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## CUSTOMER'S AWARENESS AND PERCEPTION TOWARDS ELECTRONIC BANKING SERVICES: A STUDY OF SELECT CUSTOMERS IN KURNOOL TOWN

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### ABSTRACT

*In the during IT era, the banking profile is now changing. there is fast decision making at the bank level, for which latest information system is essential as the customer respond quietly in global market is the need of the hour from both customers and bank employees. It is due to largest network, centralized data base system, number of channels, convenience, speed, safety and affordability. Even though the Indian banking offers many services, the preference and need of the customers are dynamic. It differs among the customers based on their level of income, gender, and ease of use, availability of services, age and other factors. As the needs of the customers vary, the reason for them to select core banking as convenient mode of access the service and products also varies. There are various factors which influence the customers to select banks as their mode of use among the various ways of accessing the banking service and products. In this aspect, this paper highlights the factors influencing the customers to prefer electronic banking as their mode of use. The research design undertaken for the study was descriptive research and convenience sampling method is used. The data were collected from 250 customers in Kurnool town. Henry Garrett ranking method was used to analyse the data collected and the results of the study.*

### KEYWORDS

banking, customers, electronic banking service and information technology.

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### INTRODUCTION

In the during IT era, the banking profile is now changing. there is fast decision making at the bank level, for which latest information system is essential as the customer respond quietly in global market is the need of the hour from both customers and bank employees. Consequently, Information communication and technology (ICT) or computers are now mainly used to meet the demand for the end users for facilities. All the banks are providing their banking services through financial inclusion for sake of these services should reach to doorsteps of every customer. Unfortunately, customer is not accessing their banking services, due to the customers are not aware of the electronic banking services as well as perception will be different. Meanwhile, when the customer knows about the electronic banking services available and when they are able to perceive the merits and demerits of each services and the suitability of the service for their specific needs they are in a better position to decide what they want and feel empowered in a meaningful way (D.T. Pai, 2014). But at present, there are many banks with different features in different names. The Indian banking is increasingly becoming more outward looking and customer centric. Now-a-days, more number of people prefers electronic banking services due to various reasons. The customers in the present scenario are highly sensitive. So, they should be handled with due care. Otherwise, it is not possible to achieve the desired goal (Selvaraj, 2012). The present study is covers customer's perspective was taken from banks in Kurnool district of Andhra Pradesh. Hence, the present study is making an important contribution by studying customer's awareness and perception on electronic banking services from a unique social background. It is also to find out how efficiently these services are provided by the banks has strengthening financial inclusion in Kurnool district of Andhra Pradesh. The study has recommended useful to the business world to hit this area and improve the ICT standards of the banking sector.

### REVIEW OF LITERATURE

In Nigeria, **Ahmad Bello Dogarawa**, pointed that electronic banking products are increasingly gaining ground as many customers received them as cure-all to problems of poor service delivery that has been bedeviling many banks for a long time. The research found that due to lack of awareness about the products, inadequate legal framework and low technology were the elementary problems of the customer's side. Moreover, the study suggested to the bank institutions to have much need to be done in the area of creating awareness about the availability of electronic banking products and services, how they operate and their benefits.

**Sathye (1999)** examined Internet banking adoption. He showed that security concerns, a lack of awareness about internet banking and unreasonable prices are the most important reasons for non-adoption among Australian customers.

**Polatoglu and Ekin (2001)** considered in the study, Awareness has been explained in three dimensions with respect to the conviction behind the concept and the usage such as perceived usefulness, perceived ease of use, and perceived reliability. Therefore, study revealed that consumers who are more aware of internet banking are more likely to perceive internet banking as more useful, easy to use and more reliable thus influencing adoption of internet banking. Due to these dimensions found that an awareness level of consumers on the concept of internet banking has a positive effect on the perceived ease of use and perceived reliability on internet banking. It also indicated that perceived security and privacy are the main concerns while using Internet Banking. (Reid and Levy, 2008, Pikkariainen et al., 2004) and Karjualoto et al., (2002<sup>a</sup>) also found that perceived usefulness and perceived ease of use are main factors that influence customers' acceptance of electronic banking.

**Yavas et al., (2004)** observed that service quality was the root cause of satisfaction and it was positively associated with commitment, word-of-mouth and complaint and switching behaviour of customers.

**Uppal R.K (2008)**, he concluded that information technology transforms the working of banks from traditional banking to electronic banking. The survey indicates that customers are satisfied with different electronic banking services. Nevertheless, lack of awareness is the major obstacle in spread of electronic banking services in India.

