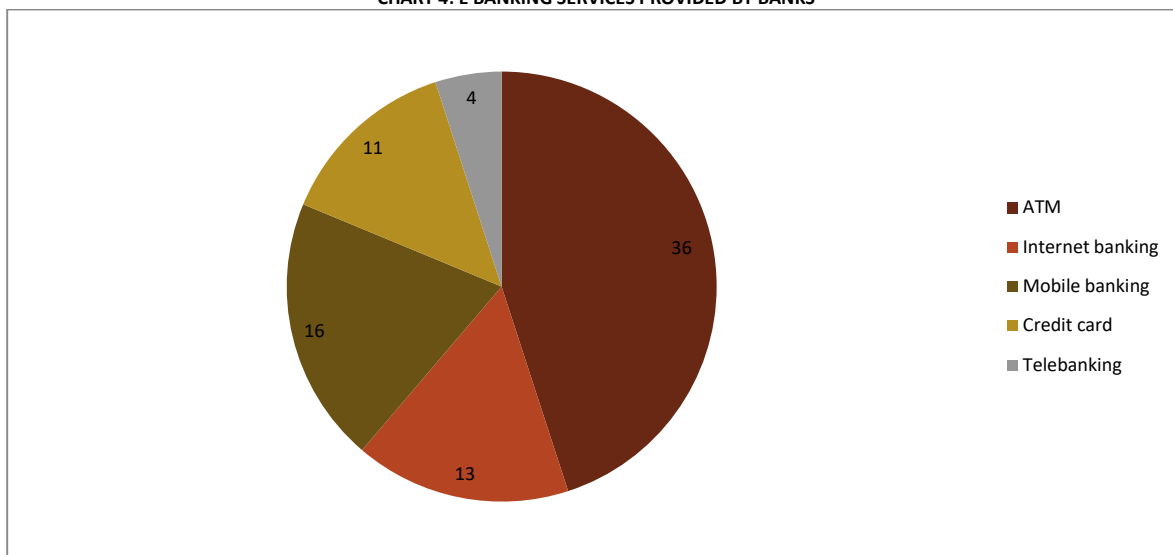
- On line banking.
- ATM and debit card services.
- Phone banking.
- SMS banking.
- Electronic alert.
- Mobile banking.
- Fund transfer services.
- Point of sales banking.

ADVANTAGES OF E-BANKING

- Online account is simple to open and easy to operate.
- It is quite convenient as you can easily pay bills transfer funds between accounts etc.
- It is available all the time ie.24*7
- It is fast and efficient.
- This facility keeps your account safe.
- One can update contact information as well as check online statement with net banking.
- One can check balance and online transactions any time no need to visit bank

CHALLENGES OF E BANKING

- Understanding the usage of internet banking might be difficult for a beginner at the first go.
- You cannot have access to online banking if you don't have an internet connection.
- Security of transactions is a big issue.
- Password security is a must.
- You cannot use it, in case; the bank's server is down.
- Another issue is that sometimes it becomes difficult to note whether your transaction was successful or not.

CHART 1: AGE WISE DISTRIBUTION OF RESPONDENTS**CHART 2: ATTITUDE AND PERCEPTION OF CUSTOMERS TOWARDS E BANKING****CHART 3: SHOWING AWARENESS OF CUSTOMERS ABOUT E-BANKING****CHART 4: E BANKING SERVICES PROVIDED BY BANKS**

FINDINGS

- Majority (35%) of the e-banking customers come under the age group 25-35.
- Majority (47.25%) of the customers are satisfied with the experience of e banking.
- Majority 50% customers are aware about security concerns.
- Majority (36%) of the customers are using ATM.

CONCLUSION

Anyhow electronic banking is the new way of doing business without setting foot outside. It is defined as the automated delivery of new and traditional banking products and services directly to customers through personnel computer. E banking was used as an informational medium to market banking products and services but with the development of new technology bank uses internet banking both for transactional and informational medium.

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