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**ATTITUDE OF CUSTOMERS TOWARDS INTERNET BANKING: A CASE OF NAMAKKAL TOWN, TAMIL NADU**

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**ABSTRACT**

*The term electronic banking can be described in many ways. In a very simple form, it can mean the provision of information or services by a bank to its customers, via a computer, television, telephone, or mobile phone. It has emerged as a strategic resource for attaining efficiency, control operations, productivity, and profitability. There are several major challenges and issues facing the e-banking industry today. However, it should also be noted that there are still customers who fear to make use of Internet banking, as they are concerned with security aspects of such a system. The present study is a survey among 200 State Bank of India in Namakkal town, Tamil Nadu, India. The study concludes that customers are more reluctant to use internet banking even it has inherent risk. Hence, banks should design the website to address security and trust issues. The recommendations to the banks are that they have to increase the level of trust between banks' website and customers.*

**KEYWORDS**

anywhere banking, internet banking, twenty four hour banking, security.

**INTERNET BANKING: THE CONCEPT**

Internet Banking (or E-banking or on line banking) refers to the deployment of banking services and products over electronic and communication networks directly to customers. The term electronic banking can be described in many ways. In a very simple form, it can mean the provision of information or services by a bank to its customers, via a computer, television, telephone, or mobile phone. It has emerged as a strategic resource for attaining efficiency, control operations, productivity, and profitability. It has changed the traditional way of banking transactions. Through the e-banking customer do not visit to the bank office in order to carry out banking transaction. For instance, customers are using automated teller machines (ATM) in place of cashier tellers, and credit cards and electronic cash in place of bank transactions (Alagheband, Parisa, 2006).

It also allows customers to submit their applications for different services make queries on their account balances and submit instructions to the bank and also electronically transfer funds to their accounts, pay bill, and conduct other banking transaction online. It relies greatly on information and communication technology (ICT) to attain its promise for 24 hours availability and faster delivery of financial services.

E-banking is now a global phenomenon. It is a precious and influential tool for heavy development, supporting growth, promoting innovation and enhancing competitiveness. A physically powerful banking industry is an essential in every country and can have a major affect in supporting economic development through competent financial services. It has had huge impact on the banking industry. Banks require developing creative solutions of how to make full use of the new technology and how to provide their customers with high online service quality. When lacking face to face interaction banks must increase the experienced online service quality among customers in order to attain and sustain competitive advantages and customer relationships.

**REVIEW OF LITERATURE**

Joseph *et al.*, (1999) investigated the influence of internet on the delivery of banking services. They found six underlying dimensions of e-banking service quality such as convenience and accuracy, feedback and complaint management, efficiency, queue management, accessibility and customization. Jun and Cai (2001) identified 17 service quality dimensions of i-banking service quality. These are reliability, responsiveness, competence, courtesy, credibility, access, communication, understanding the customer, collaboration, continuous improvement, content, accuracy, ease of use, timeliness, aesthetics, security and divers features. They also suggested that some dimensions such as responsiveness, reliability and access are critical for both traditional and internet banks.

Jayawardhena (2004) transforms the original SERVQUAL scale to the internet context and develops a battery of 21 items to assess service quality in e-banking. By means of an Exploratory Factor Analysis (EFA) and a Confirmatory Factor Analysis (CFA), these 21 items are condensed to five quality dimensions: access, website interface, trust, attention and credibility.

IAMAI report on online banking 2006. 43% of online banking user haven't started online financial transaction because of security reasons, 39% haven't started because they prefer face to face, 22% haven't started because they don't know how to use, for 10% sites are not user friendly and for 2% banks are not providing the facility of internet banking. According to research 68% of the customers can not say that when they will be starting the financial transactions through internet. Maximum numbers of online banking users are male and maximum of them are in age the group of 25-35. Numbers of female users are very less i.e. 17% only. More than 60% of the people who are having account with have accounts in 3-4 banks.

Meuter *et al.* (2000) have identified critical incidents of customer satisfaction and dissatisfaction with technology-based service encounters. Given that business-to-business transactions are the fastest growing segment of technology-driven services (Hof, 1999); Meuter and his colleagues (2000) suggested investigating what drives business customer satisfaction or dissatisfaction with technology driven services. According to Gonroos (1982), customers distinguish the quality of customer interactions that take place during service delivery (functional quality) and the quality of the outcome the customer receives in the service encounter (technical quality).

**The Indian Internet Banking Journey** In 2001, a 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. According to a research report, (India Research, Kotak Securities, May 2000.) while in 2001, India's Internet user base was an estimated 9 lakh; it was expected to reach 90 lakh by 2003. Also, while only 1% of these Internet users utilized the Internet banking services in 1998, the Internet banking user base increased to 16.7% by mid- 2000

**STATEMENT OF THE PROBLEM**

There are several major challenges and issues facing the e-banking industry today. First, and perhaps most important is the security concern. Customers are certainly concerned of giving their bank account number online or paying an invoice through internet. The challenge facing e-banking industry and the e-business in general is the quality of service – including both delivery speed (i.e., short advance time required in ordering) and delivery reliability (i.e., delivery of



items/services on time), which caused many e-business failures in the earlier dot.com era. The issue of customer unfamiliarity with the internet, which is prominent among senior citizens, has recently caught some attention, because these customers believe that they are left at a disadvantageous position and have become very reluctant in doing business online.

