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A STUDY ON THE CUSTOMER PERCEPTION TOWARDS E-BANKING INRAIPUR CITY

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ABSTRACT

Online banking (or Internet banking) allows customers to conduct financial transactions on a secure website operated by their retail or virtual bank, credit union or building society. In today's demanding world, everybody needs instant banking solutions for a better lifestyle. In the current scenario, almost every bank in India has the internet banking facility. Online banking or internet banking made things much easier for the people and saves lot of time. Customers are being facilitated by reducing their visits in banks and they can carry out their transactions via internet or ATM Machines instead of personally visiting the branches. The researches so far done reveal that mostly the customer of banks are unaware about online banking services and there is a lack of trust among customers on online banking services. This study examines the customer perception, preferences, problems and suggestions about online banking in Raipur. The study reveals that mostly customers prefer internet banking (IB) services over branch banking due to reliability, convenience, speed, safety and security, cost effectiveness, user-friendly, and error free system. The research is focused on what are the customer's perceptions about internet banking and what are the drivers that drive consumers. How consumers have accepted internet banking and how to improve the usage rate were the focus of research area in this study. Qualitative exploratory research using questionnaire was applied. 50 respondents were selected for study after initial screening. They were all bank customers.

KEYWORDS

internet banking, customers' perception, quality, satisfaction, commercial banks.

INTRODUCTION

Internet banking (or E-banking) means any user with a personal computer and a browser can get connected to his bank's website to perform any of the virtual banking functions. In internet banking system the bank has a centralized database that is web-enabled. All the services that the bank has permitted on the internet are displayed in menu. Once the branch offices of bank are interconnected through terrestrial or satellite links, there would be no physical identity for any branch. It would be a borderless entity permitting anytime, anywhere and anyhow banking. E-banking provides enormous benefits to consumers in terms of ease and cost of transactions, either through Internet, telephone or other electronic delivery. The financial products and services have become available over the Internet, which has thus become an important distribution channel for a number of banks.

WHAT IS E-BANKING?

In simple words, e-banking implies provision of banking products and services through electronic delivery channels. Electronic banking has been around for quite some time in the form of automatic teller machines (ATMs) and telephone transactions. In more recent times, it has been transformed by the internet –a new delivery channel that has facilitated banking transactions for both customers and banks.

Internet Banking lets you handle many banking transactions via your personal computer. For instance, you may use your computer to view your account balance, request transfers between accounts, and pay bills electronically.

FIG. 1**TYPES OF E-BANKING**

- Deposits, withdrawals, inter-account transfer and payment of linked accounts at an ATM;
- Buying and paying for goods and services using debit cards or smart cards without having to carry cash or a cheque book;
- Using a telephone to perform direct banking-make a balance enquiry, inter- account transfers and pay linked accounts;
- Using a computer to perform direct banking-make a balance enquiry, inter-account transfers and pay linked

ADVANTAGES OF E-BANKING

- Account Information: Real time balance information and summary of day's transaction.
- Fund Transfer: Manage your Supply- Chain network, effectively by using our online hand transfer mechanism. We can affect fund transfer on a real time basis across the bank locations.
- Request: Make a banking request online.
- Downloading of account statements as an excel file or a text file
- Bill Payment through Electronic Banking
- Effecting Personal Investments through Electronic banking
- Customers can also submit the following requests online: Registration for account statements by e -mail daily / weekly / fortnightly / monthly basis

- Stop payment or cheques
- Cheque book replenishment
- Demand Draft / Pay-order
- Opening of fixed deposit account
- Opening of Letter of credit

LIMITATION OF INTERNET BANKING

- Safety situations around ATMs.
- Abuse of bank cards by fraudsters at ATMs
- Danger of giving your card number when buying on-line

REVIEW OF LITERATURE

Harris (2007) observed that Internet Banking is Becoming "Need to Have" service.

