

# Perception of Gender towards E-banking services in Surat City

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## Abstract

The Banking sector plays a vital role in the economy of any country. It provides credit to all the sections of the society. India is not only the world's largest independent democracy but it is also an emerging economic giant. Banks play a dominant role to support socio-economic matters which helps in attaining development of a country. The Banking industry is a rapidly growing industry in India. It is a backbone of the modern business. This paper aims to study Male customer's perception towards E-banking services, to study Female customer's perception towards E-banking services and to compare between the Male and Female customers perception towards E-banking services. The Study is descriptive and exploratory type of research. Primary data is collected from 1050 respondents through pre-tested questionnaire from 14 banks out of which 8 are public sector banks and 6 are private sector banks in Surat city and secondary data is collected from journals, articles, research paper, books and etc. Statistical tools and techniques used is Independent t-test to compare the mean values between two independent groups.

## Keywords:

E-banking, Customers, Perception, Male, Female.

## Introduction

### Define:

*According to the Indian Banking Regulation Act, 1949 (Section 5(2))*

“Banking means accepting for the purpose of lending or investment of deposits of money received from the public repayable on demand or otherwise and withdraw able by cheque, draft or otherwise”

### *E-banking In Simple words:*

Electronic banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. In the words, E-banking means performing the transactions and providing the services through the Internet and not by physical exchange of money.

## Evolution of Banking and E-banking in India

Banking is as old as the real history and the heritage of modern commercial banking are noticeable to ancient times. The word bank is derived from Italian word **Banca** and French word **Banque** both meaning bench. Money-lenders and money changers used to transact their business at benches or tables. The Evolution of banking in India is from back to the Vedic period from 1400 BC to 2000 BC, previously Sahukaras, Shroff's, Mahajan's etc. enjoyed money lending business. East India Company in the starting of the 18<sup>th</sup> century set up some commercial banks in the modern banking business. The Bank of Hindustan was the first bank in India which got established in 1770, after that the Journey of Indian banking system started and it can be divided into three phases. The three phases are divided as follow:

1. Early phase from 1786 to 1969
2. Nationalisation of Indian banks up to 1991 prior to reforms of banking sector.
3. New phase of Indian banking system with the emergence of Indian financial and banking sector reforms after 1991.

In India E-banking arrived in the late 1990s. ICICI Bank was the first bank to introduce E-banking in 1996. Citibank and HDFC bank followed in 1999. The Government of India, as well as the Reserve bank of India, have taken several initiatives which have enables the development of E-banking in India. IT Act, 2000 was enacted by the government of India with effect from 17 October 2000 which provided legal recognition to electronic transactions and other means of electronic commerce

### Literature review

**Fozia (2013)** the study aims at knowing the overall customer perception towards the e-banking services. The study also aims at knowing whether demographic variables of the customer have influence on customer satisfaction on e-Banking. This research is descriptive research. Primary and secondary data collection was collected. To collect the primary data Questionnaire is prepared. The questionnaire includes questions on demographic variable and the respondents were asked to rate their perception level of e-banking services on a five point Likert scale. Sample respondents are selected using convenient sampling method in Aligarh City through direct method and also through email. 196 respondents were taken. Data is analysed using SPSS by using ANOVA.

**Jasdeep Kaur (2012)** This study shows the growth of electronic banking in India, focuses on the growth of main e-banking products ATM, debit card, credit card and NEFT in five years which are being used in Indian banking Industry, it also throw light on the benefits available to usage of e-banking and challenges in adoption in e-banking. The study is based on secondary data available from RBI report from 2012 to 2016. From the data available ATM deployment, issuance of credit and debit card all are showing upward trend indicating their growth in upcoming future.

**Md Sohel Rana, Mohammad Morad Hossain, Rasel Mahmud Jewel and Md Robiul Islam (2012)**

the study is based on quantitative research and the aim behind the study is to examine the consumer's perception towards electronic banking. Primary data is collected by selecting 100 respondents randomly through structured questionnaire from various banks in Bangladesh city and secondary data is collected from various journals, articles, research paper, books and etc. The data is analysed through statistical tools and the study shows that private banks earns more profit compared to the government owned banks so steps should be taken by government to invest more in technology.