Internet banking enables individuals to obtain account data and perform such transactions as transfers and bill payments. However, compared with traditional over-the counter banking, Internet banking does not offer face-to face contact in what is essentially a one-to-one service relationship with the individual.

However, it should also be noted that there are still customers who fear to make use of Internet banking, as they are concerned with security aspects of such a system. Further, internet banking requires access to a computer and access to the Internet which is an additional cost to the client. Moreover, customers may not be IT conversant to use internet banking.

So, it is clear that the customers face practical difficulties in usage of internet banking facilities due to lack of knowledge and temporary failure of systems. Therefore, banks must deliver higher service quality in order to compete. In the light of these problems the current study is taken up.

## OBJECTIVES OF THE STUDY

1. To analyse reasons why the customers of State Bank of India of Namakkal town use the internet banking.
2. To examine overall satisfaction of the customers with their age and gender
3. To study inter net banking acceptance factors of the custoerms.

## RESEARCH METHODOLOGY

This is a sample survey that takes the samples form the large population to study the characteristics of the population. This study takes the consumers living in Namakkal town as the population and 200 samples were selected as per the convenience sampling technique. A well defined questionnaire was used to collect eh opinion of the customers of internet banking. A 'Five point Likert's scale' is used to measure the satisfaction. Chi square test is used with the help of software to test the hypotheses.

**TABLE 1: DEMOGRAPHY OF THE RESPONDENTS**

Variable	Sub division	No. of Customers N=200
Gender	Male	115 (57.5)
	Female	85(42.5)
Age (in years) Above 50 20 (10)	Below-20	40(20)
	20-30	77(38.5)
	30-40	46(23)
	40-50	21(10.5)
	Above-50	16(8)
Qualification	Up to 12th	47 (23.5)
	Graduates	90 (45)
	Post graduates	38 (19)
	Professionals	25 (12.5)
Income (per month)	Below 10,000	41 (20.5)
	10,000-30,000	73 (36.5)
	30,000-60,000	66 (33)
	Above 60,000	20 (10)

Source: Primary data

Table 1 presents the demographic characteristics of the 200 respondents. About 57.5 percent of the respondents are males and 42.5 percent respondents are females. Table 1 also shows that majority respondents are of 77 percent and they belong to 20-30 years of age. The highest category using online banking services are in the age group of 20-30 years. Majority of the users of e-banking services were graduates (45 percent) and were earning a monthly salary of Rs. 10,000-30,000.

Internal consistency tests were conducted using Cronbach alpha tests (Cronbach, 1946) for the four multi-item measures and are presented in table 2.

**TABLE -2: RELIABILITY STATISTICS**

Measures	No. of Items	Reliability for the Sample
Security and Trust 0.836	7	0.836
Awareness 0.856	5	0.856
Familiarity 0.789	4	0.789
Innovation 0.749	4	0.749

Source: SPSS output

The alpha values for all factors vary from 0.75 to 0.86 which are considered acceptable for this type of study (Nunnally, 1978). This reveals that the variables load properly on these four factors.

## ANALYSIS OF DATA

The data were put in the relevant tables and then the percentage analysis was made. Finally, chi square test was used to test the hypothesis.

**TABLE 3: REASONS FOR CHOOSING INTERNET BANKING**

Sl.No.	Reason	No. of Respondents	%
1.	24 hours banking	86	43
2.	Easiness	26	13
3.	Fastness	16	8
4.	Anywhere banking	60	30
5.	Time saving	5	2.5
6.	Convenient	7	3.5
	Total	200	100

Source: Primary data

Form the above table, it is clear that the '24 hours banking' is the reason that has majority of the customers (43 %). At the same time, 'anywhere banking' is the second reason (supported by 30 % customers) and that gives utmost usage to the customers. It is possible to open the website of the bank, search the information and make transactions from any place so that the consumers feel free and their banking transaction becomes very easy.

**TESTING THE HYPOTHESES****TEST – 1. AGE OF THE CUSTOMERS AND OPINION ON OVERALL SATISFACTION ON INTERNET BANKING EXPERIENCE****NULL HYPOTHESIS (H<sub>0</sub>)**

There is no significant relationship between age of the customers and satisfaction towards overall internet banking experience.