**Uppal R K (2010)**, explored the extent of mobile banking in Indian banking industry during time period taken for study is 2000 - 2001 to 2006 - 2007 because this period is the eye-witness of infant condition of IT and during the same period IT became mature customers and have high profitability as compared to other bank groups under study except foreign banks. The paper also highlighted the benefits of M-banking to customers as well as to bankers and suggested some strategies with their possible solutions like to spread awareness regarding M-banking and to increase its area and scope to enhance M-banking services in India, particularly in rural and semi-urban areas.

**Natarajan and Duraisamy (2012)**, point out that high awareness of customers on e-banking products and services is good for banks which will enable them for decision-making, planning, managing expenses and increasing business. Therefore, the study concluded banks should know the customers awareness level about the technology and banking products or services.

**Sudesh Kumar et al (2014)**, found that awareness level of both pull based and push based facilities of mobile banking is very high and more than 85 per cent respondents were having knowledge about these services.

Based on the literature review, most of the researcher have been identified that the customer's awareness and perception are the important parameters for availing electronic banking services. No doubt the main draw back in the electronic banking scenario in India has been lack of awareness about electronic banking and lack of willingness to accept and adapt the changes by the customers. In this background, it becomes essential to know the answers to what is the level of perception and awareness in explaining customer in electronic banking and what are the most important factors that motivate customers to use electronic banking services? The present study is integrating variables of customer awareness and perception on electronic banking. Based on the literature review of the experiences of customer awareness and perception about electronic banking, the study has been selected six variables such as perceived ease of use, perceived usefulness, security and privacy, reliability, accessibility and availability etc.

### **STATEMENT OF THE PROBLEM**

Awareness and perception on electronic banking services has been a topical problem among customers. Majority of them belong to the lower strata of socio-economic groups and are highly faced the problem while using the electronic banking services due to lack of awareness, lack of technology and low literacy. Though, all the banks are facilitating their banking services to the in front the customers through electronic banking service, still customers are visiting the brick mortar institutions to accessing their basic service like balance enquiry, cash withdrawals and deposit, bill payments and so on. It may root cause of customers or organizational such as unsafe and or uncomfortable work environments, lack of employ participation in organization. In this scenario, the present study is undertaken and contributed to the customers and the banks in Kurnool district of Rayalaseema region.

### **OBJECTIVES OF THE STUDY**

The specific objectives of the study are as follows:

- 1) To know the awareness and perception of customers towards electronic banking services.
- 2) To find the factors influencing the customers to prefer electronic banking services.

### **RESEARCH METHODOLOGY**

This study is an empirical investigation based on survey method. The present study is confined to Kurnool town of Rayalaseema Region in Andhra Pradesh. Convenience sampling method under Non-Probability sampling was employed in choosing the sample. The present study is based on primary as well as secondary data. Primary data is collected from the bank customers who are residing in Kurnool town. All the banking customers were having electronic banking services in Kurnool town from the universe for the present study. A sample of 300 customers was chosen for the study. Among them only 250 were responded to the questionnaire distributed. To know the customers perception on electronic banking services for Likert scale method was chosen and three point Likert scale ranging from 1 for Not Aware (NA), 2 for Aware but not using (ABN) and 3 for Aware and Using (AU). The second section includes customer perception about electronic banking service by using scale ranging from 1 to 10. In directive to ensure greater precision and validity pre-testing was done with limited number of respondents and necessary modifications were made in the pre structured questionnaire. With the objectives in mind the researcher collected first-hand information about the universe through pilot study. The pilot study helped the researcher to slight down the scope of the study and facilitated the selection of samples. Furthermore, secondary data is obtained from the journals, articles and thesis to the relevant aspects. The data was collected from November to December 2014. The relevant data has been grouped and presented in tables. The responses of 250 respondents have been subjected to statistical tools like percentage; mean and followed by Henry Garrett Ranking method average were applied. The data of the study has been analysed through SPSS (Statistical Package for Social Sciences) version 16 for windows.

