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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
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UNPUBLISHED DISSERTATIONS

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- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

A STUDY OF CUSTOMER BEHAVIOR TOWARDS TECHNOLOGY IN BANKING SECTOR: A STUDY ON DHARWAD CITY

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ABSTRACT

The modern world technology play important role in banking sector has enabled customer to take the banking services at anytime and anywhere in the form of ATM, Mobile banking and internet banking like as paytm, Google pay and phone pay etc. this has not only focused on baking service but also has reduced the transaction cost but also leads to high level of consumer satisfaction so now a day's Bankers must aware about customers' behaviour towards Electronic Banking Services. Technology in banking sector it is rapidly changes in internet banking system now a day's rely on innovation and technology provide customer needs and satisfaction electronic banking it is facelifts 24/7 service. But question arise about consumer perception and awareness to the update technology in banking service and how much beneficial to the customer in e-banking relating knowledge can readily be made available to consumer with the help of internet banking. Because there are several network oriented innovations for –banking like as green card, smart card, Electronic Data Interchange, National Electronic Funds Transfer and Real Time Gross Settlement etc. technology examines customer related factors risk, complexity and perceived. This paper aims the e-banking service almost preferred by customer's satisfaction towards banking service.


KEYWORDS

ATM, consumer behaviour and satisfaction, internet banking, mobile banking.

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M30, O32, O33.

INTRODUCTION

 – Banking is the one of the huge accomplishment of e- commerce this development is change in e-business environment and innovation. The present situation in every sector customer is 'king' it means that no sector can exist without consumer. Therefore, the number company are facing most difficult challenge to understanding and studying consumer behaviours. Especially when it come service sector such as banking sector the consumer behaviour analysis becomes more complex and difficult to understanding their requirements and satisfaction.

e- Banking is the one of the best instrument in banking sector. The development of technology and internet has facilitated the emergence of e-banking. E-banking it provide opportunities for banks to increase the speed and efficient control in their service to customers at any time (24/7, 365 days).

LITERATURE REVIEW

Dr. Vannirajan & B. Anbazagan (2007) The study tries to make an assessment of SERVPERF scale in the Indian Retail banking sector by doing a survey in banks at Madhurai. The study found that in public sector banks tangibles and assurance are most important and in private sector banks reliability, responsiveness and tangibles are most important.

P K Gupta (2008) Objective of this study was to find out the behavior of customers with respect to internet banking vis-à-vis conventional banking. The study found out that internet banking was found to be easier and speedier than conventional banking and trust, accuracy and confidentiality were the most important factors here.

Ellaine Wallace & Leslie De Cheratatony (2009) Study finds out the importance of assurance and reliability, customer orientation teamwork etc. in performance of. Also the study highlights criticality of branch& employee teamwork for performance. Continuous commitment and service recovery were also found important

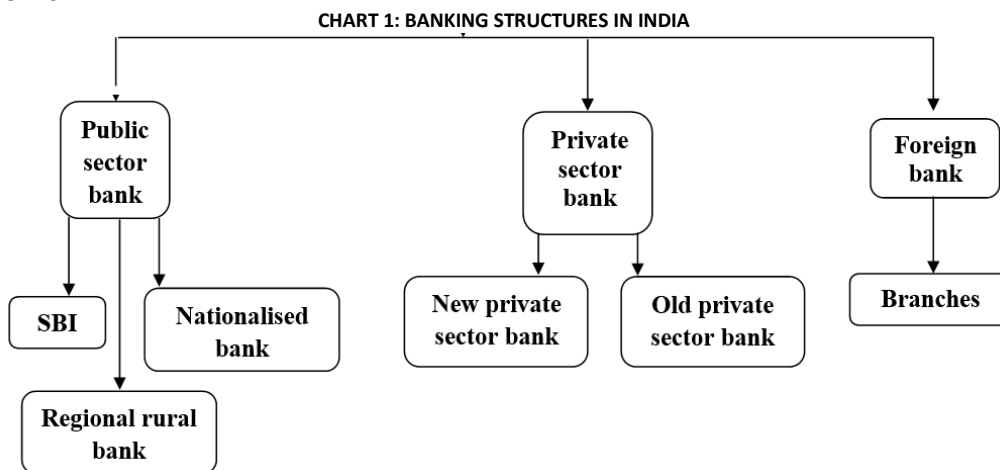
Mohammed Siddique Khan, Siba Sankar Mahapatra (2009) The study was to identify important parameters affecting service quality in internet banking. Factor analysis of the data collected finds 7 factors which included factors like reliability, access, user friendliness privacy etc. Correlation analysis shows that a significant positive correlation exists between factors. Also it was found out that business class differs from other classes in perception

