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OBJECTIVES
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RESULTS & DISCUSSION
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RECOMMENDATIONS/SUGGESTIONS
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PREFERENCE OF CUSTOMERS FOR BANKING SELF-SERVICE TECHNOLOGIES

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ABSTRACT

Banking has undergone a radical change since the introduction of self-service technology. The banks prefer alternative delivery channels as it provides them competitive advantage by reaching out to large number of customers. Besides thi,s delivery of services to customers through technology gives banks cost advantage. As banks introduce new ways of reaching out to the customer, it becomes imperative to know which channels are clicking with the customer. This paper presents a comparative study of banking channels i.e, Branch Banking, ATM, Mobile banking, Internet banking. Two public sector banks and as many private sector banks are taken. Customers are selected using stratified branch intercept technique. The study finds that a majority of customers prefer branch banking and ATM while Internet and mobile banking came next on priority list. Private sector bank customers prefer Internet banking. This study would help banks in formulating banking strategies based on customers banking channel preference.

KEYWORDS

Banks, Self-Service Technology, ATM, Mobile Banking, Internet Banking.

INTRODUCTION

As technology becomes an integral part of banking with banks offering new ways of reaching out to the customer by adopting new technological channels. These technological channels through which a transaction can be produced without having to interact with the service employee are called Self-service technologies. (Meuter et. al. 2000) Private sector banks have been pioneers in starting these new technological channels. However, public sector banks were quick to adopt them.

Self-service technologies offer banks the benefit to reach out to customers without having to invest heavily in setting up a branch. Its cuts down on labor cost and help in standardizing the services. For the customers the channels offer convenience and round the clock services. As more and more banks try and route customers to these cost effective channels, the adoption and usage pattern still need to be seen.

Customer has a preference for different banking channels based on their needs. More than one channel is being used to interact with the banks. Customer may prefer doing a transaction through technological interface or after interacting with the teller. Customer forced to do transaction through a non-preferred channels and poor experience with a channel can lead to customer dissatisfaction. Banks will have to identify customer segments and understand their needs before reaching out to them.

Internet banking has not yet become very popular with customers in India but even a small percentage of customers who do start using it would make a huge difference for the banks. ATM has become very popular with the customers but it is important to see if Internet banking and mobile banking would pick up in the same way or not. Banks will have to look for right mix of both branch banking and Self-service technologies to cut down on cost and increase revenues. The use of alternative channels and the value of human interactions with the teller need to be seen.

REVIEW OF LITERATURE

Rugimbana (1995) investigates the characteristics of ATM users and those who are not using. The study suggests that perception plays a very important role in the adoption of ATMs. Demographics are very important to identify the users. Convenience of using ATM is important factor in the adoption.

Filotto et al. (1997) suggests that mostly customers were apprehensive to use the new technologies because of security issues. The study was done on customers of Italian bank. An attempt was made to study behavior patterns of users and non users of ATMs. Filloto et al. concludes that younger customers prefer using ATMs.

Tiwari B. and Herstatt (2006) suggests that mobile banking is getting acceptance amongst banks. Mobile commerce that was completely written off has now shown a massive growth in last few years, which has increased m-commerce. One of the reasons for this is the high availability of mobile phones, which is, much more than computers in some countries. It would do wonders if mobile banking takes the route of online banking. 50 banks worldwide were selected, majority from Germany and Bank of Punjab, HDFC, ICICI based on availability of m-banking in India. The installation of mobile banking and mobile financial services provide in Germany and other countries were looked into during the period of May/June, 2005.

Ghods et al. (2014) investigates customer adoption internet adoption behavior in Tehran. The study aims to understand the affect of technical aspect and the personal characteristics of Internet Banking. These include security from the channel, the difficulty in using the channels and the effectiveness of IB. Customer's characteristics like the customers knowledge about the channel, his social character and the level of risk he takes were analysed. The sample was drawn using stratified random sampling and 453 bank customers were selected. Risk taking ability of customer and his knowledge about the channel plays important role in adoption of internet banking. both technical and personal characteristics affect adoption process.

