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STUDENTS PERCEPTION TOWARDS e-BANKING: SPECIAL REFERENCE TO KOLLAM DISTRICT IN KERALA

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ABSTRACT

The changing relationship between consumers and banks has escalated the competition in the banking industry. Information and communication technology is considered as one of the key driver for innovative banking services around the world. This study focus on determining the perception of student's towards e-banking services. The questionnaire was developed considering the five dimensions of e-banking services. The study was conducted in Kollam district of Kerala state, in India which has high penetration level of banking services among students. The result shows there is positive perception towards e-banking services among students but there is issues related to security.

KEYWORDS

e-banking, perception, banking services

INTRODUCTION

Information and communication technology (ICT) have changed the way of conducting banking business and is becoming an important factor in the development of financial industry. The promise of ICT in the banking sector has been seen in terms of its potential to increase customer base, reduce transactions cost, improve the quality and timeliness of response, enhance opportunities for advertising and branding, facilitate self-service and customization and improve customer communication and relationship (Garau, 2002). This helped all banks making greater use of ICT facilities to provide better service and to excel in competition. Habib (2012) mentioned the factors to consider when banks adopt technological innovations are assets of a bank, years of operation, urban location, deposits ratio, and expenses ratio.

LITERATURE REVIEW

Electronic Banking (E-Banking) includes various banking activities conducted through internet, mobile phone, telephone, automated teller machines (ATM), credit and debit cards etc towards customers without being present at physical banking location. E-banking saves time and money for banks and consumers as consumers can pay bills, secure loan, know their account balance, transfer money etc and banks can utilize e-banking as an inexpensive way to reach remote consumers or rural consumers as an alternative to branch banking.

Sayar and Wolfe (2007) mentioned that the evolution of e-banking has fundamentally transformed the way banks traditionally conduct their businesses and the ways consumers perform their banking activities. According to Christopher et al (2006), E - banking has become an important channel to sell the products and services and is perceived to be necessary in order to stay profitable in successful.

The major capabilities of E-banking Services include the following:

1. **View Current Account Balance and History at any time:** Consumers can check the status of their account balance, transaction history, history related to withdrawal and deposit etc.
2. **Obtain Credit Card and Debit Card Statement:** Consumers can easily check their transaction history of credit card and debit card.
3. **Pay Bills:** Paying bills through e-banking services has helped consumers save time, no waiting in lines etc.
4. **Transfer money between accounts:** Money can be transferred between consumers account or between inter banks.

Chou and Chou (2000) identified five basic services associated with E-banking: view account balances and transaction histories; paying bills; transferring funds between accounts; requesting credit card advances; and ordering checks for more faster services that can be provide by domestic and foreign bank. E-banking allows customers to perform a wide range of banking transactions electronically via the bank's website anytime and anywhere (Grabner-Kraeuter and Faullant, 2008).

(a) BENEFITS OF E-BANKING TOWARDS CUSTOMERS

1. **Accessibility:** Customers account can easily accessible with an E-banking account.
2. **Anytime Anywhere Banking:** E-banking provides 24 hours service to the customers for anytime, anywhere banking, which means customers can access E-banking services 7days a week, 24 hours a day.
3. **Cash Free Shopping:** A customer can shop without any need of carrying paper money with him.
4. **ATM Withdrawal:** Customer can withdraw at any time through ATMs that are now widely available throughout the country. Besides withdrawing cash customers can also have mini banks statements, balance inquiry at these ATMs.
5. **Bill Payment:** E banking has also greatly helped in payment of utility bill. Now there is no need to stand in long queues outside banks for his/her purpose.

(b) BENEFITS OF E-BANKING TOWARDS BANKING INDUSTRY

1. **More Customers:** Better service levels and strategic marketing initiatives, banks are able to reach out to more customers than possible through traditional banking through physical location branches.
2. **Cost Savings:** Banks save a significant amount of operational capital from not having to open physical location branches in new locations. These savings are passed onto the consumer in the form of reduced or no fees for inter-bank and even intra-bank money transfers, no fees for online payment of utilities' bills, and cash-back options on frequent use of online-applied bank credit cards.
3. **Boundary Less Services:** Banks can provide their services to customers without any geographic barrier.

Adoption of information technology enabled tools helped banks in reducing operational costs, infrastructure cost, staffing etc and helped to reduce customer waiting time in branches resulting in highly satisfied customers.

