



BANKERS' PERCEPTION TOWARDS E-BANKING SERVICES IN KALABURAGI CITY

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ABSTRACT:

Advancements in technology are dramatically changing all the sectors of the economy. Banking is not an exception to it. In fact the E-banking system has become the heart and soul of banking activities and operations. E-banking is providing a smooth and quick platform for funds transfer.

The present study is an attempt to know the bank employees' perception towards E-banking vis-à-vis Operational issues, Customer related issues, and Technological issues. The researchers have taken six banks consisting of three Public sector banks and three Private sector banks for their study. This sample size comprises of 100 employees of Kalaburagi city in which 62 are male employees and 38 are female.

The researchers have used One way ANOVA test to know the perception of Public & Private sector bank employees and male & female bank employees towards E-banking services. The results of the study show that there is a communal opinion of public and private sector bank employees. In gender wise analysis, they expressed the diverse opinion regarding E-banking services.

KEYWORDS: *E-banking, Employees' perception, Operations related issues, Customer related issues, and Technology related issues.*

1. INTRODUCTION

The banking system in India has undergone radical overhaul since independence. Many serious measures, for the development of the Indian banking system, were introduced by the Government. The Reserve Bank of India has taken several steps to boost the development of the Indian banking system. At present Indian banking system includes Commercial and Co-operative banks, National and State level Development banks and a host of other Non-banking financial institutions.

Developments in information technology (IT) and its application in banking sector has transformed the banking system and resulted in the emergence of new banking services like, Electronic Fund Transfer (EFT), Automated Teller Machines (ATMs), Direct deposit of payroll, Credit and Debit cards, Automated clearing house, Cash deposit machine, Pay by phone, Point of sales and so on.

E-banking in India gained popularity in the early 1990s with the introduction of electronic payment system with the coordination of private and foreign banks. It all started with EFT. After this, new services like ATMs, Credit and Debit cards, Telephone banking, Internet banking etc. have become the powerful medium of delivering banking services.

2. REVIEW OF LITERATURE

Banking today is a blend of banking and technology. The developments in the technology are reflected in the developments in banking. E-banking is the technology face of banking. The researchers have reviewed important research works pertaining to different dimensions of E-banking. Internet banking is relatively a new concept in the global banking. It is passing through the growth phase of its development cycle (Kautish2008). People are more likely to use innovative product/process in performing their daily professional duties efficiently (Asare Yaw Obeng and Emmanuel Boachie2018). Techno - banking has the power to provide market leadership to any bank in the coming years (Shrotiya 2007). Technology helps banks in providing efficient and highly cost-effective services in a timely manner (Prasad and Lavanya2005, Garg 2006, Ramani2007). Use of computers and allied technologies become inevitable to achieve a satisfactory level of customer service (Rawani and Gupta 2002). There is a reduction in employee cost and an increase in employees' productivity due to improved performance of traditional banks (Kumar and Sreeramulu2008). E-banking minimizes the risk of carrying cash, reduces the time of transaction, minimizes the cost of transaction and increases the volume of business of bank (G.Palani -December 2011, Bhasin and Balakrishnan 2007, Krishna Murari&Bindiya Tater 2014). With innovative products, customers can access them from anywhere and at any time. Uninterrupted power supply, communication media, technical backup services, requisite skills & knowledge and infrastructure facilities allowing banks to be efficient in operations (Rao 2008). Availability of 24x7 banking and reduction in cost per transaction are the primary drivers of internet banking (Vijayakumar and Raman 2007). The growing risks in internet banking are forcing banks to invest heavily in technology. High technology cost affects the profitability of banks. The study observes that internet banking is cost effective when compared to traditional banking in terms of reach and human capital employed(Nagesh2007). Internet banking is more profitable than non-internet banking and operating with lower cost compared to non-internet banking. E-banking services improve the overall performance of banks (Dr. Himani Sharma 2011). The research findings express how E-banking is useful in the present context. The present paper wants to bring out a new dimension of E-banking by studying employees of select banks in the study area.

3. OBJECTIVES OF THE STUDY

Main objectives of the present study are:

- To know the bank employees' perception towards Operational issues associated with E-banking
- To know the bank employees' perception towards Customer related issues associated with E-banking
- To know the bank employees' perception towards Technical issues associated with E-banking
- To draw the conclusion.