Hanafizadeh et al . (2014) during 1999 to 2012 Internet banking has seen a massive increase. The study aims at analyzing the published work on online banking. Adoption of online banking has seen lot of research off late. With new channels being installed more work will continue on this. Most of the research has centered around the process of adoption, factors affecting the adoption and relationship between them and comparison of channels and demographic profiles.

Montazemi & Saremi (2015) concludes that internet banking has not picked up the fancy of customers yet despite offering numerous benefits to the customer. The literature on internet banking adoption was reviewed and two models proposed. The data was collected from 25265 customers. Factors which affect the pre adoption of online banking and post adoption were analysed using structural equational modeling. Ten factors affecting consumers' adoption of the internet banking were identified and the relative importance of these factors differs depending on consumers' pre-adoption and post-adoption of the online banking.

Aghdaie et al. (2015) conclude how the system performs and the kind of information provided have an direct affect on the level of customer satisfaction. Bank can understand customer behavior only after establishing an rapport with him. The study in Iran aims at understanding customer loyalty and customer satisfaction from online banking. The kind of services provided by channel and the excellence in information were taken into consideration. 250 questionnaires were got filled for data collection. Random sampling was used.

OBJECTIVES

1. To study the use and preference pattern of customers for banking self-service technologies in public and private sector banks; and
2. To examine the relationship of preference for banking self-service technologies with customers' demographic profile in public and private sector banks.

RESEARCH METHODOLOGY

The sample of the study was based on multi-stage stratified branch intercept technique. The study covered 2 Public sector banks and 2 Private sector banks based on their presence in terms of number of branches in the tri-city region. The tri-city region was selected as it has compared to other cities maximum population of youth being the hub of IT sector.

The banks identified included State Bank of India (SBI) and Punjab National Bank (PNB) in the Public sector banks category and HDFC Bank and ICICI Bank in the private sector bank category. As much as 300 customers from public sector banks and an equal number of customers from private sector banks were interviewed for data collection. Branch intercept method was adopted to interview the customers. In order to analyze the data, advance statistical techniques like Analysis of Variance (ANOVA), t-test and Z-test (test of proportions) were applied.

RESULTS AND DISCUSSION

The use of banking self-service technologies was studied in terms of use frequency, ranking order and preference order of different banking delivery channels.

USE OF BANKING TECHNOLOGIES BY THE RESPONDENTS

Information contained in Table 1 showed the banking technology used by the respondents of various public and private sector banks.

TABLE 1: BANKING TECHNOLOGY USED BY THE RESPONDENTS (Multiple Response)

Technology	Public Sector		Private Sector		Z-value
	No.	%age	No.	%age	
Branch Banking	300	100.00	300	100.00	0.00
ATM	298	99.33	298	99.33	0.00
Mobile Banking	48	16.00	62	20.67	1.48
Internet Banking	100	33.33	130	43.33	2.52*

Among public sector respondents the branch banking was used by all the 100 percent respondents, followed by ATM banking by 99.33 percent respondents. Mobile banking was used by the lowest 16.00 percent respondents followed by 33.33 percent for internet banking.

Among private sector respondents, the branch banking was used by all the 100 percent respondents, followed by ATM banking by 99.33 percent. Mobile banking was used by the lowest 20.67 percent of respondents followed by 43.33 percent for internet banking.

The analysis showed that there was no variation between the public and private sector respondents regarding the use of branch, ATM banking and mobile banking, as shown by the non-significant Z-values. However there was a significant variation between the respondents of public and private sector respondents regarding the use of internet banking as indicated by the Z-value of 2.52. The internet banking was used by a significantly higher proportion of respondents in private sector as compared to that in private sector banks.

PREFERENCE SCORE OF DIFFERENT BANKING TECHNOLOGIES BY RESPONDENTS

The preferences for different banking technologies by public and private sector respondents have been shown in Table 2. In public sector banks the first preference of respondents was ATM banking with mean preference score of 1.15, followed by branch banking with mean preference score of 2.07.

TABLE 2: MEAN PREFERENCE SCORE OF DIFFERENT BANKING TECHNOLOGIES BY THE RESPONDENTS

Technology	Public Sector		Private Sector	
	Mean	Preference	Mean	Preference
Branch Banking	2.07	2	2.30	2
ATM	1.15	1	1.16	1
Mobile Banking	3.49	4	3.42	4
Internet Banking	3.29	3	3.11	3

The least preference of respondents was mobile banking, with mean preference score of 3.49, followed by internet banking with mean preference score of 3.29. In private sector banks the first reference of respondents was ATM banking with mean preference score of 1.16, followed by branch banking with mean preference score of 2.30. The least preference of respondents was mobile banking, with mean preference score of 3.42, followed by internet banking with mean preference score of 3.11.