Padhy P K and B N Swar (2009) the paper investigated role of technology in banking and its impact on perceived service quality in public, private and foreign banks in Orissa using a s ample size of 300 customers. Foreign bank was found to be very close to expectations of customers followed by ICICI and AXIS. Service quality in public sector banks was found to be very low

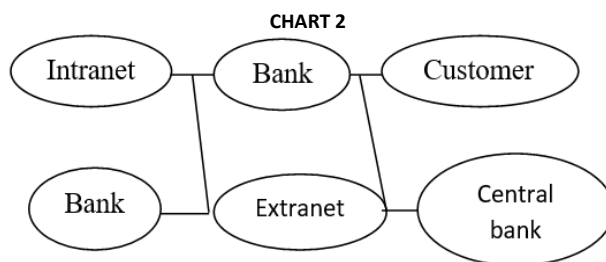
Rod et al (2009) The study focused on relationship between service quality, overall internet banking service quality and customer satisfaction in New Zealand. The study found out that online customer service quality and online information systems were significantly and positively related to overall customer internet banking service quality. Overall internet banking service quality and customer satisfaction were positively correlated

Akiko Ueno (2010) The paper talks about the importance of quality. The study finds out the features that are fundamental in supporting service quality. The secondary research finds out the human resource functions like recruitment, teamwork etc. in maintain service quality.

BANKING STRUCTURES IN INDIA



MODEL OF E-BANKING



IMPORTANCE OF THE STUDY

1. It provides how much understand and uses of e-technology
2. Taking advantage of integrated banking services, banks may compete in new markets can get new technology and grow their market issue.
3. It provides some security and privacy to customers, by using and security technologies.

OBJECTIVES OF THE STUDY

1. To study the consumer's demographic profile.
2. To identify the consumer awareness on e-banking
3. To evaluate the attitude of consumers towards m-banking
4. To understand the concept of e-banking and its importance.
5. To identify the e-banking benefits and problems from consumer point of view.
6. To examine the impact of e-banking products on the behaviour and satisfaction of consumers.

RESEARCH METHODOLOGY

Researcher have used structured questionnaire and a five point balanced likert scale for measuring consumer attitude towards technology in banking sector. Primary data was collected from respondents of Dharwad city through a questionnaire designed for a sample of 200 respondents by using the survey method. Random sampling method was adopted by the researcher and selected the samples. The data collected from the respondents are coded, tabulated and percentage analysed.

Secondary data was collected from the available literature, journals and web search wherever necessary. The Questionnaire method was chosen for its versatility speed and cost benefits. Due to shortage of time the researcher has used only descriptive statistical and percentage to arrive at findings and conclusions.



