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# CONTENTS

<b>Sr. No.</b>	<b>TITLE &amp; NAME OF THE AUTHOR (S)</b>	<b>Page No.</b>
1.	<b>USING CYBER PEDAGOGY (WIBEKI/01/2014) MODEL TO INITIATE MULTILITERACIES AND PROMOTE A VIRTUAL CLASSROOM: A PILOT STUDY</b> <i>WILLIAM NKOMO, BERTHA KARIMBIKA &amp; KITSO MOLEFE</i>	1
2.	<b>THE RIGHT TO HEALTH – A CONSTITUTIONAL VIEW</b> <i>HIRANMAYA NANDA &amp; DR. JAYADEV PATI</i>	11
3.	<b>FINANCIAL PERFORMANCE OF SELECT PRIVATE SECTOR BANKS USING CAMEL APPROACH</b> <i>DR. H N SHIVAPRASAD</i>	14
4.	<b>A COMPARATIVE STUDY OF SELECTED EQUITY DIVERSIFIED SCHEMES IN MUTUAL FUND</b> <i>DR. VIJAY H. VYAS</i>	24
5.	<b>THE INFLUENCE OF INTELLIGENT TRANSPORTATION SPACES IN INTELLIGENT TRANSPORTATION SYSTEM</b> <i>KALAISELVI S, SANGEETHALAKSHMI G &amp; SIVASANKARI A</i>	33
6.	<b>A STUDY ON THE SOCIO-ECONOMIC CHARACTERISTICS OF INTERNET BANKING ADOPTERS IN CHENNAI METROPOLITAN CITY WITH REFERENCE TO INDIAN BANK</b> <i>P.SARAVANAN &amp; P.SRIDHARAN</i>	37
7.	<b>COMPARATIVE STUDY OF NEW RAPID BUSINESS PROCESS MODEL WITH EXISTING MODEL BPMN AND UML-AD</b> <i>AMIT LAXMIDAS VADERA &amp; DR. YOGESH R. GHODASARA</i>	42
8.	<b>A DETAILED STUDY ON QUALITY OF SERVICE IN COMPUTER NETWORKS</b> <i>HARIPRIYA N, SANGEETHALAKSHMI G &amp; SIVASANKARI A</i>	48
9.	<b>TATA GROUP AND CSR: AN EXEMPLARY CASE REVIEW</b> <i>KOMAL CHAUDHARY</i>	52
10.	<b>THREE DIMENSIONAL HEALING: BENEFITS FROM THE WELLNESS</b> <i>DR. VANDANA DESWAL</i>	55
11.	<b>EMOTIONAL INTELLIGENCE AND JOB PERFORMANCE IN SERVICE INDUSTRY</b> <i>PREETI BHASKAR</i>	60
12.	<b>AN OVERVIEW OF THE BANKING INDUSTRY IN INDIA</b> <i>DR. SHILPAN D. VYAS &amp; PARINA S. VYAS</i>	66
13.	<b>COUNTERFEITING GOODS IN GULF BUSINESS: ANY ECONOMIC IMPACT?</b> <i>DR. THRESIAMMA VARGHESE &amp; KARIMA AL. QARTOOPI</i>	74
14.	<b>GREEN MARKETING: AN INDIAN EXPERIENCE</b> <i>KANCHAN SEHRAWAT, AMOGH TALAN, DR. A. K. TYAGI &amp; GAURAV TALAN</i>	77
15.	<b>ROLE OF RBI AND GOVERNMENT OF INDIA TOWARDS FINANCIAL INCLUSION OF THE RURAL POOR: ISSUES AND SUGGESTIONS</b> <i>MANOHAR LAMANI &amp; SANGANAGOUDA PATIL</i>	81
16.	<b>CORPORATE SOCIAL RESPONSIBILITY: REGULATION AND ITS SURVEILLANCE</b> <i>RACHANA VISHWAKARMA</i>	85
17.	<b>PAGE RANK ALGORITHMS BASED ON WEB CONTENT MINING AND WEB STRUCTURE MINING</b> <i>N.KANCHANA</i>	90
18.	<b>WEB CONTENT MANAGEMENT SYSTEM: COMPONENTS AND SECURITY</b> <i>OMOSEBI, PAUL ADEOYE &amp; OLORUNLEKE, FEHINTOLUWA E.</i>	93
19.	<b>DETERMINANTS AND PROSPECTS OF ECONOMIC GROWTH IN ETHIOPIA</b> <i>HABTAMU NIGATU ELALA</i>	96
20.	<b>HIGHLY SECURED LOSSLESS IMAGE CRYPTOGRAPHY ALGORITHM BASED ON HAAR WAVELET TRANSFORM</b> <i>MAHIMA GUPTA</i>	105
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	108