E-banking is one of the most recent technological innovations, which is becoming a need for every common man. It uses Internet as a medium for delivery banking services. Today, banking is not limited to branches, where a person goes to bank for withdrawal of cash or request a statement of accounts or to deposit a check. An inquiry or transaction can be handled online without any reference to the branch any time through Internet Banking. Benefits of internet banking include fast speed, convenient, cost effective, all time accessibility, and flexibility.

Vardhman (2007) said Online Banking - The Need of the Modern Professional- Internet Banking has been so popular in the countries it has been implemented in so far due to certain reasons. Online Banking makes the regular transactions for a client speedy and time efficient with little or no paperwork involved. There is no need for standing in long queue any more for making a deposit or getting a withdrawal. Banking has turned into a 24/7 service with the bank always available to their client.

Sayar et. All (2007) discussed that the developments in information technology and the subsequent evolution of internet banking have fundamentally changed the ways in which banks implement their business and consumers conduct their everyday banking activities. The results confirm the influence of internet trust on risk perception and consumer attitudes towards internet banking. . The results confirm the influence of internet trust on risk perception and consumer attitudes towards internet banking.. This is not a representative study.

Kamiya (2006) investigated how e- banking can ease your life Internet banking provides us facilities like Bill payment service, fund transfer, credit card customers, railway passing, Investing through internet banking, recharging your prepaid phone, shopping at your fingertips. Indian banks are trying to make your life easier. Not just bill payment, you can make investments, shop or buy tickets and plan a holiday at your fingertips.

Nachiket (2000) found that that Reserve Bank of India survey revealed that of 46 major banks operating in India, around 50% were either offering Internet banking services at various levels or planned to in the near future.

STATEMENT OF PROBLEMS

Customers are lifeblood for any business and banking industry is highly service oriented business. When there is service concern, it always deals with the perceptual decision taking of the customer. Here, in this paper we tried to figure out the reason for the perception of the people residing in Raipur city for choosing the banking service on the basis of cost, convenience, facility and general factors like modernization of the bank, promptness for attending customer.

This research deals with question like -What is customers' perception about Internet banking. What are the factors that result in the perception of the I-banking?

OBJECTIVES OF THE STUDY

- Main objective of this study is to know about customer perception regarding usage of internet banking.
- To investigate the Satisfaction level of Customers with Internet banking services.
- To know the reasons of using Internet banking of customer and their satisfaction level.
- To know the main reasons of not using Internet banking
- To know the challenges in E-banking faced by banks concerning the development of internet banking services.
- To help managers to formulate strategies / policies about Internet banking according to customer needs and wants.

SCOPE AND SIGNIFICANCE

A big boom has been witnessed in Banking Industry in recent times. A large number of players are there in the market and are trying to gain market share in this rapidly improving market. The study then goes on to evaluate and analyze the findings so as to present a clear picture of trends in the Banking sector specifically e-banking.

SIGNIFICANCE OF THE PROJECT

This project gives useful information about benefits and challenges of e-banking. Since it present clear picture of customer perception, it facilitate banking sector to plan services according to customers need.

RESEARCH METHODOLOGY

The present study is based on primary data. The information relating to the customer perception towards services provided by all the banks in Raipur is collected for the study through survey with the help of questionnaire .The total sample size of the study is 50. To meet up with the objectives of study 50 customers were selected as sample unit. So, the questionnaires were filled by 50 respondents which were structured with questions of demographic profile, services level and dimension in which derives satisfaction to the customers. To carry out the study in more accurate convenience random sampling method was selected. I have done personal interviews and I asked the person in front of me to fill the questionnaire and I was there with the respondents at all times in order to guide him/her and solved the queries at the time of filling in the responses.

DESCRIPTIVE RESEARCH DESIGN: It seeks to determine the answers to who, what, where, when and how questions. It is based on some previous understanding of the matter. Descriptive Research Design is used in this study because it will ensure the minimization of bias and maximization of reliability of data collected.

Research has got a very specific objective and clear cut data requirements.