DATA ANALYSIS AND INTERPRETATION

TABLE 1: GENDER OF RESPONDENTS

Gender	Male	Female
Frequency	75	125
Percent	37.5	62.5

TABLE 2; AGE OF RESPONDENTS

Age	Below 18	18-30	30-50	Above 50
Frequency	20	130	35	15
Percent	10	65	17.5	7.5

TABLE 3: EDUCATIONAL LEVEL

Educational Level	12th standard and below	Graduation or equivalent	Post-graduation or equivalent	Other
Frequency	27	85	50	38
Percent	13.5	42.5	25	19

TABLE 4: MONTHLY INCOME

Monthly Income	Up to 50000	50001 to 100000	100001 to150000	Above 150000
Frequency	70	65	37	28
Percent	35	32.5	18.5	14

TABLE 5: NATIONALITY

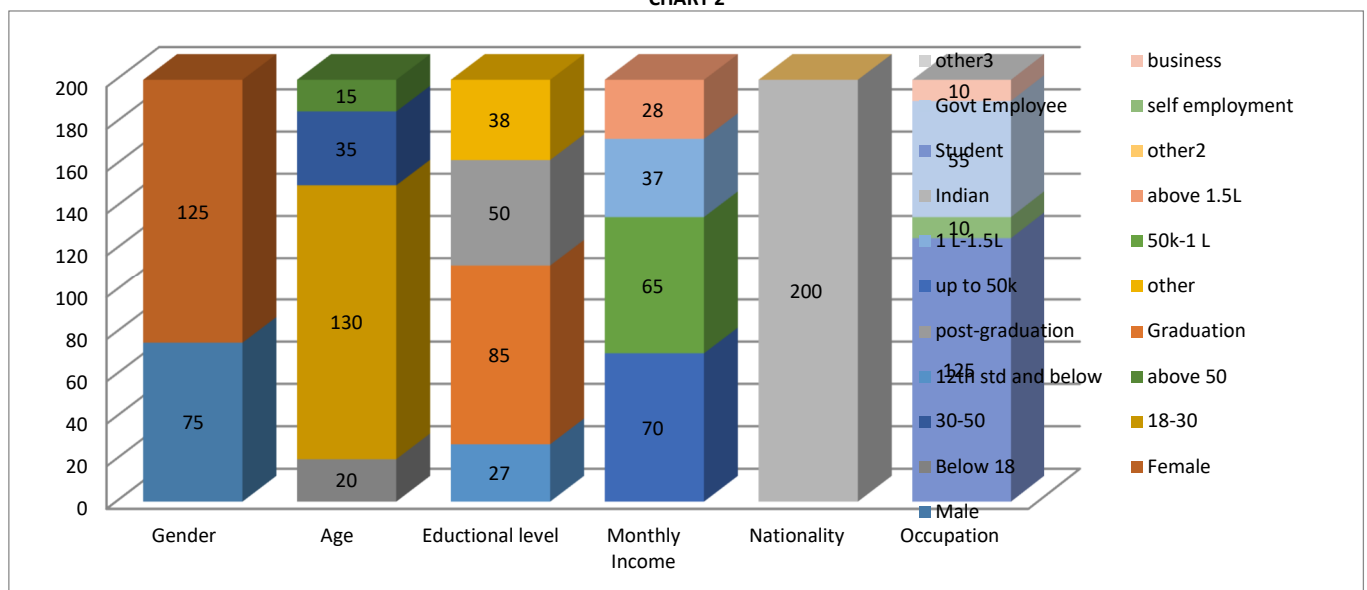
Nationality	Indian	Other
Frequency	200	00
percent	100	

TABLE 6: OCCUPATION

Occupation	Student	Self-employment	Govt employee	Business	Other
Frequency	125	10	55	10	00
percent	62.5	5	27.5	5	00

CONSUMER'S DEMOGRAPHIC PROFILE

CHART 2



Source: Table 1 to 6

The above table shows demographic profile total respondent were 200 by which most of the respondents are female 125, in this survey all age grouped are response out of this the majorities are age between 18-30, respondents are having complete graduation, all respondent are Indian and number of respondent are occupation student and Govt employee