4. METHODOLOGY

The study observes the perception of bank employees towards e-banking services in Kalaburagi city. Data for the study have been collected mainly from primary sources through proper questionnaire method. The sample chosen for the study consists of 100 respondents representing the employees of three public sector and three private sector banks in Kalaburagi city. The simple random technique has been employed to collect the data. The primary data for the study were collected during the month of November 2018. The data has been analyzed and inferred with the help of ANOVA test.

Sample banks for the study

Public sector banks	Private sector banks
State bank of India	Axis bank
Canara bank	ICICI bank
Central bank of India	HDFC bank

4.1 Sample Source

The number of sample respondents representing the gender and the sector wise banks is as under

Profile of respondents

Particulars		Type of bank		Total
		Public sector banks	Private sector banks	
Gender	Male	32	30	62
	Female	18	20	38
Total		50	50	100

5. ANALYSIS AND INTERPRETATION

The study covers employees' view towards general operational aspects, customer aspects and technological aspects vis-à-vis E-banking. Questions concerning these aspects were asked and data gathered. The data has been tested and interpreted in the following paragraphs.

5.1 Operations related issues

The bankers were asked whether E-banking increases the number of customers, improves the service quality to customers, increases the number of services and ease the accounting and auditing burden of bankers. The views of the respondents are summarized and tested.

Table-1.bank employees' responses in relation to operations related issues

Sl No	Statements of inquiry	Response				
		Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
01	E-Banking increases customer base	35	32	10	23	00
02	E-Banking improves customer service	35	48	11	06	00
03	Is E-Banking offers opportunities to provide more services	31	48	21	00	00
04	Under E-Banking system maintaining the accounts of bank is easy and cheaper	38	33	20	05	04

The results shown in the Table-1 are the combined response of both public and private sector bank employees. Out of 100 respondents, 67 respondents (SA35-A32) agreed that E-banking services help in increasing the number of customers. In other words, customers are attracted towards such banks which are providing better E-banking services and 83 respondents (SA35-A48) agreed that E-banking services helps to improve the Customer Service Level. E-banking offers opportunities to provide more services (79 respondents) and 71 respondents agreed that under E-banking system maintaining the accounts of the bank is easy and cheaper.

Table-2.descriptive and anova results of sector-wise perception of respondents towards operations related issues

Sl No	Statement of Inquiry	Descriptive results				ANOVA results				
		Bank Sector	N	Mean	Std. Deviation	Range of Sample	Sum of Squares	df	F	Sig.
01	E-Banking increases customer base	Public	50	3.2800	1.26233	Between Groups	26.010	1	23.916	.000
		Private	50	4.3000	.76265	Within Groups	106.580	98		
		Total	100	3.7900	1.15728	Total	132.590	99		
02	E-Banking improves customer service	Public	50	3.8000	.96890	Between Groups	10.240	1	17.207	.000
		Private	50	4.4400	.50143	Within Groups	58.320	98		
		Total	100	4.1200	.83218	Total	68.560	99		
03	E-Banking offers opportunities to provide more services	Public	50	3.8800	.77301	Between Groups	4.840	1	10.276	.002
		Private	50	4.3200	.58693	Within Groups	46.160	98		
		Total	100	4.1000	.71774	Total	51.000	99		
04	Under E-Banking system maintaining the accounts of bank is easy and cheaper	Public	50	3.7600	1.25454	Between Groups	4.000	1	3.569	.062
		Private	50	4.1600	.81716	Within Groups	109.840	98		
		Total	100	3.9600	1.07233	Total	113.840	99		

ANOVA test is applied to know the association between the respondents' groups. There is an association between public and private sector banks' employees that they both have the common opinion that E-banking expands the base of customers of banks as 'P' value 0.00 is less than the 0.05. As regards to statement 2&3, both public and private sector bank employees have the same opinion that E-banking improves customer service and it offers opportunities to provide more number of services as 'P' value 0.00 and 0.002 respectively are less than the 0.05. But in case of the statement, under E-banking system maintaining the accounts of the banks is easier and cost saving; there is no association between the public and private sector bank employees as 'P' value 0.062 is more than that of 0.05.