**Sujeewa Kodithuwakku (2013)** this study is done with the objective of knowing the impact of internet banking on customer satisfaction, to find out the impact of demographic, transaction and technology based factors linked to internet banking on customer satisfaction and also provides suggestions for making marketing strategy for making internet banking popular among existing and new customers. Primary data and secondary data is collected. Convenient sampling method is used to collect primary data from 1500 respondents. Primary data is collected from questionnaire and secondary data is collected from various publications, journals, books etc. The data collected is analysed through quantitative, descriptive and spearman correlation coefficient. The results shows that transaction and technology based factors connected to internet banking have impact on customer satisfaction and it also showed that chief impact of demographic factors on the customer satisfaction connected to internet banking

**Uday Singh Rajput (2013)** used exploratory and descriptive research in his study. The primary motive behind the research study is to know the consumers perception towards e-banking service in Gwalior city and secondary motive is to study the growth of electronic banking, impact of e-banking on customers and bankers, customer's perception towards payment services, provide suggestions to improve e-banking services. Primary data is collected from 285 respondents with help of questionnaire by using purposive sampling technique and secondary data from journals, survey and online data available. The statistical tools used for analysing the data is ANOVAs and percentage. From the results the conclusion comes that 45% public have positive perception towards e-banking services and still people are not using e-banking services due to many reasons.

## **Objectives**

- (1) To Study Male customers perception towards E-banking services.
- (2) To Study Female customers perception towards E-banking services.
- (3) To compare between the Male and Female customers perception towards E-banking services.

## **Research Methodology**

### **Research Design**

Exploratory and Descriptive type research has been used.

### Data Collection tool

Primary data was collected with the help of pre tested questionnaire and secondary data is collected from various journals, articles, research paper, books and etc.

### Sample Size

The sampling population in the present study is about all public and private banks in Surat City. Present study was carried out on 14 banks of Surat City out of which 8 are public sector banks and 6 are private sector banks. 75 customers were selected from each bank. Thus total 1050 customers were selected in the study.

### Data analysis

Statistical tools and techniques used is Independent t-test to compare the mean values between two independent groups.

### Hypothesis

$H_{01}$ : There is no significant difference in mean perception between male and female customers

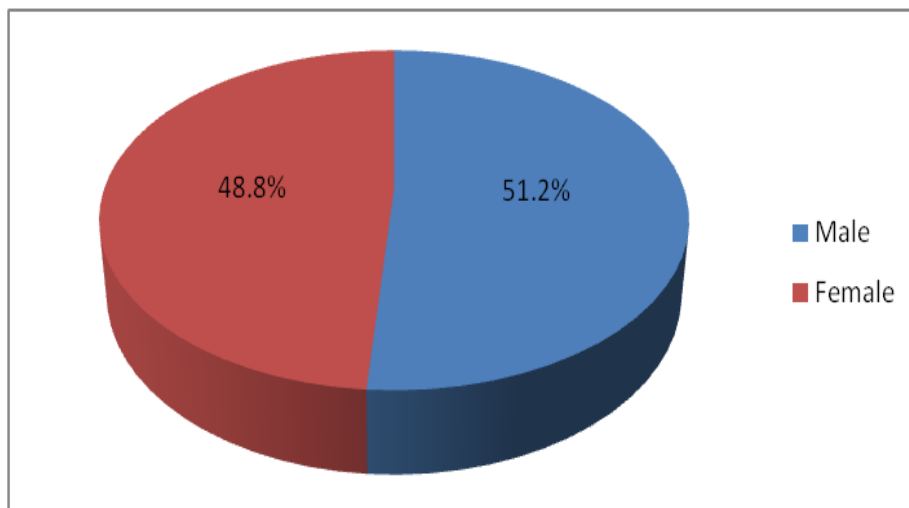
$H_{11}$ : There is significant difference in mean perception between male and female customers.

### Analysis and Interpretation

**Table 1: Gender distribution of selected bank customers**

Gender	Frequency	Percent
Male	538	51.2
Female	512	48.8
Total	1050	100.0

Table 1: shows the distribution of customers according to their gender. Out of total 538 (51.2%) were males and remaining 512 (48.8%) were females in present study. It shows that the gender ratio (male – female ratio) is almost 50:50 in present study sample

**Figure 1: Gender distribution of selected bank customers****Table 2: Comparison of mean perception regarding e-banking between bank customers**

		N	Mean perception sum	Std. Deviation	t-value	p-value
Gender	Male	538	65.22	4.71	20.381	<0.001
	Female	512	56.11	5.53		

Table 2: shows the comparison of mean perception of selected bank customers regarding e-banking services. Mean perception of male customers is significantly high compared to female customers (p-value <0.001). As the p-value of the variable is less than 0.05, so the null hypothesis is rejected.

### **Conclusion and Suggestions**

It can be concluded, from the data collected through customers of banks, that e-banking services are popular among customers. Male customers are facing more problem than female in use to e-banking but it is due to more representation of male customers in study sample. According to the study, it can be concluded that requirements and demands are different between male and female customers. The study suggests that banks should be aware about demands and requirements of male and female customers and should make strategies to meet them. Also certain provision should be made by bank in regard to the awareness of e-banking services among male and female customers.

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