The analysis showed that ATM banking was the first choice of both public and private sector respondents, while internet banking was indicated as the least choice.

RELATIONSHIP OF PREFERENCE FOR BANKING SELF-SERVICE TECHNOLOGIES WITH DEMOGRAPHIC VARIABLES

The relationship between preference for various banking self-service technologies and respondents' personal profile is very relevant to study the role of personal profile so that appropriate strategies can be developed for the customers.

PUBLIC SECTOR

Age: A perusal of Table 3 showed that branch banking came to be the second choice of respondents in all the age groups in public sector. The highest score of preference was of the order of 2.26 among the age group of 30-40 years, followed by 2.19 among the age group of below 30 years. The lowest score of preference was of the order of 2.08 among the age group of above 50, followed by 2.13 among age group of 40-50 years. However, the preference score came to be non-significant among all the age groups as indicated by F-ratio of 0.84.

TABLE 3: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH AGE

Age (years)	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
Below 30	2.19	2	1.08	1	3.32	3	3.41	4
30-40	2.26	2	1.17	1	3.56	4	3.01	3
40-50	2.13	2	1.22	1	3.39	4	3.25	3
Above 50	2.08	2	1.14	1	3.51	4	3.27	3
F-ratio	0.84		1.49		2.44		4.04*	

ATM banking came to be the first choice of respondents in all the age groups in public sector. The highest score of preference was of the order of 1.22 among the age group of 40-50 years, followed by 1.17 among the age group of 30-40 years. The lowest score of preference was of the order of 1.08 among the age group of below 30, followed by 1.14 among age group of above 50 years. The preference score was non-significant among all the age groups as indicated by F-ratio of 0.84.

Mobile banking came to be the least preferred choice of respondents in all the age groups in public sector accepts in the age group of below 30, where mobile banking was the second last choice of the respondents. The highest score of preference was of the order of 3.56 among the age group of 30-40 years, followed by 3.51 among the age group of above 50 years. The lowest score of preference was of the order of 3.32 among the age group of below 30, followed by 3.39 among age group of 40-50 years. The preference score was non-significant among all the age groups as indicated by F-ratio of 2.44.

Internet banking came to be the second last choice of respondents in all the age groups in public sector, accept in the age group of below 30, where mobile banking was the least choice of the respondents. The highest score of preference was of the order of 3.41 among the age group of below 30 years, followed by 3.27 among the age group of above 50 years. The lowest score of preference was of the order of 3.01 among the age group of 30-40 years, followed by 3.25 among age group of 40-50 years. The preference score was significant among all the age groups as indicated by F-ratio of 4.04.

Gender: Table 4 showed that branch banking came to be the second choice of both male and female respondents in public sector. The higher score of preference was of the order of 2.21 among male respondents as compared to 2.15 among female respondents. There was no significant difference between the preferences of both male and female respondents as revealed by the non-significant t-value of 0.62.

TABLE 4: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH GENDER

Gender	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
Male	2.21	2	1.16	1	3.43	4	3.20	3
Female	2.15	2	1.15	1	3.49	4	3.20	3
t-value	0.62		0.07		0.79		0.00	

ATM banking came to be the first choice of both male and female respondents in public sector. The higher score of preference was of the order of 1.16 among male respondents as compared to 1.15 among female respondents. There was no significant difference between the preferences of both male and female respondents as revealed by the non-significant t-value of 0.07.

Mobile banking came to be the last choice of both male and female respondents in public sector. The higher score of preference was of the order of 3.49 among female respondents as compared to 3.43 among male respondents. There was no significant difference between the preferences of both male and female respondents as revealed by the non-significant t-value of 0.79.

Internet banking came to be the second last choice of both male and female respondents in public sector. The score of preference (3.20) was same in both the male and female respondents. There was no difference between the significance level of both male and female respondents as indicated by the zero t-value.