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# A STUDY ON THE SOCIO-ECONOMIC CHARACTERISTICS OF INTERNET BANKING ADOPTERS IN CHENNAI METROPOLITAN CITY WITH REFERENCE TO INDIAN BANK

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## ABSTRACT

*Banking system is the backbone of the economy and Information Technology in turn has become the backbone of banking activities. Indian Bank is one of the nationalized bank and it is pioneer in computerization. It provides most of the Internet Banking products and services to the customers. It has to know their customers socio-economic characteristics to compete with Private and Multi-National Banks. This study is carried out to identify the socio-economic characteristics of Internet Banking adopters in Chennai Metropolitan city with reference to Indian Bank. Descriptive Research design and Judgment sampling are used for this study. Questionnaire is used to conduct the Survey with 231 Internet banking users of Indian Bank in Chennai Metropolitan City. It is suggested that females are to be educated to make them understand that there is no complexity in using Internet Banking and also there is no risk. Their self-confidence to be improved in such a way that they are able to face the consequences of using Internet Banking. Both the youngsters and old age people are to be made to understand the benefits and convenience of using Internet Banking. The benefits of Internet Banking to be taught to the respondents irrespective of the annual income.*

## KEYWORDS

Internet Banking, Adoption, Socio -Economic characteristics.

## 1. INTRODUCTION

Banking system is the backbone of the economy and Information Technology in turn has become the backbone of banking activities. Information Technology is being introduced in all the fields and it changes the world with full of innovations. Electronic devices play a dominant role in the banking sector to satisfy the growing needs of the customers. The traditional banking activities are modernized by using the Internet Banking (E-Banking) system. These changes are being made due to the influence of Information Technology and the developments in the technology of Telecommunications and Electronic Data Processing. Information Technology which implies the integration of information system with communication technology has altered the traditional ways of doing banking and allowed banks to wipe out the differences in times as well as distance. The branch customers are becoming bank customers. These developmental changes make India to compete in the world economy.

### 1.1. OPERATIONAL DEFINITION OF INTERNET BANKING

Internet Banking (E-Banking) is a web based service that enables a bank's customer to access his/ her account. It allows the customers to log on to the bank's website with the help of a bank-issued identification and a Personal Identification Number (PIN). The banking system verifies the user and provides access to the required services. The range of services and products offered by each bank differs widely in their content.

### 1.2. INTERNET BANKING OF INDIAN BANK

The following financial Products and Services are offered through Internet Banking of Indian Bank.

Service Tax payment, LIC premium payment, Central Excise payment Status of Cheque details, Online Share Trading System, Income Tax and TDS payment, Transfer funds to their own accounts, Viewing and Print out of account statements, Transfer funds to other Indian Bank accounts, Indian Bank's Depository Participant account, Tamil Nadu Electricity Board (TNEB) Bill payment, Indian Railway Catering and Tourism Corporation (IRCTC) Ticket Booking and Remittance of funds to anyone having account with any other bank through RTGS/NEFT.

## 2. REVIEW OF LITERATURE

Murillo and Roisman's (2004) reported that a bank's decision to provide Internet banking depends on the characteristic of the market the bank serves, such as the socio-economic characteristics of potential customers, as well as whether the bank is located in a metropolitan area. Socio-economic characteristics also play a vital role in understanding the buying behaviour of consumers in different segments and when the characteristics are identified, they enable companies to develop products and services according to customers' specific requirements, tastes, and preferences (Sakkthivel, 2006). In addition, for Internet banking service adoption, banks must consider a user's socio-economic characteristics to offer the correct range of services and products.