Table-3. descriptive and anova results of gender-wise perception of respondents towards operations related issues

Sl No	Statement of Inquiry	Descriptive results				ANOVA results				
		Gender of respondents	N	Mean	Std. Deviation	Range of Sample	Sum of Squares	Df	F	Sig.
01	E-Banking increases customer base	Male	62	3.8065	1.14289	Between Groups	.044	1	.033	.857
		Female	38	3.7632	1.19536	Within Groups	132.546	98		
		Total	100	3.7900	1.15728	Total	132.590	99		
02	E-Banking improves customer service	Male	62	3.9516	.94829	Between Groups	4.626	1	7.091	.009
		Female	38	4.3947	.49536	Within Groups	63.934	98		
		Total	100	4.1200	.83218	Total	68.560	99		
03	E-Banking offers opportunities to provide more services	Male	62	4.1129	.77046	Between Groups	.027	1	.052	.820
		Female	38	4.0789	.63167	Within Groups	50.973	98		
		Total	100	4.1000	.71774	Total	51.000	99		
04	Under E-Banking system maintaining the accounts of bank is easy and cheaper	Male	62	4.0161	1.22129	Between Groups	.514	1	.445	.507
		Female	38	3.8684	.77707	Within Groups	113.326	98		
		Total	100	3.9600	1.07233	Total	113.840	99		

The table-3 depicts the ANOVA results of Gender-wise perception of respondents towards Operational issues. Male and female employees have the different opinion regarding "E-banking expands the customer base of bank" as 'P' value 0.857 is more than 0.05. And there is an association between male and female employees of banks as regards to "E-banking improves customer service" with the 'P' value 0.009 being less than the 0.05. While coming to 3rd and 4th statements there is no association between male and female respondents with the 'P' value 0.820 and 0.507 respectively are more than the 0.05.

5.2 Customer Related Issues

The bankers were asked whether E-banking system reduces frequency of customers' visit to bank, increases customers' loyalty, influences customers' trust towards bank, provides uninterrupted (24X7) services, addressees customer grievances, and core banking services are effectively operated in all the banks. The views of the bankers are summarized and listed.

Table-4.bank employees' responses in relation to customer related issues

Sl No	Statement of Inquiry	Response				
		Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
05	E-Banking reduces the frequency of customer visits to bank	47	48	02	03	00
06	E-Banking leads to customer loyalty	23	35	26	09	07
07	E-Banking influences customer-banker relationship	21	44	13	15	07
08	E-Banking doesn't affect the customers' trust on bank	28	33	18	14	07
09	Customers are willing to pay the charges of E-Banking services	21	38	17	17	07
10	Access to accounts 24 * 7 is important to customers	39	54	00	04	03
11	Core banking services are effectively operated in all branches of the bank	41	47	09	00	03
12	Bankers solve the customer grievances on e-banking	20	56	06	18	00

The table-4 reveals the perception of the bank employees towards customer related issues. Out of 100 respondents, 95 respondents (SA47-A48) agreed that E-banking reduces the frequency of customer visits to bank. It indicates that customers can get banking services outside bank through E-banking services. 58 respondents (SA23-A35) agreed that E-banking ensures customer' loyalty. E-banking doesn't affect the customer-banker relationship as told by the 65 respondents (SA21-A33). 61 (SA28-A33) and 59 (SA21-A38) respondents agreed that E-banking doesn't affect the customers' trust on the bank and customers are willing to pay the charges on E-banking services respectively. Access to accounts 24*7 is important to the customers [93 respondents agreed (SA39-A54)] and Core banking services are effectively operated in all branches of the banks (Agreed by 88 respondents). The final statement in the customer related issues; "Bankers solve the customers' grievances on E-banking services" is agreed by the 76 respondents (SA20-A56).

Table-5.descriptive and anova results of sector-wise perception of respondents towards customer related issues

Sl No	Statement of Inquiry	Descriptive results				ANOVA results				
		Bank Sector	N	Mean	Std. Deviation	Range of Sample	Sum of Squares	df	F	Sig.
05	E-Banking reduces the frequency of customer visits to bank	Public	50	4.3400	.77222	Between Groups	.250	1	.538	.465
		Private	50	4.4400	.57711	Within Groups	45.540	98		
		Total	100	4.3900	.68009	Total	45.790	99		
06	E-Banking leads to customer loyalty	Public	50	3.2000	1.32480	Between Groups	14.440	1	12.208	.001
		Private	50	3.9600	.78142	Within Groups	115.920	98		
		Total	100	3.5800	1.14750	Total	130.360	99		
07	E-Banking influences customer-banker relationship	Public	50	3.2200	1.41839	Between Groups	12.250	1	9.508	.003
		Private	50	3.9200	.75160	Within Groups	126.260	98		
		Total	100	3.5700	1.18283	Total	138.510	99		
08	E-Banking doesn't affect the customers' trust on bank	Public	50	3.4200	1.38638	Between Groups	3.610	1	2.420	.123
		Private	50	3.8000	1.03016	Within Groups	146.180	98		
		Total	100	3.6100	1.23005	Total	149.790	99		
09	Customers are willing to pay the charges of E-Banking services	Public	50	2.9600	1.22824	Between Groups	28.090	1	23.958	.000
		Private	50	4.0200	.91451	Within Groups	114.900	98		
		Total	100	3.4900	1.20181	Total	142.990	99		
10	Access to accounts 24 * 7 is important to customers	Public	50	3.9600	1.08722	Between Groups	6.760	1	9.410	.003
		Private	50	4.4800	.50467	Within Groups	70.400	98		
		Total	100	4.2200	.88283	Total	77.160	99		
11	Core banking services are effectively operated in all branches of the bank	Public	50	4.2000	.94761	Between Groups	.090	1	.123	.726
		Private	50	4.2600	.75078	Within Groups	71.620	98		
		Total	100	4.2300	.85108	Total	71.710	99		
12	Bankers solve the customer grievances on e-banking	Public	50	3.6000	1.14286	Between Groups	3.240	1	3.531	.063
		Private	50	3.9600	.72731	Within Groups	89.920	98		
		Total	100	3.7800	.97006	Total	93.160	99		