**TABLE NO. 4: AGE AND OVERALL INTERNET BANKING EXPERIENCE - CROSS TABULATION**

age	Satisfactory Level					Total
	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	
Below-20	9	13	10	6	2	40
20-30	35	21	15	5	1	77
30-40	9	16	10	8	3	46
40-50	4	8	5	2	2	21
Above-50	6	4	4	2	0	16
Total	63	62	44	23	8	200

**TABLE NO. 5: CHI-SQUARE TEST**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.738	16	.282
Likelihood Ratio	19.418	16	.248
Linear-by-Linear Association	.319	1	.572
N of Valid Cases	200		

Degrees of Freedom = 16

Chi Square Value = 18.738

Table Value = 19.418

At 5% level of significant.

Since the calculated value is less than the table value, the null hypothesis is accepted. Hence there is no significant relationship between the age and overall internet banking experience.

**TEST – 2: GENDER OF THE CUSTOMERS AND OVERALL SATISFACTION ON THE INTERNET BANKING EXPERIENCE****NULL HYPOTHESIS (H<sub>0</sub>)**

There is no significant difference between gender of the customers and overall satisfaction towards the internet banking experience.

**TABLE NO. 6: GENDER AND OVERALL INTERNET BANKING EXPERIENCE - CROSS TABULATION**

Gender of the customers	Overall Satisfaction					Total
	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	
Male	38	33	11	21	12	115
Female	30	26	13	8	8	85
Total	68	59	24	29	20	200

**TABLE NO. 7: CHI-SQUARE TEST**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.160	4	.385
Likelihood Ratio	4.271	4	.371
Linear-by-Linear Association	.806	1	.369
N of Valid Cases	200		

Degrees of Freedom = 4

Chi Square Value = 4.160

Table Value = 4.271

At 5% level of significant.

Hence it is understood that the calculated value is less than the tabular value, there for null hypothesis (H<sub>0</sub>) is accepted. There is no significant difference between gender of the customers and overall satisfaction towards the internet banking experience.

**THE REGRESSION ANALYSIS**

The regression analysis was conducted to reveal how different factors identified through factor analysis affect the use of online banking. The respondents' intention to intensify the acceptance of e-banking services was regressed on the four independent variables, namely security and trust, innovativeness, familiarity and awareness.

**TABLE-8: REGRESSION ANALYSIS ON E-BANKING ACCEPTANCE FACTORS**

Diffusion Factors	Regression Co-efficient	t values	Significant Level
(Constant)	2.175	65.923	.000
Security and Trust	.078	2.346	.020
Awareness	.646	19.539	.000
Familiarity	.007	.222	.825
Innovativeness	-.035	-1.051	.294
R square	.665		
F ratio	96.946*		

\* Significant at 1 percent level

The regression equation was significant at 1 percent level with the F value of 96.946 and the independent variables account for 67 percent of the variance in degree of the acceptance of e-banking by the customers. Security and trust ( $\beta=0.078$ ) and awareness ( $\beta=0.646$ ) were significantly positively related to the acceptance of e banking services, while familiarity and awareness did not emerge as significant factors in explaining the acceptance of e banking services by the respondents. The analysis also demonstrated that perceived security control of the site strongly influenced acceptance of online banking by customers. If the customers are less concerned about unauthorized use of or illegal access to their personal and financial data by third parties, they will have greater influence on the willingness to use online banking, which in turn will lead to higher acceptance to it. Thus, banks should improve their web security features in order to enhance the customers' acceptance. The study found that 'security' is the most important attribute for internet banking customers. And the authors found out that the selection of an internet banking service provider is effected by security, reliability and privacy. Security, which involves protecting users from the risk of fraud and financial loss, has been another important issue in safe use of the internet banking.

**FINDINGS**

About 57.5 percent of the respondents are males and 42.5 percent respondents are females. Table 1 also shows that majority respondents are of 77 percent and they belong to 20-30 years of age. The highest category using online banking services are in the age group of 20-30 years. Majority of the users of e-banking services were graduates (45 percent) and were earning a monthly salary of Rs. 10,000-30,000.

The '24 hours banking' is the reason that has majority of the customers (43 %). At the same time, 'anywhere banking' is the second reason (supported by 30 % customers) and that gives utmost usage to the customers. It is possible to open the website of the bank, search the information and make transactions from any place so that the consumers feel free and their banking transaction becomes very easy.

There is no significant relationship between the age and overall internet banking experience.

There is no significant difference between gender of the customers and overall satisfaction towards the internet banking experience.

Security and trust ( $\beta=0.078$ ) and awareness ( $\beta=0.646$ ) were significantly positively related to the acceptance of e banking services,

**CONCLUSION**

So, the internet banking experience leads the customers to a benefit at the large extent in the form of convenience, anytime and anywhere banking, fastness and convenience. The attraction arises to the customers from these benefits and so that the a large number of customers will get the internet banking in future. The present study shows that customers are more reluctant to use internet banking even it has inherent risk. Hence, banks should design the website to address security and trust issues. The recommendations to the banks are that they have to increase the level of trust between banks' website and customers. From the above, this can be concluded that there is an urgent need of spreading the awareness among the common people. The small business men, the farmers, the housewives, the person's working in unorganized sector may be convinced to use banking and e-banking services. They should feel that their money is more safe and secure with the banks.

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