RESEARCH METHODOLOGY

This study was conducted as a survey that examined Students perception towards e-banking in Kollam district of Kerala state, so the area of survey was confined to Kollam district of Kerala state. The survey instrument was a developed questionnaire comprising open ended and five point categorical rating scale (indicating 1 = very comfortable and 4 = uncomfortable) divided into two (2) sections: personal details and students perception towards e-banking in Kerala state. Data was collected from 200 students and simple random sampling method was used in various colleges at Kerala State during April –July 2013.

SAMPLE PROFILE

DISTRIBUTION OF RESPONDENTS ON THE BASIS OF DEMOGRAPHIC FACTORS

TABLE 1 : GENDER PROFILE OF THE RESPONDENTS

Sl.No.	Gender	Respondents	Percentage
1	Male	142	71%
2	Female	58	29%
	Total	200	100

Source: Field Survey, 2013

The Table 1 presents the gender profile of the respondents. 71% of the respondents fall into male and 29% of the respondents fall into female.

TABLE 2 : AGE PROFILE OF THE RESPONDENTS

Sl.No.	Age Group	Respondents	Percentage
1	Below 20 years	26	13%
2	21 – 25 years	94	47%
3	Above 25 years	80	40%
	Total	200	100

Source: Field Survey, 2013

The Table 2 presents the age group of the respondents. The total population were divided into three groups. Only 13 percent of the respondent belonged to the age group of below 20 years. Respondents in the age group of 21 – 25 years, that comprised 47 percent of the total sample respondent and 40 percent of the total respondent belonged to the age group above 25 years.

TABLE 3 : EDUCATIONAL PROFILE OF THE RESPONDENTS

Sl.No.	Educational Qualification	Respondents	Percentage
1	Graduation	54	27%
2	Professional Graduation	60	30%
3	Post Graduation	32	16%
4	Professional Post Graduation	48	24%
5	Others	6	3%
	Total	200	100

Source: Field Survey, 2013

The educational profile of the respondents is shown in the Table 3. It was observed that a major portion of the respondent i.e., 30 percent was doing their professional graduation, followed by 27 percent were doing their graduation. 24 percent of respondents were doing their professional post graduation and 16 percent were doing their post graduation, followed by 3 percent were doing other courses like diploma, ITI etc.

ANALYSIS OF RESULTS & INTERPRETATION

The main objective of the study was to assess the students' perception towards e-banking. The respondents were asked to how they would get information regarding the e-banking services offered by banks. This also helped to analyse their perception on the e-banking. A significant 40% of the respondents got information from friends and family members. 30% of the respondent got information from advertisement (Online and print media). About 25% of the respondent got information from internet and only very few depend on bank officials to get information about e-banking.

Five dimensions were considered for creating questionnaire and evaluating student's perception towards e-banking. The five dimensions were:

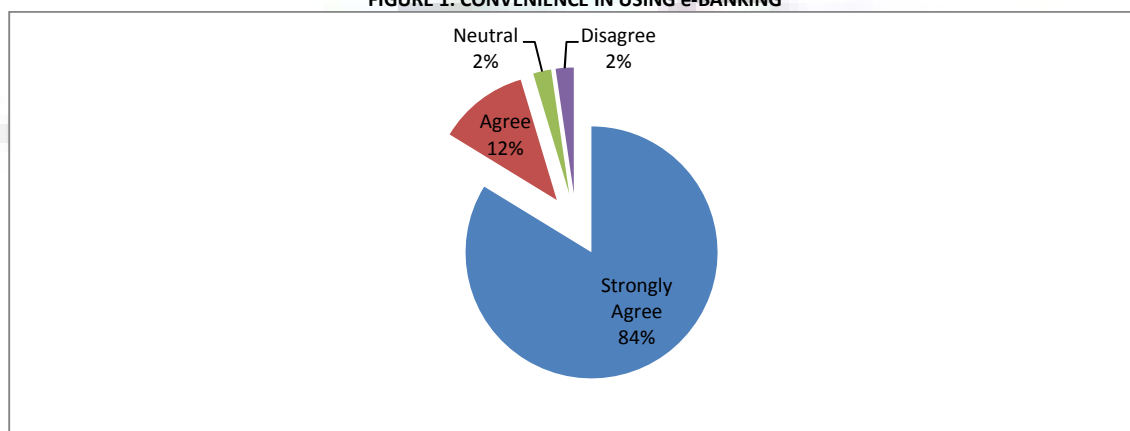
- (1) **Convenience:** Easier than traditional banking; less time taken for completing bank transactions; better service from bank office; any time of usage.
- (2) **Security:** Privacy regarding bank transactions; bank information wouldn't fall in wrong hands; concern regarding making mistakes.
- (3) **Status:** Creating an impression on other people.
- (4) **Financial motives:** Cheaper in using e-banking services.
- (5) **Valued Added Services:** Include payment of bills, Cash free shopping,

RESULT FINDINGS

The following is the findings for the five dimensions for evaluating student's perception towards e-banking.