Marital Status: It is evident from Table 5 that branch banking was the second choice of all the married, unmarried and divorced respondents. The highest score of preference was of the order of 2.29 among unmarried respondents, followed by 2.13 and 2.00 among married and divorced respondents respectively. However the score of preference was non-significant in all the marital status groups as indicated by the F-ratio of 1.66.

TABLE 5: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH MARITAL STATUS

Marital Status	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
Married	2.13	2	1.19	1	3.50	4	3.18	3
Unmarried	2.29	2	1.12	1	3.40	4	3.19	3
Divorced	2.00	2	1.20	1	3.20	3	3.70	4
F-ratio	1.66		0.95		2.87*		2.05	

ATM banking was the first choice of all the married, unmarried and divorced respondents. The highest score of preference was of the order of 1.20 among divorced respondents, followed by 1.19 and 1.12 among married and unmarried respondents respectively. The score of preference was not significantly related with the marital status as indicated by the F-ratio of 0.95.

Mobile banking was the last choice of married and unmarried respondents while second last choice of the divorced respondents. The highest score of preference was of the order of 3.50 among married respondents, followed by 3.40 and 3.20 among unmarried and divorced respondents respectively. The score of preference was significantly related with the marital status as indicated by the F-ratio of 2.87.

Internet banking was the second last choice of all the married and unmarried respondents, while the last preference of divorced respondents. The highest score of preference was of the order of 3.70 among divorced respondents, followed by 3.19 and 3.18 among unmarried and married respondents respectively. There was no significant relationship between score of preference and marital status as indicated by the F-ratio of 2.05.

Education: Table 6 clearly showed that branch banking was the second choice of all the respondents according to education level. The highest score of preference in branch banking was of the order of 2.27 among postgraduates, followed by 2.21 among matric or 10+2. The lowest level of preference was of the order of 2.14 among professionals, followed by 2.17 among graduates. The preference level was non-significant in all the educational levels as conveyed by the F-ratio of 0.22.

TABLE 6: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH EDUCATION

Education	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
Matric/10+2	2.21	2	1.15	1	3.47	4	3.17	3
Graduation	2.17	2	1.16	1	3.44	4	3.22	3
Postgraduation	2.27	2	1.13	1	3.57	4	3.03	3
Professional	2.14	2	1.14	1	3.32	3	3.41	4
F-ratio	0.22		0.07		0.71		0.99	

ATM banking was the first choice of all the respondents according to education level. The highest score of preference in ATM banking was of the order of 1.16 among graduates, followed by1.15 among matric or 10+2. The lowest level of preference was of the order of 1.13 among postgraduates, followed by 1.14 among professionals. The preference level was not significantly related with the education as conveyed by the F-ratio of 0.07.

Mobile banking was the last choice of all the respondents, exceept for professional, as mobile banking was the last choice of the professionals. The highest score of preference in mobile banking was of the order of3.57 among postgraduates, followed by3.47 among matric or 10+2. The lowest level of preference was of the order of 3.32 among professionals, followed by 3.44 among graduates. The preference level was not significantly related with the education as conveyed by the F-ratio of 0.71.

Internet banking was the second last choice of all the respondents accepts the last choice of professionals according to education level. The highest score of preference in branch banking was of the order of 3.41 among professionals, followed by3.22 among graduates. The lowest level of preference was of the order of 3.03 among postgraduates, followed by 3.17 among matric or 10+2 respondents. The preference level was not significantly related with the educational level of respondents as conveyed by the F-ratio of 0.99.

Occupation: A perusal of Table 7 showed that branch banking came to be the second choice of all the respondents in public sector in all the professions. The score of preference was highest of the order of 2.38 among academicians or students, followed by 2.25 and 2.08 among serviceman and self employed or businessman respectively. The lowest level of preference was of the order of 2.00 among homemakers, followed by 2.07 among others. The score of preferences was significantly related with the occupation as indicated by the F-ratio of 2.74.