DATA COLLECTION METHOD

PRIMARY DATA: It is first hand data, which is collected by researcher itself. Primary data is collected by various approaches so as to get a precise, accurate, realistic and relevant data. The main tool in gathering primary data was questionnaire which was collected from 50 respondents.

RESEARCH HYPOTHESIS

HYPOTHESIS 1: Mostly customers prefer IB services over branch banking because it is reliable, convenient, faster, safe, cheap, user-friendly, and error free.

HYPOTHESIS 2: Mostly customer are Satisfied with IB services in India.

HYPOTHESIS 3: Security problems, lack of trust and knowledge, ATM machine problems etc. affect the adoption decision of customers of IB services.

HYPOTHESIS 4: Cash depositing facility through ATM machines, "SMS/E-mail Alert" Service, Transfer funds through ATM machines, Payment of utility bills through internet are the most required / demanding services by the customers.

SAMPLING METHODOLOGY**SAMPLING TECHNIQUE**

Initially, a rough draft was prepared keeping in mind the objective of the research. A pilot study was done in order to know the accuracy of the Questionnaire. The final Questionnaire was arrived only after certain important changes were done. Thus my sampling came out to be judgemental and convenient.

SAMPLING UNIT

The respondents who were asked to fill out questionnaires are the sampling units. These comprise of employees of MNCs, Govt. Employees, and Self Employed etc.

SAMPLE SIZE

The sample size was restricted to only 50, which comprised of mainly peoples from different regions of Raipur due to time constraints.

SAMPLING AREA

The area of research is Raipur city.

LIMITATIONS

1. The study is limited to the study of expectations of and perceptions of customers having an account banks.
 2. If the sample size could be taken a bit larger, we could have reached to more accurate results.
 3. The perception of customers is limited to the time period of the study.
- People were mostly unwilling to talk because of their heavy schedule or they get annoyed with the phone calls or even if they are asked about this face to face
 - Primary data has its own limitations.

DATA ANALYSIS AND INTERPRETATION

1. Are you aware of net banking services offered by the banks?

YES	70%
NO	30%

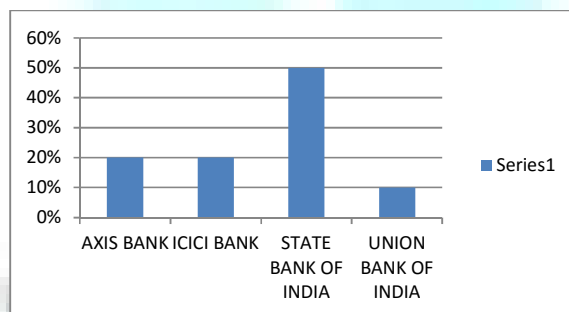
**Inferences**

Out of 50 respondents, 35 peoples are aware of internet banking.

Reason: lack of interest or knowledge.

2. In which bank do you have your account?

AXIS BANK	20%
ICICI BANK	20%
STATE BANK OF INDIA	50%
UNION BANK OF INDIA	10%

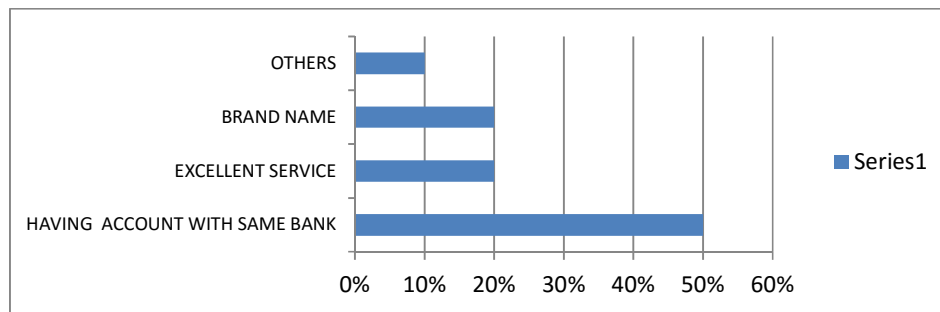
**Inferences**

State bank has maximum number of customer in comparison to other banks.