## ANALYSIS OF DATA

TABLE 1: DISTRIBUTION OF RESPONDENTS ON THE BASIS OF DEMOGRAPHIC FACTORS

Variable	Classification	Respondents	Percentage
Gender	Male	159	63.60%
	Female	91	36.40%
	Total	250	100.00%
Age	18-25	76	30.40%
	26-30	77	30.80%
	31-35	51	20.40%
	36-40	26	10.40%
	Total	250	100.00%
Marital Status	Single	106	42.40%
	Married	144	57.60%
	Total	250	100.00%
Education	SSC	24	9.60%
	Inter	51	20.40%
	Graduate	99	39.60%
	Postgraduate	50	20.00%
	Total	250	100.00%
Occupation	Student	65	26.00%
	Employees	102	40.80%
	Business	35	14.00%
	Others	48	19.20%
	Total	250	100.00%
Income (PM)	Below 10000	76	30.40%
	10001-20000	64	25.60%
	20001-30000	75	30.00%
	Above 30000	35	14.00%
	Total	250	100.00%
Awareness	Yes	106	42.40%
	No	50	20.00%
	Somewhat	94	37.60%
	Total	250	100.00%
Usage Of the service	Once	16	6.04%
	Twice	46	18.40%
	Thrice	83	33.20%
	More than three times	105	42.00%
	Total	250	100.00%
Electronic Banking Services	Online/ Internet banking	44	17.60%
	Telephone banking	-	-
	ATM	206	82.40%
	Mobile banking	-	-
	Total	250	100.00%
Problem	Technical problems	25	10.00%
	Network problems	15	06.00%
	Not getting OTP	15	06.00%
	Forgetting passwords	35	14.00%
	Security and privacy	105	42.00%
	Cost of Transactions	55	22.00%
	Total	250	100.00%

Source: Primary data

Above the table 1 states that 159 (63.60%) respondents were males and remaining respondents were females i.e., majority of the respondents were from male category. out of 250 respondents 76 (30.40%) respondents were under the age group of 18-25 years and 77 (30.80%) of the respondents were between 26-30 years, 51 (20.40%) respondents were between 31-35 years, 26 (10.40%) respondents were between 36-40 years and 20 (8.00%) respondents were under the age of above 45 years. It is evident from the table that the most of the respondents were between 18. It's reveals that 26 (10.40%) respondents had education below SSC, 24 (9.60%) respondents had SSC education, 51 (20.40%) respondents were intermediate, 99 (39.60%) respondents were graduates and 50 (20.00%) respondents were post graduates. It indicates that most of the respondents were well educated i.e., they were either graduates or post graduates, that 65 (26.00%) respondents were students, 102 (40.80%) respondents were employed, 35 (14.00%) respondents were in business and 48 (19.20%) respondents were belong to other occupations. It shows that the majority of the respondents were employees followed by students. Among them 6 (6.04%) respondents use CBS services once in month, 46 (18.40%) respondents use twice in a month, 83 (33.20%) respondents use thrice in a month and 105 (42.00%) respondents using services more than three times in a month. It indicates that the majority of respondents are using any one of the CBS services several times in a month. Out of them 206 (82.40%) respondents were prefer ATM service and remaining respondents were prefer Internet/Online banking service and nobody were preferred mobile and telephone banking. Its reveals that majority of the respondents were preferred ATM service. Most of the respondents were facing the problem such as security and privacy 105 (42.00%), cost of transactions followed by forgetting passwords while using the electronic banking services. They don't bother about the technical and network problems. Out of the 250, majority of the respondents were aware and but not using the electronic banking services.

TABLE 2: FACTORS INFLUENCING THE CUSTOMER PERCEPTION TOWARDS ELECTRONIC BANKING SERVICES

Factors	Ranks Scale	I	II	III	IV	V	VI	VII	VIII	IX	X	Total	Total Score	Mean Score	Rank
		81	70	63	57	52	47	42	36	29	18				
Convenience	f	45	31	42	28	14	17	16	25	15	17	250	13897	55.59	1
	fx	3645	2170	2646	1596	728	799	672	900	435	306				
Availability of Places	f	42	25	12	18	07	15	31	57	23	20	250	12384	49.53	7
	fx	3402	1750	756	1026	364	705	1302	2052	667	360				
Safety/ Security	f	40	36	41	38	23	04	17	14	13	24	250	13920	55.68	2
	fx	3240	2520	2583	2166	1196	188	714	504	377	432				
Responsiveness	f	25	26	16	17	12	38	24	42	23	27	250	11905	47.62	8
	fx	2025	1820	1008	969	624	1786	1008	1512	667	486				
Accessibility of Services	f	16	29	27	26	42	12	33	25	30	10	250	12593	50.37	4
	fx	1296	2030	1701	1482	2184	564	1386	900	870	180				
Availability of Time	f	34	31	29	22	21	09	22	18	27	37	250	12541	50.16	5
	fx	2754	2170	1827	1254	1092	423	924	648	783	666				
Ease of Use/ Usefulness	f	32	13	27	31	10	30	39	23	26	19	250	12462	49.84	6
	fx	2592	910	1701	1767	520	1410	1638	828	754	342				
Reliability	f	04	34	13	28	73	54	08	01	43	26	250	13540	54.16	3
	fx	324	2380	819	1596	3796	2538	336	36	1247	468				
Cost of Transactions	f	05	09	18	27	31	36	29	27	22	46	250	10668	42.67	9
	fx	405	630	1134	1539	1612	1692	1218	972	638	828				
Familiarity of Services	f	07	16	25	15	17	35	31	19	28	24	250	9876	39.50	10
	fx	567	1120	1575	855	884	1645	1302	684	812	432				
Total	Σf	250	250	250	250	250	250	250	250	250	250				