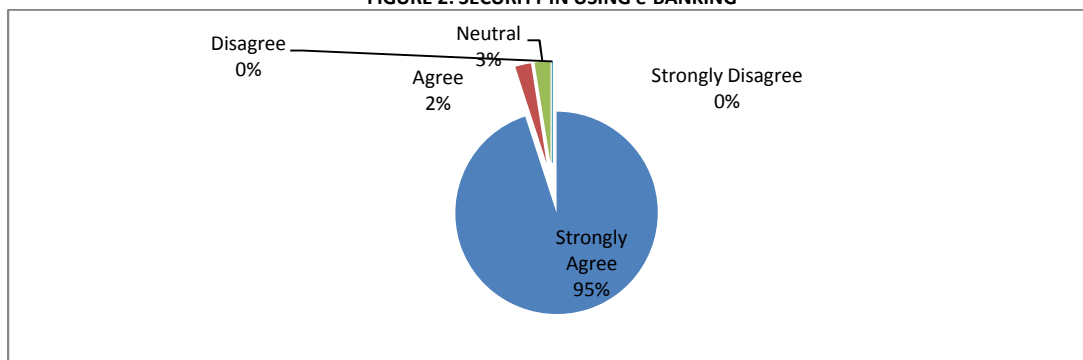
(1) CONVENIENCE

FIGURE 1: CONVENIENCE IN USING e-BANKING



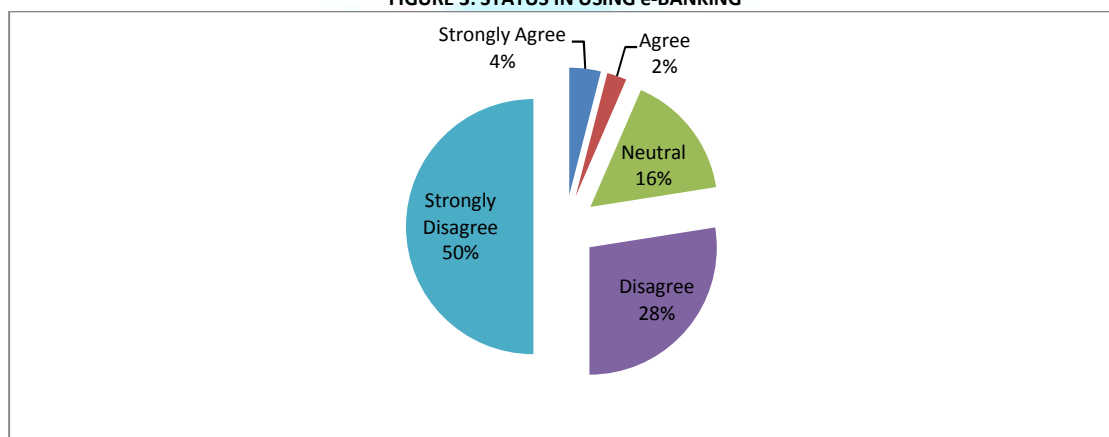
Source: Field Survey, 2013

The first section of the questionnaire focused on the convenience in e-banking. The largest percentage (84%) of the respondent strongly agreed that the usages of e-banking services are convenience when compared to traditional banking, followed by 12% agreed with convenience and followed by 2% of the respondent neither agreed and disagreed for the convenience but no respondent didn't supported strongly disagree part.