Socio-economic factors are frequently used as a basis for understanding consumer characteristics (Block and Roering, 1976; Lewis, 1981). The popularity of using socio-economic factors is attributable to the observed relationship between the consumption of certain products and certain socio-economic factors (Block and Roering, 1976). The socio-economic characteristics include age, sex, income, occupation, education (Kotler, 1982).

### 3.1 NEED OF THE STUDY

The bank has to know about their potential customers' socio - economic characteristics. This will help the bank to offer the products and services according to customers' specific requirements, tastes and preferences which will help the banks to survive and compete.

### 3.2 STATEMENT OF THE PROBLEM

The Nationalized banks are struggling while Private and Multi-National Banks have been able to survive, thrive, and adapt in an increasingly competitive space. Indian Bank is one of the leading nationalized bank in India. It has to know their customers socio- economic characteristics to compete with Private and Multi-National Banks.

### 3.3 OBJECTIVES

To study the socio -economic characteristics of Internet Banking adopters in Chennai metropolitan city with reference to Indian Bank.

### 4. METHODS AND PROCEDURES

**4.1. Research Design:** Descriptive Research

**4.2. Population:** Internet banking users of Indian Bank in Chennai Metropolitan City.

**4.3. Sample Size:** The sample size 231 was arrived based on the results of Pilot study.

**4.4. Sampling Method:** Judgment sampling.

**4.5. Instrument:** The data required for the study is collected through a structured questionnaire which was tested through pilot study and reliability test.

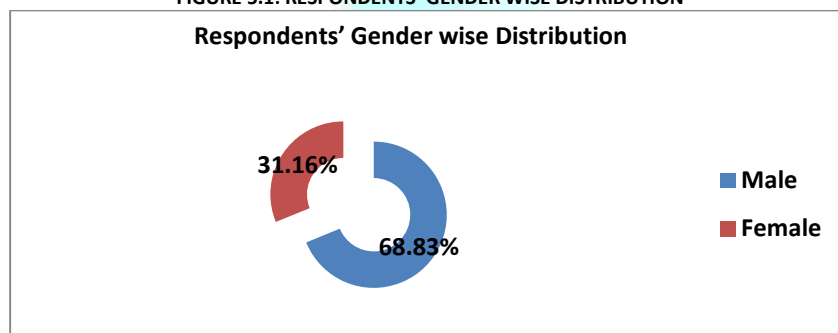
### 5. RESULTS AND DISCUSSION

**TABLE 5.1: RESPONDENTS' GENDER WISE DISTRIBUTION**

Gender	Users of Internet Banking	
	Frequency	Percentage
Male	159	68.83
Female	72	31.16
Total	231	100

(Source: Primary Data)

**FIGURE 5.1: RESPONDENTS' GENDER WISE DISTRIBUTION**



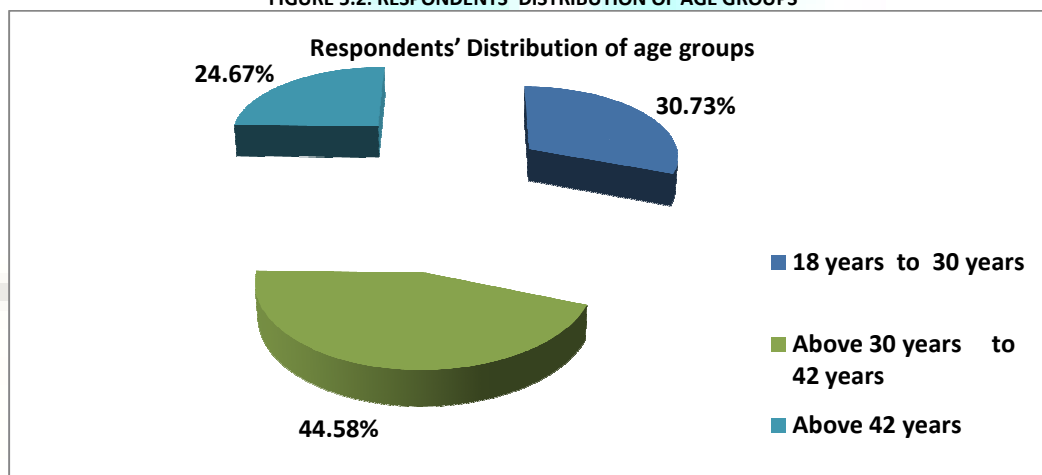
From the above table, it is observed that 68.83% of the respondents' belong to the category of male and 31.16% of the respondents' belong to the category of female. Hence, it is inferred that more number of male Respondents' are availing Internet Banking.