Reason: As it has maximum number of ATM facility.

3. What was the single most important reason that you chose this particular bank as your Internet bank? (Please choose one)

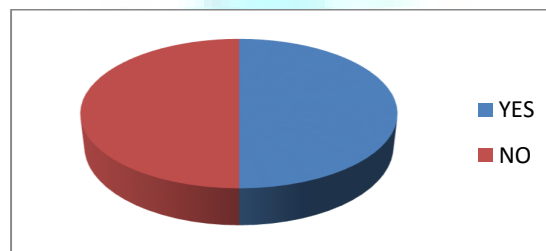
HAVING ACCOUNT WITH SAME BANK	50%
EXCELLENT SERVICE	20%
BRAND NAME	20%
OTHERS	10%

**Inferences**

Having account with a traditional bank account with the same bank is main reason for using internet banking, as most of the customers are afraid to opt other bank.

4. Do you feel safe in disclosing your details on internet?

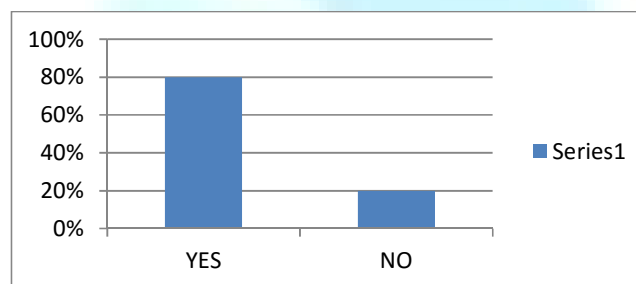
YES	50%
NO	50%

**Inferences**

Only 50% peoples prefer internet banking as customers is not having proper knowledge of technology

5. Are you satisfied with your bank services?

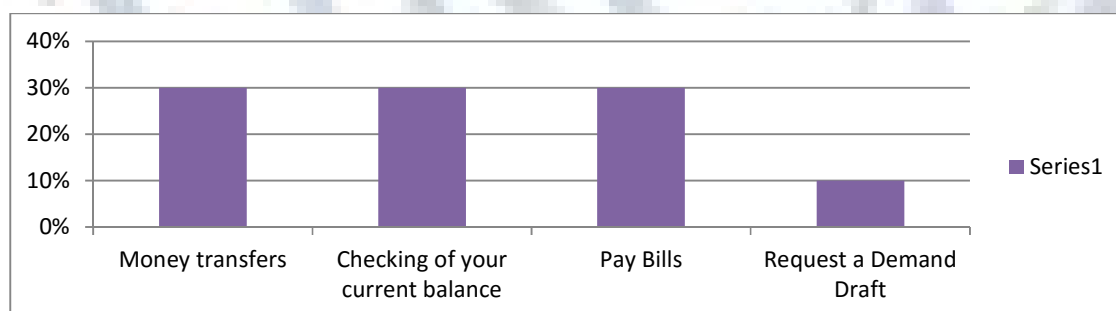
YES	80%
NO	20%

**Inferences**

Most of the customers are satisfied with their banking services as they are well adjusted according to their requirements.

6. What are your main transactions you would prefer to do by internet?

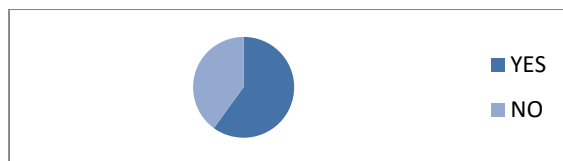
Money transfers	30%
Checking of your current balance	30%
Pay Bills	30%
Request a Demand Draft	10%

**Inferences**

Bill payment, money transfer and checking of current balance are daily needs of customer as it saves time.