Source: Compiled data. Note: x = Scale value; f = Number of Respondents; fx = Score

Above table 2 depicts that data has been analysed ranking method, based upon the ranks assigned by the sample customers, the order of important factors influencing the customers to prefer their banking service is identified. To find the most significant factor influencing the sample customers in selecting use of the service as their mode of service and preferences, Garrett’s Ranking Technique is employed. It is calculated as percentage score and the scale value is obtained by employing Scale Conversion Table given by Henry Garrett. The percentage score for each rank from 1 to 10 are calculated. The percentage score thus obtained for all the ten ranks are converted into scale values using Scale Conversion Table given by Henry Garrett. The scale values for first rank to tenth rank i.e., 81, 70, 63, 57, 52, 47, 42, 36, 29 and 18 respectively. The score value (fx) is calculated for each factor by multiplying the number of respondents (f) with respective scale values (x). The total scores are found by adding the score values (fx) of each rank for every factor. The mean score is then calculated to know the order of preference given by the respondents for the factors. Based on the mean score, the overall ranks are assigned for each (Selvaraj. et. al 2012). The ranking analysis of the factors influencing the customers’ perception towards electronic banking services in availing the service as their mode of preferences through Garrett’s Ranking Technique is shown in Table 2. The following formula can be used for calculating the Henry Garrett Ranking Method.

$$\text{Henry Garrett Ranking Method} = \frac{100(R_{ij}-0.5)}{N_j}$$

Where

R<sub>ij</sub> is Rank given for i<sup>th</sup> item j<sup>th</sup> individual

N<sub>j</sub> is Number of items ranked by j<sup>th</sup> individual

Table 2 clears that respondents have given more importance to the factor that convenience (55.59), safety and security (55.68) followed by become increasingly reliability (54.16), accessibility of services (50.37), availability of time (50.16), availability of place (49.53), cost of transactions (42.67) and familiarity of the service (39.50).

**CONCLUSION**

The success of the Indian commercial banks is judged with the help of various parameters like physical, financial, safety and performance of human resources. Of them, physical (number of customers) is an important parameter. It is known fact that a customer’s choice of use is influenced by innumerable factors. Particularly, in the present tech-savvy era, bank customers are choice varies frequently using the banking services. The present study is also found and proved that the awareness is the key factor to availing the electronic banking services (Sudesh, 2012). The study found that when the customer knows about the electronic banking services available and when they are able to perceive the merits and demerits of each services and the suitability of the service for their specific needs they are in a better position to decide what they want and feel empowered in a meaningful way. Nevertheless, customer perception is the influenced by the various factors such as accessibility, availability, convenience, safety and security, reliability and empathy etc. (parusuraman, 1985). This study contradictory with (Johnston, 1995) availability of service, time and place were not much important factors by using the customers’ perception towards electronic banking service. Thus, the study agreed and proved that they are bother and concerned about the convenience, reliability, security and privacy were much more important factors influenced by the customers while using the electronic banking services (Chellappa, 2002). The present study found that most of the customers are expecting some other awareness programmes need to be conducted. If all the suggestive measurements have been considered seriously by the bank institution and the policy makers, it is hope that the Indian banking will excel and bring greatness to our country in the near future.

**LIMITATIONS OF THE STUDY**

The present study also having some research limitations as follows:

- Many respondents have a little knowledge about the electronic banking services in Kurnool town.
- Mainly, the study determined and investigated the customer preferences are to be considering while before usage of the Core banking services only.
- The study was carried out at the micro level i.e., restricted only at Kurnool town.
- The numbers of respondents were comparatively small. Present study was conducted in the period from November to December 2014.
- Non-probability purposive sampling method was applied in the selection of bank customers.
- Findings of the study described on the basis of information provided by the respondents.

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