**TABLE 5.2: RESPONDENTS' DISTRIBUTION OF AGE GROUPS**

Age group (in Years)	Users of Internet Banking	
	Frequency	Percentage
18 years to 30 years	71	30.73
Above 30 years to 42 years	103	44.58
Above 42 years	57	24.67
Total	231	100

(Source: Primary Data)

**FIGURE 5.2: RESPONDENTS' DISTRIBUTION OF AGE GROUPS**



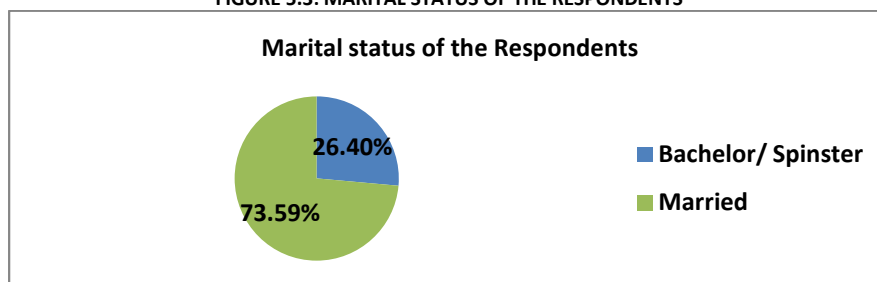
From the above table, it is observed that 44.58% of the respondents' are in the age group of above 30-42 years, followed by 30.73% in the age group of 18-30 years and 24.67% of the respondents are in the age group of above 42 years. Hence, it is inferred that the respondents those who are in the age group of above 30-42 years have adopted Internet banking to a larger extent than other age group of respondents.

**TABLE 5.3: MARITAL STATUS OF THE RESPONDENTS**

Marital Status	Users of Internet Banking	
	Frequency	Percentage
Bachelor/ Spinster	61	26.40
Married	170	73.59
Total	231	100

(Source: Primary Data)

FIGURE 5.3: MARITAL STATUS OF THE RESPONDENTS



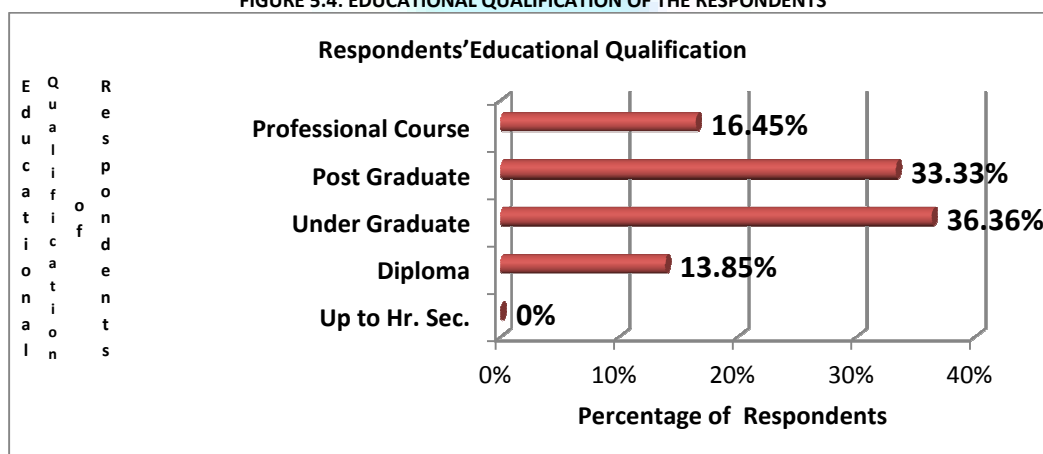
From the above table, it is observed that 73.59% of the respondents are married and 26.40% are Bachelor/Spinster. Hence, it is inferred that the respondents who got married preferred Internet Banking to a larger extent than Bachelor / Spinster.