TABLE 7: WHAT DO YOU KNOW ABOUT E-BANKING

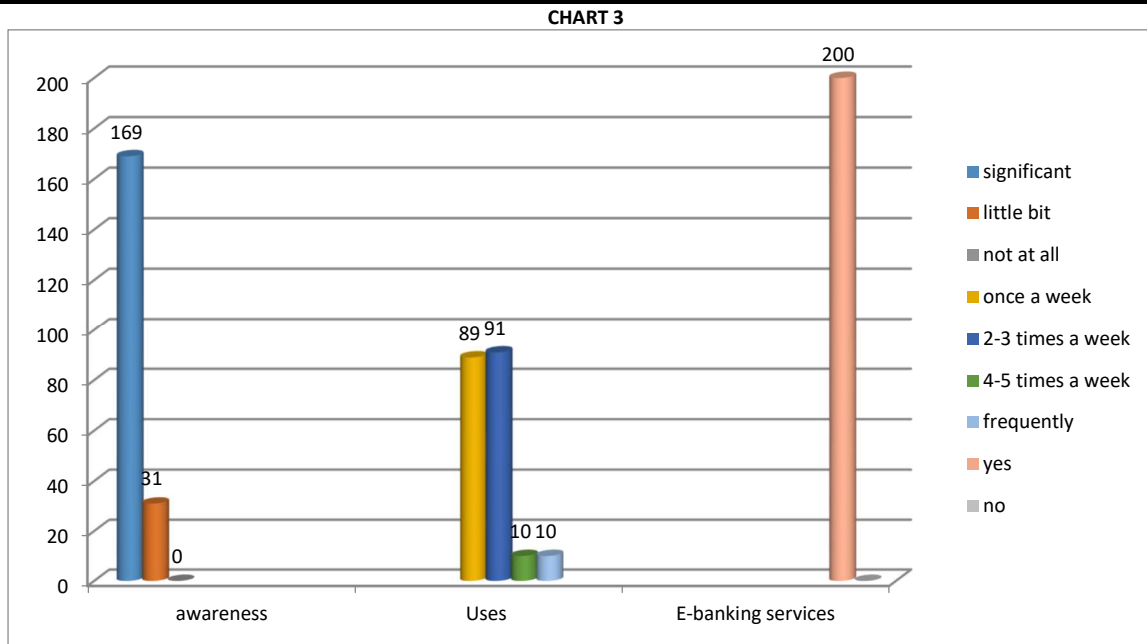
Awareness	Significant	Little bit	Not at all
Frequency	169	31	00
percent	84.5	15.5	00

TABLE 8: FREQUENCY OF USE OF E-BANKING SERVICES

Uses	Once a week	2-3 times a week	4-5 times a week	Frequently
Frequency	89	91	10	10
percent	44.5	45.5	5	5

Table 9: USE ANY E-BANKING SERVICES

e- banking services	Yes	No
Frequency	200	00
percent	100	00



Source: Table 7 to 9

The above table shows that most of the respondents are aware and using the e-banking system and respondents are frequently using e-banking concepts. And also all responds are having and using e-banking examples are ATM, M-banking and Paytm etc.

TABLE 10: REASONS THAT CUSTOMERS HAVE NOT OPENED AN E-BANK ACCOUNT

Reasons	Under age	Never heard e-banking	Concerned about security	Have not taken time to open an account	I prefer to have personal human relation
Frequency	00	00	80	70	50
Percent	0	0	40	35	25

TABLE 11: HOW LONG HAVE YOU BEEN USING THE E-BANKING SERVICES

Duration	Less than 1 month	1 month – less than 1 year	1 year- less than 2 year	2 year or more
Frequency	00	00	35	165
Percent	00	00	17.5	82.5

TABLE 12: WHERE DO YOU USUALLY ACCESS THE INTEREST FROM

Access	Home	Work place	College	Cyber café	Other
Frequency	30	60	40	05	65
Percent	15	30	20	2.5	32.5

TABLE 13: WHICH ELECTRONIC FEATURE DO YOU USE REGULARLY

Feature	Pay bills	Make an A/c inquiry	Wire transfer	Transfer funds between A/c	Process patrol	Order cheque book
Frequency	42	82	26	16	20	14
Percent	21	41	13	8	10	7