The Table-5 shows the respondents' perception towards customer related issues. From the ANOVA results of 6, 7, 9 and 10th statement it is found that there is an association between public and private sector bank employees as 'P' value 0.001, 0.003, 0.000 and 0.003 respectively are less than the 0.05. It denotes that both public and private bank employees agree that E-banking leads to customer

loyalty, E-banking influence on customer and banker relationship, even customers are willing to pay the charges on E-banking services and 24*7 access to account is important. And the results for the statements 5, 8, 11 and 12th shows that there is no association between public and private sector bank employees' perception towards customer related issues as 'P' value 0.465, 0.123, 0.726 and 0.063 respectively are more than the 0.05.

Table-6.descriptive and anova results of gender-wise perception of respondents towards customer related issues

Sl No	Statement of Inquiry	Descriptive results				ANOVA results				
		Gender of respondents	N	Mean	Std. Deviation	Range of Sample	Sum of Squares	df	F	Sig.
05	E-Banking reduces the frequency of customer visits to bank	Male	62	4.3065	.73749	Between Groups	1.139	1	2.500	.117
		Female	38	4.5263	.55687	Within Groups	44.651	98		
		Total	100	4.3900	.68009	Total	45.790	99		
06	E-Banking leads to customer loyalty	Male	62	3.4677	1.19723	Between Groups	2.056	1	1.570	.213
		Female	38	3.7632	1.05098	Within Groups	128.304	98		
		Total	100	3.5800	1.14750	Total	130.360	99		
07	E-Banking influences customer-banker relationship	Male	62	3.5968	1.28624	Between Groups	.117	1	.083	.774
		Female	38	3.5263	1.00638	Within Groups	138.393	98		
		Total	100	3.5700	1.18283	Total	138.510	99		
08	E-Banking doesn't affect the customers' trust on bank	Male	62	3.4032	1.33625	Between Groups	6.976	1	4.787	.031
		Female	38	3.9474	.95712	Within Groups	142.814	98		
		Total	100	3.6100	1.23005	Total	149.790	99		
09	Customers are willing to pay the charges of E-Banking services	Male	62	3.6613	.99084	Between Groups	4.787	1	3.395	.068
		Female	38	3.2105	1.45487	Within Groups	138.203	98		
		Total	100	3.4900	1.20181	Total	142.990	99		
10	Access to accounts 24 * 7 is important to customers	Male	62	4.2903	.89419	Between Groups	.807	1	1.036	.311
		Female	38	4.1053	.86335	Within Groups	76.353	98		
		Total	100	4.2200	.88283	Total	77.160	99		
11	Core banking services are effectively operated in all branches of the bank	Male	62	4.2742	.96103	Between Groups	.319	1	.437	.510
		Female	38	4.1579	.63783	Within Groups	71.391	98		
		Total	100	4.2300	.85108	Total	71.710	99		
12	Bankers solve the customer grievances on e-banking	Male	62	3.6613	1.12997	Between Groups	2.299	1	2.480	.119
		Female	38	3.9737	.59215	Within Groups	90.861	98		
		Total	100	3.7800	.97006	Total	93.160	99		

From the Table-6 reveals that male and female respondents have given differing opinions regarding E-Banking reduces the frequency of customer visits to bank, E-Banking leads to customer loyalty, E-Banking influences customer-banker relationship, Customers are willing to pay the charges of E-Banking services, Access to accounts 24 * 7 is important to customers, Core banking services are effectively operated in all branches of the bank and Bankers solve the customer grievances on e-banking as their ANOVA results 0.117, 0.213, 0.774, 0.068, 0.311, 0.510 and 0.119 are less than the 0.05. For 8th statement E-Banking doesn't affect the customers' trust on bank, found an association between male and female respondents as its 'P' value 0.031 are less than the 0.05.