TABLE 7: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH OCCUPATION

Occupation	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
Self-employed/business	2.08	2	1.20	1	3.46	4	3.26	3
Service	2.25	2	1.16	1	3.45	4	3.14	3
Academician/Students	2.38	2	1.10	1	3.33	4	3.17	3
Homemaker	2.00	2	1.14	1	3.57	4	3.30	3
Others	2.07	2	1.14	1	3.57	4	3.21	3
F-ratio	2.74*		0.48		1.07		0.43	

ATM banking came to be the first choice of all the respondents in public sector in all the professions. The score of preference was highest of the order of 1.20 among self employed/businessman, followed by 1.16 among serviceman. The score of preference was 1.14 among both the homemakers and others. The lowest

level of preference was of the order of 1.10 among academicians or students. The score of preferences was not significantly related with the occupation as indicated by the F-ratio of 0.48.

Mobile banking came to be the last choice of all the respondents in public sector in all the professions. The score of preference was highest of the order of 3.57for homemakers and other professions each, followed by 3.46 and 3.45 among self employed/businessman and serviceman respectively. The lowest level of preference was of the order of 3.33 among academicians/students. The score of preferences was not significantly related with the occupation as indicated by the F-ratio of1.07.

Internet banking came to be the second last choice of all the respondents in public sector in all the professions. The score of preference was highest of the order of 3.30 for homemakers, followed by 3.26 and 3.21 among self employed/businessman and others respectively. The lowest level of preference was of the order of 3.14 among serviceman, followed by 3.17 among academicians /students. The score of preferences was not significantly related with the education as indicated by the F-ratio of 0.43.

Income: Table 8 showed that branch banking was the second choice of all the public sector respondents under all income groups. The score of preferences was highest of the order of 2.23 among Rs.25,000-Rs.50,000 income group respondents, followed by 2.22 among less than Rs. 25,000 income respondents. The lowest level of preference was 1.83 among more than or equal to Rs. 75,000 income group respondents, followed by 2.09 among Rs. 50,000-75,000 income group. The score of preference was not significantly related to income as indicated by the F-ratio of 1.62.

TABLE 8: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH INCOME

Income	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
<25000	2.22	2	1.23	1	3.42	4	3.13	3
25000-50000	2.23	2	1.12	1	3.39	4	3.26	3
50000-75000	2.09	2	1.13	1	3.65	4	3.13	3
>=75000	1.83	2	1.22	1	3.75	4	3.17	3
F-ratio	1.62		1.42		3.10*		0.59	

ATM banking was the first choice of all the public sector respondents under all income groups. The score of preferences was highest of the order of 1.23 among less than Rs. 25,000 income group respondents, followed by 1.22 among more than or equal to Rs. 75,000 income group respondents. The lowest level of preference was 1.12 among Rs. 25,000-Rs. 50,000 income group respondents, followed by 1.13 among Rs. 50,000-Rs. 75,000 income group. The score of preference was not significantly related to income as indicated by the F-ratio of 1.42.

Mobile banking was the last choice of all the public sector respondents under all income groups. The score of preferences was highest of the order of 3.75 among more than or equal to Rs. 75,000 income group respondents, followed by 3.65 among Rs. 50,000-Rs. 75,000 income group respondents. The lowest level of preference was 3.39 among Rs. 25,000-Rs.50,000 income group respondents, followed by 3.42 among less than Rs. 25,000 income group. The score of preference was significantly related with the income as indicated by the F-ratio of 3.10.

Internet banking was the second last choice of all the public sector respondents under all income groups. The score of preferences was highest of the order of 3.26 among Rs. 25,000-Rs. 50,000 income group respondents, followed by 3.17 among more than or equal Rs. 75,000 income group respondents. The lowest level of preference was 3.13 among both the Rs. 50,000-Rs. 75,000 and less than Rs. 25,000 income group respondents. The score of preference was not significantly related with the income as indicated by the F-ratio of 0.59.

PRIVATE SECTOR

Age: A perusal of Table 9 indicated that branch banking came to be the second choice of respondents in all the age groups in private sector. The highest score of preference was of the order of 2.37 among the age group of 40-50 years, followed by 2.33 among the age group of above 50. The lowest score of preference was of the order of 2.26 among the age group of 30-40, followed by 2.31 among age group of below 30 years. However, the preference score was not significantly related with the age as indicated by F-ratio of 0.24.

