

A STUDY OF CUSTOMER'S ATTITUDE TOWARDS E-BANKING IN COIMBATORE CITY

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Abstract : The advancement in the communication technology has made the new era. Competitions by the players in the market resulted in products and services which were traditionally offered by banks and other institutions. Internet has become a major role in people's lifestyle. Many institutions has been using the internet to communicate and deliver their product and service to attract the customers. This article is focused on customer's attitude towards e-banking in Coimbatore city. Still it is in the earlier stage but my findings showed that the majority of respondents are satisfied with their e-banking services.

IndexTerms- e-commerce, e-banking, Electronic fund transfer, Telephone banking

I. INTRODUCTION

Electronic banking is the most inventive service offered by the banks. The transformation from traditional banking to e-banking has been a dramatic change. The evolution of e-banking started from the use of Automatic Teller Machine and Telephone Banking, Direct Bill Payment, Electronic fund Transfer and the online banking. Many people are shifting to e-banking and are readily accepting the usefulness of this option. The electronic banking has been evolving the environment with the development of the world web. Banks through internet emerged as a strategic resource for achieving higher efficiency. It made the possible way to provide ease and flexibility in banking operation which benefit the customers. Internet reduces the barriers to enter many banks having found that internet banking has actually added to the cost.

The study is mainly planned to analyze the opinion of customers about e-banking services namely, ATM service, internet banking service and mobile banking service of banks in Coimbatore. Present study has the following objectives,

- To analyze the attitude of the respondents towards internet banking services provided by the banks in Coimbatore and
- Hypothesis testing were done by gender and occupation of the respondents with usage of e-banking services.

II METHODOLOGY

The study is based on both primary and secondary data. The primary data were collected from customers of banks in Coimbatore city with the help of questionnaire. The secondary data were ⁵⁸collected from the records of banks, published books, journals, reports and circulars issued by the Reserve Bank of India and websites. It is impossible to collect the data from the entire population for the study. Therefore the sampling technique were used to collect the data. The 150 respondents were chosen among the consumers and the data were collected by the convenience sampling method.

2.1 HYPOTHESIS OF THE STUDY

In this study, the following hypothesis were framed

- There is no significant difference between gender and usage of e-banking.
- There is no significant difference between occupation and usage of e-banking services.

III ANALYSIS AND INTERPRETATION

Table:1 Gender of the respondents

S. No.	Particulars	No.of respondents	Percentage
1	Male	85	57
2	Female	65	43
Total		150	100

Source: Primary data

The majority 57 % of the respondents who are using e-banking service are male.

Table:2 Occupation of the respondents

S. No.	Particulars	No.of respondents	Percentage
1	Business Man	49	32.66
2	Government employee	43	28.67
3	Private Employee	37	24.67
4	Others	21	14
Total		150	100

Source: Primary data

Table 2 shows that 32.66% of the respondents are business man.

Table:3 Nature of Bank

S. No.	Particulars	No.of respondents	Percentage
1	Public Sector	94	62.66
2	Private Sector	56	37.33
Total		150	100

Source: Primary data

Table 3 shows that 62.66% of the respondents using public sector banks.

Table: 4 Awareness of e-banking

S. No.	Particulars	No.of respondents	Percentage
1	Well aware	113	75.38
2	Just aware	37	24.62
Total		150	100

Source: Primary data

The majority (75.38%)of the respondents are well aware of the e-banking services offered by their banks.

Table:5 Factors of Satisfaction

S. No.	Particulars	No.of respondents	Percentage
1	Fast transaction	20	13.33
2	Good internet speed	6	4
3	Available all times	35	23.33
4	No interruption	11	07.33
5	Time saving	78	52
Total		150	100

Source: Primary data

52% of the respondents of the customers of e-banking services are satisfied with the time saving services.

Table:6 Opinion of e-banking services

S. No.	Particulars	No.of respondents	Percentage
1	Safe and Secure	120	80
2	Convenient to operate	10	6.66
3	Fast Transaction	20	13
Total		150	100

Source: Primary data

80% of the respondents of the customers are opinioned that the e-banking services are safe and secure.

Table:7 Difficulties faced in e-banking service

S. No.	Particulars	No.of respondents	Percentage
1	Found difficulties	47	30.82
2	No difficulties	103	69.18
Total		150	100

Source: Primary data

69.18% of the respondents did not face any difficulties while operating their accounts.

Table: 8 Purpose of using e-banking services

S. No.	Particulars	No.of respondents	Percentage
1	Checking balances	59	39.33
2	Fund transfer	8	05.33
3	Online payment	83	55.33
4	Other purpose	0	0
Total		150	100

Source: Primary data

55.33% of the respondents used the e-banking facility for online payment purposes.

TESTING HYPOTHESIS

Hypothesis I

There is no significant difference between gender and purpose for usage of e-banking.

Table:9 Gender Vs Usage of e-banking

Calculated Value	Degree of Freedom	Level of Significance	Table Value
1.726	3	5%	7.81

The above table shows that the calculated value is less than table value. Hence the hypothesis is accepted. So there is no significant difference between gender and usage of e-banking.

Hypothesis II

There is no significant difference between occupation and purpose for usage of e-banking.

Table:10 Occupation Vs Usage of e-banking

Calculated Value	Degree of Freedom	Level of Significance	Table Value
2.08	12	5%	16.9

The above table shows that the calculated value is less than table value. Hence the hypothesis is accepted. So there is no significant difference between occupation and usage of e-banking service.

IV FINDINGS

- The majority 57 % of the respondents who are using e-banking service are male.
- 32.66% of the respondents are business man.
- 62.66% of the respondents using public sector banks.
- The majority (75.38%)of the respondents are well aware of the e-banking services offered by their banks.
- 52% of the respondents of the customers of e-banking services are satisfied with the time saving services.
- 80% of the respondents of the customers are opinioned that the e-banking services are safe and secure.
- 69.18% of the respondents did not face any difficulties while operating their accounts.
- 55.33% of the respondents used the e-banking facility for online payment purposes.

V SUGGESTIONS

- Customers are using ATM only for withdrawal purpose. Bank can encourage those customers to use the ATM for making some payments.
- Banks can conduct continuous awareness programme through experts to the people on internet banking and its features.
- ATM card holders mentioned that they face the problem of non-availability of cash in ATM machine and system is out of order. Banks are insisted to concentrate on the technical part as well as time for filling the cash into the machine.

VI CONCLUSION

It is clear that most of the customers are satisfied with e-banking services provided by their banks. They feel that this system make their life easier. With regard to customer's satisfaction in terms of e-service quality, the majority of e-banking customers showed satisfaction with every factors. Finally the customers of Coimbatore city are very much satisfied with e-banking services provided by their banks.

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