TABLE 14: HAVE YOU HAD DIFFICULTY LOGGING INTO THE BANKS WEBSITE

Logging	All the time	Some times	Not at all
Frequency	30	150	20
Percent	15	75	10

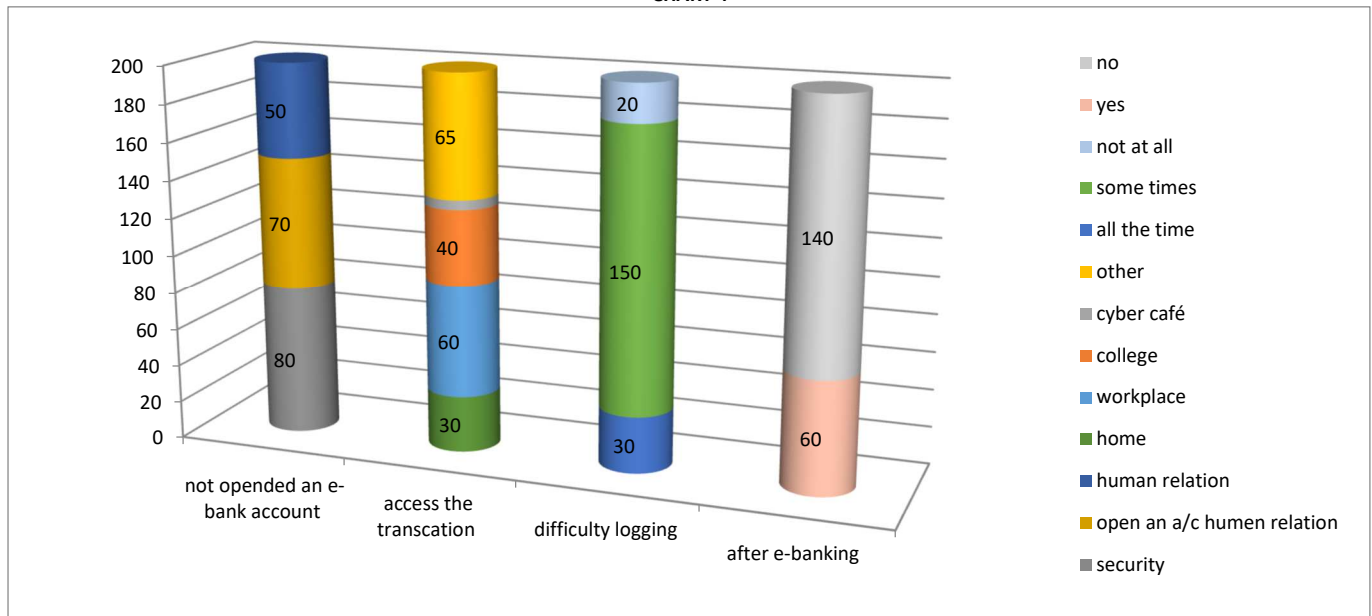
TABLE 15: DO YOU ALSO HAVE A TRADITIONAL BANK A/C

Traditional bank	Yes	No
Frequency	35	165
Percent	17.5	82.5

TABLE 16: DO YOU STILL VISIT THE BANK BRANCHES SINCE YOU STARTED USING E-BANKING SERVICES

Branches	Yes	No
Frequency	40	160
Percent	20	80

CHART 4



Source Above table

The above tables show that the total respondents were 200 by which 80& 70 respondents are agree to security and it's taken more time respectively so reason of that consumer not open e-banking. And numbers of respondents are access internet transaction at work place and college. And numbers of respondents is faces difficult logging into the bank account in sometimes and also after installing e-banking majority of responds are not visit to bank

TABLE 17: WHAT ARE THE REASONS THAT YOU TYPICALLY VISIT YOUR BANK BRANCH

	Frequency	percent
To deposits cash	60	30
To withdraw cash	40	20
To get advice for investment option	10	5
To pay taxes	00	0
To raise a loan	35	17.5
To operate PPF	00	0
To take out a DD	55	27.5
To operate a locker	00	00