7. Are you aware of the benefits of net banking which are available?

YES	60%
NO	40%

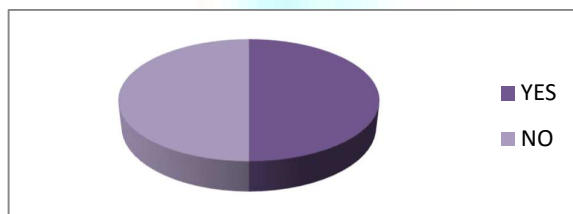


Inferences

60 % peoples are aware of benefits of internet banking through websites, browsers of banks and bank staff.

8. Are you aware of the methods which can be undertaken to make any kind of fraud?

YES	50%
NO	50%

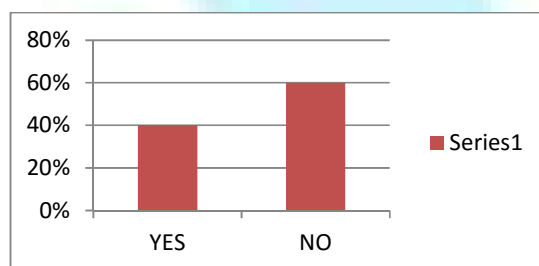


Inferences

50% are aware of frauds commit in Internet banking but rest of them are not aware beside they are using internet banking.

9. Are you aware of all the methods which can be taken up to secure your transaction?

YES	40%
NO	60%



Inferences

Only 40% of customers are aware of methods which secure transactions as due to this reason risk of password hacking and frauds are always associated with banking activities.

10. Does your bank educate you about the net banking services being offered?

YES	90%
NO	10%

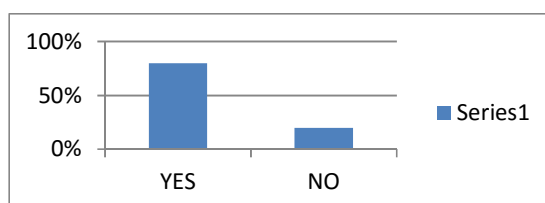


Inferences

Banks always educate customer about their services because they want more and more customer to get advantages of their prompt services

11. Would you prefer using net banking instead of visiting your bank every now and then?

YES	80%
NO	20%

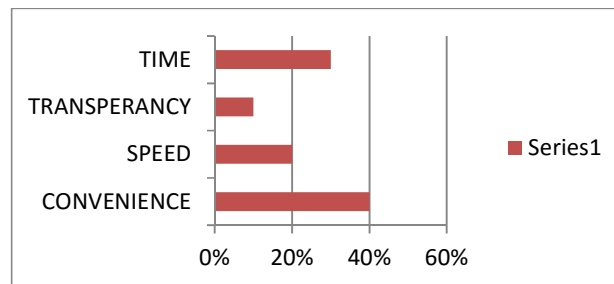


Inferences

80% customer prefer to use internet banking as it gives convenience and save valuable time of customer specially those who are working and not enough getting time to finish their work.

12. What benefits do you see in internet banking?

CONVENIENCE	40%
SPEED	20%
TRANSPERANCY	10%
TIME	30%

**Inferences**

60% respondents said that E-banking is 24 hours available as this feature makes it convenient, time saving, and transparent.

CONCLUSION

This research gives complete overview of Internet banking. One of the benefits that banks experience when using e-banking is increased customer satisfaction. This due to that customers may access their accounts whenever, from anywhere, and they get involved more, this creating relationships with banks. Banks should provide their customers with convenience, meaning offering service through several distribution channels (ATM, Internet, physical branches) and have more functions available online.

From all of this, we have learnt that information technology has empowered customers and businesses with information needed to make better investment decisions. At the same time, technology is allowing banks to offer new products, operate more efficiently, raise productivity, expand geographically and compete globally. A more efficient, productive banking industry is providing services of greater quality and value.

Here it can be concluded that people have around 60 % people have positive perception & are satisfactory with E-Banking except one parameter (E-Banking is easy to use). Still people of these areas are not using all the E-banking services frequently because they less knowledge about computer and internet; so they feel hesitation is using E-banking services.

The rise of E-banking is redefining business relationships and the most successful banks will be those that can truly strengthen their relationship with their customers.

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