TABLE 9: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH AGE

Age (years)	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
Below 30	2.31	2	1.20	1	3.39	4	3.09	3
30-40	2.26	2	1.14	1	3.47	4	3.12	3
40-50	2.37	2	1.11	1	3.53	4	3.00	3
Above 50	2.33	2	1.11	1	3.11	3	3.44	4
F-ratio	0.24		0.86		1.95		1.11	

ATM banking came to be the first choice of respondents in all the age groups in private sector. The highest score of preference was of the order of 1.20 among the age group of below 30 years, followed by 1.14 among the age group of 30-40 years. The lowest score of preference was of the order of 1.11 among the age group of both 40-50 and above 50 years. The preference score was not significantly related with the age as indicated by F-ratio of 0.80.

Mobile banking came to be the least preferred choice of respondents in all the age groups in private sector accept in the age group of above 50, where mobile banking was the second last choice of the respondents.. The highest score of preference was of the order of 3.53 among the age group of 40-50 years, followed by 3.47 among the age group of 30-40 years. The lowest score of preference was of the order of 3.11 among the age group of above 50, followed by 3.39 among age group of below 30 years. However, the preference score was non-significant between all the age groups as indicated by F-ratio of 1.95.

Internet banking came to be the second last choice of respondents in all the age groups in private sector accept in the age group of above 50 years, where mobile banking was the least choice of the respondents.. The highest score of preference was of the order of 3.44 among the age group of above 50 years, followed by 3.12 among the age group of 30-40 years. The lowest score of preference was of the order of 3.00 among the age group of 40-50 years, followed by 3.09 among age group of below 30. The preference score was non-significant between all the age groups as indicated by F-ratio of 1.11

Gender: Table 10 showed that branch banking came to be the second choice of both male and female respondents in private sector. The higher score of preference was of the order of 2.34 among male respondents as compared to 2.19 among female respondents. However, there was no significant difference between the preferences of both male and female respondents as revealed by the non-significant t-value of 1.46. ATM banking came to be the first choice of both male and female respondents in private sector. The higher score of preference was of the order of 1.17 among male respondents as compared to 1.14 among female respondents. However, there was no significant difference between the preferences of both male and female respondents as revealed by the non-significant t-value of 0.59.

TABLE 10: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH GENDER

Gender	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
Male	2.34	2	1.17	1	3.44	4	3.04	3
Female	2.19	2	1.14	1	3.35	4	3.32	3
t-value	1.46		0.59		1.04		2.42*	

Mobile banking came to be the last choice of both male and female respondents in private sector. The higher score of preference was of the order of 3.44 among male respondents as compared to 3.35 among female respondents. However, there was no significant difference between the preferences of both male

and female respondents as revealed by the non-significant t-value of 1.04. Internet banking came to be the second last choice of both male and female respondents in private sector. The score of preference was 3.32 among female as compared to 3.04 among male respondents. There was a significant difference between the preference level of both male and female respondents as indicated by the t-value of 2.42.

Marital Status: It is evident from Table 11 that branch banking was the second choice of all the married, unmarried and divorced respondents. The highest score of preference was of the order of 2.33 among unmarried respondents, followed by 2.30 and 1.67 among married and divorced respondents respectively. However the score of preference was non-significant as indicated by the F-ratio of 1.68.

TABLE 11: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH MARITAL STATUS

Marital Status	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
Married	2.30	2	1.14	1	3.43	4	3.12	3
Unmarried	2.33	2	1.17	1	3.43	4	3.07	3
Divorced	1.67	1.5	1.67	1.5	3.00	3	3.67	4
F-ratio	1.68		5.91**		0.83		1.03	

ATM banking was the first choice of all the married, unmarried and divorced respondents. The highest score of preference was of the order of 1.67 among divorced respondents, followed by 1.17 and 1.14 among unmarried and married respondents respectively. However the score of preference was significant as indicated by the F-ratio of 5.91.

Mobile banking was the last choice of married and unmarried respondents while second last choice of the divorced respondents. The highest score of preference was of the order of 3.43 among both married and unmarried respondents, followed by 3.00 among divorced respondents . The score of preference was non-significant as indicated by the F-ratio of 0.83.

Internet banking was the second last choice of all the married and unmarried respondents while the last preference of divorced respondents. The highest score of preference was of the order of 3.67 among divorced respondents, followed by 3.12 and 3.07 among married and unmarried respondents respectively. However the score of preference was non-significant as indicated by the F-ratio of 1.03.