TABLE 5.4: EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

Educational Qualification	Users of Internet Banking	
	Frequency	Percentage
Up to Hr. Sec.	00	00
Diploma	32	13.85
Under Graduate	84	36.36
Post Graduate	77	33.33
Professional Course	38	16.45
Total	231	100

(Source: Primary Data)

FIGURE 5.4: EDUCATIONAL QUALIFICATION OF THE RESPONDENTS



From the above table, it is observed that 36.36% of the respondents have completed Under Graduate, followed by 33.33% of the respondents Post Graduate, 16.45% of the respondents Professional course and 13.85% of the respondents are Diploma holders.

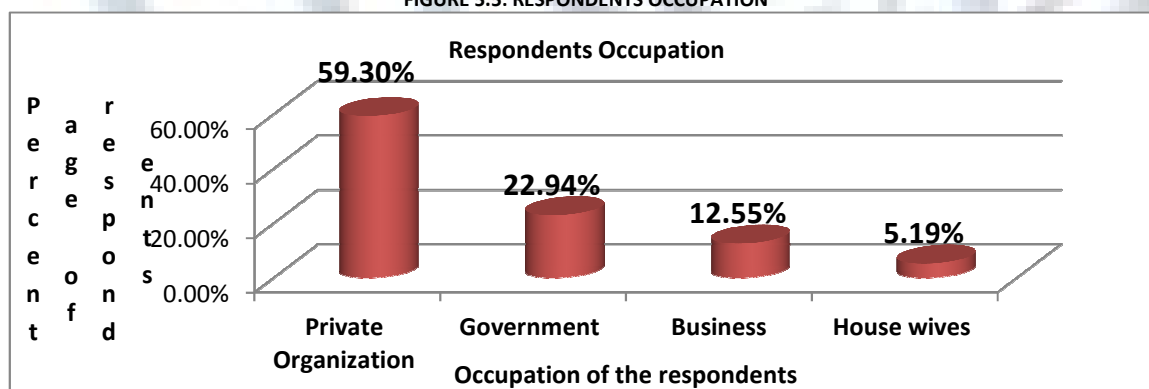
Hence, It is inferred that the maximum percentage of respondents (36.36%) who have completed Under Graduate adopted Internet Banking to a larger extent.

TABLE 5.5: RESPONDENTS OCCUPATION

Occupation	Users of Internet Banking	
	Frequency	Percentage
Private Organization	137	59.30
Government	53	22.94
Business	29	12.55
House wives	12	5.19
Total	231	100

(Source: Primary Data)

FIGURE 5.5: RESPONDENTS OCCUPATION

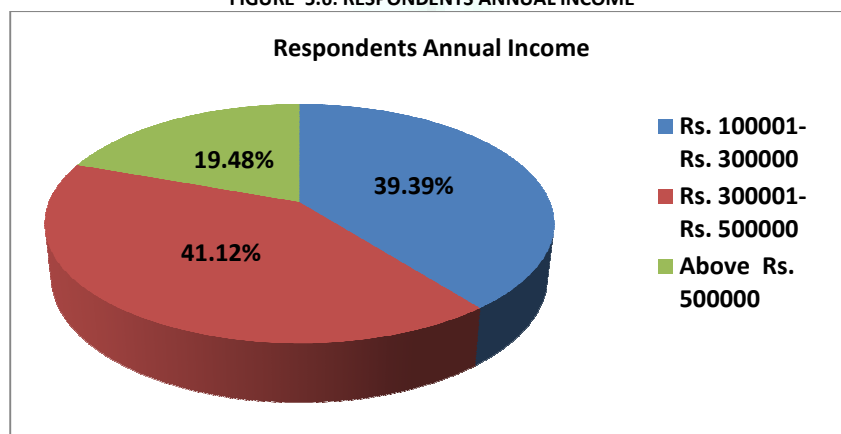


From the above table, it is observed that 59.30% of the respondents are working in Private Organization, followed by 22.94% in Government Organization, 12.55% doing Business and 5.19% House wives. Hence, it is inferred that the maximum percentage of respondents (59.30%) who are working in Private Organization have adopted Internet Banking to a larger extent.