TABLE 18: WHAT ARE YOUR REASONS FOR CHOOSING E-BANKING SERVICES

Benefits	Conveniences	Time saving	Safety	24 hours access to account	Reliability	User friendly
Frequency	25	80	00	60	00	35
Percent	12.5	40	0	30	0	17.5

TABLE 19: IN USING OF E-BANKING SERVICES HAVE YOU FACED DATA QUALITY ISSUES

Quality	Accuracy	Completeness	Update status	Reliability	Relevance	Easy access
Frequency	14	25	51	40	15	55
Percent	7	12.5	25.5	20	7.5	27.5

TABLE 20: OVERALL HOW SATISFIED YOU WITH E-BANKING

Satisfied	Very satisfied	Satisfied	Neutral	Dissatisfied	Very dissatisfied
Frequency	151	49	00	00	00
Percent	75.5	24.5	0	0	0

TABLE 21: DO YOU THINK HUMAN CONTACT IS IMPORTANT FOR BANKING

Significant	Completely	Sometimes	Unsure	Not at all
Frequency	12	141	40	07
Percent	6	70.5	20	3.5

TABLE 22: WHAT WOULD ENCOURAGE YOU TO USE MORE THE E-BANKING SERVICES

	Rewards	Simples procedure	Higher security	Lower transaction
Frequency	23	159	15	03
Percent	11.5	79.5	7.5	1.5

TABLE 23: PLEASE RANK THE E-BANKING SERVICES IN ORDER OF BEING USER FRIENDLY

Rank	Telephone banking	M-banking	ATM
Frequency	65	60	75
Percent	32.5	30	37.5

TABLE 24: QUALITY OF SERVICES IN E-BANKING

Quality	Excellent	Very good	Good	Averages	Poor
Frequency	72	50	42	25	11
Percent	36	25	21	12.5	5.5

FINDINGS

- Majority (42.5%) of the consumer's have educated.
- Consumer have expressed strongly about the concepts of E-banking.
- ✓ Majority (84.5%) of the respondents knowing about E-banking.
- ✓ People are using and knowledge about e-banking and benefits of M & E-banking system.
- ✓ From the results we can conclude that the frequency 2-3 times a week of use of e-banking.
- ✓ From the above results concerned about security and they are preferring to human relation so respondents have not opened an electronic bank account.
- ✓ Respondents state that usually 30% access the internet from in workplace and also college.
- ✓ Consumer's attitudes towards technology in E-banking.
- ✓ Most of the consumers for choosing e-banking services because of time saving and 24/7 hours' access to account.
- ✓ Majority of respondent's reason for visit to bank to deposits Cash, to withdrawal cash and to take out a DD with respect of 30%, 20% and 27.5% respectively.
- ✓ From results above people agree easy access and update status of using of E-banking services they have faced data quality issues.
- ✓ Majority (75.5%) respondents are very satisfied with e-banking services.
- ✓ Respondents are think human contact important for banking relation.
- ✓ Number of respondent are agreeing to the quality of services in e-banking.

SUGGESTION

According to survey improve the e-mode system and avoided error and improve surveyor. Some of the ATM and others devices not working properly so improve that and update.

CONCLUSION

The banking sector has update many changes the new economic policy based on privatization, globalization and liberalizations 1991 adopted by government of India. Customer is the king in the modern days banking. Today the customer services preference keeps on changing at a rapid speed and their demands. For the banking sector challenging and tough job for security and convince to customer. The aim of the bankers is to make the customers satisfied and happy to achieve their targets. Today number of banks is there and each bank follow different procedure it is very difficult to follow the customers. Even though the consumer is well educated some time high technology banking services difficult to the customer for the transaction. For the effective banking transaction, the banks should have well communication, soft skill must require. Universal banking procedure can help the customer for the better truncation and customer comfort and satisfied.

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