(2) SECURITY**FIGURE 2: SECURITY IN USING e-BANKING**

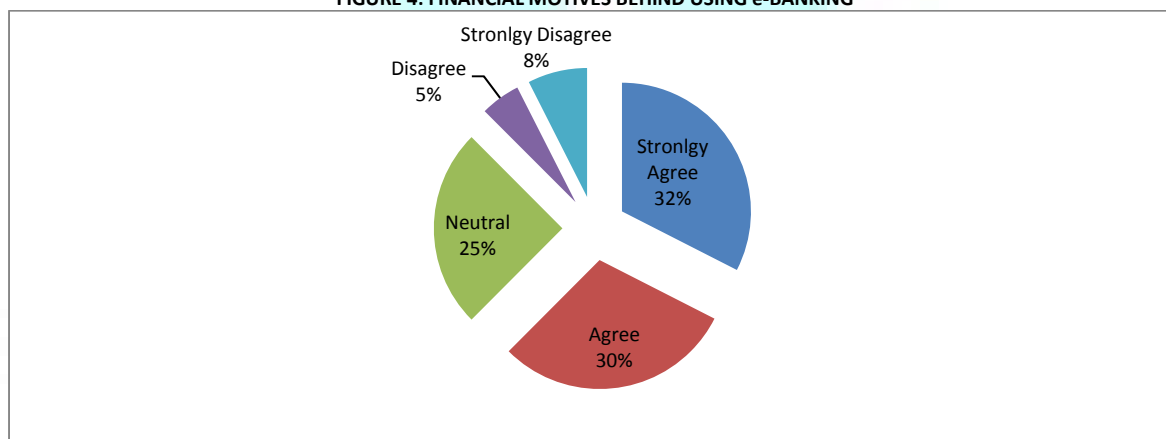
Source: Field Survey, 2013

This section of the questionnaire focused on the security issues of e-banking. The largest percentage (95%) of the respondent strongly agreed that the usages of e-banking services have concern regarding are security, followed by 2% agreed with the same fact and followed by 3% of the respondent neither agreed nor disagreed but no respondent didn't supported strongly disagree part.

(3) STATUS**FIGURE 3: STATUS IN USING e-BANKING**

Source: Field Survey, 2013

This section of the questionnaire focused on the social status associated with using e-banking services. 50% of respondent strongly disagreed about using e-banking as status symbol followed by 28% of respondent supporting the above mentioned statement. 16% respondent stayed neutral and 4% of respondent strongly supported e-banking as status symbol, followed by 2% agreeing with the statement.

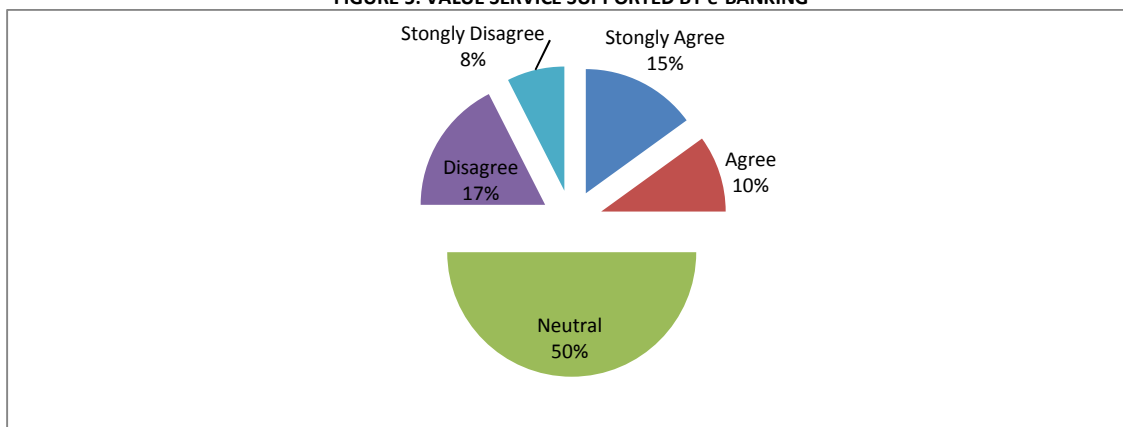
(4) FINANCIAL MOTIVES**FIGURE 4: FINANCIAL MOTIVES BEHIND USING e-BANKING**

Source: Field Survey, 2013

This section of the questionnaire focused on the financial motives behind using e-banking services. 32% of respondent strongly agreed having financial motives in using e-banking, which is supported strongly by 30% of respondent. 25% kept this section as neutral and 5% respondent disagreed with the fact, financial motives supported by 8% of respondent strongly supporting it.

(5) VALUE ADDED SERVICES

FIGURE 5: VALUE SERVICE SUPPORTED BY e-BANKING



Source: Field Survey, 2013

This section of the questionnaire focused on the value added services provided by e-banking services. 50% of respondent was neutral in this section as population of respondent was students but 15% of respondent strongly agreed, followed by 10% of respondent supporting for value added services. 17% of respondent disagreed with the valued added services provided by e-banking followed by 8% of respondent strongly disagreeing.

CONCLUSION

E-Banking is a great new way of performing everything that you do at the bank; on your computer. E-banking which can has emerged fast as a medium of providing banking services differently from traditional banking services where need for infrastructure is huge.

This study reported interesting facts about the perception of students in the context of e-banking. Students' perception is measured using five dimensions as criteria. It has been found out convenience followed by financial motives are the dimension for students prefer for e-banking. The dimensions, status and other value added services are less important for considering e-banking services. A majority of the students are concern with the security issuing in using e-banking which includes online frauds and manually stealing credit or debit cards.

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