Education: The information given in Table 12 indicated that branch banking was the second choice of all the respondents according to education level. The highest score of preference in branch banking was of the order of 2.65 among postgraduates, followed by2.26 among graduates.

TABLE 12: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH EDUCATION

Education	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
Matric/10+2	2.11	2	1.11	1	3.50	4	3.28	3
Graduation	2.26	2	1.12	1	3.39	4	3.21	3
Postgraduation	2.65	2	1.15	1	3.42	4	2.77	3
Professional	2.18	2	1.36	1	3.45	4	3.00	3
F-ratio	5.26**		4.32**		0.31		4.28**	

The lowest level of preference was of the order of 2.11 among matric or 10+2, followed by 2.18 among professionals. However the preference score was significantly related with the education as conveyed by the F-ratio of 5.26.

ATM banking was the first choice of all the respondents according to education level. The highest score of preference in ATM banking was of the order of 1.36 among professionals, followed by1.15 among postgraduates. The lowest level of preference was of the order of 1.11 among matric or 10+2, followed by 1.12 among graduates. The preference score was significantly related with education as conveyed by the F-ratio of 4.32.

Mobile banking was the last choice of all the respondents according to their education level. The highest score of preference in mobile banking was of the order of 3.50 among matric or 10+2 respondents, followed by3.45 among professionals. The lowest level of preference was of the order of 3.39 among graduates, followed by 3.42 among postgraduates. However the preference level was not significantly related with education as conveyed by the F-ratio of 0.31.

Internet banking was the second last choice of all the respondents according to their education level. The highest score of preference in branch banking was of the order of 3.28 among matric/10+2 respondents, followed by3.21 among graduates. The lowest level of preference was of the order of 2.77 among postgraduates, followed by 3.00 among professionals. The score of preference was significantly related with the education as conveyed by the F-ratio of 4.28.

Occupation: Table 13 showed that branch banking came to be the second choice of all the respondents in private sector in all the professions. The score of preference was highest of the order of 2.53 among academicians/students, followed by 2.40 and 2.33 among other professions and serviceman respectively. The lowest level of preference was of the order of 1.90 among homemakers, followed by 2.24 among self employed/businessman. The score of preferences was significantly related with the occupation as indicated by the F-ratio of 2.47.

ATM banking came to be the first choice of all the respondents in private sector in all the professions. The score of preference was highest of the order of 1.20 among other professions, followed by 1.18 and 1.17 among academicians/students and serviceman respectively. The lowest level of preference was 1.10 among homemakers, followed by 1.14 among self employed/businessman. The score of preferences was not significantly related with the occupation as indicated by the F-ratio of 0.22.

TABLE 13: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH OCCUPATION

Occupation	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
Self-employed/business	2.24	2	1.14	1	3.47		3.12	3
Service	2.33	2	1.17	1	3.42	4	3.07	3
Academician/Students	2.53	2	1.18	1	3.41	4	2.88	3
Homemaker	1.90	2	1.10	1	3.50	3.5	3.50	3.5
Others	2.40	2	1.20	1	2.80	4	3.60	3
F-ratio	2.47*		0.22		2.49*		2.50**	

Mobile banking came to be the last choice of all the respondents in private sector in all the professions. The score of preference was highest of the order of 3.50 for homemakers, followed by 3.47 and 3.42 among self employed/businessman and serviceman respectively. The lowest level of preference was of the order of 2.80 among other professions, followed by 3.41 among academicians/students. The score of preferences was significantly related with the occupation as indicated by the F-ratio of 2.49.

Internet banking came to be the second last choice of all the respondents in private sector in all the professions. The score of preference was highest of the order of 3.60 for other professions, followed by 3.50 and 3.12 among homemakers and self employed/businessman respectively. The lowest level of preference was of the order of 2.88 among academicians/students, followed by 3.07 among serviceman. The score of preferences was significantly related with the occupation as indicated by the F-ratio of 2.50.