5.3 Technology related Issues

The bankers were asked whether E-banking eases the process of maintaining accounts, technically sound experts are available, and adopting E-banking technology is reasonable or expensive. The views of the respondents are summarized and tested.

Table-7. bank employees' responses in relation to technology related issues

SI No	Statement of Inquiry	Response				
		Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
13	Maintenance of accounts is much easier under E-banking system	28	41	15	16	00
14	Technically sound individuals are easily available to handle E-banking	24	58	12	06	00
15	Implementation of e-banking technology is not expensive	27	32	20	18	03

The Table-7 reveals the responses of 100 respondents out of which 69 respondents have agreed that by using E-banking technology it is easy to maintain the bank account as it provides 24X7 access to bank accounts. It is easy to find talented individuals to run the E-banking activities and implementation of E-banking is not expensive as agreed by the 82 and 59 respondents respectively.

Table-8. descriptive and anova results of sector-wise perception of respondents towards technology related issues

SI No	Statement of Inquiry	Descriptive results				ANOVA results				
		Bank Sector	N	Mean	Std. Deviation	Range of Sample	Sum of Squares	df	F	Sig.
13	Maintenance of accounts is much easier under E-banking system	Public	50	3.5200	1.11098	Between Groups	8.410	1	8.677	.004
		Private	50	4.1000	.83910	Within Groups	94.980	98		
		Total	100	3.8100	1.02193	Total	103.390	99		
14	Technically sound individuals are easily available to handle E-banking	Public	50	3.9600	.83201	Between Groups	.160	1	.262	.610
		Private	50	4.0400	.72731	Within Groups	59.840	98		
		Total	100	4.0000	.77850	Total	60.000	99		
15	Implementation of e-banking technology is not expensive	Public	50	3.4000	1.30931	Between Groups	4.840	1	3.743	.056
		Private	50	3.8400	.93372	Within Groups	126.720	98		
		Total	100	3.6200	1.15277	Total	131.560	99		

The ANOVA results of statement "Maintenance of accounts is much easier under E-banking system" show that there is an association between public and private sector bank employees as its 'P' value 0.004 is less than the 0.05. Public and private sector bank employees have the differing opinion that technically sound individuals are easily available to handle E-banking and Implementation of e-banking technology is not expensive as their 'P' value 0.610 and 0.056 respectively are more than the 0.05.

Table-9. descriptive and anova results of gender-wise perception of respondents towards technology related issues

SI No	Statement of Inquiry	Descriptive results				ANOVA results				
		Bank Gender	N	Mean	Std. Deviation	Range of Sample	Sum of Squares	df	F	Sig.
13	Maintenance of accounts is much easier under E-banking system	Male	62	3.7419	1.10045	Between Groups	.756	1	.722	.398
		Female	38	3.9211	.88169	Within Groups	102.634	98		
		Total	100	3.8100	1.02193	Total	103.390	99		
14	Technically sound individuals are easily available to handle E-banking	Male	62	4.1613	.63229	Between Groups	4.244	1	7.460	.007
		Female	38	3.7368	.92076	Within Groups	55.756	98		
		Total	100	4.0000	.77850	Total	60.000	99		
15	Implementation of e-banking technology is not expensive	Male	62	3.5968	1.27343	Between Groups	.088	1	.066	.798
		Female	38	3.6579	.93798	Within Groups	131.472	98		
		Total	100	3.6200	1.15277	Total	131.560	99		

The Table-9 depicts the male and female employees' perception towards technological issues. Male and female employees have the same opinion that technically sound individuals are easily available to handle E-banking activities as its 'P' value 0.007 is less than the 0.05. On the other hand male and female employees have expressed different opinion that maintenance of account is much easier under E-banking system and implementation of E-banking technology is not expensive as their 'P' value 0.398 and 0.798 respectively are more than the 0.05.

6. CONCLUSION

The analysis of the above result shows that both Public and Private sector bank employees have the association in Operations related issues and Customer related issues but in Technology related issues, respondents have expressed different opinion. On the other hand in relation to results, on the basis of Gender, researcher finds that there is no association between male and female bank employees in Operations related issues, Customer related issues and also in Technology related issues in relation to E-banking.

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