**TABLE 5.6: RESPONDENTS ANNUAL INCOME**

Annual income (in Rs.)	Users of Internet Banking	
	Frequency	Percentage
Up to 100000	00	00
100001-300000	91	39.39
300001-500000	95	41.12
Above 500000	45	19.48
Total	231	100

(Source: Primary Data)

**FIGURE 5.6: RESPONDENTS ANNUAL INCOME**

From the above table, it is observed that 41.12% of the respondents belong to the annual income category of Rs.300001 – Rs.500000, followed by 39.39% of Rs.100001 – Rs. 300000 and 19.48% of above Rs.500000. It is observed that the maximum percentage of respondents (41.12%) belong to the annual income category of Rs.300001 – Rs.500000 have adopted Internet Banking to a larger extent. It shows that the respondents belong to Rs.300001 – Rs.500000, and above Rs.500000 annual income prefer Internet Banking than the respondents belong to Rs.100001 – Rs.300000.

## 6. FINDINGS

- It is found that more number of males prefer Internet Banking. It shows that males adopt new technologies than females. They are ready to take risk. They have confidence to face the consequences of using Internet Banking. They might be aware of Internet Banking products and services and also its benefits. Females may have the perception that Internet Banking is a complex one.
- It is found that middle age group prefer Internet Banking than youngsters and old age people. Youngsters might be having account for short span. So, they might be interested to visit bank to do the transaction. Old age people might have used the traditional banking for a quite long time. It might be convenient to them and also they may not be interested to take risk.
- It is found that the respondents who got married prefer Internet Banking than Bachelor / Spinster. Married people may get moral support from their life partner. They may find difficult to visit bank for doing banking transaction. So, they may want to do the transaction from the place where they are. Internet Banking might be more comfortable to them.
- It is inferred that the respondents who qualified Under Graduate and above Under Graduate Prefer Internet Banking. Those who are educationally qualified may be aware of the Internet Banking products and services. They would have understood its benefits and shortcomings.
- It is found that the respondents those who work in Private Organization prefer Internet Banking. Private organization employees may be interested to learn and adopt new technologies. They may want to utilize the effectiveness of Internet banking to increase their productivity.
- It is found that the respondents belong to average and above average Annual Income prefer Internet Banking. It shows that there may be a need to use Internet Banking for this income group.

## 7. SUGGESTIONS

- Awareness on Internet Banking products, services and its benefits to be created among females. Females are to be educated that there is no complexity in using Internet Banking and also there is no risk. Their self-confidence to be developed that they can be able to face the consequences of using Internet Banking.
- Both the youngsters and old age people are to be made to understand the benefits and convenience of using Internet Banking.
- Bachelor / Spinster may not get moral support from their family members. So, they need to be provided moral support by bank. It is the duty of the bank to explain them about the moral support which will be provided by bank.
- The respondents those who have lesser qualification have to be taught about the products, services and its benefits. Also they have to be taught about the possibilities of shortcomings and how to solve the shortcomings.
- The benefits of Internet Banking to be taught to the respondents irrespective of the annual income.

## 8. CONCLUSION

This study provides information about the socio-economic characteristics of the respondents who prefer Internet Banking to a larger extent. The bank may be able to influence their Savings Bank account holders to use Internet Bank. This will help the bank to lure more customers. The bank will be able to compete and survive in the today's competitive environment. The operational cost can be reduced and the bank can provide more comfort to their customers.

## 9. SCOPE FOR FURTHER RESEARCH

- A similar study can be conducted to identify the factors responsible for non-adoption of Internet Banking.
- A similar study can also be conducted in various cities, urban places and rural places.
- Also, further study can be conducted to identify the significance of banking operational characteristics on adoption and non-adoption of Internet Banking.

- This study can be extended to corporate customers also.

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