Income: A perusal of Table 14 showed that branch banking was the second choice of all the private sector respondents under all income groups. The score of preferences was highest of the order of 2.51 among less than 25,000 income group respondents, followed by 2.46 among more than or equal to 75,000 income respondents. The lowest level of preference was 2.11 among 50,000-75,000 income group respondents, followed by 2.17 among 25,000-50,000 income group. The score of preference was significantly related with the income as indicated by the F-ratio of 5.29.

ATM banking was the first choice of all the private sector respondents under all income groups. The score of preferences was highest of the order of 1.23 among less than 25,000 income group respondents, followed by 1.19 among 50,000-75,000 income group respondents. The lowest level of preference was 1.10 among 25,000-50,000 income group respondents, followed by 1.15 among more than or equal to 75,000 income group. The score of preference was not significantly related with the income as indicated by the F-ratio of 1.53.

TABLE 14: RELATIONSHIP OF PREFERENCE OF RESPONDENTS FOR VARIOUS BANKING SERVICE TECHNOLOGIES WITH INCOME

Income	Branch Banking		ATM Banking		Mobile Banking		Internet Banking	
	Mean	Pref	Mean	Pref	Mean	Pref	Mean	Pref
<25000	2.51	2	1.23	1	3.15	4	3.10	3
25000-50000	2.17	2	1.10	1	3.53	4	3.19	3
50000-75000	2.11	2	1.19	1	3.56	4	3.15	3
>=75000	2.46	2	1.15	1	3.42	4	2.92	3
F-ratio	5.29**		1.53		6.55**		1.16	

Mobile banking was the last choice of all the private sector respondents under all income groups. The score of preferences was highest of the order of 3.56 among 50,000-75,000 income group respondents, followed by 3.53 among 25,000-50,000 income group respondents. The lowest level of preference was 3.15 among less than 25,000 income group respondents, followed by 3.42 among more than or equal to 75,000 income group. The score of preference was significantly related with the income as indicated by the F-ratio of 6.55.

Internet banking was the second last choice of all the public sector respondents under all income groups. The score of preferences was highest of the order of 3.19 among Rs. 25,000-Rs 50,000 income group respondents, followed by 3.15 among Rs. 50,000-Rs. 75,000 income group respondents. The lowest level of preference was 2.92 among more than or equal to Rs. 75,000, followed by 3.10 among less than Rs. 25,000 income group respondents. The score of preference was not significantly related with the income as indicated by the F-ratio of 1.16

SUMMARY AND CONCLUSIONS

Among public sector and private sector respondents branch banking was used by all the 100 percent respondents, followed by ATM banking, internet banking and mobile banking. Internet banking was used by a significantly higher proportion of respondents in private sector as compared to that in private sector banks.

In public sector and private sector banks the first preference of respondents was ATM banking followed by branch banking. The least preference of respondents was mobile banking followed by internet banking. The analysis showed that ATM banking was the first choice of both public and private sector respondents, while internet banking was indicated as the least choice.

The preference of customers for different delivery channels exhibited varied behavior with different demographic variables. The preference for branch banking was significantly related with occupation as academicians and students preferred branch banking the most in public sector and with education, occupation and income in private sector banks. The customers with high level of education, academicians and students and having high income preferred branch banking the most.

The preference for ATM banking was related to none of the demographic variables in public sector banks while it was observed that the preference for ATM banking was significantly related with marital status and educational level of customers of private sector banks. Divorced and customers with high level of education preferred ATM banking the most.

The preference for mobile banking was significantly related with marital status and income level of customers of public sector banks. Married persons and higher income group customers preferred the mobile banking the most. In private sector banks, the preference for mobile banking was significantly related with occupation and income of the customers. Academicians and students and customers having higher level of income preferred mobile banking the most in private sector banks.

It can be concluded that ATM banking is most preferred and most commonly used banking technology in both public as well as private sector. However, Internet banking is more popular in private sector banks as compared to the public sector banks. Priorities, preferences and utility pattern of various banking technologies are significantly correlated with each other.

The bank management needs to develop plans, techniques and its practicability keeping in view demographic features of the customers. The management should conduct surveys in different regions to know the behavior of demographic features towards behavioural intention and adoption of different delivery channels. The customers belonging to different age groups, genders, marital status, educational status, occupational status and income level may bear direct or indirect bearing on their perceptions towards adoption, use pattern and preference for different delivery channels.

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